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The Central Bank of the Russian Federation  
107016, Moscow, Neglinnaya str., 12

The Central Bank of the Russian Federation Internet address:  
<http://www.cbr.ru>

Tel. 8 (495) 771-41-62,  
e-mail: [bbs@cbr.ru](mailto:bbs@cbr.ru)

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

		Release date in July – October 2019 (the period (or date) to which data to be released relate is shown in parentheses)			
		July	August	September	October
<b>Financial sector</b>					
1.	Depository Corporations Survey, end of period <sup>1</sup>	31.07.2019 (06.2019)	30.08.2019 (07.2019)	30.09.2019 (08.2019)	31.10.2019 (09.2019)
2.	Central Bank Survey, end of period <sup>1</sup>	12.07.2019 (06.2019)	14.08.2019 (07.2019)	13.09.2019 (08.2019)	14.10.2019 (09.2019)
3.	Interest rates				
	3.1. Bank of Russia Key rate	the next working day after being fixed by the Board of Directors of the Bank of Russia			
	3.2. Government security rates	the next working day			
	3.3. Money market rates	the next working day			
4.	Financial soundness indicators for deposit takers			30.09.2019 (Q2 2019)	
5.	Main stock market indicators	11.07.2019 (06.2019)	13.08.2019 (07.2019)	13.09.2019 (08.2019)	11.10.2019 (09.2019)
<b>External sector</b>					
6.	Balance of Payments, for the reporting quarter, year			30.09.2019 (Q2 2019)	
7.	International Reserves: Official reserve assets (weekly)				
8.	International Reserves: Official reserve assets (monthly), end of period	05.07.2019 (06.2019)	07.08.2019 (07.2019)	06.09.2019 (08.2019)	07.10.2019 (09.2019)
9.	Template on international reserves and foreign currency liquidity, end of period	19.07.2019 (06.2019)	20.08.2019 (07.2019)	20.09.2019 (08.2019)	18.10.2019 (09.2019)
10.	Merchandise trade, for the reporting month (per balance of payments methodology)	12.07.2019 (05.2019)	09.08.2019 (06.2019)	11.09.2019 (07.2019)	11.10.2019 (08.2019)
11.	International investment position, for the reporting quarter, year			30.09.2019 (Q2 2019)	
12.	External Debt, end of period			30.09.2019 (Q2 2019)	
13.	Exchange Rates	every working day			

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

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

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

**Symbols and notes:**

– nil

... not available

0.0 and 0.00 nonsignificant volume

X data are not published

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

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

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

## 1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

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

	(millions of US dollars)										
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1	2	3	4	5	6	7	8	9	10	11	
<b>CURRENT ACCOUNT</b>	50,384	67,452	97,274	71,282	33,428	57,513	67,777	24,469	33,156	113,811	
Goods	113,231	146,995	196,854	191,663	180,566	188,931	148,398	90,215	115,422	194,450	
Exports	297,155	392,674	515,409	527,434	521,835	496,806	341,419	281,709	353,547	443,070	
Oil	100,593	135,799	181,812	180,930	173,668	153,896	89,588	73,713	93,377	129,049	
Oil products	48,145	70,471	95,710	103,624	109,414	115,810	67,454	46,191	58,247	78,109	
Natural gas	41,971	47,739	64,290	62,253	65,972	54,685	41,779	31,190	38,693	49,148	
Liquefied natural gas <sup>1</sup>	-	-	-	-	-	-	4,546	2,900	3,174	5,286	
Other	106,445	138,665	173,597	180,627	172,781	172,415	138,052	127,716	160,055	181,479	
Imports	183,924	245,680	318,555	335,771	341,269	307,875	193,021	191,494	238,125	248,620	
Services	-17,600	-26,120	-33,456	-46,587	-58,259	-55,278	-37,152	-23,959	-31,233	-29,944	
Exports	45,797	49,159	58,039	62,340	70,123	65,744	51,616	50,644	57,631	64,759	
Transport	12,365	14,872	17,350	19,161	20,747	20,542	16,640	17,144	19,859	22,144	
Travel	9,366	8,830	11,328	10,759	11,988	11,759	8,420	7,787	8,945	11,486	
Other services	24,065	25,457	29,361	32,421	37,387	33,443	26,556	25,713	28,828	31,128	
Imports	63,397	75,279	91,495	108,927	128,382	121,022	88,768	74,602	88,864	94,702	
Transport	9,344	11,901	15,415	16,443	17,505	15,420	12,074	11,838	14,492	15,298	
Travel	21,019	26,693	32,902	42,798	53,453	50,428	34,932	23,952	31,058	34,271	
Other services	33,034	36,685	43,178	49,686	57,425	55,175	41,762	38,812	43,314	45,133	
Compensation of employees	-8,868	-8,512	-9,522	-11,831	-13,170	-10,074	-5,104	-1,813	-2,278	-3,027	
Investment income	-30,976	-38,740	-51,031	-56,838	-66,516	-58,018	-32,662	-33,744	-39,845	-38,449	
Receivable	29,943	34,260	38,625	42,801	37,738	42,837	33,652	36,749	42,381	48,840	
Payable	60,919	73,001	89,656	99,639	104,254	100,856	66,314	70,493	82,225	87,289	
General government	-451	-904	-925	-1,435	-2,681	-1,925	-820	-1,243	-2,318	-2,531	
Receivable	1,273	1,008	1,067	1,140	964	974	1,097	960	930	852	
Payable	1,725	1,912	1,992	2,575	3,645	2,899	1,917	2,203	3,249	3,383	
Local government (payable)	91	158	157	59	56	39	32	38	23	20	

Table 1.1 (cont)  
(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10	11
Central bank		6,887	4,645	4,186	2,722	1,875	1,384	952	1,009	1,901	3,421
Receivable		6,894	4,670	4,222	2,732	1,882	1,392	957	1,021	2,001	3,524
Payable		8	25	36	10	7	9	5	12	100	104
Banks		-5,677	-2,815	-2,271	-3,291	-7,326	-3,879	1,580	3,408	883	-1,093
Receivable		7,438	7,273	9,467	11,265	11,187	13,117	10,240	11,903	10,138	8,869
Payable		13,115	10,088	11,738	14,555	18,513	16,995	8,661	8,495	9,255	9,962
Other sectors		-31,643	-39,509	-51,864	-54,775	-58,327	-53,560	-34,340	-36,879	-40,287	-38,225
Receivable		14,338	21,310	23,868	27,664	23,705	27,354	21,359	22,865	29,311	35,594
Payable		45,981	60,818	75,732	82,439	82,032	80,914	55,699	59,745	69,599	73,820
Rent		104	148	153	1,008	81	130	17	60	70	79
Secondary income		-5,507	-6,318	-5,725	-6,133	-9,274	-8,178	-5,720	-6,291	-8,980	-9,300
<b>CAPITAL ACCOUNT</b>		-12,466	-41	130	-5,218	-395	-42,005	-309	-764	-192	-1,114
<b>Net lending (+) / net borrowing (-) (Balance from current and capital accounts)</b>		37,917	67,411	97,404	66,065	33,033	15,508	67,468	23,705	32,964	112,697
<b>Net lending (+) / net borrowing (-) (Balance from financial account, excluding reserve assets)</b>		28,142	21,527	76,121	25,677	46,212	130,993	68,624	10,061	12,910	77,060
<b>NET INCURRENCE OF LIABILITIES ("+" – increase, "-" – decrease)</b>		6,597	44,928	67,499	92,435	124,389	-49,686	-72,160	-5,378	2,857	-36,418
Federal government		1,993	3,779	2,125	16,021	9,498	-9,393	-7,723	4,867	15,127	-5,542
Portfolio investment		3,842	4,941	3,302	17,095	10,106	-8,738	-6,915	5,194	15,526	-5,311
Issue		0	5,104	3,011	6,640	6,503	0	0	2,647	2,610	1,812
Redemption		-2,663	-2,878	-3,818	-3,676	-4,780	-4,400	-2,586	-2,644	-3,921	-4,695
Interest reinvestment		1,503	1,754	1,883	2,489	3,586	2,861	1,880	2,178	3,224	3,358
Secondary market		5,002	961	2,226	11,643	4,797	-7,198	-6,209	3,013	13,613	-5,786
Loans		-1,853	-1,160	-1,208	-1,024	-677	-673	-789	-333	-341	-243
Other liabilities		4	-3	30	-50	70	18	-20	6	-58	12
Local government		446	529	-1,094	-231	-150	-62	57	-377	-3	-31
Central bank		11,978	-2,350	-324	3,608	440	-2,713	2,007	387	1,265	-1,951

Table 1.1 (cont)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11
Banks	-42,145	17,593	7,843	33,278	20,426	-37,456	-59,986	-27,148	-27,661	-24,953
Direct investment	6,678	5,164	5,081	7,786	9,158	4,394	589	1,608	1,470	2,878
Loans and deposits	-36,950	19,526	20,464	29,215	17,167	-20,881	-32,252	-16,371	-13,841	-13,659
Other liabilities	-11,872	-7,097	-17,702	-3,723	-5,900	-20,969	-28,322	-12,384	-15,290	-14,173
Other sectors	34,326	25,378	58,950	39,759	94,176	-62	-6,514	16,892	14,128	-3,941
Direct investment	29,906	38,004	50,003	42,801	60,061	17,637	6,264	30,931	27,088	5,938
Portfolio investment	2,680	-4,937	-6,226	-8,128	-11,093	-12,296	-4,686	23	-4,564	-681
Loans	1,555	-6,395	16,068	6,652	44,657	-5,777	-6,615	-13,590	-8,542	-10,417
Other liabilities	186	-1,293	-895	-1,566	551	374	-1,478	-472	146	1,220
<b>NET ACQUISITION OF FINANCIAL ASSETS, EXCLUDING RESERVE ASSETS ("+" – INCREASE, "-" – DECREASE)</b>										
General government	34,739	66,455	143,620	118,111	170,602	81,307	-3,536	4,683	15,766	40,641
Loans	-10,329	915	2,468	-418	4,188	-39,373	2,152	931	3,074	1,420
Other assets	-9,152	-6	750	-255	337	-34,522	969	-3	2,252	1,060
Central bank	-1,178	921	1,718	-163	3,851	-4,851	1,183	935	822	359
Other	-57	30	7	46	-634	-529	410	-73	14	14
Banks	-9,762	-5,212	35,350	25,349	37,683	48,543	-25,814	-28,294	-4,356	7,622
Direct investment	1,113	1,014	884	6,244	1,288	1,882	1,732	2,203	873	1,737
Loans and deposits	-8,666	5,541	38,106	19,404	25,586	-10,929	-12,444	-30,081	-10,196	-101
Other assets	-2,209	-11,768	-3,640	-298	10,809	57,590	-15,102	-416	4,968	5,986
Other sectors	54,887	70,722	105,795	93,134	129,364	72,665	19,716	32,119	17,035	31,586
Direct investment	42,135	50,966	65,904	42,546	85,210	55,200	20,351	20,112	35,884	30,191
Portfolio investment	1,833	-108	4,355	1,786	2,153	5,553	2,973	3,570	5,100	1,397
Cash foreign currency	-4,863	-7,490	-7,596	-9,210	-10,055	-8,612	-13,832	-4,665	-6,038	-7,114
Trade credit and advances	-4,746	797	3,235	7,946	7,646	6,363	2,487	-4,593	-5,248	-5,583
Indebtedness on supplies of goods according to intergovernmental agreements	1,829	887	1,652	1,928	1,070	-1,315	461	989	-1,425	2,201
Fictitious transactions	24,559	25,904	33,263	38,816	26,504	8,607	1,531	541	204	152
Other assets	-5,859	-235	4,983	9,321	16,837	6,870	5,745	16,165	-11,443	10,341
<b>Net errors and omissions</b>	-6,399	-9,133	-8,652	-10,371	-8,898	7,938	2,859	-5,400	2,582	2,565
<b>Change in reserve assets ("+" – increase, "-" – decrease)</b>	3,377	36,751	12,630	30,017	-22,077	-107,547	1,704	8,244	22,636	38,202



Table 1.1 (cont)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Central bank	252	256	245	256	316	425	514	646	828	819	843	930
Receivable	254	258	247	262	327	446	547	681	865	844	862	953
Payable	2	2	2	6	11	21	33	35	37	24	20	23
Banks	652	365	688	1,702	934	-695	102	542	299	-2,058	78	589
Receivable	2,597	3,072	2,764	3,470	2,629	2,654	2,316	2,539	2,398	2,043	2,078	2,350
Payable	1,944	2,707	2,076	1,768	1,695	3,349	2,214	1,997	2,099	4,101	2,000	1,762
Other sectors	-4,344	-13,373	-8,788	-10,375	-6,301	-12,602	-10,964	-10,420	-4,838	-15,708	-8,694	-8,986
Receivable	5,390	4,197	5,838	7,440	6,468	6,037	7,558	9,248	9,293	6,707	11,114	8,480
Payable	9,734	17,570	14,627	17,814	12,770	18,639	18,522	19,668	14,131	22,415	19,807	17,466
Rent	17	12	17	13	19	17	17	17	22	16	21	21
Secondary income	-1,157	-1,089	-2,453	-1,591	-2,045	-1,772	-2,719	-2,444	-2,598	-1,568	-2,373	-2,761
<b>CAPITAL ACCOUNT</b>	-20	-1,320	62	514	43	-178	-58	1	-237	-201	-12	-665
<b>Net lending (+) / net borrowing (-) (Balance from current and capital accounts)</b>	12,515	461	191	10,538	21,182	1,538	-3,232	13,477	29,786	17,704	27,471	37,735
<b>Net lending (+) / net borrowing (-) (Balance from financial account, excluding reserve assets)</b>	6,935	-2,280	-1,974	7,380	10,804	-1,947	-10,444	14,498	12,370	9,303	24,244	31,143
<b>NET INCURRENCE OF LIABILITIES ("+" – increase, "-" – decrease)</b>	-9,025	2,996	-5,585	6,236	-1,537	6,071	6,320	-7,997	4,636	-15,406	-15,648	-9,999
Federal government	56	2,796	4,131	-2,116	4,406	2,305	7,148	1,268	4,044	-6,740	-2,039	-807
Portfolio investment	73	3,013	4,154	-2,046	4,423	2,414	7,279	1,411	4,063	-6,645	-2,026	-702
Issue	0	1,313	1,334	0	0	2,610	0	0	954	0	0	858
Redemption	-788	-401	-943	-513	-856	-1,237	-869	-959	-1,839	-931	-1,176	-748
Interest reinvestment	436	521	601	621	687	777	831	929	965	878	782	732
Secondary market	425	1,581	3,161	-2,154	4,592	263	7,317	1,441	3,983	-6,592	-1,633	-1,544
Loans	-24	-211	-16	-83	-22	-101	-136	-83	-24	-100	-18	-102
Other liabilities	6	-6	-7	13	5	-7	5	-61	5	5	5	-3
Local government	-2	10	64	-449	9	-20	10	-2	-1	-7	-6	-18
Central bank	-1,226	-233	163	1,683	1,636	2,532	3,979	-6,882	2,052	-3,099	-1,562	658

Table 1.1 (end)  
(millions of US dollars)

	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks		-7,573	-4,627	-7,676	-7,271	-3,947	-11,704	-7,811	-4,199	-2,451	-9,582	-3,756	-9,164
Direct investment		-357	664	346	954	394	439	-248	886	1,443	322	1,114	-1
Loans and deposits		-4,151	-2,387	-5,372	-4,461	-1,051	-7,728	-3,739	-1,322	572	-8,258	-222	-5,751
Other liabilities		-3,065	-2,904	-2,651	-3,765	-3,289	-4,416	-3,823	-3,762	-4,466	-1,646	-4,648	-3,413
Other sectors		-279	5,049	-2,267	14,389	-3,641	12,958	2,994	1,817	992	4,022	-8,286	-668
Direct investment		421	6,804	3,938	19,769	4,887	12,576	8,333	1,293	6,366	2,053	-3,898	1,417
Portfolio investment		1,595	525	-354	-1,743	-5,127	-987	2,171	-621	1,014	-492	-638	-564
Loans		-1,188	-4,914	-3,302	-4,185	-1,895	-2,188	-5,508	1,048	-5,357	-2,026	-1,968	-1,066
Other liabilities		-1,106	2,634	-2,548	549	-1,505	3,557	-2,003	97	-1,030	4,487	-1,782	-455
<b>NET ACQUISITION OF FINANCIAL ASSETS, EXCLUDING RESERVE ASSETS ("+" – INCREASE, "-" – DECREASE)</b>		-2,090	716	-7,558	13,616	9,267	4,123	-4,124	6,500	17,005	-6,103	8,595	21,144
General government		21	-1,021	51	1,880	177	945	863	1,088	-453	1,240	-678	1,311
Loans		114	-1,552	232	1,202	317	10	1,049	876	-71	300	-459	1,291
Other assets		-93	531	-182	678	-140	935	-186	212	-382	940	-219	20
Central bank		-13	-8	3	-55	6	3	10	-5	13	-4	2	3
Banks		-9,895	-4,430	-8,325	-5,645	13,646	-2,493	-16,291	782	307	-5,709	8,550	4,474
Direct investment		1,546	870	326	-539	376	170	422	-95	768	295	293	381
Loans and deposits		-11,587	-5,204	-9,846	-3,445	13,524	-3,060	-18,433	-2,227	-143	-10,126	5,410	4,758
Other assets		147	-96	1,194	-1,661	-253	397	1,720	3,103	-318	4,122	2,847	-665
Other sectors		7,796	6,174	713	17,436	-4,562	5,668	11,293	4,636	17,138	-1,630	721	15,357
Direct investment		6,277	6,423	1,773	5,639	7,467	7,455	9,193	11,770	12,633	4,595	1,121	11,842
Portfolio investment		899	2,236	361	74	1,615	1,071	1,849	565	360	-679	684	1,032
Cash foreign currency		-770	-1,077	-1,753	-1,065	-917	-1,654	-2,204	-1,263	-1,327	-2,000	-2,403	-1,384
Trade credit and advances		-640	-1,740	-3,616	1,402	-1,734	-3,708	-149	343	77	-3,975	-2,685	1,000
Indebtedness on supplies of goods according to intergovernmental agreements		377	108	241	263	443	-129	167	-1,907	863	112	661	566
Fictitious transactions		144	153	117	127	62	74	43	25	19	30	61	42
Other assets		1,509	71	3,590	10,996	-11,497	2,559	2,394	-4,899	4,513	288	3,281	2,258
<b>Net errors and omissions</b>		-2,983	1,613	976	-5,006	924	4,065	-698	-1,709	1,917	2,900	1,726	-3,978
<b>Change in reserve assets ("+" – increase, "-" – decrease)</b>		2,597	4,354	3,141	-1,848	11,302	7,550	6,514	-2,730	19,333	11,301	4,953	2,614

<sup>1</sup> Before 2015 liquefied natural gas export was recorded under other goods.

Table 1.2

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

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

(millions of US dollars)

	Other sectors													Direct investment abroad (+5+13)			
	Deposit-taking corporations, except central bank																
	General government – equity		equity		reinvestment of earnings		debt instruments		total (2+3+4)		equity		reinvestment of earnings		debt instruments		total (8+9+12)
1	2	3	4	5	6	7	8	9	10	11	12	13	14				
2009	32	1,277	-382	218	1,113	29,220	-3,791	25,429	7,952	30,256	-21,501	8,755	42,135	43,281			
2010	636	857	48	109	1,014	23,424	-4,026	19,398	14,001	36,701	-19,134	17,567	50,966	52,616			
2011	63	321	220	344	884	31,108	-7,982	23,126	15,340	56,741	-29,303	27,438	65,904	66,851			
2012	32	4,969	472	803	6,244	31,027	-4,843	26,184	15,086	47,569	-46,293	1,276	42,546	48,822			
2013	9	1,187	196	-95	1,288	94,347	-16,044	78,303	11,220	52,696	-57,009	-4,313	85,210	86,507			
2014	0	1,263	695	-75	1,882	34,693	-13,294	21,399	13,761	75,206	-55,166	20,040	55,200	57,082			
2015	2	4,140	-1,820	-588	1,732	10,961	-6,665	4,296	7,722	77,869	-69,537	8,333	20,351	22,085			
2016	0	1,335	371	497	2,203	11,098	-3,729	7,368	10,468	84,494	-82,219	2,275	20,112	22,314			
2017	0	701	261	-90	873	30,517	-8,734	21,783	11,417	111,591	-108,907	2,684	35,884	36,757			
2018	0	687	941	109	1,737	12,870	-2,467	10,403	13,220	113,600	-107,031	6,569	30,191	31,929			
Q1 2016	0	1,593	-90	43	1,546	2,340	-397	1,943	2,930	12,494	-11,090	1,404	6,277	7,823			
Q2 2016	0	730	15	125	870	3,800	-266	3,534	1,969	15,593	-14,673	920	6,423	7,293			
Q3 2016	0	81	-3	248	326	1,310	-917	392	2,755	17,099	-18,473	-1,374	1,773	2,099			
Q4 2016	0	-1,068	449	80	-539	3,648	-2,149	1,499	2,814	39,309	-37,983	1,326	5,639	5,100			
Q1 2017	0	145	150	80	376	9,537	-3,132	6,404	2,981	23,580	-25,499	-1,919	7,467	7,842			
Q2 2017	0	-43	221	-8	170	2,027	-1,425	603	1,875	24,538	-19,562	4,976	7,455	7,624			
Q3 2017	0	598	-38	-138	422	5,668	-2,697	2,972	3,848	21,642	-19,269	2,373	9,193	9,615			
Q4 2017	0	1	-72	-23	-95	13,285	-1,480	11,805	2,713	41,831	-44,578	-2,747	11,770	11,676			
Q1 2018	0	167	378	223	768	1,296	-207	1,089	5,837	31,459	-25,752	5,707	12,633	13,401			
Q2 2018	0	236	69	-10	295	3,786	-260	3,525	1,697	29,803	-30,430	-627	4,595	4,890			
Q3 2018	0	95	158	40	293	2,935	-749	2,187	1,702	26,854	-29,621	-2,767	1,121	1,414			
Q4 2018	0	188	336	-143	381	4,853	-1,251	3,602	3,984	25,484	-21,228	4,256	11,842	12,224			

Table 1.2 (end)

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

	Other sectors											Direct investment in the Russian Federation (18+26)					
	Deposit-taking corporations, except central bank						Other sectors										
	equity			debt instruments			equity		debt instruments								
	15	16	17	18	19	20	21	22	23	24	25		26				
2009	1,207	5,397	73	6,678	34,809	-28,289	6,520	10,037	46,188	-32,840	13,349	29,906	36,583				
2010	2,148	3,218	-202	5,164	29,270	-21,378	7,892	15,426	90,229	-75,543	14,686	38,004	43,168				
2011	1,197	3,720	164	5,081	42,758	-32,070	10,688	17,552	165,621	-143,858	21,762	50,003	55,084				
2012	834	5,538	1,415	7,786	34,663	-35,529	-866	18,005	97,449	-71,786	25,663	42,801	50,588				
2013	-245	7,540	1,863	9,158	53,637	-42,723	10,914	14,149	109,014	-74,016	34,998	60,061	69,219				
2014	417	6,249	-2,272	4,394	33,442	-32,438	1,004	15,428	84,174	-82,970	1,205	17,637	22,031				
2015	-24	299	313	589	31,882	-32,326	-445	10,889	81,887	-86,067	-4,180	6,264	6,853				
2016	239	1,543	-174	1,608	33,856	-15,617	18,238	15,695	81,881	-84,883	-3,002	30,931	32,539				
2017	186	2,055	-772	1,470	22,035	-12,330	9,705	14,654	106,942	-104,214	2,728	27,088	28,557				
2018	-85	2,912	50	2,878	15,944	-22,407	-6,464	13,853	104,298	-105,750	-1,452	5,938	8,816				
Q1 2016	-31	326	-652	-357	3,898	-5,796	-1,897	3,568	17,774	-19,024	-1,250	421	64				
Q2 2016	83	574	7	664	5,106	-2,103	3,004	2,701	18,860	-17,762	1,099	6,804	7,468				
Q3 2016	226	482	-362	346	4,425	-1,956	2,469	4,382	19,336	-22,250	-2,914	3,938	4,284				
Q4 2016	-40	162	832	954	20,425	-5,763	14,662	5,044	25,910	-25,848	63	19,769	20,723				
Q1 2017	148	203	42	394	4,102	-1,330	2,772	6,070	20,059	-24,015	-3,956	4,887	5,280				
Q2 2017	25	453	-39	439	5,587	-1,753	3,834	-157	32,190	-23,291	8,899	12,576	13,014				
Q3 2017	-185	857	-921	-248	6,582	-3,268	3,314	4,580	26,238	-25,800	439	8,333	8,084				
Q4 2017	198	542	146	886	5,764	-5,979	-215	4,161	28,455	-31,108	-2,653	1,293	2,178				
Q1 2018	144	810	488	1,443	3,644	-1,979	1,665	6,782	26,117	-28,199	-2,082	6,366	7,809				
Q2 2018	-122	527	-83	322	3,271	-3,297	-26	-1,104	26,452	-23,269	3,182	2,053	2,375				
Q3 2018	-41	907	248	1,114	4,210	-8,307	-4,096	4,119	22,643	-26,564	-3,921	-3,898	-2,784				
Q4 2018	-66	668	-603	-1	4,818	-8,825	-4,007	4,056	29,086	-27,717	1,368	1,417	1,417				

(millions of US dollars)

Table 1.3

### Financial Transactions of Private Sector (Based on the Balance of Payments Flows Data)

*(billions of US dollars)*

	Financial transactions of private sector (net lending (+) / net borrowing (-)) (2+5)		Banks				Other sectors			
	1	2	Financial transactions (net lending (+) / net borrowing (-)) (3-4)	Net acquisition of financial assets	Net incurrence of liabilities	Financial transactions (net lending (+) / net borrowing (-)) (6-7-8)	Net acquisition of financial assets	Net incurrence of liabilities	«Net errors and omissions» of balance of payments	8
2009	57.5	32.4	-9.8	-42.1	25.1	53.1	34.3	-6.4		
2010	30.8	-22.8	-5.2	17.6	53.6	69.8	25.4	-9.1		
2011	81.4	27.5	35.3	7.8	53.8	104.1	58.9	-8.7		
2012	53.9	-7.9	25.3	33.3	61.8	91.2	39.8	-10.4		
2013	60.3	17.3	37.7	20.4	43.0	128.3	94.2	-8.9		
2014	152.1	86.0	48.5	-37.5	66.1	74.0	-0.1	7.9		
2015	57.1	34.2	-25.8	-60.0	22.9	19.3	-6.5	2.9		
2016	18.5	-1.1	-28.3	-27.1	19.6	31.1	16.9	-5.4		
2017	25.1	23.3	-4.4	-27.7	1.7	18.5	14.1	2.6		
2018	63.3	32.6	7.6	-25.0	30.8	29.4	-3.9	2.6		
Q1 2016	8.4	-2.3	-9.9	-7.6	10.7	7.4	-0.3	-3.0		
Q2 2016	-0.4	0.2	-4.4	-4.6	-0.6	6.1	5.0	1.6		
Q3 2016	1.1	-0.6	-8.3	-7.7	1.8	0.5	-2.3	1.0		
Q4 2016	9.4	1.6	-5.6	-7.3	7.8	17.2	14.4	-5.0		
Q1 2017	15.3	17.6	13.6	-3.9	-2.3	-5.0	-3.6	0.9		
Q2 2017	-2.0	9.2	-2.5	-11.7	-11.2	5.8	13.0	4.1		
Q3 2017	0.4	-8.5	-16.3	-7.8	8.8	11.1	3.0	-0.7		
Q4 2017	11.4	5.0	0.8	-4.2	6.4	6.5	1.8	-1.7		
Q1 2018	16.1	2.8	0.3	-2.5	13.4	16.3	1.0	1.9		
Q2 2018	-4.8	3.9	-5.7	-9.6	-8.7	-1.7	4.0	2.9		
Q3 2018	18.9	12.3	8.6	-3.8	6.6	0.1	-8.3	1.7		
Q4 2018	33.1	13.6	4.5	-9.2	19.4	14.8	-0.7	-4.0		

Note. Minor discrepancies between the total and the sum of components are due to the rounding of data. Sign "+" denotes an outflow of capital, sign "-" implies an inflow.

Table 1.4

## External Debt of the Russian Federation

	31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
<b>Total</b>	511,752	521,595	527,027	529,514	518,103	520,139	490,649	470,497	454,040
<b>General Government</b>	39,143	45,829	46,485	54,112	55,628	59,741	49,764	46,281	43,955
Federal Government	38,931	45,594	46,279	53,894	55,410	59,523	49,571	46,102	43,801
<b>New Russian Debt</b>	37,886	44,548	45,267	53,258	54,809	58,943	49,026	45,557	43,292
Multilateral creditors	858	836	771	761	713	689	624	606	539
IBRD	671	656	612	609	575	558	507	497	447
Other	187	180	159	151	138	131	117	109	92
Foreign currency bonds	11,662	11,302	12,525	14,561	15,030	16,912	16,525	16,401	16,686
<b>Eurobonds</b>	11,034	10,654	11,850	14,560	15,011	16,912	16,525	16,401	16,682
<i>Eurobonds (related to the second London Club debt restructuring)</i>	628	648	675	1	19	0	0	0	4
Ruble denominated bonds	25,032	32,069	31,634	37,592	38,781	41,050	31,584	28,252	25,772
OFZ	25,017	32,013	31,626	37,591	38,712	41,050	31,584	28,252	25,772
<b>Eurobond</b>	14	56	8	1	69	0	0	0	0
Other	334	341	337	344	285	292	293	298	294
<b>Debt of the former USSR</b>	1,045	1,046	1,012	636	601	580	544	545	510
Debt owed to former socialist countries	395	396	396	21	20	21	20	20	20
Other official creditors	629	629	594	594	559	559	524	524	489
Other	21	21	21	21	21	0	0	0	0
Local Government	212	235	207	218	219	218	194	179	154
Loans	0	0	0	0	0	0	0	0	0
Ruble denominated bonds	212	235	207	218	219	218	194	179	154

(millions of US dollars)

Table 1.4 (end)  
(millions of US dollars)

	31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
<b>Central bank</b>									
Loans	12,077	13,987	16,928	21,256	14,480	16,750	13,059	11,351	11,880
Currency and deposits	2,546	4,298	6,944	11,332	4,487	6,552	2,853	1,379	1,998
Other (SDR allocation)	1,903	1,989	2,085	1,900	1,907	1,941	2,216	2,045	1,979
	7,628	7,700	7,899	8,023	8,087	8,257	7,990	7,926	7,902
<b>Banks</b>									
Debt liabilities to direct investors and to direct investment enterprises	119,395	120,195	113,254	108,023	103,385	105,218	95,499	92,187	84,609
	5,179	5,353	5,294	4,389	4,541	5,017	4,813	5,050	4,416
Loans <sup>1</sup>	451	254	202	265	202	473	344	292	820
Deposits <sup>1</sup>	105,302	105,485	98,035	94,896	90,754	91,822	81,269	80,407	73,130
Debt securities	6,148	5,681	5,564	5,815	5,376	5,493	4,798	4,758	4,478
Other	2,314	3,424	4,159	2,658	2,512	2,413	4,275	1,680	1,764
<b>Other sectors</b>									
Debt liabilities to direct investors and to direct investment enterprises	341,137	341,583	350,359	346,124	344,609	338,430	332,326	320,679	313,596
	136,436	135,709	144,799	145,705	144,400	144,135	141,817	137,063	135,931
Loans and deposits	187,836	189,010	185,611	181,086	181,358	176,322	168,534	163,847	158,767
Debt securities	5,987	7,187	6,792	8,255	7,891	8,084	7,677	7,434	7,222
Trade credits	2,981	2,923	3,082	3,334	3,234	3,323	3,493	3,519	3,231
Financial leases	4,681	4,602	4,501	4,375	4,239	4,102	3,970	3,856	3,698
Other	3,217	2,152	5,575	3,370	3,487	2,464	6,833	4,960	4,748

<sup>1</sup> Liabilities of banks are recorded as Deposits with the exception of: (i) reverse transactions including securities repurchase agreements with nonresidents which are not banks; (ii) accounts payable.



**Table 1.5 (end)**  
(millions of US dollars)

	31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>									
Foreign Currency	114,216	114,843	107,959	103,634	98,844	100,200	90,687	87,137	80,193
<i>Short-term</i>	97,969	98,887	90,447	85,914	81,146	82,478	71,954	69,757	63,490
<i>Long-term</i>	18,349	24,174	21,519	17,732	20,328	23,763	19,978	20,873	18,955
Domestic Currency	79,620	74,713	68,929	68,183	60,818	58,715	51,975	48,883	44,535
<i>Short-term</i>	16,247	15,955	17,512	17,719	17,698	17,722	18,733	17,380	16,703
<i>Long-term</i>	8,336	8,347	10,483	9,904	10,308	10,164	12,138	11,299	10,821
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>									
Foreign Currency	204,701	205,874	205,561	200,419	200,209	194,295	190,508	183,615	177,664
<i>Short-term</i>	166,044	164,712	161,879	157,838	157,828	153,016	149,048	144,970	141,977
<i>Long-term</i>	9,139	9,529	9,788	9,972	8,964	9,204	9,566	9,062	8,765
Domestic Currency	156,905	155,184	152,091	147,865	148,864	143,812	139,481	135,908	133,213
<i>Short-term</i>	38,658	41,162	43,681	42,581	42,381	41,279	41,461	38,645	35,687
<i>Long-term</i>	4,408	3,327	6,698	4,417	4,757	3,364	7,431	5,755	5,308
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>									
Foreign Currency	141,615	141,061	150,093	150,095	148,941	149,152	146,630	142,113	140,347
Domestic Currency	113,135	110,745	114,596	113,031	111,866	113,182	106,400	105,104	108,409
Domestic Currency	28,480	30,317	35,497	37,064	37,075	35,971	40,230	37,009	31,938

Table 1.6

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

	31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
<b>Total Liabilities</b>									
Short-term	511,752	521,595	527,027	529,514	518,103	520,139	490,649	470,497	454,040
Long-term	51,052	58,365	65,157	61,353	55,887	59,465	64,886	57,944	53,852
<b>General Government</b>	460,700	463,230	461,870	468,161	462,216	460,675	425,763	412,552	400,187
Short-term	39,143	45,829	46,485	54,112	55,628	59,741	49,764	46,281	43,955
Other liabilities	334	341	337	344	285	292	293	298	294
Long-term	334	341	337	344	285	292	293	298	294
Debt securities	38,809	45,489	46,148	53,767	55,344	59,450	49,471	45,983	43,661
Loans	36,906	43,607	44,366	52,371	54,030	58,180	48,303	44,832	42,611
Other liabilities	1,883	1,861	1,762	1,376	1,293	1,270	1,168	1,151	1,049
<b>Central bank</b>	21	21	21	21	21	0	0	0	0
Short-term	12,077	13,987	16,928	21,256	14,480	16,750	13,059	11,351	11,880
Loans	4,449	6,287	9,029	13,232	6,393	8,493	5,069	3,424	3,978
Currency and deposits	2,546	4,298	6,944	11,332	4,487	6,552	2,853	1,379	1,998
Long-term	1,903	1,989	2,085	1,900	1,907	1,942	2,216	2,045	1,979
Other liabilities (SDR allocation)	7,628	7,700	7,899	8,023	8,087	8,257	7,990	7,926	7,902
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	7,628	7,700	7,899	8,023	8,087	8,257	7,990	7,926	7,902
Short-term	114,216	114,843	107,959	103,634	98,844	100,200	90,687	87,137	80,193
Debt securities	26,685	32,522	32,002	27,635	30,636	33,927	32,116	32,172	29,776
Loans	1,592	1,462	1,345	1,321	1,358	1,234	1,101	1,058	971
Current accounts and deposits	451	254	202	265	202	473	344	292	820
Other liabilities	22,824	27,927	26,571	23,699	26,814	30,117	26,629	29,395	26,421
Long-term	1,817	2,879	3,884	2,351	2,261	2,103	4,043	1,428	1,564
Debt securities	87,531	82,321	75,958	75,998	68,209	66,273	58,571	54,965	50,416
Deposits	4,556	4,219	4,219	4,493	4,018	4,259	3,698	3,700	3,507
Other liabilities	82,478	77,558	71,464	71,197	63,940	61,705	54,640	51,012	46,709
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	497	545	275	308	251	310	233	252	200
Other financial corporations	204,701	205,874	205,561	200,419	200,209	194,295	190,508	183,615	177,664
	16,238	17,293	16,822	16,702	16,041	16,014	15,030	14,332	13,298

(millions of US dollars)

Table 1.6 (end)  
(millions of US dollars)

	31.12.2016	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
<b>Short-term</b>									
Debt securities	2,864	3,320	3,385	3,059	2,705	2,953	3,190	2,815	2,618
Loans and deposits	0	0	0	0	0	0	0	0	0
Other liabilities	1,472	1,872	1,808	1,314	1,262	1,294	1,377	1,183	1,174
<b>Long-term</b>									
Debt securities	1,392	1,447	1,577	1,745	1,443	1,660	1,813	1,632	1,444
Loans and deposits	13,374	13,973	13,437	13,643	13,336	13,061	11,840	11,517	10,680
Other liabilities	1,254	1,716	1,732	2,340	2,371	2,566	2,457	2,154	1,998
<b>Nonfinancial corporations, households and NPISHs</b>									
Loans and deposits	12,120	12,257	11,705	11,303	10,965	10,495	9,383	9,362	8,683
Other liabilities	188,464	188,582	188,739	183,717	184,169	178,280	175,478	169,283	164,366
<b>Short-term</b>									
Debt securities	10,683	9,536	13,101	11,331	11,016	9,615	13,808	12,002	11,455
Loans	1,000	1,000	1,000	1,000	800	600	400	200	0
Trade credits	4,877	4,908	5,022	5,372	4,937	4,888	4,895	4,955	4,921
Other liabilities	2,981	2,923	3,082	3,334	3,234	3,323	3,493	3,519	3,231
<b>Long-term</b>									
Debt securities	1,825	705	3,997	1,625	2,044	804	5,020	3,328	3,303
Loans	177,780	179,046	175,638	172,386	173,153	168,665	161,670	157,282	152,911
Other liabilities	3,733	4,471	4,060	4,915	4,720	4,918	4,820	5,080	5,224
<b>Direct investment</b>									
<i>Banks</i>									
Direct investor in direct investment enterprises	174,047	174,575	171,578	167,471	168,433	163,748	156,850	152,202	147,687
Direct securities in direct investor (reverse investment)	141,615	141,061	150,093	150,095	148,941	149,152	146,630	142,113	140,347
Between fellow enterprises	5,179	5,353	5,294	4,389	4,541	5,017	4,813	5,050	4,416
<i>Other sectors</i>									
Direct investor in direct investment enterprises	151	130	61	85	52	67	110	68	65
Direct securities in direct investor (reverse investment)	34	42	34	34	41	29	24	31	33
Between fellow enterprises	4,994	5,181	5,199	4,271	4,448	4,921	4,679	4,951	4,318
<b>Other sectors</b>									
Direct investor in direct investment enterprises	136,436	135,709	144,799	145,705	144,400	144,135	141,817	137,063	135,931
Direct securities in direct investor (reverse investment)	43,103	44,446	46,772	46,839	45,618	44,826	48,821	42,979	39,065
Between fellow enterprises	71,936	68,355	73,167	73,009	73,149	72,786	68,048	67,880	72,909
Other sectors	21,397	22,908	24,860	25,857	25,632	26,522	24,949	26,204	23,958

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

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

Data on Banks includes Vnesheconombank.

Table 1.7

**International Investment Position of the Russian Federation<sup>1</sup>. Main Components***(millions of US dollars)*

	31.12.2011	31.12.2012	31.12.2013	31.12.2014	31.12.2015	31.12.2016
<b>Net International Investment Position</b>	149,451	142,332	131,736	310,105	331,728	211,093
<b>Assets</b>	1,244,900	1,380,699	1,474,598	1,275,056	1,170,497	1,232,499
<b>Direct investment</b>	361,750	409,567	479,501	411,270	367,593	418,034
Equity and investment fund shares	287,229	327,504	400,397	323,448	278,970	320,873
Debt investments	74,521	82,064	79,104	87,822	88,623	97,161
<b>Portfolio investment</b>	42,435	48,300	53,743	56,630	68,119	72,060
Equity and investment fund shares	4,519	5,271	3,232	4,433	2,815	3,172
Debt investments	37,916	43,028	50,511	52,197	65,304	68,888
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,675	5,553	5,932	17,565	11,146	6,857
<b>Other investment</b>	336,392	379,661	425,827	404,132	355,241	357,807
Other equity	3,198	3,425	4,201	4,371	5,319	6,249
Currency and deposits	139,859	159,411	173,378	181,346	148,089	136,218
Loans	166,506	179,679	197,810	166,750	161,586	178,061
Insurance, pension, and standardized guarantee schemes	1,384	1,796	2,251	2,274	1,498	2,127
Trade credit and advances	13,831	21,470	28,163	31,327	27,884	24,432
Other accounts receivable	11,613	13,879	20,023	18,064	10,863	10,720
<b>Reserve assets</b>	498,649	537,618	509,595	385,460	368,399	377,741
<b>Liabilities</b>	1,095,450	1,238,368	1,342,862	964,951	838,769	1,021,407
<b>Direct investment</b>	454,949	514,926	565,654	371,491	347,690	477,670
Equity and investment fund shares	370,562	394,700	409,856	236,144	207,830	336,055
Debt investments	84,387	120,226	155,798	135,347	139,859	141,615
<b>Portfolio investment</b>	225,062	270,725	273,737	156,424	141,647	215,960
Equity and investment fund shares	176,020	194,461	195,094	111,199	103,015	165,796
Debt investments	49,042	76,263	78,642	45,225	38,632	50,164
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,905	4,285	4,355	21,530	9,245	6,455
<b>Other investment</b>	409,533	448,433	499,117	415,506	340,187	321,322
Other equity	1	0	1	2	22	225
Currency and deposits	157,620	189,372	201,947	162,496	119,332	107,259
Loans	236,838	241,631	278,410	234,179	205,440	197,344
Insurance, pension, and standardized guarantee schemes	338	398	531	846	616	594
Trade credit and advances	2,418	2,932	3,115	3,469	2,870	2,981
Other accounts payable	3,608	5,382	6,376	6,295	4,047	5,292
Special drawing rights (Net incurrence of liabilities)	8,710	8,718	8,736	8,218	7,860	7,628

Table 1.7 (end)

(millions of US dollars)

	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
<b>Net International Investment Position</b>	272,632	288,026	309,488	312,412	370,940
<b>Assets</b>	1,339,011	1,393,134	1,344,472	1,336,455	1,340,216
<b>Direct investment</b>	468,567	487,228	461,881	446,185	433,341
Equity and investment fund shares	363,981	374,571	354,154	342,521	327,624
Debt investments	104,587	112,657	107,727	103,664	105,717
<b>Portfolio investment</b>	73,946	74,078	69,685	68,988	68,551
Equity and investment fund shares	4,645	4,678	5,287	5,588	5,775
Debt investments	69,301	69,400	64,399	63,400	62,776
<b>Financial derivatives (other than reserves) and employee stock options</b>	4,853	4,904	5,211	5,551	6,407
<b>Other investment</b>	358,903	368,928	350,945	356,568	363,422
Other equity	6,976	6,993	6,971	7,180	7,439
Currency and deposits	149,513	160,225	150,918	155,096	164,084
Loans	170,262	169,384	161,230	164,494	162,298
Insurance, pension, and standardized guarantee schemes	2,011	2,167	1,941	1,663	1,604
Trade credit and advances	18,051	19,047	15,065	13,026	14,551
Other accounts receivable	12,091	11,112	14,820	15,110	13,448
<b>Reserve assets</b>	432,742	457,995	456,749	459,163	468,495
<b>Liabilities</b>	1,066,379	1,105,107	1,034,984	1,024,044	969,276
<b>Direct investment</b>	529,644	551,826	523,789	518,794	496,613
Equity and investment fund shares	380,703	402,673	377,159	376,681	356,265
Debt investments	148,941	149,152	146,630	142,113	140,347
<b>Portfolio investment</b>	230,155	249,527	223,830	228,668	208,229
Equity and investment fund shares	159,539	173,910	161,699	171,537	154,052
Debt investments	70,616	75,618	62,132	57,131	54,177
<b>Financial derivatives (other than reserves) and employee stock options</b>	4,505	4,341	3,957	5,073	4,933
<b>Other investment</b>	302,076	299,413	283,408	271,508	259,501
Other equity	211	183	168	150	119
Currency and deposits	92,731	93,879	83,574	82,528	75,185
Loans	191,508	188,602	176,781	170,449	166,257
Insurance, pension, and standardized guarantee schemes	596	701	678	677	480
Trade credit and advances	3,234	3,323	3,493	3,519	3,231
Other accounts payable	5,709	4,467	10,724	6,260	6,327
Special drawing rights (Net incurrence of liabilities)	8,087	8,257	7,990	7,926	7,902

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

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

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

Table 1.8

## International Investment Position of the Russian Federation in the Fourth Quarter of 2018<sup>1</sup>

(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
<b>Net International Investment Position</b>	312,412	33,757	20,508	4,263	370,940
<b>Assets</b>	1,336,455	23,758	-19,132	-865	1,340,216
<b>Direct investment</b>	446,185	12,224	-23,253	-1,814	433,341
Equity and investment fund shares	342,521	8,111	-20,884	-2,124	327,624
Direct investor in direct investment enterprises	342,222	8,046	-20,835	-2,124	327,310
Direct investment enterprises in direct investor (reverse investment)	69	13	0	0	82
Between fellow enterprises	230	51	-49	0	232
<b>Debt instruments</b>	103,664	4,113	-2,369	309	105,717
Direct investor in direct investment enterprises	68,100	1,851	-1,032	25	68,943
Direct investment enterprises in direct investor (reverse investment)	13,525	1,427	-702	-17	14,233
Between fellow enterprises	22,039	835	-634	301	22,540
<b>Portfolio investment</b>	68,988	-872	-223	658	68,551
<b>Equity and investment fund shares</b>	5,588	531	-433	90	5,775
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,020	122	188	55	1,386
General government	0	0	0	0	0
Other sectors	4,567	409	-622	35	4,389
Other financial corporations	1,607	264	-227	-61	1,583
Nonfinancial corporations, households and NPISHs	2,960	145	-395	96	2,806
Equity securities other than investment fund shares	4,312	472	-282	69	4,571
Investment fund shares or units	1,275	59	-151	21	1,204
<b>Debt securities</b>	63,400	-1,403	210	569	62,776
Central bank	1,378	0	8	613	1,999
Short-term	0	0	0	0	0
Long-term	1,378	0	8	613	1,999
Deposit-taking corporations, except central bank	34,544	-1,941	-84	-352	32,167
Short-term	6	459	0	-8	457
Long-term	34,538	-2,400	-84	-344	31,710

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
<b>General government</b>	3,395	-86	-2	0	3,307
Short-term	0	0	0	0	0
Long-term	3,395	-86	-2	0	3,307
<b>Other sectors</b>	24,083	623	288	308	25,303
Short-term	47	1	1	-5	44
Long-term	24,037	622	288	313	25,260
<b>Other financial corporations</b>	8,916	464	101	-111	9,370
Short-term	9	0	0	14	22
Long-term	8,907	465	101	-125	9,348
<b>Nonfinancial corporations, households and NPISHs</b>	15,168	159	188	420	15,934
Short-term	38	1	0	-18	22
Long-term	15,129	158	187	438	15,912
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,551	-2,536	3,762	-370	6,407
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,549	-2,471	3,679	-370	6,387
General government	0	0	0	0	0
Other sectors	2	-65	83	0	20
Other financial corporations	0	13	2	0	15
Nonfinancial corporations, households and NPISHs	2	-78	81	0	5
<i>Financial derivatives (other than reserves) and employee stock options</i>	5,551	-2,536	3,762	-370	6,407
Options	1,152	232	-604	0	781
Forward-type contracts	4,399	-2,769	4,366	-370	5,626
<b>Other investment</b>	356,568	12,328	-3,728	-1,746	363,422
<b>Other equity</b>	7,180	262	-3	0	7,439
<b>Currency and deposits</b>	155,096	9,698	-669	-41	164,084
Central banks	153	3	-8	-2	146
Short-term	153	3	-8	-2	146
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	50,173	8,992	-261	-4,637	54,268
Short-term	41,501	8,962	-155	-4,665	45,642
Long-term	8,673	30	-106	29	8,626
<i>Of which: Interbank positions</i>	36,290	5,066	-186	-95	41,074
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	104,769	703	-400	4,598	109,670
Short-term	104,769	703	-400	4,598	109,670
Long-term	0	0	0	0	0
Other financial corporations	3,364	1,748	-74	8	5,046
Short-term	3,364	1,748	-74	8	5,046
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	101,405	-1,045	-326	4,590	104,624
Short-term	101,405	-1,045	-326	4,590	104,624
Long-term	0	0	0	0	0
<b>Loans</b>	164,494	1,267	-3,088	-375	162,298
Central bank	39	0	-2	0	37
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	39	0	-2	0	37
Deposit-taking corporations, except central bank	78,793	-309	-1,669	-1,802	75,013
Short-term	6,083	-801	-110	-373	4,798
Long-term	72,710	492	-1,559	-1,429	70,215
General government	38,544	1,291	-73	34	39,795
Credit and loans with the IMF (other than reserves)	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	38,544	1,291	-73	34	39,795
Other sectors	47,118	285	-1,343	1,393	47,453
Short-term	8,112	34	-303	2,253	10,096
Long-term	39,005	251	-1,040	-859	37,357
Other financial corporations	13,359	215	-427	1,214	14,362
Short-term	2,767	-36	-102	1,413	4,042
Long-term	10,592	251	-325	-199	10,320
Nonfinancial corporations, households and NPISHs	33,759	70	-916	179	33,091
Short-term	5,345	70	-201	840	6,054
Long-term	28,413	0	-715	-661	27,037
<b>Insurance, pension, and standardized guarantee schemes</b>	1,663	29	-88	0	1,604
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	1,663	29	-88	0	1,604
Other financial corporations	1,663	29	-88	0	1,604
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,550	23	-88	0	1,485
<i>Life insurance and annuity entitlements</i>	113	6	-1	0	118
<b>Trade credit and advances</b>	13,026	1,566	-42	0	14,551
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
<b>General government</b>	224	0	-3	0	221
Short-term	0	0	0	0	0
Long-term	224	0	-3	0	221
<b>Other sectors</b>	12,803	1,566	-39	0	14,330
Short-term	12,803	1,566	-39	0	14,330
Long-term	0	0	0	0	0
<b>Other financial corporations</b>	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
<b>Nonfinancial corporations, households and NPISHs</b>	12,803	1,566	-39	0	14,330
Short-term	12,803	1,566	-39	0	14,330
Long-term	0	0	0	0	0
<b>Other accounts receivable</b>	15,110	-493	161	-1,330	13,448
<b>Central bank</b>	3	-1	0	0	1
Short-term	3	-1	0	0	1
Long-term	0	0	0	0	0
<b>Deposit-taking corporations, except central bank</b>	13,156	-301	226	-1,288	11,793
Short-term	4,979	847	-204	-539	5,083
Long-term	8,177	-1,148	430	-749	6,711
<b>General government</b>	960	-155	-28	0	776
Short-term	616	-155	-25	0	436
Long-term	344	0	-3	0	340
<b>Other sectors</b>	991	-36	-37	-42	877
Short-term	991	-36	-37	-42	876
Long-term	0	0	0	0	0
<b>Other financial corporations</b>	454	-100	-20	-10	323
Short-term	453	-100	-20	-10	322
Long-term	0	0	0	0	0
<b>Nonfinancial corporations, households and NPISHs</b>	538	65	-16	-32	554
Short-term	538	65	-16	-32	554
Long-term	0	0	0	0	0
<b>Reserve assets</b>	459,163	2,614	4,311	2,407	468,495
<b>Monetary gold</b>	77,491	0	6,392	3,020	86,903
Gold bullion	77,491	0	6,392	3,020	86,903
Unallocated gold accounts	0	0	0	0	0
Of which: Monetary gold under swap for cash collateral	0	0	0	0	0
Special drawing rights	6,754	5	-22	0	6,737
Reserve position in the IMF	3,060	72	-9	0	3,122
<b>Other reserve assets</b>	371,858	2,538	-2,051	-613	371,733
Currency and deposits	129,533	18,418	74	0	148,025
Claims on monetary authorities	59,795	22,168	627	0	82,590
Claims on other entities	69,738	-3,750	-553	0	65,435

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
<b>Securities</b>	241,797	-16,124	-2,122	-613	222,938
Debt securities	241,797	-16,124	-2,122	-613	222,938
Short-term	62,435	-16,653	-690	1	45,093
Long-term	179,361	529	-1,432	-614	177,845
Equity and investment fund shares	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
Financial derivatives	0	0	0	0	0
Other claims	529	243	-3	0	769
<b>Liabilities</b>	1,024,044	-9,999	-39,641	-5,128	969,276
<b>Direct investment</b>	518,794	1,417	-20,681	-2,917	496,613
<b>Equity and investment fund shares</b>	376,681	651	-18,281	-2,786	356,265
Direct investor in direct investment enterprises	375,933	651	-18,175	-2,786	355,623
Direct investment enterprises in direct investor (reverse investment)	501	0	-39	0	461
Between fellow enterprises	247	0	-67	0	181
<b>Debt instruments</b>	142,113	765	-2,400	-131	140,347
Direct investor in direct investment enterprises	43,046	-2,733	-1,127	-57	39,130
Direct investment enterprises in direct investor (reverse investment)	67,912	5,415	-439	54	72,942
Between fellow enterprises	31,155	-1,917	-834	-128	28,276
<b>Portfolio investment</b>	228,668	-1,884	-18,260	-295	208,229
<b>Equity and investment fund shares</b>	171,537	-1,091	-16,189	-204	154,052
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	21,942	-301	-2,979	1	18,663
General government	0	0	0	0	0
Other sectors	149,594	-790	-13,210	-205	135,389
Other financial corporations	2,475	-34	-431	867	2,878
Nonfinancial corporations, households and NPISHs	147,119	-756	-12,779	-1,072	132,511
<i>Equity securities other than investment fund shares</i>	171,263	-1,094	-16,180	-204	153,785
<i>Investment fund shares or units</i>	274	3	-10	0	268
<b>Debt securities</b>	57,131	-793	-2,071	-91	54,177
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

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

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	4,758	-299	-78	96	4,478
Short-term	1,058	-105	-6	23	971
Long-term	3,700	-194	-72	73	3,507
General government	44,939	-720	-1,755	13	42,478
Short-term	0	0	0	0	0
Long-term	44,939	-720	-1,755	13	42,478
Other sectors	7,434	225	-238	-200	7,222
Short-term	200	0	0	-200	0
Long-term	7,234	225	-238	0	7,222
Other financial corporations	2,154	-65	-104	12	1,998
Short-term	0	0	0	0	0
Long-term	2,154	-65	-104	12	1,998
Nonfinancial corporations, households and NPISHs	5,280	290	-134	-212	5,224
Short-term	200	0	0	-200	0
Long-term	5,080	290	-134	-12	5,224
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,073	-3,124	3,061	-78	4,933
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,061	-2,933	2,880	-78	4,931
General government	0	0	0	0	0
Other sectors	13	-191	181	0	2
Other financial corporations	8	-125	117	0	0
Nonfinancial corporations, households and NPISHs	5	-66	64	0	2
<i>Financial derivatives (other than reserves)</i>	5,073	-3,124	3,061	-78	4,933
<i>Options</i>	923	196	-757	-1	361
<i>Forward-type contracts</i>	4,150	-3,320	3,819	-76	4,572
<b>Other investment</b>	271,508	-6,408	-3,762	-1,838	259,501
<b>Other equity</b>	150	-2	-5	-23	119
<b>Currency and deposits</b>	82,528	-6,237	-1,080	-26	75,185
Central banks	2,045	42	-116	9	1,979
Short-term	2,045	42	-116	9	1,979
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	80,407	-6,280	-962	-35	73,130
Short-term	29,395	-2,293	-678	-2	26,421
Long-term	51,012	-3,987	-284	-33	46,709
<i>Of which: Interbank positions</i>	27,338	-1,802	-398	-3	25,135
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
Other sectors	76	1	-1	0	75
Short-term	76	1	-1	0	75
Long-term	0	0	0	0	0
Other financial corporations	76	1	-1	0	75
Short-term	76	1	-1	0	75
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
<b>Loans</b>	170,449	-24	-2,368	-1,800	166,257
Central bank	1,379	615	5	0	1,998
Credit and loans with the IMF	0	0	0	0	0
Other short-term	1,379	615	5	0	1,998
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	292	529	-1	0	820
Short-term	292	529	-1	0	820
Long-term	0	0	0	0	0
General government	1,151	-102	0	0	1,049
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	1,151	-102	0	0	1,049
Other sectors	167,627	-1,066	-2,372	-1,800	162,389
Short-term	6,063	146	-114	-75	6,019
Long-term	161,564	-1,212	-2,257	-1,725	156,370
Other financial corporations	10,470	-66	-328	-296	9,781
Short-term	1,108	16	-25	0	1,098
Long-term	9,362	-82	-302	-296	8,683
Nonfinancial corporations, households and NPISHs	157,157	-1,001	-2,044	-1,504	152,608
Short-term	4,955	130	-89	-75	4,921
Long-term	152,202	-1,131	-1,955	-1,429	147,687
<b>Insurance, pension, and standardized guarantee schemes</b>	677	-166	-31	0	480
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
General government	0	0	0	0	0
Other sectors	677	-166	-31	0	480
Other financial corporations	677	-166	-31	0	480
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	608	-162	-27	0	419
<i>Life insurance and annuity entitlements</i>	69	-4	-4	0	61

Table 1.8 (end)  
(millions of US dollars)

	Position as of 30.09.2018	Changes in Position reflecting			Position as of 31.12.2018
		transactions	valuation changes	other adjustments	
<b>Trade credit and advances</b>	3,519	-288	0	0	3,231
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	3,519	-288	0	0	3,231
Short-term	3,519	-288	0	0	3,231
Long-term	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	3,519	-288	0	0	3,231
Short-term	3,519	-288	0	0	3,231
Long-term	0	0	0	0	0
<b>Other accounts payable – other</b>	6,260	309	-253	11	6,327
Central bank	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	1,680	120	-46	11	1,764
Short-term	1,428	545	-44	-365	1,564
Long-term	252	-426	-2	375	200
General government	298	-3	0	0	294
Short-term	298	-3	0	0	294
Long-term	0	0	0	0	0
Other sectors	4,283	192	-207	0	4,268
Short-term	4,283	192	-207	0	4,268
Long-term	0	0	0	0	0
Other financial corporations	955	47	-38	0	965
Short-term	955	47	-38	0	965
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	3,328	145	-170	0	3,303
Short-term	3,328	145	-170	0	3,303
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	7,926	1	-25	0	7,902

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

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

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

Table 1.9

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

*(millions of US dollars)*

	Position as of 31.12.2017	Changes in Position reflecting				Position as of 31.12.2018
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	202,379	7,622	4,197	-20,790	-8,970	193,409
<b>Direct investment</b>	13,599	1,737	-2,800	-148	-1,211	12,388
Equity (including reinvestment of earnings)	12,246	1,628	-2,710	-3	-1,085	11,161
Direct investor banks in direct investment enterprises	12,109	1,628	-2,782	-3	-1,157	10,952
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	137	0	72	0	72	209
If ultimate controlling parent is resident	42	0	-2	0	-2	40
If ultimate controlling parent is nonresident	95	0	74	0	74	169
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,353	109	-90	-145	-126	1,227
Direct investor in direct investment enterprises	153	-16	-13	38	10	163
Debt securities	0	0	0	0	0	0
Loans	96	-5	-9	0	-14	82
Other accounts receivable	57	-10	-4	38	24	81
Banks – direct investment enterprises in direct investors (reverse investment)	6	7	-2	0	5	11
Debt securities	0	0	0	0	0	0
Loans	6	7	-2	0	5	11
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	1,194	118	-76	-183	-141	1,053
If ultimate controlling parent is resident	184	-34	-21	11	-43	141
Debt securities	1	0	0	-1	-1	0
Loans	183	-34	-21	12	-42	141
Other accounts receivable	0	0	0	0	0	0
If ultimate controlling parent is nonresident	1,009	152	-55	-194	-97	912
Debt securities	947	155	-56	-140	-41	906
Loans	53	0	0	-54	-53	0
Other accounts receivable	9	-3	0	0	-3	6
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts receivable	0	0	0	0	0	0

Table 1.9 (cont.)

(millions of US dollars)

	Position as of 31.12.2017	Changes in Position reflecting				Position as of 31.12.2018
		transactions	valuation changes	other adjustments	total changes	
<b>Portfolio investment</b>	39,216	-3,040	-1,585	-1,039	-5,664	33,553
Equity	1,318	290	-218	-4	68	1,386
Debt securities	37,898	-3,329	-1,367	-1,035	-5,732	32,167
Short-term	96	410	0	-49	361	457
Short-term	37,802	-3,740	-1,367	-986	-6,093	31,710
<b>Financial derivatives</b>	4,842	-11,202	14,162	-1,415	1,545	6,387
Options	614	341	-174	0	167	780
Forward type contracts	4,229	-11,543	14,336	-1,415	1,378	5,606,51
<b>Other investment</b>	144,722	20,127	-5,580	-18,187	-3,641	141,081
Other equity	8	-2	0	1	-1	7
Foreign currency	11,142	18,386	-215	-16,137	2,035	13,177
Deposits	43,905	-1,542	-1,082	-190	-2,814	41,091
Of which: interbank positions	43,883	-1,546	-1,067	-196	-2,809	41,074
Short-term	30,994	2,659	-730	-459	1,471	32,465
Long-term	12,911	-4,202	-352	269	-4,285	8,626
Loans	79,132	1,441	-4,002	-1,557	-4,119	75,013
Short-term	11,426	-4,782	-517	-1,329	-6,628	4,798
Long-term	67,706	6,223	-3,486	-229	2,509	70,215
Other accounts receivable	10,535	1,844	-282	-304	1,258	11,793
Short-term	4,849	3,529	-446	-2,851	233	5,083
Long-term	5,685	-1,686	164	2,547	1,025	6,711
<b>LIABILITIES</b>	156,899	-24,953	-6,424	-917	-32,294	124,605
<b>Direct investment</b>	23,208	2,878	-5,218	-124	-2,465	20,744
Equity (including reinvestment of earnings)	18,668	2,828	-5,055	-112	-2,340	16,328
Direct investors in banks – direct investment enterprises	18,654	2,829	-5,049	-112	-2,333	16,321
Direct investment enterprises in direct investor (reverse investment)	11	-1	-6	0	-7	4
Between fellow enterprises	3	0	0	0	0	2
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	3	0	0	0	0	2
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	4,541	50	-163	-12	-125	4,416
Direct investors in banks – direct investment enterprises	52	22	-9	0	13	65
Debt securities	0	0	0	0	0	0
Deposits	48	20	-8	0	12	60
Loans	0	0	0	0	0	0
Other accounts payable	4	3	-1	0	1	5
Direct investment enterprises in direct investor (reverse investment)	41	8	-1	-15	-7	33
Debt securities	0	0	0	0	0	0

Table 1.9 (end)

(millions of US dollars)

	Position as of 31.12.2017	Changes in Position reflecting				Position as of 31.12.2018
		transactions	valuation changes	other adjustments	total changes	
Deposits	28	15	0	-15	0	28
Loans	10	-7	0	0	-7	3
Other accounts payable	2	-1	0	0	-1	2
Between fellow enterprises	4,448	20	-153	3	-130	4,318
If ultimate controlling parent is resident	113	314	-91	3	226	338
Debt securities	0	0	0	0	0	0
Deposits	112	314	-91	3	226	338
Loans	0	0	0	0	0	0
Other accounts payable	1	0	0	0	0	0
If ultimate controlling parent is nonresident	4,335	-294	-62	0	-356	3,980
Debt securities	0	0	0	0	0	0
Deposits	4,323	-283	-62	0	-345	3,978
Loans	0	0	0	0	0	0
Other accounts payable	12	-11	0	0	-11	1
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt securities	0	0	0	0	0	0
Deposits	0	0	0	0	0	0
Loans	0	0	0	0	0	0
Other accounts payable	0	0	0	0	0	0
<b>Portfolio investment</b>	35,577	-3,398	-8,979	-60	-12,437	23,141
Equity	30,201	-3,008	-8,650	121	-11,538	18,663
Debt securities	5,376	-389	-329	-181	-899	4,478
Short-term	1,358	15	-20	-382	-387	971
Long-term	4,018	-404	-309	202	-511	3,507
<b>Financial derivatives</b>	4,503	-10,386	11,172	-358	428	4,931
Options	305	230	-173	-1	55	361
Forward-type contracts	4,197	-10,616	11,345	-356	373	4,570
<b>Other investment</b>	93,611	-14,048	-3,398	-375	-17,821	75,790
Other equity	143	8	-28	-49	-68	74
Deposits	90,754	-14,278	-3,161	-184	-17,623	73,130
Of which: interbank positions	25,942	877	-1,517	-167	-807	25,135
Short-term	26,814	1,705	-2,010	-88	-393	26,421
Long-term	63,940	-15,983	-1,152	-96	-17,231	46,709
Loans <sup>2</sup>	202	619	0	0	618	820
Short-term	202	619	0	0	618	820
Other accounts payable	2,512	-397	-209	-142	-748	1,764
Short-term	2,261	1,994	-197	-2,495	-697	1,564
Long-term	251	-2,391	-12	2,353	-50	200
<b>INTERNATIONAL INVESTMENT POSITION, NET</b>	45,480	32,575	10,621	-19,873	23,324	68,804

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

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

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

Table 1.10

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

		Exports (FOB)						Imports (FOB)						Trade balance		
		of which			of which			of which			of which					
		% 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	total	% 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	total	with non-CIS countries	with CIS countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
2017	353,102	125.3	302,957	125.4	50,145	125.3	238,384	124.5	213,009	124.7	25,375	122.8	114,719	89,949	24,770	
2018	443,130	125.5	386,570	127.6	56,560	112.8	248,701	104.3	222,280	104.4	26,421	104.1	194,429	164,290	30,139	
<b>2018</b>																
Q1	101,529	123.0	88,354	122.7	13,175	124.8	57,446	119.4	51,177	120.1	6,269	114.3	44,084	37,177	6,907	
Q2	108,775	129.8	94,676	132.5	14,098	114.3	63,408	108.0	56,457	107.9	6,951	108.8	45,367	38,219	7,148	
Q3	110,438	130.8	96,426	133.6	14,013	114.4	62,684	98.2	56,325	98.3	6,359	97.3	47,754	40,100	7,654	
Q4	122,388	119.6	107,114	122.7	15,273	101.7	65,164	96.2	58,321	96.0	6,843	98.2	57,224	48,793	8,431	
<b>2019</b>																
Q1	102,380	100.8	89,595	101.4	12,785	97.0	55,574	96.7	49,476	96.7	6,098	97.3	46,805	40,119	6,686	
January	30,820	91.7	27,217	91.7	3,603	91.7	16,423	98.5	14,587	98.8	1,836	96.1	14,397	12,630	1,767	
February	34,751	111.0	30,380	113.1	4,371	98.8	18,234	95.4	16,201	94.7	2,033	100.7	16,517	14,179	2,338	
March	36,808	100.5	31,997	100.6	4,811	99.8	20,917	96.6	18,688	96.8	2,229	95.2	15,891	13,309	2,582	
April	35,655	99.1	30,621	98.1	5,034	105.8	21,950	104.6	19,552	104.5	2,398	105.9	13,705	11,069	2,636	

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

Table 1.11

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

1	International reserves	foreign exchange reserves	Of which			gold
			of which			
			foreign exchange	SDRs	reserve position in IMF	
2	3	4	5	6	7	
<b>2016</b>						
31.12	377,741	317,548	308,031	6,486	3,031	60,194
<b>2017</b>						
31.01	390,585	327,650	318,028	6,557	3,064	62,936
28.02	397,334	330,472	320,921	6,532	3,019	66,863
31.03	397,907	330,337	320,763	6,548	3,026	67,570
30.04	400,998	332,345	322,667	6,619	3,059	68,653
31.05	405,721	336,426	326,658	6,681	3,087	69,295
30.06	412,239	343,469	333,673	6,719	3,078	68,770
31.07	418,447	348,410	338,578	6,801	3,031	70,037
31.08	423,978	350,478	340,669	6,824	2,985	73,500
30.09	424,766	351,163	341,350	6,827	2,986	73,603
31.10	424,857	351,152	341,439	6,789	2,924	73,705
30.11	431,636	355,518	345,835	6,837	2,846	76,118
31.12	432,742	356,095	346,507	6,883	2,706	76,647
<b>2018</b>						
31.01	447,735	367,357	357,558	7,047	2,752	80,378
28.02	453,644	373,062	363,348	6,987	2,728	80,582
31.03	457,995	377,513	367,743	7,030	2,739	80,482
30.04	459,884	378,737	369,075	6,958	2,704	81,146
31.05	456,640	376,129	366,620	6,848	2,661	80,511
30.06	456,749	378,582	368,668	6,805	3,109	78,167
31.07	458,032	380,621	370,736	6,802	3,083	77,411
31.08	460,615	383,350	373,501	6,778	3,071	77,265
30.09	459,163	381,672	371,858	6,754	3,060	77,491
31.10	459,563	378,508	368,609	6,696	3,203	81,055
30.11	462,104	379,179	369,283	6,694	3,202	82,925
31.12	468,495	381,592	371,733	6,737	3,122	86,903
<b>2019</b>						
31.01	475,945	386,485	376,601	6,792	3,093	89,460
28.02	482,610	390,969	380,767	6,770	3,431	91,641
31.03	487,803	397,792	387,653	6,730	3,409	90,011
30.04	491,088	401,080	390,579	6,724	3,777	90,008
31.05	495,232	405,351	394,923	6,678	3,750	89,882

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

Table 1.12

**International Reserves and Foreign Currency Liquidity – Russia****I. Official Reserves and Other Foreign Currency Assets  
(Approximate Market Value)***(millions of US dollars)*

	31.05.2019
<b>A. Official reserves assets</b>	<b>495,232.5</b>
(1) Foreign currency reserves (in convertible foreign currencies)	391,535.8
(a) Securities	250,077.7
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	141,458.1
(i) other national central banks, BIS and IMF	84,788.6
(ii) banks headquartered in the reporting country	0.0
of which: located abroad	0.0
(iii) banks headquartered outside the reporting country	56,669.5
of which: located in the reporting country	–
(2) IMF reserve position	3,749.9
(3) SDRs	6,677.7
(4) Gold	89,881.7
– volume in millions of fine troy ounces	70.4
(5) Other reserve assets (specify)	3,387.3
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo and other accounts receivable)	3,387.3
<b>B. Other foreign currency assets (specify)</b>	<b>5.3</b>
– securities not included in official reserve assets	–
– deposits not included in official reserve assets	5.3
– loans not included in official reserve assets	–
– financial derivatives not included in official reserve assets	–
– gold not included in official reserve assets	–
– other	–

Table 1.12 (cont.)

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

*(millions of US dollars)*

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	-3,679.1	-309.2	396.2	-3,766.0
– outflows (-), principal	-4,424.9	-59.7	-17.2	-4,347.9
– outflows (-), interest	-2,168.9	-404.9	-1.0	-1,762.9
– inflows (+), principal	2,180.1	142.0	287.3	1,750.8
– inflows (+), interest	734.6	13.5	127.1	594.1
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	-	-	-	-
(a) short positions (-)	-580.0	-580.0	-	-
(b) long positions (+)	-	-	-	-
3. Other (specify)	-	-	-	-
– outflows related to repos (-)	-	-	-	-
– inflows related to reverse repos (+)	-	-	-	-
– trade credit (-)	-	-	-	-
– trade credit (+)	-	-	-	-
– other accounts payable (-)	-	-	-	-
– other accounts receivable (+)	-	-	-	-

Table 1.12 (cont.)

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

(millions of US dollars)

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

Table 1.12 (end)

## IV. Memo Items

(millions of US dollars)

	31.05.2019
(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	580.8
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	1,433.1
– lent or repoed and included in Section I	–9,018.2
– lent or repoed but not included in Section I	–1,935.5
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	12,386.7
(e) financial derivative assets (net, marked to market)	–
– forwards	–
– futures	–
– swaps	–
– options	–
– other	–
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	–
– aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	–
(a) short positions (–)	–
(b) long positions (+)	–
– aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	–
(a) short positions	–
(i) bought puts	–
(ii) written calls	–
(b) long positions	–
(i) bought calls	–
(ii) written puts	–
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies) <sup>1</sup>	–
– currencies in SDR basket <sup>2</sup>	–
– currencies not in SDR basket	–
– by individual currencies (optional)	–

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

Table 1.13

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

Period	Actual amount of the international reserves expressed in months of import <sup>1</sup>
Q1 2010	21.0
Q2 2010	20.2
Q3 2010	19.7
Q4 2010	17.9
Q1 2011	17.5
Q2 2011	16.8
Q3 2011	15.7
Q4 2011	14.6
Q1 2012	14.6
Q2 2012	14.5
Q3 2012	14.7
Q4 2012	14.5
Q1 2013	14.0
Q2 2013	13.4
Q3 2013	13.4
Q4 2013	13.0
Q1 2014	12.5
Q2 2014	12.4
Q3 2014	12.0
Q4 2014	10.8
Q1 2015	10.8
Q2 2015	12.3
Q3 2015	14.3
Q4 2015	15.7
Q1 2016	17.2
Q2 2016	17.8
Q3 2016	18.2
Q4 2016	17.0
Q1 2017	17.2
Q2 2017	16.8
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 <sup>2</sup>	17.1

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

Table 1.14

## Central Bank Survey

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
<b>NET FOREIGN ASSETS</b>	22,343,040	24,356,989	31,830,185
Claims on nonresidents	22,960,625	25,083,013	32,521,248
Monetary gold and SDR holdings	4,043,318	4,810,395	6,505,229
Foreign currency and deposits	3,967,083	4,590,168	10,293,842
Debt securities	14,878,128	15,580,094	15,626,515
Loans	65,646	94,592	92,466
Other	6,450	7,763	3,196
Liabilities to nonresidents	617,584	726,023	691,063
Deposits	1,934	2,898	3,246
Loans	154,449	258,432	138,831
SDR allocations	461,201	464,693	548,987
Other	–	–	–
<b>CLAIMS ON CREDIT INSTITUTIONS</b>	5,333,599	5,445,362	5,777,739
<i>in rubles</i>	4,641,160	5,443,777	5,774,820
Loans and deposits, of which	2,477,095	2,470,097	3,088,753
REPO	593,865	3,578	3,633
Debt securities	223,281	212,659	212,659
Other claims	1,940,784	2,761,022	2,473,408
<i>in foreign currency</i>	692,439	1,585	2,920
Loans and deposits, of which	692,439	1,585	2,920
REPO	690,367	–	–
Debt securities	–	–	–
Other claims	–	–	–
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	–6,267,573	–5,635,988	–9,151,479
Claims on federal government	311,843	218,883	177,625
Debt securities	311,843	218,883	177,625
<i>in rubles</i>	59,861	–	59
<i>in foreign currency</i>	251,982	218,883	177,566
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on state and local government	–	–	–
Debt securities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to federal government	5,685,656	5,194,413	8,375,119
Deposits	5,622,387	5,118,156	8,268,954
<i>in rubles</i>	1,804,755	1,977,932	1,149,431
<i>in foreign currency</i>	3,817,631	3,140,224	7,119,523
Other liabilities	63,270	76,257	106,165
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	63,270	76,257	106,165
Liabilities to state and local government	893,760	660,458	953,985
Deposits	893,760	660,458	953,985
<i>in rubles</i>	893,760	660,458	953,985
<i>in foreign currency</i>	–	–	–
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
<b>CLAIMS ON OTHER SECTORS</b>	1,744,132	2,160,698	1,978,775
<i>in rubles</i>	1,743,796	2,160,698	1,978,775
<i>in foreign currency</i>	336	–	–
Other financial institutions	1,742,594	2,158,183	1,976,707
<i>in rubles</i>	1,742,258	2,158,183	1,976,707
Debt securities	2,057	–	–
Loans	1,676,999	2,097,540	1,920,699
Other claims	63,202	60,643	56,008
<i>in foreign currency</i>	336	–	–
Debt securities	–	–	–
Loans	–	–	–
Other claims	336	–	–
Nonfinancial organizations	1,538	2,515	2,069
<i>in rubles</i>	1,538	2,515	2,069
Debt securities	–	–	–
Loans	–	–	–
Other claims	1,538	2,515	2,069
<i>in foreign currency</i>	–	–	–
Debt securities	–	–	–
Loans	–	–	–
Other claims	–	–	–
Households	–	–	–
<b>MONETARY BASE</b>	11,882,666	14,701,465	16,063,430
Currency in circulation	8,789,761	9,539,016	10,312,494
Liabilities to credit institutions	3,092,905	5,162,450	5,750,936
Deposits, of which	3,092,905	4,810,078	4,377,060
Required reserves	484,702	506,152	575,279
Debt securities	–	352,372	1,373,875
<b>OTHER LIABILITIES TO CREDIT INSTITUTIONS</b>	324	293	616
<i>in rubles</i>	77	43	1
<i>in foreign currency</i>	247	250	615
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	43,845	45,443	66,119
<i>in rubles</i>	43,843	45,441	66,117
Transferable deposits	29,698	41,141	15,224
Other financial institutions	16,699	27,207	1,777
Nonfinancial organizations	12,999	13,935	13,447
Households	–	–	–
Other deposits	14,145	4,300	50,893
Other financial institutions	14,145	4,300	50,893
Nonfinancial organizations	–	–	–
Households	–	–	–
<i>in foreign currency</i>	2	1	2
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	2	1	2
Other financial institutions	–	–	–
Nonfinancial organizations	2	1	2
Households	–	–	–
<b>SHARES AND OTHER EQUITY</b>	10,607,332	10,957,024	13,034,404
<b>OTHER ITEMS (NET)</b>	619,030	622,838	1,270,652
Other liabilities	988,102	1,007,968	1,679,577
Other assets	369,072	385,131	408,925

Table 1.14 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
<b>NET FOREIGN ASSETS</b>	31,830,185	30,772,764	31,031,423	30,921,222	31,058,401
Claims on nonresidents	32,521,248	31,429,437	31,654,112	31,702,214	31,706,213
Monetary gold and SDR holdings	6,505,229	6,360,966	6,470,280	6,269,876	6,256,412
Foreign currency and deposits	10,293,842	8,454,030	8,846,331	8,998,721	9,282,293
Debt securities	15,626,515	16,409,175	16,156,565	16,069,190	15,906,895
Loans	92,466	201,697	168,420	258,217	257,672
Other	3,196	3,569	12,516	106,210	2,941
Liabilities to nonresidents	691,063	656,672	622,690	780,992	647,812
Deposits	3,246	2,672	2,655	2,924	3,062
Loans	138,831	128,760	99,344	265,761	136,415
SDR allocations	548,987	525,236	520,690	512,304	508,335
Other	–	5	1	2	–
<b>CLAIMS ON CREDIT INSTITUTIONS</b>	5,777,739	6,086,549	5,980,801	6,082,832	6,195,713
<i>in rubles</i>	5,774,820	6,084,701	5,978,891	6,080,967	6,193,741
Loans and deposits, of which	3,088,753	3,090,231	3,108,063	3,094,907	3,095,298
REPO	3,633	2,546	2,673	2,552	680
Debt securities	212,659	212,659	212,659	213,824	214,173
Other claims	2,473,408	2,781,811	2,658,169	2,772,236	2,884,270
<i>in foreign currency</i>	2,920	1,847	1,910	1,866	1,972
Loans and deposits, of which	2,920	1,847	1,910	1,866	1,972
REPO	–	–	–	–	–
Debt securities	–	–	–	–	–
Other claims	–	–	–	–	–
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	–9,151,479	–9,561,663	–9,554,845	–10,165,508	–10,549,557
Claims on federal government	177,625	164,004	174,162	172,637	150,158
Debt securities	177,625	164,004	174,162	172,637	150,158
<i>in rubles</i>	59	57	56	56	76
<i>in foreign currency</i>	177,566	163,947	174,106	172,581	150,082
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on state and local government	–	–	–	–	–
Debt securities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	8,375,119	8,803,019	8,874,164	9,278,172	9,473,225
Deposits	8,268,954	8,699,330	8,767,976	9,175,596	9,370,000
<i>in rubles</i>	1,149,431	1,698,218	1,568,365	1,595,747	1,586,371
<i>in foreign currency</i>	7,119,523	7,001,112	7,199,611	7,579,849	7,783,629
Other liabilities	106,165	103,688	106,188	102,576	103,225
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	106,165	103,688	106,188	102,576	103,225
Liabilities to state and local government	953,985	922,648	854,843	1,059,973	1,226,490
Deposits	953,985	922,648	854,843	1,059,973	1,226,490
<i>in rubles</i>	953,985	922,648	854,843	1,059,973	1,226,490
<i>in foreign currency</i>	–	–	–	–	–
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–

Table 1.14 (end)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
<b>CLAIMS ON OTHER SECTORS</b>	1,978,775	1,989,680	1,982,315	1,956,435	1,949,386
<i>in rubles</i>	1,978,775	1,989,679	1,982,314	1,956,435	1,949,385
<i>in foreign currency</i>	–	1	–	–	1
Other financial institutions	1,976,707	1,982,662	1,975,481	1,949,661	1,942,989
<i>in rubles</i>	1,976,707	1,982,662	1,975,481	1,949,661	1,942,989
Debt securities	–	–	–	–	–
Loans	1,920,699	1,923,396	1,916,849	1,887,038	1,880,530
Other claims	56,008	59,266	58,632	62,623	62,459
<i>in foreign currency</i>	–	–	–	–	–
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	–	–	–	–
Nonfinancial organizations	2,069	7,018	6,833	6,774	6,396
<i>in rubles</i>	2,069	7,017	6,833	6,773	6,396
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	2,069	7,017	6,833	6,773	6,396
<i>in foreign currency</i>	–	1	–	–	1
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	1	–	–	1
Households	–	–	–	–	–
<b>MONETARY BASE</b>	16,063,430	15,520,760	15,877,827	15,799,601	15,751,350
Currency in circulation	10,312,494	9,776,874	9,806,327	9,765,589	9,995,117
Liabilities to credit institutions	5,750,936	5,743,886	6,071,500	6,034,012	5,756,233
Deposits, of which	4,377,060	4,244,101	4,571,305	4,533,667	4,256,148
Required reserves	575,279	586,241	588,394	587,192	588,995
Debt securities	1,373,875	1,499,785	1,500,195	1,500,345	1,500,085
<b>OTHER LIABILITIES TO CREDIT INSTITUTIONS</b>	616	702	1,355	840	626
<i>in rubles</i>	1	31	75	10	12
<i>in foreign currency</i>	615	671	1,280	830	614
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	66,119	41,979	74,495	45,140	33,046
<i>in rubles</i>	66,117	41,977	74,493	45,139	33,045
Transferable deposits	15,224	15,077	15,043	15,169	15,402
Other financial institutions	1,777	1,696	1,918	1,564	1,819
Nonfinancial organizations	13,447	13,382	13,125	13,605	13,583
Households	–	–	–	–	–
Other deposits	50,893	26,900	59,450	29,970	17,643
Other financial institutions	50,893	26,900	59,450	29,970	17,643
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
<i>in foreign currency</i>	2	1,	1	1	1
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	2	1,	1	1	1
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	2	1,	1	1	1
Households	–	–	–	–	–
<b>SHARES AND OTHER EQUITY</b>	13,034,404	12,560,693	12,264,850	11,918,616	11,798,021
<b>OTHER ITEMS (NET)</b>	1,270,652	1,163,196	1,221,166	1,030,784	1,070,901
Other liabilities	1,679,577	1,717,760	1,647,660	1,442,641	1,480,364
Other assets	408,925	554,564	426,494	411,857	409,463

Table 1.15

## Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
<b>NET FOREIGN ASSETS</b>	5,031,467	5,224,318	7,862,223
Claims on nonresidents	12,286,153	11,210,127	13,824,840
Foreign currency and deposits	3,816,583	3,433,454	4,174,169
Debt securities	2,803,109	2,282,834	2,360,919
Loans	4,751,559	4,599,590	5,754,265
Equity and investment fund shares	904,130	869,957	1,526,014
Other	10,772	24,292	9,472
Liabilities to nonresidents	7,254,686	5,985,809	5,962,617
Deposits	6,928,666	5,630,799	5,490,481
Debt securities	262,732	236,163	275,697
Loans	59,646	114,995	192,871
Other	3,643	3,852	3,568
<b>CLAIMS ON CENTRAL BANK</b>	4,168,213	6,255,725	6,725,000
Currency	1,074,984	1,092,982	973,448
Deposits, of which	3,093,230	4,810,370	4,377,677
Required reserves	484,702	506,152	575,279
Debt securities	–	352,372	1,373,875
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	3,763,096	2,339,033	1,167,592
Claims on federal government	4,387,863	4,302,338	4,487,906
Debt securities	4,328,295	4,219,337	4,395,172
<i>in rubles</i>	3,470,365	3,454,250	3,672,681
<i>in foreign currency</i>	857,929	765,086	722,491
Loans	59,569	83,001	92,734
<i>in rubles</i>	59,569	83,001	92,734
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on state and local government	1,474,039	1,340,603	1,301,879
Debt securities	437,360	430,835	415,884
<i>in rubles</i>	437,360	430,835	415,884
<i>in foreign currency</i>	–	–	–
Loans	1,036,678	909,768	885,996
<i>in rubles</i>	1,036,566	909,663	885,869
<i>in foreign currency</i>	112	105	127
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
Liabilities to federal government	1,606,710	2,236,236	3,246,346
Deposits	1,606,710	2,236,236	3,246,346
<i>in rubles</i>	1,114,549	1,846,446	3,175,938
<i>in foreign currency</i>	492,161	389,790	70,408
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to state and local government	492,096	1,067,673	1,375,847
Deposits	492,096	1,067,673	1,375,847
<i>in rubles</i>	492,035	1,067,614	1,375,776
<i>in foreign currency</i>	62	59	72
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
CLAIMS ON OTHER SECTORS	50,944,389	54,785,642	61,522,648
<i>in rubles</i>	41,366,602	46,638,739	52,743,052
<i>in foreign currency</i>	9,577,787	8,146,903	8,779,597
Other financial institutions	4,975,374	6,218,540	7,559,631
<i>in rubles</i>	3,303,910	5,355,406	6,031,687
Debt securities	662,386	821,922	678,671
Loans	1,704,735	3,335,767	4,064,878
Other claims	936,789	1,197,716	1,288,138
<i>in foreign currency</i>	1,671,464	863,135	1,527,945
Debt securities	99,484	123,399	106,906
Loans	1,201,105	484,533	979,386
Other claims	370,875	255,202	441,652
Nonfinancial organizations	34,213,266	35,398,387	37,897,820
<i>in rubles</i>	26,524,211	28,281,649	30,810,224
Debt securities	1,275,532	1,358,750	1,257,992
Loans	23,499,750	24,511,228	26,913,656
Other claims	1,748,928	2,411,671	2,638,576
<i>in foreign currency</i>	7,689,055	7,116,738	7,087,596
Debt securities	11,911	21,040	10,514
Loans	7,564,250	6,939,053	6,901,750
Other claims	112,894	156,645	175,332
Households	11,755,749	13,168,715	16,065,197
<i>in rubles</i>	11,538,481	13,001,684	15,901,141
Debt securities	11	3	–
Loans	11,538,470	13,001,681	15,901,141
Other claims	–	–	–
<i>in foreign currency</i>	217,268	167,030	164,056
Debt securities	–	–	–
Loans	217,268	167,030	164,056
Other claims	–	–	–

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
<b>LIABILITIES TO CENTRAL BANK</b>	3,392,815	2,684,341	3,304,331
<i>in rubles</i>	2,700,376	2,682,756	3,301,412
Loans and deposits, of which	2,477,095	2,470,097	3,088,753
REPO	593,865	3,578	3,633
Debt securities	223,281	212,659	212,659
Other liabilities	–	–	–
<i>in foreign currency</i>	692,439	1,585	2,920
Loans and deposits, of which	692,439	1,585	2,920
REPO	690,367	–	–
Debt securities	–	–	–
Other liabilities	–	–	–
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	42,656,696	45,785,892	51,843,941
<i>in rubles</i>	30,659,354	33,950,744	37,704,163
Transferable deposits	9,897,943	11,021,706	12,269,860
Other financial institutions	532,330	627,319	478,327
Nonfinancial organizations	5,671,175	5,828,482	6,090,994
Households	3,694,438	4,565,905	5,700,539
Other deposits	20,761,411	22,929,038	25,434,304
Other financial institutions	1,365,768	1,314,912	1,258,541
Nonfinancial organizations	4,762,193	5,536,851	6,990,120
Households	14,633,450	16,077,276	17,185,642
<i>in foreign currency</i>	11,997,343	11,835,147	14,139,778
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	11,997,343	11,835,147	14,139,778
Other financial institutions	217,251	217,669	236,996
Nonfinancial organizations	6,261,970	6,490,244	8,009,343
Households	5,518,122	5,127,235	5,893,439
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	487,995	389,748	152,537
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	842,807	1,221,843	1,126,338
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	1,026,406	1,418,096	1,531,294
<b>SHARES AND OTHER EQUITY</b>	6,968,268	6,547,475	7,697,737
<b>OTHER ITEMS (NET)</b>	8,532,178	10,557,325	11,621,285
Other liabilities	14,141,756	16,144,499	17,660,216
Other assets	4,944,033	4,862,951	5,544,766
Consolidation adjustment	–665,545	–724,224	–494,165

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
<b>NET FOREIGN ASSETS</b>	7,862,223	8,089,802	8,387,902	8,395,537	8,362,960
Claims on nonresidents	13,824,840	13,681,374	14,009,978	13,856,236	13,724,184
Foreign currency and deposits	4,174,169	4,498,574	4,770,865	4,822,605	4,796,427
Debt securities	2,360,919	2,214,085	2,177,868	2,155,704	2,269,061
Loans	5,754,265	5,593,441	5,699,631	5,531,772	5,394,975
Equity and investment fund shares	1,526,014	1,365,484	1,352,419	1,337,332	1,253,953
Other	9,472	9,791	9,195	8,824	9,768
Liabilities to nonresidents	5,962,617	5,591,573	5,622,076	5,460,699	5,361,224
Deposits	5,490,481	5,171,743	5,196,638	5,055,343	4,978,267
Debt securities	275,697	262,316	262,672	254,693	254,143
Loans	192,871	153,924	158,962	146,408	124,465
Other	3,568	3,591	3,804	4,254	4,349
<b>CLAIMS ON CENTRAL BANK</b>	6,725,000	6,531,584	6,849,438	6,819,875	6,638,217
Currency	973,448	786,997	776,583	785,023	881,359
Deposits, of which	4,377,677	4,244,802	4,572,660	4,534,507	4,256,774
Required reserves	575,279	586,241	588,394	587,192	588,995
Debt securities	1,373,875	1,499,785	1,500,195	1,500,345	1,500,085
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	1,167,592	722,369	679,552	282,711	-213,981
Claims on federal government	4,487,906	4,365,896	4,332,735	4,353,445	4,537,144
Debt securities	4,395,172	4,279,274	4,247,547	4,268,118	4,451,785
<i>in rubles</i>	3,672,681	3,688,009	3,680,183	3,696,702	3,867,832
<i>in foreign currency</i>	722,491	591,264	567,363	571,416	583,953
Loans	92,734	86,623	85,188	85,327	85,359
<i>in rubles</i>	92,734	86,623	85,188	85,327	85,359
<i>in foreign currency</i>	-	-	-	-	-
Other claims	-	-	-	-	-
<i>in rubles</i>	-	-	-	-	-
<i>in foreign currency</i>	-	-	-	-	-
Claims on state and local government	1,301,879	1,161,259	1,110,917	1,111,446	1,065,787
Debt securities	415,884	412,152	406,587	436,050	418,883
<i>in rubles</i>	415,884	412,152	406,587	436,050	418,883
<i>in foreign currency</i>	-	-	-	-	-
Loans	885,996	749,107	704,331	675,396	646,905
<i>in rubles</i>	885,869	748,986	704,211	675,278	646,786
<i>in foreign currency</i>	127	121	120	118	118
Other claims	-	-	-	-	-
<i>in rubles</i>	-	-	-	-	-
<i>in foreign currency</i>	-	-	-	-	-

Table 1.15 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
Liabilities to federal government	3,246,346	3,212,428	3,194,872	3,360,635	3,695,778
Deposits	3,246,346	3,212,358	3,194,815	3,360,562	3,695,705
<i>in rubles</i>	3,175,938	3,161,578	3,165,186	3,339,595	3,670,508
<i>in foreign currency</i>	70,408	50,780	29,629	20,967	25,196
Other liabilities	–	71	57	73	73
<i>in rubles</i>	–	71	57	73	73
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to state and local government	1,375,847	1,592,357	1,569,228	1,821,545	2,121,135
Deposits	1,375,847	1,592,357	1,569,228	1,821,545	2,121,135
<i>in rubles</i>	1,375,776	1,592,289	1,569,160	1,821,478	2,121,068
<i>in foreign currency</i>	72	68	68	67	67
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
CLAIMS ON OTHER SECTORS	61,522,648	62,270,503	62,565,437	63,110,198	63,696,192
<i>in rubles</i>	52,743,052	53,734,649	54,210,216	54,887,752	55,705,893
<i>in foreign currency</i>	8,779,597	8,535,854	8,355,221	8,222,446	7,990,299
Other financial institutions	7,559,631	7,421,658	7,418,185	7,565,467	7,367,909
<i>in rubles</i>	6,031,687	5,854,361	5,884,121	5,986,459	5,979,910
Debt securities	678,671	720,154	717,810	705,125	704,840
Loans	4,064,878	4,024,262	3,874,815	3,926,021	3,884,800
Other claims	1,288,138	1,109,946	1,291,496	1,355,313	1,390,270
<i>in foreign currency</i>	1,527,945	1,567,296	1,534,064	1,579,008	1,387,999
Debt securities	106,906	68,786	71,851	65,763	70,409
Loans	979,386	931,830	964,779	852,370	850,528
Other claims	441,652	566,680	497,434	660,876	467,062
Nonfinancial organizations	37,897,820	38,311,707	38,449,137	38,601,329	39,069,304
<i>in rubles</i>	30,810,224	31,514,657	31,797,864	32,116,410	32,621,173
Debt securities	1,257,992	1,268,378	1,284,818	1,288,859	1,376,883
Loans	26,913,656	27,525,015	27,818,022	28,052,791	28,397,763
Other claims	2,638,576	2,721,263	2,695,024	2,774,760	2,846,526
<i>in foreign currency</i>	7,087,596	6,797,050	6,651,273	6,484,919	6,448,131
Debt securities	10,514	9,625	9,704	9,125	8,727
Loans	6,901,750	6,612,214	6,466,171	6,301,872	6,265,181
Other claims	175,332	175,212	175,398	173,922	174,223
Households	16,065,197	16,537,137	16,698,115	16,943,402	17,258,979
<i>in rubles</i>	15,901,141	16,365,630	16,528,232	16,784,883	17,104,810
Debt securities	–	–	–	–	–
Loans	15,901,141	16,365,630	16,528,232	16,784,883	17,104,810
Other claims	–	–	–	–	–
<i>in foreign currency</i>	164,056	171,507	169,884	158,519	154,169
Debt securities	–	–	–	–	–
Loans	164,056	171,507	169,884	158,519	154,169
Other claims	–	–	–	–	–

Table 1.15 (end)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
<b>LIABILITIES TO CENTRAL BANK</b>	3,304,331	3,304,737	3,322,632	3,310,596	3,311,443
<i>in rubles</i>	3,301,412	3,302,890	3,320,722	3,308,730	3,309,471
Loans and deposits, of which	3,088,753	3,090,231	3,108,063	3,094,907	3,095,298
REPO	3,633	2,546	2,673	2,552	680
Debt securities	212,659	212,659	212,659	213,824	214,173
Other liabilities	–	–	–	–	–
<i>in foreign currency</i>	2,920	1,847	1,910	1,866	1,972
Loans and deposits, of which	2,920	1,847	1,910	1,866	1,972
REPO	–	–	–	–	–
Debt securities	–	–	–	–	–
Other liabilities	–	–	–	–	–
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	51,843,941	50,615,292	51,255,302	51,035,746	51,268,139
<i>in rubles</i>	37,704,163	36,689,911	37,108,927	37,114,323	37,289,724
Transferable deposits	12,269,860	11,743,326	11,899,351	11,814,908	12,044,669
Other financial institutions	478,327	530,112	484,277	523,545	486,092
Nonfinancial organizations	6,090,994	6,182,031	6,212,159	6,127,939	5,983,146
Households	5,700,539	5,031,183	5,202,915	5,163,423	5,575,430
Other deposits	25,434,304	24,946,585	25,209,576	25,299,415	25,245,056
Other financial institutions	1,258,541	1,423,850	1,448,933	1,412,946	1,413,551
Nonfinancial organizations	6,990,120	6,264,123	6,325,108	6,323,981	6,095,729
Households	17,185,642	17,258,612	17,435,534	17,562,488	17,735,775
<i>in foreign currency</i>	14,139,778	13,925,381	14,146,375	13,921,423	13,978,415
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	14,139,778	13,925,381	14,146,375	13,921,423	13,978,415
Other financial institutions	236,996	249,244	241,045	246,362	256,153
Nonfinancial organizations	8,009,343	7,905,468	8,054,718	7,823,386	7,836,388
Households	5,893,439	5,770,669	5,850,612	5,851,676	5,885,874
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	152,537	132,863	110,359	84,205	66,982
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,126,338	1,197,238	1,208,268	1,187,628	1,208,578
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	1,531,294	1,549,105	1,610,940	1,692,073	1,691,330
<b>SHARES AND OTHER EQUITY</b>	7,697,737	8,913,529	9,003,684	9,321,972	9,492,956
<b>OTHER ITEMS (NET)</b>	11,621,285	11,901,493	11,971,144	11,976,101	11,443,959
Other liabilities	17,660,216	17,626,080	17,615,887	17,753,123	17,151,501
Other assets	5,544,766	5,140,086	5,118,618	5,252,070	5,260,518
Consolidation adjustment	–494,165	–584,501	–526,126	–524,953	–447,023

Table 1.16

## Banking System Survey

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
<b>NET FOREIGN ASSETS</b>	27,374,507	29,581,308	39,692,408
Claims on nonresidents	35,246,777	36,293,140	46,346,088
Monetary gold and SDR holdings	4,043,318	4,810,395	6,505,229
Foreign currency and deposits	7,783,666	8,023,622	14,468,011
Debt securities	17,681,237	17,862,928	17,987,435
<i>in rubles</i>	189,390	195,295	168,317
<i>in foreign currency</i>	17,491,847	17,667,632	17,819,118
Loans	4,817,204	4,694,183	5,846,731
<i>in rubles</i>	784,092	891,323	1,046,696
<i>in foreign currency</i>	4,033,113	3,802,859	4,800,035
Equity and investment fund shares	904,130	869,957	1,526,014
<i>in rubles</i>	5,414	12,810	12,285
<i>in foreign currency</i>	898,716	857,147	1,513,729
Other	17,223	32,055	12,668
<i>in rubles</i>	3,733	18,732	3,506
<i>in foreign currency</i>	13,490	13,323	9,161
Liabilities to nonresidents	7,872,271	6,711,832	6,653,680
Deposits	6,930,600	5,633,697	5,493,726
<i>in rubles</i>	849,415	854,554	933,283
<i>in foreign currency</i>	6,081,185	4,779,143	4,560,443
Debt securities	262,732	236,163	275,697
<i>in rubles</i>	262,732	236,163	275,697
<i>in foreign currency</i>	–	–	–
Loans	214,094	373,427	331,701
<i>in rubles</i>	–	4,892	20,125
<i>in foreign currency</i>	214,094	368,535	311,577
SDR allocations	461,201	464,693	548,987
Other	3,643	3,852	3,568
<i>in rubles</i>	216	128	114
<i>in foreign currency</i>	3,427	3,724	3,454
<b>DOMESTIC CLAIMS</b>	50,184,043	53,649,385	55,517,537
Net claims on general government	–2,504,477	–3,296,956	–7,983,887
Claims on federal government	4,699,707	4,521,221	4,665,531
Debt securities	4,640,138	4,438,219	4,572,797
<i>in rubles</i>	3,530,226	3,454,250	3,672,740
<i>in foreign currency</i>	1,109,912	983,969	900,057
Loans	59,569	83,001	92,734
<i>in rubles</i>	59,569	83,001	92,734
<i>in foreign currency</i>	–	–	–
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
Claims on state and local government	1,474,039	1,340,603	1,301,879
Debt securities	437,360	430,835	415,884
<i>in rubles</i>	437,360	430,835	415,884
<i>in foreign currency</i>	–	–	–
Loans	1,036,678	909,768	885,996
<i>in rubles</i>	1,036,566	909,663	885,869
<i>in foreign currency</i>	112	105	127
Other claims	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Liabilities to federal government	7,292,367	7,430,649	11,621,465
Deposits	7,229,097	7,354,392	11,515,300
<i>in rubles</i>	2,919,304	3,824,378	4,325,369
<i>in foreign currency</i>	4,309,792	3,530,014	7,189,931
Other liabilities	63,270	76,257	106,165
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	63,270	76,257	106,165
Liabilities to state and local government	1,385,857	1,728,131	2,329,832
Deposits	1,385,857	1,728,131	2,329,832
<i>in rubles</i>	1,385,795	1,728,072	2,329,760
<i>in foreign currency</i>	62	59	72
Other liabilities	–	–	–
<i>in rubles</i>	–	–	–
<i>in foreign currency</i>	–	–	–
Claims on other sectors	52,688,521	56,946,340	63,501,424
<i>in rubles</i>	43,110,398	48,799,438	54,721,827
<i>in foreign currency</i>	9,578,123	8,146,903	8,779,597
Other financial institutions	6,717,968	8,376,724	9,536,338
<i>in rubles</i>	5,046,168	7,513,589	8,008,393
Debt securities	664,443	821,922	678,671
Loans	3,381,734	5,433,307	5,985,577
Other claims	999,991	1,258,360	1,344,146
<i>in foreign currency</i>	1,671,800	863,135	1,527,945
Debt securities	99,484	123,399	106,906
Loans	1,201,105	484,533	979,386
Other claims	371,211	255,202	441,652
Nonfinancial organizations	34,214,804	35,400,902	37,899,889
<i>in rubles</i>	26,525,749	28,284,164	30,812,292
Debt securities	1,275,532	1,358,750	1,257,992
Loans	23,499,750	24,511,228	26,913,656
Other claims	1,750,466	2,414,186	2,640,645
<i>in foreign currency</i>	7,689,055	7,116,738	7,087,597
Debt securities	11,911	21,040	10,514
Loans	7,564,250	6,939,053	6,901,750
Other claims	112,894	156,645	175,332

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2016	Dec, 2017	Dec, 2018
Households	11,755,749	13,168,715	16,065,197
<i>in rubles</i>	11,538,481	13,001,684	15,901,141
Debt securities	11	3	–
Loans	11,538,470	13,001,681	15,901,141
Other claims	–	–	–
<i>in foreign currency</i>	217,268	167,030	164,056
Debt securities	–	–	–
Loans	217,268	167,030	164,056
Other claims	–	–	–
<b>BROAD MONEY LIABILITIES</b>	<b>50,903,313</b>	<b>54,667,115</b>	<b>61,401,643</b>
<b>Money Supply (National Definition)</b>	<b>38,417,974</b>	<b>42,442,219</b>	<b>47,109,326</b>
<i>in rubles</i>			
Currency outside banking system	7,714,777	8,446,033	9,339,046
Transferable deposits	9,927,641	11,062,848	12,285,084
Other financial institutions	549,030	654,526	480,103
Nonfinancial organizations	5,684,174	5,842,416	6,104,441
Households	3,694,438	4,565,905	5,700,539
Other deposits	20,775,556	22,933,338	25,485,197
Other financial institutions	1,379,913	1,319,212	1,309,434
Nonfinancial organizations	4,762,193	5,536,851	6,990,120
Households	14,633,450	16,077,276	17,185,642
<i>in foreign currency</i>	11,997,344	11,835,149	14,139,780
Transferable deposits	–	–	–
Other financial institutions	–	–	–
Nonfinancial organizations	–	–	–
Households	–	–	–
Other deposits	11,997,344	11,835,149	14,139,780
Other financial institutions	217,251	217,669	236,996
Nonfinancial organizations	6,261,971	6,490,245	8,009,345
Households	5,518,122	5,127,235	5,893,439
Securities other than shares included in broad money	487,995	389,748	152,537
Other financial institutions	40	–	–
Nonfinancial organizations	533	526	66
Households	487,421	389,222	152,471
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>842,807</b>	<b>1,221,843</b>	<b>1,126,338</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>1,026,406</b>	<b>1,418,096</b>	<b>1,531,294</b>
<b>SHARES AND OTHER EQUITY</b>	<b>17,575,600</b>	<b>17,504,498</b>	<b>20,732,142</b>
<b>OTHER ITEMS (NET)</b>	<b>7,210,424</b>	<b>8,419,140</b>	<b>10,418,529</b>
Other liabilities	15,129,858	17,152,467	19,339,793
Other assets	5,313,105	5,248,081	5,953,690
Consolidation adjustment	–2,606,328	–3,485,246	–2,967,574

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
<b>NET FOREIGN ASSETS</b>	39,692,408	38,862,566	39,419,325	39,316,759	39,421,362
Claims on nonresidents	46,346,088	45,110,811	45,664,091	45,558,450	45,430,397
Monetary gold and SDR holdings	6,505,229	6,360,966	6,470,280	6,269,876	6,256,412
Foreign currency and deposits	14,468,011	12,952,604	13,617,195	13,821,326	14,078,720
Debt securities	17,987,435	18,623,260	18,334,434	18,224,895	18,175,956
<i>in rubles</i>	168,317	168,114	172,488	162,147	157,053
<i>in foreign currency</i>	17,819,118	18,455,146	18,161,946	18,062,748	18,018,903
Loans	5,846,731	5,795,138	5,868,051	5,789,989	5,652,646
<i>in rubles</i>	1,046,696	1,180,662	1,193,962	1,188,836	1,209,406
<i>in foreign currency</i>	4,800,035	4,614,476	4,674,089	4,601,152	4,443,240
Equity and investment fund shares	1,526,014	1,365,484	1,352,419	1,337,332	1,253,953
<i>in rubles</i>	12,285	12,285	12,285	12,285	10,400
<i>in foreign currency</i>	1,513,729	1,353,199	1,340,134	1,325,046	1,243,552
Other	12,668	13,359	21,711	115,034	12,709
<i>in rubles</i>	3,506	4,183	3,997	4,226	4,513
<i>in foreign currency</i>	9,161	9,176	17,715	110,808	8,196
Liabilities to nonresidents	6,653,680	6,248,245	6,244,766	6,241,691	6,009,036
Deposits	5,493,726	5,174,415	5,199,293	5,058,267	4,981,329
<i>in rubles</i>	933,283	804,613	812,087	839,117	839,069
<i>in foreign currency</i>	4,560,443	4,369,801	4,387,206	4,219,150	4,142,260
Debt securities	275,697	262,316	262,672	254,693	254,143
<i>in rubles</i>	275,697	262,316	262,672	254,693	254,143
<i>in foreign currency</i>	–	–	–	–	–
Loans	331,701	282,683	258,306	412,170	260,880
<i>in rubles</i>	20,125	14,530	13,602	13,381	12,747
<i>in foreign currency</i>	311,577	268,153	244,704	398,789	248,133
SDR allocations	548,987	525,236	520,690	512,304	508,335
Other	3,568	3,596	3,805	4,256	4,349
<i>in rubles</i>	114	115	133	409	470
<i>in foreign currency</i>	3,454	3,481	3,672	3,847	3,879
<b>DOMESTIC CLAIMS</b>	55,517,537	55,420,889	55,672,458	55,183,836	54,882,039
Net claims on general government	–7,983,887	–8,839,293	–8,875,293	–9,882,797	–10,763,538
Claims on federal government	4,665,531	4,529,900	4,506,897	4,526,082	4,687,303
Debt securities	4,572,797	4,443,278	4,421,709	4,440,755	4,601,943
<i>in rubles</i>	3,672,740	3,688,067	3,680,240	3,696,759	3,867,908
<i>in foreign currency</i>	900,057	755,211	741,469	743,997	734,035
Loans	92,734	86,623	85,188	85,327	85,359
<i>in rubles</i>	92,734	86,623	85,188	85,327	85,359
<i>in foreign currency</i>	–	–	–	–	–
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–

Table 1.16 (cont.)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
Claims on state and local government	1,301,879	1,161,259	1,110,917	1,111,446	1,065,787
Debt securities	415,884	412,152	406,587	436,050	418,883
<i>in rubles</i>	415,884	412,152	406,587	436,050	418,883
<i>in foreign currency</i>	–	–	0	–	–
Loans	885,996	749,107	704,331	675,396	646,905
<i>in rubles</i>	885,869	748,986	704,211	675,278	646,786
<i>in foreign currency</i>	127	121	120	118	118
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	11,621,465	12,015,447	12,069,036	12,638,807	13,169,003
Deposits	11,515,300	11,911,688	11,962,791	12,536,157	13,065,705
<i>in rubles</i>	4,325,369	4,859,796	4,733,552	4,935,341	5,256,879
<i>in foreign currency</i>	7,189,931	7,051,892	7,229,239	7,600,816	7,808,825
Other liabilities	106,165	103,759	106,245	102,649	103,298
<i>in rubles</i>	–	71	57	73	73
<i>in foreign currency</i>	106,165	103,688	106,188	102,576	103,225
Liabilities to state and local government	2,329,832	2,515,005	2,424,071	2,881,518	3,347,625
Deposits	2,329,832	2,515,005	2,424,071	2,881,518	3,347,625
<i>in rubles</i>	2,329,760	2,514,937	2,424,003	2,881,451	3,347,558
<i>in foreign currency</i>	72	68	68	67	67
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on other sectors	63,501,424	64,260,182	64,547,752	65,066,633	65,645,577
<i>in rubles</i>	54,721,827	55,724,328	56,192,530	56,844,187	57,655,277
<i>in foreign currency</i>	8,779,597	8,535,855	8,355,221	8,222,446	7,990,300
Other financial institutions	9,536,338	9,404,320	9,393,666	9,515,128	9,310,898
<i>in rubles</i>	8,008,393	7,837,023	7,859,602	7,936,120	7,922,899
Debt securities	678,671	720,154	717,810	705,125	704,840
Loans	5,985,577	5,947,658	5,791,663	5,813,060	5,765,330
Other claims	1,344,146	1,169,211	1,350,129	1,417,936	1,452,729
<i>in foreign currency</i>	1,527,945	1,567,296	1,534,064	1,579,008	1,387,999
Debt securities	106,906	68,786	71,851	65,763	70,409
Loans	979,386	931,830	964,779	852,370	850,528
Other claims	441,652	566,680	497,434	660,876	467,062
Nonfinancial organizations	37,899,889	38,318,725	38,455,971	38,608,102	39,075,700
<i>in rubles</i>	30,812,292	31,521,674	31,804,697	32,123,183	32,627,568
Debt securities	1,257,992	1,268,378	1,284,818	1,288,859	1,376,883
Loans	26,913,656	27,525,015	27,818,022	28,052,791	28,397,763
Other claims	2,640,645	2,728,280	2,701,857	2,781,533	2,852,922
<i>in foreign currency</i>	7,087,597	6,797,051	6,651,274	6,484,919	6,448,132
Debt securities	10,514	9,625	9,704	9,125	8,727
Loans	6,901,750	6,612,214	6,466,171	6,301,872	6,265,181
Other claims	175,332	175,213	175,399	173,922	174,223

Table 1.16 (end)

(millions of rubles, end of period)

	Dec, 2018	Jan, 2019	Feb, 2019	Mar, 2019	Apr, 2019
Households	16,065,197	16,537,137	16,698,115	16,943,402	17,258,979
<i>in rubles</i>	15,901,141	16,365,630	16,528,232	16,784,883	17,104,810
Debt securities	–	–	–	–	–
Loans	15,901,141	16,365,630	16,528,232	16,784,883	17,104,810
Other claims	–	–	–	–	–
<i>in foreign currency</i>	164,056	171,507	169,884	158,519	154,169
Debt securities	–	–	–	–	–
Loans	164,056	171,507	169,884	158,519	154,169
Other claims	–	–	–	–	–
<b>BROAD MONEY LIABILITIES</b>	<b>61,401,643</b>	<b>59,780,012</b>	<b>60,469,899</b>	<b>60,145,657</b>	<b>60,481,925</b>
<b>Money Supply (National Definition)</b>	<b>47,109,326</b>	<b>45,721,766</b>	<b>46,213,165</b>	<b>46,140,027</b>	<b>46,436,527</b>
<i>in rubles</i>					
Currency outside banking system	9,339,046	8,989,878	9,029,744	8,980,565	9,113,758
Transferable deposits	12,285,084	11,758,403	11,914,395	11,830,077	12,060,070
Other financial institutions	480,103	531,807	486,195	525,110	487,911
Nonfinancial organizations	6,104,441	6,195,413	6,225,285	6,141,544	5,996,729
Households	5,700,539	5,031,183	5,202,915	5,163,423	5,575,430
Other deposits	25,485,197	24,973,485	25,269,026	25,329,385	25,262,699
Other financial institutions	1,309,434	1,450,750	1,508,383	1,442,916	1,431,194
Nonfinancial organizations	6,990,120	6,264,123	6,325,108	6,323,981	6,095,729
Households	17,185,642	17,258,612	17,435,534	17,562,488	17,735,775
<i>in foreign currency</i>	14,139,780	13,925,383	14,146,376	13,921,424	13,978,416
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	14,139,780	13,925,383	14,146,376	13,921,424	13,978,416
Other financial institutions	236,996	249,244	241,045	246,362	256,153
Nonfinancial organizations	8,009,345	7,905,470	8,054,719	7,823,387	7,836,389
Households	5,893,439	5,770,669	5,850,612	5,851,676	5,885,874
Securities other than shares included in broad money	152,537	132,863	110,359	84,205	66,982
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	66	66	66	66	65
Households	152,471	132,797	110,292	84,139	66,917
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,126,338</b>	<b>1,197,238</b>	<b>1,208,268</b>	<b>1,187,628</b>	<b>1,208,578</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>1,531,294</b>	<b>1,549,105</b>	<b>1,610,940</b>	<b>1,692,073</b>	<b>1,691,330</b>
<b>SHARES AND OTHER EQUITY</b>	<b>20,732,142</b>	<b>21,474,222</b>	<b>21,268,534</b>	<b>21,240,588</b>	<b>21,290,977</b>
<b>OTHER ITEMS (NET)</b>	<b>10,418,529</b>	<b>10,282,878</b>	<b>10,534,141</b>	<b>10,234,649</b>	<b>9,630,590</b>
Other liabilities	19,339,793	19,343,840	19,263,548	19,195,764	18,631,865
Other assets	5,953,690	5,694,649	5,545,112	5,663,927	5,669,982
Consolidation adjustment	–2,967,574	–3,366,313	–3,184,295	–3,297,189	–3,331,293

Table 1.17

## Money Supply (National Definition)

*(billions of rubles)*

	Cash (M0 monetary aggregate)		Transferable deposits		Including		Monetary aggregate M1 (1+2)		Other deposits		Including	
	1	2	3	4	households	nonfinancial organizations, financial institutions (except for credit ones)	5	6	households	nonfinancial organizations, financial institutions (except for credit ones)		
<b>2017</b>												
31.12	8,446.0	11,062.8	4,565.9	6,496.9	4,565.9	6,496.9	19,508.9	22,933.3	16,077.3	6,856.1		
<b>2018</b>												
31.01	8,163.6	10,700.7	4,060.4	6,640.3	4,060.4	6,640.3	18,864.4	22,733.1	16,191.2	6,541.9		
28.02	8,301.0	10,948.4	4,356.4	6,592.0	4,356.4	6,592.0	19,249.4	22,796.1	16,279.4	6,516.7		
31.03	8,442.6	10,905.1	4,379.2	6,525.9	4,379.2	6,525.9	19,347.7	23,029.3	16,477.8	6,551.5		
30.04	8,712.3	11,046.9	4,701.5	6,345.4	4,701.5	6,345.4	19,759.2	23,362.8	16,577.5	6,785.2		
31.05	8,772.0	11,305.6	4,759.3	6,546.3	4,759.3	6,546.3	20,077.6	23,179.7	16,528.4	6,651.3		
30.06	8,945.5	11,658.9	5,041.3	6,617.6	5,041.3	6,617.6	20,604.4	23,520.9	16,610.2	6,910.8		
31.07	9,053.1	11,616.5	5,099.3	6,517.2	5,099.3	6,517.2	20,669.6	23,241.3	16,652.0	6,589.3		
31.08	9,149.9	11,446.4	5,083.3	6,363.0	5,083.3	6,363.0	20,596.3	23,772.8	16,662.1	7,110.7		
30.09	9,138.7	11,436.8	5,038.2	6,398.6	5,038.2	6,398.6	20,575.5	23,677.9	16,603.9	7,074.0		
31.10	9,048.4	11,436.6	5,143.1	6,293.5	5,143.1	6,293.5	20,485.0	23,734.0	16,706.8	7,027.2		
30.11	8,980.9	11,592.0	4,960.1	6,631.8	4,960.1	6,631.8	20,572.9	24,319.2	16,874.9	7,444.3		
31.12	9,339.0	12,285.1	5,700.5	6,584.5	5,700.5	6,584.5	21,624.1	25,485.2	17,185.6	8,299.6		
<b>2019</b>												
31.01	8,989.9	11,758.4	5,031.2	6,727.2	5,031.2	6,727.2	20,748.3	24,973.5	17,258.6	7,714.9		
28.02	9,029.7	11,914.4	5,202.9	6,711.5	5,202.9	6,711.5	20,944.1	25,269.0	17,435.5	7,833.5		
31.03	8,980.6	11,830.1	5,163.4	6,666.7	5,163.4	6,666.7	20,810.6	25,329.4	17,562.5	7,766.9		
30.04	9,113.8	12,060.1	5,575.4	6,484.6	5,575.4	6,484.6	21,173.8	25,262.7	17,735.8	7,526.9		
31.05	9,110.7	11,977.7	5,513.9	6,463.8	5,513.9	6,463.8	21,088.4	25,647.3	17,770.1	7,877.2		

Table 1:17 (end)

	M2 Money supply (5+6)	Money supply growth rates, %			
		9	10	11	12
		to previous month	to beginning of the year	to month of year ago	
		10	11	12	
<b>2017</b>					
31.12	42,442.2	5.8	10.5	10.5	
<b>2018</b>					
31.01	41,597.5	-2.0	-2.0	9.4	
28.02	42,045.5	1.1	-0.9	9.3	
31.03	42,377.0	0.8	-0.2	9.9	
30.04	43,122.0	1.8	1.6	11.5	
31.05	43,257.4	0.3	1.9	10.3	
30.06	44,125.3	2.0	4.0	11.4	
31.07	43,910.9	-0.5	3.5	11.8	
31.08	44,369.1	1.0	4.5	12.6	
30.09	44,253.4	-0.3	4.3	11.8	
31.10	44,219.0	-0.1	4.2	11.5	
30.11	44,892.1	1.5	5.8	11.9	
31.12	47,109.3	4.9	11.0	11.0	
<b>2019</b>					
31.01	45,721.8	-2.9	-2.9	9.9	
28.02	46,213.2	1.1	-1.9	9.9	
31.03	46,140.0	-0.2	-2.1	8.9	
30.04	46,436.5	0.6	-1.4	7.7	
31.05	46,735.7	0.6	-0.8	8.0	

Table 1.18

## Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including					the Bank of Russia bonds (OBRS) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2012	9,852.8	7,667.7	1,356.3	425.6	403.3	–	
31.12.2013	10,503.9	8,307.5	1,270.0	408.8	517.6	–	
31.12.2014	11,332.0	8,840.5	1,215.5	471.3	804.6	–	
31.12.2015	11,043.8	8,522.2	1,594.0	369.8	557.8	–	
31.12.2016	11,882.7	8,789.8	1,822.7	484.7	785.5	–	
31.12.2017	14,701.5	9,539.0	1,930.7	506.2	2,373.2	352.4	
<b>2018</b>							
31.01	14,506.7	8,948.1	1,906.1	506.2	2,652.6	493.7	
28.02	14,579.3	9,113.7	1,812.9	506.4	2,445.9	700.3	
31.03	15,477.5	9,231.0	1,823.9	507.4	2,786.5	1,128.8	
30.04	15,780.7	9,607.3	1,862.4	508.6	2,760.5	1,041.9	
31.05	16,153.4	9,570.6	2,102.4	521.8	2,753.5	1,205.2	
30.06	16,481.8	9,777.3	2,345.5	527.7	2,719.6	1,111.7	
31.07	16,236.4	9,871.1	1,885.9	531.3	2,509.4	1,438.6	
31.08	16,118.6	9,968.4	1,894.5	527.1	2,328.9	1,399.7	
30.09	16,355.0	9,963.5	2,079.5	563.6	2,262.3	1,486.1	
31.10	16,090.4	9,881.4	2,077.4	570.0	2,128.9	1,432.6	
30.11	15,694.8	9,788.6	2,020.6	569.2	1,699.7	1,616.7	
31.12	16,063.4	10,312.5	1,898.2	575.3	1,903.5	1,373.9	
<b>2019</b>							
31.01	15,520.8	9,776.9	2,215.2	586.2	1,442.7	1,499.8	
28.02	15,877.8	9,806.3	1,685.3	588.4	2,297.6	1,500.2	
31.03	15,799.6	9,765.6	2,128.5	587.2	1,817.9	1,500.3	
30.04	15,751.3	9,995.1	2,487.2	589.0	1,180.0	1,500.1	
31.05	15,596.8	9,905.3	2,216.5	593.8	1,281.4	1,599.8	

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

Date	Broad monetary base	Including					the Bank of Russia bonds (OBRs) held by banks <sup>1</sup>
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
<b>2019</b>							
06.05	15,751.3	9,995.1	2,487.2	589.0	1,180.0	1,500.1	
07.05	15,333.9	9,940.3	1,584.9	589.0	1,719.7	1,500.1	
08.05	15,652.2	9,981.0	927.5	589.0	2,654.5	1,500.1	
13.05	15,766.3	10,013.8	2,299.3	589.0	1,364.1	1,500.1	
14.05	15,800.5	9,971.7	2,382.9	589.0	1,356.9	1,500.1	
15.05	16,096.0	9,975.6	2,681.1	589.0	1,350.3	1,500.1	
16.05	15,885.7	10,001.8	2,640.1	589.0	1,145.6	1,509.3	
17.05	15,970.4	10,032.4	2,699.7	589.0	1,140.2	1,509.1	
20.05	15,997.7	10,054.8	2,697.2	589.0	1,147.8	1,509.1	
21.05	15,955.3	10,017.4	2,694.1	589.0	1,145.8	1,509.1	
22.05	16,155.5	9,991.8	2,916.9	588.8	1,149.0	1,509.1	
23.05	16,102.1	9,972.3	2,567.0	588.1	1,375.1	1,599.6	
24.05	16,147.1	9,968.3	2,629.3	593.9	1,356.0	1,599.6	
27.05	16,022.6	9,961.1	2,517.6	593.9	1,350.3	1,599.6	
28.05	15,039.3	9,917.6	1,560.3	593.9	1,367.8	1,599.6	
29.05	15,058.2	9,902.7	1,632.0	593.9	1,329.9	1,599.7	
30.05	15,200.3	9,889.7	1,856.8	593.8	1,260.3	1,599.6	
31.05	15,539.1	9,893.2	2,182.3	593.8	1,270.1	1,599.6	

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

Table 1.19

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019
Net foreign assets	305,456	321,299	324,716	326,507	314,994	310,203
Claims on nonresidents	381,398	410,380	415,948	415,535	391,740	394,483
Foreign currency	0	0	0	0	1	0
Deposits	2,064	2,228	2,267	2,256	3,944	2,456
Securities other than shares	233,708	252,422	259,739	269,259	260,707	261,784
Loans	2,909	2,952	3,494	2,231	2,657	2,783
Other	142,717	152,778	150,447	141,788	124,432	127,460
Liabilities to nonresidents	75,943	89,081	91,233	89,028	76,747	84,280
Loans	1,176	1,187	1,306	1,370	1,434	1,630
Other	74,767	87,894	89,927	87,657	75,312	82,651
Claims on banking system	5,287,704	5,160,474	4,916,249	4,991,031	5,249,187	5,230,310
Currency	425	526	508	514	495	580
Other	5,287,279	5,159,947	4,915,741	4,990,517	5,248,692	5,229,730
of which: accounts receivable	361,450	417,145	376,521	394,614	293,503	264,400
Net claims on general government	940,391	1,005,128	1,379,368	1,610,131	1,558,599	1,570,637
Claims on general government	1,073,490	1,113,840	1,498,449	1,733,453	1,724,947	1,699,548
of which: accounts receivable	60,032	51,765	65,195	57,092	71,465	58,284
Liabilities to general government	133,100	108,711	119,080	123,322	166,347	128,912
of which: accounts payable	109,848	81,936	91,626	99,598	141,198	104,150
Claims on other sectors	2,959,818	3,253,761	3,165,574	2,967,175	2,813,352	3,049,049
Other financial institutions	1,170,238	1,336,872	1,255,640	1,113,264	1,023,349	1,133,291
of which: accounts receivable	123,604	154,686	187,104	163,829	129,780	190,221
Nonfinancial organizations	1,731,534	1,853,968	1,832,119	1,800,132	1,741,212	1,860,271
of which: accounts receivable	145,658	178,234	168,274	197,542	154,322	185,676
Households	58,045	62,920	77,815	53,780	48,792	55,487
of which: accounts receivable	46,619	51,395	76,523	52,505	46,022	52,823
Securities other than shares	7,067	7,000	7,000	7,000	6,412	6,402
Loans	2,061,084	1,947,660	1,895,503	1,894,877	1,894,475	1,868,805
of which: credit institutions	8,610	7,867	11,619	11,513	11,881	11,655
Insurance technical reserves	4,930,207	5,228,793	5,280,104	5,371,072	5,543,363	5,661,401
Net equity of households in life insurance reserves	593,264	653,516	742,211	823,670	893,446	936,240
Net equity of households in pension funds	3,484,742	3,667,910	3,654,309	3,642,139	3,719,227	3,759,022
Prepaid premiums/reserves against outstanding claims	852,201	907,366	883,584	905,264	930,690	966,139
of which: credit institutions	52,370	54,549	56,744	63,466	73,153	74,543
Shares and other equity	1,692,309	1,732,551	1,656,190	1,693,904	1,608,986	1,719,663
Other items (net)	802,697	824,643	947,103	927,990	882,897	903,926

Table 1.20

*(millions of rubles, end of period)*

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019
Net foreign assets	29,886,764	31,634,592	34,493,914	36,285,669	40,007,402	39,626,962
Claims on nonresidents	36,674,538	38,649,316	41,202,689	43,112,531	46,737,829	45,952,933
Liabilities to nonresidents	6,787,775	7,014,724	6,708,776	6,826,862	6,730,426	6,325,971
Domestic claims	54,721,180	54,425,108	55,464,802	54,767,689	57,054,803	56,978,648
Net claims on general government	-2,356,565	-3,969,362	-4,529,404	-6,691,670	-6,425,287	-8,312,160
Claims on general government	6,935,314	6,598,834	7,199,037	7,322,036	7,692,357	7,337,077
Liabilities to general government	9,291,879	10,568,197	11,728,441	14,013,705	14,117,644	15,649,237
Claims on other sectors	57,077,745	58,394,470	59,994,205	61,459,359	63,480,091	65,290,808
Other financial institutions, except public financial corporations, insurance companies and private pension funds	6,718,549	7,300,668	7,165,105	7,120,416	7,725,001	7,823,546
Nonfinancial organizations	37,132,437	37,322,587	38,319,374	38,971,245	39,641,101	40,468,373
Households	13,226,760	13,771,215	14,509,727	15,367,698	16,113,989	16,998,889
Currency outside financial sector	8,445,609	8,442,083	8,944,979	9,053,059	9,149,930	9,138,168
Deposits	45,878,389	46,038,960	48,129,768	48,262,262	51,905,986	51,204,866
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,137,089	1,224,015	1,238,271	1,093,095	1,008,973	1,263,601
Securities other than shares	1,372,072	1,456,392	1,409,000	1,305,144	1,219,580	1,261,918
Loans	1,954	1,654	2,965	2,343	2,705	10,815
Insurance technical reserves	4,877,837	5,174,244	5,223,359	5,307,606	5,470,209	5,586,859
Shares and other equity	16,929,909	17,356,380	16,537,674	17,411,096	20,480,011	22,435,918
Other items (net)	7,102,169	7,589,972	9,710,963	9,896,739	8,645,163	7,125,249

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

Table 2.1

### The Bank of Russia Balance Sheet

(millions of rubles)

	2018						2019					
	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05
1. Precious metals	5,017,955	4,926,894	5,332,067	5,232,558	5,400,034	5,594,495	6,123,931	6,001,419	6,119,766	5,985,904	5,899,173	5,912,563
2. Funds placed with nonresidents and securities issued by nonresidents	21,816,600	21,611,373	23,843,224	22,979,009	22,946,892	23,242,100	24,496,143	23,379,363	23,412,788	23,591,378	23,654,121	24,219,350
3. Credits and deposits	3,756,370	3,818,652	3,630,378	3,993,008	3,985,381	3,928,154	3,672,548	3,505,494	3,549,929	3,644,975	3,579,724	3,550,501
4. Securities	919,968	903,134	958,529	960,392	947,817	948,230	1,038,786	951,301	951,393	1,030,703	1,014,582	1,020,757
of which:												
– Russian government securities	194,871	178,039	190,714	183,563	170,986	171,373	179,019	174,477	174,566	169,783	153,434	155,384
– securities acquired with the view of participation in bankruptcy prevention measures	514,100	514,100	556,820	565,834	565,834	565,839	565,839	565,827	565,827	565,827	565,834	569,699
5. Claims on IMF	1,623,623	1,600,477	1,734,382	1,681,272	1,658,676	1,672,567	1,751,536	1,671,165	1,658,941	1,631,186	1,617,637	1,622,142
6. Other assets	2,100,567	2,103,417	2,365,496	2,294,716	2,293,540	2,316,756	2,285,999	3,193,506	3,123,495	3,646,024	3,944,545	4,122,565
of which:												
– fixed assets	X	X	X	X	X	X	83,212	X	X	X	X	X
– advance payments on profit tax	–	–	–	–	–	–	140	–	–	–	–	–
<b>Total assets</b>	<b>35,235,083</b>	<b>34,963,947</b>	<b>37,864,076</b>	<b>37,140,955</b>	<b>37,232,340</b>	<b>37,702,302</b>	<b>39,368,943</b>	<b>38,702,248</b>	<b>38,816,312</b>	<b>39,530,170</b>	<b>39,709,782</b>	<b>40,447,878</b>
1. Cash in circulation	9,777,606	9,871,450	9,968,750	9,963,822	9,881,705	9,788,921	10,312,842	9,777,226	9,806,680	9,765,943	9,995,473	9,905,674
2. Funds in accounts with the Bank of Russia	13,401,372	13,266,508	14,141,919	14,267,267	14,691,894	14,698,519	14,526,589	14,470,083	14,706,846	15,277,822	15,307,909	15,892,586
of which:												
– Russian government funds	6,457,943	7,024,919	7,805,611	7,830,452	7,877,506	8,477,616	7,894,719	8,589,908	8,672,294	9,081,880	9,263,589	9,953,016
– funds of resident credit institutions	5,596,858	4,932,046	4,754,860	4,910,319	4,781,832	4,294,938	4,381,714	4,248,667	4,576,773	4,539,663	4,261,859	4,097,406
3. Float	91	883	91	146	266	1,368	50	93	51	17	–	–
4. Bank of Russia bonds	1,122,275	1,455,489	1,415,058	1,501,364	1,451,913	1,636,738	1,388,252	1,514,952	1,514,334	1,514,650	1,514,641	1,615,165
5. Liabilities to IMF	1,492,016	1,477,976	1,605,879	1,546,680	1,518,959	1,537,808	1,616,353	1,535,820	1,514,483	1,481,894	1,462,855	1,456,736
6. Other liabilities	1,055,715	505,673	2,346,502	1,475,859	1,301,858	1,653,265	130,573	116,617	100,630	95,560	34,620	183,433
7. Capital	8,386,008	8,385,968	8,385,877	8,385,817	8,385,745	8,385,683	11,394,284	11,287,457	11,173,288	11,394,284	11,394,284	11,394,284
of which:												
authorized capital	X	X	X	X	X	X	3,000	X	X	X	X	X
provision and funds	X	X	X	X	X	X	12,261,422	X	X	X	X	X
loss of previous years	–	–	–	–	–	–	–435,459	–	–	–	–	–
losses in the reporting year	–	–	–	–	–	–	–434,679	–	–	–	–	–
8. Profit of a fiscal year	–	–	–	–	–	–	0	–	–	–	–	–
<b>Total liabilities</b>	<b>35,235,083</b>	<b>34,963,947</b>	<b>37,864,076</b>	<b>37,140,955</b>	<b>37,232,340</b>	<b>37,702,302</b>	<b>39,368,943</b>	<b>38,702,248</b>	<b>38,816,312</b>	<b>39,530,170</b>	<b>39,709,782</b>	<b>40,447,878</b>

Table 2.2

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

Period	% p.a.
16.09.2013 – 02.03.2014	5.50
03.03.2014 – 27.04.2014	7.00
28.04.2014 – 27.07.2014	7.50
28.07.2014 – 04.11.2014	8.00
05.11.2014 – 11.12.2014	9.50
12.12.2014 – 15.12.2014	10.50
16.12.2014 – 01.02.2015	17.00
02.02.2015 – 15.03.2015	15.00
16.03.2015 – 04.05.2015	14.00
05.05.2015 – 15.06.2015	12.50
16.06.2015 – 02.08.2015	11.50
03.08.2015 – 13.06.2016	11.00
14.06.2016 – 18.09.2016	10.50
19.09.2016 – 26.03.2017	10.00
27.03.2017 – 01.05.2017	9.75
02.05.2017 – 18.06.2017	9.25
19.06.2017 – 17.09.2017	9.00
18.09.2017 – 29.10.2017	8.50
30.10.2017 – 17.12.2017	8.25
18.12.2017 – 11.02.2018	7.75
12.02.2018 – 25.03.2018	7.50
26.03.2018 – 16.09.2018	7.25
17.09.2018 – 16.12.2018	7.50
17.12.2018 – 16.06.2019	7.75
17.06.2019 –	7.50

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

Table 2.3

## Required Reserves Ratios

(percent)

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

Date	Required reserve ratio on legal entities' nonresidents liabilities, excluding longterm liabilities		Required reserve ratio on legal entities' nonresidents longterm liabilities		Required reserve ratio on other longterm liabilities	
	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	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	7.00
01.08.2018 – 31.03.2019	5.00	8.00	5.00	7.00	5.00	8.00
01.04.2019 – 30.06.2019	4.75	8.00	4.75	7.00	4.75	8.00
01.07.2019 –	4.75	8.00	4.75	8.00	4.75	8.00
–	To banks with base licence					
01.12.2017 – 31.07.2018	5.00	7.00	1.00	6.00	1.00	7.00
01.08.2018 – 31.03.2018	5.00	8.00	1.00	7.00	1.00	8.00
01.04.2019 – 30.06.2019	4.75	8.00	1.00	7.00	1.00	8.00
01.07.2019 –	4.75	8.00	1.00	8.00	1.00	8.00

Table 2.4

### The Required Reserves Averaging Ratio set by the Bank of Russia

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

Table 2.5

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

Period of validity	Scaling Factor
01.11.2009 –	0.2

Table 2.6

### 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
11.01.2017 – 07.02.2017	1,743.3
08.02.2017 – 07.03.2017	1,874.4
08.03.2017 – 11.04.2017	1,865.1
12.04.2017 – 09.05.2017	1,848.1
10.05.2017 – 06.06.2017	1,841.6
07.06.2017 – 11.07.2017	1,861.4
12.07.2017 – 08.08.2017	1,871.4
09.08.2017 – 05.09.2017	1,901.7
06.09.2017 – 10.10.2017	1,895.1
11.10.2017 – 07.11.2017	1,874.3
08.11.2017 – 05.12.2017	1,885.0
06.12.2017 – 09.01.2018	1,901.3
10.01.2018 – 06.02.2018	1,907.2
07.02.2018 – 06.03.2018	1,908.5
07.03.2018 – 10.04.2018	1,929.5
11.04.2018 – 08.05.2018	1,936.3
09.05.2018 – 05.06.2018	1,992.4
06.06.2018 – 10.07.2018	2,016.1
11.07.2018 – 07.08.2018	2,023.8
08.08.2018 – 04.09.2018	2,025.2
05.09.2018 – 09.10.2018	2,167.8
10.10.2018 – 06.11.2018	2,210.1
07.11.2018 – 04.12.2018	2,200.5
05.12.2018 – 08.01.2019	2,202.2
09.01.2019 – 05.02.2019	2,258.0
06.02.2019 – 05.03.2019	2,272.8
06.03.2019 – 09.04.2019	2,278.9
10.04.2019 – 07.05.2019	2,293.5
08.05.2019 – 04.06.2019	2,324.4
05.06.2019 – 09.07.2019	2,333.9

Table 2.7

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

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week <sup>1</sup>	Spot-week <sup>1</sup>	Tom – 1 month <sup>1</sup>
1	2	3	4	5	6	7	8
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
28.12.2009 – 23.02.2010	–	3.50	3.50	3.50	4.00	4.00	–
24.02.2010 – 28.03.2010	–	3.25	3.25	3.25	3.75	3.75	–
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	–
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	–
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	–
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	–
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	–
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	–
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	–
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	–
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 <sup>2</sup>	4.25 <sup>2</sup>	4.25
11.12.2012 – 02.03.2014	4.50	4.50	4.50	4.50	–	–	4.50 <sup>3</sup>
03.03.2014 – 27.04.2014	6.00	6.00	6.00	6.00	–	–	–
28.04.2014 – 27.07.2014	6.50	6.50	6.50	6.50	–	–	–
28.07.2014 – 04.11.2014	7.00	7.00	7.00	7.00	–	–	–
05.11.2014 – 11.12.2014	8.50	8.50	8.50	8.50	–	–	–
12.12.2014 – 15.12.2014	9.50	9.50	9.50	9.50	–	–	–
16.12.2014 – 01.02.2015	16.00	16.00	16.00	16.00	–	–	–
02.02.2015 – 15.03.2015	14.00	14.00	14.00	14.00	–	–	–
16.03.2015 – 04.05.2015	13.00	13.00	13.00	13.00	–	–	–
05.05.2015 – 15.06.2015	11.50	11.50	11.50	11.50	–	–	–
16.06.2015 – 02.08.2015	10.50	10.50	10.50	10.50	–	–	–
03.08.2015 – 13.06.2016	10.00	10.00	10.00	10.00	–	–	–
14.06.2016 – 18.09.2016	9.50	9.50	9.50	9.50	–	–	–
19.09.2016 – 26.03.2017	9.00	9.00	9.00	9.00	–	–	–
27.03.2017 – 01.05.2017	8.75	8.75	8.75	8.75	–	–	–
02.05.2017 – 18.06.2017	8.25	8.25	8.25	8.25	–	–	–
19.06.2017 – 17.09.2017	8.00	8.00	8.00	8.00	–	–	–
18.09.2017 – 29.10.2017	7.50	7.50	7.50	7.50	–	–	–
30.10.2017 – 17.12.2017	7.25	7.25	7.25	7.25	–	–	–
18.12.2017 – 11.02.2018	6.75	6.75	6.75	6.75	–	–	–
12.02.2018 – 25.03.2018	6.50	6.50	6.50	6.50	–	–	–
26.03.2018 – 03.06.2018	6.25	6.25 <sup>4</sup>	6.25 <sup>4</sup>	6.25 <sup>4</sup>	–	–	–
04.06.2018 – 16.09.2018	6.25	–	–	–	–	–	–
17.09.2018 – 16.12.2018	6.50	–	–	–	–	–	–
17.12.2018 – 16.06.2019	6.75	–	–	–	–	–	–
17.06.2019 –	6.50	–	–	–	–	–	–

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

<sup>2</sup> Since April 17, 2012 operations are suspended.

<sup>3</sup> Since February 1, 2014 operations are suspended.

<sup>4</sup> Since May 17, 2018 operations were discontinued.

Table 2.8

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

Period of validity 1	Fixed-term rate, %			
	for the term of 1 day 2	for the term of 7 days <sup>1</sup> 3	for the term of 30 days <sup>2</sup> 4	
14.09.2012 – 02.03.2014	6.50	6.50	6.50	6.50
03.03.2014 – 03.04.2014	8.00 <sup>3</sup>	6.50	6.50	6.50
04.04.2014 – 27.04.2014	8.00	8.00	8.00	8.00
28.04.2014 – 27.07.2014	8.50	8.50	8.50	8.50
28.07.2014 – 04.11.2014	9.00	– <sup>4</sup>	– <sup>4</sup>	– <sup>4</sup>
05.11.2014 – 11.12.2014	10.50	–	–	–
12.12.2014 – 15.12.2014	11.50	–	–	–
16.12.2014 – 01.02.2015	18.00	–	–	–
02.02.2015 – 15.03.2015	16.00	–	–	–
16.03.2015 – 04.05.2015	15.00	–	–	–
05.05.2015 – 15.06.2015	13.50	–	–	–
16.06.2015 – 02.08.2015	12.50	–	–	–
03.08.2015 – 13.06.2016	12.00	–	–	–
14.06.2016 – 18.09.2016	11.50	–	–	–
19.09.2016 – 26.03.2017	11.00	–	–	–
27.03.2017 – 01.05.2017	10.75	–	–	–
02.05.2017 – 18.06.2017	10.25	–	–	–
19.06.2017 – 17.09.2017	10.00	–	–	–
18.09.2017 – 29.10.2017	9.50	–	–	–
30.10.2017 – 17.12.2017	9.25	–	–	–
18.12.2017 – 11.02.2018	8.75	–	–	–
12.02.2018 – 25.03.2018	8.50	–	–	–
26.03.2018 – 16.09.2018	8.25	–	–	–
17.09.2018 – 16.12.2018	8.50	–	–	–
17.12.2018 – 16.06.2019	8.75	–	–	–
17.06.2019 –	8.50	–	–	–

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

Note. Before 1 October 2018, loans were issued in compliance with Bank of Russia Regulation No. 236-P, dated 4 August 2003, "On the Procedure for Extending Bank of Russia Loans to Credit Institutions against the Collateral (Blocking) of Securities".

Table 2.9

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

(% p.a.)

Period of validity	Interest rates on the loans secured by assets and guarantees for the term				
	1 day	from 2 to 549 days <sup>1</sup>	up to 90 days <sup>2</sup>	from 91 to 180 days <sup>2</sup>	from 181 to 365 days <sup>3</sup>
1	2	3	4	5	6
26.12.2011 – 01.04.2012	–	–	7.00	7.50	8.00
02.04.2012 – 13.09.2012	–	–	7.00	7.50	8.00
14.09.2012 – 02.04.2013	–	–	7.25	7.75	8.25
03.04.2013 – 15.05.2013	–	–	7.00	7.50	8.00
16.05.2013 – 10.06.2013	–	–	6.75	7.25	7.75
11.06.2013 – 15.09.2013	–	–	6.75	7.25	7.50
16.09.2013 – 02.02.2014	6.50	–	6.75	7.25	7.50
03.02.2014 – 02.03.2014	6.50	7.25	–	–	–
03.03.2014 <sup>4</sup> – 27.04.2014	8.00	8.75	–	–	–
28.04.2014 – 27.07.2014	8.50	9.25	–	–	–
28.07.2014 – 04.11.2014	9.00	9.75	–	–	–
05.11.2014 – 11.12.2014	10.50	11.25	–	–	–
12.12.2014 – 15.12.2014	11.50	12.25	–	–	–
16.12.2014 – 01.02.2015	18.00	18.75	–	–	–
02.02.2015 – 15.03.2015	16.00	16.75	–	–	–
16.03.2015 – 04.05.2015	15.00	15.75	–	–	–
05.05.2015 – 15.06.2015	13.50	14.25	–	–	–
16.06.2015 – 02.08.2015	12.50	13.25	–	–	–
03.08.2015 – 13.06.2016	12.00	12.75	–	–	–
14.06.2016 – 18.09.2016	11.50	12.25	–	–	–
19.09.2016 – 26.03.2017	11.00	11.75	–	–	–
27.03.2017 – 01.05.2017	10.75	11.50	–	–	–
02.05.2017 – 18.06.2017	10.25	11.00	–	–	–
19.06.2017 – 17.09.2017	10.00	10.75	–	–	–
18.09.2017 – 29.10.2017	9.50	10.25	–	–	–
30.10.2017 – 17.12.2017	9.25	10.00	–	–	–
18.12.2017 – 11.02.2018	8.75	9.50	–	–	–
12.02.2018 – 25.03.2018	8.50	9.25	–	–	–
26.03.2018 – 16.09.2018	8.25	9.00	–	–	–
17.09.2018 – 16.12.2018	8.50	9.25	–	–	–
17.12.2018 – 16.06.2019	8.75	9.50	–	–	–
17.06.2019 –	8.50	9.25	–	–	–

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

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

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

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

Note. Before 1 October 2018, loans were issued in compliance with Bank of Russia Regulation No. 312-P, dated 12 November 2007, "On the Procedure for Extending Bank of Russia Loans Covered by Assets or Guarantees to Credit Institutions".

Table 2.10

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

Date	Intraday loans						Overnight loans					
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	6	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	
	total	of which in the Moscow region	total	of which in the Moscow region			total	of which in the Moscow region	total	of which in the Moscow region		
1	2	3	4	5	6	7	8	9	10	11		
<b>2019</b>												
06.05	202,724.30	193,393.21	48	30	14	-	-	-	-	-		
07.05	555,475.07	551,952.70	66	35	19	-	-	-	-	-		
08.05	470,734.38	463,275.49	58	33	17	-	-	-	-	-		
13.05	289,771.68	284,865.46	52	29	17	-	-	-	-	-		
14.05	144,365.46	140,569.71	46	31	13	-	-	-	-	-		
15.05	368,116.86	365,657.21	57	32	16	-	-	-	-	-		
16.05	258,240.64	255,037.44	47	27	14	-	-	-	-	-		
17.05	192,824.12	190,617.67	55	31	17	3.67	1.71	2	1	2		
20.05	226,346.15	222,570.94	55	34	15	-	-	-	-	-		
21.05	121,151.61	120,235.86	44	28	14	-	-	-	-	-		
22.05	137,984.38	135,250.39	44	28	13	-	-	-	-	-		
23.05	271,140.79	269,515.09	43	24	15	-	-	-	-	-		
24.05	350,539.47	345,768.59	55	27	16	-	-	-	-	-		
27.05	478,233.23	443,783.90	47	27	16	-	-	-	-	-		
28.05	543,638.25	541,112.87	60	37	17	-	-	-	-	-		
29.05	350,935.75	349,373.12	52	34	15	14.30	14.30	1	1	1		
30.05	448,292.87	439,435.00	54	34	16	35.81	35.81	1	1	1		
31.05	272,179.62	267,487.52	56	31	15	373.77	373.77	1	1	1		

Table 2.11

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

1	2	Loans secured by securities (lombard loans) <sup>1</sup>												weighted average rate, % p.a.			
		total amount of loans, millions of rubles			of which						number of announced/valid loan auctions						
		on fixed-term rate			on auction <sup>2</sup>												
		1 day	7 day <sup>3</sup>	1 week <sup>4</sup>	3 months <sup>4</sup>	12 months <sup>4</sup>	36 months <sup>4</sup>	1 week <sup>4</sup>	3 months <sup>4</sup>	12 months <sup>4</sup>	36 months <sup>4</sup>	11	12				
3	4	5	6	7	8	9	10	11	12	13							
<b>2018</b>																	
June	700.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.25	
July	50.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.25	
August	0.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	0.00	
September	462.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.40	
October	2,750.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.50	
November	50.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.50	
December	2.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.63	
<b>2019</b>																	
January	6.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.75	
February	50.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.75	
March	12.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.75	
April	1.00	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	8.75	
May	-	-	-	-	-	-	-	-	-	-	-	0/0	0/0	0/0	0/0	-	

Table 2.11 (cont.)

1	Collateralized loans by nonmarketable assets <sup>1</sup>					on fixed-term rate of which for the term			
	total amount of loans, millions of rubles					17	18	19	
		14	15	16	17				
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year			
		15	16	17	18	19			
<b>2018</b>									
January	70,000.00	70,000.00	-	-	-	-	-	-	
February	100,000.00	100,000.00	-	-	-	-	-	-	
March	25,065.00	65.00	-	-	-	-	25,000.00	-	
April	25,670.00	23,950.00	1,720.00	-	-	-	-	-	
May	2,320.00	-	2,320.00	-	-	-	-	-	
June	-	-	-	-	-	-	-	-	
July	516,000.00	515,000.00	1,000.00	-	-	-	-	-	
August	898,940.00	896,580.00	2,360.00	-	-	-	-	-	
September	7,142,050.70	7,141,005.70	1,045.00	-	-	-	-	-	
October	7,188,195.00	7,185,000.00	3,195.00	-	-	-	-	-	
November	5,001,651.00	5,000,011.00	1,640.00	-	-	-	-	-	
December	2,840,632.00	2,840,012.00	620.00	-	-	-	-	-	
<b>2019</b>									
January	260,003.00	260,003.00	-	-	-	-	-	-	
February	82,171.00	82,171.00	-	-	-	-	-	-	
March	13,004.20	13,004.20	-	-	-	-	-	-	
April	20,601.00	20,601.00	-	-	-	-	-	-	
May	11,035.40	11,035.40	-	-	-	-	-	-	

Table 2.11 (end)

1	Collateralized loans by nonmarketable assets <sup>1</sup>											weighted average rate, % p.a.
	on auction of which for the term					number of announced/valid loan auctions					18 months	
	3 weeks <sup>2</sup>	3 months <sup>2</sup>	12 months <sup>2</sup>	18 months <sup>2</sup>	18 months <sup>2</sup>	3 weeks	3 months	12 months	18 months	27		
20	21	22	23	23	24	25	26	27	28			
<b>2018</b>												
January	-	-	-	-	-	-	-	-	-	-	-	8.75
February	-	-	-	-	-	-	-	-	-	-	-	8.50
March	-	-	-	-	-	-	-	-	-	-	-	9.00
April	-	-	-	-	-	-	-	-	-	-	-	8.87
May	-	-	-	-	-	-	-	-	-	-	-	9.00
June	-	-	-	-	-	-	-	-	-	-	-	-
July	-	-	-	-	-	-	-	-	-	-	-	8.31
August	-	-	-	-	-	-	-	-	-	-	-	8.35
September	-	-	-	-	-	-	-	-	-	-	-	8.38
October	-	-	-	-	-	-	-	-	-	-	-	8.52
November	-	-	-	-	-	-	-	-	-	-	-	8.52
December	-	-	-	-	-	-	-	-	-	-	-	8.59
<b>2019</b>												
January	-	-	-	-	-	-	-	-	-	-	-	8.75
February	-	-	-	-	-	-	-	-	-	-	-	8.85
March	-	-	-	-	-	-	-	-	-	-	-	9.16
April	-	-	-	-	-	-	-	-	-	-	-	8.93
May	-	-	-	-	-	-	-	-	-	-	-	8.92

<sup>1</sup>Without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

<sup>2</sup> Auctions are conducted under the floating interest rate.

<sup>3</sup>Since April 17, 2012 operations are suspended.

<sup>4</sup>Since February 1, 2014 operations are suspended.

Note. Before 1 October 2018, loans secured by securities were issued in compliance with Bank of Russia Regulation No. 236-P, dated 4 August 2003, "On the Procedure for Extending Bank of Russia Loans to Credit Institutions against the Collateral (Blocking) of Securities" and loans secured by non-marketable assets were issued in compliance with Bank of Russia Regulation No. 312-P, dated 12 November 2007, "On the Procedure for Extending Bank of Russia Loans Covered by Assets or Guarantees to Credit Institutions".

Table 2.12

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

Date	Data on loans with maturities of 1 to 1,095 calendar days secured by							
	pledge of receivables				pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List			
	on target loan agreements on lending to small and medium-sized businesses	on loans extended to implement investment projects	on loan agreements backed by insurance contracts of OJSC EXIAR <sup>1</sup>	on loans extended to leasing companies	pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List	mortgages issued under Military Mortgage program	guarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises	
1	2	3	4	5	6	7	8	
05.11.2014 – 11.12.2014	5.50	8.00	8.00	–	8.00	–	–	
12.12.2014 – 01.02.2015	6.50	9.00	9.00	–	9.00	10.75	–	
02.02.2015 – 15.03.2015	6.50	9.00	9.00	–	9.00	10.75	–	
16.03.2015 – 04.05.2015	6.50	9.00	9.00	–	9.00	10.75	6.50 <sup>2</sup>	
05.05.2015 – 15.06.2015	6.50	9.00	9.00	–	9.00	10.75	6.50	
16.06.2015 – 02.08.2015	6.50	9.00	9.00	–	9.00	10.75	6.50	
03.08.2015 – 13.06.2016	6.50	9.00	9.00	9.00 <sup>3</sup>	9.00	10.75	6.50	
14.06.2016 – 18.09.2016	6.50	9.00	9.00	9.00	9.00	10.50	6.50	
19.09.2016 – 26.03.2017	6.50	9.00	9.00	9.00	9.00	10.00	6.50	
27.03.2017 – 01.05.2017	6.50	8.75	8.75	8.75	8.75	9.75	6.50	
02.05.2017 – 18.06.2017	6.50	8.25	8.25	8.25	8.25	9.25	6.50	
19.06.2017 – 17.09.2017	6.50	8.00	8.00	8.00	8.00	9.00	6.50	
18.09.2017 – 29.10.2017	6.50	7.50	7.50	7.50	7.50	8.50	6.50	
30.10.2017 – 17.12.2017	6.50	7.25	7.25	7.25	7.25	8.25	6.50	
18.12.2017 – 11.02.2018	6.50	6.75	6.75	6.75	6.75	7.75	6.50	
12.02.2018 – 25.03.2018	6.50	6.50	6.50	6.50	6.50	7.50	6.50	
26.03.2018 – 16.09.2018	6.50	6.25	6.25	6.50	6.25	7.25	6.50	
17.09.2018 – 16.12.2018	6.50	6.50	6.50	6.50	6.50	7.50	6.50	
17.12.2018 – 16.06.2019	6.50	6.75	6.50	6.50	6.75	7.75	6.50	
17.06.2019 –	6.50	6.50	6.50	6.50	6.50	7.50	6.50	

<sup>1</sup> Before 1 June 2015, loans had the maturity of 1 to 365 days.<sup>2</sup> The rate is effective from March 27, 2015.<sup>3</sup> The rate is effective from December 11, 2015.



Table 2.14

## Main Characteristics of the Bank of Russia Deposit Operations

1	2	3	4	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds												
				by fixed interest rates, by terms <sup>1</sup>					by deposit auctions, by terms							
				demand deposit					1 week	operations "fine-tuning"						
				1 day					1 month	1 day	2 days	3 days	4 days	5 days	6 days	
5	6	7	8	9	10	11	12	13	14							
<b>2018</b>																
January	402	66	14,881,785.06	0.12	27.61	–	61.77	10.50	–	–	–	–	–	–	–	
February	399	66	16,117,614.48	0.08	20.42	–	62.51	10.34	1.68	–	3.78	1.19	–	–	–	
March	382	66	18,038,862.86	0.07	17.77	–	52.28	14.99	4.80	1.94	–	8.15	–	–	–	
April	381	65	15,257,557.04	0.20	20.63	–	67.27	6.52	1.52	–	1.97	1.89	–	–	–	
May	392	26	19,358,051.78	0.09	17.78	–	68.35	–	4.42	6.15	2.47	0.74	–	–	–	
June	388	2	16,629,581.89	–	23.34	–	64.42	9.57	1.44	–	–	1.23	–	–	–	
July	388	64	17,444,332.83	–	27.90	–	59.15	9.09	1.72	2.14	–	–	–	–	–	
August	392	64	19,407,573.49	–	27.94	–	58.36	11.95	–	–	1.75	–	–	–	–	
September	389	63	14,294,948.94	–	32.44	–	57.94	5.25	1.12	–	3.25	–	–	–	–	
October	381	64	14,329,039.33	–	31.36	–	64.24	4.40	–	–	–	–	–	–	–	
November	377	64	11,403,965.80	–	30.96	–	55.15	3.26	3.45	1.66	5.52	–	–	–	–	
December	382	64	10,804,507.09	–	35.23	–	49.98	12.48	–	–	–	–	–	–	2.31	
<b>2019</b>																
January	353	64	7,519,296.97	–	35.83	–	64.17	–	–	–	–	–	–	–	–	
February	377	65	13,396,746.43	–	25.68	–	48.47	19.75	2.37	–	–	3.73	–	–	–	
March	365	64	11,807,526.91	–	21.86	–	61.80	13.80	–	2.54	–	–	–	–	–	
April	359	63	10,803,517.17	–	29.84	–	64.96	5.20	–	–	–	–	–	–	–	
May	368	63	9,463,799.21	–	37.92	–	47.85	14.23	–	–	–	–	–	–	–	

<sup>1</sup> The Bank of Russia deposit operations on "tom-next", "spot-next" and "demand deposits" conditions were discontinued since May 17, 2018.

Table 2.15

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

1	2	3	4	5	6	7	8	9	10
Date of auction	Maturity of deposits	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Weighted average rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
<b>2019</b>									
01.03	3 days	88	26	567.05	7.60	7.75	7.69	7.68	300.00
04.03	1 day	94	26	949.59	7.50	7.75	7.72	7.70	770.00
05.03	1 day	93	28	873.06	7.50	7.75	7.75	7.68	860.00
05.03	1 week	273	60	1,827.44	7.24	7.75	7.75	7.73	1,827.44
12.03	1 week	262	59	1,818.87	7.57	7.75	7.75	7.73	1,818.87
19.03	1 week	260	60	2,244.96	7.57	7.75	7.74	7.73	1,970.00
26.03	1 week	237	58	1,756.33	7.57	7.75	7.74	7.72	1,680.00
02.04	1 week	251	60	1,788.66	7.57	7.75	7.75	7.72	1,788.66
09.04	1 day	98	29	562.04	7.50	7.75	7.75	7.71	562.04
09.04	1 week	240	60	1,795.21	7.57	7.75	7.75	7.73	1,710.00
16.04	1 week	242	60	1,326.24	7.50	7.75	7.75	7.73	1,326.24
23.04	1 week	239	60	1,718.47	7.50	7.75	7.73	7.71	1,250.00
30.04	1 week	217	59	942.92	7.50	7.75	7.75	7.69	942.92
07.05	1 day	125	28	1,349.29	7.50	7.75	7.75	7.68	1,349.29
07.05	1 week	243	59	1,600.22	7.60	7.75	7.73	7.71	1,210.00
14.05	1 week	225	59	997.96	7.60	7.75	7.75	7.72	997.96
21.05	1 week	231	60	1,272.98	7.60	7.75	7.74	7.72	1,200.00
28.05	1 week	230	58	1,182.61	7.60	7.75	7.75	7.72	1,120.00

Table 2.16

## REPO Aggregates

Date	Funds provided, millions of rubles	Weighted average duration, days	Weighted average rate, % p.a.	Debt, millions of rubles
1	2	3	4	5
<b>2019</b>				
06.05	679.01	1	8.75	679.17
07.05	508.30	1	8.75	508.43
08.05	2,002.92	5	8.75	2,005.32
13.05	2,234.31	1	8.75	2,234.84
14.05	2,338.18	1	8.75	2,338.74
15.05	2,160.01	1	8.75	2,160.53
16.05	1,835.53	1	8.75	1,835.97
17.05	1,966.58	3	8.75	1,968.00
20.05	1,498.21	1	8.75	1,498.57
21.05	995.41	1	8.75	995.65
22.05	1,745.61	1	8.75	1,746.03
23.05	1,467.79	1	8.75	1,468.14
24.05	1,006.31	3	8.75	1,007.03
27.05	902.81	1	8.75	903.03
28.05	1,502.77	1	8.75	1,503.13
29.05	1,330.17	1	8.75	1,330.49
30.05	1,244.24	1	8.75	1,244.53
31.05	1,461.57	3	8.75	1,462.62

## 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)

1	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																																						
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19																						
<b>2018</b>																																							
January	7.09	7.11	7.68	7.20	—	8.36	7.08	7.15	7.68	—	—	7.22	—	—	—	—	—																						
February	7.15	7.02	7.25	7.07	—	—	7.14	7.21	—	7.60	—	7.22	—	—	—	—	—																						
March	7.15	7.03	6.94	7.07	6.67	7.68	7.13	6.92	7.02	—	6.60	7.37	—	—	—	—	—																						
April	7.00	6.75	6.93	7.22	—	—	6.98	6.87	7.15	7.25	—	7.19	—	—	—	—	—																						
May	6.95	6.94	6.94	6.99	—	—	6.91	6.94	—	—	—	7.18	—	—	—	—	—																						
June	7.02	7.12	6.98	7.18	—	—	7.01	7.01	7.08	—	—	7.18	—	—	—	—	—																						
July	7.09	7.05	7.06	7.10	—	7.16	7.07	7.03	—	—	7.16	7.28	—	—	—	—	—																						
August	7.03	7.11	6.87	7.60	—	—	7.00	7.08	7.22	—	—	7.16	—	—	—	—	—																						
September	7.15	7.17	6.77	8.20	—	8.23	7.11	7.12	—	—	8.19	7.28	—	8.00	—	—	—																						
October	7.27	7.30	7.40	8.10	8.42	8.69	7.23	7.24	—	8.05	8.60	7.31	7.25	—	—	—	—																						
November	7.25	7.35	7.26	8.26	—	—	7.17	7.35	7.04	—	—	7.34	—	—	—	—	—																						
December	7.49	7.53	7.64	8.72	—	—	7.42	7.59	7.62	8.75	—	7.59	—	7.88	—	—	—																						
<b>2019</b>																																							
January	7.65	7.69	7.23	8.73	—	—	7.59	7.60	—	8.50	—	7.72	—	—	—	—	—																						
February	7.59	7.60	7.30	8.49	8.65	—	7.44	7.58	—	—	—	7.59	—	—	—	—	—																						
March	7.68	7.61	7.08	8.39	—	8.02	7.56	7.66	—	—	8.02	7.65	—	—	—	—	—																						
April	7.75	7.52	7.14	8.38	—	—	7.64	7.63	7.62	—	—	7.70	—	8.96	—	—	—																						
May	7.72	7.55	7.52	8.32	7.73	—	7.57	7.45	—	—	—	7.64	—	—	—	—	—																						

(% p.a.)

Table 3.1.2

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

(% p.a.)

	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
1	2	3	4	5	6	7
<b>2018</b>						
January	1.48	1.39	–	–	–	–
February	1.46	1.51	–	–	–	–
March	1.57	1.56	–	–	–	–
April	1.71	1.78	2.04	–	–	–
May	1.71	1.72	–	–	–	–
June	1.85	2.02	–	–	–	–
July	1.93	2.21	–	–	–	–
August	1.92	2.17	–	–	–	–
September	2.00	1.63	–	–	–	–
October	2.18	2.20	–	–	–	–
November	2.18	2.19	–	4.27	–	–
December	2.24	2.24	2.47	4.61	–	–
<b>2019</b>						
January	2.40	2.45	2.45	–	–	–
February	2.39	2.50	2.47	–	–	–
March	2.40	2.38	2.46	–	–	–
April	2.41	2.40	2.48	–	–	–
May	2.35	2.45	2.49	–	–	–



Table 3.1.4

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

(% p.a.)

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
<b>2019</b>						
06.05	2.38	2.50	–	–	–	–
07.05	2.36	2.46	2.41	–	–	–
08.05	2.37	–	–	–	–	–
13.05	2.34	2.38	–	–	–	–
14.05	2.34	–	2.48	–	–	–
15.05	2.34	2.49	2.46	–	–	–
16.05	2.34	–	–	–	–	–
17.05	2.34	–	–	–	–	–
20.05	2.34	–	2.66	–	–	–
21.05	2.35	2.39	2.44	–	–	–
22.05	2.35	2.50	–	–	–	–
23.05	2.34	–	–	–	–	–
24.05	2.34	–	–	–	–	–
27.05	–	–	–	–	–	–
28.05	2.34	2.36	–	–	–	–
29.05	2.36	2.50	–	–	–	–
30.05	2.35	–	–	–	–	–
31.05	2.37	–	–	–	–	–





Table 3.2.1

## 3.2 Exchange Rates and Reference Prices of Precious Metals

## Official Exchange Rate of US Dollar Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2018</b>															
January	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.6002	57.0463	56.8734	56.9957	56.6019	56.6019	56.6019
February	56.1840	56.2613	56.0408	56.0408	56.0408	56.6278	57.2196	56.9533	57.6736	58.1718	58.1718	58.1718	58.0171	57.7701	57.5899
March	56.3742	56.4334	56.6616	56.6616	56.6616	57.1000	56.5041	56.8011	56.8011	56.8011	56.8011	56.8011	56.6122	56.9359	56.9372
April	57.2649	57.2649	57.2850	57.5375	57.7646	57.5796	57.8332	57.8332	57.8332	58.5714	62.3699	64.0626	62.0659	61.4311	61.4311
May	61.9997	61.9997	61.9997	63.4860	63.2012	63.2012	63.2012	62.7148	63.0066	63.0066	62.5229	61.7354	61.7354	61.7354	61.7684
June	62.0188	62.2056	62.2056	62.2056	61.9290	61.9822	62.0064	61.8125	62.6680	62.3431	62.3431	62.3431	62.3431	63.1164	62.2511
July	62.7565	62.7565	63.1394	63.2194	63.2267	63.2604	63.1216	63.1216	63.1216	62.8338	62.4442	62.0980	62.2062	62.2934	62.2934
August	62.3497	62.5590	63.1358	63.4549	63.4549	63.4549	63.4975	63.5425	63.5950	66.2856	66.9075	66.9075	66.9075	68.2234	66.7535
September	68.0447	68.0447	68.0447	67.7443	68.2737	68.4628	68.2505	69.0286	69.0286	69.0286	69.8685	69.9744	69.5728	68.6370	68.2826
October	65.5906	65.5745	65.2221	65.4244	66.2115	66.6270	66.6270	66.6270	66.9685	66.4032	66.1832	66.7727	65.9751	65.9751	65.9751
November	65.5962	65.6517	65.5799	65.5799	65.5799	65.5799	65.9912	66.0918	66.2155	66.8497	66.8497	66.8497	67.5238	67.6812	67.9975
December	66.5335	66.5335	66.5335	66.2921	66.4467	66.8242	66.7377	66.9227	66.9227	66.9227	66.2416	66.5022	66.4225	66.2550	66.4337
<b>2019</b>															
January	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	69.4706	67.0795	66.8605	66.9167	66.9167	66.9167	67.1920
February	65.3577	65.6601	65.6601	65.6601	65.5859	65.5691	65.6686	66.0199	66.0628	66.0628	66.0628	65.6517	65.7147	65.6783	66.5429
March	65.8895	65.8145	65.8145	65.8145	65.7956	65.8004	65.8430	65.9646	65.9646	65.9646	65.9646	66.0763	65.7674	65.5890	65.4021
April	64.7347	65.4176	65.4726	65.1639	65.3281	65.4072	65.4072	65.4072	65.3498	64.7766	64.7373	64.3991	64.5171	64.5171	64.5171
May	64.6314	64.6314	64.6314	64.6314	64.6314	64.6314	65.3350	65.2166	65.2287	65.2287	65.2287	65.2287	65.2287	65.4703	65.3001

(rubles/US dollar)

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

	Days of the month																														
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31															
<b>2018</b>																															
January	56.3569	56.3878	56.5925	56.7597	56.5892	56.5892	56.5892	56.6261	56.4115	56.3888	55.9288	55.8288	55.8288	55.8288	55.8288	56.2914															
February	56.5918	56.3554	56.3554	56.3554	56.5201	56.5201	56.6537	56.7608	56.7608	56.7608	56.7608	55.9208	55.6717	–	–	–															
March	57.0188	57.4942	57.4942	57.4942	57.5521	57.7033	57.4954	56.8391	57.1072	57.1072	57.1072	57.0039	57.1747	57.5598	57.7626	57.2649															
April	61.4311	62.2794	61.1454	61.5539	60.8583	61.3222	61.3222	61.3222	61.7655	61.6644	61.7494	62.6027	62.7260	61.9997	61.9997	–															
May	61.9164	62.3033	61.8215	61.9408	61.9408	61.9408	62.5327	61.2610	61.5945	61.4090	61.6659	61.6659	61.6659	62.2710	62.6420	62.5937															
June	62.6851	62.6851	62.6851	63.4838	64.0683	63.6175	63.7873	63.2396	63.2396	63.2396	62.9497	62.7908	63.1359	63.2910	62.7565	–															
July	62.2934	62.2556	62.4352	62.9006	63.2746	63.4888	63.4888	63.4888	63.1957	62.9235	63.0836	62.9471	62.9726	62.9726	62.9726	62.7805															
August	66.3772	66.8932	66.8757	66.8757	66.8757	67.1807	67.1783	67.6163	68.5259	67.7911	67.7911	67.7911	67.3963	67.3911	68.1451	68.0821															
September	68.2826	68.2826	68.1958	67.7519	67.0098	66.4725	66.2497	66.2497	66.2497	66.1594	65.8244	65.7585	65.8355	65.5906	65.5906	–															
October	65.7508	65.5305	65.4026	65.7238	65.8140	65.8140	65.8140	65.3065	65.3101	65.6299	65.7476	65.6345	65.6345	65.6345	65.8129	65.7742															
November	66.6159	65.9931	65.9931	65.9931	66.0081	65.5871	65.9485	65.6067	65.6664	65.6664	65.6664	66.5072	66.7800	66.9436	66.6342	–															
December	66.4337	66.4337	66.6208	66.7454	67.1121	67.3710	68.0085	68.0085	68.0085	68.4073	68.7448	68.8865	68.8762	69.5218	69.4706	69.4706															
<b>2019</b>																															
January	67.0820	66.7617	66.4438	66.3309	66.3309	66.3309	66.3634	66.5499	66.3318	66.0016	65.9170	65.9170	65.9170	65.9300	66.3412	66.0987															
February	66.7044	66.7044	66.7044	66.2470	66.2022	65.8568	65.5401	65.5149	65.5149	65.5149	65.2582	65.6182	65.7570	–	–	–															
March	65.4201	65.4201	65.4201	64.6694	64.3167	64.2803	63.7420	63.7705	63.7705	63.7705	64.4993	64.1683	64.5925	64.8012	64.7347	64.7347															
April	64.2469	64.2422	63.9450	64.0688	63.9602	63.9602	63.9602	63.7860	63.7906	63.9798	64.6794	64.7053	64.7053	64.7053	64.6917	–															
May	64.8489	64.5598	64.6327	64.6327	64.6327	64.4888	64.5372	64.4156	64.4913	64.6106	64.6106	64.6106	64.4636	64.5394	64.9084	65.0583															

Table 3.2.2

## Official Exchange Rate of Euro Against Ruble

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2018</b>															
January	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.8668	68.2103	67.8841	68.0586	68.2562	68.2562	68.2562
February	69.9322	69.7921	70.0958	70.0958	70.0958	70.4959	70.9294	70.5310	70.7713	71.3943	71.3943	71.3943	71.2450	71.1670	71.2329
March	68.9062	68.8826	69.4671	69.4671	69.4671	70.1702	69.7317	70.5299	70.7069	70.5299	70.5299	70.5299	69.7972	70.1564	70.5338
April	70.5618	70.5618	70.6038	70.9207	70.9580	70.5926	70.7069	70.7069	70.7069	71.8847	76.8522	79.2839	76.7569	75.7507	75.7507
May	75.2056	75.2056	75.2056	76.1261	75.6392	75.6392	75.6392	74.8125	75.0409	75.0409	74.1772	73.5145	73.5145	73.5145	73.9430
June	72.5806	72.7183	72.7183	72.7183	72.4384	72.5130	72.8637	73.0686	73.7916	73.3654	73.3654	73.3654	73.3654	74.1365	73.5621
July	72.9921	72.9921	73.4690	73.7012	73.7097	73.9641	73.9028	73.9028	73.9028	73.9365	73.3470	72.8472	72.6817	72.4659	72.4659
August	73.0738	73.1064	73.4206	73.4744	73.4744	73.4744	73.4095	73.5632	73.8211	76.8250	76.6760	76.6760	76.6760	77.6519	76.2325
September	79.4966	79.4966	79.4966	78.6376	79.0200	79.1362	79.3685	80.3562	80.3562	80.3562	80.6702	81.3942	80.6488	79.7699	79.9521
October	76.2294	75.9877	75.2272	75.7353	76.0505	76.6610	76.6610	76.6610	76.9870	76.2110	76.0710	77.0824	76.5047	76.5047	76.5047
November	74.4189	74.5803	74.9906	74.9906	74.9906	74.9906	75.3158	75.6817	75.6711	75.8076	75.8076	75.8076	76.0926	76.0737	76.7556
December	75.7484	75.7484	75.7484	75.3874	75.6562	75.7051	75.6071	76.0777	76.0777	76.0777	75.7075	75.6197	75.2168	75.3916	75.3890
<b>2019</b>															
January	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	79.4605	76.9066	77.2105	77.1282	77.1282	77.1282	77.0692
February	75.2006	75.1480	75.1480	75.1480	75.0565	74.9127	74.7703	74.9656	74.8954	74.8954	74.8954	74.3243	74.1459	74.3872	75.0471
March	74.9691	74.8048	74.8048	74.8048	74.7438	74.5058	74.4158	74.5730	74.5730	74.5730	74.5730	74.2896	74.0672	74.0237	74.0613
April	72.7230	73.4967	73.3162	73.1725	73.4223	73.4392	73.4392	73.4392	73.3617	72.9708	72.9460	72.6551	72.8398	72.8398	72.8398
May	72.3096	72.3096	72.3096	72.3096	72.3096	72.3096	73.1099	73.0817	73.0888	73.0888	73.0888	73.0888	73.0888	73.5231	73.3712

Table 3.2.2 (end)  
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
<b>2018</b>																
January	68.8174	69.0243	69.1730	69.2582	69.3953	69.3953	69.3953	69.2650	69.0702	69.4484	69.4580	69.6073	69.6073	69.6073	69.8513	69.5424
February	70.6718	70.6471	70.6471	70.6471	69.9001	69.8928	69.8087	69.6341	69.6341	69.6341	69.6341	68.9224	68.6599	-	-	-
March	70.5151	70.8099	70.8099	70.8099	70.6049	71.2347	70.5699	70.3100	70.4303	70.4303	70.4303	70.5708	71.2625	71.3339	71.0942	70.5618
April	75.7507	76.8403	75.8448	76.0868	75.4034	75.6532	75.6532	75.6532	75.7924	75.2121	75.3281	76.1812	75.7605	75.2056	75.2056	-
May	73.8601	73.7796	73.0236	73.1769	73.1769	73.3321	73.3321	72.2390	72.1826	72.0082	72.1183	72.1183	72.1183	72.8322	72.5269	72.5211
June	72.5329	72.5329	72.5329	73.4825	74.1847	73.6118	73.6871	73.7247	73.7247	73.7247	73.3112	73.4087	73.6038	73.0884	72.9921	-
July	72.4659	72.7955	73.2427	73.1345	73.4808	73.9327	73.9327	73.9327	74.1286	73.5261	73.7510	73.8181	73.3442	73.3442	73.3442	73.2021
August	75.2253	76.0576	76.1848	76.1848	76.1848	76.7204	77.3491	78.1983	79.2502	78.4072	78.4072	78.4072	78.2269	78.7600	79.5594	79.6765
September	79.9521	79.9521	79.3595	79.1749	78.3613	77.7529	78.0753	78.0753	78.0753	77.6844	77.3832	77.3846	77.0407	76.2294	76.2294	-
October	76.0540	75.9236	75.6512	75.5692	75.3241	75.3241	75.3702	74.8584	74.8584	75.0806	74.9851	74.6658	74.6658	74.6658	75.0399	74.7918
November	75.5358	74.9022	74.9022	74.9022	75.3218	75.1825	75.1483	74.8048	74.9385	74.9385	74.9385	75.5655	75.6217	75.5191	75.8897	-
December	75.3890	75.3890	75.3814	75.7761	76.4742	76.9377	77.9717	77.9717	77.9717	77.8886	78.4309	78.5237	78.3880	79.6581	79.4605	79.4605
<b>2019</b>																
January	76.9498	76.1350	75.6330	75.5841	75.5841	75.5841	75.5481	75.5541	75.3861	75.0306	74.6312	74.6312	74.6312	75.1932	75.8811	75.5706
February	75.2492	75.2492	75.2492	74.9055	74.8151	74.6816	74.2963	74.3332	74.3332	74.3332	74.0876	74.4898	74.8249	-	-	-
March	74.0686	74.0686	74.0686	73.3610	72.9995	72.9389	72.7870	72.5900	72.5900	72.5900	72.9729	72.5808	72.7182	72.8884	72.7230	72.7230
April	72.7018	72.6515	72.3602	72.2440	71.9232	71.9232	71.9232	71.7210	71.7453	71.7150	72.1111	72.0882	72.0882	72.0882	72.2024	-
May	72.6891	72.3651	72.2464	72.2464	72.2464	71.9631	71.9654	71.8427	71.8369	72.3186	72.3186	72.3186	72.1863	72.1680	72.4118	72.4229

Table 3.2.3

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

	Месяц											
	January	February	March	April	May	June	July	August	September	October	November	December
1992	-	-	-	-	-	-	0.1612	0.205	0.254	0.398	0.447	0.4145
1993	0.5720	0.5930	0.6840	0.8230	0.9940	1.0600	0.9895	0.9850	1.2010	1.860	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							

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	4.5	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	5.9	5.94
1998	5.99	6.05	6.09	6.12	6.15	6.18	6.22	6.75	14.61	15.93	16.42	19.99
1999	22.05	22.91	23.47	24.75	24.42	24.28	24.31	24.69	25.48	25.71	26.31	26.80
2000	28.04	28.73	28.46	28.58	28.32	28.25	27.85	27.73	27.79	27.87	27.89	27.97
2001	28.36	28.59	28.68	28.85	29.02	29.11	29.22	29.35	29.43	29.53	29.80	30.09
2002	30.47	30.80	31.06	31.17	31.25	31.40	31.51	31.56	31.63	31.70	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							

Table 3.2.5

## Reference Prices of Precious Metals

*(rubles per gram)*

Date of quotes	Gold	Silver	Platinum	Palladium
1	2	3	4	5
<b>2019</b>				
01.05	2,670.47	31.14	1,866.00	2,842.63
07.05	2,685.68	30.78	1,795.99	2,854.67
08.05	2,686.58	31.09	1,838.86	2,809.66
09.05	2,700.60	31.31	1,826.62	2,785.01
14.05	2,700.50	30.86	1,795.49	2,807.96
15.05	2,724.24	30.98	1,795.03	2,792.26
16.05	2,708.13	30.89	1,772.20	2,764.63
17.05	2,689.10	30.71	1,760.15	2,775.14
18.05	2,671.88	30.09	1,716.42	2,749.18
21.05	2,644.05	29.89	1,698.08	2,730.62
22.05	2,647.59	29.94	1,684.83	2,761.72
23.05	2,638.46	29.90	1,677.52	2,723.38
24.05	2,645.61	30.02	1,658.75	2,718.28
25.05	2,662.03	30.22	1,674.29	2,771.09
28.05	2,658.05	30.16	1,658.04	2,754.42
29.05	2,664.08	30.05	1,678.67	2,763.88
30.05	2,678.47	30.00	1,661.13	2,783.86
31.05	2,669.91	30.12	1,656.60	2,800.75

### 3.3. Exchange Market

Table 3.3.1

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

1	US dollar				Euro	
	weighted average exchange rate, rubles per unit of currency		trading volume, millions of US dollars		weighted average exchange rate, rubles per unit of currency	trading volume, millions of euros
	today <sup>1</sup>	tomorrow <sup>2</sup>	today <sup>1</sup>	tomorrow <sup>2</sup>		
2	3	4	5	6	7	
<b>2017</b>						
January	59.6633	59.7394	21,834.3	68,424.3	63.6007	8,762.0
February	58.3549	58.3615	22,118.0	70,860.0	62.1331	9,836.5
March	57.9206	57.9563	32,135.5	86,915.3	61.9257	11,256.0
April	56.4713	56.5053	23,461.4	63,739.7	60.5595	9,197.6
May	56.9839	57.0411	25,351.9	71,571.7	63.0986	9,429.2
June	58.2205	58.2370	29,400.1	80,587.0	65.3963	10,799.3
July	59.7630	59.7774	27,651.6	67,551.6	68.7921	10,117.2
August	59.5010	59.5444	24,044.5	65,022.0	70.2935	11,003.4
September	57.6773	57.6889	24,934.4	67,737.5	68.7144	10,188.9
October	57.7120	57.7662	24,028.6	65,889.5	67.8466	9,961.7
November	58.9519	59.0073	22,673.0	70,015.2	69.2627	11,186.4
December	58.4816	58.5646	24,654.6	54,471.6	69.2990	12,143.4
<b>2018</b>						
January	56.4539	56.4868	19,661.6	54,272.1	69.1301	9,892.4
February	56.7895	56.9594	22,986.6	72,098.5	70.2498	11,542.1
March	57.1285	57.1549	24,636.4	70,716.8	70.4733	12,490.3
April	61.1386	61.2629	29,935.4	91,036.6	75.0696	15,481.5
May	62.2322	62.2515	24,540.4	75,140.0	73.3369	13,503.2
June	62.8822	62.8679	25,398.0	70,503.0	73.2942	14,316.7
July	62.8073	62.7974	23,954.8	66,965.3	73.3696	14,863.2
August	66.5114	66.5418	27,418.4	83,470.2	76.6661	14,567.2
September	67.6821	67.8300	20,715.3	64,226.4	78.7617	11,708.1
October	65.8165	65.8581	21,873.6	61,625.6	75.5884	14,467.5
November	66.4533	66.5419	21,696.1	63,652.0	75.5023	12,531.3
December	67.5347	67.4016	20,343.4	48,294.7	76.9259	13,177.0
<b>2019</b>						
January	66.4152	66.5091	14,606.7	49,653.2	75.8491	11,726.7
February	65.8668	65.8952	14,688.6	42,237.9	74.7002	12,440.7
March	64.9343	64.9306	17,697.4	51,945.8	73.4883	15,273.2
April	64.6176	64.6647	17,951.1	48,487.7	72.5663	14,981.0
May	64.8842	64.9097	12,633.5	42,516.0	72.5340	12,689.6

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

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

Table 3.3.2

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

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others	
<b>2018</b>															
January	40,878	31,054	36,138	12,098	972	167	339	65	317	165	4	-	254	183	
February	49,308	37,036	42,960	15,252	985	288	571	200	264	234	5	0	655	165	
March	44,110	34,190	38,663	12,742	708	415	488	105	192	169	5	-	433	109	
April	42,109	33,033	36,286	12,274	728	442	436	96	74	226	3	-	453	171	
May	41,990	31,810	36,073	12,634	1,398	570	467	80	106	196	4	-	246	398	
June	39,547	30,696	33,687	12,179	786	524	460	77	89	158	3	15	177	242	
July	42,450	33,420	36,875	12,610	658	300	285	49	39	266	2	-	231	165	
August	39,923	31,383	34,644	11,907	596	299	245	30	39	312	3	0	198	189	
September	39,921	30,960	34,750	12,069	731	307	281	35	33	292	2	-	157	225	
October	39,024	30,226	34,025	12,110	632	295	230	31	47	161	2	-	86	203	
November	38,375	29,695	34,099	11,067	763	150	289	65	34	206	3	-	91	290	
December	36,480	28,106	32,028	10,768	699	391	264	75	36	141	3	0	82	365	
<b>2019</b>															
January	37,781	27,462	33,657	12,226	956	236	345	92	94	156	2	-	136	201	
February	43,045	31,095	38,434	13,645	1,103	342	397	133	105	154	3	6	363	307	
March	48,036	35,560	42,679	14,466	1,425	485	423	116	94	165	4	0	322	334	
April	45,496	34,463	40,560	13,518	740	352	309	108	75	199	3	-	327	338	
May	39,856	28,985	34,843	13,498	532	427	275	158	45	187	3	-	162	598	

Table 3.3.3

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

*(millions of US dollars)*

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
		Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
<b>2018</b>															
January		1,928	1,148	1,635	764	62	16	118	1	7	15	-	0	36	53
February		2,301	1,374	1,970	884	56	17	215	3	1	27	-	0	11	45
March		2,576	1,488	2,325	1,034	51	30	105	1	3	42	-	-	13	60
April		2,667	1,397	2,500	1,061	49	30	164	1	2	46	0	-	17	67
May		2,467	1,613	2,076	906	64	35	105	2	1	33	-	-	13	87
June		2,417	1,390	2,153	996	30	21	86	3	2	40	0	-	31	82
July		2,337	1,596	2,132	686	18	48	79	1	1	21	-	-	29	63
August		2,297	1,556	2,117	718	39	22	31	4	2	42	-	-	23	42
September		2,379	1,345	2,122	1,018	39	25	64	5	1	55	-	-	28	56
October		2,322	1,397	2,070	835	26	21	111	5	1	90	-	-	27	61
November		2,183	1,319	1,898	799	40	27	174	5	1	28	-	-	26	49
December		2,954	1,669	2,719	1,179	44	22	125	6	1	77	0	-	14	53
<b>2019</b>															
January		2,528	1,330	2,259	1,161	47	32	121	7	2	29	-	-	30	38
February		2,802	1,567	2,584	1,120	57	24	118	5	1	37	-	-	38	55
March		3,328	2,111	2,870	1,351	38	20	128	4	1	27	-	-	12	94
April		3,493	1,624	3,153	1,823	69	18	167	4	4	27	0	-	34	64
May		3,525	1,749	3,121	1,807	89	28	141	10	1	19	0	-	10	75

Table 3.3.4

## Foreign Cash Flow Through Authorized Banks Across Russia

		<i>(millions of US dollars)</i>								
	1	2	3	4	5	6	7	8	9	
		Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account	
2018		40,248.52	17,414.02	25,703.82	4,335.20	13,027.71	34,011.88	29,898.27	1,822.01	
<b>2018</b>										
Q1		9,581.11	3,774.37	5,842.50	979.68	1,338.02	7,777.69	6,465.65	440.59	
Q2		8,800.37	5,034.43	6,778.88	1,129.18	1,670.29	7,273.52	7,108.30	458.82	
Q3		12,669.11	4,622.83	5,912.74	1,180.93	5,753.93	9,633.89	7,972.07	454.08	
Q4		9,197.93	3,982.39	7,169.69	1,045.41	4,265.46	9,326.78	8,352.25	468.53	
January		3,409.70	1,085.47	1,920.54	322.05	471.18	2,803.63	2,115.83	137.07	
February		3,508.88	1,231.81	1,824.20	297.56	512.62	2,511.36	2,077.29	141.92	
March		2,662.53	1,457.09	2,097.76	360.07	354.22	2,462.70	2,272.54	161.59	
April		4,848.75	1,965.47	2,378.43	323.82	548.35	2,354.74	3,057.93	154.62	
May		2,077.84	1,493.15	2,241.18	405.24	455.10	2,561.18	2,190.70	156.65	
June		1,873.79	1,575.81	2,159.27	400.13	666.85	2,357.61	1,859.68	147.54	
July		3,027.88	1,472.38	2,006.08	428.34	1,228.82	3,107.15	1,970.97	151.48	
August		5,183.62	1,760.29	2,065.93	391.25	1,939.22	3,319.33	3,011.03	156.25	
September		4,457.61	1,390.17	1,840.73	361.34	2,585.89	3,207.41	2,990.07	146.34	
October		3,893.07	1,317.14	2,214.98	398.09	2,255.83	3,642.24	3,177.77	158.56	
November		3,462.15	1,241.99	2,304.05	335.34	1,397.43	3,173.15	2,568.76	149.97	
December		1,842.71	1,423.26	2,650.66	311.98	612.20	2,511.38	2,605.72	160.01	
<b>2019</b>										
Q1		5,181.03	2,867.10	6,264.16	769.47	2,687.31	6,655.68	5,548.95	401.56	
January		1,344.07	825.50	1,960.85	240.85	501.97	2,139.94	1,683.49	123.87	
February		1,889.80	984.24	2,110.06	241.78	1,059.81	2,009.05	1,919.60	132.45	
March		1,947.16	1,057.36	2,193.25	286.83	1,125.53	2,506.69	1,945.86	145.24	



Table 3.3.6

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

Operation	Average size of transactions	2018												
		March	April	May	June	July	August	September	October	November	December	January	February	March
		<b>up to 250 US dollars</b>												
Purchase	number of transactions (thousands of units)	77.18	22.28	82.97	195.52	198.38	164.67	176.85	182.23	145.83	106.79	162.41	154.15	124.21
	value of transactions (millions of US dollars)	16.16	4.05	16.46	41.04	42.05	34.44	37.40	38.62	30.68	22.44	34.58	33.78	26.06
Sale	number of transactions (thousands of units)	19.15	18.99	33.87	31.49	26.54	20.01	15.91	14.28	13.35	10.05	14.37	14.90	22.53
	value of transactions (millions of US dollars)	1.95	2.09	5.05	4.41	3.38	1.96	1.91	1.44	1.57	0.75	2.12	1.60	2.74
		<b>from 251 to 500 US dollars</b>												
Purchase	number of transactions (thousands of units)	423.32	355.30	422.72	521.25	743.25	923.46	688.63	708.79	623.60	675.71	525.44	518.14	630.85
	value of transactions (millions of US dollars)	155.19	135.70	150.06	176.16	257.48	319.22	234.99	246.22	216.82	243.60	177.45	178.03	220.79
Sale	number of transactions (thousands of units)	122.14	138.59	232.58	315.61	253.08	173.98	230.17	173.82	91.76	89.41	111.50	322.15	254.20
	value of transactions (millions of US dollars)	48.72	55.85	92.43	126.16	99.78	71.02	93.10	68.20	37.92	37.11	45.93	141.50	104.91
		<b>from 501 to 2,000 US dollars</b>												
Purchase	number of transactions (thousands of units)	1,122.42	1,320.20	1,233.24	1,380.33	1,173.21	1,166.90	1,010.98	864.80	815.54	921.00	659.50	726.11	783.48
	value of transactions (millions of US dollars)	971.62	1,262.57	1,008.75	1,094.28	921.00	1,005.47	889.66	730.57	712.67	825.47	522.08	638.55	670.39
Sale	number of transactions (thousands of units)	1,357.95	1,257.97	1,316.74	1,347.32	1,632.11	1,623.71	1,429.35	1,496.28	1,244.92	1,369.89	916.10	1,097.79	1,484.45
	value of transactions (millions of US dollars)	1,536.20	1,343.35	1,290.70	1,370.88	1,672.39	1,633.47	1,474.05	1,609.81	1,369.29	1,449.33	943.25	1,106.82	1,496.96
		<b>from 2,001 to 5,000 US dollars</b>												
Purchase	number of transactions (thousands of units)	71.55	140.71	80.96	57.53	62.70	107.72	52.05	80.13	75.41	102.25	18.62	30.28	33.14
	value of transactions (millions of US dollars)	184.37	378.00	221.30	162.17	170.65	293.52	163.05	202.59	208.91	268.98	54.71	87.56	91.00
Sale	number of transactions (thousands of units)	129.53	150.83	155.11	141.50	229.62	292.73	243.50	254.21	282.81	221.44	226.42	165.74	162.87
	value of transactions (millions of US dollars)	358.35	416.19	421.23	402.61	648.75	802.17	707.63	723.89	821.76	644.34	659.60	443.84	428.88
		<b>over 5,000 US dollars</b>												
Purchase	number of transactions (thousands of units)	12.29	16.15	6.58	6.49	5.02	7.36	4.26	8.31	3.50	5.62	2.05	5.02	5.37
	value of transactions (millions of US dollars)	102.13	145.15	58.57	61.95	42.63	58.77	33.18	63.51	28.53	40.11	12.27	31.45	33.05
Sale	number of transactions (thousands of units)	50.40	42.17	61.25	36.73	49.13	61.98	67.64	98.95	76.87	40.20	47.71	34.56	49.81
	value of transactions (millions of US dollars)	488.92	498.22	713.16	413.28	642.92	760.28	897.33	1,202.39	896.35	356.42	463.16	299.16	455.29



Table 3.5

## Main Stock Market Indicators

Date	MICEX index, points	RTS index, points	Moscow Exchange trade turnover, billions of rubles
1	2	3	4
<b>2019</b>			
02.05	2,575.22	1,238.05	26.98
03.05	2,580.95	1,248.39	30.19
06.05	2,579.75	1,245.59	27.31
07.05	2,565.10	1,237.86	38.80
08.05	2,544.43	1,233.05	32.96
10.05	2,514.87	1,213.79	33.43
13.05	2,508.87	1,207.57	36.27
14.05	2,562.33	1,241.51	84.86
15.05	2,554.49	1,247.02	68.90
16.05	2,581.11	1,261.33	64.43
17.05	2,577.48	1,254.68	44.85
20.05	2,571.65	1,256.22	36.47
21.05	2,616.53	1,279.12	60.07
22.05	2,638.71	1,292.79	47.99
23.05	2,618.61	1,275.42	53.12
24.05	2,619.24	1,279.11	51.97
27.05	2,632.95	1,288.12	26.38
28.05	2,609.78	1,271.15	102.31
29.05	2,641.15	1,275.92	51.32
30.05	2,659.52	1,286.52	49.54
31.05	2,665.33	1,287.09	48.32



Table 4.1.1 (end)

	2018												2019				
	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03	30.04	31.05				
6. Additional offices of credit institutions – total	20,701	20,592	20,455	20,304	20,338	20,289	20,507	20,499	20,372	20,406	20,369	20,292	20,191				
of which Sberbank additional offices	12,914	12,910	12,930	12,921	12,973	12,980	13,132	13,160	13,187	13,226	13,224	13,224	13,221				
7. External cash desks of credit institution – total	1,678	1,640	1,530	1,480	1,411	1,323	1,172	1,068	1,025	924	910	922	916				
of which Sberbank external cash desks	543	519	493	492	430	411	257	219	187	93	93	92	92				
8. Cash credit offices of credit institutions – total	1,957	1,921	1,920	1,944	1,928	1,923	1,898	1,918	1,899	1,909	1,975	2,077	2,140				
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–				
9. Operational offices of credit institutions – total	6,696	6,492	6,252	5,811	5,729	5,704	5,956	6,015	5,766	5,761	5,784	5,746	5,761				
of which Sberbank	591	591	589	587	587	583	583	581	581	580	579	579	578				
10. Mobile banking offices – total	278	280	281	281	281	283	283	283	283	283	280	280	279				
of which Sberbank	275	277	277	277	277	279	279	279	279	279	276	276	275				
11. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) – total	354	358	361	364	369	372	374	382	385	387	391	391	392				
including, under the procedure of:																	
– voluntarily liquidation following the decision of the stockholders (equity holders)	3	3	3	4	4	4	4	6	6	6	7	7	6				
– compulsory liquidation	29	31	33	32	33	33	31	34	36	36	34	35	35				
– bankruptcy	322	324	325	328	332	335	339	342	343	345	350	349	351				

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

Table 4.1.2

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

31.03.2019				
N°	Name of credit institution	Registration number of credit institution	Date of Bank of Russia order on revocation of licence	Date of Bank of Russia order on assignment of provisional administration
1	2	3	4	5
1	JSC East-Siberian Transport Commercial Bank	2731	19.10.2018	19.10.2018
2	Bank IBSP (JSC)	197	31.10.2018	31.10.2018
3	CB Russian Mortgage Bank (LLC)	1968	23.11.2018	23.11.2018
4	CB Evrokapital-Alliance LLC	2672	25.01.2019	25.01.2019
5	PJSC Kamchatcomagroprombank	545	30.01.2019	30.01.2019
6	PJSC NCB RADIOTECHBANK	1166	31.01.2019	31.01.2019
7	NCI LLC ARB-INKASS	3353-K	15.02.2019	15.02.2019
8	ROSCOMSNABBANK (PJSC)	1398	07.03.2019	07.03.2019
9	JSC RTS Bank	3401	14.03.2019	14.03.2019
10	CB International Settlement Bank LLC	3028	28.03.2019	28.03.2019

Table 4.1.3

**Number of Credit Institutions with Nonresidents Equity***(units)*

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>				for non-bank credit institutions
		universal		basic		
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals	
<b>2018</b>						
30.09	150 (13)	137 (12)	119 (11)	5	5	8 (1)
31.12	141 (12)	116 (11)	101 (10)	17	14	8 (1)
<b>2019</b>						
31.03	139 (12)	115 (11)	100 (10)	16	14	8 (1)

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

Notes. 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 1%			up 1 to 20%			up 20 to 50%			up 50 to 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	share in total number of credit institutions with nonresidents' stake in authorized capital, %	
1	2	3	4	5	6	7	8	9	10	11	12		
<b>2015</b>													
31.12	34	17.1	36	18.1	23	11.6	38 (24)	19.1	68 (7)	34.2	199 (31)		
<b>2016</b>													
31.03	35	17.9	36	18.5	22	11.3	35 (23)	17.9	67 (7)	34.4	195 (30)		
30.06	37	19.6	33	17.5	21	11.1	30 (20)	15.9	68 (8)	36.0	189 (28)		
30.09	34	18.6	32	17.5	19	10.4	28 (19)	15.3	70 (8)	38.3	183 (27)		
31.12	32	18.4	30	17.2	20	11.5	25 (16)	14.4	67 (6)	38.5	174 (22)		
<b>2017</b>													
31.03	34	19.5	31	17.8	20	11.5	22 (14)	12.6	67 (6)	38.5	174 (20)		
30.06	34	20.0	25	14.7	21	12.4	23 (14)	13.5	67 (6)	39.4	170 (20)		
30.09	34	20.7	27	16.5	18	11.0	19 (12)	11.6	66 (5)	40.2	164 (17)		
31.12	34	21.3	25	15.6	17	10.6	19 (12)	11.9	65 (5)	40.6	160 (17)		
<b>2018</b>													
31.03	35	21.9	26	16.3	17	10.6	17 (10)	10.6	65 (5)	40.6	160 (15)		
30.06	33	21.3	27	17.4	16	10.3	15 (8)	9.7	64 (5)	41.3	155 (13)		
30.09	33	22.0	24	16.0	13	8.7	17 (9)	11.3	63 (4)	42.0	150 (13)		
31.12	28	19.9	24	17.0	12	8.5	16 (8)	11.3	61 (4)	43.3	141 (12)		
<b>2019</b>													
31.03	29	20.9	21	15.1	12	8.6	17 (8)	12.2	60 (4)	43.2	139 (12)		

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

Table 4.1.5

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

	Breakdown of credit institutions by value of assets (descending), as 30.04.2019						Total
	1–5	6–20	21–50	51–200	201–469		
Assets							
Assets (liabilities), millions of rubles	56,764,021	19,480,429	8,669,743	6,672,557	776,859		92,363,610
Loans to non-financial institutions, millions of rubles	23,067,064	6,743,405	1,811,754	1,669,577	223,907		33,515,707
Loans to resident financial institutions (except credit institutions), millions of rubles	2,372,111	1,758,928	123,319	112,728	16,850		4,383,936
Loans to individuals, millions of rubles	10,222,775	2,214,330	2,440,518	893,114	75,605		15,846,343
Capital and financial performance							
Equity capital, millions of rubles	7,255,118	741,643	993,759	1,036,965	206,905		10,234,390
Capital adequacy M1.0, %	13.8	4.1	13.3	19.3	31.3		12.1
Provisions for possible losses, including adjustment, millions of rubles	2,894,936	2,491,730	1,074,592	551,885	80,349		7,093,491
Provisions for possible losses, excluding adjustment, millions of rubles	3,005,177	3,187,613	1,053,902	589,764	89,879		7,926,335
Profit for the current year, millions of rubles	469,678	182,029	25,803	65,907	6,577		749,994
Return on assets, %	2.6	1.1	1.2	1.8	1.7		1.7
Return on equity, %	20.3	17.4	10.1	11.7	6.5		15.6
Liabilities							
Individuals' deposits, millions of rubles	19,050,449	4,852,148	2,896,241	1,760,387	251,080		28,870,304
Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions), millions of rubles	16,041,711	6,470,584	2,242,048	1,955,536	180,792		26,890,671
Loans received from the Bank of Russia, millions of rubles	717,672	1,784,661	55,464	38,341	1,258		2,597,396

Table 4.1.6

## Financial Performance of Credit Institutions

	1	2	3	4	5	6
	Total profit "+,-" / loss "-,-", millions of rubles	Profit made by profit-making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions, millions of rubles	Share of loss-making credit institutions, %	
<b>2017</b>						
31.12	789,661	1,561,647	75.0	771,985	25.0	
<b>2018</b>						
31.01	71,117	167,890	76.2	96,773	23.8	
28.02	177,516	310,029	72.7	132,513	27.3	
31.03	353,034	521,597	74.8	168,564	25.2	
30.04	537,002	705,994	69.0	168,992	31.0	
31.05	526,984	841,520	67.4	314,536	32.6	
30.06	633,958	1,002,100	72.3	368,143	27.7	
31.07	775,662	1,128,964	70.2	353,302	29.8	
31.08	900,507	1,274,868	69.3	374,362	30.7	
30.09	1,068,176	1,447,583	72.3	379,407	27.7	
31.10	1,182,516	1,593,275	72.7	410,758	27.3	
30.11	1,279,484	1,783,000	74.3	503,516	25.7	
31.12	1,344,829	1,919,407	79.3	574,578	20.7	
<b>2019</b>						
31.01	264,404	285,535	76.7	21,131	23.3	
28.02	444,866	480,887	75.1	36,022	24.9	
31.03	586,743	653,595	79.9	66,853	20.1	
30.04	749,994	819,209	78.4	69,215	21.6	

Table 4.1.7

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

1	Of which credit institutions with the capital									
	Total		less than 300 millions of rubles		300 millions –1 billions of rubles		1–10 billions of rubles		10–25 billions of rubles	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles
2	3	4	5	6	7	8	9	10	11	
<b>2017</b>										
31.12	561	9,397.3	38	3.3	206	212	613.7	40	634.3	
<b>2018</b>										
31.01	558	9,259.0	43	1.1	201	210	609.2	39	608.0	
28.02	551	9,328.3	44	1.5	198	205	596.8	39	606.0	
31.03	542	9,755.2	40	0.4	195	203	600.1	37	598.0	
30.04	534	9,833.4	37	3.6	193	198	565.9	39	615.3	
31.05	530	9,915.7	40	4.2	189	195	562.2	40	631.2	
30.06	524	9,512.5	38	4.0	187	193	556.5	40	630.1	
31.07	518	9,587.3	41	4.9	181	192	561.1	41	652.3	
31.08	512	9,783.8	36	3.8	172	199	562.9	42	661.8	
30.09	508	10,003.3	37	0.9	169	198	567.4	41	660.2	
31.10	499	10,086.5	36	4.2	163	196	568.9	41	664.3	
30.11	490	10,172.3	35	4.0	161	190	543.1	42	671.8	
31.12	484	10,269.3	34	3.8	158	188	550.3	42	678.3	
<b>2019</b>										
31.01	479	10,030.0	35	4.1	157	186	557.6	41	671.7	
28.02	478	10,113.5	35	4.4	157	186	564.4	40	656.5	
31.03	473	10,168.9	34	4.2	155	183	549.6	41	659.2	
30.04	469	10,234.4	34	4.2	152	184	560.2	39	619.5	
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.04.2019, %		12.1	43.9	26.4	22.1	18.5				

Table 4.1.7 (end)

	Of which credit institutions with the capital												credit institutions going through insolvency prevention measures <sup>1</sup>				
	25–50 billions of rubles				50–100 billions of rubles				100–250 billions of rubles				250 billions of rubles and more		number of credit institutions, units	capital, billions of rubles	
	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles	number of credit institutions, units	capital, billions of rubles					
1	12	13	14	15	16	17	18	19	20	21	22	23	24	25			
<b>2017</b>																	
31.12	17	591.8	8	522.0	4	571.8	7	6,840.9	29								
<b>2018</b>																	
31.01	19	674.6	7	474.9	4	580.9	6	6,803.4	29								
28.02	19	671.9	7	482.8	4	585.2	6	6,904.1	29								
31.03	20	701.6	7	497.2	4	597.4	6	7,054.7	30								
30.04	21	744.7	6	431.8	4	596.2	6	7,205.3	30								
31.05	20	719.2	6	430.6	4	599.9	6	7,293.1	30								
30.06	20	723.5	6	428.5	4	602.6	6	6,991.3	30								
31.07	19	697.4	6	434.3	4	605.2	6	7,071.2	28								
31.08	19	702.7	6	443.2	4	614.3	6	7,207.4	28								
30.09	18	659.8	7	505.9	4	615.8	6	7,351.5	28								
31.10	18	661.5	7	507.1	4	622.9	6	7,449.7	28								
30.11	16	590.2	7	485.4	5	733.8	6	7,631.7	28								
31.12	17	639.3	6	429.5	5	744.8	6	7,748.4	28								
<b>2019</b>																	
31.01	16	612.3	6	431.0	5	740.1	6	7,630.0	27								
28.02	16	607.4	6	437.2	5	752.1	6	7,741.3	27								
31.03	16	577.2	7	494.5	5	747.8	6	7,811.0	26								
30.04	17	612.1	7	492.6	5	743.1	6	7,876.1	25								
Memo: own funds (capital) adequacy ratio (N 1.0) as of 30.04.2019, %		16.0	14.9	14.4	13.7	17.4											

<sup>1</sup>Information on credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal law № 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)".

Table 4.1.8

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

(units)

	2019				
	31.01	28.02	31.03	30.04	31.05
<b>Non-bank financial institutions</b>					
<b>Subjects of insurance business</b>	275	276	271	270	268
Insurance companies	198	198	193	191	189
Mutual insurance companies	12	12	12	12	12
Insurance brokers	65	66	66	67	67
<b>Securities market professional participants<sup>1</sup></b>	529	526	520	513	508
Brokers	327	327	324	319	316
Dealers	360	360	356	352	348
Forex-dealers	4	4	4	4	4
Trust managers	229	228	227	223	220
Depositories	301	300	297	294	290
Registrars	35	34	34	33	33
Investment advisers	26	32	34	40	42
<b>Infrastructures (subjects)</b>	66	64	64	64	63
Clearing houses	6	6	6	6	6
Trade organisers (exchanges, trade system)	7	6	6	6	6
Commodity pool operators	6	6	6	6	5
Repositories	2	2	2	2	2
Central counterparties	1	1	1	1	1
The central depository	1	1	1	1	1
Payment systems operators	33	32	32	32	32
Credit bureaus	13	13	13	13	13
Information agencies	5	5	5	5	5
<b>Collective investment market participants</b>	362	360	355	354	355
Private pension funds	52	52	51	51	51
Joint-stock investment funds	2	2	2	2	2
Asset management companies	279	278	275	274	275
Specialized depositories	29	28	27	27	27
<b>Subjects of microfinance and cooperatives</b>	9,853	9,756	9,593	9,476	9,323
Microfinance organizations	2,008	2,038	1,999	1,991	1,992
Credit consumer cooperatives	2,233	2,206	2,187	2,179	2,139
Pawn shops	4,523	4,440	4,354	4,271	4,181
Housing savings cooperatives	59	58	56	57	54
Agricultural credit consumer cooperatives	1,030	1,014	997	978	957
<b>Credit rating agencies</b>	2	2	2	2	2
<b>Branches and representative offices of foreign credit rating agencies</b>	3	3	3	3	3
<b>Appointed actuaries</b>	104	104	104	104	104
<b>Self-regulating organisations</b>	20	20	20	19	19
Self-regulating organisations of actuaries	2	2	2	2	2
Self-regulating organisations in the financial market	18	18	18	17	17

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

Table 4.1.9

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

31.03.2019			
No.	Name of institution	Date of Bank of Russia order on revocation (cancellation) of licence	Date of Bank of Russia order on assignment/change of provisional administration
1	2	3	4
1	Provisional administrations assigned to insurance companies after revocation of licences		
1.1	Limited Liability Company Central Insurance Company	25.05.2018	25.05.2018
1.2	Joint-stock Company Insurance Company Opora	26.07.2018	26.07.2018
1.3	Insurance Company Trudovoye Strakhovanie, Limited Liability Company	14.03.2019	14.03.2019
1.4	Insurance Company Sibirsky Spas, Joint-stock Company	14.03.2019	14.03.2019
1.5	Insurance Company Angara, Limited Liability Company	28.03.2019	28.03.2019
2	Provisional administrations assigned to management companies of investment funds, unit investment funds and non-governmental pension funds after cancellation of licences		
2.1	Limited Liability Company Management Company Eurotrust	14.10.2014	14.10.2014
2.2	Limited Liability Company Management Company Sadko Finance	10.12.2015	14.07.2016
2.3	PSK Management Company, Limited Liability Company	24.01.2019	24.01.2019
3	Provisional administrations assigned to specialised depositories of investment funds, unit investments funds and non-governmental pension funds after cancellation of licences		
3.1	Limited Liability Company Nizhny Novgorod Specialised Depository	14.10.2014	14.10.2014
3.2	Limited Liability Company North-West Financial Company	11.02.2016	11.02.2016

## 4.2. Borrowings

Table 4.2.1

## Deposits of Individuals Accepted by Credit Institutions

		Deposits of individuals															
		in rubles							in foreign currency								
total		by maturity							by maturity								
total		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>2017</b>																	
31.12	25,987,406	20,642,614	4,297,433	55,820	285,017	4,169,490	4,498,010	6,504,724	832,120	5,344,793	1,100,669	7,782	16,790	70,658	785,669	2,871,590	491,635
<b>2018</b>																	
31.01	25,471,747	20,189,510	3,771,373	53,483	330,729	4,138,636	4,562,400	6,505,380	827,509	5,282,237	1,120,694	8,191	17,002	68,211	767,101	2,797,478	503,560
28.02	25,765,506	20,570,029	4,077,117	83,419	387,208	4,082,282	4,570,975	6,534,474	834,554	5,195,477	1,110,073	9,847	17,571	65,021	738,440	2,746,128	508,397
31.03	26,055,184	20,781,663	4,098,626	61,051	473,668	3,970,099	4,669,612	6,659,359	849,248	5,273,521	1,141,661	8,848	16,778	65,842	737,865	2,769,091	533,434
30.04	26,743,710	21,231,829	4,443,513	112,605	414,722	3,484,005	5,193,347	6,722,894	860,744	5,511,881	1,240,125	8,980	16,257	106,622	717,857	2,850,042	571,999
31.05	26,703,240	21,232,068	4,468,054	73,111	341,442	2,242,547	6,494,835	6,732,160	879,918	5,471,172	1,257,844	7,337	15,669	94,947	778,895	2,725,136	591,344
30.06	26,991,730	21,506,008	4,740,834	108,257	280,498	2,141,366	6,625,408	6,713,328	896,318	5,485,722	1,268,571	7,178	14,077	98,814	877,863	2,585,936	633,284
31.07	27,065,097	21,526,890	4,783,693	74,104	301,839	2,132,839	6,640,968	6,667,648	925,800	5,538,207	1,265,598	6,782	14,496	93,895	906,119	2,579,492	671,824
31.08	27,369,386	21,438,977	4,754,188	57,794	307,227	2,142,518	6,608,934	6,638,279	930,037	5,930,409	1,407,185	6,783	14,936	100,622	949,591	2,709,045	742,247
30.09	26,934,425	21,260,938	4,693,769	93,582	262,785	2,005,332	6,643,159	6,633,557	928,753	5,673,487	1,357,195	9,186	14,456	101,632	922,532	2,562,143	706,344
31.10	27,074,348	21,419,912	4,790,377	67,365	291,807	1,872,312	6,705,719	6,761,069	931,264	5,654,437	1,330,133	9,777	18,718	103,493	1,205,877	2,359,223	627,215
30.11	27,156,150	21,368,088	4,593,702	122,807	250,531	1,970,364	6,594,852	6,922,371	913,461	5,788,062	1,314,551	10,876	19,161	83,343	1,339,740	2,413,960	606,432
31.12	28,460,229	22,351,597	5,324,102	67,697	421,010	2,018,296	6,453,696	7,152,810	913,987	6,108,632	1,319,654	7,356	31,180	94,515	1,480,194	2,548,221	627,512
<b>2019</b>																	
31.01	27,744,439	21,766,322	4,653,624	60,124	423,334	2,367,644	6,169,802	7,213,591	878,203	5,978,116	1,278,298	7,242	30,606	92,997	1,503,371	2,461,763	603,839
28.01	28,168,326	22,107,464	4,836,252	97,052	428,466	2,353,292	6,125,446	7,390,721	876,236	6,060,862	1,278,085	9,386	28,568	95,582	1,528,085	2,528,466	592,690
31.03	28,215,470	22,156,683	4,800,894	66,338	476,405	2,508,317	5,941,748	7,500,003	862,977	6,058,787	1,277,016	6,582	23,768	95,434	1,533,300	2,533,928	588,759
30.04	28,810,304	22,724,469	5,242,055	139,512	439,110	2,527,735	5,932,656	7,581,688	861,714	6,085,836	1,279,720	6,416	24,608	95,251	1,558,123	2,527,896	593,821

(millions of rubles)

Table 4.2.2

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

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

in rubles

(millions of rubles)

1	2	3	by maturity							over 3 years
			total							
			demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	9	
4	5	6	7	8	9	10				
<b>2017</b>										
31.12	17,900,432	10,952,805	225,615	2,814,790	2,437,344	2,073,884	1,117,825	519,235	1,764,112	
<b>2018</b>										
31.01	17,637,679	10,684,337	208,209	2,759,902	2,399,980	1,831,429	1,181,808	525,358	1,777,650	
28.02	17,536,590	10,697,400	206,334	2,634,346	2,132,990	1,876,764	1,570,441	509,800	1,766,725	
31.03	18,107,793	11,014,269	210,658	2,767,909	1,895,100	2,221,939	1,780,592	479,305	1,658,766	
30.04	18,833,333	11,367,480	196,827	2,855,599	2,113,345	2,293,903	1,807,595	463,577	1,636,636	
31.05	18,803,798	11,359,178	217,950	2,769,676	2,016,847	2,390,790	1,869,735	456,523	1,637,658	
30.06	19,083,378	11,763,267	229,553	2,998,273	2,187,818	2,363,170	1,880,119	429,700	1,674,635	
31.07	18,980,982	11,870,135	227,342	2,765,462	2,105,918	2,548,559	2,127,192	417,452	1,678,210	
31.08	20,168,085	12,633,408	202,608	3,059,759	2,222,982	3,169,455	1,871,140	427,070	1,680,394	
30.09	20,357,496	12,934,251	191,297	3,028,904	2,331,236	3,538,526	1,704,346	437,146	1,702,794	
31.10	20,949,397	13,469,673	177,224	2,875,890	2,469,260	3,914,888	1,861,945	429,861	1,740,605	
30.11	21,386,898	13,754,570	241,409	3,451,210	2,280,226	3,661,496	1,973,896	432,735	1,713,598	
31.12	21,651,970	13,893,866	186,852	3,768,304	2,648,758	2,942,473	2,121,491	451,754	1,774,234	
<b>2019</b>										
31.01	21,213,309	13,707,158	181,920	3,383,134	2,612,943	2,992,923	2,241,230	459,886	1,835,123	
28.02	21,293,481	13,789,041	187,231	3,160,566	2,521,625	3,213,770	2,402,418	461,528	1,841,902	
31.03	21,345,744	14,044,519	385,281	3,156,370	2,452,286	3,250,331	2,510,923	454,330	1,834,998	
30.04	21,690,068	14,361,860	423,223	3,141,482	2,460,149	3,495,119	2,533,044	470,937	1,837,907	

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

	Deposits and other funds raised from legal entities <sup>2</sup>													Loans, deposits and other funds raised from credit institutions			
	In foreign currency											Memo:					
	total	by maturity										Deposits of individual entrepreneurs		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 year to 3 years	over 3 years	in rubles	in foreign currency							
1	11	12	13	14	15	16	17	18	19	20	21	22					
<b>2017</b>																	
31.12	6,947,627	43,724	354,557	267,204	301,217	472,487	802,210	4,706,228	111,288	1,908	6,576,526	2,688,734					
<b>2018</b>																	
31.01	6,953,342	54,517	439,883	303,410	273,406	444,785	761,875	4,675,466	96,807	1,745	6,117,656	1,726,916					
28.02	6,839,190	52,782	397,581	304,623	268,223	452,775	749,945	4,613,262	95,259	1,441	6,096,163	1,749,601					
31.03	7,093,524	55,163	559,022	238,297	224,883	512,641	706,764	4,796,753	94,898	1,810	4,881,790	1,683,790					
30.04	7,465,853	69,614	364,926	381,415	304,260	508,901	684,302	5,152,435	94,938	2,070	5,430,623	2,023,995					
31.05	7,444,619	67,883	421,154	381,419	351,710	559,018	666,779	4,996,656	90,739	1,842	5,034,906	1,905,288					
30.06	7,320,111	55,370	445,978	306,526	298,389	568,558	634,314	5,010,975	93,439	1,752	5,038,900	2,055,718					
31.07	7,110,847	68,597	319,453	263,202	297,021	588,886	634,695	4,938,992	92,486	2,114	5,035,199	1,909,570					
31.08	7,534,678	41,715	428,261	394,301	259,980	493,043	692,491	5,224,887	97,517	2,310	5,162,888	2,317,542					
30.09	7,423,245	38,443	547,044	355,577	318,675	466,608	647,351	5,049,546	96,256	2,678	5,247,996	2,299,395					
31.10	7,479,725	36,956	479,571	433,803	356,694	447,909	706,663	5,018,130	97,401	2,622	5,897,107	2,272,097					
30.11	7,632,327	40,642	566,546	392,957	384,891	469,734	689,764	5,087,792	102,022	2,925	6,344,131	2,279,462					
31.12	7,758,104	33,126	560,045	580,713	438,961	458,776	696,574	4,989,910	135,072	3,149	6,638,198	2,552,144					
<b>2019</b>																	
31.01	7,506,151	31,066	512,249	574,282	431,114	479,607	680,950	4,796,885	120,017	3,416	6,684,693	2,373,094					
28.02	7,504,440	26,658	489,689	598,303	470,307	521,140	676,659	4,721,682	119,211	3,842	6,224,284	2,384,743					
31.03	7,301,225	24,914	424,514	506,220	398,030	563,038	717,529	4,666,980	120,639	3,729	6,042,652	2,459,328					
30.04	7,328,208	23,285	429,387	505,890	412,331	581,530	706,582	4,669,202	121,824	3,983	5,963,429	2,211,814					

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

Table 4.2.3

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

1	Weighted average interest rates on deposits of individuals by maturity											Weighted average interest rates on deposits of nonfinancial organizations by maturity																		
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	up to 31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>2018</b>																														
January	2.43	3.15	5.47	4.87	5.93	5.78	5.53	5.72	6.73	5.33	6.66	6.06	6.66	6.73	6.94	6.10	6.61	7.06	6.65											
February	2.76	3.36	5.11	5.02	5.83	5.57	5.42	5.57	6.41	5.32	6.37	5.91	6.50	6.55	6.53	5.95	6.32	6.91	6.38											
March	2.33	3.00	5.13	5.03	5.83	5.62	5.43	5.59	6.25	4.97	6.21	5.97	6.25	6.27	6.55	5.99	6.32	5.49	6.30											
April	2.80	3.52	4.95	4.46	5.46	5.68	5.29	5.39	5.88	4.71	5.84	5.75	6.14	6.21	6.44	5.77	5.68	4.53	5.67											
May	3.03	3.64	4.90	4.32	5.60	5.72	5.39	5.46	6.02	4.85	5.98	5.76	6.19	6.30	6.47	5.79	6.28	6.08	6.28											
June	2.94	3.54	4.85	4.39	5.51	5.22	5.10	5.20	5.72	4.78	5.69	5.78	6.30	6.47	6.42	5.81	5.96	6.65	5.99											
July	3.66	3.97	4.80	4.39	5.44	5.09	5.04	5.13	5.76	5.14	5.73	5.85	6.31	6.27	6.27	5.88	6.33	5.20	6.30											
August	4.18	4.31	4.74	4.40	5.25	5.13	4.98	5.04	5.74	4.88	5.70	5.94	6.46	6.51	6.60	5.97	7.18	7.29	7.18											
September	4.17	4.26	4.35	4.59	5.21	5.52	5.14	5.21	6.05	5.17	6.02	6.18	6.89	7.03	7.05	6.21	6.08	6.62	6.09											
October	3.69	4.13	4.57	4.69	5.51	6.06	5.54	5.66	6.57	5.89	6.56	6.36	7.26	7.48	7.32	6.41	6.02	6.54	6.03											
November	4.24	4.62	4.90	5.01	5.87	6.36	5.89	5.98	6.77	6.07	6.75	6.42	7.22	7.66	7.44	6.47	6.92	6.91	6.92											
December	5.35	5.09	4.70	5.14	5.83	5.80	5.62	5.64	6.87	5.84	6.83	6.49	7.20	7.68	7.92	6.54	6.67	7.78	6.69											
<b>2019</b>																														
January	4.62	4.80	4.99	5.18	6.72	5.90	6.02	6.10	6.94	6.09	6.91	6.47	7.23	7.66	7.43	6.52	6.62	7.14	6.62											
February	4.32	4.57	4.77	5.38	6.61	6.43	6.15	6.24	7.05	5.90	7.02	6.45	7.22	7.58	7.88	6.50	6.29	7.74	6.34											
March	4.59	4.73	4.88	5.24	6.40	6.43	6.03	6.12	7.09	5.91	7.07	6.41	7.03	7.53	7.68	6.46	6.42	7.09	6.48											
April	4.50	4.64	4.75	5.37	6.03	6.19	5.72	5.82	6.92	6.68	6.92	6.43	6.87	7.34	7.46	6.46	6.74	7.21	6.77											

Table 4.2.4

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

(% p.a.)

1	Weighted average interest rates on deposits of individuals by maturity										Weighted average interest rates on deposits of nonfinancial organizations by maturity								
	demand deposits	up to 30 days (including demand deposits)	up to 30 days (except demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	up to 1 year (except demand deposits)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including demand deposits)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including demand deposits)	1 year to 3 years	over 3 years	over 1 year
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>in US dollars</b>																			
<b>2019</b>																			
January	0.35	0.76	0.95	0.91	1.72	2.96	2.58	2.63	3.28	3.67	3.31	1.62	2.78	3.71	3.88	1.87	3.92	–	3.92
February	0.52	0.78	0.94	0.86	1.68	2.38	1.94	2.02	3.39	3.38	3.39	1.49	2.53	3.04	3.87	1.64	3.66	–	3.66
March	0.44	0.79	0.99	0.88	1.78	2.10	1.80	1.86	2.82	3.46	2.89	1.40	2.02	2.51	2.87	1.50	3.40	–	3.40
April	0.56	0.74	0.87	0.98	1.42	2.08	1.73	1.79	2.53	3.21	2.58	1.36	1.83	2.34	2.99	1.42	2.96	–	2.96
<b>in euros</b>																			
<b>2019</b>																			
January	0.04	0.19	0.38	0.39	0.43	0.35	0.35	0.38	0.57	0.98	0.66	0.82	0.41	0.63	0.74	0.52	0.56	–	0.56
February	0.06	0.20	0.37	0.38	0.43	0.33	0.34	0.36	0.48	1.01	0.56	0.20	0.29	0.50	0.56	0.33	0.48	–	0.48
March	0.04	0.04	–	0.40	0.32	0.31	0.27	0.31	0.42	0.92	0.49	0.19	0.27	0.80	0.49	0.33	1.47	–	1.47
April	0.04	0.07	0.88	0.31	0.28	0.42	0.29	0.38	0.47	0.59	0.48	0.18	0.43	0.50	0.38	0.37	0.14	–	0.14

Table 4.2.5

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

(millions of rubles)

	Savings certificates													
	Deposit certificates					Savings certificates								
	total	of which by maturity				total	of which by maturity							
up to 30 days		31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years		over 3 years	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>2017</b>														
31.12	526	0	391	0	5	31	23	387,774	0	1,012	53,910	161,226	140,915	8,809
<b>2018</b>														
31.01	130	0	0	0	0	31	23	396,268	73	732	49,666	174,998	140,665	7,928
28.02	129	0	0	0	0	31	23	402,497	60	591	50,413	176,127	144,107	6,049
31.03	91	0	4	0	0	12	1	411,128	34	474	44,314	184,220	151,743	6,088
30.04	87	0	0	0	0	11	1	403,168	31	415	39,215	180,039	155,779	6,088
31.05	87	0	0	0	0	11	1	401,879	0	459	32,671	183,533	158,466	8,607
30.06	87	0	0	0	0	11	1	363,010	0	46	22,092	164,920	145,779	8,606
31.07	82	0	0	0	0	6	1	309,537	0	15	10,827	133,095	133,111	8,531
31.08	82	0	0	0	0	6	1	271,706	0	0	1,657	112,476	125,818	8,491
30.09	75	0	0	0	0	3	1	236,467	0	0	655	86,889	116,527	7,121
31.10	68	0	0	0	0	0	1	198,749	0	0	219	68,439	103,672	7,074
30.11	66	0	0	0	0	0	1	174,270	0	0	0	53,043	96,953	7,073
31.12	66	0	0	0	0	0	1	151,284	0	0	0	41,181	86,181	6,969
<b>2019</b>														
31.01	66	0	0	0	0	0	1	131,552	0	0	0	30,033	76,951	6,967
28.02	66	0	0	0	0	0	1	109,023	0	0	0	19,427	64,911	6,959
31.03	66	0	0	0	0	0	1	82,618	0	0	0	7,401	48,742	6,955
30.04	65	0	0	0	0	0	0	65,687	0	0	0	3,067	39,535	6,909

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

	Bonds							Banking bill and bank acceptance
	total	of which by maturity						
		up to 180 days	181 days to 1 year	1 year to 3 years	over 3 years			
1	16	17	18	19	20	21		
<b>2017</b>								
31.12	1,211,362	0	37,000	37,449	1,112,098		428,130	
<b>2018</b>								
31.01	1,243,889	0	37,000	37,488	1,094,399		414,869	
28.02	1,270,626	0	37,000	37,481	1,120,974		408,643	
31.03	1,268,627	0	34,000	37,491	1,178,373		401,671	
30.04	1,238,794	0	31,000	32,785	1,146,154		400,476	
31.05	1,277,057	0	32,000	32,801	1,174,706		400,886	
30.06	1,210,546	0	28,754	14,118	1,122,782		391,120	
31.07	1,255,036	0	27,719	13,816	1,189,654		428,376	
31.08	1,291,130	1,000	27,719	13,757	1,221,859		433,576	
30.09	1,274,111	1,000	27,719	13,757	1,191,794		431,458	
31.10	1,259,239	1,000	27,719	14,457	1,190,169		429,724	
30.11	1,275,435	0	14,361	14,457	1,224,526		446,684	
31.12	1,328,693	0	10,125	49,424	1,255,565		438,642	
<b>2019</b>								
31.01	1,344,150	251	10,702	49,128	1,260,917		413,895	
28.02	1,368,145	251	11,625	50,500	1,281,088		398,755	
31.03	1,448,110	857	17,796	85,502	1,298,790		420,875	
30.04	1,507,043	1,311	42,944	127,682	1,314,150		406,461	

## 4.3. Lending

Table 4.3.1

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

(millions of rubles)

		Loans, deposits and other funds in rubles											
		of which											
		total		individuals		organizations (except general and local governments and extrabudgetary funds)						credit institutions	
		total		total		of which by maturity						total	
1	2	3	4	5	6	7	8	9	10	11			
<b>2017</b>													
31.12	42,928,749	12,065,458	24,380,792	1,599,876	746,282	1,124,350	3,151,193	5,243,935	10,725,839	6,482,499			
<b>2018</b>													
31.01	42,773,331	12,156,755	24,631,886	1,953,697	676,476	885,081	3,151,601	5,126,536	10,963,396	5,984,690			
28.02	42,777,890	12,271,922	24,708,082	1,860,772	683,340	1,002,439	3,125,935	5,087,712	11,032,835	5,797,887			
31.03	42,146,267	12,469,064	25,082,586	1,922,309	636,886	1,073,755	3,194,074	5,122,894	11,192,590	4,594,617			
30.04	43,218,566	12,697,540	25,443,198	1,877,279	604,100	1,150,279	3,346,488	5,115,883	11,382,437	5,077,829			
31.05	42,842,842	12,953,749	25,365,744	1,758,403	510,743	1,139,526	3,339,077	5,149,893	11,530,892	4,523,349			
30.06	43,378,565	13,197,822	25,507,546	1,751,966	489,086	1,137,931	3,151,448	5,447,726	11,600,980	4,673,196			
31.07	43,839,940	13,466,674	25,819,672	1,742,469	481,889	1,190,266	3,209,934	5,512,731	11,717,444	4,553,595			
31.08	44,589,984	13,791,355	26,184,172	1,741,649	426,643	1,445,307	3,092,850	5,599,838	11,887,677	4,614,458			
30.09	45,253,376	14,078,096	26,470,737	1,837,136	622,535	1,366,830	3,073,102	5,536,578	12,038,685	4,704,542			
31.10	46,648,240	14,320,488	26,891,902	1,945,055	642,986	1,345,159	3,173,721	5,610,708	12,171,146	5,435,850			
30.11	47,812,696	14,639,324	27,199,743	2,228,714	692,083	1,071,336	3,286,801	5,700,066	12,222,054	5,973,628			
31.12	48,436,678	14,790,659	27,491,225	2,320,277	784,636	1,112,501	3,119,402	5,744,669	12,487,097	6,154,795			
<b>2019</b>													
31.01	49,219,246	14,981,938	27,847,666	2,288,505	688,548	997,180	3,138,313	5,763,028	12,679,297	6,389,642			
28.02	49,086,358	15,167,299	27,906,250	2,295,910	624,878	1,028,026	3,114,738	5,760,434	12,718,854	6,012,809			
31.03	49,671,604	15,430,745	28,298,414	2,143,802	965,588	1,080,577	3,214,364	5,801,811	12,733,627	5,942,445			
30.04	49,891,756	15,746,053	28,449,535	2,175,874	853,105	1,149,479	3,235,495	5,831,797	12,803,741	5,696,169			



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

(millions of rubles)

1	Outstanding amounts of loans and other funds granted to nonfinancial organisations		Outstanding amounts of loans and other funds granted to individuals	
	2	3	4	5
	total	of which overdue debt on loans and other funds	total	of which overdue debt on loans and other funds
<b>2017</b>				
31.12	30,192,528	1,942,364	12,173,693	848,868
<b>2018</b>				
31.01	30,295,776	2,046,836	12,260,698	855,635
28.02	30,180,728	2,085,902	12,371,494	848,336
31.03	30,627,206	2,102,411	12,571,696	839,372
30.04	31,438,859	2,153,607	12,800,666	821,186
31.05	31,286,510	2,125,976	13,055,570	824,990
30.06	31,398,419	2,111,690	13,296,325	814,301
31.07	31,590,704	2,146,643	13,560,693	819,673
31.08	32,684,230	2,190,121	13,893,134	822,464
30.09	32,890,670	2,174,005	14,173,446	815,396
31.10	32,985,854	2,204,972	14,415,958	812,620
30.11	33,077,268	2,185,476	14,734,222	815,486
31.12	33,371,778	2,093,320	14,901,395	760,360
<b>2019</b>				
31.01	33,187,183	2,572,063	15,092,266	819,387
28.02	33,314,567	2,641,034	15,277,787	809,702
31.03	33,459,021	2,631,207	15,534,958	798,129
30.04	33,515,707	2,600,174	15,846,343	805,053

Table 4.3.3

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

1	Total																
	of which car loans																
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
<b>2018</b>																	
January	17.30	16.62	21.13	19.01	18.99	15.91	12.99	13.52	–	21.63	–	11.01	11.83	12.76	15.31	14.50	
February	16.93	16.19	19.66	18.33	18.29	16.14	12.91	13.42	–	20.10	23.22	10.22	11.20	12.36	14.83	14.07	
March	14.84	15.70	18.23	17.45	17.41	15.58	12.93	13.39	–	21.36	21.55	10.12	11.05	11.71	14.39	13.53	
April	15.74	15.97	18.03	16.03	16.14	15.60	12.80	13.25	17.29	–	20.28	9.97	10.26	11.55	14.18	13.30	
May	15.35	16.98	19.57	17.73	17.79	15.72	12.70	13.20	–	–	21.53	9.83	10.25	11.58	14.29	13.44	
June	15.29	15.57	18.31	17.78	17.72	15.63	12.50	13.00	–	–	20.66	9.00	9.46	11.15	14.21	13.30	
July	12.68	15.78	17.04	17.23	17.12	15.39	12.47	12.94	–	–	21.34	9.03	9.50	11.16	14.22	13.36	
August	13.28	15.04	18.71	17.75	17.74	15.33	12.41	12.87	–	–	–	8.69	8.69	11.19	14.11	13.29	
September	13.97	14.10	18.54	17.57	17.50	15.01	12.04	12.50	–	19.28	20.66	9.00	9.98	10.94	14.12	13.18	
October	12.59	14.64	19.02	18.02	17.99	15.21	12.05	12.50	–	20.06	–	9.14	9.90	11.35	13.92	13.19	
November	13.08	15.26	17.49	17.95	17.82	14.89	11.97	12.38	–	–	–	8.36	8.36	11.50	13.76	13.11	
December	13.91	12.00	18.43	18.32	17.87	14.97	12.08	12.50	–	–	–	8.01	8.01	11.18	13.18	12.61	
<b>2019</b>																	
January	12.75	16.68	18.84	15.82	15.95	15.08	12.73	13.10	–	–	–	10.07	10.07	11.90	14.84	14.12	
February	14.53	17.60	18.29	15.34	15.54	14.97	12.76	13.08	–	–	–	9.62	9.62	11.47	14.13	13.44	
March	12.96	14.49	19.24	14.73	14.91	14.85	12.99	13.29	–	–	–	9.01	9.01	11.48	14.15	13.45	
April	12.19	12.10	18.91	14.99	15.06	15.01	13.07	13.37	–	–	–	9.18	9.18	11.54	14.11	13.42	

(% p.a.)

Table 4.3.4

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

1	Total													of which car loans				
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year		
<b>2018</b>																		
January	-	-	9.73	10.11	9.89	7.28	9.47	7.78	-	-	-	-	-	-	-	-		
February	-	-	-	12.11	12.11	9.60	10.97	9.77	-	-	-	-	-	-	-	-		
March	-	-	-	8.95	8.95	5.37	6.57	5.80	-	-	-	-	-	-	-	-		
April	-	-	-	8.67	8.67	5.87	6.69	6.59	-	-	-	-	-	-	-	-		
May	-	-	10.79	11.17	11.01	7.48	-	7.48	-	-	-	-	-	-	-	-		
June	-	-	6.59	6.79	6.79	7.70	7.50	7.63	-	-	-	-	-	-	-	-		
July	-	-	-	9.65	9.65	8.88	11.90	9.75	-	-	-	-	-	-	-	-		
August	-	-	14.15	9.08	10.06	7.44	7.90	7.53	-	-	-	-	-	-	-	-		
September	-	-	-	-	-	7.36	6.00	6.08	-	-	-	-	-	-	-	-		
October	-	8.61	-	8.84	8.81	9.91	-	9.91	-	-	-	-	-	-	-	-		
November	-	-	-	8.29	8.29	9.60	-	9.60	-	-	-	-	-	-	-	-		
December	-	-	-	8.12	8.12	7.79	-	7.79	-	-	-	-	-	-	-	-		
<b>2019</b>																		
January	-	-	-	6.34	6.34	6.88	-	6.88	-	-	-	-	-	-	-	-		
February	-	-	-	-	-	11.13	-	11.13	-	-	-	-	-	-	-	-		
March	-	-	-	8.59	8.59	8.67	-	8.67	-	-	-	-	-	-	-	-		
April	-	-	-	7.73	7.73	10.09	9.55	9.87	-	-	-	-	-	-	-	-		

(% p.a.)

Table 4.3.5

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

1	Total																
	of which car loans																
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>2018</b>																	
January	-	-	-	12.72	12.72	-	-	-	-	-	-	-	-	-	-	-	-
February	-	10.01	-	-	10.01	-	-	-	-	-	-	-	-	-	-	-	-
March	-	-	-	7.16	7.16	8.19	-	8.19	-	-	-	-	-	-	-	-	-
April	-	-	-	-	-	5.69	-	5.69	-	-	-	-	-	-	-	-	-
May	-	-	11.33	-	11.33	-	-	-	-	-	-	-	-	-	-	-	-
June	-	-	-	-	-	6.06	-	6.06	-	-	-	-	-	-	-	-	-
July	-	-	-	-	-	6.66	-	6.66	-	-	-	-	-	-	-	-	-
August	-	-	-	5.39	5.39	-	-	-	-	-	-	-	-	-	-	-	-
September	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
October	-	-	-	4.47	4.47	6.50	-	6.50	-	-	-	-	-	-	-	-	-
November	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
December	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2019</b>																	
January	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
February	-	-	-	5.61	5.61	-	4.88	4.88	-	-	-	-	-	-	-	-	-
March	-	-	-	-	-	3.70	-	3.70	-	-	-	-	-	-	-	-	-
April	-	-	-	4.45	4.45	6.35	5.77	6.04	-	-	-	-	-	-	-	-	-

(% p.a.)

Table 4.3.6

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

1	Total														of which to small, medium-sized businesses													
	up to 30 days (including call loans)		31 to 90 days		91 to 180 days		181 days to 1 year		up to 1 year (including call loans)		1 year to 3 years		over 3 years		over 1 year		up to 1 year (including call loans)		1 year to 3 years		over 3 years		over 1 year					
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	14	15	16	17	14	15	16	17				
<b>2018</b>																												
January	7.93	9.29	10.75	10.01	9.14	9.74	7.94	8.61	13.15	12.24	12.87	12.19	12.46	11.80	10.63	11.28												
February	7.89	9.39	9.76	9.19	8.81	8.95	9.88	9.23	12.94	12.48	12.34	10.58	11.58	11.43	9.69	10.65												
March	7.83	9.00	9.97	9.18	8.77	9.31	9.08	9.22	12.58	11.82	12.22	10.41	11.32	11.35	9.56	10.62												
April	7.69	9.14	9.50	9.37	8.66	8.70	8.33	8.51	12.27	11.80	12.14	10.55	11.36	11.50	9.74	10.77												
May	7.73	9.30	9.69	9.30	8.75	9.08	8.11	8.61	12.77	11.97	11.98	10.84	11.52	11.12	8.56	9.95												
June	7.73	9.31	9.99	9.42	8.82	8.60	8.24	8.45	12.27	11.60	11.69	10.91	11.39	11.09	8.27	9.39												
July	7.66	9.09	9.64	9.44	8.75	8.81	8.33	8.61	12.22	11.48	11.88	11.00	11.45	11.13	8.70	9.70												
August	7.73	9.36	9.98	9.08	8.72	9.28	8.86	9.05	11.98	11.76	11.78	10.79	11.39	11.14	9.32	10.21												
September	7.90	9.62	10.01	9.42	9.00	9.49	9.02	9.24	8.89	11.89	11.71	10.93	11.03	11.13	9.34	10.20												
October	8.05	9.85	10.05	8.56	8.84	9.47	8.56	9.16	12.12	11.77	11.82	10.22	11.19	10.95	9.14	10.14												
November	8.13	9.83	10.28	8.87	8.94	9.81	8.88	9.45	9.29	11.65	11.66	9.90	10.33	10.69	8.74	9.69												
December	8.28	9.79	10.24	9.56	9.20	9.70	8.63	9.17	9.04	11.75	11.66	10.46	10.89	11.06	9.33	10.08												
<b>2019</b>																												
January	8.24	9.64	10.24	9.94	9.26	10.35	9.45	9.90	9.35	11.46	11.84	11.15	11.14	11.79	9.99	10.79												
February	8.42	10.02	10.26	10.06	9.29	10.52	8.62	9.88	10.86	11.77	11.73	10.81	11.31	11.79	11.22	11.59												
March	8.22	9.91	10.17	9.70	9.30	10.31	9.57	9.98	11.14	11.83	11.53	10.14	10.99	11.61	10.00	10.85												
April	8.15	9.78	10.27	10.10	9.24	10.13	9.49	9.83	10.81	11.66	11.64	10.97	11.36	11.47	10.28	10.98												

(% p.a.)

Table 4.3.7

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

	of which small and medium-sized businesses																
	Total																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
	(% p.a.)																
<b>2018</b>																	
January	5.20	4.07	5.69	5.28	4.94	5.60	5.93	5.85	6.84	4.38	6.78	7.99	6.82	6.34	7.24	6.97	
February	3.39	4.34	5.48	5.61	4.87	4.42	6.06	5.74	—	5.47	6.89	8.88	6.73	7.98	7.70	7.77	
March	4.37	4.74	4.99	5.01	4.80	5.54	5.49	5.50	7.86	5.80	7.45	5.55	6.27	5.47	5.05	5.11	
April	4.12	6.15	4.94	4.81	5.38	5.29	5.61	5.50	—	4.74	10.07	7.35	7.62	7.48	—	7.48	
May	4.74	5.10	5.32	5.43	5.21	4.02	5.53	5.02	—	8.04	7.77	4.87	7.16	6.64	—	6.64	
June	3.80	5.11	5.44	5.12	4.97	5.46	6.14	6.00	—	5.53	5.99	7.45	7.03	7.05	—	7.05	
July	3.97	4.82	5.21	5.79	5.07	4.97	5.22	5.12	—	7.10	6.15	5.14	6.02	10.53	—	10.53	
August	4.01	4.40	4.96	4.81	4.53	5.24	4.99	5.00	—	5.67	6.56	3.16	4.00	4.78	—	4.78	
September	4.22	5.07	5.07	4.76	4.80	6.62	6.87	6.86	—	5.54	6.82	3.30	3.84	7.00	—	7.00	
October	4.36	5.18	5.82	5.60	5.10	5.58	6.34	6.32	—	6.36	6.59	4.45	5.10	7.48	—	7.48	
November	5.04	5.53	5.56	4.64	5.04	5.75	6.60	5.91	—	6.89	7.11	4.49	5.90	9.05	6.99	7.24	
December	5.80	5.34	5.68	6.24	5.80	4.32	5.38	4.73	—	5.83	6.11	7.11	6.27	7.79	—	7.79	
<b>2019</b>																	
January	4.68	5.05	5.60	7.19	5.38	6.12	6.48	6.36	—	6.60	5.62	7.69	6.85	7.18	—	7.18	
February	4.06	4.36	6.18	6.09	5.38	6.33	2.63	3.00	—	—	5.93	7.66	6.64	7.77	—	7.77	
March	3.80	4.92	6.06	6.00	5.27	6.34	6.05	6.23	—	6.43	5.81	6.91	6.52	7.68	7.07	7.19	
April	4.16	4.37	5.93	5.69	5.34	5.71	5.92	5.89	—	5.62	5.56	6.95	6.58	8.01	7.66	7.72	

Table 4.3.8

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

	of which small and medium-sized businesses																
	Total																
	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	up to 30 days (including call loans)	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 3 years	over 1 year	over 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>2018</b>																	
January	0.87	3.86	4.03	3.75	3.23	3.49	3.85	3.83	–	6.89	5.70	7.25	6.98	3.37	4.34	4.18	
February	0.92	4.49	3.09	3.15	2.84	5.70	5.11	5.24	–	–	5.14	9.76	9.56	4.78	–	4.78	
March	1.60	3.28	2.10	3.27	3.05	3.41	4.22	4.18	–	6.40	6.72	5.71	6.00	5.14	–	5.14	
April	0.71	3.77	2.79	3.00	2.63	1.86	3.92	3.50	–	–	5.29	4.85	5.11	2.33	–	2.33	
May	1.06	3.70	3.82	3.46	3.37	2.24	3.17	2.90	–	–	8.41	4.07	5.15	–	4.40	4.40	
June	0.53	3.97	4.55	4.81	2.41	4.20	3.95	3.97	–	5.20	6.31	7.50	6.48	3.47	–	3.47	
July	0.68	4.69	4.26	2.89	2.48	2.16	4.06	3.27	–	7.23	5.29	5.99	6.52	4.48	–	4.48	
August	0.77	3.10	2.27	3.32	2.38	2.56	4.54	3.87	–	–	5.99	4.39	4.98	5.34	–	5.34	
September	0.98	5.86	2.47	4.19	3.02	3.21	4.56	4.17	–	–	5.87	5.47	5.70	5.47	–	5.47	
October	2.71	3.45	2.83	3.09	3.10	2.93	4.84	4.66	–	–	3.90	4.44	4.26	6.18	–	6.18	
November	1.43	3.06	3.22	4.01	2.87	3.12	4.07	3.99	–	–	4.85	3.50	3.77	4.35	–	4.35	
December	2.00	3.86	4.06	3.74	3.60	3.25	3.81	3.66	–	–	5.58	4.83	4.90	4.71	3.42	3.43	
<b>2019</b>																	
January	–	4.09	2.50	1.79	2.54	2.61	3.75	3.59	–	4.97	5.23	4.55	4.98	7.64	–	7.64	
February	–	3.95	3.30	2.86	3.17	3.56	2.62	2.64	–	3.92	5.27	6.15	5.24	–	–	–	
March	–	3.93	2.66	3.14	2.93	4.20	4.63	4.40	–	4.31	4.83	7.09	5.99	4.69	5.13	4.94	
April	–	3.77	2.85	2.93	3.27	2.73	4.37	3.36	–	5.47	3.99	5.62	4.78	5.53	–	5.53	

(% p.a.)

Table 4.3.9

## Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

1	Volume of extended loans				Debt				Of which overdue debt			
	in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals		in rubles		in foreign currency and precious metals	
	2	3	4	5	6	7	8	9	10	11	12	13
	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
<b>2019</b>												
31.01	422,392	33,455	30,586	0	4,073,162	388,146	211,571	2,660	494,710	13,710	29,638	119
28.02	444,179	37,253	37,931	0	4,076,834	389,170	200,385	2,639	507,576	13,539	21,963	127
31.03	565,756	47,803	38,632	2	4,145,631	399,826	192,660	2,539	507,184	13,562	28,080	117
30.04	643,103	49,734	43,851	5	4,292,441	407,416	187,041	2,534	512,426	14,071	30,393	117

Table 4.3.10

## Housing Loans Granted to Resident Individuals

1	In rubles						7
	2	3	4		6		
	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		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue debt			
1	2	3	4	5	6	7	
<b>2019</b>							
31.01	79,360	169,627	<b>6,519,366</b>	<b>66,506</b>	207.8	9.88	
28.02	<b>104,495</b>	<b>228,558</b>	<b>6,630,506</b>	<b>66,225</b>	<b>211.5</b>	10.15	
31.03	<b>103,140</b>	<b>227,333</b>	<b>6,733,215</b>	<b>66,095</b>	<b>213.0</b>	10.41	
30.04	<b>110,314</b>	<b>243,559</b>	<b>6,846,709</b>	66,281	<b>214.4</b>	10.55	
31.05	86,153	190,358	6,919,820	67,049	214.5	10.53	

Table 4.3.10 (end)

	In foreign currency						
	number of granted loans data for the month, units	volume of granted loans data for the month, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	
			total	of which overdue loans			
1	8	9	10	11	12	13	
<b>2019</b>							
31.01	0	0	32,936	11,954	0.0	0.00	
28.02	1	3,288	31,641	11,569	13.4	10.00	
31.03	4	122,833	29,878	10,600	17.1	7.58	
30.04	4	116,973	28,744	10,122	11.1	9.12	
31.05	2	190,411	28,291	10,576	52.0	5.32	

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

Table 4.3.11

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

		In rubles						
1	2	3	4		6	7	8	
			total	of which overdue loans				
	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	
<b>2019</b>								
31.01	78,787	168,392	<b>6,490,656</b>	<b>62,846</b>	207.9	9.87	159,411	
28.02	<b>103,557</b>	<b>226,259</b>	<b>6,601,883</b>	<b>62,585</b>	211.6	10.15	162,362	
31.03	<b>102,029</b>	<b>224,293</b>	<b>6,704,783</b>	<b>62,662</b>	213.2	10.42	164,098	
30.04	<b>108,991</b>	<b>239,810</b>	<b>6,817,976</b>	62,884	214.5	10.56	161,042	
31.05	85,057	187,369	6,891,412	63,678	214.4	10.54	161,841	

Table 4.3.11 (end)

1	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, %	13	14	15		
			total	of which overdue loans							
9	10	11	12	13	14	15					
<b>2019</b>											
31.01	0	0	31,499	11,149	0.0	0.00	11,698				
28.02	1	3,288	30,175	10,568	13.4	10.00	11,478				
31.03	4	122,833	28,539	9,726	17.1	7.58	11,462				
30.04	4	116,973	27,462	9,295	11.1	9.12	10,971				
31.05	1	32,529	26,724	9,519	12.8	12.00	10,982				

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

Table 4.3.12

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

In rubles							
1	2	3	4		5	6	7
			total	of which overdue loans			
	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, %	
<b>2019</b>							
31.01	19,921	49,972	1,358,304	4,752	209.8	9.65	
28.02	23,668	60,339	1,331,943	4,808	211.8	9.94	
31.03	21,393	54,412	1,326,889	4,696	215.0	10.12	
30.04	21,299	54,809	1,317,565	4,752	212.6	10.23	
31.05	23,463	62,617	1,414,904	4,818	215.0	10.03	

Table 4.3.12 (end)

1	In foreign currency						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		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			
8	9	10	11	12	13		
<b>2019</b>							
31.01	0	0	679	507	0	0	
28.02	0	0	663	501	0	0	
31.03	0	0	564	407	0	0	
30.04	0	0	549	408	0	0	
31.05	0	0	519	393	0	0	

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

Table 4.3.13

## Investment Portfolio of Credit Institutions

(millions of rubles)

1	Investments in debt securities (including cost adjustment and revaluation)											Memo: provisions for possible losses on debt securities		
	2	of which										11	12	13
		total	3	4	5	6	7	8	9	10	debt securities revaluation			
		debt securities of the Russian Federation	debt securities of the Bank of Russia	debt securities of the Russian Federation constituent entities and local self-government bodies	debt securities of resident credit institutions	debt securities of non-residents	debt securities of other residents	debt securities transferred that do not qualify for the derecognition	overdue debt securities	debt securities revaluation	including provisions adjustment	excluding provisions adjustment		
<b>2018</b>														
31.12	10,856,530	3,238,760	1,343,680	372,304	327,393	1,824,262	1,974,019	1,929,997	55,867	-209,753	-	292,984		
<b>2019</b>														
31.01	10,440,617	3,174,262	1,472,983	381,661	322,731	1,771,667	2,063,753	1,694,737	81,909	-507,931	102,997	94,331		
28.02	10,355,768	2,915,903	1,497,663	387,413	326,890	1,749,008	2,099,838	1,836,355	82,295	-525,350	104,151	94,912		
31.03	10,358,373	3,043,742	1,492,756	351,469	316,493	1,758,848	2,093,492	1,756,080	81,439	-522,655	103,553	94,105		
30.04	10,650,552	2,763,771	1,489,431	380,622	339,615	1,809,537	2,147,927	2,117,544	99,752	-486,365	122,069	110,590		

Table 4.3.13 (cont.)  
(millions of rubles)

	Investment in equities (including cost adjustment and revaluation)										Memo: provisions for possible losses on equity securities		
	of which												
	total	14	15	16	17	18	19	20	21	including provisions adjustment	excluding provisions adjustment		
			investment in equities at balance-sheet value (excluding cost adjustment and revaluation)			revaluation of equities							
			of resident credit institutions		of nonresidents	of other residents	shares transferred that do not qualify for the derecognition						
1													
<b>2018</b>													
31.12	494,417	57,998	93,277	194,337	19,043	-49,668		-	80,620				
<b>2019</b>													
31.01	396,098	99,783	121,549	304,998	12,786	-143,048		2,079	4,638				
28.02	393,138	105,823	121,759	306,067	5,256	-145,797		2,080	4,625				
31.03	388,418	105,311	121,809	298,793	9,873	-147,398		2,040	3,425				
30.04	398,804	66,436	124,506	299,652	9,003	-100,824		2,041	3,303				

**Table 4.3.13 (end)**  
(millions of rubles)

	Equity in subsidiaries and associated joint-stock companies, including revaluation		Memo: provisions for possible losses on equity in subsidiaries and associated joint-stock companies		Other participation, including revaluation	Memo: provisions for possible losses on other participation		Discounted bills (including cost adjustment and revaluation)	Memo: provisions for possible losses on promissory notes	
	total	of which shares of subsidiaries and associated resident credit institutions	including provisions adjustment	excluding provisions adjustment		including provisions adjustment	excluding provisions adjustment		including provisions adjustment	excluding provisions adjustment
1	22	23	24	25	26	27	28	29	30	31
<b>2018</b>										
31.12	1,613,905	170,721	-	296,367	1,351,314	-	285,864	133,226	-	-
<b>2019</b>										
31.01	1,545,871	184,202	224,222	285,807	1,061,663	158,108	263,279	99,005	21,692	21,637
28.02	1,579,892	185,495	225,687	292,493	1,062,222	159,576	266,233	98,027	21,459	21,016
31.03	1,640,842	185,453	316,274	298,861	1,077,897	161,670	271,813	97,618	22,320	21,763
30.04	1,651,937	189,302	312,493	299,239	1,088,270	199,980	274,489	92,177	19,537	19,752

Table 4.4

## Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds					Claims on foreign exchange delivery					Claims on delivery of precious metals							
	total	of which those with terms			total	of which those with terms			total	of which those with terms			total	of which those with terms				
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		
1	2	3	4	5	6	7	8	9	10	11	12	13						
<b>2017</b>																		
31.12	6,114,074	1,170,206	1,151,566	3,693,858	12,208,804	2,838,291	2,120,838	6,742,281	698,632	267,683	16,443	212,030						
<b>2018</b>																		
31.01	5,842,086	953,284	1,124,139	3,519,719	11,670,249	2,200,165	1,900,681	6,752,892	590,437	68,073	51,321	177,271						
28.02	5,786,221	1,052,810	1,085,076	3,419,208	11,572,688	2,311,291	1,730,216	6,696,531	599,228	71,874	43,585	173,543						
31.03	5,944,917	1,298,574	1,094,687	3,461,304	13,324,572	4,170,266	1,966,460	6,617,434	714,361	201,677	28,655	175,050						
30.04	6,481,998	1,349,958	1,174,704	3,853,466	13,132,892	3,116,696	2,327,480	7,039,561	657,934	94,232	65,614	164,240						
31.05	6,607,245	1,189,297	1,145,175	4,005,591	12,965,741	2,777,139	2,168,979	7,186,284	750,647	176,729	37,605	170,909						
30.06	6,512,137	1,281,557	1,038,560	4,114,554	12,755,851	2,819,375	2,557,970	6,890,910	644,409	97,829	73,078	157,903						
31.07	6,769,952	1,246,826	1,079,102	4,126,826	12,729,779	2,658,172	2,233,490	7,055,015	659,946	77,858	98,170	176,325						
31.08	7,774,137	1,370,044	1,441,429	4,860,314	15,382,527	3,721,976	2,195,124	8,913,133	834,885	71,939	145,381	348,515						
30.09	8,440,842	1,365,488	1,638,668	5,323,602	14,789,297	2,651,187	2,845,418	8,766,655	811,636	123,238	67,874	383,854						
31.10	8,434,539	1,387,704	1,468,381	5,332,223	15,644,708	2,889,351	2,786,900	9,187,745	864,854	106,186	210,909	302,066						
30.11	9,275,213	1,776,617	1,446,057	5,892,379	16,524,823	3,973,198	2,565,581	9,467,304	823,755	121,808	202,449	295,162						
31.12	9,921,328	1,870,945	1,674,473	6,259,345	17,470,356	3,627,475	3,439,928	9,826,261	837,098	164,692	100,911	308,933						
<b>2019</b>																		
31.01	12,129,149	1,617,028	1,801,615	6,414,603	20,266,480	4,244,165	3,104,983	9,482,632	904,971	107,898	217,133	271,906						
28.02	12,662,480	1,804,075	1,754,210	6,682,168	20,965,202	4,390,408	2,842,905	9,797,561	949,656	48,292	253,323	286,522						
31.03	14,021,090	3,889,297	1,901,149	7,739,276	21,560,257	6,930,856	3,346,528	9,888,109	978,461	202,949	149,560	291,949						
30.04	13,896,248	3,763,705	1,860,243	8,036,744	21,331,762	7,658,540	3,225,320	9,735,114	955,637	127,876	141,901	354,469						

Table 4.4 (cont.)  
(millions of rubles)

	Claims on delivery of securities				Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives			
	of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	14	15	16	17	18	19	20	21	22	23	24	25
<b>2017</b>												
31.12	34,842	1,506	15,491	16,148	56,968	192	1,620	0	349,013	4,624	18,732	204,813
<b>2018</b>												
31.01	53,589	4,068	24,161	15,137	57,742	259	1,289	0	460,746	19,769	14,699	192,951
28.02	70,851	29,394	1,680	38,155	70,835	1,296	0	0	439,149	5,444	31,070	168,597
31.03	73,521	13,763	17,248	40,851	41,480	0	87	0	394,673	6,528	35,693	167,147
30.04	84,385	12,450	45,242	23,452	45,356	0	97	0	355,956	25,473	16,011	173,798
31.05	73,473	21,886	4,574	44,620	52,353	220	0	0	308,238	7,927	8,147	137,254
30.06	76,901	1,483	15,023	58,740	31,472	393	122	7,000	69,201	10,156	3,754	6,359
31.07	77,393	210	38,478	36,982	31,287	1	129	7,000	71,277	444	2,299	5,844
31.08	112,079	43,158	17,583	49,749	60,296	137	0	9,000	109,643	17,301	2,670	8,003
30.09	82,920	1,208	41,249	38,953	37,545	1	2,954	9,000	424,282	93,288	110,167	175,982
31.10	72,207	918	31,152	38,522	51,547	1	4,890	9,000	380,908	102,520	55,027	166,011
30.11	199,309	82,462	6,509	108,610	65,838	4,069	1	9,000	287,014	34,034	78,233	134,068
31.12	142,583	15,348	19,747	105,967	65,770	0	4,321	9,000	218,921	26,353	42,405	120,087
<b>2019</b>												
31.01	158,426	7,911	36,662	107,666	59,194	152	3,944	7,500	241,496	47,212	20,184	116,021
28.02	154,876	20,113	5,913	126,176	63,991	4,462	48	7,633	205,001	625	71,029	72,852
31.03	146,675	22,397	16,303	107,107	80,373	1,177	7,737	8,219	205,263	20,060	56,186	70,317
30.04	168,142	6,785	22,921	136,601	80,653	790	11,613	4,739	209,236	61,844	6,621	66,769

Table 4.4 (cont.)  
(millions of rubles)

	Liabilities on delivery of ruble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms				of which those with terms				of which those with terms				of which those with terms			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
<b>2017</b>																
31.12	6,974,723	1,398,729	1,610,981	3,306,571	11,057,721	2,423,125	1,612,691	6,873,233	646,689	455,739	11,095	179,678	121,690	2,007	23,305	88,946
<b>2018</b>																
31.01	6,773,997	1,292,938	1,299,583	3,308,024	10,605,468	1,713,341	1,670,869	6,732,341	416,737	220,707	41,521	150,424	134,139	4,063	35,882	84,366
28.02	6,619,747	1,417,128	1,042,484	3,252,018	10,616,765	1,886,353	1,715,518	6,585,903	392,724	116,799	74,382	147,115	155,654	32,252	5,258	110,656
31.03	6,866,027	1,768,207	1,063,112	3,266,859	12,256,033	3,619,499	1,880,692	6,555,312	507,528	270,850	83,316	149,765	158,265	17,663	30,456	102,072
30.04	7,212,406	1,621,839	1,175,198	3,642,702	12,327,212	2,808,944	2,192,948	7,057,542	409,549	134,961	130,239	143,341	164,748	16,181	53,303	86,357
31.05	7,413,195	1,708,996	1,079,524	3,703,138	11,954,105	2,177,697	2,169,858	7,138,460	467,966	179,610	67,842	193,867	204,663	48,744	4,815	139,239
30.06	7,304,120	1,631,342	1,168,973	3,756,005	11,793,639	2,412,543	2,363,774	6,917,633	424,266	140,184	88,654	192,238	170,511	13,349	36,412	112,380
31.07	7,521,669	1,548,962	1,294,712	3,755,536	11,850,892	2,271,103	2,036,621	7,109,882	451,605	149,140	57,627	220,118	173,851	11,792	45,993	106,145
31.08	8,464,752	1,902,646	1,372,282	4,471,260	14,446,171	3,084,714	2,282,979	8,944,536	636,825	126,371	112,380	396,537	243,377	76,320	24,082	134,075
30.09	8,844,076	1,681,502	1,689,492	4,791,176	14,084,276	2,395,410	2,574,916	8,965,175	578,975	77,958	210,221	290,407	199,075	8,130	48,655	132,563
31.10	9,224,043	1,615,835	1,829,643	4,992,341	14,620,420	2,574,328	2,454,494	9,195,736	674,933	143,996	169,420	327,324	186,603	1,236	50,359	124,683
30.11	10,040,017	2,492,434	1,576,145	5,277,608	15,487,062	3,197,845	2,454,242	9,693,312	665,083	179,319	145,186	340,536	328,211	68,213	3,494	246,054
31.12	10,983,100	2,380,017	2,224,456	5,598,455	16,193,524	3,158,345	2,765,551	10,187,215	611,223	136,047	82,259	392,901	337,334	4,348	83,521	227,332
<b>2019</b>																
31.01	13,400,282	2,505,008	2,326,074	5,864,499	18,787,196	3,273,436	2,572,407	9,712,234	646,769	145,593	101,487	376,883	388,552	8,731	124,185	219,085
28.02	14,167,241	2,546,278	2,222,844	6,343,105	19,395,847	3,608,236	2,413,253	9,792,415	609,007	73,347	168,292	352,718	401,104	45,233	21,041	311,899
31.03	15,884,217	4,953,438	2,502,952	7,336,758	19,519,684	5,908,591	2,747,499	9,775,005	682,425	121,273	92,747	466,142	383,853	12,362	73,012	274,927
30.04	15,707,904	4,609,430	2,347,245	7,835,752	19,336,291	6,800,893	2,490,891	9,723,191	707,746	134,448	218,135	353,628	484,976	9,284	139,768	313,520

Table 4.4 (end)  
(millions of rubles)

	Claims on delivery of ruble-denominated derivatives				Claims on delivery of foreign currency-denominated derivatives				Derivatives (claims, at fair value)		Derivatives (liabilities, at fair value)	
	total	of which those with terms			total	of which those with terms			total	of which those with terms	total	of which those with terms
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days				
1	42	43	44	45	46	47	48	49	50	51		
<b>2017</b>												
31.12	60,690	38	2,665	0	398,539	10,513	28,790	236,076	505,003	337,106		
<b>2018</b>												
31.01	60,871	64	2,491	3	487,873	12,504	25,764	217,347	540,100	370,772		
28.02	71,653	1,986	0	2	472,520	6,510	20,308	210,885	530,155	363,446		
31.03	41,998	0	0	0	433,932	11,659	25,771	211,197	462,104	323,364		
30.04	49,212	0	0	0	393,197	8,850	26,392	220,704	554,239	376,604		
31.05	56,181	176	0	0	371,008	14,303	12,421	188,272	539,437	349,802		
30.06	30,734	278	1	7,000	154,781	9,799	16,934	79,577	474,850	322,287		
31.07	32,198	216	6	7,000	150,702	0	13,433	74,911	443,338	295,186		
31.08	65,235	3	8	9,000	192,318	16,522	9,777	80,374	677,494	492,277		
30.09	34,760	5	0	9,000	537,658	86,200	137,294	265,121	591,811	402,722		
31.10	50,847	1	2	9,000	512,586	143,023	58,842	249,020	566,351	389,900		
30.11	63,338	0	1	9,000	342,518	35,198	78,869	182,137	573,811	373,109		
31.12	62,956	0	0	9,000	286,707	27,267	48,324	177,097	728,784	503,847		
<b>2019</b>												
31.01	54,801	531	20	7,500	334,890	50,464	43,112	172,468	554,182	379,270		
28.02	65,036	751	77	10,552	314,438	5,270	87,317	163,103	518,296	356,216		
31.03	85,447	5,501	9,223	7,500	306,645	38,506	68,517	145,725	551,784	392,457		
30.04	84,275	3,490	12,420	4,066	300,779	60,080	42,309	140,089	511,696	378,625		

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

Table 4.5.1

### Main Indicators of Private Pension Funds' Performance

	Private pension provision				Benefits under mandatory pension insurance					
	Pension reserves, millions of rubles	Number of participants, persons		Payouts of pensions, millions of rubles	Pension savings, millions of rubles	Number of insured persons, persons		Number of insured persons who received a one-off benefit, persons	Payouts of pensions, millions of rubles	
		total	of which receiving pension			total	of which receiving pension		total	of which one-off benefit, persons
1	2	3	4	5	6	7	8	9	10	11
<b>2018</b>										
Q1	1,217,459.79	6,162,374	1,509,762	15,073.20	2,635,295.70	37,066,828	45,657	44,800	2,037.24	1,904.96
Q2	1,222,043.01	6,157,568	1,520,475	31,970.12	2,644,359.98	37,032,923	156,331	105,115	4,917.61	4,634.76
Q3	1,237,533.23	6,155,608	1,526,530	45,808.41	2,635,141.86	36,992,219	381,498	323,968	9,045.68	8,589.83
Q4	1,267,959.20	6,131,624	1,526,119	60,318.05	2,582,322.85	36,973,256	424,991	360,894	11,472.86	10,847.80
<b>2019</b>										
Q1	1,298,919.85	6,180,333	1,574,235	17,240.00	2,667,425.89	37,430,164	68,664	47,832	3,111,186.00	2,902.52

Table 4.5.2

### Private Pension Funds' Pension Reserves Generation

<i>(millions of rubles)</i>						
	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the reporting year	Pension reserves at the end of the year
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

Table 4.5.3

## Private Pension Funds' Pension Accruals Flows

*(millions of rubles)*

1	Pension accruals received by the Pension Fund of the Russian Federation				Pension accruals received by the other pension funds				Pension accruals transferred to the Pension Fund of the Russian Federation				
	2	3	of which		6	7	of which		10	11	of which		
			total	maternity capital (a portion of maternity (family) capital), including investment returns			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	

Table 4.5.3 (end)  
(millions of rubles)

1	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	funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
			funds of instalments co-financing of pension savings	including contributions disbursed from the National Welfare Fund						
	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

Table 4.5.4

## Main Indicators of Unit Investment Funds' Performance

1	Number of holders of investment shares in unit investment funds, thousands of units (Number of personal accounts in the registers of investment fund shareholders, thousands of units) <sup>1</sup>					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
2	3	4	5	6	7	8	9	10	11	
<b>2015</b>										
Q1	2,204.5	-	1,042.2	1,152.1	10.2	2,202,217.6	-	90,306.5	20,088.7	2,091,822.3
Q2	2,221.6	-	1,057.4	1,152.1	12.1	2,276,520.4	-	90,688.0	19,123.9	2,166,708.5
Q3	2,252.2	-	1,089.5	1,151.8	10.9	2,303,928.9	-	95,932.9	19,439.3	2,188,556.7
Q4	2,305.4	-	1,141.6	1,151.9	11.9	2,381,953.6	-	110,124.7	23,096.4	2,248,732.5
<b>2016</b>										
Q1	1,457.6 (2,360.5)	-	342.7 (1,196.5)	1,105.9 (1,151.9)	9.0 (12.0)	2,430,168.9	-	111,113.1	20,666.1	2,298,389.8
Q2	1,458.5 (2,377.5)	-	368.3 (1,258.7)	1,080.1 (1,105.9)	10.2 (13.0)	2,394,961.4	-	114,640.5	18,718.4	2,261,602.5
Q3	1,463.3 (2,369.5)	-	373.6 (1,250.0)	1,079.9 (1,106.0)	9.8 (13.5)	2,447,828.0	-	122,643.8	18,839.3	2,306,345.0
Q4	1,465.9 (2,430.5)	-	376.0 (1,311.1)	1,079.7 (1,106.0)	10.2 (13.4)	2,579,909.8	-	130,805.2	18,148.5	2,430,956.0
<b>2017</b>										
Q1	1,467.9	-	378.1	1,079.6	10.1	2,728,774.1	-	141,072.1	18,577.8	2,569,124.2
Q2	1,473.0	-	383.7	1,079.2	10.1	2,653,828.8	-	162,800.7	19,620.5	2,471,407.5
Q3	1,486.7	-	397.6	1,078.1	10.9	2,713,989.6	-	190,523.0	20,068.2	2,503,398.4
Q4	1,516.4	-	428.0	1,077.6	10.8	2,936,651.3	-	216,150.9	20,254.2	2,700,246.2
<b>2018</b>										
Q1	1,555.8	-	469.0	1,077.6	9.3	3,015,944.3	-	259,294.7	22,246.8	2,734,402.8
Q2	1,610.1	-	523.3	1,077.4	9.4	3,107,103.3	-	303,714.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,189,556.9	212.8	317,469.3	29,455.1	2,842,419.7
Q4	1,660.3	3.2	570.8	1,076.2	10.2	3,341,756.8	1,018.0	315,353.5	31,234.6	2,994,150.7
<b>2019</b>										
Q1	1,673.5	8.1	579.9	1,075.3	10.2	3,485,742.1	3,786.6	318,365.0	45,434.0	3,118,156.4

Table 4.5.4 (end)

		Issue of investment shares of unit investment funds, millions of rubles					Redemption of investment shares of unit investment funds, millions of rubles				
		of which by types of investment funds					of which by types of investment funds				
	total	exchange-traded	opened	interval	closed	total	exchange-traded	opened	interval	closed	
1	12	13	14	15	16	17	18	19	20	21	
<b>2015</b>											
Q1	41,686.8	-	11,157.2	70.4	30,458.1	27,372.1	-	14,713.8	2,888.6	9,769.7	
Q2	110,924.7	-	19,565.4	279.0	91,080.3	49,969.6	-	23,635.2	4,082.7	22,251.6	
Q3	168,651.7	-	38,955.5	346.3	129,349.9	72,160.9	-	42,513.9	4,271.1	25,375.9	
Q4	229,131.3	-	56,152.2	2,946.2	170,033.0	95,041.9	-	53,977.1	4,380.7	36,684.1	
<b>2016</b>											
Q1	79,829.1	-	12,754.1	118.7	66,956.3	48,183.8	-	11,392.6	3,175.3	33,615.9	
Q2	129,504.5	-	22,270.1	178.0	107,056.5	123,335.1	-	20,253.1	3,392.0	99,690.0	
Q3	216,780.7	-	40,467.4	213.7	176,099.6	149,432.4	-	34,689.1	3,637.0	111,106.3	
Q4	357,167.0	-	58,888.9	241.9	298,036.2	209,145.6	-	46,572.3	4,897.9	157,675.4	
<b>2017</b>											
Q1	133,583.7	-	19,497.6	115.1	113,970.9	19,116.5	-	8,069.1	68.8	10,978.6	
Q2	191,399.2	-	45,994.2	1,145.4	144,259.6	76,882.5	-	16,056.1	219.7	60,606.7	
Q3	269,272.2	-	74,107.9	1,173.2	193,946.1	92,942.2	-	23,828.9	293.6	68,819.7	
Q4	551,968.8	-	110,882.6	1,512.0	439,574.2	115,657.3	-	38,312.9	357.4	76,987.0	
<b>2018</b>											
Q1	119,530.0	-	47,862.3	1,611.2	70,056.5	33,651.6	-	11,639.3	35.5	21,976.8	
Q2	116,322.5	-	54,511.2	3,618.5	58,192.8	23,820.1	-	13,823.1	808.4	9,188.5	
Q3	56,282.7	200.0	35,319.1	1,772.0	18,991.6	42,123.3	0.0	25,234.2	123.2	16,765.9	
Q4	105,384.0	830.8	26,796.8	2,740.5	75,016.0	61,640.6	0.0	29,469.6	223.6	31,947.4	
<b>2019</b>											
Q1	125,934.5	2,651.7	20,260.8	14,501.3	88,520.6	42,457.4	0.0	25,803.3	30.9	16,623.2	

<sup>1</sup> Starting 2016 Q1, indicator Number of personal accounts in the registers of investment fund shareholders is substituted with indicator Number of holders of investment shares in unit investment funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders' accounts, and excluding zero personal accounts in the registers of investment fund shareholders).

Table 4.5.5

## Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

1	Q1 2019	
	insurance premiums <sup>1</sup>	payoffs <sup>2</sup>
2	3	
<b>Voluntary and mandatory insurance (excluding compulsory health insurance) - total</b>	378,595.4	139,216.1
of which:		
insurance of non-residents	5,835.7	1,337.9
<b>I. Voluntary Insurance</b>		
Life insurance - total	85,238.4	24,077.1
of which:		
life insurance (excluding pension insurance) - total	84,903.9	23,847.7
of which:		
borrower's life insurance	19,050.9	1,775.0
pension insurance	334.5	229.4
Nonlife insurance - total	236,728.6	75,721.2
of which:		
personal insurance (excluding life insurance) - total	120,255.1	31,596.8
of which:		
accident and sickness insurance	42,376.9	4,036.9
of which:		
insurance of patients participating in clinical trials of medicines	28.7	9.8
insurance of tax officials	19.5	2.0
health insurance	77,878.2	27,559.9
general property insurance - total	116,473.5	44,124.4
of which:		
insurance of property- total	94,052.2	39,433.3
of which:		
insurance of land vehicles (excluding railway vehicles)	35,961.2	21,396.5
insurance of railway vehicles	316.8	130.0
insurance of aircraft	2,553.8	1,710.8
insurance of watercraft	1,510.6	303.4
insurance of cargo	5,008.3	6,013.4
agricultural insurance - total	684.7	237.6
of which:		
government insurance	334.7	34.9
insurance of other assets of legal entities	33,527.9	7,587.3
insurance of other assets of individuals	14,489.0	2,054.3
public/third party liability insurance - total	8,343.5	2,584.7
of which:		
owners of land vehicles (excluding railway vehicles)	1,581.4	718.8
of which:		
owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	709.3	572.0
owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	871.7	146.8
owners of railway vehicles	0.5	51.6

Table 4.5.5 (end)

(millions of rubles)

1	2	3
owners of aircraft	697.6	121.9
owners of watercraft	1,021.9	160.3
operators of hazardous facilities	291.7	20.8
product liability	748.6	157.6
third party liability	4,107.4	440.9
failure to perform or improper performance of contractual obligations	-105.7	912.7
business risk insurance	5,752.6	1,558.2
financial risk insurance	8,325.1	548.2
<b>II. Mandatory insurance</b>		
Mandatory personal insurance - total	9,374.1	3,214.1
of which:		
government life and health insurance of servicemen and similar categories	9,374.1	3,214.1
other types of mandatory personal insurance according to federal laws	0	0
Mandatory general property insurance - total	46,779.9	36,348.6
of which:		
insurance of public liability of owners of vehicles	45,118.4	36,090.7
insurance of public liability of hazardous facility owners	1,253.8	69.2
insurance of carrier's public liabilities to passengers' life, health and property	407.7	188.7
other types of mandatory general property insurance according to federal laws	0	0

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

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

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

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

Table 5.1

## Payments Effected by the Payment System of Russia

1	Of which payments effected																														
	Total payments				by the payment system of the Bank of Russia <sup>1</sup>				of which																						
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	by non-bank settlement credit institutions	thousands of units	billions of rubles	by credit institutions through correspondent accounts opened with other credit institutions <sup>3</sup>	thousands of units	billions of rubles	between various divisions of one credit institution <sup>3</sup>	thousands of units	billions of rubles	within one division of a credit institution <sup>3</sup>													
2017	4,409,504.7	1,745,143.9	1,529,203.6	1,440,878.2	2,880,301.1	304,265.7	4,821.7	3,870.3	108,477.0	15,823.6	488,384.8	150,135.8	2,278,617.6	134,436.0	2018	4,731,735.1	2,072,905.5	1,591,260.1	1,715,133.0	3,140,475.0	357,772.5	8,567.6	3,534.1	105,561.9	13,391.6	853,740.2	187,675.4	2,172,605.3	153,171.4		
2017	995,159.8	392,920.6	325,737.9	326,591.9	669,421.9	66,328.7	1,215.2	731.9	23,366.7	3,800.3	115,408.7	31,186.8	529,431.3	30,609.7	Q1	1,082,172.5	404,914.7	377,986.6	334,337.3	704,185.9	70,577.4	1,187.6	25,924.8	3,829.0	118,793.5	35,338.5	558,280.0	30,442.6			
Q2	1,102,195.4	451,504.7	383,616.7	374,316.4	718,578.7	71,188.3	1,120.9	1,010.1	29,238.5	4,215.9	123,029.1	38,685.9	565,190.2	33,276.4	Q3	1,229,977.0	495,803.9	441,862.4	405,632.6	788,114.6	90,171.3	1,298.0	29,947.0	3,978.4	131,153.5	44,924.6	625,716.1	40,107.3			
Q4	1,055,424.6	475,586.2	344,206.1	398,966.8	711,218.5	76,619.4	1,599.3	845.1	23,922.8	2,914.9	133,452.8	40,042.5	552,243.6	32,816.9	2018	1,156,934.9	510,967.0	389,938.9	424,875.1	766,996.0	86,091.9	1,935.8	25,905.2	3,125.6	222,572.0	45,138.0	516,583.0	36,861.2			
Q1	1,187,085.2	553,806.6	396,304.2	460,861.8	790,781.0	92,944.8	2,287.6	880.0	25,983.5	3,467.9	232,611.8	48,400.5	529,898.1	40,196.4	Q2	1,332,290.4	532,545.7	460,810.9	430,429.3	871,479.5	102,116.4	2,744.9	29,750.4	3,883.2	265,103.6	54,094.4	573,880.6	43,296.9			
Q3	1,140,957.5	435,042.1	361,416.0	347,740.1	779,541.5	87,302.0	2,775.8	716.0	25,478.5	3,289.7	221,367.2	45,181.3	529,920.0	38,115.0	Q4																

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

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

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

Table 5.2

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

	The Bank of Russia payment system <sup>1</sup>						Credit institutions payment systems <sup>2</sup>						
	total			of which			total			of which			
	number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		number of payments, thousands of units	value of payments, billions of rubles		electronic payments	paper-based payments		
1	2	3		4	5	6	7	8	9	10	11	12	13
2017	1,529,203.6	1,440,878.2		1,528,680.7	1,436,463.9	522.9	4,414.3	2,880,301.1	304,265.7	2,549,747.2	294,185.7	330,553.9	10,080.0
2018	1,591,260.1	1,715,133.0		1,590,832.4	1,706,364.4	427.7	8,768.6	3,140,475.0	357,772.5	2,812,968.6	349,317.5	327,506.4	8,455.0
<b>2017</b>													
Q1	325,737.9	326,591.9		325,619.9	325,002.9	118.0	1,589.0	669,421.9	66,328.7	592,110.5	63,709.0	77,311.4	2,619.7
Q2	377,986.6	334,337.3		377,853.3	333,649.3	133.3	688.0	704,185.9	70,577.4	622,838.8	67,928.3	81,347.1	2,649.1
Q3	383,616.7	374,316.4		383,463.2	373,568.1	153.5	748.3	718,579.7	77,188.3	634,093.7	75,105.8	84,486.0	2,082.5
Q4	441,862.4	405,632.6		441,744.3	404,243.6	118.1	1,389.0	788,114.6	90,171.3	700,705.3	87,442.6	87,409.3	2,728.7
<b>2018</b>													
Q1	344,206.1	398,966.8		344,110.8	397,586.4	95.3	1,380.4	711,218.5	76,619.4	630,631.8	74,935.6	80,586.7	1,683.8
Q2	389,938.9	424,875.1		389,853.4	423,528.9	85.5	1,346.2	766,996.0	86,091.9	687,144.8	84,045.7	79,851.2	2,046.2
Q3	396,304.2	460,861.8		396,180.7	457,951.1	123.5	2,910.7	790,781.0	92,944.8	709,772.2	90,949.5	81,008.8	1,995.3
Q4	460,810.9	430,429.3		460,687.5	427,298.0	123.4	3,131.3	871,479.5	102,116.4	785,419.8	99,386.7	86,059.7	2,729.7
<b>2019</b>													
Q1	361,416.0	347,740.1		361,353.8	347,558.9	62.2	181.2	779,541.5	87,302.0	697,533.1	84,801.1	82,008.4	2,500.9

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

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

Table 5.3

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

		Individuals						
		the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	2	3	4	5	6	7		
<b>2017</b>								
2017	269,161	157,763	60,838,017	25,710,572	16,068,820	19,058,625		
2018	269,565	179,208	74,973,956	26,594,319	21,003,445	27,376,191		
<b>2017</b>								
Q1	251,744	138,254	12,185,558	5,685,998	3,471,992	3,027,569		
Q2	257,607	143,017	14,302,077	6,395,670	3,800,184	4,106,223		
Q3	265,038	150,077	16,306,839	6,667,660	4,137,015	5,502,163		
Q4	269,161	157,763	18,043,543	6,961,244	4,659,629	6,422,669		
<b>2018</b>								
Q1	264,366 <sup>3</sup>	163,007	15,938,450	5,833,624	4,558,923	5,545,903		
Q2	265,569	168,553	18,714,665	6,750,865	5,043,036	6,920,765		
Q3	267,879	172,487	18,853,860	6,791,513	5,327,088	6,735,259		
Q4	269,565	179,208	21,466,980	7,218,317	6,074,398	8,174,265		
<b>2019</b>								
Q1	269,595	177,917	18,646,163	5,902,736	5,694,059	7,049,368		

Table 5.3 (end)

	Legal entities						
	the number of bank cards <sup>2</sup> , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	of which		other transactions, millions of rubles
					payments for goods (works, services), millions of rubles	12	
1	8	9	10	11	12	13	
2017	2,474	1,037	2,523,521	1,554,685	965,825	3,011	
2018	3,043	1,425	2,901,984	1,515,838	1,381,710	4,436	
<b>2017</b>							
Q1	1,765	810	533,852	349,662	183,934	255	
Q2	2,069	952	592,807	374,392	216,996	1,419	
Q3	2,181	1,033	661,705	392,627	268,515	563	
Q4	2,474	1,037	735,157	438,004	296,379	774	
<b>2018</b>							
Q1	2,592	1,062	596,015	334,499	260,751	765	
Q2	2,888	1,166	673,315	355,853	316,581	881	
Q3	2,746	1,269	765,172	386,019	377,992	1,162	
Q4	3,043	1,425	867,482	439,467	426,387	1,629	
<b>2019</b>							
Q1	3,313	1,466	677,800	329,001	347,009	1,790	

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

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

<sup>3</sup> Among other things, reduction in the number of issued bank cards is a result of the refined internal accounting employed in reporting form 0409250 for the purpose of a more exact conformity to the requirements of statistical methodology as part of accounting centralisation process implemented by several large credit institutions.

Table 5.4

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

1	Remittance orders						Payment orders and collection orders	
	total			of them by orders sent in electronic format			quantity, millions of units	volume, billions of rubles
	quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles	quantity, millions of units	volume, billions of rubles		
2	3	4	5	6	7			
2003	...	...	...	...	1.30	20.4		
2004	...	...	...	...	0.20	2.8		
2005	...	...	...	...	0.13	2.7		
2006	...	...	...	...	0.11	1.3		
2007	135.0	38,659.9	124.4	35,955.8	0.10	1.1		
2008	151.6	52,260.5	142.5	48,620.4	0.05	1.5		
2009	166.4	58,284.3	158.0	56,487.1	0.03	1.1		
2010	177.2	62,760.8	169.4	61,097.5	0.02	4.8		
2011	181.7	76,203.8	174.7	74,679.5	0.01	3.3		
2012	190.1	94,059.4	186.8	90,145.4	0.01	0.9		
2013	193.4	107,349.8	191.5	99,111.3	0.01	0.9		
2014	193.1	116,436.8	192.5	105,747.6	0.004	0.4		
2015	206.7	208,186.2	206.3	176,618.1	0.004	0.4		
2016	230.5	141,838.1	230.1	139,928.0	0.004	0.3		
2017	254.2	160,356.8	253.8	156,633.3	0.002	0.2		
2018	274.2	148,609.2	273.9	141,563.5	0.002	0.2		

Table 5.5

## Funds transfers carried out through the BRPS, by payment systems/transfer service

1	by payment systems <sup>1</sup>												
	intraregional electronic payments			interregional electronic payments			Banking Electronic Speedy Payment system			payments via postal and telegraph technology			
	number of remittances, millions of units	value of remittances, billions of rubles	3	number of remittances, millions of units	value of remittances, billions of rubles	5	number of remittances, millions of units	value of remittances, billions of rubles	6	value of remittances, billions of rubles	7	number of remittances, millions of units	value of remittances, billions of rubles
1998	109.4	7,557.7		4.1	454.2							57.3	2,683.8
1999	137.2	13,302.9		9.8	2,143.0							52.1	5,702.5
2000	181.9	28,166.4		17.2	5,759.8							45.0	9,031.8
2001	255.8	53,487.6		27.4	9,784.2							34.0	8,788.4
2002	312.5	62,712.4		38.3	13,632.7							25.6	5,997.2
2003	361.5	90,303.1		50.3	17,863.7							14.8	5,757.6
2004	405.2	110,356.1		66.9	25,000.4							7.6	3,052.0
2005	464.3	153,785.6		86.3	36,112.1							5.1	4,073.4
2006	573.3	215,644.2		120.5	50,955.5							2.5	1,074.0
2007	676.9	375,041.4		154.1	69,580.8							2.8	1,131.0
2008	752.6	423,354.4		184.4	88,643.4			0.006		2,060.4		3.1	2,215.9
2009	748.7	432,748.1		192.5	69,620.3			0.063		106,609.4		1.7	887.9
2010	819.3	444,999.6		238.5	81,335.1			0.200		127,309.5		0.9	721.0
2011	898.7	600,570.7		287.6	92,398.3			0.626		222,844.1		0.7	340.3
2012	923.4	599,227.8		333.9	103,535.0			1.189		447,258.3		0.5	476.3
2013	934.6	604,349.3		404.4	116,334.8			2.105		504,112.9		0.2	96.4
2014	919.6	607,716.9		447.9	121,909.9			3.0		475,550.8		0.01	2.2
2015	894.9	693,036.9		500.4	127,837.1			3.3		535,666.9		0.004	2.5
2016	839.9	645,179.5		592.6	134,728.7			3.3		560,123.1		0.002	3.0
2017	847.9	184,934.9		676.7	99,655.0			4.6		1,156,288.3		0.0	0.0
1st half-year 2018	394.5	83,274.3		336.7	46,758.6			2.9		693,809.0		0.0	0.0

Table 5.5 (end)

	by transfer services <sup>2</sup>									
	Total funds transfers			Including carried out through:						
	number of remittances, millions of units	value of remittances, billions of rubles	11	urgent transfer service		non-urgent transfer service		fast payment service		
10	11	12	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles	number of remittances, millions of units	value of remittances, billions of rubles
1	8571	891,291.1	2.2	2.2	753,922.4	854.9	137,368.7	15	16	17
2st half-year 2018										

<sup>1</sup> In accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 "On the Bank of Russia Real Time Gross Settlement System" and the Bank of Russia Regulation No. 384-P of June 29, 2012 "On the Bank of Russia Payment System".

<sup>2</sup> In accordance with the Bank of Russia Regulation No. 595-P of July 6, 2017 "On the Bank of Russia Payment System".

Table 6.1.1

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

*(millions of US dollars)*

	2016			2017			2018		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	22,314	111,422	89,107	36,757	156,556	119,799	31,929	142,795	110,866
CENTRAL FEDERAL DISTRICT	15,209	79,198	63,989	27,517	108,321	80,804	20,967	101,892	80,925
Belgorod Region	-803	1,486	2,289	356	2,344	1,988	-128	3,144	3,272
Bryansk Region	0	0	0	303	306	3	1	1	0
Vladimir Region	1	2	1	6	7	1	20	42	22
Voronezh Region	11	14	3	-6	14	20	84	99	15
Ivanovo Region	-5	15	20	2	13	10	-15	17	32
Kaluga Region	15	17	2	49	53	4	16	36	20
Kostroma Region	12	19	7	9	31	22	60	111	51
Kursk Region	-484	387	870	-33	143	176	-25	2	27
Lipetsk Region	459	2,167	1,708	1,217	2,027	810	2,168	2,940	772
Moscow Region	855	3,307	2,452	601	3,342	2,741	1,569	3,262	1,693
Orel Region	0	0	0	0	0	0	1	1	0
Ryazan Region	1	1	0	1	1	0	9	10	1
Smolensk Region	-35	10	45	119	160	41	-15	14	29
Tambov Region	0	0	0	0	0	0	7	7	0
Tver Region	-2	9	10	-3	11	14	0	0	0
Tula Region	-108	83	191	69	123	54	265	309	44
Yaroslavl Region	7	44	37	63	119	56	53	134	81
Moscow	15,284	71,637	56,352	24,762	99,627	74,864	16,898	91,763	74,865

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

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	323	6,627	6,304	-1,389	5,314	6,703	186	4,291	4,105
Republic of Karelia	-14	1	15	56	56	0	0	0	0
Republic of Komi	81	164	83	165	597	432	-46	367	414
Arkhangelsk Region	-81	3	84	29	32	3	164	166	1
Nenets Autonomous Area	0	0	0	30	30	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-81	3	84	-1	2	3	164	166	1
Vologda Region	598	598	1	-1,725	660	2,385	240	240	0
Kaliningrad Region	50	93	43	9	115	106	-18	61	79
Leningrad Region	51	656	606	1	687	686	20	476	456
Murmansk Region	5	5	0	13	13	0	33	33	0
Novgorod Region	-23	153	176	41	282	241	137	177	40
Pskov Region	0	0	0	0	0	0	1	9	8
Saint Petersburg	-343	4,953	5,296	22	2,872	2,850	-344	2,762	3,107
SOUTHERN FEDERAL DISTRICT	429	1,191	761	1,007	2,036	1,029	2,115	3,375	1,260
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0
Krasnodar Territory	121	833	712	446	1,254	808	2,264	3,126	861
Astrakhan Region	16	16	0	34	34	0	12	68	56
Volgograd Region	31	67	37	491	656	165	-155	102	257
Rostov Region	262	274	12	37	93	56	-6	79	86
Sevastopol	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1	6	4	37	42	5	8	54	46
Republic of Dagestan	0	0	0	0	0	0	1	1	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	34	34	0	1	35	34
Republic of North Ossetia – Alania	0	0	0	0	1	0	0	0	0
Chechen Republic	0	0	0	0	0	0	1	1	0
Stavropol Territory	1	5	4	2	7	5	5	17	11

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

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	-83	2,309	2,393	978	2,127	1,149	-14	1,969	1,983
Republic of Bashkortostan	-220	489	708	35	56	21	46	47	1
Mari El Republic	0	0	0	0	1	0	1	1	0
Republic of Mordovia	0	0	0	-1	0	2	0	0	0
Republic of Tatarstan (Tatarstan)	-136	29	165	66	94	29	155	180	25
Udmurt Republic	2	2	0	2	3	0	72	76	4
Chuvash Republic – Chuvashia	2	5	2	0	0	0	3	3	0
Perm Territory	226	817	591	198	208	10	131	248	116
Kirov Region	0	0	0	0	0	0	0	1	0
Nizhny Novgorod Region	248	510	263	104	757	653	-20	646	666
Orenburg Region	1	2	1	554	687	133	-528	426	953
Penza Region	3	3	0	2	2	0	8	9	1
Samara Region	-216	445	660	-4	296	300	82	276	193
Saratov Region	5	5	1	5	5	0	2	2	1
Ulyanovsk Region	0	2	1	18	19	1	31	54	23
URALS FEDERAL DISTRICT	2,694	6,615	3,921	3,963	10,694	6,732	5,694	15,295	9,602
Kurgan Region	0	0	0	1	1	0	0	0	0
Sverdlovsk Region	233	1,284	1,050	674	2,064	1,390	2,664	3,539	875
Tyumen Region	1,998	4,510	2,513	2,156	7,465	5,309	1,777	10,440	8,663
Khanty-Mansi Autonomous Area – Yugra	83	151	68	140	564	424	-60	245	305
Yamal-Nenets Autonomous Area	-36	818	854	226	3,686	3,460	1,082	1,463	381
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,950	3,542	1,591	1,790	3,214	1,424	755	8,732	7,977
Chelyabinsk Region	463	821	358	1,132	1,164	33	1,252	1,316	63
SIBERIAN FEDERAL DISTRICT <sup>1</sup>	1,075	11,781	10,706	2,535	23,614	21,080	3,010	12,775	9,766
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	3	3	0	16	16	0	57	128	70
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-1	0	1	-5	1	6	0	0	0
Altai Territory	1	2	1	1	2	1	1	2	0
Trans-Baikal Territory	1	1	0	0	1	1	0	0	0

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

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	155	1,952	1,798	998	3,215	2,217	1,863	3,951	2,088
Irkutsk Region	-3	14	17	2	68	66	17	45	29
Kemerovo Region – Kuzbass	776	1,206	429	1,147	2,339	1,192	1,041	2,259	1,218
Novosibirsk Region	126	8,585	8,459	319	17,906	17,588	-8	6,347	6,355
Omsk Region	13	14	1	56	66	10	35	35	0
Tomsk Region	4	5	0	1	1	0	3	8	5
<b>FAR-EASTERN FEDERAL DISTRICT<sup>1</sup></b>	<b>1,207</b>	<b>1,868</b>	<b>661</b>	<b>1,546</b>	<b>2,953</b>	<b>1,407</b>	<b>168</b>	<b>1,671</b>	<b>1,502</b>
Republic of Buryatia							-31	1	32
Republic of Sakha (Yakutia)	39	65	25	201	1,214	1,014	-19	534	553
Trans-Baikal Territory							0	0	0
Kamchatka Territory	1	1	0	1	1	0	-1	2	3
Primorye Territory	-299	83	382	190	200	10	-76	20	96
Khabarovsk Territory	-1	7	8	-18	10	28	9	152	143
Amur Region	62	99	36	-35	113	148	63	192	128
Magadan Region	150	150	0	-46	101	147	68	233	165
Sakhalin Region	1,180	1,221	41	1,254	1,313	59	155	537	382
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	74	243	169	0	0	0	0	0	0
<b>Unallocated by Region of Russian Federation</b>	<b>1,459</b>	<b>1,826</b>	<b>367</b>	<b>563</b>	<b>1,455</b>	<b>891</b>	<b>-204</b>	<b>1,473</b>	<b>1,677</b>

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

	Q1 2018			Q2 2018			Q3 2018			Q4 2018		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	13,401	39,593	26,192	4,890	36,297	31,407	1,414	31,917	30,503	12,224	34,988	22,765
CENTRAL FEDERAL DISTRICT	9,363	22,708	13,345	5,260	29,655	24,395	-2,475	23,803	26,278	8,818	25,726	16,908
Belgorod Region	229	611	382	17	477	461	-467	887	1,354	93	1,169	1,075
Bryansk Region	0	0	0	1	1	0	0	0	0	0	0	0
Vladimir Region	1	6	5	24	30	7	-3	3	7	-1	3	4
Voronezh Region	5	9	4	57	61	4	4	5	1	18	24	6
Ivanovo Region	-3	10	13	-6	2	9	-9	0	9	3	5	2
Kaluga Region	-4	8	12	-1	5	6	13	14	0	8	10	3
Kostroma Region	0	4	4	-12	2	14	6	36	30	66	68	2
Kursk Region	0	0	0	0	0	0	-27	0	27	1	1	0
Lipetsk Region	399	474	75	531	576	45	631	717	86	607	1,173	566
Moscow Region	711	1,253	542	127	579	451	189	448	259	542	983	441
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	3	4	0	1	1	0	4	5	1
Smolensk Region	1	5	4	-8	1	9	-4	6	10	-3	2	6
Tambov Region	0	0	0	0	0	0	0	0	0	6	6	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	14	14	1	67	67	0	101	101	0	83	127	43
Yaroslavl Region	13	34	21	16	16	1	16	45	29	9	39	30
Moscow	7,997	20,278	12,282	4,445	27,834	23,389	-2,925	21,539	24,463	7,381	22,112	14,731

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	595	1,795	1,200	-1,104	614	1,718	136	858	722	560	1,024	465
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	46	93	48	-217	34	251	74	189	115	51	51	0
Arkhangelsk Region	-1	0	1	121	121	1	0	0	0	44	44	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-1	0	1	121	121	1	0	0	0	44	44	0
Vologda Region	360	360	0	-113	-113	0	-30	-30	0	24	24	0
Kaliningrad Region	2	5	2	-28	3	31	3	3	0	4	50	46
Leningrad Region	-13	52	65	-189	68	257	14	88	74	208	267	59
Murmansk Region	0	0	0	0	0	0	0	0	0	33	33	0
Novgorod Region	71	83	12	-16	0	17	37	37	0	45	56	11
Pskov Region	0	0	0	0	0	0	0	0	0	1	9	8
Saint Petersburg	129	1,201	1,072	-662	500	1,162	38	570	532	150	492	341
SOUTHERN FEDERAL DISTRICT	99	222	123	575	780	205	444	660	216	997	1,713	716
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	90	164	74	672	730	58	489	637	148	1,013	1,594	581
Astrakhan Region	0	47	47	19	20	0	-8	0	9	1	1	0
Volgograd Region	7	8	1	-91	18	109	-47	4	51	-23	73	96
Rostov Region	2	3	0	-26	12	38	10	18	8	6	45	39
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	2	43	41	2	4	2	1	1	0	3	6	3
Republic of Dagestan	1	1	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	34	34	0	0	0	0	0	0	1	1	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	1	8	7	2	4	2	0	0	0	2	5	3

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

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	-94	825	919	-204	511	715	151	257	106	133	376	243
Republic of Bashkortostan	18	19	1	19	19	0	3	3	0	6	6	0
Mari El Republic	0	0	0	1	1	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)	67	73	6	27	35	9	13	19	5	48	53	5
Udmurt Republic	-1	0	1	0	0	0	-1	0	1	74	76	2
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	3	3	0
Perm Territory	43	67	24	-9	62	71	78	79	1	18	39	21
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	-55	238	293	64	264	200	38	101	63	-66	44	110
Orenburg Region	-156	376	532	-374	48	422	1	1	0	1	1	0
Penza Region	1	1	0	1	1	0	4	4	0	2	2	0
Samara Region	-23	40	62	55	65	10	13	43	30	37	128	91
Saratov Region	1	1	0	0	0	0	0	0	0	1	1	0
Ulyanovsk Region	11	11	0	11	14	3	1	5	4	9	24	15
URALS FEDERAL DISTRICT	869	3,715	2,847	1,012	2,732	1,720	2,383	4,714	2,331	1,429	4,133	2,704
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	-4	369	373	267	480	213	1,326	1,562	235	1,075	1,128	53
Tyumen Region	572	3,007	2,435	379	1,873	1,495	683	2,772	2,089	143	2,788	2,644
Khanty-Mansi Autonomous Area – Yugra	-78	64	142	95	95	0	-77	42	119	0	44	44
Yamal-Nenets Autonomous Area	314	414	100	398	419	21	187	190	3	183	440	257
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	336	2,529	2,193	-114	1,360	1,474	573	2,541	1,968	-40	2,303	2,343
Chelyabinsk Region	301	339	38	367	379	12	374	381	6	211	217	6
SIBERIAN FEDERAL DISTRICT <sup>1</sup>	1,454	8,752	7,298	-209	1,641	1,850	862	1,034	173	903	1,348	445
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	20	21	1	37	38	1	1	69	68	-	-	-
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	1	1	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	-	-	-

**Table 6.1.1 (end)**  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	1,252	1,764	512	-538	882	1,420	521	521	0	628	784	156
Irkutsk Region	30	30	0	0	1	0	2	2	0	-15	13	29
Kemerovo Region – Kuzbass	149	615	466	298	691	393	328	429	101	266	524	258
Novosibirsk Region	2	6,315	6,313	-16	19	35	1	4	3	5	8	3
Omsk Region	7	7	0	9	9	0	8	8	0	11	11	0
Tomsk Region	-5	0	5	0	0	0	1	1	0	7	7	0
<b>FAR-EASTERN FEDERAL DISTRICT<sup>1</sup></b>	<b>245</b>	<b>593</b>	<b>348</b>	<b>-209</b>	<b>450</b>	<b>659</b>	<b>73</b>	<b>194</b>	<b>121</b>	<b>60</b>	<b>434</b>	<b>375</b>
Republic of Buryatia	-	-	-	-	-	-	-	-	-	-31	1	32
Republic of Sakha (Yakutia)	207	258	51	-232	258	491	3	5	3	4	13	9
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	0	0	0
Kamchatka Territory	2	2	0	0	0	0	-3	0	3	1	1	0
Primorye Territory	-9	1	10	-10	15	26	-2	1	2	-55	2	57
Khabarovsk Territory	4	143	139	3	3	0	0	2	1	2	4	2
Amur Region	-25	74	100	53	53	0	7	7	0	29	57	29
Magadan Region	18	25	7	16	33	16	10	32	23	24	144	119
Sakhalin Region	50	90	40	-38	88	126	58	147	89	86	213	127
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
<b>Unallocated by Region of Russian Federation</b>	<b>868</b>	<b>939</b>	<b>72</b>	<b>-232</b>	<b>-89</b>	<b>144</b>	<b>-161</b>	<b>396</b>	<b>557</b>	<b>-679</b>	<b>226</b>	<b>905</b>

<sup>1</sup>Pursuant to Decree of the President of the Russian Federation No. 632, dated 3 November 2018, the composition of the Siberian and the Far Eastern Federal Districts was modified.

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

«+» – increase; «-» – decrease.

Table 6.1.2

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

(millions of US dollars)

	2016			2017			2018		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	32,539	137,763	105,224	28,557	150,433	121,876	8,816	140,398	131,582
CENTRAL FEDERAL DISTRICT	12,638	78,575	65,938	16,618	101,934	85,316	3,491	84,774	81,283
Belgorod Region	-767	32	799	26	846	819	-17	29	46
Bryansk Region	1	8	7	0	5	5	7	15	7
Vladimir Region	16	242	225	-87	284	371	-52	275	327
Voronezh Region	-38	217	255	-278	172	450	-9	210	219
Ivanovo Region	61	65	4	77	85	8	7	11	4
Kaluga Region	230	1,060	830	234	1,544	1,310	96	1,197	1,101
Kostroma Region	4	134	130	53	261	208	215	347	132
Kursk Region	1	14	13	3	28	25	160	182	22
Lipetsk Region	800	2,023	1,223	486	2,226	1,740	334	2,303	1,970
Moscow Region	400	8,205	7,805	138	9,423	9,285	1,511	8,803	7,292
Orel Region	-2	7	9	-28	10	38	20	37	16
Ryazan Region	-15	59	73	-2	226	228	39	49	10
Smolensk Region	95	241	145	-40	149	189	66	255	189
Tambov Region	18	28	10	6	11	5	10	50	40
Tver Region	-108	70	178	6	53	47	17	104	87
Tula Region	20	718	698	187	833	646	-145	698	842
Yaroslavl Region	112	142	30	26	452	426	33	177	144
Moscow	11,809	65,314	53,505	15,809	85,326	69,517	1,198	70,033	68,835

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

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	373	22,971	22,598	-1,469	15,740	17,209	-927	15,354	16,281
Republic of Karelia	385	579	194	-381	170	551	-85	31	116
Republic of Komi	119	411	292	10	191	180	204	689	486
Arkhangelsk Region	-173	291	464	291	448	157	-197	30	226
Nenets Autonomous Area	-1	0	1	-82	0	82	-160	0	160
Arkhangelsk Region, excluding Nenets Autonomous Area	-172	291	464	373	448	75	-37	30	66
Vologda Region	-74	7,342	7,417	-1,584	2,710	4,295	-472	2,771	3,243
Kaliningrad Region	41	153	112	34	316	282	16	162	146
Leningrad Region	680	5,775	5,096	756	5,289	4,533	-244	4,823	5,067
Murmansk Region	36	405	369	14	425	411	-368	62	430
Novgorod Region	153	357	205	-33	280	313	38	318	280
Pskov Region	-3	25	27	-14	16	30	4	13	9
Saint Petersburg	-791	7,632	8,422	-562	5,896	6,457	178	6,454	6,277
SOUTHERN FEDERAL DISTRICT <sup>1</sup>	-146	2,100	2,247	360	2,443	2,083	584	2,168	1,583
Republic of Adygeya (Adygeya)	105	107	2	3	46	42	2	2	0
Republic of Kalmykia	0	0	0	0	0	0	4	4	0
Republic of Crimea	-9	11	20	-60	18	77	6	17	11
Krasnodar Territory	-171	1,338	1,509	685	1,809	1,124	372	1,210	838
Astrakhan Region	110	251	141	11	24	13	13	32	19
Volgograd Region	-160	198	358	-2	345	347	14	320	306
Rostov Region	-24	191	216	-278	198	476	181	578	397
Sevastopol	2	3	2	0	3	3	-7	5	12
NORTH CAUCASIAN FEDERAL DISTRICT	-19	388	407	45	486	440	-313	143	456
Republic of Dagestan	-6	1	7	5	6	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	-6	0	6	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	1	1	0	0	0	0
Republic of North Ossetia – Alania	0	2	1	0	0	0	0	0	0
Chechen Republic	0	0	0	10	10	0	0	0	0
Stavropol Territory	-7	385	392	29	469	440	-313	142	455

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

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	305	3,351	3,047	483	3,190	2,707	879	6,787	5,908
Republic of Bashkortostan	-177	131	308	145	258	113	-100	229	330
Mari El Republic	6	7	1	0	2	2	0	0	0
Republic of Mordovia	-4	6	10	-1	7	7	0	3	3
Republic of Tatarstan (Tatarstan)	548	804	256	105	662	557	254	577	323
Udmurt Republic	30	335	305	-23	206	229	143	300	157
Chuvash Republic – Chuvashia	16	34	18	-24	20	44	-17	128	145
Perm Territory	-119	585	704	443	475	32	3	2,963	2,960
Kirov Region	17	18	1	16	74	58	1	64	63
Nizhny Novgorod Region	162	709	547	-109	706	815	-9	741	750
Orenburg Region	61	112	51	27	51	24	-25	22	47
Penza Region	67	75	9	38	61	23	14	58	44
Samara Region	-418	262	680	-182	385	566	601	1,340	739
Saratov Region	44	124	80	28	124	96	11	55	44
Ulyanovsk Region	73	148	76	21	160	140	3	306	303
URALS FEDERAL DISTRICT	4,645	10,683	6,039	2,721	7,500	4,779	1,279	16,790	15,511
Kurgan Region	-5	9	14	-1	2	3	-5	1	6
Sverdlovsk Region	953	1,590	637	275	1,425	1,150	2,576	3,904	1,327
Tyumen Region	2,722	7,307	4,585	1,360	4,286	2,925	-1,835	11,413	13,248
Khanty-Mansi Autonomous Area – Yugra	-177	142	319	55	626	570	38	312	274
Yamal-Nenets Autonomous Area	1,493	2,763	1,271	-57	1,520	1,577	1,065	9,763	8,698
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,406	4,402	2,996	1,362	2,140	778	-2,938	1,338	4,276
Chelyabinsk Region	975	1,777	802	1,087	1,788	701	543	1,472	929
SIBERIAN FEDERAL DISTRICT <sup>1</sup>	4,414	7,342	2,927	1,736	8,106	6,371	2,520	8,310	5,790
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	27	75	48	81	86	5	3	9	6
Republic of Tuva	-21	109	130	-56	99	155	-64	80	144
Republic of Khakassia	31	172	140	-6	3	8	100	152	53
Altai Territory	0	37	37	5	45	40	-4	70	73
Trans-Baikal Territory	96	207	111	75	154	78	50	112	62

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

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	4,357	5,424	1,067	2,339	4,785	2,447	2,228	5,904	3,675
Irkutsk Region	-119	35	155	926	1,221	295	-37	328	365
Kemerovo Region – Kuzbass	64	872	808	-1,603	1,426	3,029	384	762	378
Novosibirsk Region	-25	184	208	6	179	173	-540	426	967
Omsk Region	-37	32	70	0	5	5	67	115	48
Tomsk Region	41	193	153	-31	104	135	334	353	19
<b>FAR-EASTERN FEDERAL DISTRICT<sup>1</sup></b>	<b>10,385</b>	<b>11,595</b>	<b>1,210</b>	<b>8,157</b>	<b>10,177</b>	<b>2,020</b>	<b>1,337</b>	<b>5,503</b>	<b>4,166</b>
Republic of Buryatia	-	-	-	-	-	-	25	26	1
Republic of Sakha (Yakutia)	1,291	1,347	57	239	335	96	-213	349	562
Trans-Baikal Territory	-	-	-	-	-	-	13	129	116
Kamchatka Territory	-6	2	8	23	24	1	1	1	0
Primorye Territory	436	872	436	90	831	742	98	488	390
Khabarovsk Territory	310	544	234	-19	283	302	-353	200	553
Amur Region	182	360	177	61	471	411	57	288	231
Magadan Region	2	7	5	-10	8	18	1	5	4
Sakhalin Region	8,129	8,295	166	7,681	7,874	192	1,688	3,606	1,917
Jewish Autonomous Region	19	19	0	84	220	136	22	162	140
Chukotka Autonomous Area	21	149	127	8	131	123	-2	250	252
<b>Unallocated by Region of Russian Federation</b>	<b>-55</b>	<b>757</b>	<b>812</b>	<b>-94</b>	<b>857</b>	<b>951</b>	<b>-35</b>	<b>569</b>	<b>603</b>

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

	Q1 2018			Q2 2018			Q3 2018			Q4 2018		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	7,809	38,549	30,741	2,375	30,027	27,652	-2,784	32,671	35,455	1,417	39,151	37,734
CENTRAL FEDERAL DISTRICT	5,266	20,446	15,180	944	18,662	17,718	-2,342	20,711	23,052	-377	24,955	25,332
Belgorod Region	0	10	10	-1	6	7	-8	6	14	-8	6	14
Bryansk Region	3	4	1	1	2	1	1	3	2	3	6	3
Vladimir Region	-43	16	59	-14	116	129	24	54	30	-19	89	109
Voronezh Region	-1	28	29	33	73	41	-1	59	61	-40	49	89
Ivanovo Region	0	1	0	0	1	1	1	3	2	6	7	1
Kaluga Region	-35	184	219	67	279	212	45	238	193	19	496	477
Kostroma Region	-43	22	66	84	127	44	75	81	6	100	117	17
Kursk Region	0	3	3	0	3	3	166	171	5	-7	5	12
Lipetsk Region	-152	461	614	152	488	335	158	639	481	175	715	540
Moscow Region	1,276	2,824	1,548	236	2,448	2,211	45	1,774	1,729	-46	1,757	1,803
Orel Region	-3	0	3	21	26	4	2	5	4	0	6	6
Ryazan Region	-1	3	4	41	44	3	-1	1	2	0	1	1
Smolensk Region	6	17	12	10	24	14	5	27	22	45	186	141
Tambov Region	3	7	4	2	2	1	3	4	2	2	36	34
Tver Region	14	33	19	2	10	8	2	9	6	-1	53	54
Tula Region	-426	179	606	-9	69	78	127	191	65	164	258	94
Yaroslavl Region	-5	92	97	-3	19	22	13	17	4	28	50	22
Moscow	4,674	16,561	11,888	320	14,926	14,605	-2,998	17,427	20,425	-798	21,119	21,917

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	-346	4,106	4,451	-359	3,259	3,618	321	4,255	3,934	-543	3,735	4,278
Republic of Karelia	-91	13	104	0	0	0	4	12	8	2	6	5
Republic of Komi	106	106	0	-66	187	253	85	234	149	79	162	83
Arkhangelsk Region	-80	3	83	-37	10	47	-59	9	69	-21	8	28
Nenets Autonomous Area	-60	0	60	-20	0	20	-59	0	59	-21	0	21
Arkhangelsk Region, excluding Nenets Autonomous Area	-20	3	23	-17	10	27	0	9	9	1	8	7
Vologda Region	-89	806	895	480	537	57	-262	909	1,172	-600	518	1,119
Kaliningrad Region	2	15	13	2	46	43	4	49	44	7	53	46
Leningrad Region	-414	1,375	1,789	33	1,045	1,012	768	1,715	947	-632	687	1,319
Murmansk Region	-360	10	370	-6	8	14	-19	3	22	17	41	25
Novgorod Region	27	104	77	-15	9	24	-39	86	125	65	119	54
Pskov Region	2	5	3	-1	1	2	2	4	2	1	3	3
Saint Petersburg	551	1,668	1,118	-749	1,417	2,166	-163	1,233	1,396	539	2,136	1,597
SOUTHERN FEDERAL DISTRICT	111	532	421	278	561	283	124	526	402	71	549	478
Republic of Adygeya (Adygeya)	0	0	0	1	1	0	0	0	0	0	1	0
Republic of Kalmykia	0	0	0	4	4	0	0	0	0	0	0	0
Republic of Crimea	2	4	2	1	6	4	2	4	2	2	4	2
Krasnodar Territory	95	308	213	251	414	163	48	195	147	-23	292	315
Astrakhan Region	1	2	1	5	5	0	5	5	0	2	20	18
Volgograd Region	-3	112	115	72	83	12	-87	52	139	32	73	41
Rostov Region	15	104	89	-56	48	104	162	269	107	60	156	97
Sevastopol	0	1	0	0	0	0	-6	0	6	-1	4	5
NORTH CAUCASIAN FEDERAL DISTRICT	-375	20	394	8	32	24	-2	10	12	55	81	26
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	-375	19	394	8	32	24	-2	10	12	55	81	26

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

1	2	3	4	5	6	7	8	9	10	11	12	13
<b>VOLGA FEDERAL DISTRICT</b>	339	1,117	778	623	2,574	1,951	141	840	698	-225	2,257	2,481
Republic of Bashkortostan	2	24	22	-3	15	18	-109	94	203	10	96	86
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	-1	0	1	0	0	0	1	3	2
Republic of Tatarstan (Tatarstan)	50	57	7	64	159	94	47	112	64	92	249	157
Udmurt Republic	-46	73	120	40	71	31	78	78	1	72	77	6
Chuvash Republic – Chuvashia	1	1	0	14	16	2	-4	1	5	-28	111	138
Perm Territory	123	132	8	239	1,543	1,304	81	104	23	-441	1,184	1,625
Kirov Region	0	1	1	1	2	1	-2	2	4	2	59	57
Nizhny Novgorod Region	-29	172	200	-2	258	260	-13	123	136	35	189	153
Orenburg Region	5	8	3	-1	8	10	-5	3	7	-24	3	28
Penza Region	-4	4	8	1	17	16	7	27	20	11	11	0
Samara Region	235	631	395	269	337	67	48	185	137	49	188	139
Saratov Region	4	11	7	1	4	3	3	13	10	2	27	24
Ulyanovsk Region	-2	4	5	0	143	144	10	98	87	-5	62	67
<b>URALS FEDERAL DISTRICT</b>	585	8,502	7,916	393	2,107	1,714	-1,462	3,126	4,589	1,763	3,055	1,292
Kurgan Region	0	0	0	-1	0	1	-3	1	4	-1	0	1
Sverdlovsk Region	158	198	40	233	773	540	1,209	1,547	337	975	1,386	411
Tyumen Region	278	7,932	7,654	-95	894	989	-2,827	1,199	4,026	809	1,388	580
Khanty-Mansi Autonomous Area – Yugra	62	82	20	46	62	16	-43	56	99	-27	111	138
Yamal-Nenets Autonomous Area	460	7,646	7,186	-349	466	815	311	671	361	643	980	337
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	-244	203	448	208	366	158	-3,095	471	3,566	193	297	104
Chelyabinsk Region	149	372	223	255	440	185	159	380	221	-20	280	300
<b>SIBIRIAN FEDERAL DISTRICT<sup>1</sup></b>	1,760	2,588	828	147	1,601	1,454	70	1,646	1,576	542	2,475	1,933
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	-5	0	6	8	8	0	-	-	-
Republic of Tuva	-11	13	24	-11	3	13	-33	62	95	-9	2	11
Republic of Khakassia	150	150	0	-43	1	44	0	0	0	-8	1	9
Altai Territory	0	25	25	0	0	0	-5	22	27	0	22	22
Trans-Baikal Territory	13	57	44	20	28	8	17	27	10	-	-	-

Table 6.1.2 (end)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	1,968	1,972	5	79	1,300	1,221	-299	846	1,145	480	1,786	1,305
Irkutsk Region	-14	58	71	3	4	1	-26	111	138	0	155	155
Kemerovo Region – Kuzbass	153	172	19	87	135	49	82	157	75	62	298	236
Novosibirsk Region	-534	78	612	15	111	96	46	121	75	-67	117	184
Omsk Region	0	12	12	0	15	15	6	15	9	61	73	12
Tomsk Region	33	49	15	2	4	2	275	276	2	23	23	0
<b>FAR-EASTERN FEDERAL DISTRICT<sup>1</sup></b>	<b>535</b>	<b>1,097</b>	<b>561</b>	<b>266</b>	<b>1,075</b>	<b>809</b>	<b>361</b>	<b>1,416</b>	<b>1,055</b>	<b>175</b>	<b>1,916</b>	<b>1,741</b>
Republic of Buryatia	-	-	-	-	-	-	-	-	-	25	26	1
Republic of Sakha (Yakutia)	21	42	22	-141	89	229	-66	86	151	-27	133	160
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	13	129	116
Kamchatka Territory	0	0	0	0	0	0	0	0	0	1	1	0
Primorye Territory	39	83	44	15	110	95	31	83	53	13	211	198
Khabarovsk Territory	16	19	3	24	72	48	-156	65	221	-236	44	281
Amur Region	3	73	70	3	82	79	49	62	13	2	71	69
Magadan Region	0	0	0	0	0	0	0	0	0	0	4	3
Sakhalin Region	458	870	412	355	711	356	459	1,076	617	416	948	532
Jewish Autonomous Region	0	2	1	-1	0	1	37	37	0	-14	123	137
Chukotka Autonomous Area	-1	7	8	11	11	0	6	6	0	-18	226	244
Unallocated by Region of Russian Federation	-67	144	211	74	156	82	4	141	137	-46	128	174

<sup>1</sup> Pursuant to Decree of the President of the Russian Federation No. 632, dated 3 November 2018, the composition of the Siberian and the Far Eastern Federal Districts was modified.

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

«+» – increase; «-» – decrease.

## 6.2. Institutional Characteristics

Table 6.2.1

### Number of Credit Institutions and Their Branches

(units)

1	31.05.2019			
	number of credit institutions in the region <sup>1</sup>	number of branches in the region <sup>2</sup>		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	467	671	–	–
<b>CENTRAL FEDERAL DISTRICT</b>	<b>264</b>	<b>127</b>	<b>19</b>	<b>108</b>
Belgorod Region	2	4	–	4
Bryansk Region	–	2	–	2
Vladimir Region	1	2	–	2
Voronezh Region	–	12	–	12
Ivanovo Region	4	2	–	2
Kaluga Region	3	4	–	4
Kostroma Region	4	2	–	2
Kursk Region	1	2	–	2
Lipetsk Region	1	2	–	2
Moscow Region	5	3	–	3
Orel Region	–	5	–	5
Ryazan Region	3	4	–	4
Smolensk Region	–	2	–	2
Tambov Region	1	2	–	2
Tver Region	2	4	1	3
Tula Region	1	6	–	6
Yaroslavl Region	2	4	–	4
Moscow	234	65	18	47
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>41</b>	<b>95</b>	<b>6</b>	<b>89</b>
Republic of Karelia	1	2	–	2
Republic of Komi	1	4	2	2
Arkhangelsk Region	–	3	–	3
Nenets Autonomous Area	–	–	–	–
Arkhangelsk Region, excluding Nenets Autonomous Area	–	3	–	3
Vologda Region	3	2	–	2
Kaliningrad Region	1	9	–	9
Leningrad Region	1	2	–	2
Murmansk Region	2	2	–	2
Novgorod Region	2	3	–	3
Pskov Region	2	4	–	4
Saint Petersburg	28	64	4	60
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>24</b>	<b>73</b>	<b>2</b>	<b>71</b>
Republic of Adygeya (Adygeya)	1	2	–	2
Republic of Kalmykia	–	1	–	1
Republic of Crimea	3	2	–	2
Krasnodar Territory	8	26	–	26
Astrakhan Region	3	2	–	2
Volgograd Region	1	10	–	10
Rostov Region	7	30	2	28
Sevastopol	1	–	–	–
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>11</b>	<b>34</b>	<b>1</b>	<b>33</b>
Republic of Daghestan	3	5	–	5
Republic of Ingushetia	–	2	–	2
Kabardino-Balkar Republic	3	3	–	3

Table 6.2.1 (end)

(units)

1	2	3	4	5
Karachay-Cherkess Republic	1	2	–	2
Republic of North Ossetia – Alania	1	3	1	2
Chechen Republic	–	3	–	3
Stavropol Territory	3	16	–	16
<b>VOLGA FEDERAL DISTRICT</b>	<b>63</b>	<b>103</b>	<b>2</b>	<b>101</b>
Republic of Bashkortostan	1	14	–	14
Mari El Republic	2	2	–	2
Republic of Mordovia	3	3	–	3
Republic of Tatarstan (Tatarstan)	17	7	2	5
Udmurt Republic	3	3	–	3
Chuvash Republic – Chuvashia	3	2	–	2
Perm Territory	4	10	–	10
Kirov Region	3	4	–	4
Nizhny Novgorod Region	6	29	–	29
Orenburg Region	4	4	–	4
Penza Region	1	2	–	2
Samara Region	8	16	–	16
Saratov Region	7	4	–	4
Ulyanovsk Region	1	3	–	3
<b>URALS FEDERAL DISTRICT</b>	<b>23</b>	<b>106</b>	<b>42</b>	<b>64</b>
Kurgan Region	2	3	–	3
Sverdlovsk Region	9	39	4	35
Tyumen Region	6	17	3	14
Khanty-Mansi Autonomous Area – Yugra	3	6	1	5
Yamal-Nenets Autonomous Area	–	3	–	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	8	2	6
Chelyabinsk Region	6	47	37	10
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>26</b>	<b>81</b>	<b>1</b>	<b>80</b>
Altai Republic	1	1	–	1
Republic of Tuva	1	2	–	2
Republic of Khakassia	2	1	–	1
Altai Territory	2	3	–	3
Krasnoyarsk Territory	2	14	1	13
Irkutsk Region	4	8	–	8
Kemerovo Region – Kuzbass	5	6	–	6
Novosibirsk Region	5	35	–	35
Omsk Region	3	8	–	8
Tomsk Region	1	3	–	3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>15</b>	<b>52</b>	<b>–</b>	<b>52</b>
Republic of Buryatia	–	3	–	3
Republic of Sakha (Yakutia)	1	4	–	4
Trans-Baikal Territory	–	2	–	2
Kamchatka Territory	1	2	–	2
Primorye Territory	8	12	–	12
Khabarovsk Territory	–	17	–	17
Amur Region	2	5	–	5
Magadan Region	–	2	–	2
Sakhalin Region	3	4	–	4
Jewish Autonomous Region	–	1	–	1
Chukotka Autonomous Area	–	–	–	–

<sup>1</sup>According to addresses indicated in charters of credit institutions.<sup>2</sup>According to addresses indicated in regulations on branches.

Table 6.2.2

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

(units)

1	31.05.2019				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
THE RUSSIAN FEDERATION	20,191	916	2,140	5,761	29,008
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,761</b>	<b>355</b>	<b>277</b>	<b>1,180</b>	<b>7,573</b>
Belgorod Region	279	2	21	76	378
Bryansk Region	96	–	8	53	157
Vladimir Region	167	8	11	91	277
Voronezh Region	447	1	34	100	582
Ivanovo Region	127	1	8	50	186
Kaluga Region	117	4	12	66	199
Kostroma Region	78	–	4	24	106
Kursk Region	145	9	15	57	226
Lipetsk Region	192	–	21	56	269
Moscow Region	1,113	106	32	88	1,339
Orel Region	106	–	7	39	152
Ryazan Region	146	3	13	45	207
Smolensk Region	68	6	6	51	131
Tambov Region	196	2	11	27	236
Tver Region	103	3	10	51	167
Tula Region	146	–	11	95	252
Yaroslavl Region	159	1	11	66	237
Moscow	2,076	209	42	145	2,472
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>1,657</b>	<b>116</b>	<b>324</b>	<b>727</b>	<b>2,824</b>
Republic of Karelia	79	1	11	40	131
Republic of Komi	139	11	10	52	212
Arkhangelsk Region	132	–	19	64	215
Nenets Autonomous Area	10	–	–	4	14
Arkhangelsk Region, excluding Nenets Autonomous Area	122	–	19	60	201
Vologda Region	168	–	19	58	245
Kaliningrad Region	95	2	31	67	195
Leningrad Region	2	6	14	286	308
Murmansk Region	91	3	14	56	164
Novgorod Region	105	–	8	29	142
Pskov Region	90	8	8	27	133
Saint Petersburg	756	85	190	48	1,079
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,136</b>	<b>119</b>	<b>277</b>	<b>691</b>	<b>3,223</b>
Republic of Adygeya (Adygeya)	65	2	6	10	83
Republic of Kalmykia	19	–	4	8	31
Republic of Crimea	71	7	–	182	260
Krasnodar Territory	908	88	94	152	1,242
Astrakhan Region	113	7	22	54	196
Volgograd Region	318	–	67	96	481
Rostov Region	642	13	84	114	853
Sevastopol	–	2	–	75	77
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>618</b>	<b>6</b>	<b>44</b>	<b>107</b>	<b>775</b>
Republic of Dagestan	74	1	9	8	92
Republic of Ingushetia	8	–	1	1	10
Kabardino-Balkar Republic	68	–	3	11	82

Table 6.2.2 (end)

(units)

1	2	3	4	5	6
Karachay-Cherkess Republic	20	1	2	12	35
Republic of North Ossetia – Alania	31	2	2	19	54
Chechen Republic	35	–	–	8	43
Stavropol Territory	382	2	27	48	459
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,810</b>	<b>157</b>	<b>545</b>	<b>1,110</b>	<b>6,622</b>
Republic of Bashkortostan	629	1	63	123	816
Mari El Republic	87	1	8	30	126
Republic of Mordovia	186	6	11	16	219
Republic of Tatarstan (Tatarstan)	763	48	69	158	1,038
Udmurt Republic	207	1	30	71	309
Chuvash Republic – Chuvashia	212	1	23	47	283
Perm Territory	460	20	46	136	662
Kirov Region	250	2	32	30	314
Nizhny Novgorod Region	562	7	50	102	721
Orenburg Region	378	22	40	81	521
Penza Region	227	7	28	46	308
Samara Region	381	11	70	119	581
Saratov Region	289	30	57	109	485
Ulyanovsk Region	179	–	18	42	239
<b>URALS FEDERAL DISTRICT</b>	<b>1,866</b>	<b>57</b>	<b>280</b>	<b>470</b>	<b>2,673</b>
Kurgan Region	201	4	16	44	265
Sverdlovsk Region	684	9	79	81	853
Tyumen Region	560	32	87	188	867
Khanty-Mansi Autonomous Area – Yugra	282	27	39	83	431
Yamal-Nenets Autonomous Area	112	–	6	24	142
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	166	5	42	81	294
Chelyabinsk Region	421	12	98	157	688
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,255</b>	<b>92</b>	<b>269</b>	<b>879</b>	<b>3,495</b>
Altai Republic	25	1	1	12	39
Republic of Tuva	38	–	3	9	50
Republic of Khakassia	52	12	5	40	109
Altai Territory	479	30	26	103	638
Krasnoyarsk Territory	362	28	36	159	585
Irkutsk Region	216	4	37	173	430
Kemerovo Region – Kuzbass	246	8	39	155	448
Novosibirsk Region	436	3	69	64	572
Omsk Region	283	2	36	98	419
Tomsk Region	118	4	17	66	205
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,088</b>	<b>14</b>	<b>124</b>	<b>597</b>	<b>1,823</b>
Republic of Buryatia	103	–	9	50	162
Republic of Sakha (Yakutia)	172	5	9	88	274
Trans-Baikal Territory	130	–	11	64	205
Kamchatka Territory	47	–	6	40	93
Primorye Territory	250	6	43	111	410
Khabarovsk Territory	190	1	25	56	272
Amur Region	89	1	11	81	182
Magadan Region	27	–	2	24	53
Sakhalin Region	63	–	5	46	114
Jewish Autonomous Region	17	1	3	16	37
Chukotka Autonomous Area	–	–	–	21	21

Table 6.2.3

## Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity, total	With a banking licence issued by the Bank of Russia <sup>1</sup>					for non-bank credit institutions
		universal		basic			
		total	providing the right to accept funds of individuals	total	providing the right to accept funds of individuals		
<b>THE RUSSIAN FEDERATION</b>							
30.09.2018	150 (13)	137 (12)	119 (11)	5	5	8 (1)	
31.12.2018	141 (12)	116 (11)	101 (10)	17	14	8 (1)	
31.03.2019	139 (12)	115(11)	100 (10)	16	14	8 (1)	
<b>CENTRAL FEDERAL DISTRICT</b>							
30.09.2018	105 (10)	96 (10)	78 (9)	2	2	7	
31.12.2018	100 (9)	85 (9)	70 (8)	8	5	7	
31.03.2019	98 (9)	84 (9)	69 (8)	7	5	7	
<b>Moscow and Moscow Region</b>							
30.09.2018	100 (9)	92 (9)	75 (8)	1	1	7	
31.12.2018	96 (8)	82 (8)	67 (7)	7	4	7	
31.03.2019	94 (8)	81 (8)	66 (7)	6	4	7	
<b>NORTH-WESTERN FEDERAL DISTRICT</b>							
30.09.2018	11	9	9	2	2	–	
31.12.2018	10	8	8	2	2	–	
31.03.2019	10	8	8	2	2	–	
<b>SOUTHERN FEDERAL DISTRICT</b>							
30.09.2018	6	5	5	1	1	–	
31.12.2018	4	2	2	2	2	–	
31.03.2019	4	2	2	2	2	–	
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>							
30.09.2018	1	1	1	–	–	–	
31.12.2018	1	1	1	–	–	–	
31.03.2019	1	1	1	–	–	–	
<b>VOLGA FEDERAL DISTRICT</b>							
30.09.2018	11 (2)	11 (2)	11 (2)	–	–	–	
31.12.2018	11 (2)	8 (2)	8 (2)	3	3	–	
31.03.2019	11 (2)	8 (2)	8 (2)	3	3	–	
<b>URALS FEDERAL DISTRICT</b>							
30.09.2018	6	6	6	–	–	–	
31.12.2018	5	5	5	–	–	–	
31.03.2019	5	5	5	–	–	–	
<b>SIBERIAN FEDERAL DISTRICT</b>							
30.09.2018	4 (1)	3	3	–	–	1 (1)	
31.12.2018	4 (1)	2	2	1	1	1 (1)	
31.03.2019	4 (1)	2	2	1	1	1 (1)	
<b>FAR-EASTERN FEDERAL DISTRICT</b>							
30.09.2018	6	6	6	–	–	–	
31.12.2018	6	5	5	1	1	–	
31.03.2019	6	5	5	1	1	–	

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

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

Table 6.2.4

**Concentration of Assets of Credit Institutions**

	Number of credit institutions. units	Assets. millions of rubles	Number of credit institutions covering 80% of assets. units
THE RUSSIAN FEDERATION			
30.04.2019	469	92,363,610.4	17
CENTRAL FEDERAL DISTRICT			
30.04.2019	263	71,252,216.9	13
Moscow			
30.04.2019	233	69,852,350.0	12
Moscow Region			
30.04.2019	5	31,258.2	3
NORTH-WESTERN FEDERAL DISTRICT			
30.04.2019	42	16,942,894.8	1
SOUTHERN FEDERAL DISTRICT			
30.04.2019	24	612,395.8	5
NORTH CAUCASIAN FEDERAL DISTRICT			
30.04.2019	11	17,927.9	6
VOLGA FEDERAL DISTRICT			
30.04.2019	63	1,499,270.7	14
URALS FEDERAL DISTRICT			
30.04.2019	23	1,196,306.7	7
SIBERIA FEDERAL DISTRICT			
30.04.2019	28	218,529.6	8
FAR-EASTERN FEDERAL DISTRICT			
30.04.2019	15	624,068.0	4

Table 6.2.5

	30.04.2019					
	1	2	3	4	5	6
	total profit (+)/ loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	
THE RUSSIAN FEDERATION	749,994.0	819,209.3	78.4	69,215.3	21.6	
CENTRAL FEDERAL DISTRICT	654,033.5	709,922.3	79.3	55,888.8	20.7	
Belgorod Region	211.9	211.9	100.0	0.0	0.0	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	98.3	98.3	100.0	0.0	0.0	
Voronezh Region	0.0	0.0	0.0	0.0	0.0	
Ivanovo Region	85.8	92.7	66.7	6.9	33.3	
Kaluga Region	51.8	51.8	100.0	0.0	0.0	
Kostroma Region	15,858.9	15,858.9	100.0	0.0	0.0	
Kursk Region	2,421.7	2,421.7	100.0	0.0	0.0	
Lipetsk Region	141.2	141.2	100.0	0.0	0.0	
Moscow Region	467.9	467.9	100.0	0.0	0.0	
Orel Region	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	466.7	466.7	100.0	0.0	0.0	
Smolensk Region	0.0	0.0	0.0	0.0	0.0	
Tambov Region	11.4	11.4	100.0	0.0	0.0	
Tver Region	44.6	44.6	100.0	0.0	0.0	
Tula Region	33.2	33.2	100.0	0.0	0.0	
Yaroslavl Region	45.8	45.8	100.0	0.0	0.0	
Moscow	634,094.2	689,976.2	771	55,882.0	22.9	
NORTH-WESTERN FEDERAL DISTRICT	70,305.2	74,440.5	78.0	4,135.3	22.0	
Republic of Karelia	3.8	3.8	100.0	0.0	0.0	
Republic of Komi	-5.0	0.0	0.0	5.0	100.0	
Arkhangelsk Region	0.0	0.0	0.0	0.0	0.0	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	
Arkhangelsk Region, excluding Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	
Vologda Region	102.4	102.4	100.0	0.0	0.0	
Kaliningrad Region	1,652.2	1,652.2	100.0	0.0	0.0	

## Financial Performance of Credit Institutions

Table 6.2.5 (cont.)

1	2	3	4	5	6
Leningrad Region	0.5	0.5	100.0	0.0	0.0
Murmansk Region	28.8	28.8	100.0	0.0	0.0
Novgorod Region	39.1	39.1	100.0	0.0	0.0
Pskov Region	42.8	42.8	100.0	0.0	0.0
Saint Petersburg	68,440.6	72,570.9	71.4	4,130.3	28.6
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>7,148.3</b>	<b>7,492.6</b>	<b>83.3</b>	<b>344.3</b>	<b>16.7</b>
Republic of Adygeya (Adygeya)	3.7	3.7	100.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	3,692.0	3,692.0	100.0	0.0	0.0
Krasnodar Territory	1,107.1	1,242.6	87.5	135.4	12.5
Astrakhan Region	89.6	92.7	66.7	3.1	33.3
Volgograd Region	77.2	77.2	100.0	0.0	0.0
Rostov Region	2,214.5	2,384.5	85.7	170.0	14.3
Sevastopol	-35.8	0.0	0.0	35.8	100.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>284.7</b>	<b>335.7</b>	<b>90.9</b>	<b>51.0</b>	<b>9.1</b>
Republic of Dagestan	63.4	63.4	100.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	-9.0	42.0	66.7	51.0	33.3
Karachay-Cherkess Republic	0.7	0.7	100.0	0.0	0.0
Republic of North Ossetia – Alania	182.2	182.2	100.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	47.4	47.4	100.0	0.0	0.0
<b>VOLGA FEDERAL DISTRICT</b>	<b>5,494.5</b>	<b>7,416.4</b>	<b>74.2</b>	<b>1,921.9</b>	<b>25.8</b>
Republic of Bashkortostan	48.3	48.3	100.0	0.0	0.0
Mari El Republic	25.3	25.3	100.0	0.0	0.0
Republic of Mordovia	-63.5	35.2	33.3	98.7	66.7
Republic of Tatarstan (Tatarstan)	4,517.0	4,566.7	82.4	49.6	17.6
Udmurt Republic	358.0	358.0	100.0	0.0	0.0
Chuvash Republic – Chuvashia	13.9	25.4	66.7	11.6	33.3
Perm Territory	335.3	335.3	100.0	0.0	0.0
Kirov Region	-2.9	198.1	66.7	201.1	33.3
Nizhny Novgorod Region	640.6	666.8	66.7	26.1	33.3
Orenburg Region	266.5	269.4	75.0	2.9	25.0
Penza Region	20.4	20.4	100.0	0.0	0.0
Samara Region	-135.0	491.0	62.5	626.0	37.5

Table 6.2.5 (end)

1	2	3	4	5	6
Saratov Region	-805.0	100.9	57.1	905.9	42.9
Ulyanovsk Region	275.5	275.5	100.0	0.0	0.0
URALS FEDERAL DISTRICT	10,647.8	10,767.2	82.6	119.4	17.4
Kurgan Region	94.7	94.7	100.0	0.0	0.0
Sverdlovsk Region	4,888.2	4,893.9	88.9	5.7	11.1
Tyumen Region	4,354.1	4,457.3	66.7	103.2	33.3
Khanty-Mansi Autonomous Area – Yugra	2,749.5	2,844.6	66.7	95.2	33.3
Yamal-Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,604.6	1,612.6	66.7	8.0	33.3
Chelyabinsk Region	1,310.8	1,321.3	83.3	10.5	16.7
SIBERIAN FEDERAL DISTRICT	3,976.1	4,503.2	73.1	527.1	26.9
Altai Republic	56.5	56.5	100.0	0.0	0.0
Republic of Tuva	-25.0	0.0	0.0	25.0	100.0
Republic of Khakassia	96.3	110.5	50.0	14.2	50.0
Altai Territory	88.7	88.7	100.0	0.0	0.0
Krasnoyarsk Territory	8.5	8.5	100.0	0.0	0.0
Irkutsk Region	-35.7	161.5	80.0	197.3	20.0
Kemerovo Region – Kuzbass	-155.4	101.4	66.7	256.8	33.3
Novosibirsk Region	3,911.1	3,927.3	75.0	16.3	25.0
Omsk Region	14.5	32.0	50.0	17.5	50.0
Tomsk Region	16.8	16.8	100.0	0.0	0.0
FAR-EASTERN FEDERAL DISTRICT	-1,896.1	4,331.4	66.7	6,227.6	33.3
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0
Republic of Sakha (Yakutia)	-295.9	0.0	0.0	295.9	100.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0
Kamchatka Territory	562.8	562.8	100.0	0.0	0.0
Primorye Territory	784.8	939.5	87.5	154.6	12.5
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	-2,942.3	2,797.1	50.0	5,739.4	50.0
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-5.6	32.1	33.3	37.6	66.7
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

Table 6.2.6

## Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
<b>THE RUSSIAN FEDERATION</b>					
30.09.2018	33	24	13	17 (9)	63 (4)
31.12.2018	28	24	12	16 (8)	61 (4)
31.03.2019	29	21	12	17 (8)	60 (4)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.09.2018	16	12	7	11 (6)	59 (4)
31.12.2018	14	12	6	10 (5)	58 (4)
31.03.2019	15	9	6	11 (5)	57 (4)
<b>Moscow and Moscow Region</b>					
30.09.2018	14	11	7	9 (5)	59 (4)
31.12.2018	12	12	6	8 (4)	58 (4)
31.03.2019	13	9	6	9 (4)	57 (4)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.09.2018	5	2	1	–	3
31.12.2018	4	2	1	–	3
31.03.2019	4	2	1	–	3
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.09.2018	2	1	1	1	1
31.12.2018	1	1	1	1	–
31.03.2019	1	1	1	1	–
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.09.2018	1	–	–	–	–
31.12.2018	1	–	–	–	–
31.03.2019	1	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
30.09.2018	3	4	1	3 (2)	–
31.12.2018	3	4	1	3 (2)	–
31.03.2019	3	4	1	3 (2)	–
<b>URALS FEDERAL DISTRICT</b>					
30.09.2018	4	1	1	–	–
31.12.2018	3	1	1	–	–
31.03.2019	3	1	1	–	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
30.09.2018	1	2	–	1 (1)	–
31.12.2018	1	2	–	1 (1)	–
31.03.2019	1	2	–	1 (1)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.09.2018	1	2	2	1	–
31.12.2018	1	2	2	1	–
31.03.2019	1	2	2	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 6.2.7

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

	Q1 2019						
	number of registered issues (additional issues) of issue-grade securities – total, units	volume of registered issues (additional issues) of issue-grade securities – total, millions of rubles	of which by types				volume of registered issues (additional issues) of bonds, millions of rubles
			number of registered issues (additional issues) of shares, units	volume of registered issues (additional issues) of shares, millions of rubles	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of rubles	
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	458	1,476,989.05	450	1,384,315.52	8	92,673.53	
CENTRAL FEDERAL DISTRICT	253	1,390,202.18	248	1,298,778.65	5	91,423.53	
Belgorod Region	5	286.10	5	286.10	–	–	
Bryansk Region	1	2.00	1	2.00	–	–	
Vladimir Region	2	181.03	2	181.03	–	–	
Voronezh Region	–	–	–	–	–	–	
Ivanovo Region	1	4.00	1	4.00	–	–	
Kaluga Region	4	3,040.65	4	3,040.65	–	–	
Kostroma Region	2	2,009.01	2	2,009.01	–	–	
Kursk Region	2	36.62	2	36.62	–	–	
Lipetsk Region	3	3.66	3	3.66	–	–	
Moscow Region	18	22,697.06	17	22,647.06	1	50.00	
Orel Region	4	201.34	4	201.34	–	–	
Ryazan Region	–	–	–	–	–	–	
Smolensk Region	1	42.85	1	42.85	–	–	
Tambov Region	–	–	–	–	–	–	
Tver Region	3	250.12	3	250.12	–	–	
Tula Region	3	13.81	3	13.81	–	–	
Yaroslavl Region	–	–	–	–	–	–	
Moscow	204	1,361,433.93	200	1,270,060.40	4	91,373.53	
NORTH-WESTERN FEDERAL DISTRICT	69	48,609.81	66	47,359.81	3	1,250.00	
Republic of Karelia	1	150.00	1	150.00	–	–	
Republic of Komi	4	2,873.88	4	2,873.88	–	–	
Arkhangelsk Region	2	1,123.78	2	1,123.78	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	2	1,123.78	2	1,123.78	–	–	

Table 6.2.7.(cont.)

1	2	3	4	5	6	7
Vologda Region	9	1,272.53	6	22.53	3	1,250.00
Kaliningrad Region	6	1,353.03	6	1,353.03	-	-
Leningrad Region	4	96.20	4	96.20	-	-
Murmansk Region	-	-	-	-	-	-
Novgorod Region	1	0.01	1	0.01	-	-
Pskov Region	-	-	-	-	-	-
Saint Petersburg	42	41,740.38	42	41,740.38	-	-
SOUTHERN FEDERAL DISTRICT	25	3,124.55	25	3,124.55	-	-
Republic of Adygeya (Adygeya)	-	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-	-
Republic of Crimea	3	6.05	3	6.05	-	-
Krasnodar Territory	10	1,311.05	10	1,311.05	-	-
Astrakhan Region	1	822.55	1	822.55	-	-
Volgograd Region	6	306.34	6	306.34	-	-
Rostov Region	4	526.98	4	526.98	-	-
Sevastopol	1	151.58	1	151.58	-	-
NORTH CAUCASIAN FEDERAL DISTRICT	3	2,400.02	3	2,400.02	-	-
Republic of Dagestan	2	1,562.35	2	1,562.35	-	-
Republic of Ingushetia	-	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-
Stavropol Territory	1	837.67	1	837.67	-	-
VOLGA FEDERAL DISTRICT	43	4,465.07	43	4,465.07	-	-
Republic of Bashkortostan	5	570.57	5	570.57	-	-
Mari El Republic	1	0.01	1	0.01	-	-
Republic of Mordovia	2	70.05	2	70.05	-	-
Republic of Tatarstan (Tatarstan)	11	209.97	11	209.97	-	-
Udmurt Republic	-	-	-	-	-	-
Chuvash Republic – Chuvashia	3	12.38	3	12.38	-	-
Perm Territory	2	144.00	2	144.00	-	-
Kirov Region	1	46.95	1	46.95	-	-
Nizhny Novgorod Region	4	350.55	4	350.55	-	-
Orenburg Region	1	1.00	1	1.00	-	-
Penza Region	1	111.00	1	111.00	-	-
Samara Region	6	2,588.96	6	2,588.96	-	-
Saratov Region	3	300.21	3	300.21	-	-

Table 6.2.7 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	3	59.42	3	59.42	-	-
URALS FEDERAL DISTRICT	19	8,054.14	19	8,054.14	-	-
Kurgan Region	-	-	-	-	-	-
Sverdlovsk Region	10	7,487.42	10	7,487.42	-	-
Tyumen Region	7	66.69	7	66.69	-	-
Khanty-Mansi Autonomous Area – Yugra	2	4.01	2	4.01	-	-
Yamal-Nenets Autonomous Area	1	0.03	1	0.03	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	4	62.65	4	62.65	-	-
Chelyabinsk Region	2	500.03	2	500.03	-	-
SIBERIAN FEDERAL DISTRICT	33	12,182.91	33	12,182.91	-	-
Altai Republic	1	0.13	1	0.13	-	-
Republic of Tuva	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-	-
Altai Territory	2	5.84	2	5.84	-	-
Krasnoyarsk Territory	12	8,963.83	12	8,963.83	-	-
Irkutsk Region	7	81.77	7	81.77	-	-
Kemerovo Region – Kuzbass	2	2.84	2	2.84	-	-
Novosibirsk Region	8	1,276.26	8	1,276.26	-	-
Omsk Region	-	-	-	-	-	-
Tomsk Region	1	1,852.24	1	1,852.24	-	-
FAR-EASTERN FEDERAL DISTRICT	13	7,950.37	13	7,950.37	-	-
Republic of Buryatia	-	-	-	-	-	-
Republic of Sakha (Yakutia)	5	6,661.71	5	6,661.71	-	-
Trans-Baikal Territory	-	-	-	-	-	-
Kamchatka Territory	2	1,194.01	2	1,194.01	-	-
Primorye Territory	4	94.59	4	94.59	-	-
Khabarovsk Territory	-	-	-	-	-	-
Amur Region	-	-	-	-	-	-
Magadan Region	1	0.05	1	0.05	-	-
Sakhalin Region	1	0.01	1	0.01	-	-
Jewish Autonomous Region	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-

Table 6.2.8

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

	Q1 2019		
	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		–	–
<b>CENTRAL FEDERAL DISTRICT</b>		–	–
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		–	–
<b>NORTH-WESTERN FEDERAL DISTRICT</b>		–	–
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		–	–
<b>SOUTHERN FEDERAL DISTRICT</b>		–	–
Republic of Adygeya (Adygeya)		–	–
Republic of Kalmykia		–	–
Republic of Crimea		–	–
Krasnodar Territory		–	–
Astrakhan Region		–	–
Volgograd Region		–	–
Rostov Region		–	–
Sevastopol		–	–
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		–	–
Republic of Dagestan		–	–

Table 6.2.8 (end)

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

## 6.3. Borrowings

Table 6.3.1

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

(millions of rubles)

	31.05.2019																
	customer funds, total			funds of organizations				deposits of legal entities <sup>2</sup>			individual deposits						
	in rubles	in foreign currency and precious metals	3	in rubles	in foreign currency and precious metals	4	in rubles	in foreign currency and precious metals	5	in rubles	6	in foreign currency and precious metals	7	in rubles	8	in foreign currency and precious metals	9
1																	
THE RUSSIAN FEDERATION	45,315,019	16,306,409		6,648,741	3,045,792		12,652,783	5,253,502		22,645,089		6,260,808					
CENTRAL FEDERAL DISTRICT	26,246,348	12,941,968		3,854,031	2,313,061		9,682,836	4,755,956		10,096,051		4,231,855					
Belgorod Region	247,325	76,709		22,469	21,643		28,602	20,454		191,315		34,020					
Bryansk Region	131,254	14,434		13,282	1,616		7,011	2,797		107,747		9,708					
Vladimir Region	220,938	31,663		24,672	4,080		13,909	1,523		177,570		22,922					
Voronezh Region	421,339	59,391		46,887	7,401		54,822	11,439		308,799		39,868					
Ivanovo Region	134,616	17,986		11,343	1,652		5,842	58		114,428		16,127					
Kaluga Region	208,250	17,175		23,816	2,417		20,662	793		141,467		13,851					
Kostroma Region	183,986	6,564		7,204	898		63,595	636		69,547		4,842					
Kursk Region	141,264	22,365		11,721	9,801		18,094	1,864		107,930		10,608					
Lipetsk Region	162,708	22,120		14,546	6,949		12,237	4,329		132,596		10,367					
Moscow Region	1,746,525	257,698		191,128	39,331		90,073	15,848		1,417,518		198,025					
Orel Region	99,053	13,613		8,559	1,078		5,425	4,355		82,377		6,284					
Ryazan Region	177,496	19,190		20,659	3,823		11,307	3,250		142,033		12,051					
Smolensk Region	125,291	17,490		17,359	3,795		7,362	1,119		97,454		11,947					
Tambov Region	112,999	6,214		10,293	752		7,247	56		92,369		5,342					
Tver Region	182,591	15,275		20,477	1,236		14,231	1,283		144,922		12,254					
Tula Region	255,329	26,743		35,332	7,383		34,096	2,486		181,671		16,570					
Yaroslavl Region	234,850	32,263		24,845	3,357		23,714	1,736		182,165		26,826					
Moscow	21,460,535	12,285,077		3,349,440	2,195,849		9,264,606	4,681,930		6,404,144		3,780,242					

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
NORTH-WESTERN FEDERAL DISTRICT	4,593,791	1,231,197	870,280	362,462	787,006	110,381	2,715,834	693,075
Republic of Karelia	93,253	8,973	7,634	906	5,832	752	77,665	7,094
Republic of Komi	151,649	10,864	9,836	827	16,332	74	121,794	9,698
Arkhangelsk Region	228,957	16,095	45,634	1,752	10,671	1,095	168,193	13,161
Nenets Autonomous Area	10,683	307	1,149	7	594	7	8,622	290
Arkhangelsk Region, excluding Nenets Autonomous Area	218,274	15,789	44,485	1,745	10,076	1,088	159,570	12,871
Vologda Region	217,466	50,301	22,356	26,967	42,588	5,839	147,813	16,078
Kaliningrad Region	207,053	53,115	22,901	11,419	35,922	7,543	143,917	33,806
Leningrad Region	217,882	17,786	15,659	3,468	44,728	3,896	154,723	10,143
Murmansk Region	184,131	44,598	15,949	8,813	7,507	5,820	155,665	13,868
Novgorod Region	77,385	8,379	8,354	2,014	7,482	261	59,889	6,034
Pskov Region	73,936	7,305	7,211	1,328	6,777	1,033	58,501	4,821
Saint Petersburg	3,142,078	1,013,780	714,744	304,968	609,268	84,069	1,627,674	578,373
SOUTHERN FEDERAL DISTRICT	2,156,894	302,734	295,387	38,449	157,273	40,092	1,582,587	217,278
Republic of Adygeya (Adygeya)	25,863	919	1,560	30	1,193	37	22,338	849
Republic of Kalmykia	11,702	618	635	7	291	2	10,355	608
Republic of Crimea	174,561	3,677	52,767	123	10,316	0	86,473	2,965
Krasnodar Territory	919,298	144,231	100,329	13,010	93,265	22,975	664,340	106,864
Astrakhan Region	93,616	8,915	8,301	944	2,194	129	79,911	7,580
Volgograd Region	287,544	32,700	29,781	4,213	11,239	809	239,158	27,096
Rostov Region	605,640	110,163	93,796	20,093	37,327	16,140	452,483	69,839
Sevastopol	38,670	1,511	8,218	29	1,449	0	27,529	1,477
NORTH CAUCASIAN FEDERAL DISTRICT	551,254	44,443	71,056	6,552	45,350	4,087	418,601	30,849
Republic of Dagestan	78,080	4,599	9,083	2,092	2,615	651	64,408	1,830
Republic of Ingushetia	8,546	576	2,157	319	394	0	5,884	257
Kabardino-Balkar Republic	43,959	2,567	4,883	384	2,828	0	35,480	2,176
Karachay-Cherkess Republic	18,516	634	1,638	7	480	0	15,599	603
Republic of North Ossetia – Alania	46,012	2,516	4,044	16	673	0	40,517	2,256
Chechen Republic	34,358	1,489	9,046	354	10,361	5	14,469	472
Stavropol Territory	321,782	32,063	40,204	3,379	27,999	3,432	242,243	23,255

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
VOLGA FEDERAL DISTRICT	4,857,571	726,303	667,583	151,069	758,434	128,758	3,269,654	435,934
Republic of Bashkortostan	530,916	57,096	53,736	6,284	111,371	12,022	355,011	38,412
Mari El Republic	70,620	4,124	7,165	820	7,498	466	54,599	2,810
Republic of Mordovia	82,973	5,260	8,958	793	5,615	804	66,892	3,597
Republic of Tatarstan (Tatarstan)	1,085,450	188,514	167,333	57,748	357,876	34,713	495,869	93,784
Udmurt Republic	230,753	17,179	43,492	2,015	36,477	92	143,333	14,426
Chuvash Republic – Chuvasia	151,137	16,606	16,160	1,580	11,742	2,496	118,651	12,465
Perm Territory	391,989	65,522	55,229	18,625	34,045	1,924	292,965	43,987
Kirov Region	160,920	10,912	18,374	1,074	12,822	795	123,555	8,709
Nizhny Novgorod Region	664,514	92,753	112,666	19,087	70,948	5,208	469,128	65,628
Orenburg Region	219,409	19,470	19,638	2,769	14,541	961	178,961	15,701
Penza Region	161,968	10,520	15,748	599	10,541	428	130,372	7,867
Samara Region	625,586	195,324	89,316	31,276	54,745	67,643	470,681	95,991
Saratov Region	314,782	30,651	36,276	5,737	13,921	1,169	246,776	23,584
Ulyanovsk Region	166,556	12,372	23,491	2,664	16,292	38	122,863	8,972
URALS FEDERAL DISTRICT	2,819,110	450,690	360,667	62,572	684,789	51,596	1,697,799	333,153
Kurgan Region	69,370	4,955	8,210	1,165	2,648	130	55,723	3,475
Sverdlovsk Region	952,255	140,367	170,446	30,880	117,037	20,102	635,001	88,232
Tyumen Region	1,252,578	204,592	112,875	7,256	491,233	2,602	619,296	193,565
Khanty-Mansi Autonomous Area – Yugra	620,666	167,951	39,373	5,455	298,407	1,483	273,574	160,090
Yamal-Nenets Autonomous Area	271,736	7,448	33,321	69	92,975	55	141,175	7,304
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	360,176	29,193	40,181	1,732	99,851	1,064	204,547	26,170
Chelyabinsk Region	544,907	100,776	69,136	23,271	73,871	28,762	387,780	47,881
SIBIRIAN FEDERAL DISTRICT	2,474,654	373,440	330,792	62,002	300,704	113,580	1,761,020	186,386
Altai Republic	11,089	482	944	48	893	10	8,978	406
Republic of Tuva	10,506	278	824	0	134	0	9,037	278
Republic of Khakassia	45,422	4,493	4,228	144	1,589	11	37,737	4,250
Altai Territory	244,277	22,298	28,222	2,343	33,820	7,035	174,903	12,852

Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9
Krasnoyarsk Territory	435,642	50,703	76,703	8,449	27,474	13,028	310,743	28,716
Irkutsk Region	376,329	105,643	36,603	20,961	56,800	55,100	272,750	27,506
Kemerovo Region – Kuzbass	383,903	43,551	31,141	6,338	84,392	5,136	262,486	29,163
Novosibirsk Region	542,907	100,699	91,315	14,996	60,024	30,669	368,132	49,910
Omsk Region	243,896	27,754	28,721	5,837	14,883	393	192,640	20,947
Tomsk Region	180,683	17,539	32,091	2,886	20,696	2,198	123,614	12,359
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,615,397</b>	<b>235,633</b>	<b>198,946</b>	<b>49,625</b>	<b>236,292</b>	<b>49,052</b>	<b>1,103,542</b>	<b>132,278</b>
Republic of Buryatia	68,934	6,318	8,807	317	1,637	74	55,016	5,739
Republic of Sakha (Yakutia)	159,913	10,476	21,010	1,409	19,868	3,742	110,883	5,251
Trans-Baikal Territory	94,373	11,066	10,502	1,819	4,067	5,771	76,791	3,443
Kamchatka Territory	96,666	20,588	13,120	11,126	5,300	1,100	75,005	7,406
Primorye Territory	420,588	86,545	55,531	16,361	55,575	7,709	293,071	61,724
Khabarovsk Territory	288,280	32,902	33,739	4,098	19,396	2,634	226,044	25,742
Amur Region	141,017	15,341	13,310	3,383	12,011	4,179	92,641	5,700
Magadan Region	59,012	9,716	5,192	852	9,832	5,675	41,195	3,186
Sakhalin Region	255,722	41,428	34,852	10,231	107,711	17,800	107,084	13,287
Jewish Autonomous Region	15,307	853	891	18	260	317	13,539	464
Chukotka Autonomous Area	15,586	400	1,993	12	634	51	12,272	336
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>10,394</b>	<b>8,380</b>	<b>9,794</b>	<b>8,244</b>	<b>0</b>	<b>89</b>	<b>0</b>	<b>0</b>

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

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

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

Table 6.3.2

## Funds of Individual Entrepreneurs

(millions of rubles)

1	31.05.2019		
	2	3	4
	total	in rubles	in foreign currency and precious metals
THE RUSSIAN FEDERATION	588,466	562,841	25,625
<b>CENTRAL FEDERAL DISTRICT</b>	<b>206,506</b>	<b>194,490</b>	<b>12,016</b>
Belgorod Region	4,429	4,369	61
Bryansk Region	3,012	2,857	154
Vladimir Region	4,578	4,476	102
Voronezh Region	8,797	8,467	330
Ivanovo Region	2,898	2,789	110
Kaluga Region	3,121	3,031	89
Kostroma Region	2,809	2,626	183
Kursk Region	3,409	3,352	57
Lipetsk Region	3,239	3,182	57
Moscow Region	28,615	27,940	675
Orel Region	2,289	2,259	29
Ryazan Region	3,060	3,007	54
Smolensk Region	2,381	2,329	52
Tambov Region	2,972	2,954	18
Tver Region	2,850	2,761	89
Tula Region	3,931	3,866	65
Yaroslavl Region	3,918	3,671	247
Moscow	120,198	110,552	9,645
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>61,933</b>	<b>58,298</b>	<b>3,636</b>
Republic of Karelia	2,093	1,903	190
Republic of Komi	3,456	3,412	44
Arkhangelsk Region	4,163	4,103	59
Nenets Autonomous Area	319	317	3
Arkhangelsk Region, excluding Nenets Autonomous Area	3,843	3,787	57
Vologda Region	4,657	4,213	444
Kaliningrad Region	3,790	3,659	132
Leningrad Region	2,789	2,650	139
Murmansk Region	2,471	2,415	56
Novgorod Region	1,491	1,449	42
Pskov Region	1,360	1,282	77
Saint Petersburg	35,664	33,211	2,452
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>65,193</b>	<b>63,269</b>	<b>1,924</b>
Republic of Adygeya (Adygeya)	754	750	3
Republic of Kalmykia	403	403	1
Republic of Crimea	4,044	4,041	4
Krasnodar Territory	29,046	28,290	756
Astrakhan Region	2,913	2,885	28
Volgograd Region	6,619	6,404	214
Rostov Region	20,077	19,164	914
Sevastopol	1,336	1,333	4
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>15,363</b>	<b>15,135</b>	<b>228</b>
Republic of Dagestan	1,914	1,895	20
Republic of Ingushetia	107	107	0
Kabardino-Balkar Republic	733	727	6
Karachay-Cherkess Republic	805	782	23
Republic of North Ossetia – Alania	693	689	3

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	391	390	1
Stavropol Territory	10,721	10,545	176
<b>VOLGA FEDERAL DISTRICT</b>	<b>84,798</b>	<b>82,159</b>	<b>2,638</b>
Republic of Bashkortostan	7,836	7,697	139
Mari El Republic	1,279	1,261	18
Republic of Mordovia	1,321	1,307	14
Republic of Tatarstan (Tatarstan)	10,323	9,946	377
Udmurt Republic	4,616	4,474	142
Chuvash Republic – Chuvashia	2,734	2,687	47
Perm Territory	8,989	8,710	279
Kirov Region	5,630	5,328	302
Nizhny Novgorod Region	10,314	9,942	372
Orenburg Region	5,588	5,561	27
Penza Region	5,282	4,663	619
Samara Region	9,639	9,531	108
Saratov Region	7,797	7,656	141
Ulyanovsk Region	3,449	3,396	54
<b>URALS FEDERAL DISTRICT</b>	<b>52,480</b>	<b>50,948</b>	<b>1,531</b>
Kurgan Region	2,890	2,709	181
Sverdlovsk Region	19,371	18,819	552
Tyumen Region	17,239	17,122	117
Khanty-Mansi Autonomous Area – Yugra	7,424	7,388	37
Yamal-Nenets Autonomous Area	3,957	3,957	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5,857	5,777	80
Chelyabinsk Region	12,980	12,298	682
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>57,526</b>	<b>55,224</b>	<b>2,302</b>
Altai Republic	277	260	17
Republic of Tuva	477	477	0
Republic of Khakassia	1,712	1,628	84
Altai Territory	6,111	6,073	38
Krasnoyarsk Territory	11,318	11,021	297
Irkutsk Region	9,184	8,930	254
Kemerovo Region – Kuzbass	5,473	5,373	100
Novosibirsk Region	12,843	11,938	905
Omsk Region	6,910	6,371	539
Tomsk Region	3,221	3,153	68
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>44,667</b>	<b>43,319</b>	<b>1,349</b>
Republic of Buryatia	3,180	2,999	181
Republic of Sakha (Yakutia)	7,445	7,373	72
Trans-Baikal Territory	2,865	2,837	27
Kamchatka Territory	3,047	3,002	45
Primorye Territory	9,902	9,376	526
Khabarovsk Territory	5,784	5,471	313
Amur Region	3,969	3,944	24
Magadan Region	2,012	2,011	1
Sakhalin Region	5,191	5,087	104
Jewish Autonomous Region	599	545	53
Chukotka Autonomous Area	674	673	1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

Table 6.3.3

**Budget Funds in Accounts of Credit Institutions<sup>1</sup>***(millions of rubles)*

1	31.05.2019			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	20,329	108	15,738	691
<b>CENTRAL FEDERAL DISTRICT</b>	<b>19,512</b>	<b>35</b>	<b>12,111</b>	<b>42</b>
Belgorod Region	7	0	1	3
Bryansk Region	5	0	8	0
Vladimir Region	7	0	1	1
Voronezh Region	7	0	5	8
Ivanovo Region	5	0	2	0
Kaluga Region	8	0	13	0
Kostroma Region	4	1	0	0
Kursk Region	4	0	0	0
Lipetsk Region	3	0	0	0
Moscow Region	86	0	196	0
Orel Region	3	0	0	0
Ryazan Region	3	0	0	0
Smolensk Region	4	3	0	0
Tambov Region	6	0	0	0
Tver Region	10	0	1	0
Tula Region	6	0	0	0
Yaroslavl Region	9	0	5	0
Moscow	19,334	30	11,878	30
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>72</b>	<b>0</b>	<b>639</b>	<b>0</b>
Republic of Karelia	2	0	1	0
Republic of Komi	6	0	0	0
Arkhangelsk Region	11	0	5	0
Nenets Autonomous Area	1	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	11	0	5	0
Vologda Region	4	0	36	0
Kaliningrad Region	3	0	0	0
Leningrad Region	5	0	0	0
Murmansk Region	4	0	0	0
Novgorod Region	2	0	0	0
Pskov Region	1	0	0	0
Saint Petersburg	33	0	597	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>132</b>	<b>1</b>	<b>22</b>	<b>0</b>
Republic of Adygeya (Adygeya)	4	0	0	0
Republic of Kalmykia	1	0	0	0
Republic of Crimea	4	0	1	0
Krasnodar Territory	33	0	15	0
Astrakhan Region	8	0	0	0
Volgograd Region	21	0	0	0
Rostov Region	58	0	5	0
Sevastopol	2	0	1	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>148</b>	<b>1</b>	<b>211</b>	<b>0</b>
Republic of Daghestan	31	0	1	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	8	0	0	0
Karachay-Cherkess Republic	10	1	0	0
Republic of North Ossetia – Alania	30	0	0	0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
Chechen Republic	58	0	0	0
Stavropol Territory	12	0	210	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>170</b>	<b>0</b>	<b>2,054</b>	<b>0</b>
Republic of Bashkortostan	12	0	29	0
Mari El Republic	5	0	0	0
Republic of Mordovia	1	0	0	0
Republic of Tatarstan (Tatarstan)	25	0	1,808	0
Udmurt Republic	12	0	12	0
Chuvash Republic – Chuvashia	9	0	1	0
Perm Territory	13	0	27	0
Kirov Region	6	0	9	0
Nizhny Novgorod Region	28	0	85	0
Orenburg Region	14	0	17	0
Penza Region	11	0	59	0
Samara Region	14	0	8	0
Saratov Region	19	0	0	0
Ulyanovsk Region	3	0	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>73</b>	<b>67</b>	<b>461</b>	<b>0</b>
Kurgan Region	6	0	0	0
Sverdlovsk Region	27	0	246	0
Tyumen Region	24	67	161	0
Khanty-Mansi Autonomous Area – Yugra	9	0	11	0
Yamal-Nenets Autonomous Area	4	0	116	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11	67	34	161
Chelyabinsk Region	17	0	54	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>112</b>	<b>2</b>	<b>76</b>	<b>0</b>
Altai Republic	7	0	0	0
Republic of Tuva	2	0	0	0
Republic of Khakassia	4	1	0	0
Altai Territory	13	0	2	0
Krasnoyarsk Territory	10	1	0	0
Irkutsk Region	17	0	16	0
Kemerovo Region – Kuzbass	14	0	0	0
Novosibirsk Region	28	0	48	0
Omsk Region	11	0	8	0
Tomsk Region	7	0	2	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>110</b>	<b>1</b>	<b>164</b>	<b>648</b>
Republic of Buryatia	6	0	0	0
Republic of Sakha (Yakutia)	35	0	75	0
Trans-Baikal Territory	22	0	2	0
Kamchatka Territory	5	0	0	0
Primorye Territory	11	1	7	0
Khabarovsk Territory	6	0	2	0
Amur Region	9	0	10	0
Magadan Region	5	0	0	648
Sakhalin Region	8	0	67	0
Jewish Autonomous Region	1	0	0	0
Chukotka Autonomous Area	2	0	0	0

<sup>1</sup> 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.

## 6.4. Funds Allocations

Table 6.4.1

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

	April 2019											for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	
		mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communi- cations	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	
1	2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	4,417,634	73,779	53,636	703,173	55,782	113,241	106,117	168,701	733,531	163,919	1,609,299	690,092
CENTRAL FEDERAL DISTRICT	2,945,945	14,153	5,672	229,117	26,554	55,167	48,804	95,964	450,588	109,995	1,566,534	349,069
Belgorod Region	31,793	8,330	0	8,974	0	3,570	872	160	5,029	279	409	4,169
Bryansk Region	6,243	0	0	1,651	13	1,048	35	30	661	36	271	2,498
Vladimir Region	9,724	12	0	4,127	688	422	71	339	958	206	72	2,831
Voronezh Region	27,079	57	0	5,322	34	5,355	1,216	270	8,296	677	175	5,677
Ivanovo Region	5,524	0	0	1,134	264	111	77	17	633	216	47	3,026
Kaluga Region	15,481	1	0	4,952	14	636	391	33	6,201	87	278	2,887
Kostroma Region	3,398	0	0	559	1	50	138	25	1,718	19	17	872
Kursk Region	7,648	0	0	1,565	2	3,080	284	43	1,192	29	267	1,187
Lipetsk Region	9,598	0	0	2,360	45	3,380	108	195	1,131	404	14	1,960
Moscow Region	411,620	55	20	37,255	564	964	7,502	9,964	106,821	5,478	156,545	86,472
Orel Region	4,539	0	0	776	37	1,946	86	43	883	73	97	598
Ryazan Region	7,941	4	0	2,039	204	607	327	45	2,048	352	60	2,254
Smolensk Region	10,157	0	0	3,831	233	487	167	74	1,789	75	293	3,208
Tambov Region	11,348	0	0	1,458	100	2,926	508	30	3,405	1,012	28	1,882
Tver Region	13,846	2	0	6,475	0	1,164	1,031	147	1,976	158	305	2,589
Tula Region	31,346	27	0	16,210	5,802	1,150	787	156	2,991	209	17	3,998
Yaroslavl Region	17,647	0	0	7,809	722	362	193	360	3,675	275	542	3,709
Moscow	2,321,013	5,665	5,652	122,620	17,832	271,909	35,011	84,033	301,182	100,410	1,407,098	219,254

(millions of rubles)

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	311,772	522	106	51,859	7,446	9,111	19,418	46,800	61,113	17,969	14,989	82,544
Republic of Karelia	6,389	104	0	1,373	317	33	26	20	564	38	121	3,792
Republic of Komi	3,471	12	12	823	11	103	139	176	372	180	6	1,650
Arkhangelsk Region	4,494	0	0	1,043	64	79	63	139	1,380	60	216	1,450
Nenets Autonomous Area	23	0	0	0	0	0	0	2	7	1	3	11
Arkhangelsk Region, excluding Nenets Autonomous Area	4,470	0	0	1,043	64	79	63	137	1,374	59	213	1,439
Vologda Region	8,443	0	0	2,002	202	153	1,291	179	963	164	112	3,376
Kaliningrad Region	19,864	283	0	10,868	0	963	433	112	2,698	217	1,292	2,997
Leningrad Region	20,929	29	25	6,363	691	1,373	482	28	4,570	329	350	6,714
Murmansk Region	3,294	1	0	90	699	0	55	52	620	604	573	599
Novgorod Region	5,443	0	0	623	315	452	30	10	2,773	128	23	1,087
Pskov Region	7,603	0	0	452	0	5,916	156	31	331	152	32	533
Saint Petersburg	231,842	93	69	28,222	5,147	38	16,742	46,053	46,841	16,097	12,263	60,346
SOUTHERN FEDERAL DISTRICT	227,078	509	100	78,018	5,714	15,261	3,723	2,967	75,061	6,616	1,583	37,626
Republic of Adygeya (Adygeya)	1,093	3	0	517	0	130	93	10	187	4	40	109
Republic of Kalmykia	174	0	0	5	0	11	26	7	11	20	54	40
Republic of Crimea	5,044	0	0	526	118	764	220	54	1,260	25	276	1,801
Krasnodar Territory	155,304	147	2	56,024	4,596	8,509	1,380	1,662	57,257	5,597	707	19,423
Astrakhan Region	1,256	0	0	34	0	31	40	173	429	34	121	394
Volgograd Region	14,430	86	0	6,587	195	1,472	251	469	1,662	242	43	3,423
Rostov Region	48,599	273	99	14,270	748	4,320	1,542	591	14,078	684	320	11,774
Sevastopol	1,178	0	0	55	58	24	171	0	178	9	22	662
NORTH CAUCASIAN FEDERAL DISTRICT	18,706	18	0	2,740	238	3,988	1,350	330	4,464	282	227	5,068
Republic of Dagestan	693	0	0	8	0	7	13	139	419	2	13	91
Republic of Ingushetia	9	0	0	0	0	0	9	0	0	0	0	1
Kabardino-Balkar Republic	978	0	0	528	0	46	11	4	217	12	3	158
Karachay-Cherkess Republic	1,574	0	0	373	0	111	876	8	151	3	0	53
Republic of North Ossetia – Alania	797	7	0	169	0	321	0	6	79	172	0	43
Chechen Republic	326	0	0	0	0	131	110	0	7	0	0	78
Stavropol Territory	14,328	11	0	1,662	238	3,372	331	173	3,592	94	212	4,645

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	364,995	2,749	2,053	164,561	2,476	16,746	13,470	11,758	57,787	9,965	4,882	80,602
Republic of Bashkortostan	58,898	416	293	32,520	48	1,728	1,522	7,025	5,686	1,338	708	7,906
Mari El Republic	2,509	0	0	235	66	287	31	195	591	25	6	1,074
Republic of Mordovia	5,397	20	0	1,557	1	889	151	181	833	35	234	1,496
Republic of Tatarstan (Tatarstan)	77,342	1,239	1,234	38,322	291	3,015	3,177	587	11,551	3,026	929	15,204
Udmurt Republic	10,756	40	39	3,534	41	1,129	834	214	1,566	265	296	2,836
Chuvash Republic – Chuvashia	5,523	0	0	1,941	26	321	364	252	1,255	149	67	1,147
Perm Territory	22,547	97	87	10,036	57	285	1,137	1,131	3,250	476	1,026	5,051
Kirov Region	6,107	30	0	918	287	926	215	146	877	240	168	2,300
Nizhny Novgorod Region	94,680	213	0	47,940	779	1,438	1,479	566	15,559	2,228	224	24,252
Orenburg Region	11,983	322	36	2,056	69	1,054	929	371	1,998	460	183	4,542
Penza Region	9,704	0	0	2,782	85	2,473	576	67	1,762	464	49	1,447
Samara Region	33,883	218	211	16,282	360	963	2,381	328	4,426	570	258	8,098
Saratov Region	15,035	153	152	4,340	224	1,685	451	651	3,290	581	179	3,481
Ulyanovsk Region	10,633	0	0	2,097	143	553	222	45	5,143	108	556	1,766
URALS FEDERAL DISTRICT	213,868	37,701	36,073	62,589	1,803	3,940	7,327	2,498	21,105	7,591	13,868	55,445
Kurgan Region	3,707	0	0	1,985	0	459	305	14	243	43	96	562
Sverdlovsk Region	64,393	708	2	26,802	221	483	1,462	643	10,576	2,886	1,228	19,384
Tyumen Region	104,771	36,234	36,072	21,420	944	893	4,601	1,637	5,368	2,082	10,621	20,972
Khanty-Mansi Autonomous Area – Yugra	18,417	5,952	5,792	33	243	0	1,665	1,002	2,859	375	171	6,117
Yamal-Nenets Autonomous Area	43,072	30,243	30,243	89	498	0	1,767	294	292	107	9,173	610
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	43,282	40	37	21,298	204	892	1,168	341	2,217	1,601	1,276	14,245
Chelyabinsk Region	40,997	759	0	12,382	638	2,105	959	205	4,919	2,579	1,923	14,527
SIBERIAN FEDERAL DISTRICT	245,380	7,643	6,980	107,795	5,471	6,085	6,934	5,323	38,530	5,859	2,247	59,493
Altai Republic	1,723	0	0	333	3	17	71	19	444	5	0	831
Republic of Tuva	347	120	48	0	0	5	2	2	52	6	2	159
Republic of Khakassia	3,152	19	0	2,161	37	27	73	27	284	8	19	497
Altai Territory	15,409	4	0	3,355	244	1,601	397	162	5,066	148	55	4,375
Krasnoyarsk Territory	99,243	354	346	75,386	622	727	1,101	712	7,770	1,082	1,062	10,427
Irkutsk Region	23,903	528	50	5,477	3,125	401	2,383	401	3,961	384	232	7,011
Kemerovo Region – Kuzbass	34,417	6,534	6,534	13,671	686	395	534	524	6,297	86	298	5,393

Table 6.4.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	31,963	82	0	3,589	596	953	1,459	2,868	8,015	2,404	473	11,524
Omsk Region	14,976	0	0	2,815	95	1,203	599	445	4,259	1,195	82	4,282
Tomsk Region	20,248	3	3	1,007	62	756	316	164	2,381	540	25	14,994
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>89,890</b>	<b>10,484</b>	<b>2,651</b>	<b>6,493</b>	<b>6,081</b>	<b>2,944</b>	<b>5,090</b>	<b>3,060</b>	<b>24,882</b>	<b>5,642</b>	<b>4,969</b>	<b>20,245</b>
Republic of Buryatia	3,582	87	0	940	0	146	236	27	901	5	60	1,179
Republic of Sakha (Yakutia)	19,231	7,868	1,927	338	1,110	20	381	387	1,333	114	322	7,357
Trans-Baikal Territory	3,482	282	0	12	720	103	155	11	623	7	24	1,545
Kamchatka Territory	2,731	4	0	694	266	5	29	180	339	123	432	660
Primorye Territory	24,388	14	0	2,333	170	1,145	1,074	1,525	8,366	1,158	3,322	5,280
Khabarovsk Territory	18,277	11	0	939	3,267	338	2,183	148	7,659	408	409	2,916
Amur Region	6,126	733	565	680	381	1,093	467	164	1,667	62	40	838
Magadan Region	4,223	1,173	0	0	113	1	66	252	2,427	16	56	120
Sakhalin Region	6,668	1	1	465	54	73	494	322	960	3,749	296	253
Jewish Autonomous Region	208	0	0	75	0	19	2	2	12	0	1	97
Chukotka Autonomous Area	974	311	158	17	0	0	2	43	595	0	5	0

Table 6.4.2

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

April 2019

of which

(millions of rubles)

	total	of which										other activities	for settlement finally
		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			
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	219,631	16,229	10,275	53,965	16	948	210	12,989	38,914	30,459	63,757	2,144	
CENTRAL FEDERAL DISTRICT	103,263	11,641	8,971	8,987	16	948	210	7,080	11,764	1,766	59,267	1,585	
Belgorod Region	1,465	0	0	1,150	0	0	0	0	315	0	0	0	
Bryansk Region	499	0	0	0	0	499	0	0	0	0	0	0	
Vladimir Region	11	0	0	0	0	0	0	0	9	0	0	2	
Voronezh Region	1,835	0	0	1,834	0	0	0	1	0	0	0	0	
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0	
Kaluga Region	348	0	0	348	0	0	0	0	0	0	0	0	
Kostroma Region	210	0	0	114	0	0	0	0	96	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	9,504	0	0	608	0	0	0	3,228	161	0	5,407	100	
Orel Region	599	0	0	433	0	0	0	0	164	0	0	3	
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0	
Smolensk Region	35	0	0	0	0	0	0	22	0	0	0	13	
Tambov Region	32	0	0	32	0	0	0	0	0	0	0	0	
Tver Region	1,035	0	0	1,035	0	0	0	0	0	0	0	0	
Tula Region	843	0	0	843	0	0	0	0	0	0	0	0	
Yaroslavl Region	44	0	0	16	0	0	0	0	27	0	0	0	
Moscow	86,802	11,641	8,971	2,573	16	449	210	3,829	10,992	1,766	53,860	1,467	



Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	34,242	0	0	16,072	0	0	0	0	64	17,625	0	482
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	102	0	0	102	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	9,509	0	0	9,509	0	0	0	0	0	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	1,351	0	0	1,335	0	0	0	0	16	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	23,232	0	0	5,126	0	0	0	0	0	17,625	0	482
Orenburg Region	0	0	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	6	0	0	0	0	0	0	0	6	0	0	0
Saratov Region	41	0	0	0	0	0	0	0	41	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	25,103	1,145	0	5,570	0	0	0	0	18,134	247	0	7
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	5,602	0	0	5,561	0	0	0	0	41	0	0	0
Tyumen Region	18,100	0	0	0	0	0	0	0	18,093	0	0	7
Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0	0	0
Yamal-Nenets Autonomous Area	18,093	0	0	0	0	0	0	0	18,093	0	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7	0	0	0	0	0	0	0	0	0	0	7
Chelyabinsk Region	1,401	1,145	0	9	0	0	0	0	0	247	0	0
SIBERIAN FEDERAL DISTRICT	4,429	783	0	3,302	0	0	0	0	345	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	80	80	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	1	0	0	1	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	3,830	704	0	3,041	0	0	0	0	86	0	0	0
Irkutsk Region	38	0	0	38	0	0	0	0	0	0	0	0
Kemerovo Region – Kuzbass	259	0	0	0	0	0	0	0	259	0	0	0



Table 6.4.3

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

		30.04.2019													
		of which													
1	2	3	4	5	6	7	8	9	10	11	12	13			
													mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing
THE RUSSIAN FEDERATION	26,433,363	1,012,210	841,354	6,295,668	1,182,415	1,842,736	1,131,064	1,818,921	3,747,664	3,958,047	5,131,575	313,063			
CENTRAL FEDERAL DISTRICT	14,556,326	132,634	84,545	2,307,462	403,726	813,392	579,145	1,125,274	1,885,417	2,783,654	4,365,986	159,636			
Belgorod Region	233,617	27,342	0	84,204	199	90,775	2,990	2,410	15,204	6,752	2,392	1,349			
Bryansk Region	122,099	0	0	43,880	140	60,974	590	662	5,558	7,748	816	1,731			
Vladimir Region	90,742	818	0	55,605	1,741	9,098	1,639	1,207	8,632	6,161	4,493	1,348			
Voronezh Region	322,375	843	0	71,125	3,757	113,504	5,980	4,029	51,988	52,905	14,562	3,681			
Ivanovo Region	30,774	1	0	11,190	361	2,152	1,651	419	5,962	6,271	1,353	1,415			
Kaluga Region	157,906	666	0	70,611	447	38,205	5,546	528	20,702	13,871	6,176	1,155			
Kostroma Region	20,316	18	0	8,926	6	1,953	680	630	6,228	987	575	311			
Kursk Region	182,677	11,667	0	15,644	481	134,963	1,962	594	9,964	4,728	1,812	863			
Lipetsk Region	161,818	40	0	38,120	577	94,637	1,459	1,126	11,800	12,038	976	1,044			
Moscow Region	1,767,966	2,062	302	308,862	134,015	41,594	89,121	45,239	403,864	284,420	427,469	31,320			
Orel Region	67,822	4	0	14,929	214	41,207	1,311	616	5,569	2,880	738	354			
Ryazan Region	101,206	78	0	42,329	597	24,619	5,137	1,161	16,645	8,157	1,174	1,308			
Smolensk Region	46,470	0	0	23,151	1,285	6,659	1,243	2,169	6,524	2,655	757	2,028			
Tambov Region	129,531	0	0	20,548	977	53,614	2,703	827	9,725	40,129	225	781			
Tver Region	85,884	14	0	33,987	58	26,693	4,727	1,408	14,236	2,241	902	1,618			
Tula Region	326,150	1,452	0	241,697	30,675	23,215	2,581	3,210	12,948	7,380	1,270	1,722			
Yaroslavl Region	180,849	59	0	99,050	17,064	16,284	3,822	2,614	19,047	8,764	11,979	2,166			
Moscow	10,528,127	87,572	84,243	1,123,602	211,130	33,246	446,004	1,056,426	1,260,823	2,315,568	3,888,317	105,439			

(millions of rubles)

Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	2,633,824	25,291	17,396	885,689	85,106	95,311	166,882	255,267	524,186	380,226	186,346	29,521
Republic of Karelia	31,145	1,031	0	14,949	1,821	2,517	262	600	3,564	3,669	2,369	363
Republic of Komi	29,425	4,129	4,129	8,271	22	2,191	4,908	870	4,745	3,235	350	704
Arkhangelsk Region	48,825	12,392	11,990	20,307	741	1,779	496	1,231	8,303	1,530	1,242	805
Nenets Autonomous Area	12,284	11,990	11,990	2	59	0	26	28	139	9	27	5
Arkhangelsk Region, excluding Nenets Autonomous Area	36,541	402	0	20,306	682	1,779	470	1,203	8,164	1,522	1,215	800
Vologda Region	53,669	0	0	23,838	1,991	6,415	2,555	1,076	9,034	3,645	3,686	1,428
Kaliningrad Region	151,980	3,357	640	52,342	1,340	27,356	2,494	7,992	18,511	14,711	22,179	1,699
Leningrad Region	227,738	116	49	114,405	6,533	28,830	20,852	3,502	29,844	20,196	1,168	2,293
Murmansk Region	35,062	3,394	0	971	3,148	1,887	327	4,686	6,027	8,326	5,995	301
Novgorod Region	35,564	5	0	11,473	786	8,429	349	323	11,438	2,000	348	412
Pskov Region	28,064	372	323	6,840	157	14,535	1,635	470	1,734	1,449	597	275
Saint Petersburg	1,992,351	495	265	632,292	68,567	1,371	133,004	234,517	430,987	321,466	148,411	21,241
SOUTHERN FEDERAL DISTRICT	1,631,588	12,162	7,631	492,342	88,704	250,080	48,687	70,134	365,568	161,555	123,268	19,087
Republic of Adygeya (Adygeya)	20,077	145	87	8,065	26	5,078	717	198	2,608	2,576	412	252
Republic of Kalmykia	5,812	0	0	493	1	4,229	209	94	453	183	126	25
Republic of Crimea	53,046	4	0	3,872	13,342	5,891	2,246	17,084	5,815	1,678	2,026	1,089
Krasnodar Territory	925,635	4,142	3,704	247,039	38,934	111,030	24,607	23,305	250,112	104,696	111,668	10,102
Astrakhan Region	36,720	2,843	1	7,778	2,216	6,023	4,690	1,019	5,639	5,400	905	205
Volgograd Region	132,385	581	54	51,068	306	33,491	6,489	4,545	22,460	8,632	3,196	1,617
Rostov Region	453,211	4,446	3,786	172,992	33,857	83,960	8,869	23,743	77,498	37,728	4,739	5,379
Sevastopol	4,702	0	0	1,035	24	379	860	145	983	662	196	418
NORTH CAUCASIAN FEDERAL DISTRICT	329,288	1,919	155	84,620	24,197	113,176	16,701	6,244	55,196	19,168	5,278	2,789
Republic of Dagestan	32,556	237	123	15,832	4	6,164	4,719	207	4,366	398	508	121
Republic of Ingushetia	2,410	25	0	831	0	808	391	10	316	29	0	0
Kabardino-Balkar Republic	30,105	57	32	9,852	37	10,908	788	657	6,484	928	315	81
Karachay-Cherkess Republic	31,519	296	0	11,343	155	4,584	3,909	498	2,896	7,612	196	32
Republic of North Ossetia – Alania	10,590	836	0	3,232	1	2,745	698	56	1,908	796	268	51
Chechen Republic	22,596	89	0	1,850	0	13,711	3,760	158	2,312	572	82	60
Stavropol Territory	199,511	377	0	41,680	24,001	74,256	2,437	4,658	36,914	8,834	3,909	2,445

Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,490,310	44,563	20,018	1,090,294	77,225	336,272	107,453	134,123	318,496	247,351	89,790	44,742
Republic of Bashkortostan	320,243	11,996	1,450	168,515	2,098	38,469	15,552	29,036	24,755	20,257	5,346	4,220
Mari El Republic	57,926	3	0	9,055	142	39,861	609	903	5,779	723	377	474
Republic of Mordovia	95,328	87	0	48,111	282	26,812	1,085	897	7,403	4,977	4,617	1,058
Republic of Tatarstan (Tatarstan)	448,553	2,774	2,756	207,567	17,483	38,026	25,126	13,792	55,542	56,871	22,258	9,114
Udmurt Republic	80,152	132	92	38,738	223	11,781	4,590	6,738	8,685	5,494	2,318	1,453
Chuvash Republic – Chuvashia	52,627	1	0	18,807	860	12,034	5,290	896	7,448	4,775	1,822	693
Perm Territory	269,066	1,621	1,528	151,682	2,621	5,309	6,548	37,280	24,842	21,250	15,104	2,809
Kirov Region	48,336	130	0	16,410	752	12,745	1,275	1,573	8,138	4,473	1,509	1,330
Nizhny Novgorod Region	376,387	252	0	135,588	33,748	26,715	5,583	10,283	85,371	61,615	5,491	11,741
Orenburg Region	133,577	24,263	11,460	42,140	7,636	18,448	14,240	3,634	11,628	6,992	1,939	2,657
Penza Region	120,005	2	0	27,853	1,772	62,001	3,967	2,269	10,019	9,983	1,395	745
Samara Region	304,720	817	512	161,477	2,327	16,766	17,530	19,866	30,074	30,372	20,074	5,417
Saratov Region	109,578	2,381	2,221	27,635	6,663	21,925	3,918	5,624	25,193	8,846	5,140	2,254
Ulyanovsk Region	73,812	104	0	36,717	619	5,380	2,139	1,332	13,620	10,722	2,400	778
URALS FEDERAL DISTRICT	2,128,428	385,142	369,466	791,863	71,559	71,333	84,983	88,102	168,947	173,977	270,822	21,699
Kurgan Region	31,442	9	0	15,108	1,543	6,069	3,526	285	2,572	1,314	662	355
Sverdlovsk Region	763,027	1,596	61	487,117	29,192	14,592	15,581	20,843	88,484	78,036	18,991	8,597
Tyumen Region	952,969	369,723	369,405	81,127	30,174	19,158	44,484	65,103	43,437	57,400	235,292	7,072
Khanty-Mansi Autonomous Area – Yugra	269,554	126,240	126,079	2,425	13,375	486	23,387	59,996	17,583	11,506	11,375	3,182
Yamal-Nenets Autonomous Area	485,881	243,349	243,210	1,150	4,206	20	12,611	2,319	4,449	2,572	214,812	394
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	197,533	133	115	77,552	12,593	18,651	8,487	2,788	21,405	43,322	9,105	3,496
Chelyabinsk Region	380,990	13,815	0	208,511	10,650	31,514	21,392	1,871	34,455	37,227	15,878	5,675
SIBERIAN FEDERAL DISTRICT	1,855,303	264,093	245,232	467,434	376,847	104,496	83,165	74,339	266,962	145,334	47,139	25,493
Altai Republic	12,434	610	0	2,241	466	306	844	318	3,340	3,550	347	413
Republic of Tuva	5,050	662	182	111	4	100	2,345	113	1,019	141	462	92
Republic of Khakassia	9,472	1,022	1,001	1,826	27	1,022	760	650	2,402	763	769	231
Altai Territory	110,456	4,467	0	32,094	2,244	31,855	2,745	2,819	23,707	6,786	1,249	2,490
Krasnoyarsk Territory	544,354	10,495	2,074	201,377	198,090	16,994	19,429	10,871	31,176	40,905	10,045	4,973
Irkutsk Region	277,248	6,782	2,454	11,268	167,218	6,532	14,971	6,322	29,938	20,720	9,887	3,611
Kemerovo Region – Kuzbass	459,205	228,551	228,394	105,871	1,603	4,954	11,681	14,984	56,363	28,383	4,941	1,873

Table 6.4.3 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	227,330	1,899	1,542	48,977	5,029	21,760	13,917	33,231	62,318	26,913	7,095	6,192
Omsk Region	107,251	9	0	50,802	1,344	13,393	13,921	2,154	15,618	6,702	1,112	2,196
Tomsk Region	102,503	9,596	9,584	12,866	822	7,580	2,552	2,877	41,081	10,472	11,234	3,421
FAR-EASTERN FEDERAL DISTRICT	808,296	146,406	96,911	175,963	55,051	58,676	44,047	65,439	162,892	46,781	42,946	10,096
Republic of Buryatia	37,993	497	0	13,971	4	1,902	2,897	298	13,993	2,508	1,189	733
Republic of Sakha (Yakutia)	162,379	96,343	82,951	5,994	13,499	495	8,817	12,885	17,107	1,089	2,354	3,796
Trans-Baikal Territory	22,188	6,770	0	1,195	2,990	696	851	395	6,988	728	690	885
Kamchatka Territory	31,443	2,017	0	5,709	2,964	1,059	314	1,016	6,652	3,637	7,886	189
Primorye Territory	230,505	313	0	76,177	1,917	21,169	5,605	27,406	55,504	18,881	21,479	2,055
Khabarovsk Territory	192,085	1,217	0	63,184	15,688	19,697	16,079	18,736	38,160	11,863	5,794	1,667
Amur Region	53,337	4,233	700	7,092	14,922	12,843	4,216	972	7,140	1,000	489	432
Magadan Region	27,592	19,945	0	132	1,704	7	674	686	3,650	75	662	57
Sakhalin Region	39,940	12,484	12,420	2,087	711	478	4,453	2,594	7,845	6,788	2,296	203
Jewish Autonomous Region	1,709	250	0	265	34	256	113	34	393	208	79	77
Chukotka Autonomous Area	9,125	2,337	841	156	618	75	28	417	5,461	6	28	0

Table 6.4.4

### 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

		30.04.2019												
		of which												
1	2	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 finally		
THE RUSSIAN FEDERATION	5,453,519	684,783	469,272	1,915,007	9,825	83,277	124,158	304,090	505,685	999,843	824,858	1,994		
CENTRAL FEDERAL DISTRICT	2,557,764	115,502	94,617	443,475	2,056	73,811	111,699	93,958	215,931	799,023	701,130	1,178		
Belgorod Region	27,628	4,768	0	21,677	0	12	0	44	957	171	0	0		
Bryansk Region	69,221	0	0	0	0	68,282	0	2	0	938	0	0		
Vladimir Region	5,406	0	0	5,375	0	0	0	0	14	0	17	0		
Voronezh Region	91,402	0	0	86,496	0	1,608	114	0	2,858	0	326	0		
Ivanovo Region	2	0	0	0	0	0	0	0	0	0	2	0		
Kaluga Region	654	0	0	365	0	0	0	0	240	48	0	0		
Kostroma Region	5,108	0	0	2,311	0	0	0	0	144	2,473	180	0		
Kursk Region	10,713	8,628	0	1,102	0	864	0	6	113	0	0	0		
Lipetsk Region	1,480	0	0	1,291	0	190	0	0	0	0	0	0		
Moscow Region	381,040	5,959	5,959	9,882	0	2,228	5,116	58,288	10,537	104,904	184,124	2		
Orel Region	2,842	0	0	2,433	0	0	0	0	410	0	0	0		
Ryazan Region	2,819	0	0	0	0	177	0	0	0	2,642	0	0		
Smolensk Region	485	0	0	2	0	0	0	474	0	0	0	9		
Tambov Region	2,705	0	0	267	0	0	0	0	0	2,438	0	0		
Tver Region	8,221	0	0	8,058	0	0	0	0	163	0	0	0		
Tula Region	18,902	0	0	18,902	0	0	0	0	0	0	0	0		
Yaroslavl Region	2,110	0	0	29	0	0	0	0	140	471	1,470	0		
Moscow	1,927,026	96,147	88,657	285,287	2,056	450	106,469	35,144	200,354	684,940	515,012	1,167		

(millions of rubles)

Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	500,085	9,364	9,316	275,733	213	675	0	52,543	15,605	86,366	59,427	159
Republic of Karelia	14,147	0	0	14,147	0	0	0	0	0	0	0	0
Republic of Komi	9,133	8,622	8,622	30	0	0	0	0	325	0	0	157
Arkhangelsk Region	46,691	0	0	36,741	0	0	0	327	0	0	9,622	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	46,691	0	0	36,741	0	0	0	327	0	0	9,622	0
Vologda Region	35,588	0	0	34,912	0	545	0	0	91	0	39	0
Kaliningrad Region	32,231	695	695	20,882	0	130	0	7,682	67	2,772	0	2
Leningrad Region	64,622	0	0	48,094	0	0	0	8,369	158	8,001	0	0
Murmansk Region	47,660	48	0	276	0	0	0	14,882	352	474	31,629	0
Novgorod Region	21,267	0	0	20,780	0	0	0	0	487	0	0	0
Pskov Region	3,498	0	0	3,498	0	0	0	0	0	0	0	0
Saint Petersburg	225,249	0	0	96,373	213	0	0	21,282	14,125	75,118	18,137	0
SOUTHERN FEDERAL DISTRICT	227,478	4,962	4,917	74,232	0	79	35	110,143	16,753	11,891	9,382	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea	28	0	0	3	0	0	0	25	0	0	0	0
Krasnodar Territory	152,427	0	0	37,507	0	78	35	92,361	5,682	7,382	9,382	0
Astrakhan Region	4,202	0	0	0	0	0	0	0	1,261	2,941	0	0
Volgograd Region	1,109	0	0	0	0	2	0	0	1,107	0	0	0
Rostov Region	69,708	4,962	4,917	36,718	0	0	0	17,757	8,703	1,568	0	0
Sevastopol	4	0	0	4	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	13,361	0	0	7,276	0	0	3,265	0	60	0	2,761	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3,993	0	0	3,993	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	28	0	0	0	0	0	0	0	28	0	0	0
Republic of North Ossetia – Alania	36	0	0	0	0	0	0	0	0	0	36	0
Chechen Republic	3,265	0	0	0	0	0	3,265	0	0	0	0	0
Stavropol Territory	6,038	0	0	3,283	0	0	0	0	31	0	2,724	0

Table 6.4.4 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	749,524	230,789	230,679	441,896	66	343	0	18,320	14,667	41,328	1,457	658
Republic of Bashkortostan	44,992	0	0	40,396	0	55	0	291	0	3,251	999	0
Mari El Republic	1,330	0	0	1,025	0	189	0	0	115	0	0	0
Republic of Mordovia	320	0	0	320	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	203,501	0	0	182,443	0	0	0	0	13,132	7,475	451	0
Udmurt Republic	225,795	225,795	225,795	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	3,373	0	0	304	0	0	0	0	21	3,048	0	0
Perm Territory	124,536	0	0	124,286	0	0	0	0	16	234	0	0
Kirov Region	6,454	0	0	4,515	0	0	0	0	0	1,939	0	0
Nizhny Novgorod Region	54,505	0	0	23,349	0	0	0	6,560	0	23,931	7	658
Orenburg Region	59,419	1,534	1,423	57,819	66	99	0	0	0	0	0	0
Penza Region	1,130	0	0	32	0	0	0	0	1,000	0	0	0
Samara Region	6,361	0	0	5,134	0	0	0	0	172	1,055	0	0
Saratov Region	3,679	3,460	3,460	9	0	0	0	0	210	0	0	0
Ulyanovsk Region	14,128	0	0	2,264	0	0	0	11,469	0	395	0	0
URALS FEDERAL DISTRICT	764,269	65,423	51,088	387,491	7,489	0	9,119	0	230,551	47,513	16,683	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	247,062	2,333	0	240,245	0	0	0	0	149	1,170	3,165	0
Tyumen Region	362,540	51,088	51,088	41,985	0	0	0	0	230,260	25,690	13,518	0
Khanty-Mansi Autonomous Area – Yugra	44,560	36,131	36,131	0	0	0	0	0	69	8,361	0	0
Yamal-Nenets Autonomous Area	255,529	0	0	0	0	0	0	0	224,683	17,329	13,518	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	62,451	14,957	14,957	41,985	0	0	0	0	5,508	0	0	0
Chelyabinsk Region	154,667	12,002	0	105,261	7,489	0	9,119	0	142	20,654	0	0
SIBERIAN FEDERAL DISTRICT	363,300	82,045	64,437	261,724	0	430	40	0	8,714	8,425	1,923	0
Altai Republic	14	0	0	0	0	0	0	0	0	0	14	0
Republic of Tuva	2,385	2,385	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	3,633	1,505	0	2,128	0	0	0	0	0	0	0	0
Altai Territory	4,543	0	0	2,499	0	0	0	0	2,043	2	0	0
Krasnoyarsk Territory	223,078	7,131	0	215,299	0	0	0	0	638	0	10	0
Irkutsk Region	8,132	6,588	0	1,114	0	430	0	0	0	0	0	0
Kemerovo Region – Kuzbass	84,899	47,532	47,532	31,376	0	0	0	0	5,991	0	0	0



Table 6.4.5

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

	30.04.2019												
	total	of which											for settlement finality
		3	4	5	6	7	8	9	10	11	12	13	
	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communi- cations	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities			
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	2,126,326	23,634	19,332	431,309	22,977	185,340	269,132	38,650	479,304	365,768	296,760	13,452	
CENTRAL FEDERAL DISTRICT	1,179,745	3,180	2,001	200,550	8,871	34,424	158,307	22,450	248,478	272,448	226,815	4,223	
Belgorod Region	8,276	0	0	6,457	0	229	182	172	898	287	29	23	
Bryansk Region	2,906	0	0	993	0	583	96	95	763	195	52	129	
Vladimir Region	14,195	70	0	7,545	11	2,892	134	109	1,432	1,408	555	39	
Voronezh Region	21,057	0	0	5,834	0	1,619	818	245	9,670	2,600	132	140	
Ivanovo Region	5,513	0	0	740	0	586	1,359	55	1,726	458	539	50	
Kaluga Region	32,539	265	0	24,713	9	2,102	1,695	147	872	1,484	1,203	49	
Kostroma Region	2,553	0	0	367	3	155	90	72	1,716	97	47	6	
Kursk Region	3,398	0	0	490	0	853	323	35	893	730	59	14	
Lipetsk Region	7,058	3	0	315	8	393	366	103	2,781	2,480	521	87	
Moscow Region	161,281	268	0	22,761	1,458	5,812	30,939	7,825	30,838	22,313	38,507	560	
Orel Region	3,366	1	0	290	0	835	179	225	1,416	237	125	60	
Ryazan Region	7,140	7	0	1,638	0	2,001	253	235	2,056	705	141	102	
Smolensk Region	8,453	0	0	3,196	0	1,959	495	226	1,772	635	98	72	
Tambov Region	5,556	0	0	767	0	1,297	87	55	532	2,779	16	23	
Tver Region	16,472	0	0	9,551	0	907	109	851	4,551	349	105	48	
Tula Region	10,644	2	0	2,952	0	3,666	224	78	1,877	1,699	37	108	
Yaroslavl Region	16,017	53	0	878	1,696	6,909	3,093	37	1,177	1,674	329	173	
Moscow	853,322	2,511	2,001	111,063	5,685	1,626	117,863	11,886	183,509	232,318	184,321	2,540	

(millions of rubles)

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	216,891	12,255	12,061	34,748	1,360	18,036	22,705	2,746	69,063	30,573	23,795	1,611
Republic of Karelia	3,210	106	0	358	19	1,747	20	69	724	64	61	42
Republic of Komi	3,263	0	0	504	0	31	209	59	994	1,420	12	34
Arkhangelsk Region	13,107	11,990	11,990	324	1	247	59	61	229	90	29	76
Nenets Autonomous Area	12,026	11,990	11,990	0	0	0	22	0	12	0	1	0
Arkhangelsk Region, excluding Nenets Autonomous Area	1,081	0	0	324	1	247	37	61	216	90	28	76
Vologda Region	7,428	0	0	1,020	0	3,248	271	227	1,828	615	111	109
Kaliningrad Region	14,304	39	0	5,561	0	2,611	1,200	121	3,620	120	1,013	19
Leningrad Region	28,154	1	0	12,202	0	5,843	2,457	317	4,342	2,884	44	64
Murmansk Region	3,543	0	0	219	0	1,705	124	577	654	67	133	66
Novgorod Region	6,048	0	0	2,082	0	2,020	136	37	580	1,038	67	88
Pskov Region	3,795	61	61	2,299	52	371	390	18	429	118	46	12
Saint Petersburg	134,040	57	10	10,180	1,287	213	17,839	1,261	55,663	24,158	22,280	1,101
SOUTHERN FEDERAL DISTRICT	144,768	228	172	35,259	9,737	37,255	13,079	2,431	30,687	9,006	5,456	1,632
Republic of Adygeya (Adygeya)	2,969	3	0	1,450	0	458	159	7	413	317	29	133
Republic of Kalmykia	2,438	0	0	10	0	1,920	164	30	179	106	29	0
Republic of Crimea	1,421	0	0	195	0	71	685	0	201	203	1	65
Krasnodar Territory	61,219	128	74	17,430	7,521	5,311	6,372	1,208	15,434	3,033	3,995	787
Astrakhan Region	6,041	1	1	1,471	2,214	758	457	129	810	151	49	2
Volgograd Region	11,454	7	7	1,565	2	1,065	2,745	392	3,871	830	781	195
Rostov Region	58,892	90	90	13,128	0	27,671	2,358	661	9,723	4,271	571	419
Sevastopol	335	0	0	11	0	0	138	4	56	96	1	30
NORTH CAUCASIAN FEDERAL DISTRICT	61,176	709	132	22,915	30	19,070	3,857	1,357	10,660	1,260	1,164	152
Republic of Dagestan	22,539	163	100	14,280	0	5,585	301	13	1,999	72	125	1
Republic of Ingushetia	1,609	25	0	54	0	808	378	6	311	27	0	0
Kabardino-Balkar Republic	17,205	57	32	5,028	30	7,181	354	334	3,754	279	178	10
Karachay-Cherkess Republic	3,652	46	0	1,271	0	1,198	26	45	441	541	83	1
Republic of North Ossetia – Alania	2,460	0	0	486	0	534	675	5	631	74	39	16
Chechen Republic	4,857	89	0	28	0	2,930	1,373	15	260	97	65	0
Stavropol Territory	8,854	329	0	1,768	0	835	750	939	3,264	170	674	124

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	203,022	395	281	50,759	1,214	33,710	22,968	3,944	45,371	21,465	20,467	2,727
Republic of Bashkortostan	21,423	96	92	4,220	525	9,158	1,633	336	3,857	704	603	291
Mari El Republic	5,065	0	0	784	0	296	319	31	3,447	110	65	15
Republic of Mordovia	12,335	0	0	5,011	0	4,912	226	82	1,819	172	24	88
Republic of Tatarstan (Tatarstan)	25,483	20	8	4,507	57	1,611	5,709	804	3,884	7,411	526	953
Udmurt Republic	2,748	0	0	143	20	445	78	218	644	192	939	70
Chuvash Republic – Chuvashia	4,166	0	0	608	593	1,660	272	54	392	338	182	68
Perm Territory	12,692	28	27	2,404	12	600	1,276	155	5,038	2,470	508	202
Kirov Region	5,313	2	0	1,217	0	1,785	606	158	817	184	506	38
Nizhny Novgorod Region	17,936	0	0	3,092	2	2,808	893	215	9,292	914	455	263
Orenburg Region	32,728	4	0	15,617	0	5,611	7,830	449	2,198	381	325	312
Penza Region	4,063	1	0	773	0	1,158	189	129	1,054	646	76	36
Samara Region	37,271	70	2	5,819	5	1,439	3,293	752	7,358	4,932	13,391	211
Saratov Region	16,192	153	152	5,274	0	1,642	469	259	4,256	1,188	2,801	150
Ulyanovsk Region	5,608	21	0	1,289	0	587	175	302	1,315	1,822	67	31
URALS FEDERAL DISTRICT	98,925	464	20	31,820	141	3,625	15,224	1,243	28,464	6,671	9,897	1,375
Kurgan Region	5,259	0	0	2,733	0	518	1,189	30	456	181	116	36
Sverdlovsk Region	28,659	42	4	2,872	4	656	1,974	274	14,977	2,932	4,475	452
Tyumen Region	34,488	155	16	8,507	10	315	10,582	853	6,680	2,123	5,053	209
Khanty-Mansi Autonomous Area – Yugra	12,427	0	0	591	0	31	4,433	304	1,524	1,290	4,173	81
Yamal-Nenets Autonomous Area	6,529	145	6	84	10	7	4,109	233	536	707	628	70
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15,533	10	10	7,832	0	277	2,041	316	4,620	127	252	58
Chelyabinsk Region	30,518	267	0	17,708	127	2,135	1,479	87	6,351	1,434	253	677
SIBERIAN FEDERAL DISTRICT	159,477	4,808	3,737	40,750	1,620	19,736	25,005	2,822	34,618	22,171	6,392	1,555
Altai Republic	3,103	610	0	610	1	93	541	6	1,110	15	92	26
Republic of Tuva	321	0	0	44	0	13	11	36	174	33	11	0
Republic of Khakassia	1,919	0	0	1,023	0	377	70	31	370	26	7	15
Altai Territory	40,567	15	0	18,331	12	14,088	1,007	112	5,972	415	139	476
Krasnoyarsk Territory	19,543	319	0	6,522	12	2,006	2,025	1,437	4,984	1,833	134	272
Irkutsk Region	14,110	106	0	1,796	1,170	312	1,254	203	3,929	427	4,821	94

Table 6.4.5 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region – Kuzbass	24,827	3,741	3,737	2,233	4	293	645	108	2,173	15,445	32	153
Novosibirsk Region	31,381	17	0	4,970	7	2,043	5,953	559	12,820	3,652	1,080	282
Omsk Region	21,351	0	0	4,820	414	363	12,718	86	2,564	158	52	175
Tomsk Region	2,353	0	0	402	0	150	782	243	522	167	24	63
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>62,322</b>	<b>1,595</b>	<b>929</b>	<b>14,506</b>	<b>4</b>	<b>19,483</b>	<b>7,988</b>	<b>1,656</b>	<b>11,964</b>	<b>2,173</b>	<b>2,774</b>	<b>177</b>
Republic of Buryatia	3,951	0	0	1,244	4	311	670	87	722	773	130	11
Republic of Sakha (Yakutia)	3,941	1,519	929	961	0	32	511	111	597	50	147	12
Trans-Baikal Territory	1,695	1	0	356	0	124	50	58	914	179	13	1
Kamchatka Territory	861	7	0	77	0	2	45	97	255	150	227	1
Primorye Territory	14,700	33	0	995	0	2,588	1,048	942	6,497	743	1,814	40
Khabarovsk Territory	32,402	0	0	10,384	0	15,756	3,607	101	2,043	140	330	41
Amur Region	2,773	0	0	21	0	550	1,428	56	568	89	28	33
Magadan Region	201	32	0	52	0	3	0	16	97	0	1	1
Sakhalin Region	1,490	4	0	322	0	32	597	175	230	12	80	39
Jewish Autonomous Region	279	0	0	95	0	86	9	13	38	36	4	0
Chukotka Autonomous Area	29	0	0	1	0	0	23	0	4	0	0	0

Table 6.4.6

### 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

	30.04.2019												
	total	mining and quarrying of natural minerals	of which mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	138,931	18,425	18,425	16,201	66	2,358	13,090	13,927	26,368	46,182	2,315	0	
CENTRAL FEDERAL DISTRICT	77,287	0	0	2,051	0	101	13,015	234	14,326	45,368	2,192	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	37	0	0	37	0	0	0	0	0	0	0	0	
Voronezh Region	128	0	0	0	0	0	114	0	14	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	6,401	0	0	26	0	100	3,483	3	1,079	1,710	1	0	
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0	
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0	
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	
Tver Region	2,104	0	0	1,941	0	0	0	0	163	0	0	0	
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0	
Yaroslavl Region	85	0	0	0	0	0	0	0	0	56	29	0	
Moscow	68,533	0	0	47	0	2	9,419	231	13,069	43,602	2,162	0	

(millions of rubles)







Table 6.4.7

(millions of rubles)

	30.04.2019											
	volume of extended loans						debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	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	643,103	49,734	43,851	5	4,292,441	407,416	187,041	2,534	512,426	14,071	30,393	117
CENTRAL FEDERAL DISTRICT	272,999	10,913	42,562	0	1,846,055	102,045	102,362	2,464	232,082	3,590	27,522	70
Belgorod Region	5,321	668	0	0	45,664	5,672	214	0	1,127	89	0	0
Bryansk Region	3,391	387	0	0	24,990	5,371	940	938	682	142	0	0
Vladimir Region	3,213	336	9	0	27,132	3,400	979	0	3,840	475	37	0
Voronezh Region	11,872	1,315	0	0	102,762	14,775	114	0	12,043	215	114	0
Ivanovo Region	3,481	466	0	0	15,001	2,714	2	0	1,215	76	0	0
Kaluga Region	2,503	272	25	0	35,967	3,126	90	0	4,423	229	0	0
Kostroma Region	1,641	289	0	0	10,092	1,664	320	140	1,478	82	0	0
Kursk Region	3,232	779	0	0	31,422	5,972	242	0	614	48	0	0
Lipetsk Region	3,502	336	0	0	50,248	2,521	0	0	1,850	86	0	0
Moscow Region	43,151	1,516	16	0	273,621	14,007	4,982	88	41,590	540	336	0
Orel Region	1,965	252	0	0	24,748	2,073	0	0	2,158	36	0	0
Ryazan Region	4,077	432	0	0	33,791	3,589	177	0	3,173	270	0	0
Smolensk Region	3,736	371	35	0	17,898	2,658	213	0	3,678	196	0	0
Tambov Region	3,779	322	0	0	36,826	3,286	2,619	0	4,616	36	0	0
Tver Region	2,681	340	0	0	14,230	2,243	0	0	2,334	71	0	0
Tula Region	5,460	412	0	0	35,934	4,001	0	0	4,049	148	0	0
Yaroslavl Region	5,270	470	27	0	27,576	3,622	250	0	4,261	134	85	0
Moscow	164,724	1,948	42,450	0	1,038,152	21,350	91,219	1,297	138,951	716	26,950	70

## Loans Extended to Small, Medium-Sized Businesses

Table 6.4.7 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	65,495	3,752	353	0	424,640	26,896	55,234	5	67,442	712	306	2
Republic of Karelia	1,191	126	0	0	13,507	1,489	0	0	2,153	14	0	0
Republic of Komi	1,433	346	0	0	11,410	2,229	30	0	2,066	39	0	0
Arkhangelsk Region	2,188	344	111	0	8,826	2,520	35,061	0	310	67	0	0
Nenets Autonomous Area	23	22	0	0	274	177	0	0	17	4	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	2,166	322	111	0	8,552	2,343	35,061	0	293	63	0	0
Vologda Region	3,737	911	19	0	21,914	3,852	303	0	3,078	150	0	0
Kaliningrad Region	4,848	485	61	0	48,477	3,426	749	4	5,470	168	104	0
Leningrad Region	4,944	290	65	0	37,475	1,822	329	2	7,408	36	2	2
Murmansk Region	1,295	184	39	0	13,271	1,148	1,902	0	849	105	0	0
Novgorod Region	1,469	96	0	0	6,678	1,052	0	0	2,052	21	0	0
Pskov Region	1,208	94	0	0	10,210	1,146	0	0	1,370	29	0	0
Saint Petersburg	43,181	873	58	0	252,873	8,211	16,861	0	42,687	83	201	0
SOUTHERN FEDERAL DISTRICT	51,269	7,437	9	0	390,984	62,337	9,038	32	42,664	2,469	2,183	30
Republic of Adygeya (Adygeya)	627	148	0	0	11,757	1,286	0	0	2,267	10	0	0
Republic of Kalmykia	124	34	0	0	4,611	624	0	0	1,350	170	0	0
Republic of Crimea	2,658	453	0	0	11,994	1,399	28	0	750	36	28	0
Krasnodar Territory	20,990	3,133	0	0	172,901	28,198	4,558	32	24,324	1,074	807	30
Astrakhan Region	1,173	506	0	0	19,590	3,108	0	0	963	259	0	0
Volgograd Region	5,481	893	0	0	51,517	6,050	996	0	3,920	204	78	0
Rostov Region	19,419	2,114	9	0	115,838	21,165	3,452	0	8,889	714	1,270	0
Sevastopol	799	156	0	0	2,776	506	4	0	201	3	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	11,227	1,811	0	0	134,151	16,609	107	0	16,192	1,043	0	0
Republic of Dagestan	611	127	0	0	11,973	1,749	0	0	3,740	267	0	0
Republic of Ingushetia	9	0	0	0	958	282	0	0	159	112	0	0
Kabardino-Balkar Republic	890	128	0	0	18,062	1,905	0	0	6,429	186	0	0
Karachay-Cherkess Republic	299	44	0	0	10,056	807	0	0	550	101	0	0
Republic of North Ossetia – Alania	760	57	0	0	6,888	984	36	0	667	168	0	0
Chechen Republic	326	32	0	0	7,045	443	0	0	400	9	0	0
Stavropol Territory	8,331	1,423	0	0	79,170	10,439	71	0	4,247	199	0	0

Table 6.4.7 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	100,542	9,594	229	0	643,122	77,914	3,738	0	63,764	2,512	241	0
Republic of Bashkortostan	9,902	978	0	0	50,524	7,829	255	0	6,160	550	0	0
Mari El Republic	1,214	207	0	0	7,669	1,291	58	0	2,049	41	0	0
Republic of Mordovia	1,773	205	102	0	22,985	1,942	320	0	3,091	156	0	0
Republic of Tatarstan (Tatarstan)	17,001	1,473	0	0	124,269	9,164	0	0	7,297	256	0	0
Udmurt Republic	5,037	465	0	0	23,144	3,291	0	0	652	53	0	0
Chuvash Republic – Chuvashia	3,003	395	0	0	24,764	4,095	21	0	855	84	0	0
Perm Territory	10,007	1,112	16	0	47,896	9,500	250	0	4,557	138	234	0
Kirov Region	3,726	536	0	0	22,526	4,382	0	0	2,331	158	0	0
Nizhny Novgorod Region	16,430	1,010	63	0	91,842	11,491	2,589	0	4,658	242	0	0
Orenburg Region	6,798	975	0	0	35,139	6,920	0	0	3,078	301	0	0
Penza Region	3,450	466	0	0	30,218	4,828	32	0	1,672	131	7	0
Samara Region	10,979	457	6	0	80,663	3,243	172	0	17,403	62	0	0
Saratov Region	7,143	1,119	41	0	53,811	7,982	42	0	7,910	285	0	0
Ulyanovsk Region	4,079	196	0	0	27,673	1,956	0	0	2,051	56	0	0
URALS FEDERAL DISTRICT	45,621	4,589	0	0	270,519	30,921	10,364	14	23,893	1,128	49	13
Kurgan Region	1,461	454	0	0	11,906	2,379	0	0	2,950	74	0	0
Sverdlovsk Region	17,796	1,264	0	0	102,920	8,967	2,726	14	9,815	233	17	13
Tyumen Region	11,968	1,480	0	0	85,542	11,104	69	0	5,110	647	0	0
Khanty-Mansi Autonomous Area – Yugra	4,571	498	0	0	34,210	4,693	69	0	2,491	309	0	0
Yamal-Nenets Autonomous Area	1,193	437	0	0	8,731	2,955	0	0	1,137	241	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6,204	545	0	0	42,601	3,456	0	0	1,482	96	0	0
Chelyabinsk Region	14,396	1,391	0	0	70,151	8,470	7,570	0	6,018	174	32	0
SIBIRIAN FEDERAL DISTRICT	63,621	7,021	123	0	368,111	50,315	1,783	1	55,587	1,102	41	0
Altai Republic	782	46	0	0	5,034	445	0	0	1,499	54	0	0
Republic of Tuva	130	82	0	0	1,730	1,021	0	0	77	42	0	0
Republic of Khakassia	942	415	0	0	6,649	2,475	0	0	1,474	55	0	0
Altai Territory	8,154	1,043	0	0	56,833	7,307	2	1	18,069	199	2	0

Table 6.4.7 (end)  
(млн руб.)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	10,947	1,472	86	0	75,802	9,821	638	0	12,336	293	0	0
Irkutsk Region	8,041	866	38	0	56,272	8,445	1,030	0	3,577	175	0	0
Kemerovo Region – Kuzbass	4,744	634	0	0	33,508	3,880	13	0	3,802	58	0	0
Novosibirsk Region	18,403	892	0	0	82,368	7,244	62	0	11,097	81	40	0
Omsk Region	7,799	1,298	0	0	29,874	6,725	0	0	2,435	108	0	0
Tomsk Region	3,678	272	0	0	20,041	2,951	38	0	1,221	37	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>32,330</b>	<b>4,618</b>	<b>575</b>	<b>5</b>	<b>214,858</b>	<b>40,378</b>	<b>4,416</b>	<b>19</b>	<b>10,803</b>	<b>1,516</b>	<b>50</b>	<b>2</b>
Republic of Buryatia	1,479	429	13	0	11,131	3,826	13	0	1,212	362	0	0
Republic of Sakha (Yakutia)	1,850	678	0	0	22,724	4,480	39	0	1,768	89	39	0
Trans-Baikal Territory	1,639	670	0	0	9,416	4,467	0	0	819	369	0	0
Kamchatka Territory	1,708	222	0	0	15,628	2,474	58	0	157	10	0	0
Primorye Territory	11,779	863	211	5	68,578	9,177	1,811	17	2,945	218	9	0
Khabarovsk Territory	4,740	620	92	0	39,697	6,370	231	2	2,187	165	2	2
Amur Region	2,433	665	0	0	17,443	4,401	0	0	924	128	0	0
Magadan Region	1,044	169	206	0	5,836	838	1,558	0	25	11	0	0
Sakhalin Region	5,318	229	0	0	21,285	3,399	382	0	673	107	0	0
Jewish Autonomous Region	161	58	0	0	1,224	585	0	0	88	58	0	0
Chukotka Autonomous Area	179	15	52	0	1,898	362	323	0	3	0	0	0

Table 6.4.8

## Outstanding Amount of Loans Granted to Resident Individuals

		31.05.2019																		
		rubles					foreign currency													
1	2	3	4	5	6	7	8	9	10	11	12	13								
													including					including		
													housing loans	total	including overdue loans	of which: mortgage loans	of which: against the pledge of claims under share construction participation agreements	housing loans	total	including overdue loans
THE RUSSIAN FEDERATION	15,920,927	6,919,820	6,891,412	63,678	1,414,904	4,818	90,650	28,291	26,724	9,519	519	393								
CENTRAL FEDERAL DISTRICT	4,744,750	2,090,527	2,081,714	20,592	566,173	1,692	70,487	21,301	20,095	7,196	359	256								
Belgorod Region	133,848	45,718	45,425	316	6,236	24	100	79	79	40	0	0								
Bryansk Region	92,642	39,175	39,015	210	8,897	25	252	47	42	9	0	0								
Vladimir Region	114,903	48,472	48,244	379	9,301	28	101	76	68	33	4	0								
Voronezh Region	201,992	89,008	88,726	988	16,838	140	127	56	56	6	3	0								
Ivanovo Region	73,200	29,840	29,772	199	5,304	10	440	44	44	33	0	0								
Kaluga Region	121,543	57,490	57,385	571	11,712	48	171	101	99	64	0	0								
Kostroma Region	50,775	21,871	21,775	115	3,715	11	6	0	0	0	0	0								
Kursk Region	96,683	38,230	37,991	278	5,252	12	48	30	30	12	0	0								
Lipetsk Region	95,714	36,915	36,803	217	6,510	6	47	27	27	13	0	0								
Moscow Region	1,264,867	575,501	573,809	5,335	156,771	532	8,720	4,761	4,559	1,983	49	30								
Orel Region	65,932	28,315	28,201	135	5,189	19	50	37	37	5	0	0								
Ryazan Region	108,948	50,450	50,376	256	14,440	57	136	111	111	20	0	0								
Smolensk Region	86,552	37,908	37,767	348	6,812	24	127	61	47	19	0	0								
Tambov Region	82,003	33,338	33,196	138	5,971	26	28	9	9	2	0	0								
Tver Region	125,107	56,805	56,748	435	10,260	33	114	76	75	31	0	0								
Tula Region	152,533	59,651	59,534	395	12,979	67	163	109	94	9	3	0								
Yaroslavl Region	108,392	44,491	44,330	471	7,697	61	91	58	48	17	0	0								
Moscow	1,769,117	797,348	792,618	9,806	272,289	570	59,765	15,620	14,670	4,901	300	226								

(millions of rubles)

Table 6.4.8 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	1,884,849	860,565	857,890	5,543	249,451	488	10,988	3,534	3,373	1,021	60	40
Republic of Karelia	74,188	29,884	29,801	178	6,163	12	23	14	14	6	0	0
Republic of Komi	119,940	55,418	55,136	345	8,392	16	34	18	18	10	0	0
Arkhangelsk Region	143,907	65,302	65,177	358	12,332	12	71	48	48	13	0	0
Nenets Autonomous Area	7,355	3,625	3,619	17	454	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	136,553	61,678	61,557	342	11,878	12	71	48	48	13	0	0
Vologda Region	120,965	50,567	50,387	445	7,089	18	47	30	30	19	6	0
Kaliningrad Region	108,153	43,326	43,250	197	8,503	12	2,331	291	272	114	0	0
Leningrad Region	249,850	112,875	112,539	750	34,729	56	649	273	259	89	9	9
Murmansk Region	107,706	37,125	37,078	264	9,226	21	93	66	60	30	2	0
Novgorod Region	57,321	22,706	22,640	158	4,697	8	27	22	22	19	1	1
Pskov Region	53,158	20,697	20,660	178	4,600	11	15	10	9	2	0	0
Saint Petersburg	849,661	422,665	421,223	2,669	153,719	323	7,699	2,762	2,641	718	42	31
SOUTHERN FEDERAL DISTRICT	1,345,698	501,417	499,312	5,438	104,454	443	1,680	658	627	144	9	9
Republic of Adygeya (Adygeya)	38,346	11,102	11,056	146	2,000	10	11	6	6	0	0	0
Republic of Kalmykia	30,876	12,951	12,915	174	2,911	2	14	1	1	0	0	0
Republic of Crimea	35,240	10,764	10,756	35	3,445	0	243	5	0	0	0	0
Krasnodar Territory	538,462	194,825	193,867	2,431	44,919	275	568	276	269	65	2	2
Astrakhan Region	94,155	34,855	34,744	336	4,468	11	39	12	12	4	0	0
Volgograd Region	208,995	82,268	81,991	755	13,959	47	168	44	41	13	7	7
Rostov Region	389,490	150,771	150,101	1,553	31,739	95	612	314	298	61	0	0
Sevastopol	10,134	3,883	3,882	8	1,011	3	26	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	449,194	156,277	155,273	2,411	23,683	152	638	379	322	105	0	0
Republic of Dagestan	61,524	24,451	24,437	424	3,810	46	154	126	126	5	0	0
Republic of Ingushetia	6,424	1,162	1,153	20	381	0	0	0	0	0	0	0
Kabardino-Balkar Republic	43,090	16,113	15,853	139	2,512	0	140	39	38	24	0	0
Karachay-Cherkess Republic	28,912	9,431	9,297	258	821	6	9	6	6	2	0	0
Republic of North Ossetia – Alania	49,923	17,326	17,212	447	2,946	24	26	12	4	0	0	0
Chechen Republic	29,883	4,587	4,565	142	594	11	70	35	0	0	0	0
Stavropol Territory	229,439	83,207	82,756	980	12,619	64	239	160	148	75	0	0

Table 6.4.8 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,948,791	1,313,889	1,306,438	9,755	209,945	835	1,862	945	911	456	80	80
Republic of Bashkortostan	435,150	197,033	195,730	1,262	36,986	87	269	30	30	5	0	0
Mari El Republic	59,152	28,438	28,375	140	3,927	6	25	11	11	3	0	0
Republic of Mordovia	67,108	32,319	32,133	153	6,431	7	56	43	39	21	0	0
Republic of Tatarstan (Tatarstan)	425,881	197,676	196,479	1,247	33,390	42	133	67	66	37	9	9
Udmurt Republic	166,054	74,613	74,177	403	10,050	8	42	8	8	6	0	0
Chuvash Republic – Chuvashia	122,901	66,490	66,327	336	13,559	64	69	45	45	18	6	6
Perm Territory	294,229	121,728	120,237	1,723	20,419	180	309	221	204	140	57	57
Kirov Region	118,865	56,426	56,127	275	7,522	28	23	12	12	1	0	0
Nizhny Novgorod Region	303,083	129,364	128,353	982	19,734	64	257	136	130	72	0	0
Orenburg Region	206,309	91,091	90,840	574	10,108	22	52	23	23	23	5	5
Penza Region	109,403	46,701	46,438	333	9,308	40	84	53	47	11	0	0
Samara Region	320,159	132,934	132,446	1,156	19,548	116	353	191	191	105	3	3
Saratov Region	204,033	85,178	85,016	842	10,351	138	145	70	70	5	0	0
Ulyanovsk Region	116,464	53,897	53,759	329	8,612	32	43	36	36	7	0	0
URALS FEDERAL DISTRICT	1,695,242	795,171	792,778	7,045	93,840	330	905	448	437	170	0	0
Kurgan Region	76,625	31,704	31,591	231	2,591	8	6	0	0	0	0	0
Sverdlovsk Region	510,261	223,161	222,653	2,032	31,591	85	518	212	209	61	0	0
Tyumen Region	757,391	395,903	394,575	3,098	46,477	155	149	87	78	49	0	0
Khanty-Mansi Autonomous Area – Yugra	388,396	214,237	213,870	1,503	23,058	100	31	26	25	8	0	0
Yamal-Nenets Autonomous Area	138,992	78,195	77,848	564	10,826	19	51	44	38	33	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	230,002	103,471	102,857	1,031	12,593	36	67	17	15	8	0	0
Chelyabinsk Region	350,966	144,402	143,960	1,685	13,181	81	232	149	149	61	0	0
SIBIRIAN FEDERAL DISTRICT	1,849,461	784,717	781,412	8,980	106,041	648	3,059	635	588	363	10	9
Altai Republic	16,753	3,968	3,965	141	339	2	6	0	0	0	0	0
Republic of Tuva	32,553	11,922	11,842	190	496	3	0	0	0	0	0	0
Republic of Khakassia	49,903	19,805	19,694	195	2,130	10	8	7	7	3	0	0
Altai Territory	195,092	81,744	81,560	759	10,163	48	51	13	13	0	0	0

Table 6.4.8 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	359,401	160,449	159,688	2,477	28,790	166	125	75	75	55	1	0
Irkutsk Region	286,927	113,518	113,155	1,675	12,831	60	144	77	77	62	0	0
Kemerovo Region – Kuzbass	259,062	97,682	97,307	1,061	11,433	40	2,145	148	124	34	0	0
Novosibirsk Region	349,830	167,395	166,583	1,525	29,640	271	296	180	162	103	0	0
Omsk Region	186,550	78,625	78,275	700	7,163	38	210	72	68	52	9	9
Tomsk Region	113,389	49,609	49,345	259	3,057	10	74	63	62	54	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,002,942</b>	<b>417,257</b>	<b>416,594</b>	<b>3,914</b>	<b>61,316</b>	<b>232</b>	<b>1,032</b>	<b>390</b>	<b>371</b>	<b>65</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	89,498	31,248	31,142	654	3,868	31	77	9	9	5	0	0
Republic of Sakha (Yakutia)	180,746	90,662	90,518	769	20,088	130	19	14	11	0	0	0
Trans-Baikal Territory	108,346	41,087	40,971	572	3,664	6	14	12	12	0	0	0
Kamchatka Territory	46,504	17,573	17,518	136	3,104	0	16	12	12	0	0	0
Primorye Territory	202,859	77,613	77,573	529	10,213	14	685	288	273	47	0	0
Khabarovsk Territory	159,173	70,192	70,151	583	8,910	27	167	28	28	11	0	0
Amur Region	91,923	38,604	38,512	382	2,847	8	9	7	7	2	0	0
Magadan Region	26,608	10,997	10,980	50	2,099	1	7	6	6	0	0	0
Sakhalin Region	74,563	30,379	30,348	173	5,446	9	37	14	14	0	0	0
Jewish Autonomous Region	15,013	5,753	5,743	60	373	2	0	0	0	0	0	0
Chukotka Autonomous Area	7,708	3,149	3,137	6	706	3	0	0	0	0	0	0

Table 6.4.9

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

	May 2019					
	1	2	3	including housing loans		
				4	5	6
	volume of loans total, million rubles	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	
THE RUSSIAN FEDERATION	1,075,729	86,153	190,358	214.5	10.53	
CENTRAL FEDERAL DISTRICT	342,278	21,157	62,288	218.5	10.49	
Belgorod Region	9,592	755	1,351	211.3	10.69	
Bryansk Region	6,067	658	1,117	221.6	10.60	
Vladimir Region	7,646	838	1,449	219.9	10.56	
Voronezh Region	13,686	1,316	2,361	222.4	10.48	
Ivanovo Region	5,077	464	826	207.1	10.52	
Kaluga Region	7,785	676	1,555	215.7	10.48	
Kostroma Region	3,501	383	636	220.8	10.45	
Kursk Region	6,362	588	1,013	208.8	10.51	
Lipetsk Region	7,169	512	922	213.5	10.59	
Moscow Region	84,100	4,862	16,155	216.2	10.39	
Orel Region	4,435	434	743	207.3	10.59	
Ryazan Region	6,855	787	1,420	216.1	10.58	
Smolensk Region	5,664	531	994	219.1	10.60	
Tambov Region	5,391	512	979	233.8	10.56	
Tver Region	8,292	854	1,662	227.4	10.62	
Tula Region	10,018	836	1,701	222.7	10.62	
Yaroslavl Region	7,343	624	1,065	206.4	10.54	
Moscow	143,295	5,527	26,340	220.3	10.50	

Table 6.4.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	132,403	10,665	25,322	209.9	10.51
Republic of Karelia	4,784	360	622	206.8	10.60
Republic of Komi	7,244	608	1,214	204.8	10.56
Arkhangelsk Region	9,178	880	1,712	196.3	10.44
Nenets Autonomous Area	397	36	89	174.0	7.58
Arkhangelsk Region, excluding Nenets Autonomous Area	8,781	844	1,623	197.6	10.58
Vologda Region	7,583	830	1,305	206.2	10.56
Kaliningrad Region	8,162	722	1,341	194.5	10.40
Leningrad Region	16,508	1,317	3,214	216.0	10.52
Murmansk Region	7,946	543	1,052	188.4	10.56
Novgorod Region	3,659	338	579	206.6	10.54
Pskov Region	3,689	321	584	205.9	10.48
Saint Petersburg	63,651	4,746	13,698	214.6	10.50
SOUTHERN FEDERAL DISTRICT	89,601	7,208	13,782	218.4	10.54
Republic of Adygeya (Adygeya)	2,441	152	273	212.3	10.60
Republic of Kalmykia	2,005	175	411	233.2	10.45
Republic of Crimea	2,609	284	613	236.1	10.49
Krasnodar Territory	36,197	2,672	5,233	219.7	10.62
Astrakhan Region	5,982	461	870	220.4	10.56
Volgograd Region	14,471	1,311	2,345	219.2	10.48
Rostov Region	25,112	2,054	3,807	211.1	10.46
Sevastopol	785	99	230	225.6	10.52
NORTH CAUCASIAN FEDERAL DISTRICT	27,507	2,084	4,079	220.6	10.65
Republic of Dagestan	3,706	295	765	232.0	10.58
Republic of Ingushetia	392	5	13	210.7	11.00
Kabardino-Balkar Republic	2,452	189	403	216.2	10.55
Karachay-Cherkess Republic	1,694	123	214	233.7	11.08
Republic of North Ossetia – Alania	2,777	193	381	207.9	10.37
Chechen Republic	1,738	66	145	237.6	10.70
Stavropol Territory	14,747	1,213	2,157	217.3	10.69

Table 6.4.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	190,631	19,625	34,272	214.0	10.52
Republic of Bashkortostan	27,426	3,068	5,574	209.2	10.52
Mari El Republic	3,746	453	676	2011	10.34
Republic of Mordovia	4,040	420	744	223.8	10.46
Republic of Tatarstan (Tatarstan)	27,534	3,096	5,794	209.5	10.52
Udmurt Republic	10,611	1,166	1,819	209.1	10.56
Chuvash Republic – Chuvashia	7,332	924	1,662	223.4	10.29
Perm Territory	19,189	1,869	3,233	215.2	10.56
Kirov Region	7,628	938	1,430	225.5	10.50
Nizhny Novgorod Region	19,812	1,734	3,152	210.3	10.49
Orenburg Region	13,113	1,317	2,152	215.9	10.54
Penza Region	7,123	689	1,180	219.7	10.59
Samara Region	21,901	1,884	3,275	216.9	10.56
Saratov Region	13,936	1,296	2,364	222.0	10.62
Ulyanovsk Region	7,241	771	1,217	213.4	10.53
URALS FEDERAL DISTRICT	107,378	9,611	19,198	215.0	10.56
Kurgan Region	5,057	572	895	218.4	10.49
Sverdlovsk Region	34,294	2,906	5,740	212.0	10.58
Tyumen Region	44,544	3,546	8,735	227.4	10.54
Khanty-Mansi Autonomous Area – Yugra	20,416	1,633	4,257	221.7	10.62
Yamal-Nenets Autonomous Area	7,951	651	1,877	221.3	10.48
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	16,177	1,262	2,601	240.9	10.45
Chelyabinsk Region	23,483	2,587	3,828	190.5	10.62
SIBIRIAN FEDERAL DISTRICT	122,688	11,258	20,599	207.4	10.59
Altai Republic	1,286	61	108	219.5	10.57
Republic of Tuva	2,004	135	313	212.1	10.91
Republic of Khakassia	3,311	310	517	195.3	10.71
Altai Territory	13,251	1,474	2,298	208.4	10.52
Krasnoyarsk Territory	22,766	2,081	4,042	200.0	10.61

Table 6.4.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	18,312	1,453	2,708	198.2	10.63
Kemerovo Region – Kuzbass	17,787	1,606	2,578	192.4	10.64
Novosibirsk Region	23,049	2,180	4,509	222.3	10.53
Omsk Region	13,226	1,326	2,279	219.6	10.63
Tomsk Region	7,694	632	1,248	206.4	10.46
FAR-EASTERN FEDERAL DISTRICT	63,244	4,545	10,819	209.7	10.63
Republic of Buryatia	5,545	356	636	198.3	10.61
Republic of Sakha (Yakutia)	8,598	707	1,897	209.1	10.70
Trans-Baikal Territory	6,376	487	1,011	204.6	10.57
Kamchatka Territory	3,229	243	545	194.7	10.66
Primorye Territory	14,438	922	2,315	207.5	10.51
Khabarovsk Territory	10,872	803	1,889	221.3	10.64
Amur Region	5,738	461	972	209.4	10.76
Magadan Region	1,777	132	311	210.6	10.70
Sakhalin Region	5,065	308	956	214.8	10.57
Jewish Autonomous Region	975	83	164	222.0	11.00
Chukotka Autonomous Area	632	43	122	194.5	10.77

Table 6.4.9 (cont.)

		May 2019									
		volume of loans, including					housing loans, of which				
		mortgage loans					of which				
	1	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	against the pledge of claims under share construction participation agreements			weighted average interest rate, %	
							number of granted loans, units	volume, millions rubles	weighted average maturity, months		
	7	8	8	8	10	11	12	13	14		
THE RUSSIAN FEDERATION	85,057	187,369	214.4	10.54	23,463	62,617	215.0	10.03			
CENTRAL FEDERAL DISTRICT	20,852	60,941	218.1	10.50	6,994	24,636	219.3	9.92			
Belgorod Region	740	1,332	211.6	10.69	113	267	207.6	10.29			
Bryansk Region	652	1,106	221.2	10.60	177	375	221.7	10.36			
Vladimir Region	826	1,421	220.8	10.56	182	378	230.6	10.06			
Voronezh Region	1,299	2,318	222.4	10.49	379	773	218.9	10.20			
Ivanovo Region	460	818	206.1	10.52	100	251	216.0	10.18			
Kaluga Region	667	1,537	215.8	10.48	202	502	224.7	9.99			
Kostroma Region	378	616	217.0	10.44	73	152	195.3	10.04			
Kursk Region	576	989	207.6	10.51	127	279	216.6	10.30			
Lipetsk Region	507	905	213.3	10.59	118	243	201.4	10.18			
Moscow Region	4,785	15,806	215.6	10.40	1,740	6,729	210.5	9.82			
Orel Region	431	729	206.4	10.60	123	218	193.3	10.26			
Ryazan Region	785	1,408	216.1	10.59	338	649	212.9	10.24			
Smolensk Region	525	953	216.0	10.63	117	251	216.1	10.41			
Tambov Region	508	956	233.8	10.58	106	236	241.4	10.06			
Tver Region	852	1,656	227.3	10.62	165	403	228.0	10.19			
Tula Region	830	1,687	222.7	10.63	200	528	225.5	10.10			
Yaroslavl Region	614	1,048	207.1	10.55	135	296	201.3	9.96			
Moscow	5,417	25,655	219.9	10.51	2,599	12,108	224.9	9.86			

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	10,481	24,748	209.9	10.51	4,187	10,662	210.5	10.15
Republic of Karelia	353	607	206.2	10.61	86	171	225.9	10.28
Republic of Komi	603	1,204	205.5	10.56	172	444	200.8	10.32
Arkhangelsk Region	877	1,707	196.5	10.44	237	517	188.2	10.29
Nenets Autonomous Area	36	89	174.0	7.58	7	20	161.5	10.55
Arkhangelsk Region, excluding Nenets Autonomous Area	841	1,617	197.8	10.58	230	498	189.3	10.29
Vologda Region	822	1,293	206.6	10.55	201	360	188.3	10.20
Kaliningrad Region	718	1,336	194.7	10.40	249	478	189.8	10.20
Leningrad Region	1,296	3,143	215.3	10.53	527	1,372	219.0	10.17
Murmansk Region	541	1,046	187.9	10.56	132	341	180.1	10.28
Novgorod Region	333	567	205.6	10.55	92	196	215.9	9.84
Pskov Region	315	574	206.1	10.48	81	179	215.9	10.00
Saint Petersburg	4,623	13,273	214.8	10.51	2,410	6,604	214.6	10.12
SOUTHERN FEDERAL DISTRICT	7,144	13,628	218.1	10.54	2,309	4,573	219.0	10.11
Republic of Adygeya (Adygeya)	150	269	211.4	10.61	38	73	200.2	10.08
Republic of Kalmykia	174	407	233.1	10.45	49	155	252.0	9.97
Republic of Crimea	284	613	236.1	10.49	87	172	227.0	10.24
Krasnodar Territory	2,645	5,175	219.5	10.62	1,009	1,832	215.6	10.27
Astrakhan Region	459	859	219.4	10.54	79	194	231.1	10.22
Volgograd Region	1,297	2,315	218.8	10.48	328	712	224.7	10.04
Rostov Region	2,036	3,760	211.1	10.46	689	1,370	214.8	9.96
Sevastopol	99	230	225.6	10.52	30	64	224.1	9.59
NORTH CAUCASIAN FEDERAL DISTRICT	2,077	4,060	220.4	10.65	408	989	216.7	10.10
Republic of Dagestan	293	759	232.0	10.58	58	186	216.1	10.09
Republic of Ingushetia	5	13	210.7	11.00	0	0	0.0	0.00
Kabardino-Balkar Republic	188	399	216.5	10.56	41	122	227.8	10.05
Karachay-Cherkess Republic	123	214	233.7	11.08	12	23	185.5	9.85
Republic of North Ossetia – Alania	193	381	207.9	10.37	53	132	198.1	9.92
Chechen Republic	66	145	237.6	10.70	6	24	267.2	8.99
Stavropol Territory	1,209	2,149	216.9	10.69	238	502	218.1	10.23

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	19,354	33,910	214.2	10.52	4,649	9,756	214.0	9.98
Republic of Bashkortostan	3,023	5,540	209.6	10.52	841	1,768	208.0	9.98
Mari El Republic	452	672	201.2	10.34	132	229	207.1	9.75
Republic of Mordovia	417	737	223.5	10.46	109	242	222.5	10.16
Republic of Tatarstan (Tatarstan)	2,989	5,716	210.8	10.51	768	1,797	214.9	9.91
Udmurt Republic	1,159	1,814	209.4	10.56	276	557	206.7	10.03
Chuvash Republic – Chuvashia	921	1,650	223.7	10.29	325	697	220.5	9.91
Perm Territory	1,842	3,179	215.1	10.56	429	895	216.7	10.02
Kirov Region	932	1,414	225.1	10.50	208	390	230.2	9.72
Nizhny Novgorod Region	1,715	3,107	210.0	10.50	281	637	206.3	9.97
Orenburg Region	1,302	2,137	216.1	10.54	278	511	209.2	10.11
Penza Region	685	1,164	219.7	10.59	190	376	216.2	10.33
Samara Region	1,860	3,216	216.6	10.56	390	786	211.4	9.82
Saratov Region	1,289	2,352	222.0	10.62	252	535	223.2	10.24
Ulyanovsk Region	768	1,211	213.0	10.53	170	335	221.9	10.00
URALS FEDERAL DISTRICT	9,484	18,974	215.3	10.56	1,955	4,850	212.9	10.13
Kurgan Region	569	885	218.8	10.49	89	179	219.1	10.20
Sverdlovsk Region	2,862	5,616	212.8	10.58	664	1,632	212.3	10.10
Tyumen Region	3,512	8,685	227.4	10.53	837	2,304	215.6	10.17
Khanty-Mansi Autonomous Area – Yugra	1,621	4,236	221.8	10.61	366	1,075	210.9	10.18
Yamal-Nenets Autonomous Area	643	1,865	221.9	10.47	173	568	197.9	10.22
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,248	2,583	240.6	10.46	298	662	238.6	10.11
Chelyabinsk Region	2,541	3,787	190.6	10.62	365	734	204.2	10.04
SIBIRIAN FEDERAL DISTRICT	11,131	20,305	207.3	10.59	2,120	4,765	208.1	10.10
Altai Republic	61	108	219.5	10.57	8	22	243.9	9.64
Republic of Tuva	135	313	212.1	10.91	8	33	191.0	9.59
Republic of Khakassia	308	515	195.6	10.71	42	92	226.0	10.02
Altai Territory	1,468	2,289	208.3	10.52	326	607	212.4	10.09
Krasnoyarsk Territory	2,069	4,019	200.2	10.61	466	1,134	199.4	10.14

Table 6.4.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	1,443	2,684	197.9	10.63	243	546	195.5	9.97
Kemerovo Region – Kuzbass	1,597	2,559	192.5	10.64	261	495	188.4	10.13
Novosibirsk Region	2,126	4,383	222.1	10.54	579	1,323	221.7	10.11
Omsk Region	1,300	2,212	219.5	10.65	129	336	216.8	10.21
Tomsk Region	624	1,223	207.2	10.46	58	177	214.0	10.20
FAR-EASTERN FEDERAL DISTRICT	4,534	10,803	209.7	10.63	841	2,386	205.4	10.29
Republic of Buryatia	355	628	197.8	10.62	63	115	182.4	10.20
Republic of Sakha (Yakutia)	699	1,894	209.4	10.70	200	622	201.4	10.31
Trans-Baikal Territory	487	1,011	204.6	10.57	75	221	227.0	10.31
Kamchatka Territory	243	545	194.7	10.66	59	151	199.7	10.32
Primorye Territory	922	2,315	207.5	10.51	163	509	213.6	10.26
Khabarovsk Territory	803	1,889	221.3	10.64	120	317	203.4	10.37
Amur Region	460	968	208.9	10.76	49	107	203.9	10.31
Magadan Region	132	311	210.6	10.70	36	106	196.9	10.33
Sakhalin Region	307	955	214.9	10.57	58	187	209.8	10.11
Jewish Autonomous Region	83	164	222.0	11.00	5	8	174.9	10.30
Chukotka Autonomous Area	43	122	194.5	10.77	13	42	165.0	10.46

Table 6.4.10

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

		May 2019													
		including							of which						
		housing loans				mortgage loans			against the pledge of claims under share construction participation agreements						
		volume of loans total, million rubles	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, millions rubles	weighted average maturity, months	weighted average interest rate, %	number of granted loans, units	volume, million 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	2,476	2	190	52.0	5.32	1	33	12.8	12.00	0	0	0.0	0.00		
CENTRAL FEDERAL DISTRICT	1,894	2	190	52.0	5.32	1	33	12.8	12.00	0	0	0.0	0.00		
Belgorod Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Bryansk Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Vladimir Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Voronezh Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Ivanovo Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kaluga Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kostroma Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Kursk Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Lipetsk Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow Region	247	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Orel Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Ryazan Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Smolensk Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tambov Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tver Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Tula Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Yaroslavl Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00		
Moscow	1,580	2	190	52.0	5.32	1	33	12.8	12.00	0	0	0.0	0.00		

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	247	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	2	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	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Vologda Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kaliningrad Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	212	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	54	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	2	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	27	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Rostov Region	17	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	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	5	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	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chechen Republic	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Stavropol Territory	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (cont.)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	104	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	3	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)	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	18	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kirov Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Nizhny Novgorod Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Ulyanovsk Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
URALS FEDERAL DISTRICT	64	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	34	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	3	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	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chelyabinsk Region	14	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SIBIRIAN FEDERAL DISTRICT	55	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	12	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

Table 6.4.10 (end)

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Irkutsk Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region – Kuzbass	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	15	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
FAR-EASTERN FEDERAL DISTRICT	42	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Buryatia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Trans-Baikal Territory	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kamchatka Territory	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	25	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	6	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

## 6.5. Foreign Cash Operations

Table 6.5.1

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

(millions of US dollars)

1	2018		2019		
	November	December	January	February	March
2	3	4	5	6	
THE RUSSIAN FEDERATION	3,134.10	2,490.69	2,116.81	1,995.71	2,492.03
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,683.22</b>	<b>1,258.00</b>	<b>1,068.02</b>	<b>1,048.12</b>	<b>1,310.71</b>
Belgorod Region	3.21	3.06	1.56	1.95	2.43
Bryansk Region	1.09	1.36	0.94	1.32	1.14
Vladimir Region	3.50	3.93	3.43	3.09	3.59
Voronezh Region	14.50	12.44	9.10	9.74	10.83
Ivanovo Region	6.91	6.77	6.63	6.37	7.97
Kaluga Region	16.07	16.33	11.52	12.83	16.36
Kostroma Region	1.34	1.41	0.98	1.28	1.60
Kursk Region	3.41	2.65	3.19	2.43	2.76
Lipetsk Region	1.46	2.38	1.67	2.07	2.38
Moscow Region	18.02	21.31	13.05	14.92	18.07
Orel Region	3.44	3.59	2.36	1.95	2.34
Ryazan Region	15.70	13.33	13.19	10.76	13.35
Smolensk Region	1.39	1.33	0.68	0.85	0.93
Tambov Region	1.33	2.04	1.11	0.90	0.96
Tver Region	2.71	3.19	1.75	2.20	2.61
Tula Region	15.97	11.10	7.00	5.08	6.85
Yaroslavl Region	12.20	9.52	6.89	7.20	9.02
Moscow	1,560.97	1,142.25	982.97	963.17	1,207.51
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>289.08</b>	<b>243.61</b>	<b>192.70</b>	<b>196.45</b>	<b>239.66</b>
Republic of Karelia	1.05	1.23	0.68	0.72	0.92
Republic of Komi	1.91	1.70	1.18	1.26	1.95
Arkhangelsk Region	1.38	1.18	0.88	0.94	1.22
Nenets Autonomous Area	0.04	0.05	0.02	0.04	0.04
Arkhangelsk Region, excluding Nenets Autonomous Area	1.34	1.13	0.86	0.90	1.18
Vologda Region	5.83	5.66	4.86	5.10	5.64
Kaliningrad Region	13.38	11.48	8.67	8.87	11.61
Leningrad Region	3.59	4.23	2.15	2.52	3.27
Murmansk Region	1.32	1.60	0.98	1.05	1.37
Novgorod Region	3.59	3.87	2.63	2.57	3.66
Pskov Region	1.23	1.33	0.92	1.17	1.31
Saint Petersburg	255.80	211.32	169.76	172.25	208.70
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>230.99</b>	<b>185.08</b>	<b>181.88</b>	<b>153.08</b>	<b>179.31</b>
Republic of Adygeya (Adygeya)	0.50	0.58	0.27	0.73	0.38
Republic of Kalmykia	0.15	0.15	0.11	0.09	0.10
Republic of Crimea	17.28	14.94	12.40	11.27	12.39
Krasnodar Territory	94.34	84.79	75.96	67.55	83.88
Astrakhan Region	1.90	1.69	1.05	1.16	1.28
Volgograd Region	16.15	10.46	6.94	8.47	10.64
Rostov Region	82.23	63.52	66.77	54.36	60.25
Sevastopol	18.44	8.97	18.39	9.45	10.40
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>55.66</b>	<b>44.68</b>	<b>51.16</b>	<b>34.71</b>	<b>44.05</b>
Republic of Dagestan	2.62	1.52	1.46	1.20	2.10
Republic of Ingushetia	5.03	12.38	18.03	2.83	0.16
Kabardino-Balkar Republic	6.23	3.71	5.23	5.57	8.40
Karachay-Cherkess Republic	0.73	0.62	0.41	0.37	0.59

Table 6.5.1 (end)

*(millions of US dollars)*

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.59	0.50	0.27	0.36	0.48
Chechen Republic	6.73	3.74	4.86	4.21	6.25
Stavropol Territory	33.73	22.21	20.90	20.17	26.07
<b>VOLGA FEDERAL DISTRICT</b>	<b>273.45</b>	<b>255.43</b>	<b>200.39</b>	<b>183.74</b>	<b>239.57</b>
Republic of Bashkortostan	19.48	19.58	14.80	15.00	18.52
Mari El Republic	0.66	0.72	0.37	0.42	0.51
Republic of Mordovia	0.90	1.55	0.51	0.76	1.03
Republic of Tatarstan (Tatarstan)	63.29	61.83	53.62	46.61	75.62
Udmurt Republic	9.04	9.32	7.23	7.54	9.86
Chuvash Republic – Chuvashia	44.40	43.17	37.93	24.27	26.93
Perm Territory	9.65	8.69	7.04	7.40	8.69
Kirov Region	6.24	6.17	5.37	5.27	6.72
Nizhny Novgorod Region	27.47	25.00	19.02	20.25	24.95
Orenburg Region	9.22	7.46	5.92	6.19	7.29
Penza Region	2.58	2.95	2.09	1.62	2.07
Samara Region	45.12	38.35	31.07	31.67	37.46
Saratov Region	12.59	12.37	8.04	9.40	11.25
Ulyanovsk Region	22.80	18.29	7.39	7.33	8.67
<b>URALS FEDERAL DISTRICT</b>	<b>191.68</b>	<b>170.98</b>	<b>139.17</b>	<b>131.02</b>	<b>159.61</b>
Kurgan Region	11.32	12.74	8.60	8.35	9.52
Sverdlovsk Region	120.65	103.55	90.40	81.86	98.35
Tyumen Region	23.28	24.22	15.92	16.64	20.40
Khanty-Mansi Autonomous Area – Yugra	6.85	6.44	4.88	4.90	6.38
Yamal-Nenets Autonomous Area	0.74	1.14	0.72	0.86	1.25
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	15.69	16.64	10.32	10.89	12.78
Chelyabinsk Region	36.43	30.47	24.25	24.17	31.34
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>168.07</b>	<b>144.37</b>	<b>110.10</b>	<b>107.68</b>	<b>127.98</b>
Altai Republic	0.19	0.21	0.18	0.10	0.09
Republic of Tuva	0.11	0.11	0.04	0.06	0.07
Republic of Khakassia	0.65	0.56	0.43	0.45	0.46
Altai Territory	5.42	5.43	4.60	4.09	5.19
Krasnoyarsk Territory	48.06	41.01	40.07	39.33	50.63
Irkutsk Region	12.53	11.13	6.50	7.02	7.45
Kemerovo Region – Kuzbass	3.42	3.83	3.02	3.34	5.43
Novosibirsk Region	68.18	54.02	32.74	30.94	29.52
Omsk Region	23.20	22.38	17.87	17.84	23.95
Tomsk Region	6.32	5.69	4.64	4.51	5.20
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>234.51</b>	<b>185.73</b>	<b>170.75</b>	<b>138.24</b>	<b>187.89</b>
Republic of Buryatia	41.20	33.49	26.46	24.86	31.87
Republic of Sakha (Yakutia)	2.29	2.76	1.57	1.89	1.97
Trans-Baikal Territory	1.16	1.36	0.76	0.68	0.74
Kamchatka Territory	1.60	1.98	0.75	0.97	1.24
Primorye Territory	107.28	85.28	82.78	67.89	95.16
Khabarovsk Territory	18.23	16.84	15.38	13.33	17.02
Amur Region	53.09	34.46	36.17	21.71	33.32
Magadan Region	1.03	0.76	0.33	0.41	0.45
Sakhalin Region	8.46	8.57	6.45	6.43	6.03
Jewish Autonomous Region	0.07	0.05	0.05	0.05	0.05
Chukotka Autonomous Area	0.10	0.18	0.05	0.04	0.05

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

Table 6.5.2

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

*(millions of US dollars)*

1	2018		2019		
	November	December	January	February	March
2	3	4	5	6	
THE RUSSIAN FEDERATION	1,198.57	1,402.42	802.21	970.74	1,042.44
<b>CENTRAL FEDERAL DISTRICT</b>	<b>642.51</b>	<b>707.14</b>	<b>416.62</b>	<b>515.33</b>	<b>546.54</b>
Belgorod Region	1.94	2.12	1.24	1.40	1.56
Bryansk Region	1.06	1.26	0.80	0.94	0.95
Vladimir Region	1.51	1.88	1.32	1.18	1.37
Voronezh Region	5.96	6.63	3.76	4.17	5.61
Ivanovo Region	2.32	2.69	1.62	1.92	1.77
Kaluga Region	8.97	11.88	6.39	7.46	7.75
Kostroma Region	0.45	0.80	0.47	0.55	0.63
Kursk Region	1.21	1.62	1.29	1.36	1.68
Lipetsk Region	1.13	1.47	1.28	1.31	1.47
Moscow Region	17.06	19.43	13.57	14.99	15.82
Orel Region	1.42	2.08	0.88	0.93	1.25
Ryazan Region	4.30	4.55	2.76	3.32	3.70
Smolensk Region	0.97	1.05	0.71	0.79	0.89
Tambov Region	0.72	0.71	0.53	0.61	0.66
Tver Region	1.82	2.13	1.10	1.38	1.65
Tula Region	3.06	3.46	2.34	2.79	2.67
Yaroslavl Region	3.98	5.23	2.99	2.93	3.36
Moscow	584.65	638.16	373.58	467.29	493.75
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>162.93</b>	<b>194.19</b>	<b>102.47</b>	<b>121.54</b>	<b>132.65</b>
Republic of Karelia	0.71	0.87	0.63	0.57	0.62
Republic of Komi	0.82	0.89	0.51	0.58	0.70
Arkhangelsk Region	0.48	0.56	0.39	0.49	0.59
Nenets Autonomous Area	0.02	0.01	0.01	0.04	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	0.47	0.55	0.38	0.44	0.58
Vologda Region	2.02	2.75	1.53	1.56	1.62
Kaliningrad Region	13.72	19.38	8.78	11.45	13.54
Leningrad Region	2.23	2.53	1.81	1.96	1.96
Murmansk Region	0.83	0.90	0.85	0.70	0.70
Novgorod Region	1.28	2.02	0.79	1.16	0.99
Pskov Region	1.84	2.09	1.30	1.49	1.66
Saint Petersburg	139.02	162.20	85.90	101.58	110.27
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>98.83</b>	<b>123.11</b>	<b>71.36</b>	<b>87.19</b>	<b>93.48</b>
Republic of Adygeya (Adygeya)	0.39	0.35	0.30	0.28	0.38
Republic of Kalmykia	0.11	0.12	0.09	0.10	0.11
Republic of Crimea	14.40	16.58	10.49	11.51	12.23
Krasnodar Territory	45.99	60.15	33.59	41.76	44.68
Astrakhan Region	1.06	1.23	1.00	1.26	1.18
Volgograd Region	4.07	4.90	3.02	3.48	3.84
Rostov Region	23.75	29.40	17.13	20.86	21.18
Sevastopol	9.06	10.40	5.73	7.95	9.89
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8.36</b>	<b>10.67</b>	<b>7.35</b>	<b>7.31</b>	<b>8.16</b>
Republic of Dagestan	0.54	0.63	0.54	0.52	0.54
Republic of Ingushetia	0.04	0.05	0.05	0.03	0.04
Kabardino-Balkar Republic	0.71	0.71	0.55	0.48	0.61
Karachay-Cherkess Republic	0.27	0.32	0.25	0.19	0.28

Table 6.5.2 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.39	0.46	0.36	0.37	0.43
Chechen Republic	0.06	0.06	0.03	0.04	0.04
Stavropol Territory	6.35	8.45	5.58	5.67	6.23
<b>VOLGA FEDERAL DISTRICT</b>	<b>100.76</b>	<b>127.34</b>	<b>70.26</b>	<b>84.60</b>	<b>89.08</b>
Republic of Bashkortostan	7.74	10.59	5.86	6.51	7.24
Mari El Republic	0.49	0.67	0.41	0.42	0.55
Republic of Mordovia	0.52	1.20	0.50	0.66	0.62
Republic of Tatarstan (Tatarstan)	21.15	28.30	16.73	18.60	21.67
Udmurt Republic	3.59	4.83	2.07	2.68	2.78
Chuvash Republic – Chuvashia	10.85	15.57	8.19	11.36	8.64
Perm Territory	5.57	5.73	3.43	4.20	4.50
Kirov Region	2.29	3.35	1.85	2.18	2.61
Nizhny Novgorod Region	12.24	14.66	8.48	9.83	10.37
Orenburg Region	3.10	4.03	2.43	3.53	3.43
Penza Region	1.11	1.39	0.87	1.01	1.20
Samara Region	15.95	18.43	10.56	11.82	13.25
Saratov Region	9.43	10.41	6.01	8.58	9.03
Ulyanovsk Region	6.75	8.19	2.87	3.23	3.21
<b>URALS FEDERAL DISTRICT</b>	<b>66.00</b>	<b>83.53</b>	<b>42.31</b>	<b>51.02</b>	<b>58.44</b>
Kurgan Region	7.93	9.40	6.15	5.64	6.55
Sverdlovsk Region	35.82	49.21	24.10	30.26	32.63
Tyumen Region	7.21	6.71	5.03	5.02	5.56
Khanty-Mansi Autonomous Area – Yugra	1.73	1.84	1.23	1.33	1.63
Yamal-Nenets Autonomous Area	0.30	0.32	0.21	0.31	0.37
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.18	4.55	3.59	3.38	3.56
Chelyabinsk Region	15.05	18.21	7.02	10.10	13.71
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>50.60</b>	<b>62.81</b>	<b>38.00</b>	<b>41.30</b>	<b>45.64</b>
Altai Republic	0.12	0.14	0.09	0.06	0.09
Republic of Tuva	0.07	0.05	0.04	0.05	0.05
Republic of Khakassia	0.28	0.36	0.17	0.19	0.27
Altai Territory	2.99	3.60	2.49	2.63	3.01
Krasnoyarsk Territory	15.39	19.62	12.70	14.47	16.85
Irkutsk Region	2.91	3.57	2.13	2.46	2.56
Kemerovo Region – Kuzbass	1.31	1.87	1.23	1.38	1.64
Novosibirsk Region	14.87	18.47	10.19	9.53	8.97
Omsk Region	10.73	12.31	7.17	8.80	10.10
Tomsk Region	1.94	2.81	1.80	1.75	2.11
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>67.63</b>	<b>91.89</b>	<b>52.76</b>	<b>61.19</b>	<b>67.30</b>
Republic of Buryatia	6.54	8.61	5.34	5.45	6.66
Republic of Sakha (Yakutia)	0.75	1.02	0.61	0.79	1.10
Trans-Baikal Territory	0.27	0.44	0.23	0.21	0.31
Kamchatka Territory	0.56	0.76	0.42	0.45	0.43
Primorye Territory	42.36	59.07	33.13	39.58	42.96
Khabarovsk Territory	9.37	12.51	7.39	8.26	8.26
Amur Region	5.14	6.25	3.51	3.72	4.48
Magadan Region	0.12	0.12	0.13	0.18	0.13
Sakhalin Region	2.49	3.06	1.94	2.51	2.92
Jewish Autonomous Region	0.03	0.03	0.05	0.03	0.03
Chukotka Autonomous Area	0.01	0.02	0.03	0.01	0.02

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

Table 6.5.3

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

(millions of US dollars)

1	2018		2019		
	November	December	January	February	March
2	3	4	5	6	
THE RUSSIAN FEDERATION	335.34	311.98	240.85	241.78	286.83
<b>CENTRAL FEDERAL DISTRICT</b>	<b>151.82</b>	<b>150.14</b>	<b>114.39</b>	<b>122.86</b>	<b>144.97</b>
Belgorod Region	0.64	0.54	0.42	0.66	0.43
Bryansk Region	0.15	0.12	0.07	0.10	0.11
Vladimir Region	0.46	0.48	0.45	0.42	0.50
Voronezh Region	0.36	0.44	0.36	0.35	0.41
Ivanovo Region	0.88	0.85	0.60	0.68	0.58
Kaluga Region	4.66	4.01	2.60	3.22	4.28
Kostroma Region	0.22	0.20	0.15	0.18	0.18
Kursk Region	0.87	0.66	0.67	0.55	0.74
Lipetsk Region	0.20	0.24	0.15	0.17	0.19
Moscow Region	2.47	2.51	1.71	2.26	2.26
Orel Region	0.23	0.13	0.14	0.14	0.14
Ryazan Region	3.42	3.32	2.19	2.32	3.00
Smolensk Region	0.20	0.16	0.12	0.11	0.15
Tambov Region	0.14	0.12	0.12	0.15	0.18
Tver Region	0.40	0.38	0.29	0.33	0.36
Tula Region	0.56	0.39	0.32	0.39	0.38
Yaroslavl Region	1.79	1.53	1.07	1.07	1.30
Moscow	134.17	134.08	102.95	109.77	129.80
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>16.46</b>	<b>15.98</b>	<b>11.65</b>	<b>12.43</b>	<b>13.69</b>
Republic of Karelia	0.10	0.10	0.09	0.11	0.09
Republic of Komi	0.28	0.31	0.22	0.28	0.27
Arkhangelsk Region	0.12	0.13	0.06	0.07	0.08
Nenets Autonomous Area	0.01	0.01	0.01	0.00	0.00
Arkhangelsk Region excluding Nenets Autonomous Area	0.11	0.12	0.05	0.07	0.08
Vologda Region	1.07	1.12	1.02	0.98	1.04
Kaliningrad Region	1.87	1.82	1.44	1.59	1.89
Leningrad Region	0.24	0.30	0.20	0.22	0.26
Murmansk Region	0.20	0.23	0.16	0.14	0.21
Novgorod Region	0.18	0.21	0.21	0.21	0.29
Pskov Region	0.07	0.09	0.07	0.10	0.07
Saint Petersburg	12.33	11.66	8.20	8.75	9.50
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>30.94</b>	<b>28.87</b>	<b>22.00</b>	<b>21.99</b>	<b>26.35</b>
Republic of Adygeya (Adygeya)	0.06	0.08	0.04	0.04	0.08
Republic of Kalmykia	0.02	0.05	0.03	0.03	0.05
Republic of Crimea	2.80	2.26	1.41	1.64	2.12
Krasnodar Territory	14.94	14.98	12.39	12.28	13.93
Astrakhan Region	1.26	0.97	0.69	0.71	0.82
Volgograd Region	2.61	1.73	1.13	1.13	1.73
Rostov Region	8.99	8.50	6.04	5.81	7.14
Sevastopol	0.26	0.31	0.27	0.34	0.50
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>15.40</b>	<b>12.38</b>	<b>10.17</b>	<b>9.70</b>	<b>12.77</b>
Republic of Daghestan	4.79	3.79	3.00	3.06	3.87
Republic of Ingushetia	0.58	0.47	0.33	0.34	0.48
Kabardino-Balkar Republic	0.50	0.40	0.27	0.33	0.33
Karachay-Cherkess Republic	0.13	0.11	0.09	0.07	0.15

Table 6.5.3 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.37	0.27	0.27	0.32	0.28
Chechen Republic	0.70	0.64	0.58	0.49	0.89
Stavropol Territory	8.33	6.70	5.63	5.08	6.77
<b>VOLGA FEDERAL DISTRICT</b>	<b>37.01</b>	<b>31.86</b>	<b>23.88</b>	<b>22.75</b>	<b>27.35</b>
Republic of Bashkortostan	6.32	5.61	4.67	3.64	4.58
Mari El Republic	0.04	0.08	0.07	0.06	0.08
Republic of Mordovia	0.20	0.14	0.15	0.14	0.13
Republic of Tatarstan (Tatarstan)	8.13	7.33	6.53	6.63	7.70
Udmurt Republic	1.74	1.59	1.25	1.17	1.65
Chuvash Republic – Chuvashia	0.45	0.47	0.39	0.36	0.41
Perm Territory	1.09	1.09	1.07	0.99	1.30
Kirov Region	0.77	0.81	0.66	0.74	0.85
Nizhny Novgorod Region	3.63	3.12	2.56	2.58	3.12
Orenburg Region	1.30	1.10	0.85	0.99	0.99
Penza Region	0.42	0.32	0.27	0.24	0.30
Samara Region	4.40	3.67	2.99	2.83	3.12
Saratov Region	2.47	2.00	1.77	1.82	2.18
Ulyanovsk Region	6.04	4.53	0.65	0.56	0.94
<b>URALS FEDERAL DISTRICT</b>	<b>23.03</b>	<b>21.50</b>	<b>17.39</b>	<b>17.08</b>	<b>19.69</b>
Kurgan Region	3.57	3.95	2.94	3.14	3.36
Sverdlovsk Region	11.90	10.55	8.67	8.06	9.49
Tyumen Region	3.22	2.89	2.43	2.60	2.87
Khanty-Mansi Autonomous Area – Yugra	1.58	1.43	1.32	1.46	1.50
Yamal-Nenets Autonomous Area	0.12	0.14	0.09	0.14	0.17
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1.52	1.32	1.01	0.99	1.20
Chelyabinsk Region	4.34	4.10	3.36	3.29	3.97
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>30.63</b>	<b>24.65</b>	<b>19.13</b>	<b>14.60</b>	<b>17.03</b>
Altai Republic	0.01	0.02	0.02	0.03	0.02
Republic of Tuva	0.02	0.03	0.02	0.05	0.01
Republic of Khakassia	0.10	0.08	0.08	0.06	0.05
Altai Territory	0.92	0.81	0.77	0.60	0.88
Krasnoyarsk Territory	5.84	4.21	4.16	3.45	4.34
Irkutsk Region	1.98	1.69	1.12	0.78	0.73
Kemerovo Region – Kuzbass	0.44	0.45	0.44	0.37	0.55
Novosibirsk Region	14.42	10.66	6.78	3.89	4.59
Omsk Region	6.62	6.49	5.38	5.05	5.47
Tomsk Region	0.28	0.21	0.37	0.32	0.39
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>29.89</b>	<b>26.37</b>	<b>22.07</b>	<b>20.09</b>	<b>24.69</b>
Republic of Buryatia	7.15	5.37	5.31	4.58	6.06
Republic of Sakha (Yakutia)	0.22	0.28	0.20	0.17	0.26
Trans-Baikal Territory	0.15	0.05	0.05	0.02	0.04
Kamchatka Territory	0.50	0.38	0.23	0.21	0.26
Primorye Territory	11.95	11.38	9.16	8.45	10.17
Khabarovsk Territory	1.97	2.05	1.58	1.31	1.81
Amur Region	5.48	4.81	3.93	3.72	4.64
Magadan Region	0.22	0.20	0.13	0.21	0.17
Sakhalin Region	2.22	1.83	1.47	1.38	1.27
Jewish Autonomous Region	0.01	0.02	0.02	0.03	0.01
Chukotka Autonomous Area	0.00	0.01	0.00	0.01	0.01

Table 6.5.4

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

(millions of US dollars)

1	2018		2019		
	November	December	January	February	March
2	3	4	5	6	
THE RUSSIAN FEDERATION	149.97	160.01	123.87	132.45	145.24
<b>CENTRAL FEDERAL DISTRICT</b>	<b>69.72</b>	<b>73.14</b>	<b>56.85</b>	<b>61.43</b>	<b>67.56</b>
Belgorod Region	0.46	0.49	0.44	0.43	0.49
Bryansk Region	0.16	0.18	0.15	0.20	0.16
Vladimir Region	0.24	0.25	0.22	0.19	0.26
Voronezh Region	0.46	0.48	0.42	0.50	0.45
Ivanovo Region	0.37	0.44	0.30	0.43	0.35
Kaluga Region	2.19	2.42	1.83	1.80	2.39
Kostroma Region	0.08	0.10	0.07	0.07	0.12
Kursk Region	0.50	0.51	0.56	0.67	0.66
Lipetsk Region	0.49	0.48	0.38	0.39	0.45
Moscow Region	1.62	1.77	1.45	1.59	1.72
Orel Region	0.24	0.27	0.26	0.24	0.27
Ryazan Region	0.92	1.09	0.87	1.03	1.08
Smolensk Region	0.15	0.21	0.16	0.17	0.18
Tambov Region	0.27	0.33	0.23	0.24	0.29
Tver Region	0.15	0.24	0.19	0.19	0.24
Tula Region	0.29	0.33	0.23	0.26	0.26
Yaroslavl Region	0.85	0.80	0.75	0.68	0.78
Moscow	60.26	62.74	48.35	52.36	57.42
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>13.59</b>	<b>13.25</b>	<b>10.66</b>	<b>10.98</b>	<b>12.09</b>
Republic of Karelia	0.05	0.06	0.04	0.07	0.08
Republic of Komi	0.10	0.13	0.09	0.11	0.13
Arkhangelsk Region	0.05	0.04	0.03	0.04	0.10
Nenets Autonomous Area	0.00	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.05	0.04	0.03	0.04	0.10
Vologda Region	0.67	0.63	0.58	0.60	0.63
Kaliningrad Region	1.82	1.78	1.31	1.56	1.77
Leningrad Region	0.17	0.25	0.16	0.17	0.18
Murmansk Region	0.05	0.06	0.09	0.06	0.06
Novgorod Region	0.10	0.24	0.16	0.13	0.13
Pskov Region	0.09	0.07	0.07	0.07	0.09
Saint Petersburg	10.49	9.98	8.12	8.17	8.92
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>17.50</b>	<b>20.04</b>	<b>14.84</b>	<b>16.48</b>	<b>17.79</b>
Republic of Adygeya (Adygeya)	0.17	0.17	0.13	0.12	0.15
Republic of Kalmykia	0.11	0.09	0.07	0.06	0.09
Republic of Crimea	1.49	1.35	0.93	1.10	1.10
Krasnodar Territory	7.61	9.24	7.03	7.87	8.62
Astrakhan Region	0.73	0.73	0.71	0.62	0.71
Volgograd Region	2.36	2.20	1.58	1.84	2.05
Rostov Region	4.80	5.44	3.90	4.31	4.38
Sevastopol	0.22	0.82	0.49	0.55	0.68
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>7.32</b>	<b>8.47</b>	<b>7.00</b>	<b>7.28</b>	<b>8.20</b>
Republic of Daghestan	1.48	1.75	1.67	1.62	1.91
Republic of Ingushetia	0.22	0.20	0.21	0.19	0.17
Kabardino-Balkar Republic	0.56	0.61	0.62	0.55	0.57
Karachay-Cherkess Republic	0.06	0.06	0.07	0.06	0.08

Table 6.5.4 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	0.57	0.69	0.60	0.61	0.74
Chechen Republic	0.23	0.24	0.13	0.21	0.18
Stavropol Territory	4.20	4.92	3.69	4.03	4.54
<b>VOLGA FEDERAL DISTRICT</b>	<b>17.95</b>	<b>19.62</b>	<b>14.60</b>	<b>15.81</b>	<b>17.08</b>
Republic of Bashkortostan	2.15	2.66	2.05	2.13	2.34
Mari El Republic	0.26	0.36	0.22	0.25	0.29
Republic of Mordovia	0.21	0.22	0.18	0.21	0.27
Republic of Tatarstan (Tatarstan)	3.56	4.03	3.44	3.46	3.97
Udmurt Republic	0.79	0.82	0.72	0.78	0.80
Chuvash Republic – Chuvashia	0.65	0.69	0.61	0.72	0.81
Perm Territory	0.97	1.16	0.96	1.04	1.22
Kirov Region	0.38	0.39	0.36	0.32	0.39
Nizhny Novgorod Region	2.21	2.46	1.62	2.07	2.13
Orenburg Region	0.62	0.51	0.49	0.49	0.52
Penza Region	0.31	0.36	0.31	0.38	0.35
Samara Region	1.64	1.82	1.36	1.29	1.38
Saratov Region	1.71	1.88	1.76	1.99	1.90
Ulyanovsk Region	2.48	2.25	0.51	0.69	0.69
<b>URALS FEDERAL DISTRICT</b>	<b>7.15</b>	<b>7.49</b>	<b>5.59</b>	<b>5.93</b>	<b>6.59</b>
Kurgan Region	0.33	0.40	0.29	0.36	0.45
Sverdlovsk Region	4.44	4.43	3.04	3.08	3.33
Tyumen Region	0.81	0.83	0.77	0.79	0.98
Khanty-Mansi Autonomous Area – Yugra	0.29	0.37	0.26	0.32	0.43
Yamal-Nenets Autonomous Area	0.05	0.05	0.03	0.04	0.05
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.47	0.41	0.48	0.43	0.50
Chelyabinsk Region	1.58	1.83	1.49	1.69	1.82
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>9.23</b>	<b>9.66</b>	<b>7.47</b>	<b>7.56</b>	<b>8.04</b>
Altai Republic	0.01	0.02	0.01	0.01	0.03
Republic of Tuva	0.04	0.04	0.03	0.06	0.04
Republic of Khakassia	0.10	0.11	0.09	0.09	0.08
Altai Territory	0.69	0.71	0.58	0.67	0.67
Krasnoyarsk Territory	2.43	2.57	2.16	2.26	2.57
Irkutsk Region	0.31	0.34	0.25	0.25	0.28
Kemerovo Region – Kuzbass	0.29	0.43	0.36	0.41	0.40
Novosibirsk Region	3.47	3.38	2.35	2.14	2.13
Omsk Region	1.68	1.81	1.44	1.41	1.58
Tomsk Region	0.20	0.26	0.19	0.28	0.27
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>7.15</b>	<b>7.91</b>	<b>6.47</b>	<b>6.58</b>	<b>7.44</b>
Republic of Buryatia	1.73	2.04	1.97	1.76	2.10
Republic of Sakha (Yakutia)	0.10	0.08	0.07	0.10	0.10
Trans-Baikal Territory	0.04	0.06	0.04	0.04	0.06
Kamchatka Territory	0.04	0.06	0.06	0.07	0.05
Primorye Territory	2.37	2.47	2.00	2.03	2.23
Khabarovsk Territory	1.65	1.81	1.34	1.43	1.67
Amur Region	0.99	1.18	0.87	1.04	1.11
Magadan Region	0.01	0.01	0.01	0.02	0.01
Sakhalin Region	0.15	0.15	0.09	0.07	0.09
Jewish Autonomous Region	0.05	0.04	0.02	0.01	0.03
Chukotka Autonomous Area	0.00	0.00	0.00	0.00	0.00

Table 6.5.5

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

(millions of US dollars)

1	2018		2019		
	November 2	December 3	January 4	February 5	March 6
THE RUSSIAN FEDERATION	2,304.05	2,650.66	1,960.85	2,110.06	2,193.25
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,581.16</b>	<b>1,849.72</b>	<b>1,335.99</b>	<b>1,484.93</b>	<b>1,551.66</b>
Belgorod Region	14.99	45.33	3.63	3.82	3.55
Bryansk Region	2.24	2.59	3.12	2.59	3.52
Vladimir Region	2.33	2.09	4.63	4.01	3.86
Voronezh Region	37.55	44.93	25.45	26.14	26.02
Ivanovo Region	2.51	4.66	2.22	3.42	2.36
Kaluga Region	6.73	5.72	4.76	4.54	3.92
Kostroma Region	2.12	1.97	1.18	1.53	1.82
Kursk Region	2.73	2.50	1.52	1.64	1.72
Lipetsk Region	6.99	3.11	4.20	3.52	2.74
Moscow Region	42.15	63.37	35.90	33.32	35.94
Orel Region	2.25	2.69	1.72	1.33	2.30
Ryazan Region	4.83	3.51	3.79	3.25	3.96
Smolensk Region	3.01	4.19	2.12	4.42	2.46
Tambov Region	1.38	1.81	1.05	1.20	1.84
Tver Region	2.07	3.89	2.32	2.16	2.99
Tula Region	4.41	3.85	3.51	5.07	4.19
Yaroslavl Region	6.30	8.96	7.85	5.27	6.60
Moscow	1,436.58	1,644.53	1,227.02	1,377.69	1,441.86
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>208.63</b>	<b>257.10</b>	<b>189.32</b>	<b>189.67</b>	<b>193.94</b>
Republic of Karelia	0.56	0.71	0.67	0.73	0.56
Republic of Komi	1.25	1.45	1.09	1.41	1.43
Arkhangelsk Region	1.48	1.96	2.58	2.96	2.84
Nenets Autonomous Area	0.03	0.00	0.00	0.01	0.02
Arkhangelsk Region, excluding Nenets Autonomous Area	1.45	1.96	2.58	2.94	2.82
Vologda Region	2.47	1.78	2.31	1.04	1.56
Kaliningrad Region	11.59	13.60	7.85	8.95	9.95
Leningrad Region	1.57	2.15	1.99	1.75	1.81
Murmansk Region	1.53	1.73	1.51	1.14	1.09
Novgorod Region	2.84	1.08	1.01	1.01	1.18
Pskov Region	1.48	1.12	0.87	1.34	2.37
Saint Petersburg	183.87	231.51	169.44	169.33	171.15
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>91.92</b>	<b>101.48</b>	<b>81.31</b>	<b>76.43</b>	<b>82.38</b>
Republic of Adygeya (Adygeya)	0.39	0.41	0.33	0.37	0.45
Republic of Kalmykia	0.20	0.29	0.14	0.07	0.34
Republic of Crimea	4.90	3.63	4.36	3.23	5.03
Krasnodar Territory	53.79	62.54	46.06	48.19	50.99
Astrakhan Region	1.12	1.19	1.13	1.00	1.26
Volgograd Region	6.46	7.70	7.46	4.75	5.02
Rostov Region	24.07	24.86	21.22	18.25	18.72
Sevastopol	0.98	0.87	0.60	0.57	0.58
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>15.15</b>	<b>15.89</b>	<b>15.55</b>	<b>13.17</b>	<b>15.56</b>
Republic of Daghestan	2.41	1.67	2.03	3.04	2.39
Republic of Ingushetia	0.50	0.44	0.29	0.35	0.59
Kabardino-Balkar Republic	1.67	1.64	1.27	1.36	1.21
Karachay-Cherkess Republic	0.40	0.53	0.27	0.23	0.47

Table 6.5.5 (end)

(millions of US dollars)

1	1	3	4	5	6
Republic of North Ossetia – Alania	0.48	1.84	0.48	0.92	1.29
Chechen Republic	0.77	0.63	0.44	0.96	1.26
Stavropol Territory	8.91	9.15	10.77	6.32	8.34
<b>VOLGA FEDERAL DISTRICT</b>	<b>155.26</b>	<b>185.65</b>	<b>148.77</b>	<b>141.41</b>	<b>147.24</b>
Republic of Bashkortostan	13.54	19.22	13.36	9.35	13.34
Mari El Republic	1.14	0.78	3.99	0.57	0.93
Republic of Mordovia	1.68	1.78	0.67	1.27	1.22
Republic of Tatarstan (Tatarstan)	22.16	23.85	20.55	22.23	21.40
Udmurt Republic	2.54	3.52	2.98	2.83	2.73
Chuvash Republic – Chuvashia	1.78	2.57	2.37	2.08	2.15
Perm Territory	7.56	7.69	8.43	6.84	7.55
Kirov Region	3.00	4.64	2.28	2.58	2.28
Nizhny Novgorod Region	24.52	29.25	26.68	18.61	25.03
Orenburg Region	2.96	2.65	5.17	2.92	2.89
Penza Region	3.40	2.70	1.57	1.43	1.65
Samara Region	55.17	67.21	46.80	57.93	53.69
Saratov Region	5.09	8.72	4.54	3.99	4.32
Ulyanovsk Region	10.72	11.07	9.37	8.78	8.06
<b>URALS FEDERAL DISTRICT</b>	<b>63.30</b>	<b>87.51</b>	<b>61.75</b>	<b>66.55</b>	<b>66.66</b>
Kurgan Region	0.24	0.48	0.71	0.39	0.23
Sverdlovsk Region	39.63	59.52	36.31	38.25	40.88
Tyumen Region	13.75	15.55	12.42	15.56	15.25
Khanty-Mansi Autonomous Area – Yugra	6.00	6.14	5.75	7.23	6.78
Yamal-Nenets Autonomous Area	0.76	1.36	0.41	0.47	0.76
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.98	8.05	6.26	7.86	7.71
Chelyabinsk Region	9.68	11.96	12.31	12.35	10.30
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>106.29</b>	<b>87.82</b>	<b>73.70</b>	<b>83.40</b>	<b>76.69</b>
Altai Republic	0.04	0.07	0.02	0.08	0.10
Republic of Tuva	0.07	0.05	0.02	0.04	0.04
Republic of Khakassia	0.26	0.38	0.34	0.55	0.76
Altai Territory	3.95	7.24	4.60	1.98	3.57
Krasnoyarsk Territory	9.66	7.32	7.11	7.97	8.33
Irkutsk Region	3.71	5.49	4.84	7.92	6.30
Kemerovo Region – Kuzbass	6.61	4.13	4.17	4.29	5.25
Novosibirsk Region	68.00	49.91	42.38	53.31	43.09
Omsk Region	10.32	10.29	7.42	5.64	6.46
Tomsk Region	3.68	2.94	2.81	1.62	2.81
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>81.75</b>	<b>64.96</b>	<b>53.33</b>	<b>53.84</b>	<b>58.54</b>
Republic of Buryatia	6.66	6.96	4.59	6.04	6.78
Republic of Sakha (Yakutia)	1.39	1.08	1.19	0.94	0.99
Trans-Baikal Territory	1.46	0.62	0.62	0.80	0.98
Kamchatka Territory	0.95	1.89	1.75	1.95	2.03
Primorye Territory	22.28	21.02	16.20	16.81	19.21
Khabarovsk Territory	25.83	21.75	22.31	19.78	17.73
Amur Region	5.06	5.39	3.60	3.55	3.83
Magadan Region	0.38	0.73	0.31	0.30	0.56
Sakhalin Region	17.57	5.28	2.71	3.57	6.36
Jewish Autonomous Region	0.14	0.22	0.04	0.10	0.05
Chukotka Autonomous Area	0.02	0.03	0.02	0.01	0.01

Table 6.5.6

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

(millions of US dollars)

1	2018		2019		
	November	December	January	February	March
2	3	4	5	6	
THE RUSSIAN FEDERATION	2,568.76	2,605.72	1,683.48	1,919.60	1,945.86
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,694.39</b>	<b>1,809.21</b>	<b>1,131.34</b>	<b>1,306.92</b>	<b>1,340.77</b>
Belgorod Region	20.38	47.22	3.48	4.34	5.96
Bryansk Region	3.75	4.36	3.80	2.28	2.82
Vladimir Region	3.39	3.71	1.98	3.62	2.26
Voronezh Region	33.27	28.27	19.19	23.92	23.90
Ivanovo Region	2.83	4.55	1.88	2.35	2.50
Kaluga Region	8.35	4.43	3.08	4.82	3.10
Kostroma Region	1.77	2.57	1.77	1.71	1.42
Kursk Region	2.69	2.81	1.66	1.88	1.50
Lipetsk Region	7.29	2.83	1.34	2.92	4.19
Moscow Region	45.10	56.57	30.35	35.10	41.16
Orel Region	3.56	4.17	1.66	1.82	1.98
Ryazan Region	6.06	5.51	2.97	3.92	3.88
Smolensk Region	4.28	3.15	1.66	2.08	2.27
Tambov Region	1.75	1.53	1.30	1.16	1.76
Tver Region	2.41	3.03	1.93	1.96	2.69
Tula Region	4.38	5.58	4.62	4.15	5.12
Yaroslavl Region	12.47	15.51	15.80	9.19	8.63
Moscow	1,530.68	1,613.41	1,032.88	1,199.70	1,225.64
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>239.27</b>	<b>229.47</b>	<b>164.87</b>	<b>176.19</b>	<b>189.03</b>
Republic of Karelia	2.56	3.05	1.61	2.02	2.29
Republic of Komi	2.06	2.36	1.14	1.70	1.81
Arkhangelsk Region	2.95	3.68	1.90	2.62	2.36
Nenets Autonomous Area	0.07	0.04	0.02	0.02	0.03
Arkhangelsk Region, excluding Nenets Autonomous Area	2.88	3.64	1.88	2.60	2.33
Vologda Region	2.60	4.49	1.87	3.37	2.60
Kaliningrad Region	19.00	19.66	14.79	15.25	14.24
Leningrad Region	2.99	4.49	2.60	2.29	2.63
Murmansk Region	2.66	4.42	2.43	2.55	3.01
Novgorod Region	3.31	1.32	1.15	1.65	1.23
Pskov Region	2.02	1.83	0.61	1.36	1.40
Saint Petersburg	199.13	184.17	136.77	143.38	157.45
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>137.49</b>	<b>137.90</b>	<b>91.14</b>	<b>110.29</b>	<b>99.26</b>
Republic of Adygeya (Adygeya)	0.50	0.54	0.45	0.41	0.34
Republic of Kalmykia	0.38	0.32	0.19	0.15	0.21
Republic of Crimea	16.78	5.29	2.63	3.95	4.38
Krasnodar Territory	78.37	85.66	56.92	67.18	57.64
Astrakhan Region	3.78	4.24	3.29	3.17	8.22
Volgograd Region	9.10	11.29	8.66	7.79	6.12
Rostov Region	27.61	29.77	18.41	27.20	21.72
Sevastopol	0.96	0.78	0.60	0.43	0.64
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>60.84</b>	<b>25.38</b>	<b>19.48</b>	<b>16.21</b>	<b>22.73</b>
Republic of Dagestan	40.15	7.01	2.80	5.13	4.84
Republic of Ingushetia	0.53	0.52	0.48	0.36	0.82
Kabardino-Balkar Republic	1.65	1.98	1.63	1.49	1.67
Karachay-Cherkess Republic	0.46	0.38	0.28	0.45	0.41

Table 6.5.6 (end)

(millions of US dollars)

1	2	3	4	5	6
Republic of North Ossetia – Alania	3.16	1.43	0.81	0.85	2.20
Chechen Republic	0.34	0.36	0.23	0.18	0.42
Stavropol Territory	14.55	13.70	13.25	7.75	12.37
<b>VOLGA FEDERAL DISTRICT</b>	<b>174.45</b>	<b>181.28</b>	<b>129.34</b>	<b>140.73</b>	<b>125.30</b>
Republic of Bashkortostan	16.04	17.66	10.77	11.12	11.48
Mari El Republic	1.57	1.40	4.30	1.11	1.01
Republic of Mordovia	1.25	2.48	0.68	1.24	1.32
Republic of Tatarstan (Tatarstan)	23.12	25.15	16.93	22.73	17.90
Udmurt Republic	2.92	2.99	2.68	3.79	2.96
Chuvash Republic – Chuvashia	2.74	2.82	3.64	1.78	2.02
Perm Territory	9.72	9.84	6.46	6.15	6.38
Kirov Region	3.45	4.88	1.83	2.12	2.55
Nizhny Novgorod Region	33.38	31.91	29.26	33.29	20.72
Orenburg Region	3.45	2.93	3.34	2.49	2.01
Penza Region	1.73	2.42	1.06	1.55	1.49
Samara Region	58.16	54.73	32.60	33.68	39.64
Saratov Region	5.11	8.97	3.66	10.67	7.48
Ulyanovsk Region	11.81	13.09	12.13	9.02	8.34
<b>URALS FEDERAL DISTRICT</b>	<b>79.55</b>	<b>73.73</b>	<b>53.16</b>	<b>60.15</b>	<b>62.41</b>
Kurgan Region	0.74	0.69	0.47	0.71	0.63
Sverdlovsk Region	38.59	41.78	29.87	33.43	33.61
Tyumen Region	21.97	18.63	14.09	16.97	20.49
Khanty-Mansi Autonomous Area – Yugra	11.93	9.22	6.71	9.69	10.63
Yamal-Nenets Autonomous Area	1.31	1.55	0.73	0.70	1.30
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	8.73	7.87	6.64	6.57	8.56
Chelyabinsk Region	18.26	12.63	8.73	9.05	7.67
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>115.15</b>	<b>86.34</b>	<b>54.87</b>	<b>65.31</b>	<b>60.77</b>
Altai Republic	0.15	0.24	0.17	0.15	0.18
Republic of Tuva	0.05	0.04	0.01	0.03	0.09
Republic of Khakassia	0.29	1.21	0.34	0.39	1.14
Altai Territory	8.35	4.41	3.54	4.31	4.96
Krasnoyarsk Territory	7.52	6.66	4.48	5.46	5.15
Irkutsk Region	10.37	5.84	3.90	7.34	4.33
Kemerovo Region – Kuzbass	8.85	5.97	3.53	5.09	5.16
Novosibirsk Region	65.89	49.37	31.94	36.43	31.69
Omsk Region	10.99	9.18	5.54	4.45	5.22
Tomsk Region	2.69	3.44	1.42	1.65	2.83
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>66.78</b>	<b>61.78</b>	<b>38.79</b>	<b>43.34</b>	<b>44.89</b>
Republic of Buryatia	6.95	3.16	2.31	4.55	5.20
Republic of Sakha (Yakutia)	2.01	1.53	0.81	0.87	0.60
Trans-Baikal Territory	1.95	0.80	0.34	0.75	1.15
Kamchatka Territory	1.65	5.06	0.96	1.27	1.23
Primorye Territory	26.02	24.94	14.43	15.57	17.62
Khabarovsk Territory	20.13	17.07	10.61	14.42	10.73
Amur Region	3.70	5.08	3.90	3.05	3.55
Magadan Region	0.59	0.51	0.36	0.24	0.25
Sakhalin Region	3.58	3.40	5.02	2.58	4.45
Jewish Autonomous Region	0.09	0.15	0.03	0.03	0.07
Chukotka Autonomous Area	0.11	0.09	0.02	0.02	0.04

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

Table 6.6.1

### Insurers' Premiums and Payoffs

(millions of rubles)

1	Q1 2019	
	insurance premiums	payoffs
2	3	
THE RUSSIAN FEDERATION	378,100.7	139,357.9
<b>CENTRAL FEDERAL DISTRICT<sup>1</sup></b>	<b>224,367.9</b>	<b>78,885.0</b>
Belgorod Region	1,431.3	599.3
Bryansk Region	926.8	321.3
Vladimir Region	1,300.6	709.6
Voronezh Region	2,307.1	1,079.7
Ivanovo Region	792.4	380.0
Kaluga Region	1,079.6	433.7
Kostroma Region	512.5	186.7
Kursk Region	863.0	391.4
Lipetsk Region	1,260.2	460.4
Moscow Region	9,615.5	3,435.6
Orel Region	555.2	220.9
Ryazan Region	1,232.0	508.0
Smolensk Region	1,414.3	549.1
Tambov Region	808.5	299.9
Tver Region	1,091.2	589.3
Tula Region	1,666.5	600.0
Yaroslavl Region	1,407.2	868.1
Moscow	196,102.8	67,251.6
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>55,572.3</b>	<b>15,099.7</b>
Republic of Karelia	568.0	269.6
Republic of Komi	1,378.3	362.4
Arkhangelsk Region	1,564.4	549.1
Nenets Autonomous Area	15.9	16.3
Arkhangelsk Region, excluding Nenets Autonomous Area	1,548.5	532.8
Vologda Region	1,381.6	564.1
Kaliningrad Region	1,255.1	536.4
Leningrad Region	1,200.4	476.9
Murmansk Region	1,172.2	506.1
Novgorod Region	549.1	250.2
Pskov Region	454.1	194.9
Saint Petersburg	46,049.0	11,389.9
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>13,896.0</b>	<b>7,065.9</b>
Republic of Adygeya (Adygeya)	163.2	111.7
Republic of Kalmykia	79.0	40.5
Republic of Crimea	575.9	163.2
Krasnodar Territory	6,014.1	3,420.8
Astrakhan Region	1,098.6	465.2
Volgograd Region	2,455.7	946.3
Rostov Region	3,451.8	1,890.4
Sevastopol	57.7	27.7
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>3,272.4</b>	<b>2,252.5</b>
Republic of Daghestan	389.9	459.1
Republic of Ingushetia	26.7	44.7
Kabardino-Balkar Republic	201.4	137.4
Karachay-Cherkess Republic	86.7	72.2

Table 6.6.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia – Alania	155.4	160.8
Chechen Republic	139.9	118.9
Stavropol Territory	2,272.5	1,259.5
<b>VOLGA FEDERAL DISTRICT</b>	<b>34,623.6</b>	<b>15,323.9</b>
Republic of Bashkortostan	4,015.6	1,933.4
Mari El Republic	476.0	253.7
Republic of Mordovia	572.5	250.3
Republic of Tatarstan (Tatarstan)	7,052.0	3,128.3
Udmurt Republic	1,496.4	697.3
Chuvash Republic – Chuvashia	1,090.4	422.4
Perm Territory	3,737.0	1,180.6
Kirov Region	1,165.9	450.8
Nizhny Novgorod Region	4,089.1	2,016.7
Orenburg Region	1,690.1	655.7
Penza Region	989.5	453.7
Samara Region	5,136.8	2,265.8
Saratov Region	1,612.6	827.4
Ulyanovsk Region	1,499.9	787.8
<b>URALS FEDERAL DISTRICT</b>	<b>21,658.2</b>	<b>7,883.8</b>
Kurgan Region	598.6	319.6
Sverdlovsk Region	5,803.4	2,300.9
Tyumen Region	11,538.8	2,985.3
Khanty-Mansi Autonomous Area – Yugra	6,532.7	1,513.0
Yamal-Nenets Autonomous Area	1,786.0	343.4
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,220.0	1,128.9
Chelyabinsk Region	3,717.4	2,278.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>16,943.2</b>	<b>7,916.4</b>
Altai Republic	63.0	71.1
Republic of Tuva	95.1	38.9
Republic of Khakassia	300.9	142.8
Altai Territory	1,493.4	645.3
Krasnoyarsk Territory	3,241.6	1,378.1
Irkutsk Region	2,807.9	1,455.8
Kemerovo Region – Kuzbass	2,564.8	1,201.8
Novosibirsk Region	3,317.2	1,777.1
Omsk Region	1,843.3	753.0
Tomsk Region	1,216.1	452.4
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>7,767.0</b>	<b>4,930.7</b>
Republic of Buryatia	530.4	284.5
Republic of Sakha (Yakutia)	806.1	1,630.9
Trans-Baikal Territory	501.3	172.0
Kamchatka Territory	347.6	115.7
Primorye Territory	2,350.6	1,293.2
Khabarovsk Territory	1,843.4	845.1
Amur Region	542.6	285.9
Magadan Region	215.7	42.3
Sakhalin Region	547.7	228.9
Jewish Autonomous Region	64.6	26.8
Chukotka Autonomous Area	16.9	5.4
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>20.3</b>	<b>3.1</b>

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

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

Table 6.6.2

## Private Pension Funds' Performance

	Q1 2019							
	1	2	3	4	5	6	7	8
	pension reserves – total, millions of rubles	number of participants, persons	pension contributions – total, millions of rubles	payouts of pension benefits under private pension provision, millions of rubles	number of participants receiving pensions, persons	pension savings, millions of rubles	number of insured persons, persons	
THE RUSSIAN FEDERATION	1,125,762.5	6,585,336	27,097.1	19,325.6	1,647,003	2,547,984.6	37,428,643	
CENTRAL FEDERAL DISTRICT	562,769.8	1,723,214	5,759.3	5,095.7	315,003	696,236.3	8,252,636	
Belgorod Region	2,444.8	60,184	78.9	60.6	7,987	28,661.5	466,554	
Bryansk Region	6,296.8	40,251	96.8	95.3	6,488	15,314.7	296,136	
Vladimir Region	3,069.8	37,688	91.7	70.5	5,785	23,344.5	386,707	
Voronezh Region	5,667.3	82,782	138.4	141.2	13,440	30,363.0	584,952	
Ivanovo Region	709.0	13,197	18.0	17.3	2,359	12,643.3	265,640	
Kaluga Region	1,988.4	24,465	57.5	41.4	3,921	17,787.0	251,389	
Kostroma Region	1,327.0	14,174	27.8	29.2	2,934	10,244.1	202,922	
Kursk Region	2,174.7	49,548	52.2	48.1	8,829	16,623.2	320,076	
Lipetsk Region	4,574.2	47,347	109.2	98.1	7,773	19,333.2	332,771	
Moscow Region	30,396.2	206,842	1,302.0	1,084.2	48,299	160,393.7	1,505,782	
Orel Region	1,484.4	20,211	48.8	31.0	2,271	10,903.5	204,448	
Ryazan Region	3,892.3	34,858	122.1	77.7	6,889	16,996.6	271,575	
Smolensk Region	2,916.2	27,587	98.1	63.1	6,435	14,317.6	241,247	
Tambov Region	1,955.4	27,686	47.1	50.1	4,898	12,452.8	271,055	
Tver Region	2,841.7	31,395	94.5	55.4	4,574	20,428.7	302,104	
Tula Region	3,415.3	50,315	95.0	71.5	8,515	27,176.9	412,952	
Yaroslavl Region	4,590.8	35,417	119.9	90.2	7,888	24,206.6	370,985	
Moscow	483,025.5	919,267	3,161.2	2,970.8	165,718	235,045.4	1,565,341	
NORTH-WESTERN FEDERAL DISTRICT	77,619.5	647,008	2,611.3	1,751.1	161,210	290,603.8	3,604,520	
Republic of Karelia	4,690.0	30,864	123.8	94.6	9,651	13,762.7	194,470	
Republic of Komi	13,832.6	75,090	717.0	368.0	27,523	28,077.3	327,283	
Arkhangelsk Region	7,825.0	52,477	190.9	159.0	11,377	29,676.1	401,002	
Nenets Autonomous Area	124.2	1,648	8.1	1.8	101	1,243.2	8,005	
Arkhangelsk Region, excluding Nenets Autonomous Area	7,700.7	50,829	182.8	157.2	11,276	28,432.9	392,997	
Vologda Region	5,695.0	76,430	89.8	152.2	29,110	27,699.2	397,202	
Kaliningrad Region	1,856.3	22,549	44.4	44.7	4,411	15,988.1	288,225	
Leningrad Region	9,478.3	73,256	294.9	168.4	13,320	35,681.4	429,812	

Table 6.6.2.(cont.)

1	2	3	4	5	6	7	8
Murmansk, Region	5,482.9	47,032	150.1	92.2	6,701	24,125.0	266,943
Novgorod, Region	1,261.3	14,169	78.8	22.7	1,999	11,756.1	175,474
Pskov, Region	1,752.1	19,722	55.4	35.9	3,425	9,542.1	175,798
Saint-Petersburg	25,746.1	235,419	866.2	613.5	53,693	94,295.7	948,311
SOUTHERN, FEDERAL, DISTRICT	38,809.1	396,556	1,773.8	1,086.6	88,123	198,515.3	3,772,876
Republic of Adygeya, (Adygeya)	2471	5,962	8.2	5.6	504	4,295.5	96,201
Republic of Kalmykia	137.4	6,718	4.5	2.3	317	2,497.0	63,655
Republic of Crimea	58.0	1,423	6.0	1.6	87	59.0	8,428
Krasnodar, Territory	19,830.4	158,567	835.5	470.7	41,935	76,635.5	1,359,728
Astrakhan, Region	3,752.7	39,006	482.2	189.7	10,426	15,810.5	338,467
Volgograd, Region	5,209.5	69,523	183.3	184.1	14,283	40,892.0	798,059
Rostov, Region	9,552.1	115,211	253.6	232.4	20,559	58,296.3	1,106,890
Sevastopol	21.9	146	0.7	0.2	12	29.4	1,448
NORTH, CAUCASIAN, FEDERAL, DISTRICT	8,912.5	134,013	328.9	270.1	19,860	45,195.6	1,136,384
Republic of Dagestan	1,655.1	19,369	48.6	50.7	3,115	5,155.2	186,914
Republic of Ingushetia	311	983	1.6	0.5	31	305.8	15,115
Kabardino-Balkar, Republic	501.2	9,163	12.3	11.1	921	3,834.8	129,877
Karachay-Cherkess, Republic	248.2	5,142	11.4	4.4	421	2,313.5	60,475
Republic of North Ossetia, --Alania	476.5	11,119	9.3	7.9	829	3,199.4	107,705
Chechen, Republic	1,042.3	8,249	38.2	18.5	1,773	1,564.4	58,192
Stavropol, Territory	4,958.1	79,988	207.6	177.1	12,770	28,822.5	578,106
VOLGA, FEDERAL, DISTRICT	120,124.0	1,567,994	4,612.6	3,216.6	383,951	528,715.0	9,364,697
Republic of Bashkortostan	16,467.1	146,942	737.7	371.4	25,382	78,096.4	1,324,127
Mari, El, Republic	301.0	11,222	13.1	7.8	781	9,565.4	223,641
Republic of Mordovia	1,511.7	17,473	41.4	36.5	3,392	11,580.4	215,659
Republic of Tatarstan, (Tatarstan)	23,611.4	308,954	486.3	627.5	110,216	74,940.4	1,257,123
Udmurt, Republic	3,995.7	55,722	208.5	109.4	14,942	30,365.6	580,682
Chuvash, Republic, --, Chuvashia	1,306.5	38,282	52.2	31.7	3,406	19,659.9	418,933
Perm, Territory	9,339.4	136,898	354.2	314.0	29,398	55,649.1	902,942
Kirov, Region	2,894.5	35,400	93.1	65.3	5,568	21,877.2	413,331
Nizhny, Novgorod, Region	19,354.8	319,231	705.6	546.6	82,932	62,035.6	992,312
Orenburg, Region	9,407.1	112,469	594.9	350.0	28,068	35,427.0	672,613
Penza, Region	1,875.1	27,724	60.9	38.8	4,332	17,227.5	363,536
Samara, Region	19,838.4	218,546	905.2	478.5	46,252	59,067.8	883,555
Saratov, Region	8,377.0	109,740	309.3	255.2	25,049	35,601.1	746,531
Ulyanovsk, Region	1,844.1	29,391	50.3	37.8	4,233	17,621.7	369,712

Table 6.6.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	141,307.3	1,012,563	7,226.5	4,280.3	423,161	308,816.8	3,929,378
Kurgan Region	2,889.0	25,606	77.2	56.9	5,183	13,085.6	296,431
Sverdlovsk Region	17,504.4	231,359	574.6	540.1	53,419	92,079.7	1,384,885
Tyumen Region	108,709.1	622,958	6,168.2	3,275.5	339,019	142,600.8	1,243,300
Khanty-Mansi Autonomous Area – Yugra	67,045.2	498,628	3,089.1	2,105.3	292,830	68,323.2	497,235
Yamal-Nenets Autonomous Area	22,466.6	54,530	2,692.0	951.2	31,734	27,870.9	173,400
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	19,197.3	69,800	387.1	219.0	14,455	46,406.7	572,665
Chelyabinsk Region	12,204.8	132,640	406.5	407.7	25,540	61,050.6	1,004,762
SIBERIAN FEDERAL DISTRICT	871,47.2	696,849	2,328.3	1,843.1	153,313	312,211.0	5,089,255
Altai Republic	23.7	2,255	1.5	0.4	86	2,049.9	51,989
Republic of Tuva	12.7	1,523	0.6	0.1	15	2,798.5	67,179
Republic of Khakassia	2,176.0	12,920	59.8	46.7	2,691	7,617.3	130,493
Altai Territory	3,445.6	50,403	114.4	74.8	8,339	28,504.1	699,891
Krasnoyarsk Territory	28,859.1	213,651	694.2	647.5	38,962	65,286.6	851,220
Irkutsk Region	20,546.3	118,210	697.6	406.1	29,906	48,280.1	746,143
Kemerovo Region – Kuzbass	8,085.0	115,435	233.2	171.9	26,373	53,840.8	817,069
Novosibirsk Region	11,726.5	94,761	307.1	274.9	31,396	46,910.7	768,846
Omsk Region	6,896.9	57,372	110.3	102.3	8,578	33,706.7	638,743
Tomsk Region	5,375.4	30,319	109.6	118.4	6,967	23,216.4	317,682
FAR-EASTERN FEDERAL DISTRICT	89,072.7	407,128	2,456.5	1,782.1	102,382	167,561.5	2,277,831
Republic of Buryatia	6,031.6	42,300	150.6	111.8	8,163	16,273.2	319,275
Republic of Sakha (Yakutia)	28,122.7	43,075	497.7	599.9	24,691	23,128.1	252,463
Trans-Baikal Territory	12,091.1	69,260	335.7	218.6	13,966	18,725.0	321,061
Kamchatka Territory	356.9	5,086	13.1	6.6	642	8,378.2	79,636
Primorye Territory	9,586.7	71,715	300.3	200.5	14,317	30,858.8	465,177
Khabarovsk Territory	14,332.8	80,256	494.8	296.0	19,120	31,255.5	374,551
Amur Region	10,365.0	57,814	301.0	209.2	11,635	16,839.5	238,273
Magadan Region	361.2	4,635	10.2	6.7	636	4,456.3	39,284
Sakhalin Region	6,167.6	22,285	304.9	98.8	7,349	13,469.2	131,287
Jewish Autonomous Region	1,610.5	10,167	47.3	32.7	1,731	3,038.0	48,848
Chukotka Autonomous Area	46.7	535	0.8	1.4	132	1,139.8	7,976
THE CITY OF BAIKONUR <sup>1</sup>	0.4	11	0.0	0.0	0	129.2	1,066
FOREIGN STATES (MEMO)	2,059.4	5,183	65.2	44.6	1,310	72.4	1,248

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

## 7. SUMMARY METHODOLOGY

### Section 1. Main Macroeconomic and Monetary Indicators

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

#### General Provisions

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

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

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

Balance of payments is compiled by the Bank of Russia based on Federal Law No. 86 FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), Federal Law No. 282 FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and Order of the Government of the Russian Federation No. 1226 dated September 26, 1997 "On the Russian Federation's Adherence to the Special Data Dissemination Standard of the International Monetary Fund (IMF)".

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 reports on foreign economic transactions of Russian residents which are routinely received by the Bank of Russia from Russia's Ministry of Finance (Minfin of Russia), Federal Customs Service (FCS of Russia), Federal State Statistics Service (Rosstat), Ministry of Internal Affairs, Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, other financial corporations, non-financial corporations; partner country statistics, as well as the Bank of Russia's own data and estimation system.

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

Table "Balance of Payments of the Russian Federation" is the analytical presentation of the balance of payments data. In contrast to the standard presentation of the data, which has the template that meets international standards, in the analytical presentation the aggregates' grouping and identification of components that are of substantial importance for the economy of the Russian Federation enhance the capabilities for analyzing international economic interaction of the country.

Balance of payments data for previous periods are revised mainly because of the updating of reports, emerging 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's official website and published in the *Bank of Russia Bulletin*.

#### Individual Indicators Highlights

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

**1.1. Goods.** Recorded under this item is the value of goods whose ownership rights were transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports).

In compiling trade balance aggregates, merchandise exports / imports transactions' data recorded by the FCS of Russia are supplemented with data on the following transactions: exports / imports of goods procured in domestic /foreign ports by carriers; goods exported /imported by individuals with the purpose of reselling thereof; goods sold to nonresidents with the transfer of ownership rights without their crossing the border, including exports of fish and marine products caught in the high seas; goods undeclared and /or misdeclared when imported by legal entities; goods acquired /sold via Internet trade; other goods exports /imports for which economic ownership rights were transferred from residents to nonresidents and from nonresidents to residents.

Goods recorded in accordance with customs regimes for processing thereof are excluded from the FCS of Russia data. Value of merchandise exports is increased by the net exports data on goods sold under merchandising outside the economic territory of the Russian Federation.

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

Data on exports of major fuel and energy commodities are identified within the total merchandise exports values.

**1.2. Services** represent a balance on transactions in services between the Russian Federation residents and nonresidents. Services rendered by residents to nonresidents (exports) and those provided by nonresidents to residents (imports) are grouped by the most significant for the Russian Federation categories: transport, travel and other services (including manufacturing services; maintenance and repair services; construction; insurance; financial services; charges for the use of intellectual property; telecommunications, computer and information services; other business services; cultural and recreational services; government services).

**1.3. Compensation of employees** shows a balance on remuneration of resident workers that are temporarily employed in a foreign economy and earnings of nonresidents working in the Russian Federation.

**1.4. Investment income** reflects a balance on income of the 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 nonresidents resulting from their investments in the economy of the Russian Federation.

Investment incomes receivable and payable are presented in breakdown by institutional sector and subsector. Separately identified are Federal and local governments of the Russian Federation, central bank, banks, other sectors. Other sectors include other financial corporations (except banks), nonfinancial corporations, households and non-profit institutions serving households.

**1.5. Rent** reflects a balance on incomes receivable and payable from leasing for the use of land and natural resources.

**1.6. Secondary income** represents a balance on current transfers between residents and nonresidents.

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, and reduce the disposable income and potential consumption power of a donor country.

The main component of current transfers are personal transfers that include all current transfers in monetary form

and in kind receivable by Russia's households from nonresident households or payable by Russia's households for the benefit of nonresident households.

Classified as current transfers also are taxes on income and property, social contributions, social benefits, insurance premia and reimbursements (except life insurance), transfers within the framework of international cooperation, other current transfers.

**2. Capital account** includes a balance on acquisition / disposal of nonproduced nonfinancial assets, as well as a balance on transactions in capital transfers between the Russian Federation residents and nonresidents.

Acquisition /disposal of nonproduced nonfinancial assets reflects 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, 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, excluding reserve assets)** is the residual balance on transactions with financial liabilities and assets (excluding reserve assets) between the Russian Federation residents and nonresidents. The outcome is calculated as the difference between the aggregates of net acquisition of financial assets (excluding reserve assets) and net incurrence of liabilities.

**Net acquisition of financial assets, excluding reserve assets** («+» - increase, «-» - decrease) represents the difference between an increase of residents' foreign assets and a decrease thereof resulting from financial transactions (excluding transactions related to international reserves).

**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 institutional sector and subsector: Federal and local governments of the Russian Federation, central bank, banks, other sectors.

Within sectors identified are data on direct investment, portfolio investment, loans, other assets and liabilities.

**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 management of an enterprise located in another economy. Direct investment relationship arises when a direct investor owns directly equity assuring him /her 10 percent or more of the votes in managing the direct investment enterprise. Direct investment also includes transactions of 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 forms of equity (listed and unlisted stocks, shares, real estate), reinvested earnings and debt instruments (securities, loans), 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.

Within portfolio investment data on Federal government liabilities, extended information is provided on nonresidents' acquisition of sovereign bonds in the course of initial placement thereof, debt payments of principal amounts and coupons, reinvestment of earnings and secondary market transactions.

**Loans** are financial assets that are created when the creditor directly provides funds to the borrower and it is evidenced by nonnegotiable documents.

**Other assets and liabilities.** All transactions with nonresidents that are not classified within the sector under a separate category or financial instrument are accounted for under other assets and other liabilities.

Within other sectors' assets extended information is identified on transactions with cash foreign currency, trade credit and advances, indebtedness on supplies of goods according to intergovernmental agreements, fictitious transactions. The latter include those with the attributes of fictitious transactions related to foreign trade in goods and services, securities' trading, lending to nonresidents, and money transfers to residents' own accounts abroad for the purpose of cross-border money transferring.

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

**5. Change in reserve assets** represents a balance on transactions with international reserves that are at the disposal of the Central Bank of the Russian Federation and the Government of the Russian Federation. Comprehensive description of international reserves is provided in the methodological comments to Table 1.11.

**Table 1.2**  
**Direct Investment of the Russian Federation**  
**(Based on the Balance of Payments, Flows Data)**

Direct investment is a category of cross-border investment associated with a resident in one economy having control or a significant degree of influence on the management of an enterprise that is resident in another economy. Control or influence may be achieved directly by owning equity that gives voting power in the enterprise, or indirectly through having voting power in another enterprise that has voting power in the enterprise. To ensure international comparability, in practice, for identification of direct investment relationships the following quantitative criterion is used: ownership of 10 per cent or more of the voting power in the direct investment enterprise.

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

#### General Provisions

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

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

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

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

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

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

### Individual Indicators Highlights

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

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

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

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

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

Table 1.3

### Financial Transactions of Private Sector (Based on the Balance of Payments Data)

#### General Provisions

The table contains data on transactions reflected in the financial account of the balance of payments. The definition of "private sector" includes the totality of institutional units, which are not related to General government or Central bank. When balance on financial transactions within the reporting period is positive, it means that the private sector has been a net creditor vis-à-vis nonresidents over the reporting period; when balance on financial transactions is negative, the private sector is assumed to have been a net borrower.

The Table's aggregates are compiled based on the analytical presentation of balance of payments data with quarterly periodicity.

Data on financial transactions of the private sector are posted on the official website of the Bank of Russia.

#### Individual Indicators Highlights

**Financial Transactions of Private Sector (Net lending (+)/Net borrowing (-))** item is defined as combined total balances on Banks' and Other sectors' financial transactions.

**Financial Transactions of Banks (Net lending (+)/Net borrowing (-))** item is computed as the difference between Banks' net acquisition of financial assets and net incurrence of liabilities thereof.

**Net acquisition of financial assets** by Banks represents the difference between an increase in Banks' foreign assets and a reduction thereof in the reporting period.

**Net incurrence of liabilities** by Banks represents the difference between an increase in Banks' foreign liabilities and a reduction thereof in the reporting period.

**Financial Transactions of Other Sectors (Net lending (+)/Net borrowing (-))** item is computed as the difference between Other sectors' net acquisition of financial assets and net incurrence of liabilities thereof with an addition of "Net errors and omissions" item of the balance of payments with the opposite sign. Other sectors include nonfinancial corporations, other financial corporations (except banks), households and nonprofit institutions serving households.

**Net acquisition of financial assets** by Other sectors item represents the difference between an increase in Other sectors' foreign assets and a reduction thereof in the reporting period, net of the balance of payments item "Indebtedness on Supplies

of Goods according to Intergovernmental Agreements" which relates to transactions of the General government.

**Net incurrence of liabilities** by Other sectors item represents the difference between an increase in Other sectors' foreign liabilities and a reduction thereof in the reporting period.

**Net errors and omissions** item is the statistical discrepancy arising from the difference between the Net lending / Net borrowing balance on financial account of the balance of payments and the Net lending / Net borrowing balance on current and capital accounts.

Conditionally, this item may be entirely attributed to Other sectors' financial transactions because recording thereof in compiling the balance of payments is most problematic.

Table 1.4

### External Debt of the Russian Federation

#### General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

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

- General government;
- Central bank;
- Banks;
- Other sectors.

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

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

#### Individual Indicators Highlights

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

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

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

Table 1.5

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

#### General Provisions

Definition and basic characteristics of external debt (methodological principles, information sources, information on data dissemination, etc.) set out in the comments to Table 1.6 are applicable to the contents of this Table.

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

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

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

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

#### Individual Indicators Highlights

Individual indicators' characteristics under *General government*, *Central bank*, *Banks*, and *Other sectors* correspond

with these indicators' characteristics set out in the comments to Table 1.6.

**Table 1.6**  
**External Debt of the Russian Federation**  
**by Maturity and Financial Instruments**

#### General Provisions

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

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

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

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

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

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

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

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

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

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

Information sources include reports from Russia's Ministry of Finance, Federal Customs Service, other ministries and agencies, local governments, credit institutions, noncredit financial corporations, nonfinancial corporations, depositaries, data of international financial organizations, and own data (and estimates) of the Bank of Russia.

Data for previous reporting dates are subject to revision, mainly due to the following reasons: corrections in the reported data, availability of data from new sources of information, improvements of methodology and/or compilation techniques of certain components, reclassification of instruments (indicators).

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

#### Individual Indicators Highlights

**General government.** This category includes external indebtedness of the Federal government which has originated in the period since 1992, i.e. the new Russian debt, and indebtedness which had been contracted prior to 1992 and was assumed by Russia after the breakup of the USSR, i.e. the debt of the former USSR, and also the indebtedness of local

governments to nonresidents under contracted credits and issued debt securities.

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

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

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

**Loans** include data on indebtedness under loans drawn from nonresidents by the Federal government, local governments, and the Government of the former USSR.

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

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

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

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

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

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

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

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

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

**Other liabilities** represent indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

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

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

**Debt securities** represent indebtedness to nonresidents on debt securities issued by nonfinancial corporations and other (nonbank) financial corporations. Securities are estimated at market value. They include bonds, notes, nonvoting preferred

stocks which do not give the right to participate in distribution of the residual value of an enterprise at its liquidation, and also mortgaged claims on individuals owned by nonresidents.

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

**Other liabilities** cover indebtedness to nonresidents on declared dividends payable on common and preferred shares which are classified as portfolio investment, liabilities of insurance companies and indebtedness which originated as a result of a transfer of claims by resident to nonresident.

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

**Table 1.7**  
**International Investment Position**  
**of the Russian Federation. Main Components**

**Table 1.8**  
**International Investment Position**  
**of the Russian Federation**  
**in the Fourth Quarter of 2018**

#### General Provisions

International investment position is a statistical statement that shows at a point in time the value and composition of (1) financial assets of residents of the Russian Federation representing claims on nonresidents and gold bullion held as reserve assets, and of (2) liabilities to nonresidents of the residents of the Russian Federation. In the international investment position reflected are: changes that have occurred in the reporting period resulting from financial transactions, valuation changes (revaluation), and other changes. The difference between external financial assets and liabilities is the net international investment position which may be positive - indicating that the Russian Federation is a net creditor to the rest of the world - or negative - indicating that the Russian Federation is a net borrower.

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

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

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

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

International investment position statistics of the Russian Federation are published in the *Bank of Russia Bulletin*, and also are available on the official Bank of Russia website.

#### Individual Indicators Highlights

Foreign financial assets and liabilities of residents of the Russian Federation are the major classification groupings presented **on the left of the Table**.

Further breakdown of assets and liabilities is made as follows:

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

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

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

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

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

#### Special Valuation Cases

External assets and liabilities are valued primarily at market prices.

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

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

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

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

#### General Provisions

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

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

International investment position is compiled and disseminated on a quarterly basis. Integrated IIP statement is compiled on the basis of the methodology set out in the 6th

edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

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

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

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

**Valuation changes and other adjustments** reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments. Valuation changes cover net changes in assets/liabilities arising from exchange rates' fluctuations and price changes. Other changes include transactions of resident deposit-taking corporations with resident counterparties with foreign currency, debt securities and equity, as well as all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. reclassification from portfolio to direct investment resulting from an increase of an investor's share in the direct investment enterprise equity, a rise in arrears, and etc.), unilateral write-off of debt by a creditor and other volume changes. Other adjustments include, among other, assets and liabilities of deposit-taking corporations whose banking licenses have been revoked within the reporting period.

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

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

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

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

#### **General Provisions**

The table includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The information is published in millions of U.S. dollars.

Data provided in the table "Merchandise Trade of the Russian Federation" are included in the current account of the balance of payments and are compiled in accordance with the 6th edition of the International Monetary Fund's Balance of Payments and International Investment Position Manual (IMF's BPM6 methodology).

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

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

#### **Individual Indicators Highlights**

**Exports of goods (per balance of payments methodology)** represent movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the FCS of Russia – namely, goods procured by foreign carriers in Russian ports; goods exported by individuals; goods sold to nonresidents without crossing Russia's customs border including fish and marine products caught in the high seas; other goods whose economic ownership is transferred from residents to nonresidents; net exports of goods under 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 1.11**  
**International Reserves of the Russian Federation**

#### **General Provisions**

A country's international reserves (reserve assets) are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in foreign exchange markets to affect the

currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets and assets that actually exist. International reserves should be assets of high quality.

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

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

Part of resources on accounts of the Reserve Fund and of the National Wealth Fund of the Russian Federation which is denominated in foreign exchange, deposited with the Bank of Russia and further invested by the Bank of Russia in foreign financial assets is included in the international reserves of the Russian Federation.

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

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

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

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

**Table 1.12**  
**International Reserves and Foreign Currency Liquidity – Russia**

#### **General Provisions**

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

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

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

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

#### **Individual Indicators Highlights**

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

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

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

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

**Table 1.13**  
**International Reserves Adequacy**  
**(International Reserves in Months of Import)**

#### **General Provisions**

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

#### **Individual Indicators Highlights**

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

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

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

ratio of the amount of the international reserves of the Russian Federation on April 1, 2016 to the average monthly import of goods and services for the period Q2–Q4 2015 – Q1 2016.

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

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

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

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

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

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

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

#### General Provisions

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

#### Individual Indicators Highlights

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

**Claims on nonresidents** include international reserves of the Russian Federation government (see comments to the table: “International Reserves of the Russian Federation”) and less liquid nonreserve assets. The nonreserve assets in this

table represent other assets of the Bank of Russia placed with nonresidents<sup>1</sup>, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across monetary gold and SDR holdings, foreign currency, deposits, debt securities, loans and other claims on nonresidents.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

securities (the Bank of Russia bonds in the portfolios of credit institutions).

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

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

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

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

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

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

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

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

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

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

#### General Provisions

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

#### Individual Indicators Highlights

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

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

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets

and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

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

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

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

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

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

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

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

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

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

receivables from nonfinancial organizations in national and foreign currency.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### General Provisions

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

#### Individual Indicators Highlights

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

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

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

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

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

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

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

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

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

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

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

**Broad money liabilities<sup>1</sup>** include currency outside the banking system and deposits of the Russian Federation

<sup>1</sup>Equivalent to the indicator "Broad money"

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

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

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

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

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

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

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

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

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

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

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

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

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

#### General Provisions

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

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

#### Individual Indicators Highlights

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

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

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

Deposits include transferable deposits and other deposits.

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

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

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

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

**Table 1.18**  
**Monetary Base (Broad Definition)**

#### General Provisions

The table presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it is used as a basis for creating monetary aggregates, therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by in the RF resident credit institutions with the Bank of Russia, funds in the RF resident credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, the RF resident credit institutions' investments in the Bank of Russia bonds. The Monetary Base (the table "Central Bank Survey") is calculated just as the monetary base (broad definition).

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

#### Individual Indicators Highlights

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

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

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

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

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

### General Provisions

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

### Individual Indicators Highlights

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

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

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

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

**Net claims on general government** include claims of insurance companies, private pension funds and public financial corporations on the Russian Federation government,

constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies, private pension funds and public financial corporations to general government.

**Claims on general government** include insurance companies, private pension funds and public financial corporations’ investments in the securities of the government of the Russian Federation, the Russian Federation constituent entities and local authorities.

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

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

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

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

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

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

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

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

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

insurance companies, private pension funds and public financial corporations.

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

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

#### **General Provisions**

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

#### **Individual Indicators Highlights**

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

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

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

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

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

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

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

with general government, and general government loans to insurance companies.

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

**Claims on other financial institutions** comprise investments of banking system, public financial corporations, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for public financial corporations (since December 2012), insurance companies and private pension funds.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### General Provisions

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

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

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

### Individual Indicators Highlights

#### **By assets**

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

**Precious metals** — this entry records precious metals reserves at the reference price during the year and at the fair value as of the year-end.

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

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

**Securities** are the Bank of Russia's investments in the debt securities of the Russian Federation Government, debt securities of other issuers of the Russian Federation, credit institutions' promissory notes and shares of credit institutions

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

#### **By liabilities**

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

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

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

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

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

### General Provisions

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

### Individual Indicators Highlights

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

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

**The Required Reserves Averaging Ratio  
set by the Bank of Russia**

**Table 2.5**  
**Scaling Factor Which is Used to Correct the Sum  
of the Credit Institution Liabilities to Other Credit  
Institutions – Residents for Issued Securities**

**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 Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

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

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

**Individual Indicators Highlights**

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

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

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

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

A credit institution may deposit required reserves with the Bank of Russia by transferring them to the required reserve account opened with the Bank of Russia and (or) by required reserve averaging, i.e. maintaining the averaged required reserves in the correspondent account and sub-accounts with the Bank of Russia.

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

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

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

**Table 2.7**  
**Fixed-term Rates on the Bank of Russia  
Deposit Operations**

**General Provisions**

The table provides data on changes in fixed interest rates on the Bank of Russia deposit operations in pursuance of the Bank of Russia Board of Directors' decisions (earlier data, from November 1997, are available on the Bank of Russia website [www.cbr.ru](http://www.cbr.ru)).

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

The Bank of Russia conducts deposit operations with resident credit institutions of the Russian Federation with the aim of regulating the banking sector liquidity by taking funds on deposit pursuant to Article 46 of Federal Law No. 86-FZ, dated July 10, 2002, "On the Central Bank of the Russian Federation (the Bank of Russia)," and also, before February 1, 2014, pursuant to Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for the Central Bank of the Russian Federation to Conduct Deposit Operations with Credit Institutions in the Currency of the Russian Federation" (as amended), from February 1, 2014, to May 16, 2018, pursuant to Bank of Russia Regulation No. 404-P, dated August 9, 2013, "On Deposit Operations Conducted by the Bank of Russia with Credit Institutions" and Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of Russia with Credit Institutions," and from May 17, 2018, pursuant to the Rules of Bank of Russia Deposit Operations (Bank of Russia Information Letter No. IN-01-20/16, dated March 28, 2018).

**Table 2.8**  
**Fixed-term Rates on the Bank of Russia  
Lombard Loans**

**General Provisions**

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

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

**Individual Indicators Highlights**

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

**Table 2.9**  
**Interest Rates on the Bank of Russia Loans Secured  
by Assets and Guarantees (Operations of Constant  
Action)**

**General Provisions**

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

**Individual Indicators Highlights**

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

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

**Table 2.10**  
**Main Indicators of the Bank of Russia**  
**Intraday and Overnight Loans**

**General Provisions**

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

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

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

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

**Individual Indicators Highlights**

**Date** — the date on which the Bank of Russia extends loans.

**Extended loans** — the amount of loans extended by the Bank of Russia.

**Number of credit institutions (branches)** — the number of credit institutions (branches) which received Bank of Russia loans.

**Number of the Bank of Russia territorial institutions** — the number of the Bank of Russia territorial institutions with credit institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

**Number of credit institutions (branches) in the Moscow region** — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's establishments in the Moscow region.

**Loans extended in the Moscow region** — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's units in the Moscow region.

**Table 2.11**  
**Main Indicators Characterizing the Bank of Russia**  
**Operations on Secured Lending in Currency of the**  
**Russian Federation (Except for Intraday and Overnight**  
**Loans)**

**General Provisions**

The table contains information on the Bank of Russia's refinancing operations with credit institutions to regulate bank liquidity by extending rouble-denominated loans pursuant to Regulations No. 236-P and No. 312-P.

The table shows data on loans extended by the Bank of Russia, including lombard and other kinds of loans collateralised by assets or guarantees (except for intraday and overnight loans) broken down by maturity with indication of weighted average interest rates.

Information is also published on the Bank of Russia's official website [www.cbr.ru](http://www.cbr.ru).

**Individual Indicators Highlights**

**The weighted average rate** is a rate weighted by volumes of the Bank of Russia loans and by terms of loans.

**Table 2.12**  
**Interest Rates on Specialized Refinancing Tools**  
**of the Bank of Russia**

**General Provisions**

The table 'Interest Rates on Specialized Refinancing Tools of the Bank of Russia' contains information on the dynamics of interest rates established by the Bank of Russia on loans secured by:

- pledge of receivables on target loan agreements on lending to small and medium-sized businesses or leasing property to them;
- pledge of receivables on loans extended to implement investment projects;
- pledge of receivables on loan agreements backed by insurance contracts of OJSC EXIAR;
- pledge of receivables on loans extended to leasing companies;
- pledge of bonds issued to finance investment projects and included into the Bank of Russia Lombard List;
- mortgages issued under Military Mortgage programme;
- guarantees of JSC Federal Corporation for the Development of Small and Medium-sized Enterprises.

**Individual Indicators Highlights**

**Interest Rates on Specialized Refinancing Tools of the Bank of Russia** are set by the decision of the Bank of Russia Board of Directors.

**Table 2.13**  
**Weighted Average Interest Rates**  
**on the Bank of Russia Deposit Operations**

**Table 2.14**  
**Main Characteristics of the Bank of Russia**  
**Deposit Operations**

**Table 2.15**  
**Results of the Bank of Russia Deposit Auctions**  
**(including Fine-tuning Deposit Auctions)**

**General Provisions**

The table "Weighted Average Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of weighted average interest rates by maturities. Average interest rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Results of the Bank of Russia Deposit Auctions (including Fine-tuning Deposit Auctions)" contains information on the auction cut-off rate and a corresponding weighted average rate. The results of deposit auctions are available on the Bank of Russia's website [www.cbr.ru](http://www.cbr.ru).

**Individual Indicators Highlights**

**Maturities of deposit operations** comprise deposits on standard terms that coincide with calendar periods pursuant to Bank of Russia Order No. OD-18, dated January 15, 2014, "On Organising Deposit Operations Conducted by the Bank of

Russia with Credit Institutions” (irrespective of the actual period of their placement).

Effective May 17, 2018, tom-next, spot-next and on-demand deposit operations have been terminated. The deposit product line includes only deposit auctions and overnight deposit facilities.

**Fine-tuning deposit auctions** are designated to absorb excess liquidity on certain days when the liquidity supply formed under the impact of autonomous factors considerably exceeds the banking sector’s demand for it.

**Weighted average interest rate on all deposit auctions** is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) through deposit auctions, weighted by their maturities and values.

**Weighted average interest rate on all deposit operations** is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through deposit auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of the appropriate reporting period.

**Table 2.16**  
**REPO Aggregates**

**General Provisions**

The table contains information on the results of the Bank of Russia’s repo transactions in the organised and non-organised trading in the form of an auction and/or during the trading session at a fixed rate.

**Individual Indicators Highlights**

**Date** — the date of repo auction(s) and/or repo trading session at a fixed rate.

**Weighted average rate** — the repo rate weighted by the amounts of repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate.

**Weighted average repo duration** — repo duration weighted by the amounts of repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate.

**Total debt** — funds provided by the Bank of Russia under repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate in transactions with an unredeemed second part.

**Funds provided** — funds provided by the Bank of Russia under repo transactions in the organised and non-organised trading at the auction(s) and/or during the trading session at a fixed rate on the reporting date.

## 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 October 8, 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 weekly Bulletin of the Bank of Russia and on the Bank of Russia's official website.

#### Individual Indicators Highlights

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

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

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

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

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

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

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

**Weighted Average Actual Rates on Moscow banks' credits to Russian banks with speculative credit rating (MIACR-B)** include rates in lending transactions with Russian banks with

credit rating from B3 to B1 on Moody's scale or from B- to B+ on Fitch and Standard & Poor's scales.

**Table 3.1.5**

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

**Table 3.1.6**

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

#### General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 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 Precious Metals**

#### General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing

Reference Prices of Refined Precious Metals”, sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at an official US dollar / ruble rate effective on the day following the day on which book prices were fixed.

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

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

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

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

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

### Subsection 3.3 Exchange Market

**Table 3.3.1**  
**Trades at the Unified Trading Session**  
**of Moscow Exchange**

#### General Provisions

The data describes the US dollar and the euro against the ruble trades at the Unified trading session of the Moscow Exchange. The trading members are Russian credit and non-credit organizations, non-resident banks, other organizations. Trading and settlements are regulated by an rules approved by the authorized body of the Moscow Exchange.

The data are obtained from daily reporting of Moscow Exchange.

#### Individual Indicators Highlights

**Weighted average rate** is calculated in accordance with the formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

$\bar{r}$  – weighted average exchange rate;

$R_i$  – weighted average exchange rate of trading session “i”;

$V_i$  – trading volume of trading session “i”.

**Trading volume** is an aggregate trading volume during the month.

**Table 3.3.2**  
**Average Daily Currencies’ Turnover**  
**of Spot FX Transactions on Domestic Currency Market**  
**of the Russian Federation**

**Table 3.3.3**  
**Average Daily Currencies’ Turnover**  
**of Forward FX Transactions on Domestic Currency**  
**Market of the Russian Federation**

#### General Provisions

These tables are formed on the basis of the daily reporting form 0409701 “The foreign exchange and money markets transactions report” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 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 and data on the Moscow Exchange’s FX market deals.

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

#### Individual Indicators Highlights

Spot FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) within two business days, including foreign exchange swaps in case when both legs are spot FX operations.

Forward FX operations include foreign exchange and interbank transactions with the date of the contract for value or delivery (cash settlement) more than two business days later, including foreign exchange swaps in case when one or both legs are forward FX operations.

Turnover of interbank FX operations include FX operations with resident banks of the Russian Federation (excluding double counting) and banks non-residents of the Russian Federation. Turnover of foreign exchange transactions include FX operations on the Moscow Exchange’s FX market and transactions of the first-rate operators of the Russian FX market on the other foreign exchange markets.

**Table 3.3.4**  
**Foreign Cash Flow Through Authorized Banks**  
**Across Russia**

#### General Provisions

The table ‘Foreign Cash Flow Through Authorised Banks Across Russia’ contains key indicators of foreign cash (all currencies in US dollar terms) circulation in the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Banks’ imports (entered to the cash account) to Russia** – the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions’ cash balance account.

**Purchased from individuals (residents and nonresidents)<sup>1</sup> and accepted for conversion** – the amount of foreign cash purchased from individuals (residents and nonresidents) against

<sup>1</sup> Terms of ‘residents’ and ‘nonresidents’ used for compiling indicators of the table ‘Foreign Cash Flow Through Authorised Banks Across Russia’, ‘Selected Indicators of Foreign Cash Flow Through Authorised Banks Across Russia’ are defined according to the Federal Law No. 173-FZ, dated 10 December 2003, ‘On Foreign Exchange Regulation and Foreign Exchange Control’.

the currency of the Russian Federation or accepted for exchange (conversion) of one foreign currency into another, including damaged banknotes of foreign states (group of states) bought against the cash currency of the Russian Federation.

**Deposited into personal accounts (by residents and nonresidents)** — the amount of foreign cash deposited on personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from payment (bank) cards, issued by the authorised bank (with which a personal account is opened) or by other issuers, with the payment accepted by a credit institution's designated employee (a teller). Funds deposited through automated teller machines (ATMs) are not included in this indicator.

**Received from individuals (resident and nonresidents) for remittances without opening an accounts** — the amount of foreign cash paid in by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorised banks' commission for remittances that originated in the Russian Federation is not included in this indicator.

**Banks' exports from Russia (cash withdrawn)** — amount of foreign cash exported from the Russian Federation by authorised banks.

**Sales to individuals (residents and nonresidents) and payments as a result of conversion** — the amount of foreign cash sold to individuals (residents and nonresidents) or paid out as a result of a foreign exchange operation (conversion).

**Personal account withdrawals (by residents and nonresidents)** — the amount of foreign cash withdrawals from personal foreign currency denominated accounts by residents and nonresidents or received as a result of conversion operations of the Russian Federation currency deposited on ruble accounts, including payments with bank (payment) cards, issued by the authorised bank, with which a personal account is opened, or by other issuers, with the operation conducted by a credit institution's designated employee (a teller). Withdrawals through automated teller machines (ATMs) are not included in this indicator.

**Remittances to individuals (residents and nonresidents) without opening an account** — the amount of foreign cash paid out to individuals (residents and nonresidents) as a result of remittances to the Russian Federation without opening an account.

**Table 3.3.5**

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

**General Provisions**

The table shows transactions in US dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

**Individual Indicators Highlights**

**Average single transaction** — average foreign cash involved in one transaction. The indicator is defined as a ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

**Number of transactions** — number of foreign cash purchases/sales for cash rubles.

**Monthly average rate** — average rate of foreign cash sales/purchases defined as a ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

**Average transaction margin** — difference between rates of foreign cash purchase and sale.

**Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices** — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

**Table 3.3.6**

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

**General Provisions**

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash (all currencies in dollar terms) purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

**Individual Indicators Highlights**

**Transactions volume-based distribution** is defined as the ratio of foreign cash purchased/sold to/from residents and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of an estimated average transaction.

**Table 3.4**

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

**General Provisions**

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

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

**Individual Indicators Highlights**

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

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

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

**Russian depositary receipt (RDR)** is a registered security that does not have a par value, confers ownership rights to a

certain number of securities (shares or bonds of a foreign issuer (underlying securities) or securities of other foreign issuer certifying the rights to shares or bonds of a foreign issuer) and carries the RDR holder's right to receive from the RDR issuer the relevant number of underlying securities in exchange for the depository receipts and to be provided with services in relation to the exercise of rights attached to the underlying securities by the RDR holder.

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

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

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

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

the value of the underlying asset and (or) the occurrence of the circumstance which constitutes an underlying asset.

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

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

**Table 3.5**  
**Main Stock Market Indicators**

#### General Provisions

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

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

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

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

#### Individual Indicators Highlights

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

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

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

## Section 4. Financial Institutions' Performance

### Subsection 4.1

#### General Description

**Table 4.1.1**

#### Number and Structure of Credit Institutions

##### General Provisions

The table provides data on the number and structure of 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 April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".

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

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

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

##### Individual Indicators Highlights

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

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

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

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

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

banking accounts and other banking operations connected with them);

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

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

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

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

- 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 authorised 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 January 1, 1998, the line provided the total number of PJSC Sberbank branches as part of monthly information on credit institutions.

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

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

**Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission)** – credit institutions where liquidation procedure is initiated by the following:

- decision of the credit institution’s stockholders (equity holders) or its body authorised to do so by the founding

document taken in accordance with Clause 2 Article 61 of the Civil Code of the Russian Federation (voluntarily liquidation);

- decision of an arbitration court on the liquidation of the credit institution and appointing a liquidator taken in accordance with Article 23.1 of the Federal Law ‘On Banks and Banking Activities’ (compulsory liquidation);
- decision of an arbitration court on recognizing bankruptcy of the credit institution and appointing an interim trustee taken in accordance with the Federal Law “On Insolvency (Bankruptcy)”.

**Table 4.1.2**  
**Data on provisional administrations assigned to credit institutions whose banking licences have been revoked**

**General Provisions**

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

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

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

**General Provisions**

The table 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 “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

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

**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**  
**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 October 8, 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. Provisions for possible losses are provided including and excluding adjustments.

#### **Individual Indicators Highlights**

**Assets (liabilities)** — total amount of assets (liabilities) of operating credit institutions (account balances that show credit institutions' intrabank operations are included in the assets (liabilities) on a net basis).

**Loans to non-financial institutions** — debt (overdue debt included) owed by non-financial institutions (including unincorporated individual entrepreneurs), residents and non-residents to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans to resident financial institutions (except credit institutions)** — debt (overdue debt included) owed by resident financial institutions (except credit institutions) to credit institutions on loans and other funds in rubles and foreign currency. This indicator does not include outstanding loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

**Loans to individuals** — debt (overdue debt included) owed to credit institutions on all kinds of loans and other funds in rubles and foreign currency extended to resident and non-resident individuals (except for unincorporated individual entrepreneurs).

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

**Equity capital** — credit institutions' unencumbered property. Since February 1, 2014, this indicator has been calculated in compliance with Bank of Russia Regulation No. 395-P, dated December 28, 2012, "The Regulation on the Methodology for Determining Credit Institutions' Own Funds (Capital) (Basel III)". The sources of data are reports filed by Russian operating credit institutions under Form 0409123 "Own Funds (Capital) Calculation (Basel III)".

**Capital adequacy N1.0** is the capital adequacy ratio of banks calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 180-I dated June 28, 2017 "On Banks' Required Ratios".

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

**Provision for losses** is provisions created by credit institutions for possible losses on loans, loan and similar debt, which comprise monetary claims and claims arising from deals with financial instruments listed in Appendix No. 1 to Bank of Russia Regulation No. 590-P dated June 28, 2017 "On the Procedure for Making Loss Provisions by Credit Institutions for Loans, Loan and Similar Debts", provided to legal entities of all forms of ownership and to individuals, both residents and nonresidents, as well as provisions for losses created on the basis of professional judgment on the risk of operations with balance sheet assets that can entail risk of losses (excluding loans, loan and similar debt), contingent credit liabilities posted to off-balance sheet accounts; interest income claims under credit claims; financial derivatives; other losses.

**Profit for the current year** — financial results of operating credit institutions (before taxation) for the period since the start of the current year. Financial results of the past year are not taken into account.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

**Return on assets** — this indicator is calculated as a ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' assets for the same period.

**Return on equity** — this indicator is calculated as the ratio of the financial result (before taxation) received by operating credit institutions for the 12 months preceding the reporting date to the average chronological size of credit institutions' own funds (capital) for the same period.

**Individuals' deposits** — deposits and other funds accepted by credit institutions (including savings certificates), outstanding obligations under deposit and other borrowing arrangements, funds on individuals' other accounts (resident and non-resident funds in both rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individuals' election funds, transfers from and to the Russian Federation, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

**Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions)** are deposits and other funds accepted by credit institutions, as well as funds held in settlement and other accounts of nonfinancial organisations and financial (excluding credit) institutions, including deposit certificates, outstanding obligations under deposits and other borrowing arrangements, funds of individual entrepreneurs (resident and nonresident funds in Russian rubles and foreign currency). This indicator does not include the funds of the Federal Treasury, financial bodies and extrabudgetary funds of the Russian Federation, constituent entities of the Russian Federation and local authorities, interest arrears, accrued interest accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

**Loans received from the Bank of Russia** — debt (overdue debt included) on loans, deposits and other funds received by credit institutions from the Bank of Russia.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution".

**Table 4.1.6**

### **Financial Performance of Credit Institutions**

#### **General Provisions**

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Trial Balance of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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 made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

**Profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

**Share of profit-making credit institutions** is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

**Loss of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

**Share of loss-making credit institutions** is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

**Table 4.1.7**  
**Distribution of the Credit Institutions**  
**by Own Funds (Capital)**

#### General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From February 1, 2014 own funds (capital) are calculated according to Bank of Russia Regulation No. 395-P dated December 28, 2012 "On the Methodology for Measuring Credit Institution Capital (Basel III)". Since the reporting of October 1, 2018 the capital is calculated in compliance with the Bank of Russia Regulation No. 646-P, dated July 4, 2018 "On the Methodology for Measuring Credit Institution Capital (Basel III)".

Information on the number and own funds (capital) of credit institutions that are under the insolvency prevention measures with involvement of the Bank of Russia or the Deposit Insurance Agency in accordance with the Federal Law № 127-FZ of October 26, 2002, "On Insolvency (Bankruptcy)".

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The source of information has been the reports compiled by credit institutions in the form 0409123 "Own Funds (Capital) Calculation (Basel III)", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 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

**Own funds (capital) of credit institutions** — property of credit institutions free of obligations.

**Capital adequacy ratio** — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent). The Capital adequacy ratio of credit institutions (N1.0) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. 2.1. It is calculated according to Bank of Russia Instruction No. 180-I dated June 28, 2017 "On Banks' Required Ratios" (earlier, No. 139-I dated December 3, 2012 and No 110-I dated January 16, 2004).

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

#### General Provisions

The table contains monthly data, as of the specified date, on the number of operating insurance companies, securities market professional participants, infrastructures, collective investment market participants, microfinance organisations and cooperatives, credit rating agencies, branches and

representative offices of foreign credit rating agencies and chief actuaries authorised by Russian Federation legislation to operate in the financial market, and also data on the number of self-regulating organisations in the financial market and self-regulating organisations of actuaries.

#### Individual Indicators Highlights

**1. The Bank of Russia** issues licences to insurance companies, securities market professional participants, infrastructures, and collective investment market participants.

**1.1. Subjects of insurance business (insurers, reinsurers, mutual insurance companies, insurance brokers)** carry out their activities pursuant to Federal Law No. 4015-1, dated November 27, 1992, "On Insurance in the Russian Federation" under a respective licence. Information on insurance companies is subject to be entered into a Single State Register of Insurance Companies pursuant to Bank of Russia Ordinance No. 3400-U, dated September 30, 2014, "On the Procedure for Entering Information on Insurance Companies into the Single State Register of Insurance Companies".

**1.2. Securities market professional participants (brokers, dealers, forex-dealers, depositories, managers and registrars)** perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", Bank of Russia Regulation No. 481-P, dated July 27, 2015, "On Licensing Requirements for and Conditions of Professional Activity in the Securities Market, Restrictions on Holding Together Certain Types of Professional Activity in the Securities Market, and on the Procedure and Timeframes for Submitting to the Bank of Russia Reports on Terminating Obligations Related to Professional Activity in the Securities Market in Case of Cancellation of a Securities Market Professional Participant Licence", other Bank of Russia regulations and under a respective licence.

1.3. Infrastructures:

**1.3.1. Market operators (a stock exchange, trading system)** carry out their activities pursuant to Federal Law No. 325-FZ, dated November 21, 2011, "On Organized Trades" and under a respective license.

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

**1.3.3. Commodity pool operators** perform their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activity and Central Counterparty" and under a respective accreditation.

**1.3.4. Repositories** carry out their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" and under a respective licence.

**1.3.5. The central depository** carries out its activity pursuant to Federal Law No. 414-FZ, dated December 7, 2011, "On the Central Depository" and under the respective assigned status of the central depository.

**1.3.6. Central counterparties** carry out their activities pursuant to Federal Law No. 7-FZ, dated February 7, 2011, "On Clearing, Clearing Activity and Central Counterparty" and under the respective assigned status of the central counterparty.

1.4. Collective investment market participants:

**1.4.1. Private pension funds** carry out their activities pursuant to Federal Law No. 75-FZ, dated May 7, 1998, "On Non-Government Pension Funds" under a respective license.

**1.4.2. Joint-stock investment funds, management companies and specialized depositories** perform their activities pursuant to Federal Law No. 156-FZ, dated November 29, 2001, "On Investment Funds" under a respective license.

2. The Bank of Russia maintains:

**2.1. A State Register of Microfinance Organisations** pursuant to Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organisations" and Bank of Russia Ordinance No. 3984-U, dated March 28, 2016, "On the Procedure for the Bank of Russia to Maintain the State Register of Microfinance Organisations, the Form of Application to Enter Data on a Legal Entity into the State Register of Microfinance Organisations, the Form of Data on Legal Entity Founders (Participants, Shareholders), the Form of Certificate

to Enter Data on a Legal Entity into the State Register of Microfinance Organisations and the Procedure for its Reissuing, Forms of Applications to Change the Type of Microfinance Organisation and to Carry Out Activity as Microfinance Company or Microcredit Company, the Form and Procedure for Submitting Documents and Information Confirming the Capital and Sources of Funds Provided by Founders (Participants, Shareholders)”.

**2.2. A State Register of Pawn Shops** pursuant to Federal Law No. 196-FZ, dated July 19, 2007, “On Pawn Shops”.

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

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

**2.5. A State Register of Agricultural Consumer Credit Cooperatives** pursuant to Federal Law No. 193-FZ, dated December 8, 1995, “On Agricultural Cooperation” and Bank of Russia Ordinance No. 4184-U, dated November 10, 2016, “On the Procedure for the Bank of Russia to Maintain the State Register of Consumer Credit Cooperatives, the State Register of Agricultural Consumer Credit Cooperatives, on Establishing the Form, Timeframe and Procedure for Self-regulatory Organisations in the Financial Market Comprising Consumer Credit Cooperatives (Agricultural Consumer Credit Cooperatives) to Submit Information on Their Members, Credit Cooperatives, Whose Number of Members and Associated Members Exceeded Three Thousands of Individuals and (or) Legal Entities”.

**2.6. A Register of Credit Rating Agencies, a Register of Branches and Representative Offices of Foreign Credit Rating Agencies** pursuant to Federal Law No. 222-FZ, dated July 13, 2015, “On the Activities of Credit Rating Agencies in the Russian Federation, on Amending Article 76.1 of the Federal Law “On the Central Bank of the Russian Federation (Bank of Russia)” and Invalidating Certain Provisions of Russian Laws” and Bank of Russia Regulation No. 521-P, dated December 17, 2015, “On the Procedure for the Bank of Russia to Maintain the Register of Credit Rating Agencies, the Register of Branches and Representative Offices of Foreign Credit Rating Agencies, on the Requirements for the Procedure and Form for Submitting Notifications by Credit Rating Agencies to the Bank of Russia”.

**2.7. A Common Register of Appointed Actuaries** under Federal Law No. 293-FZ, dated November 2, 2013, “On Actuarial Activities in the Russian Federation” and Bank of Russia Ordinance No. 3409-U, dated October 2, 2014 “On the Procedure of Keeping the Common Register of Appointed Actuaries”.

2.8. Self-regulatory organisations

**2.8.1. A State Register of Self-regulatory Organisations of Actuaries** pursuant to Federal Law No. 293-FZ, dated November 2, 2013, “On Actuarial Activities in the Russian Federation” and Bank of Russia Ordinance No. 3424-U, dated October 27, 2014, “On the Procedure for Maintaining the State Register of Self-regulatory Organisations of Actuaries”.

**2.8.2. A Unified Register of Self-regulatory Organisations in the Financial Market.**

A self-regulatory organisation in the financial market shall be a non-profit organisation comprising financial organisations engaged in the following activities: brokers, dealers, managers, depositories, registrars, joint-stock investment funds and management companies of investment funds, unit investment funds and private pension funds, specialised depositories,

private pension funds, insurance companies, insurance brokers, mutual insurance companies, microfinance organisations, consumer credit cooperatives, housing savings cooperatives, agricultural consumer credit cooperatives, and forex-dealers.

A non-profit organisation acquires the status of a self-regulatory organisation in the financial market from the date of its inclusion by the Bank of Russia in the unified register of self-regulatory organisations in the financial market based on its application pursuant to Federal Law No. 223-FZ, dated July 13, 2015, “On Self-regulatory Organisations in the Financial Market and on Amending Articles 2 and 6 of the Federal Law “On Amending Certain Laws of the Russian Federation” and ceases to be a self-regulatory organisation from the date of its exclusion from the said register.

**Table 4.1.9**  
**Data on provisional administrations assigned to non-bank financial institutions whose licences have been revoked (cancelled)**

#### General Provisions

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

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

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

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

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

#### **Subsection 4.2** **Borrowings**

**Table 4.2.1**  
**Deposits of Individuals Accepted by Credit Institutions**  
**Table 4.2.2**  
**Funds of Legal Entities Accepted by Credit Institutions**

#### General Provisions

These tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the “Credit Institutions Survey” table, which is used for the analysis of money supply and its structure. The data in tables 4.2.1 and 4.2.2 do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

The table “Funds of Legal Entities Accepted by Credit Institutions” contains data on deposits and other funds accepted from organizations and loans, deposits and other funds accepted from credit institutions. Starting from 01.02.2016 the data on deposits and other funds accepted from organizations

include deposits of individual entrepreneurs. Deposits of individual entrepreneurs are also shown separately (memo item).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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**

**Ruble / foreign currency deposits by maturity** – comprise funds in Russian or foreign currency placed by legal entities and individuals (both resident and nonresident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings / deposit certificates). The tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds on accounts of organizations, individual entrepreneurs, individual election funds, remittances in / from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

**Demand deposits** are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

**Time deposits** are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

**Deposits of individuals** are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

**Deposits and other funds raised from legal entities** are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organisations, except credit institutions, and nonfinancial organisations (these include the certificates of deposit issued by credit institutions), deposits of individual entrepreneurs and unfulfilled obligations under deposit and other borrowing arrangements.

**Deposits of individual entrepreneurs** are the deposits, including unfulfilled obligations under deposits, of individuals engaged in entrepreneurial activities without registering as a legal entity. Deposits of individual entrepreneurs are shown in the table 4.2.2 starting from 01.02.2016 (after the introduction of the corresponding accounts into the Account Book of credit institutions).

**Loans, deposits and other funds accepted from credit institutions** comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

**Table 4.2.3**  
**Weighted Average Interest Rates**  
**on Deposits of Individuals and Nonfinancial**  
**Organizations in Rubles**

**Table 4.2.4**  
**Weighted Average Interest Rates**  
**on Deposits of Individuals and Nonfinancial**  
**Organizations in Foreign Currency**

#### **General Provisions**

The tables contain weighted average interest rates of deposits (excluding the State Development Corporation "VEB.RF"), and including non-bank credit institutions that are licensed to perform loan and deposit operations (further – 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 October 08, 2018, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

#### **Individual Indicators Highlights**

**Weighted average interest rates on deposits by individuals / nonfinancial organizations** are weighted average annual interest rates on deposits in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  – weighted average deposit interest rate;

$V1...n$  – amount of a deposit as included in an agreement;

$P1...n$  – nominal annual deposit interest rate as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

**Table 4.2.5**  
**Savings (Deposit) Certificates, Bonds and**  
**Banking Bills Issued by Credit Institutions**

#### **General Provisions**

The table contains data on ruble and foreign currency funds raised by credit institutions by way of issue of debt securities (deposit and savings certificates, bonds and bills). Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for specific periods means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 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** is a kind of time deposit (see the commentary to the indicator "Time deposits" in the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposits made with a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by Bank of Russia Ordinance No. 333-U dated August 31, 1998. In the tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

**Bond** is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

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

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

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

**Bank acceptance** is a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

### Subsection 4.3 Lending

**Table 4.3.1**

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

##### General Provisions

The table shows data covering major investment activity of banks, that is, extending loans and deposits and other funds to resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements).

The data source is reports filed by Russian operating credit institutions under Form 0409101 "The Trial Balance of a Credit Institution" in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 8, 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 loans, deposits and other funds extended to organizations (except general and local government and extrabudgetary funds), individuals and credit institutions** show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

**Loans extended to individuals in rubles and foreign currency** are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

**Loans and other funds extended in rubles and foreign currency to organizations (except general and local government and extrabudgetary funds)** with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), without overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

**Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency** are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

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

##### General Provisions

The table includes indicators characterising outstanding amounts of loans and other funds granted by credit institutions to nonfinancial organisations and individuals, and overdue debt on these funds.

The data source is reports of operating credit institutions compiled under Form 0409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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 nonfinancial organisations** are outstanding amounts (including overdue debt) of resident and nonresident nonfinancial organisations (including individual entrepreneurs) to credit institutions on all loans and other funds placed in Russian rubles, foreign currency and precious metals.

**Outstanding amounts of loans and other funds granted to individuals** are outstanding amounts (including overdue debt) of resident and nonresident individuals to credit institutions on all loans and other funds in Russian rubles and foreign currency. Loans and other funds granted to individual entrepreneurs are not included in this indicator.

**Overdue debt on loans and other funds** is the balance of outstanding amounts on past due loans, deposits and other placed funds, granted to a respective category of borrowers (nonfinancial organisations or individuals) in Russian rubles and foreign currency. Amounts of overdue interest are not included in the calculation of overdue debt indicators.

#### Table 4.3.3 Weighted Average Interest Rates on Loans to Individuals in Rubles

#### Table 4.3.4 Weighted Average Interest Rates on Loans to Individuals in US Dollars

#### Table 4.3.5 Weighted Average Interest Rates on Loans to Individuals in Euros

#### Table 4.3.6 Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Rubles

#### Table 4.3.7 Weighted Average Interest Rates on Loans to Nonfinancial Organizations in US Dollars

#### Table 4.3.8 Weighted Average Interest Rates on Loans to Nonfinancial Organizations in Euros

##### General Provisions

The tables contain weighted average interest rates on loans extended by credit institutions in 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 (further – credit institutions), non-financial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents.

The source of information for *credits of individuals*<sup>1</sup> is the Reporting Form 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions”, for *credits of nonfinancial organizations* – the Reporting Form 0409303 “Granted Funds to Legal Entities” compiled by credit institutions in accordance with the Bank of Russia Ordinance No 4927-U, dated October 08, 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;

$P_{1...n}$  – nominal annual interest rate as included in an agreement;

$V_{1...n}$  – amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

**Car loans** – include loans extended to purchase of vehicles against the collateral of them.

**Small and medium-sized businesses** are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation” 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) (further – credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 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 July 24, 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 0409316 “Information on Granted Funds to Individuals”, established by Bank of Russia Ordinance No. 4927-U, dated October 8, 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;

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

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

<sup>1</sup> The source of information for loans granted to individuals and non-financial organizations was the Reporting Form of financial organizations (excluding national corporation the State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)» and non-bank credit institutions) 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions” until 2019. Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

**Weighted average interest rate on loans** characterizes average interest rates on housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions during the reporting period (month) and is calculated using the following formula:

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

$\bar{P}$  is the weighted average interest rate;

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

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

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

**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 values of credit institutions' investments in securities, such as debt obligations, equities and bills of exchange. The data do not include checks, warehouse certificates and passbooks to bearer. The table shows also information on derivatives at fair value being an assets.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further — credit institutions) in the Form O409101 "The Trial Balance of a Credit Institution" in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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 cost adjustment according to the Chart of Accounts for Credit Institutions (Bank of Russia Regulation No. 579-P, dated 27 February 2017). Provisions for possible losses are provided including and excluding adjustments.

#### Individual Indicators Highlights

**Investments in debt obligations** are credit institutions' investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (repos) and not qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer's country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

**Revaluation of debt obligations (equities)** denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities 'booked at fair value through profit or loss' and securities 'available for sale,' whose current (fair) value could be measured reliably, are subject to revaluations.

**Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation)** — credit institutions' investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to special features of accounting standards). The subsequent columns show a breakdown of this total by issuers,

as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

**Debt obligations (equities) transferred that do not qualify for the derecognition** are securities passed to counterparties in commercial operations conducted on repos basis, which continue to be recognized.

**Overdue debt obligations** are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

**Equity in subsidiaries and associated companies** is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

**Discounted bills** are the total value of bills of exchange denominated in rubles /foreign currency and acquired prior to their maturity (including overdue bills).

**Table 4.4**

### Credit Institutions' Liabilities and Claims on Financial Derivatives

#### General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange, other funds and derivatives) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off\_balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order. The table provides data on the fair value of financial derivatives (claims and liabilities).

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2–30 days, 31–90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

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

**Derivative Financial Instrument is a liability**, if the overall estimated value of a credit institution's contractual liabilities on a counterparty exceeds corresponding overall estimated value of contractual claims on the same counterparty and the credit institution expects a decrease in future economic benefits resulting from the retirement of assets (cash and other property), exchange of assets or liabilities' redemption on the potentially unfavourable conditions for the credit institution.

The data source is reports of operating credit institutions compiled under Form O409101 "The Trial Balance of a Credit Institution" and submitted in compliance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018 "On the List, Forms and Procedure for Compiling and Submitting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation".

## Subsection 4.5 Main Indicators of Subjects of Collective Investments and Insurance Business Performance

Table 4.5.1

### Main Indicators of Private Pension Funds' Performance

#### General Provisions

The table performance in private pension provision and mandatory pension insurance. The table features private pension funds licensed to engage in pension provision and pension insurance.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

#### Individual Indicators Highlights

**Pension reserves** mean total funds owned by the Fund and intended to finance the Fund's obligations to its pension scheme participants under respective pension agreements. They include reserves to cover pension obligations and a premium reserve.

Pension reserves are made up of:

- pension contributions;
- returns on investment of pension reserves;
- earmarked receipts;
- other assets designated by the Board of Directors (Supervisory Board) of the Fund.

**Number of participants** means the number of individuals entitled to receive or actually receiving private pensions under their respective pension agreements.

**Number of participants receiving pension** means the number of individuals receiving private pension as of the end of the reporting period.

**Payouts of pensions under private pension provision** mean cash regularly paid to participants pursuant to their pension agreements.

**Pension savings** mean as defined by Federal law No. 111-FZ, dated 24 July 2002, 'On Investment of Funds for Financing the Funded Part of Labour Pension in the Russian Federation'.

**Number of insured persons** means the number of individuals who have entered into mandatory pension insurance agreements (insured persons under operational mandatory pension insurance agreements as of the end of the reporting period).

**Number of insured persons receiving pension** means the number of individuals receiving funded pension or term pension benefits as of the end of the reporting period.

**Number of insured persons who received a one-off benefit** means the number of insured persons who received a one-off benefit in the reporting period, including additional benefits.

**Payouts of pension benefits under mandatory pension insurance** comprise funded pension, term pension benefits and one-off benefits.

Table 4.5.2

### Private Pension Funds' Pension Reserves Generation

#### General Provisions

The table presents information on generation of pension reserves by private pension funds.

The indicators are derived from data contained in OKUD Form 0420254 'Statement of Private Pension Provision'

approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

#### Individual Indicators Highlights

**Pension reserves as of the beginning of the year** mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the beginning of the reporting period.

**Pension contributions** are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

**Earmarked receipts** are funds used according to the purpose specified by their originator. Individuals and legal entities that are shareholders, founders, contributors and third parties, can serve as the originator of these receipts. These funds are not expected to be repaid.

**Pension reserve investment returns** are pension reserve investment performance – dividends and yields on securities, income (interest) on bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and net financial result from pension reserves' revaluation as of the reporting date.

**Payouts made in the reporting year** are payments of private pension benefits, payments of surrender values under terminated agreements and payments to legal successors.

**Pension reserves as of the end of the year** mean total assets held by the fund to deliver on its obligations to participants under the terms of pension agreements as of the end of the reporting period.

Table 4.5.3

### Private Pension Funds' Generation and Distribution of Pension Savings

#### General Provisions

The table presents information about accrual and disposal of pension savings by private pension funds.

The data are drawn from OKUD Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 4623-U, dated 27 November 2017, 'On the Form, Timeframe and Procedure for Compiling and Submitting to the Bank of Russia Operating Statements, Including the Requirements for Statements on Mandatory Pension Insurance by Non-governmental Pension Funds'.

Table 4.5.4

### Main Indicators of Unit Investment Funds' Performance

#### General Provisions

The table presents performance indicators of unit investment funds in the Russian Federation, broken down by types of unit investment funds: number of holders of investment shares in unit investment funds, value of net assets of unit investment funds, volume of issue of investment shares of unit investment funds, and volume of redemption of investment shares of unit investment funds.

The indicators are compiled on the basis of aggregated data from Form 0420502 'Notes of Net Asset Values, Including Asset (Property) Value, of Joint-stock Investment Funds (Unit Investment Funds)', Form 0420503 'Statement of Growth (Decrease) in Value of Property Held by Joint-stock Investment Funds (Making up Unit Investment Funds)', Form 0420504 'Statement of Shareholders of Joint-stock Investment Funds (Holders of Investment Shares in Unit Investment Funds)', submitted to the Bank of Russia by asset management

companies of unit investment funds as prescribed in Bank of Russia Ordinance No. 4715-U, dated 8 February 2018, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds' (until 2016 – Federal Securities Commission Resolution No. 03-41/ps, dated 22 October 2003, 'On Statements of Joint-stock Investment Funds and Management Companies of Unit investment Funds'; for 2016 - 2017 Q2 – Bank of Russia Ordinance No. 3901-U, dated 16 December 2015, 'On Terms of and Procedure for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and by the Management Company of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds'; for 2017 Q3 - 2018 Q1 – Bank of Russia Ordinance No. 4323-U, dated 24 March 2017, 'On the Forms, Procedure and Timeframes for Compiling and Submitting to the Bank of Russia Statements by Joint-stock Investment Funds and Management Companies of Investment Funds, Unit Investment Funds, and Non-governmental Pension Funds').

#### **Individual Indicators Highlights**

Indicator **Number of Holders of Investment Shares in Unit Investment Funds** reflects the aggregate number of holders in the registers of unit investment fund shareholders.

Starting from 2016 Q1, indicator Number of Personal Accounts in the Registers of Investment Fund Shareholders is replaced with indicator Number of Holders of Investment Shares in Unit Investment Funds in order to provide reliable information on the actual number of holders of investment shares in funds (including holders whose rights for investment shares are accounted for in nominal holders' accounts, and excluding zero personal accounts in the registers of investment fund shareholders).

Indicator **Value of Net Assets of Unit Investment Funds** reflects the aggregate value of net assets of operational unit investment funds.

Indicator Issue of Investment **Shares of Unit Investment Funds** reflects the aggregate amount of issued investment shares of unit investment funds in the reporting period (the first quarter, the first six months, the first nine months and a year). The indicator is shown as accrued year-to-date total.

Indicator **Redemption of Investment Shares of Unit Investment Funds** reflects the aggregate amount of redeemed investment shares of unit investment funds in the reporting period (the first quarter, the first six month, the first nine months and a year). The indicator is shown as accrued year-to-date total.

**Table 4.5.5**  
**Insurers' Premiums and Payoffs by**  
**Type of Insurance**

#### **General Provisions**

The table reflects volumes of insurance premiums and benefits by type of insurance over the reporting period.

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

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4584-U, dated 25 October 2017, 'On the Form, Timeframe and Procedure for Insurance Companies to Compile and Submit to the Bank of Russia Statements, Required for Control and Supervision Purposes, and Statistical Statements, as well as on the Form, Timeframe and Procedure for Insurance Companies to Submit Accounting (Financial) Statements to the Bank of Russia'.

#### **Individual Indicators Highlights**

Indicator **Insurance Premiums** reflects payment for insurance that the insured (beneficiary) has to pay to the insurer in the manner and in the timeframe specified in the insurance contract. It includes changes to insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

## Section 5. Selected Indicators on the Russian Federation's Payment System

**Table 5.1**  
**Payments Effected by the Payment System of Russia**

### General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and Russian credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

### Individual Indicators Highlights

**Payments effected by the payment system of the Bank of Russia** include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

**Payments effected by private payment systems** include payments of the customers of credit institutions (branches) other than credit institutions and own payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Payments with payment cards and transactions of credit institutions' customers at financial markets are excluded.

**Table 5.2**  
**Payments Effected Through the Bank of Russia Payment System and Credit Institutions, by Type of Technologies**

### General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and Russian credit institutions electronically and by using paper technology.

### Individual Indicators Highlights

**Electronic payments** refer to payments effected in the payment system of the Bank of Russia and Russian credit institutions without transferring paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

**Table 5.3**  
**Selected Indicators on Bank Card Transactions**

### General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions and the Bank of Russia which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by of Russia credit institutions to the Bank and information of the Bank of Russia.

### Individual Indicator Highlights

**A bank card** is a payment card issued by a credit institution/ the Bank of Russia.

**The number of bank cards** signifies the actual number of bank cards handed by credit institutions and the Bank of Russia to their customers.

**The number of bank cards in use** is the number of bank cards used in transactions during a quarter.

**Payments for goods, works and services** are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

**Other transactions** include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

**Table 5.4**  
**Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments**

### General Provisions

The table presents information on the number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

### Individual Indicator Highlights

**The Bank of Russia customers other than credit institutions** are Federal Treasury and its branches; budgetary institutions which are financed at the expense of the federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budgets; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

**Electronic payments** are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

**Table 5.5**  
**Funds transfers carried out through the BRPS, by payment systems / transfer services**

### General Provisions

The table contains data on the number and value of funds transfers effected through the BRPS:

Until July 1, 2018, decomposed by payment systems (intra-regional electronic payments, interregional electronic payments, Banking Electronic Speedy Payment system, payments via postal and telegraph technology) in accordance with the Bank of Russia Regulation No. 303-P of April 25, 2007 «On the Bank of Russia Real Time Gross Settlement System» and the Bank of Russia Regulation No. 384-P of June 29, 2012 «On the Bank of Russia Payment System».

From July 2, 2018, decomposed by urgent transfer service, non-urgent transfer service and fast payment service in accordance with the Bank of Russia Regulation No. 595-P of July 6, 2017 «On the Bank of Russia Payment System». The urgent and non-urgent transfer services have been provided since July 2, 2018, the fast payment service has been provided since January 28, 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. 595-P.

In the fast payment service the funds transfer instructions to the amounts of less than 600 thousand rubles are accepted daily on a twenty-four hour real time basis and routed immediately upon their arrival by the operations centre / payment clearing centre (National System of Payment Cards) to the BRPS where these instructions are immediately processed by the Bank of Russia.

## Section 6. Regional Section

The information in the tables of Regional Section is formed according to the federal structure of the Russian Federation<sup>1</sup>, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree dated May 13, 2000 No. 849.

### Subsection 6.1 Direct Investment of the Russian Federation

**Table 6.1.1**

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

##### General Provisions

The table covers resident direct investors' assets in foreign direct investment enterprises, resident direct investment enterprises claims on direct investors and claims on non-resident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that claims on nonresidents and equity participation in foreign enterprises represent gross value of assets of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to an acquisition/disposal of foreign assets in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment from the Russian Federation.

**Table 6.1.2**

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

##### General Provisions

The table covers liabilities of resident direct investment enterprises to their direct investors, resident direct investors to direct investment enterprises and liabilities of resident enterprises to nonresident fellow enterprises.

Data on direct investment are part of BoP financial account data. They are compiled according to the asset/liability principle which implies that liabilities to nonresidents and their equity participation in Russian enterprises represent gross value of liabilities of stocks and net flows of transactions for each category of direct investment. Direct investment flows include transactions with equity (ordinary shares, participating preferred shares, other equity and real estate), reinvestment of earnings and debt instruments.

The above-mentioned data cover transactions of both banks and other sectors and include inflows, outflows and balance of direct investment for the reporting period. The table is published quarterly in millions of US dollars.

Sources of information comprise reports of Russian residents on international transactions, regularly provided to the Bank of Russia in particular by credit institutions, nonbanking custodians, other financial corporations, nonfinancial corporations as well as partner countries data and expert estimates.

Direct investment data by region of resident's registration are available on the Bank of Russia's website.

##### Individual Indicators Highlights

Inflows and outflows include transactions leading to incurrence/repayment of foreign liabilities in the form of equity, reinvestment of earnings and debt instruments.

Balance represents net flows of direct investment in the Russian Federation.

### Subsection 6.2 Institutional Characteristics

**Table 6.2.1**

#### Number of Credit Institutions and Their Branches

##### General Provisions

The table presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bank of Russia Statistical Bulletin*, data are placed on the Bank of Russia's website.

##### Individual Indicators Highlights

The concepts of a credit institution and a branch of a credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

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

**Branches of operating credit institutions** — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia licence.

**Table 6.2.2**

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

##### General Provisions

The table provides data on the number of permanent internal structural divisions of credit institutions registered in the Russian Federation constituent territories.

##### Individual Indicators Highlights

**Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations** — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by regulations of the Bank of Russia.

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

**Table 6.2.3**  
**Number of Credit Institutions**  
**with Nonresidents Equity**

**General Provisions**

The table 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 “nonresidents” used for calculating the indicators of this table are defined in accordance with the Federal Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ dated December 10, 2003.

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

**Table 6.2.4**  
**Concentration of Assets of Credit Institutions**

**General Provisions**

The table shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form 0409101 “The Trial Balance of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 2018, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

**Individual Indicators Highlights**

**The number of credit institutions** signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

**Assets** are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

**Table 6.2.5**  
**Financial Performance of Credit Institutions**

**General Provisions**

The table includes indicators characterizing financial performance of operating credit institutions for the period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector’s financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Trial Balance of a Credit Institution” in accordance with Bank of Russia Ordinance No. 4927-U, dated October 8, 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**

**The total profit (+)/loss(-)** is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

**The value of profit made by profit-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

**The share of profit-making credit institutions** is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

**The value of losses (-) of loss-making credit institutions** is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

**The share of loss-making credit institutions** is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

**Table 6.2.6**  
**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 6.2.7**  
**Number and Volume of Issues (Additional Issues)**  
**of Russian Currency-Denominated Issue-Grade**  
**Securities of Russian Issuers**  
**(Including Credit Institutions)**

**General Provisions**

Pursuant to its functions the Bank of Russia performs state registration of issues (additional issues) of issue-grade securities of issuers, including credit institutions.

The table shows the number and volume of registered issues (additional issues) of Russian currency-denominated shares and bonds by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

**Individual Indicators Highlights**

**Number of registered issues (additional issues) of issue-grade securities** is the sum total of all registered issues and additional issues of ordinary and preferred shares, issues of bonds, including convertible bonds.

**Issue of issue-grade securities** means all securities of one issuer which provide their holders with equal rights and have equal par value if the par value is provided for by Russian law.

An issue of issue-grade securities shall be assigned with a unified state registration number applicable to all securities of the issue, or an identification number if the issue of issue-grade securities is not subject to state registration under the Russian securities law.

**Additional issue of issue-grade securities** means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

**Volume of registered issues (additional issues) of issue-grade securities** is the volume of issues (additional issues) of issue-grade securities by each constituent territory of the Russian Federation at par value in the Russian currency. It is calculated using the following formula:

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

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 6.2.8**  
**Number and Volume of Issues**  
**(Additional Issues)**  
**of Foreign Currency-Denominated**  
**Bonds of Russian Issuers**  
**(Including Bonds of Credit Institutions)**

#### General Provisions

Pursuant to its functions the Bank of Russia performs state registration of issues (additional issues) of bonds of issuers, including credit institutions.

The table shows the number and volume of registered issues (additional issues) of foreign currency-denominated bonds by constituent territory of the Russian Federation where the issuers of the above issue-grade securities are located.

Information is provided by quarter.

#### Individual Indicators Highlights

**Number of registered issues (additional issues) of bonds** is the sum total of all registered issues and additional issues of bonds.

**Issue of issue-grade securities** means all securities of one issuer which provide their holders with equal rights and have equal par value if the par value is provided for by Russian law.

When an issue of issue-grade securities is registered, it is assigned with a unified state registration number applicable to all securities of the issue.

**Additional issue of issue-grade securities** means securities placed additionally to previously placed securities of the same issue of issue-grade securities.

**Volume of registered issues (additional issues) of bonds** is the volume of issues (additional issues) of bonds by each constituent territory of the Russian Federation at par value in foreign currency.

**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:

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

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 6.3 Borrowings

**Table 6.3.1**  
**Ruble, Foreign Currency and Precious Metals-**  
**Denominated Funds of Organizations, Deposits and**  
**Other Funds of Legal Entities and Individuals**

#### General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further — credit institutions) in the form 0409302 “Funds Accepted by Credit Institutions” in compliance with Bank of Russia Ordinance No. 4927 U, dated October 08, 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 accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

**Funds of organizations** are balances of current accounts of state owned organizations and private owned organizations — residents and nonresidents in rubles and foreign currency.

**Deposits of legal entities (excluding individual entrepreneurs)** are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including funds raised on certificates of deposit.

**Individual deposits** are rubles, foreign currency and precious metals funds of residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as a guarantee deposit under the contract of safe deposit box rent.

**Table 6.3.2**  
**Funds of Individual Entrepreneurs**

#### General Provisions

The table contains data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles and foreign currency of individual entrepreneurs raised by credit institutions as of the reporting date.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions) (further — credit institutions), in the form 0409302 “Funds Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance N 4927-U, dated October 8, 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.

Table 6.3.3

**Budget Funds in Accounts of Credit Institutions****General Provisions**

This table contains data by federal districts and constituent entities of the Russian Federation on the accounts of federal, regional and local budget funds and extra-budgetary funds.

These data are grouped by the place where the funds are raised by credit institutions.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Development Corporation VEB.RF) (further – credit institutions) in the form 0409302 “Funds Accepted by Credit Institutions” in compliance with Bank of Russia Ordinance No. 4927 U, dated October 08, 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 balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

**Regional and local budget funds** are balances of the regional budgets and local budgets.

**Other budget funds** are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

**Extra-budgetary funds** are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extra-budgetary funds.

**Subsection 6.4  
Funds Allocations**

Table 6.4.1

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

Table 6.4.2

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

Table 6.4.3

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

Table 6.4.4

**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 6.4.5

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

Table 6.4.6

**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) (further – credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 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 6.4.7

**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) (further – credit institutions), in form 0409303 “Information on Granted Funds To Legal Entities” in compliance with the Bank of Russia Ordinance No. 4927-U, dated October 08, 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 July 24, 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 6.4.8**  
**Outstanding Amount of Loans Granted to Resident Individuals**  
**Table 6.4.9**  
**Selected Indicators of Loans in Rubles Granted to Resident Individuals data for the month**  
**Table 6.4.10**  
**Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals data for the month**

#### General Provisions

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

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

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

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

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated July 16, 1998, "On Mortgage (real estate mortgage)".

The category of mortgage loans against the pledge of claims under share construction participation agreements comprises mortgage loans granted to resident individuals according to the procedure established by the Federal Law, No. 214-FZ, dated December 30, 2004, "About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation".

The source of information has been the reports compiled by credit institutions in the form 0409316 "Information on Granted Funds to Individuals", established by Bank of Russia Ordinance No. 4927-U, dated October 8, 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:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

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

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

**Weighted average interest rate on loans** characterizes average interest rates on housing/mortgage loans extended by credit institutions during the reporting period (month) and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ где}$$

$\bar{P}$  is the weighted average interest rate;

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

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

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

The regional breakdown is compiled by grouping data by the borrowers' residence.

### Subsection 6.5 Foreign Cash Operations

**Table 6.5.1**  
**Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)**

#### General Provisions

The table contains data on the volume of sale of foreign cash to individuals by authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies)** – amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, located on the territory of the respective constituent entities of the Russian Federation.

**Table 6.5.2**  
**Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)**

#### General Provisions

The table contains data on the volume of purchase of foreign cash by authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

#### Individual Indicators Highlights

**Foreign cash purchases by authorised banks from individuals (in US dollar equivalent for all currencies)** – amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorised banks and their branches, located on the territory of the respective constituent entity of the Russian Federation.

**Table 6.5.3**

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

**General Provisions**

The table contains information on volumes of foreign cash accepted by authorized banks from individuals for money transfers from the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

**Individual Indicators Highlights**

*The volume of foreign cash accepted from individuals for money transfers without opening an account by authorized banks (in US dollar equivalent for all currencies)* – amount of foreign cash accepted within the reporting period from individuals (residents and nonresidents) for money transfers from the Russian Federation without opening an account including money transfer operator - enabled orders, those conducted by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

**Table 6.5.4**

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

**General Provisions**

The table contains information on volumes of foreign cash dispensed by authorized banks to individuals as money transfers into the Russian Federation without opening an account, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

**Individual Indicators Highlights**

*The volume of foreign cash dispensed to individuals as money transfers without opening an account by the authorized banks (in US dollar equivalent for all currencies)* – amount of foreign cash dispensed within the reporting period to individuals (residents and nonresidents) as money transfers into the Russian Federation without opening an account by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

**Table 6.5.5**

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

**General Provisions**

The table contains information on volumes of foreign cash accepted by the authorized banks to deposit into individuals' accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized

banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

**Individual Indicators Highlights**

*The volume of foreign cash accepted to deposit into individuals' accounts by the authorized banks (in US dollar equivalent for all currencies)* – amount of foreign cash accepted, within the reporting period, involving the credit institution's authorized employee (cashier), to deposit into resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and their branches located in the respective constituent entity of the Russian Federation.

**Table 6.5.6**

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

**General Provisions**

The table contains information on volumes of foreign cash dispensed by authorized banks from individuals' accounts, presented as a total amount for Russia and broken down by constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

**Individual Indicators Highlights**

*The volume of foreign cash dispensed from individuals' accounts by authorized banks (in US dollar equivalent for all currencies)* – amount of foreign cash dispensed, within the reporting period, involving the credit institution's authorized employee (cashier), from resident and nonresident individuals' current or deposit accounts, in foreign currency or in rubles, by the authorized banks and by their branches located in the respective constituent entity of the Russian Federation.

**Subsection 6.6  
Data on the Activity of Insurers  
and Private Pension Funds**

**Table 6.6.1**

**Insurers' Premiums and Payoffs**

**General Provisions**

The table reflects volumes of insurance premiums and benefits broken down by federal district and Russian region over the reporting period.

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

Sources of the insurers' indicators are comprised of information from quarterly statistical reporting Form 0420162 'Data on the Activity of Insurers' approved by Bank of Russia Ordinance No. 4584-U, dated 25 October 2017, 'On the Form, Timeframe and Procedure for Insurance Companies to Compile and Submit to the Bank of Russia Statements, Required for Control and Supervision Purposes, and Statistical Statements, as well as on the Form, Timeframe and Procedure for Insurance Companies to Submit Accounting (Financial) Statements to the Bank of Russia'.

**Individual Indicators Highlights**

Indicator *Insurance Premiums* reflects payment for insurance that the insured (beneficiary) has to pay to the insurer

in the manner and in the timeframe specified in the insurance contract. It includes changes to insurance premiums over the reporting period.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in the federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured, insured person or beneficiary upon the occurrence of an insured event (insurance benefit), and other payouts under insurance contracts.

**Table 6.6.2**  
**Private Pension Funds' Performance**

#### **General Provisions**

The table contains main performance indicators of private pension funds broken down by Russian region and foreign state. The table includes data on private pension funds licensed to engage in pension provision and pension insurance activities.

The indicators are compiled on the basis of data from OKUD Form 0420254 'Statement of Private Pension Provision' and Form 0420255 'Statement of Mandatory Pension Insurance' approved by Bank of Russia Ordinance No. 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).