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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 March – June 2019 (the period (or date) to which data to be released relate is shown in parentheses)			
		March	April	May	June
<b>Financial sector</b>					
1.	Depository Corporations Survey, end of period <sup>1</sup>	29.03.2019 (02.2019)	30.04.2019 (03.2019)	31.05.2019 (04.2019)	28.06.2019 (05.2019)
2.	Central Bank Survey, end of period <sup>1</sup>	14.03.2019 (02.2019)	12.04.2019 (03.2019)	14.05.2019 (04.2019)	14.06.2019 (05.2019)
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	29.03.2019 (Q4, 2018)			28.06.2019 (Q1, 2019)
5.	Main stock market indicators	12.03.2019 (02.2019)	11.04.2019 (03.2019)	16.05.2019 (04.2019)	14.06.2019 (05.2019)
<b>External sector</b>					
6.	Balance of Payments, for the reporting quarter, year	29.03.2019 (Q4, 2018)			28.06.2019 (Q1, 2019)
7.	International Reserves: Official reserve assets (weekly)	weekly, on Thursday			
8.	International Reserves: Official reserve assets (monthly), end of period	07.03.2019 (02.2019)	05.04.2019 (03.2019)	14.05.2019 (04.2019)	07.06.2019 (05.2019)
9.	Template on international reserves and foreign currency liquidity, end of period	20.03.2019 (02.2019)	19.04.2019 (03.2019)	20.05.2019 (04.2019)	20.06.2019 (05.2019)
10.	Merchandise trade, for the reporting month (per balance of payments methodology)	14.03.2019 (01.2019)	11.04.2019 (02.2019)	17.05.2019 (03.2019)	11.06.2019 (04.2019)
11.	International investment position, for the reporting quarter, year	29.03.2019 (Q4, 2018)			28.06.2019 (Q1, 2019)
12.	External Debt, end of period	29.03.2019 (Q4, 2018)			28.06.2019 (Q1, 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

## Balance of Payments of the Russian Federation (Based on BPM6)

## Current Account

Table 1.1

(millions of US dollars)

	Export of goods (FOB)			Export of services					Export of goods and services (3+7)	Compensation of employees receivable	Investment income and rent receivable	Of which investment income receivable by general government
	fuel-energy resource	other	export of goods, total (1+2)	transport services	travel	other	total (4+5+6)					
								1				
2009	190,709	106,445	297,155	12,365	9,366	24,065	45,797	342,951	3,326	30,074	1,273	
2010	254,010	138,665	392,674	14,872	8,830	25,457	49,159	441,833	3,619	34,444	1,008	
2011	341,812	173,597	515,409	17,350	11,328	29,361	58,039	573,448	3,871	38,816	1,067	
2012	346,807	180,627	527,434	19,161	10,759	32,421	62,340	589,774	3,884	43,874	1,140	
2013	349,054	172,781	521,835	20,747	11,988	37,387	70,123	591,958	4,256	37,921	964	
2014	324,391	172,415	496,806	20,542	11,759	33,443	65,744	562,551	4,139	43,034	974	
2015	198,820	142,599	341,419	16,640	8,420	26,556	51,616	393,035	3,502	33,765	1,097	
2016	151,093	130,616	281,709	17,130	7,785	25,762	50,677	332,386	3,659	36,867	960	
2017	190,318	163,229	353,547	19,805	8,945	28,980	57,730	411,277	4,089	42,507	930	
Q1 2016	32,327	28,142	60,469	3,757	1,298	5,347	10,402	70,871	869	8,644	376	
Q2 2016	36,821	31,010	67,831	4,200	1,850	6,583	12,632	80,463	932	7,706	151	
Q3 2016	38,065	32,854	70,918	4,566	2,868	6,451	13,886	84,804	895	9,166	285	
Q4 2016	43,880	38,610	82,491	4,607	1,769	7,381	13,757	96,248	962	11,351	148	
Q1 2017	49,315	33,235	82,550	4,221	1,622	6,456	12,299	94,849	923	9,751	299	
Q2 2017	45,924	37,959	83,882	5,069	2,313	7,378	14,760	98,642	993	9,323	155	
Q3 2017	44,162	40,397	84,559	5,261	3,126	6,886	15,273	99,832	1,112	10,763	309	
Q4 2017	50,917	51,638	102,556	5,254	1,884	8,261	15,398	117,954	1,060	12,669	168	
Q1 2018	60,249	41,258	101,507	4,758	2,157	7,268	14,183	115,690	984	12,550	289	
Q2 2018	62,183	46,538	108,722	5,762	3,395	7,743	16,900	125,622	1,096	9,773	101	
Q3 2018	65,935	44,712	110,647	5,847	4,350	7,374	17,572	128,219	1,008	12,989	225	

Table 1.1 (cont.)

*(millions of US dollars)*

	12	13	14	15	Import of services				20	21
					transport services	travel	other	total		
	Secondary income receivable	Total current account receipts (8+9+10+12)	Capital account, received	Import of goods (FOB)	transport services	travel	other	total	Import of goods and services (15+19)	Compensation of employees payable
2009	6,369	382,720	497	183,924	9,344	21,019	33,034	63,397	247,321	12,193
2010	7,258	487,155	370	245,680	11,901	26,693	36,685	75,279	320,958	12,131
2011	13,768	629,903	479	318,555	15,415	32,902	43,178	91,495	410,050	13,393
2012	16,459	653,991	622	335,771	16,443	42,798	49,686	108,927	444,698	15,715
2013	17,332	651,467	530	341,269	17,505	53,453	57,425	128,382	469,651	17,426
2014	17,643	627,366	548	307,875	15,420	50,428	55,175	121,022	428,898	14,213
2015	10,023	440,324	351	193,021	12,074	34,932	41,762	88,768	281,789	8,606
2016	8,642	381,554	1,188	191,494	11,804	23,951	38,812	74,567	266,061	5,472
2017	10,564	468,436	599	238,125	14,451	31,058	43,315	88,824	326,950	6,367
Q1 2016	1,522	81,906	82	38,057	2,446	4,361	8,445	15,252	53,309	1,246
Q2 2016	2,727	91,830	107	45,533	2,940	6,138	9,558	18,636	64,169	1,229
Q3 2016	2,045	96,909	199	52,552	3,182	7,916	9,935	21,033	73,586	1,354
Q4 2016	2,348	110,909	800	55,351	3,235	5,537	10,874	19,646	74,997	1,643
Q1 2017	1,772	107,296	142	48,089	2,953	5,338	9,238	17,530	65,619	1,511
Q2 2017	3,028	111,986	61	58,670	3,659	8,127	10,589	22,375	81,044	1,572
Q3 2017	2,902	114,609	88	63,821	3,870	10,528	10,734	25,132	88,954	1,567
Q4 2017	2,862	134,546	309	67,546	3,969	7,065	12,755	23,788	91,333	1,717
Q1 2018	2,005	131,230	54	57,429	3,412	6,955	10,320	20,687	78,116	1,448
Q2 2018	3,609	140,099	48	63,356	3,964	9,401	11,001	24,367	87,723	1,293
Q3 2018	2,985	145,201	89	62,677	3,918	11,383	10,898	26,199	88,876	1,519

Table 1.1 (cont.)

(millions of US dollars)

	Investment income and rent payable	Of which investment income payable by general government	Secondary income payable	Total current account expenditure (20+21+22+24)	Capital account, paid	Trade balance (3-15)	Balance on service types			
							transport services (4-16)	travel (5-17)	other (6-18)	total balance (28+29+30)
	22	23	24	25	26	27	28	29	30	31
2009	60,946	1,816	11,876	332,336	12,963	113,231	3,021	-11,653	-8,969	-17,600
2010	73,037	2,069	13,576	419,703	411	146,995	2,971	-17,863	-11,228	-26,120
2011	89,694	2,149	19,493	532,630	349	196,854	1,935	-21,574	-13,817	-33,456
2012	99,704	2,634	22,592	582,709	5,840	191,663	2,718	-32,039	-17,266	-46,587
2013	104,355	3,702	26,607	618,039	925	180,566	3,242	-41,464	-20,037	-58,259
2014	100,922	2,938	25,821	569,854	42,553	188,931	5,122	-38,669	-21,731	-55,278
2015	66,410	1,949	15,743	372,547	660	148,398	4,566	-26,512	-15,206	-37,152
2016	70,571	2,241	14,933	357,037	1,952	90,215	5,326	-16,166	-13,050	-23,890
2017	82,305	3,271	19,543	435,165	791	115,422	5,354	-22,113	-14,335	-31,094
Q1 2016	12,138	442	2,679	69,371	103	22,411	1,311	-3,063	-3,098	-4,850
Q2 2016	20,834	532	3,816	90,048	1,427	22,298	1,259	-4,288	-2,975	-6,004
Q3 2016	17,332	609	4,498	96,770	137	18,366	1,384	-5,048	-3,484	-7,148
Q4 2016	20,267	658	3,940	100,847	286	27,139	1,372	-3,768	-3,493	-5,889
Q1 2017	15,186	696	3,816	86,133	98	34,461	1,268	-3,716	-2,782	-5,230
Q2 2017	22,821	792	4,799	110,236	239	25,213	1,410	-5,813	-3,211	-7,615
Q3 2017	21,633	839	5,621	117,774	146	20,738	1,391	-7,402	-3,848	-9,860
Q4 2017	22,665	944	5,307	121,022	308	35,010	1,285	-5,181	-4,494	-8,390
Q1 2018	17,080	974	4,587	101,230	291	44,078	1,346	-4,798	-3,051	-6,503
Q2 2018	27,395	892	5,252	121,662	249	45,366	1,798	-6,007	-3,258	-7,467
Q3 2018	21,727	790	5,416	117,538	101	47,970	1,929	-7,033	-3,524	-8,627

## Current Account (Intermediate Balances)

Table 1.1 (cont.)

*(millions of US dollars)*

	32	33	34	35	36	37	38
	Goods and services balance (27+31)	Compensation of employees balance (9-21)	Investment income and rent balance (10-22)	Secondary income balance (12-24)	Current account balance (32+33+34+35)=(13-25)	Capital account balance (14-26)	Current account balance and capital account balance (36+37)
2009	95,630	-8,868	-30,872	-5,507	50,384	-12,466	37,917
2010	120,875	-8,512	-38,593	-6,318	67,452	-41	67,411
2011	163,398	-9,522	-50,878	-5,725	97,274	130	97,404
2012	145,076	-11,831	-55,830	-6,133	71,282	-5,218	66,065
2013	122,307	-13,170	-66,435	-9,274	33,428	-395	33,033
2014	133,653	-10,074	-57,888	-8,178	57,513	-42,005	15,508
2015	111,246	-5,104	-32,645	-5,720	67,777	-309	67,468
2016	66,325	-1,813	-33,704	-6,291	24,517	-764	23,753
2017	84,327	-2,278	-39,799	-8,980	33,271	-192	33,079
Q1 2016	17,561	-376	-3,493	-1,157	12,535	-20	12,515
Q2 2016	16,295	-297	-13,128	-1,089	1,781	-1,320	461
Q3 2016	11,219	-459	-8,167	-2,453	139	62	202
Q4 2016	21,250	-681	-8,917	-1,591	10,062	514	10,575
Q1 2017	29,231	-588	-5,435	-2,045	21,163	43	21,206
Q2 2017	17,598	-578	-13,498	-1,772	1,750	-178	1,571
Q3 2017	10,878	-455	-10,869	-2,719	-3,165	-58	-3,223
Q4 2017	26,621	-657	-9,996	-2,444	13,523	1	13,524
Q1 2018	37,575	-464	-4,530	-2,581	30,000	-237	29,762
Q2 2018	37,899	-197	-17,622	-1,643	18,437	-201	18,236
Q3 2018	39,343	-510	-8,738	-2,430	27,664	-12	27,652

**Current Account (Intermediate Balances)**

Table 1.1 (cont.)

## Financial Account (Changes in Liabilities: “+” Increase / “-” Decrease)

	General government liabilities										Central bank' liabilities	Banks' liabilities
	General government liabilities					total (1+4+5)	other	loans	of which			
	portfolio investment (2+3)	securities in rubles	securities in foreign currency	loans	other							
1	2	3	4	5	6	7	8					
2009	4,288	1,180	3,108	-1,853	4	2,439	11,978	-42,145				
2010	5,470	1,775	3,695	-1,160	-3	4,307	-2,350	17,593				
2011	2,687	4,178	-1,491	-1,687	30	1,031	-324	7,843				
2012	16,864	14,449	2,415	-1,024	-50	15,790	3,608	33,278				
2013	9,981	7,379	2,601	-702	70	9,348	440	20,426				
2014	-8,800	-1,346	-7,454	-673	18	-9,455	-2,713	-37,456				
2015	-6,858	2,675	-9,533	-789	-20	-7,667	2,007	-59,986				
2016	5,264	6,822	-1,557	-781	6	4,490	387	-27,148				
2017	15,523	12,551	2,972	-341	-58	15,124	1,265	-27,660				
Q1 2016	71	962	-890	-24	6	54	-1,226	-7,573				
Q2 2016	3,023	3,063	-39	-211	-6	2,806	-233	-4,627				
Q3 2016	4,218	1,499	2,719	-16	-7	4,195	163	-7,676				
Q4 2016	-2,048	1,299	-3,347	-531	13	-2,565	1,683	-7,271				
Q1 2017	4,432	4,830	-398	-22	5	4,415	1,636	-3,947				
Q2 2017	2,393	1,293	1,100	-101	-7	2,285	2,532	-11,704				
Q3 2017	7,289	5,353	1,936	-136	5	7,158	3,979	-7,811				
Q4 2017	1,409	1,075	334	-83	-61	1,266	-6,882	-4,199				
Q1 2018	4,062	2,036	2,027	-24	5	4,043	2,104	-2,451				
Q2 2018	-6,652	-6,116	-536	-100	5	-6,747	-3,121	-9,582				
Q3 2018	-2,032	-1,982	-50	-18	5	-2,045	-1,478	-3,756				

(millions of US dollars)



Table 1.1 (cont.)

## Financial Account (Changes in Assets, Except Reserves: "+" Increase / "-" Decrease)

	Other sectors assets											Total assets (17+18+19+26)
	Banks' assets	direct and portfolio investment	foreign currency	trade credits and advances	fictitious transactions	indebtedness on supplies according to intergovernmental agreements	other	total (20+21+22+23+24+25)				
	19	20	21	22	23	24	25	26	27			
2009	-9,762	43,968	-4,863	-4,746	24,559	1,829	-5,859	54,887	34,739			
2010	-5,212	50,858	-7,490	797	25,904	887	-235	70,722	66,455			
2011	35,350	70,259	-7,596	3,235	33,263	1,652	4,983	105,795	143,620			
2012	25,349	44,333	-9,210	7,946	38,816	1,928	9,321	93,134	118,111			
2013	37,683	87,362	-10,055	7,646	26,504	1,070	16,837	129,364	170,602			
2014	48,543	60,753	-8,612	6,363	8,607	-1,315	6,825	72,620	81,262			
2015	-25,814	23,324	-13,832	2,487	1,531	461	5,288	19,259	-3,993			
2016	-28,294	23,682	-4,665	-4,593	541	989	15,842	31,796	4,360			
2017	-4,356	40,984	-6,038	-5,248	204	-1,425	-11,674	16,804	15,536			
Q1 2016	-9,895	7,176	-770	-640	144	377	1,384	7,672	-2,215			
Q2 2016	-4,430	8,659	-1,077	-1,740	153	108	25	6,129	671			
Q3 2016	-8,325	2,134	-1,753	-3,616	117	241	3,522	645	-7,626			
Q4 2016	-5,645	5,713	-1,065	1,402	127	263	10,910	17,350	13,530			
Q1 2017	13,646	9,081	-917	-1,734	62	443	-11,595	-4,660	9,169			
Q2 2017	-2,493	8,526	-1,654	-3,708	74	-129	2,553	5,662	4,117			
Q3 2017	-16,290	11,041	-2,204	-149	43	167	2,269	11,167	-4,249			
Q4 2017	782	12,336	-1,263	343	25	-1,907	-4,900	4,634	6,499			
Q1 2018	307	12,987	-1,353	135	19	863	4,476	17,127	16,994			
Q2 2018	-5,709	3,945	-1,998	-3,927	31	112	250	-1,589	-6,061			
Q3 2018	8,550	483	-2,396	-2,465	73	661	3,405	-239	7,635			

(millions of US dollars)

Table 1.1 (end)

## Financial Account (Intermediate Balances), Reserve Assets ("+" Increase / "-" Decrease)

(millions of US dollars)

	Balances on financial account items					Financial account balance (except reserve assets) (28+29+30+31)=(27-14)	Net errors and omissions	Change in reserve assets ("+" increase / "-" decrease)
	general government (17-6)	central bank (18-7)	banks (19-8)	other sectors (26-13)				
	28	29	30	31	32	33	34	
2009	-12,768	-12,035	32,383	20,562	28,142	-6,399	3,377	
2010	-3,393	2,381	-22,805	45,344	21,527	-9,133	36,751	
2011	1,437	331	27,507	46,845	76,121	-8,652	12,630	
2012	-16,207	-3,562	-7,929	53,375	25,677	-10,371	30,017	
2013	-5,160	-1,073	17,258	35,188	46,212	-8,898	-22,077	
2014	-29,918	2,184	85,999	72,784	131,049	7,994	-107,547	
2015	9,818	-1,597	34,172	26,540	68,934	3,169	1,704	
2016	-3,559	-460	-1,146	15,695	10,530	-4,979	8,244	
2017	-12,050	-1,252	23,304	2,605	12,608	2,165	22,636	
Q1 2016	-32	1,213	-2,321	8,158	7,017	-2,900	2,597	
Q2 2016	-3,827	225	197	1,199	-2,205	1,688	4,354	
Q3 2016	-4,145	-160	-649	3,128	-1,826	1,113	3,141	
Q4 2016	4,445	-1,738	1,626	3,210	7,543	-4,880	-1,848	
Q1 2017	-4,238	-1,630	17,592	-941	10,783	879	11,302	
Q2 2017	-1,340	-2,530	9,212	-7,262	-1,920	4,059	7,550	
Q3 2017	-6,295	-3,969	-8,480	8,197	-10,546	-810	6,514	
Q4 2017	-178	6,877	4,980	2,612	14,291	-1,963	-2,730	
Q1 2018	-4,496	-2,091	2,758	16,314	12,486	2,056	19,333	
Q2 2018	7,987	3,117	3,873	-5,494	9,484	2,549	11,301	
Q3 2018	1,366	1,480	12,306	9,232	24,384	1,684	4,953	

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				equity				reinvestment of earnings		debt instruments				total (8+9+12)		
	1	2	3	4	5	6	7	8	9	10	11	12	13				
	General government – equity																
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			
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	5,821	31,459	-25,752	5,707	12,617	13,385			
Q2 2018	0	236	69	-10	295	3,786	-260	3,525	1,726	29,803	-30,430	-627	4,624	4,919			
Q3 2018	0	95	158	40	293	2,935	-749	2,187	1,235	25,863	-29,507	-3,644	-223	70			

Table 1.2 (end)

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

	(millions of US dollars)													
	Deposit-taking corporations, except central bank							Other sectors						Direct investment in the Russian Federation (18+26)
	equity	reinvestment of earnings	debt instruments	total (15+16+17)	equity		net (19+20)	reinvestment of earnings	debt instruments		net (23+24)	total (21+22+25)		
					increase	decrease			increase	decrease				
15					16	17			18	19			20	
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	
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	6,612	26,112	-28,193	-2,082	6,196	7,638	
Q2 2018	-122	527	-83	322	3,271	-3,297	-26	-1,169	26,452	-23,269	3,182	1,988	2,310	
Q3 2018	-41	907	248	1,114	4,210	-8,307	-4,096	3,291	21,933	-26,487	-4,553	-5,359	-4,245	

Table 1.3

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

*(billions of US dollars)*

	Banks					Other sectors		
	1	2	3	4	5	6	7	8
	Financial transactions of private sector (net lending (+) / net borrowing (-)) (2+5)	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
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	73.9	-0.2	8.0
2015	57.1	34.2	-25.8	-60.0	22.9	18.8	-7.3	3.2
2016	18.5	-1.1	-28.3	-27.1	19.7	30.8	16.1	-5.0
2017	25.2	23.3	-4.4	-27.7	1.9	18.2	14.2	2.2
Q1 2016	8.4	-2.3	-9.9	-7.6	10.7	7.3	-0.5	-2.9
Q2 2016	-0.4	0.2	-4.4	-4.6	-0.6	6.0	4.9	1.7
Q3 2016	1.1	-0.6	-8.3	-7.7	1.8	0.4	-2.5	1.1
Q4 2016	9.5	1.6	-5.6	-7.3	7.8	17.1	14.1	-4.9
Q1 2017	15.3	17.6	13.6	-3.9	-2.3	-5.1	-3.7	0.9
Q2 2017	-2.0	9.2	-2.5	-11.7	-11.2	5.8	12.9	4.1
Q3 2017	0.4	-8.5	-16.3	-7.8	8.8	11.0	3.0	-0.8
Q4 2017	11.5	5.0	0.8	-4.2	6.5	6.5	2.0	-2.0
Q1 2018	16.2	2.8	0.3	-2.5	13.4	16.3	0.8	2.1
Q2 2018	-4.3	3.9	-5.7	-9.6	-8.2	-1.7	3.9	2.5
Q3 2018	19.2	12.3	8.6	-3.8	6.9	-0.9	-9.5	1.7

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

(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
<b>Total</b>	511,752	521,595	527,027	529,514	518,103	520,191	490,641	470,226
<b>General Government</b>	39,143	45,829	46,485	54,112	55,628	59,741	49,764	46,281
Federal Government	38,931	45,594	46,279	53,894	55,410	59,523	49,571	46,102
<b>New Russian Debt</b>	37,886	44,548	45,267	53,258	54,809	58,943	49,026	45,557
Multilateral creditors	858	836	771	761	713	689	624	606
IBRD	671	656	612	609	575	558	507	497
Other	187	180	159	151	138	131	117	109
Foreign currency bonds	11,662	11,302	12,525	14,561	15,030	16,912	16,525	16,401
<b>Eurobonds</b>	11,034	10,654	11,850	14,560	15,011	16,912	16,525	16,401
<i>Eurobonds (related to the second London Club debt restructuring)</i>	628	648	675	1	19	0	0	0
Ruble denominated bonds	25,032	32,069	31,634	37,592	38,781	41,050	31,584	28,252
OFZ	25,017	32,013	31,626	37,591	38,712	41,050	31,584	28,252
<b>Eurobond</b>	14	56	8	1	69	0	0	0
Other	334	341	337	344	285	292	293	298
<b>Debt of the former USSR</b>	1,045	1,046	1,012	636	601	580	544	545
Debt owed to former socialist countries	395	396	396	21	20	21	20	20
Other official creditors	629	629	594	594	559	559	524	524
Other	21	21	21	21	21	0	0	0
Local Government	212	235	207	218	219	218	194	179
Loans	0	0	0	0	0	0	0	0
Ruble denominated bonds	212	235	207	218	219	218	194	179

**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
<b>Central bank</b>								
Loans	12,077	13,987	16,928	21,256	14,480	16,802	13,086	11,462
Currency and deposits	2,546	4,298	6,944	11,332	4,487	6,552	2,853	1,379
Other (SDR allocation)	1,903	1,989	2,085	1,900	1,907	1,993	2,243	2,156
	7,628	7,700	7,899	8,023	8,087	8,257	7,990	7,926
<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
	5,179	5,353	5,294	4,389	4,541	5,017	4,813	5,050
Loans <sup>1</sup>	451	254	202	265	202	473	344	292
Deposits <sup>1</sup>	105,302	105,485	98,035	94,896	90,754	91,822	81,269	80,407
Debt securities	6,148	5,681	5,564	5,815	5,376	5,493	4,798	4,758
Other	2,314	3,424	4,159	2,658	2,512	2,413	4,275	1,680
<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	332,291	320,297
	136,436	135,709	144,799	145,705	144,400	144,135	141,817	136,027
Loans and deposits	187,836	189,010	185,611	181,086	181,358	176,322	168,500	164,524
Debt securities	5,987	7,187	6,792	8,255	7,891	8,084	7,677	7,434
Trade credits	2,981	2,923	3,082	3,334	3,234	3,323	3,493	3,514
Financial leases	4,681	4,602	4,501	4,375	4,239	4,102	3,970	3,839
Other	3,217	2,152	5,575	3,370	3,487	2,464	6,833	4,958

<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
<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
Short-term	97,969	98,887	90,447	85,914	81,146	82,478	71,954	69,757
Long-term	18,349	24,174	21,519	17,732	20,328	23,763	19,978	20,873
Domestic Currency	79,620	74,713	68,929	68,183	60,818	58,715	51,975	48,883
Short-term	16,247	15,955	17,512	17,719	17,698	17,722	18,733	17,380
Long-term	8,336	8,347	10,483	9,904	10,308	10,164	12,138	11,299
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	7,912	7,608	7,029	7,815	7,390	7,558	6,595	6,081
Foreign Currency	204,701	205,874	205,561	200,419	200,209	194,295	190,474	184,270
Short-term	166,044	164,712	161,879	157,838	157,828	153,016	149,014	145,452
Long-term	9,139	9,529	9,788	9,972	8,964	9,204	9,532	9,061
Domestic Currency	156,905	155,184	152,091	147,865	148,864	143,812	139,481	136,391
Short-term	38,658	41,162	43,681	42,581	42,381	41,279	41,461	38,818
Long-term	4,408	3,327	6,698	4,417	4,757	3,364	7,431	5,765
<b>Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises</b>	34,249	37,835	36,983	38,164	37,625	37,915	34,029	33,054
Foreign Currency	141,615	141,061	150,093	150,095	148,941	149,152	146,630	141,076
Domestic Currency	113,135	110,745	114,596	113,031	111,866	113,182	106,400	104,234
	28,480	30,317	35,497	37,064	37,075	35,971	40,230	36,842

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
<b>Total Liabilities</b>	511,752	521,595	527,027	529,514	518,103	520,191	490,641	470,226
<b>Short-term</b>	51,052	58,365	65,157	61,353	55,887	59,516	64,879	58,047
<b>Long-term</b>	460,700	463,230	461,870	468,161	462,216	460,675	425,763	412,179
<b>General Government</b>	39,143	45,829	46,485	54,112	55,628	59,741	49,764	46,281
Short-term	334	341	337	344	285	292	293	298
Other liabilities	334	341	337	344	285	292	293	298
<b>Long-term</b>	38,809	45,489	46,148	53,767	55,344	59,450	49,471	45,983
<b>Debt securities</b>	36,906	43,607	44,366	52,371	54,030	58,180	48,303	44,832
<b>Loans</b>	1,883	1,861	1,762	1,376	1,293	1,270	1,168	1,151
Other liabilities	21	21	21	21	21	0	0	0
<b>Central bank</b>	12,077	13,987	16,928	21,256	14,480	16,802	13,086	11,462
<b>Short-term</b>	4,449	6,287	9,029	13,232	6,393	8,545	5,096	3,535
<b>Loans</b>	2,546	4,298	6,944	11,332	4,487	6,552	2,853	1,379
<b>Currency and deposits</b>	1,903	1,989	2,085	1,900	1,907	1,993	2,243	2,156
<b>Long-term</b>	7,628	7,700	7,899	8,023	8,087	8,257	7,990	7,926
Other liabilities (SDR allocation)	7,628	7,700	7,899	8,023	8,087	8,257	7,990	7,926
<b>Banks (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	114,216	114,843	107,959	103,634	98,844	100,200	90,687	87,137
<b>Short-term</b>	26,685	32,522	32,002	27,635	30,636	33,927	32,116	32,172
<b>Debt securities</b>	1,592	1,462	1,345	1,321	1,358	1,234	1,101	1,058
<b>Loans</b>	451	254	202	265	202	473	344	292
<b>Current accounts and deposits</b>	22,824	27,927	26,571	23,699	26,814	30,117	26,629	29,395
Other liabilities	1,817	2,879	3,884	2,351	2,261	2,103	4,043	1,428
<b>Long-term</b>	87,531	82,321	75,958	75,998	68,209	66,273	58,571	54,965
<b>Debt securities</b>	4,556	4,219	4,219	4,493	4,018	4,259	3,698	3,700
<b>Deposits</b>	82,478	77,558	71,464	71,197	63,940	61,705	54,640	51,012
Other liabilities	497	545	275	308	251	310	233	252
<b>Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)</b>	204,701	205,874	205,561	200,419	200,209	194,295	190,474	184,270
<i>Other financial corporations</i>	16,238	17,293	16,822	16,702	16,041	16,014	14,996	14,424

(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
Short-term	2,864	3,320	3,385	3,059	2,705	2,953	3,156	2,787
Debt securities	0	0	0	0	0	0	0	0
Loans and deposits	1,472	1,872	1,808	1,314	1,262	1,294	1,343	1,155
Other liabilities	1,392	1,447	1,577	1,745	1,443	1,660	1,813	1,632
Long-term	13,374	13,973	13,437	13,643	13,336	13,061	11,840	11,637
Debt securities	1,254	1,716	1,732	2,340	2,371	2,566	2,457	2,154
Loans and deposits	12,120	12,257	11,705	11,303	10,965	10,495	9,383	9,483
<i>Nonfinancial corporations, households and NPISHs</i>	188,464	188,582	188,739	183,717	184,169	178,280	175,478	169,846
Short-term	10,683	9,536	13,101	11,331	11,016	9,615	13,808	12,039
Debt securities	1,000	1,000	1,000	1,000	800	600	400	200
Loans	4,877	4,908	5,022	5,372	4,937	4,888	4,895	4,998
Trade credits	2,981	2,923	3,082	3,334	3,234	3,323	3,493	3,514
Other liabilities	1,825	705	3,997	1,625	2,044	804	5,020	3,326
Long-term	177,780	179,046	175,638	172,386	173,153	168,665	161,670	157,808
Debt securities	3,733	4,471	4,060	4,915	4,720	4,918	4,820	5,080
Loans	174,047	174,575	171,578	167,471	168,433	163,748	156,850	152,728
<b>Direct investment</b>	141,615	141,061	150,093	150,095	148,941	149,152	146,630	141,076
<i>Banks</i>	5,179	5,353	5,294	4,389	4,541	5,017	4,813	5,050
Direct investor in direct investment enterprises	151	130	61	85	52	67	110	68
Direct investment enterprises in direct investor (reverse investment)	34	42	34	34	41	29	24	31
Between fellow enterprises	4,994	5,181	5,199	4,271	4,448	4,921	4,679	4,951
<i>Other sectors</i>	136,436	135,709	144,799	145,705	144,400	144,135	141,817	136,027
Direct investor in direct investment enterprises	43,103	44,446	46,772	46,839	45,618	44,826	48,821	43,007
Direct investment enterprises in direct investor (reverse investment)	71,936	68,355	73,167	73,009	73,149	72,786	68,048	67,596
Between fellow enterprises	21,397	22,908	24,860	25,857	25,632	26,522	24,949	25,424

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	211,092
<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	56,629	68,119	72,060
Equity and investment fund shares	4,519	5,271	3,232	4,433	2,814	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	499,116	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
<b>Net International Investment Position</b>	271,990	291,152	309,373	312,949
<b>Assets</b>	1,339,011	1,393,885	1,346,944	1,339,022
<b>Direct investment</b>	468,567	487,976	464,324	448,319
Equity and investment fund shares	363,981	375,319	356,597	345,541
Debt investments	104,587	112,657	107,727	102,778
<b>Portfolio investment</b>	73,946	74,078	69,685	68,988
Equity and investment fund shares	4,645	4,678	5,287	5,588
Debt investments	69,301	69,400	64,399	63,400
<b>Financial derivatives (other than reserves) and employee stock options</b>	4,853	4,904	5,211	5,551
<b>Other investment</b>	358,903	368,931	350,974	357,001
Other equity	6,976	6,993	6,971	7,180
Currency and deposits	149,513	160,170	150,842	154,984
Loans	170,262	169,384	161,230	164,718
Insurance, pension, and standardized guarantee schemes	2,011	2,167	1,941	1,663
Trade credit and advances	18,051	19,105	15,170	13,348
Other accounts receivable	12,091	11,112	14,820	15,110
<b>Reserve assets</b>	432,742	457,995	456,749	459,163
<b>Liabilities</b>	1,067,022	1,102,732	1,037,571	1,026,073
<b>Direct investment</b>	529,644	548,834	526,034	519,658
Equity and investment fund shares	380,703	399,682	379,404	378,582
Debt investments	148,941	149,152	146,630	141,076
<b>Portfolio investment</b>	230,797	250,092	224,179	229,059
Equity and investment fund shares	160,181	174,474	162,048	171,927
Debt investments	70,616	75,618	62,132	57,131
<b>Financial derivatives (other than reserves) and employee stock options</b>	4,505	4,341	3,957	5,073
<b>Other investment</b>	302,076	299,465	283,401	272,283
Other equity	211	183	168	158
Currency and deposits	92,731	93,931	83,600	82,639
Loans	191,508	188,602	176,747	171,110
Insurance, pension, and standardized guarantee schemes	596	701	678	677
Trade credit and advances	3,234	3,323	3,493	3,514
Other accounts payable	5,709	4,467	10,724	6,259
Special drawing rights (Net incurrence of liabilities)	8,087	8,257	7,990	7,926

<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 Third Quarter of 2018<sup>1</sup>

(millions of US dollars)

	Position as of 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
<b>Net International Investment Position</b>	309,373	29,337	-28,573	2,813	312,949
<b>Assets</b>	1,346,944	12,588	-22,382	1,873	1,339,022
<b>Direct investment</b>	464,324	70	-15,820	-255	448,319
Equity and investment fund shares	356,597	3,674	-14,440	-291	345,541
Direct investor in direct investment enterprises	356,309	3,196	-14,270	-291	344,944
Direct investment enterprises in direct investor (reverse investment)	59	308	0	0	367
Between fellow enterprises	229	171	-170	0	230
<b>Debt instruments</b>	107,727	-3,604	-1,381	36	102,778
Direct investor in direct investment enterprises	66,785	773	-449	40	67,150
Direct investment enterprises in direct investor (reverse investment)	19,330	-5,048	-460	3	13,825
Between fellow enterprises	21,612	670	-472	-7	21,803
<b>Portfolio investment</b>	69,685	812	-362	-1,147	68,988
<b>Equity and investment fund shares</b>	5,287	262	30	8	5,588
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	1,145	4	-112	-17	1,020
General government	0	0	0	0	0
Other sectors	4,142	258	142	25	4,567
Other financial corporations	1,512	159	53	-117	1,607
Nonfinancial corporations, households and NPISHs	2,629	99	89	143	2,960
Equity securities other than investment fund shares	4,091	231	-10	0	4,312
Investment fund shares or units	1,196	31	40	8	1,275
<b>Debt securities</b>	64,399	550	-392	-1,156	63,400
Central bank	2,855	-2	2	-1,478	1,378
Short-term	0	0	0	0	0
Long-term	2,855	-2	2	-1,478	1,378
Deposit-taking corporations, except central bank	34,784	210	-160	-290	34,544
Short-term	2	9	0	-4	6
Long-term	34,782	201	-160	-286	34,538

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
<b>General government</b>	3,075	-106	0	427	3,395
Short-term	0	0	0	0	0
Long-term	3,075	-106	0	427	3,395
<b>Other sectors</b>	23,685	447	-234	186	24,083
Short-term	65	-2	-1	-15	47
Long-term	23,620	449	-233	201	24,037
<b>Other financial corporations</b>	9,355	33	-89	-384	8,916
Short-term	44	-3	0	-33	9
Long-term	9,311	36	-88	-351	8,907
<b>Nonfinancial corporations, households and NPISHs</b>	14,330	414	-145	569	15,168
Short-term	21	0	0	18	38
Long-term	14,309	414	-145	552	15,129
<b>Financial derivatives (other than reserves) and employee stock options</b>	5,211	-2,893	3,702	-469	5,551
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	5,210	-2,771	3,580	-469	5,549
General government	0	0	0	0	0
Other sectors	0	-121	123	0	2
Other financial corporations	0	-32	32	0	0
Nonfinancial corporations, households and NPISHs	0	-90	91	0	2
<i>Financial derivatives (other than reserves) and employee stock options</i>	5,211	-2,893	3,702	-469	5,551
Options	905	90	157	0	1,152
Forward-type contracts	4,306	-2,983	3,545	-469	4,399
<b>Other investment</b>	350,974	9,646	-2,291	-1,327	357,001
<b>Other equity</b>	6,971	215	-7	1	7,180
<b>Currency and deposits</b>	150,842	4,436	-240	-55	154,984
Central banks	159	3	-6	-3	153
Short-term	159	3	-6	-3	153
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	51,365	4,602	-188	-5,605	50,173
Short-term	40,751	6,661	-147	-5,765	41,501
Long-term	10,614	-2,059	-41	160	8,673
<i>Of which: Interbank positions</i>	37,216	-644	-187	-94	36,290
General government	0	0	0	0	0
Short-term	0	0	0	0	0
Long-term	0	0	0	0	0
Other sectors	99,318	-169	-45	5,553	104,657
Short-term	99,318	-169	-45	5,553	104,657
Long-term	0	0	0	0	0
Other financial corporations	3,524	-123	-30	-7	3,364
Short-term	3,524	-123	-30	-7	3,364
Long-term	0	0	0	0	0

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
Nonfinancial corporations, households and NPISHs	95,794	-46	-16	5,560	101,293
Short-term	95,794	-46	-16	5,560	101,293
Long-term	0	0	0	0	0
<b>Loans</b>	161,230	6,989	-1,702	-1,800	164,718
Central bank	41	0	-2	0	39
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	41	0	-2	0	39
Deposit-taking corporations, except central bank	73,282	6,062	-523	-30	78,793
Short-term	7,444	-1,152	-75	-135	6,083
Long-term	65,838	7,215	-448	105	72,710
General government	38,923	-459	-80	160	38,544
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	38,923	-459	-80	160	38,544
Other sectors	48,984	1,385	-1,097	-1,930	47,341
Short-term	9,264	89	-261	-947	8,145
Long-term	39,720	1,296	-836	-983	39,196
Other financial corporations	14,581	-307	-354	-386	13,533
Short-term	3,068	-16	-90	-186	2,776
Long-term	11,513	-291	-265	-200	10,757
Nonfinancial corporations, households and NPISHs	34,403	1,692	-743	-1,544	33,808
Short-term	6,197	105	-171	-761	5,369
Long-term	28,207	1,588	-572	-783	28,439
<b>Insurance, pension, and standardized guarantee schemes</b>	1,941	-198	-79	0	1,663
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	1,941	-198	-79	0	1,663
Other financial corporations	1,941	-198	-79	0	1,663
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	1,836	-208	-79	0	1,550
<i>Life insurance and annuity entitlements</i>	105	9	0	0	113
<b>Trade credit and advances</b>	15,170	-1,804	-18	0	13,348
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 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
<b>General government</b>	224	0	0	0	224
Short-term	0	0	0	0	0
Long-term	224	0	0	0	224
<b>Other sectors</b>	14,946	-1,804	-18	0	13,124
Short-term	14,946	-1,804	-18	0	13,124
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	14,946	-1,804	-18	0	13,124
Short-term	14,946	-1,804	-18	0	13,124
Long-term	0	0	0	0	0
<b>Other accounts receivable</b>	14,820	8	-246	527	15,110
Central bank	2	1	0	0	3
Short-term	2	1	0	0	3
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	12,605	151	-200	600	13,156
Short-term	4,956	953	-123	-808	4,979
Long-term	7,649	-803	-78	1,409	8,177
General government	1,388	-414	-14	0	960
Short-term	1,044	-414	-13	0	616
Long-term	344	0	0	0	344
Other sectors	824	271	-31	-73	991
Short-term	824	271	-31	-73	991
Long-term	0	0	0	0	0
Other financial corporations	451	22	-20	0	454
Short-term	451	22	-20	0	453
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	373	249	-12	-73	538
Short-term	373	249	-12	-73	538
Long-term	0	0	0	0	0
<b>Reserve assets</b>	456,749	4,953	-7,611	5,072	459,163
Monetary gold	78,167	0	-4,270	3,594	77,491
Gold bullion	78,167	0	-4,270	3,594	77,491
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	6,805	3	-55	0	6,754
Reserve position in the IMF	3,109	-25	-25	0	3,060
Other reserve assets	368,668	4,974	-3,261	1,478	371,858
Currency and deposits	131,026	-611	-882	0	129,533
Claims on monetary authorities	59,032	1,260	-497	0	59,795
Claims on other entities	71,995	-1,872	-385	0	69,738

Table 1.8 (cont.)

(millions of US dollars)

	Position as of 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
<b>Securities</b>	237,532	5,154	-2,367	1,478	241,797
<b>Debt securities</b>	237,532	5,154	-2,367	1,478	241,797
Short-term	57,573	4,907	-46	2	62,435
Long-term	179,960	247	-2,322	1,476	179,361
<b>Equity and investment fund shares</b>	0	0	0	0	0
Of which: Securities under repo for cash collateral	0	0	0	0	0
<b>Financial derivatives</b>	0	0	0	0	0
Other claims	109	431	-12	0	529
<b>Liabilities</b>	1,037,571	-16,749	6,191	-940	1,026,073
<b>Direct investment</b>	526,034	-4,245	-2,935	804	519,658
<b>Equity and investment fund shares</b>	379,404	61	-1,521	638	378,582
Direct investor in direct investment enterprises	378,563	38	-1,511	638	377,728
Direct investment enterprises in direct investor (reverse investment)	608	0	0	0	608
Between fellow enterprises	233	22	-10	0	246
<b>Debt instruments</b>	146,630	-4,306	-1,414	166	141,076
Direct investor in direct investment enterprises	48,930	-3,491	-736	-1,649	43,054
Direct investment enterprises in direct investor (reverse investment)	68,073	-2,140	-111	1,806	67,627
Between fellow enterprises	29,627	1,326	-567	9	30,395
<b>Portfolio investment</b>	224,179	-2,794	8,199	-526	229,059
<b>Equity and investment fund shares</b>	162,048	-619	10,766	-268	171,927
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	24,910	-312	-2,697	42	21,942
General government	0	0	0	0	0
Other sectors	137,138	-307	13,464	-310	149,985
Other financial corporations	2,796	-12	-306	-3	2,475
Nonfinancial corporations, households and NPISHs	134,342	-295	13,770	-307	147,509
<i>Equity securities other than investment fund shares</i>	161,777	-618	10,762	-268	171,653
<i>Investment fund shares or units</i>	271	-1	4	0	274
<b>Debt securities</b>	62,132	-2,176	-2,567	-258	57,131
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 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
Deposit-taking corporations, except central bank	4,798	154	-120	-74	4,758
Short-term	1,101	162	-4	-200	1,058
Long-term	3,698	-8	-115	126	3,700
General government	49,656	-2,032	-2,701	16	44,939
Short-term	0	0	0	0	0
Long-term	49,656	-2,032	-2,701	16	44,939
Other sectors	7,677	-297	254	-200	7,434
Short-term	400	0	0	-200	200
Long-term	7,277	-297	254	0	7,234
Other financial corporations	2,457	-314	11	0	2,154
Short-term	0	0	0	0	0
Long-term	2,457	-314	11	0	2,154
Nonfinancial corporations, households and NPISHs	5,220	17	242	-200	5,280
Short-term	400	0	0	-200	200
Long-term	4,820	17	242	0	5,080
<b>Financial derivatives (other than reserves) and employee stock options</b>	3,957	-2,053	3,260	-90	5,073
Central bank	0	0	0	0	0
Deposit-taking corporations, except central bank	3,955	-1,962	3,158	-90	5,061
General government	0	0	0	0	0
Other sectors	2	-91	102	0	13
Other financial corporations	2	-30	37	0	8
Nonfinancial corporations, households and NPISHs	0	-61	65	0	5
<i>Financial derivatives (other than reserves)</i>	3,957	-2,053	3,260	-90	5,073
<i>Options</i>	584	62	277	0	923
<i>Forward-type contracts</i>	3,373	-2,115	2,983	-90	4,150
<b>Other investment</b>	283,401	-7,657	-2,333	-1,128	272,283
<b>Other equity</b>	168	-4	-5	-2	158
<b>Currency and deposits</b>	83,600	-182	-740	-40	82,639
Central banks	2,243	0	-97	10	2,156
Short-term	2,243	0	-97	10	2,156
Long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	81,269	-170	-643	-50	80,407
Short-term	26,629	3,194	-380	-49	29,395
Long-term	54,640	-3,364	-263	-1	51,012
<i>Of which: Interbank positions</i>	27,496	207	-342	-23	27,338
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 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
Other sectors	89	-12	-1	0	76
Short-term	89	-12	-1	0	76
Long-term	0	0	0	0	0
Other financial corporations	89	-12	-1	0	76
Short-term	89	-12	-1	0	76
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>	176,747	-3,261	-1,314	-1,062	171,110
Central bank	2,853	-1,478	4	0	1,379
Credit and loans with the IMF	0	0	0	0	0
Other short-term	2,853	-1,478	4	0	1,379
Other long-term	0	0	0	0	0
Deposit-taking corporations, except central bank	344	-52	0	0	292
Short-term	344	-52	0	0	292
Long-term	0	0	0	0	0
General government	1,168	-18	0	0	1,151
Credit and loans with the IMF	0	0	0	0	0
Other short-term	0	0	0	0	0
Other long-term	1,168	-18	0	0	1,151
Other sectors	172,382	-1,714	-1,318	-1,062	168,288
Short-term	6,149	157	-93	-136	6,078
Long-term	166,233	-1,871	-1,226	-926	162,211
Other financial corporations	10,637	268	-262	-80	10,562
Short-term	1,254	-80	-28	-67	1,079
Long-term	9,383	347	-234	-13	9,483
Nonfinancial corporations, households and NPISHs	161,745	-1,981	-1,056	-981	157,726
Short-term	4,895	237	-65	-69	4,998
Long-term	156,850	-2,219	-992	-912	152,728
<b>Insurance, pension, and standardized guarantee schemes</b>	678	28	-29	0	677
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	678	28	-29	0	677
Other financial corporations	678	28	-29	0	677
Nonfinancial corporations, households and NPISHs	0	0	0	0	0
<i>Nonlife insurance technical reserves</i>	607	27	-26	0	608
<i>Life insurance and annuity entitlements</i>	71	1	-3	0	69

**Table 1.8 (end)**  
(millions of US dollars)

	Position as of 30.06.2018	Changes in Position reflecting			Position as of 30.09.2018
		transactions	valuation changes	other adjustments	
<b>Trade credit and advances</b>	3,493	22	0	0	3,514
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	3,493	22	0	0	3,514
Short-term	3,493	22	0	0	3,514
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	3,493	22	0	0	3,514
Short-term	3,493	22	0	0	3,514
Long-term	0	0	0	0	0
<b>Other accounts payable – other</b>	10,724	-4,260	-181	-25	6,259
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	4,275	-2,537	-34	-25	1,680
Short-term	4,043	-1,755	-30	-830	1,428
Long-term	233	-782	-4	805	252
General government	293	5	-1	0	298
Short-term	293	5	-1	0	298
Long-term	0	0	0	0	0
Other sectors	6,155	-1,728	-146	0	4,281
Short-term	6,155	-1,728	-146	0	4,281
Long-term	0	0	0	0	0
Other financial corporations	1,135	-149	-31	0	955
Short-term	1,135	-149	-31	0	955
Long-term	0	0	0	0	0
Nonfinancial corporations, households and NPISHs	5,020	-1,579	-115	0	3,326
Short-term	5,020	-1,579	-115	0	3,326
Long-term	0	0	0	0	0
<b>Special drawing rights (Net incurrence of liabilities)</b>	7,990	0	-64	0	7,926

<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 30.09.2018
		transactions	valuation changes	other adjustments	total changes	
<b>Assets</b>	202,379	3,149	2,185	-12,490	-7,157	195,222
<b>Direct investment</b>	13,599	1,356	-2,733	-242	-1,619	11,980
Equity (including reinvestment of earnings)	12,246	1,103	-2,661	-19	-1,577	10,669
Direct investor banks in direct investment enterprises	12,109	1,103	-2,729	-19	-1,645	10,463
Banks – direct investment enterprises in direct investors (reverse investment)	0	0	0	0	0	0
Between fellow enterprises	137	0	69	0	69	206
If ultimate controlling parent is resident	42	0	-1	0	-1	41
If ultimate controlling parent is nonresident	95	0	70	0	70	165
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	1,353	253	-72	-223	-42	1,311
Direct investor in direct investment enterprises	153	-1	-9	0	-10	143
Debt securities	0	0	0	0	0	0
Loans	96	6	-6	0	0	96
Other accounts receivable	57	-7	-3	0	-10	48
Banks – direct investment enterprises in direct investors (reverse investment)	6	7	-1	0	6	12
Debt securities	0	0	0	0	0	0
Loans	6	7	-1	0	6	12
Other accounts receivable	0	0	0	0	0	0
Between fellow enterprises	1,194	247	-62	-223	-38	1,156
If ultimate controlling parent is resident	184	-10	-16	-1	-27	158
Debt securities	1	0	0	-1	-1	0
Loans	183	-9	-16	0	-26	158
Other accounts receivable	0	0	0	0	0	0
If ultimate controlling parent is nonresident	1,009	257	-46	-222	-11	998
Debt securities	947	263	-47	-168	48	995
Loans	53	0	0	-54	-53	0
Other accounts receivable	9	-6	0	0	-6	3
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 30.09.2018
		transactions	valuation changes	other adjustments	total changes	
<b>Portfolio investment</b>	39,216	-1,221	-1,689	-742	-3,652	35,564
Equity	1,318	167	-406	-59	-298	1,020
Debt securities	37,898	-1,389	-1,283	-683	-3,354	34,544
Short-term	96	-49	0	-40	-90	6
Short-term	37,803	-1,340	-1,283	-642	-3,265	34,538
<b>Financial derivatives</b>	4,842	-8,731	10,483	-1,045	707	5,549
Options	614	133	405	0	539	1,152
Forward type contracts	4,229	-8,864	10,078	-1,045	168	4,397
<b>Other investment</b>	144,722	11,745	-3,877	-10,461	-2,593	142,129
Other equity	8	-2	0	1	-1	7
Foreign currency	11,142	14,461	-140	-11,596	2,726	13,868
Deposits	43,905	-6,609	-896	-95	-7,599	36,306
Of which: interbank positions	43,883	-6,611	-881	-101	-7,593	36,290
Short-term	30,994	-2,377	-650	-335	-3,362	27,633
Long-term	12,911	-4,232	-246	240	-4,238	8,673
Loans	79,132	1,750	-2,333	244	-339	78,793
Short-term	11,426	-3,981	-406	-956	-5,343	6,083
Long-term	67,706	5,731	-1,927	1,200	5,004	72,710
Other accounts receivable	10,535	2,145	-508	984	2,621	13,156
Short-term	4,849	2,683	-242	-2,312	129	4,979
Long-term	5,686	-538	-266	3,296	2,492	8,177
<b>LIABILITIES</b>	156,899	-15,789	-4,347	-891	-21,027	135,872
<b>Direct investment</b>	23,208	2,879	-4,337	-126	-1,584	21,624
Equity (including reinvestment of earnings)	18,668	2,226	-4,199	-119	-2,093	16,575
Direct investors in banks – direct investment enterprises	18,654	2,226	-4,199	-119	-2,092	16,562
Direct investment enterprises in direct investor (reverse investment)	11	0	-1	0	-1	10
Between fellow enterprises	3	0	0	0	0	3
If ultimate controlling parent is resident	0	0	0	0	0	0
If ultimate controlling parent is nonresident	3	0	0	0	0	3
If ultimate controlling parent is unknown	0	0	0	0	0	0
Debt instruments	4,541	653	-138	-7	509	5,050
Direct investors in banks – direct investment enterprises	52	22	-7	0	15	68
Debt securities	0	0	0	0	0	0
Deposits	48	20	-5	0	14	62
Loans	0	0	0	0	0	0
Other accounts payable	4	2	-1	0	1	5
Direct investment enterprises in direct investor (reverse investment)	41	6	-1	-15	-9	31
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 30.09.2018
		transactions	valuation changes	other adjustments	total changes	
Deposits	28	1	0	-15	-15	13
Loans	10	5	0	0	5	15
Other accounts payable	2	1	0	0	1	3
Between fellow enterprises	4,448	625	-131	8	502	4,951
If ultimate controlling parent is resident	113	411	-86	8	333	446
Debt securities	0	0	0	0	0	0
Deposits	112	411	-86	8	333	445
Loans	0	0	0	0	0	0
Other accounts payable	1	0	0	0	0	0
If ultimate controlling parent is nonresident	4,335	214	-44	0	169	4,505
Debt securities	0	0	0	0	0	0
Deposits	4,323	225	-44	0	180	4,504
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	-2,798	-5,922	-156	-8,876	26,701
Equity	30,201	-2,707	-5,671	120	-8,258	21,942
Debt securities	5,376	-91	-251	-276	-618	4,758
Short-term	1,358	120	-15	-405	-300	1,058
Long-term	4,018	-210	-236	129	-318	3,700
<b>Financial derivatives</b>	4,503	-7,453	8,292	-280	558	5,061
Options	305	51	567	0	618	923
Forward-type contracts	4,197	-7,504	7,725	-280	-60	4,138
<b>Other investment</b>	93,611	-8,417	-2,379	-328	-11,124	82,487
Other equity	143	8	-17	-26	-35	108
Deposits	90,754	-7,998	-2,199	-150	-10,347	80,407
Of which: interbank positions	25,942	2,679	-1,119	-164	1,396	27,338
Short-term	26,814	3,998	-1,332	-86	2,581	29,395
Long-term	63,940	-11,996	-868	-64	-12,928	51,012
Loans <sup>2</sup>	202	90	0	0	90	292
Short-term	202	90	0	0	90	292
Other accounts payable	2,512	-517	-163	-153	-832	1,680
Short-term	2,261	1,449	-153	-2,130	-834	1,428
Long-term	251	-1,966	-10	1,977	2	252
<b>INTERNATIONAL INVESTMENT POSITION, NET</b>	45,480	18,937	6,532	-11,599	13,870	59,350

<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			
		total		of which		total		of which		total		of which		total		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	with non-CIS countries			% of the corresponding period of the previous year	with CIS countries				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16						
2016	281,709	82.5	241,675	82.7	40,034	81.2	191,494	99.2	170,827	100.1	20,667	92.1	90,215	70,848	19,366						
2017	353,547	125.5	303,393	125.5	50,154	125.3	238,125	124.4	212,775	124.6	25,351	122.7	115,422	90,618	24,804						
2018	444,008	125.6	387,662	127.8	56,346	112.3	249,057	104.6	222,524	104.6	26,533	104.7	194,951	165,138	29,813						
<b>2018</b>																					
Q1	101,507	123.0	88,349	122.7	13,159	124.8	57,429	119.4	51,165	120.1	6,264	114.1	44,078	37,183	6,895						
Q2	108,722	129.6	94,666	132.3	14,056	114.0	63,356	108.0	56,420	107.9	6,936	108.6	45,366	38,246	7,120						
Q3	110,647	130.9	96,672	133.7	13,974	114.2	62,677	98.2	56,329	98.3	6,348	97.3	47,970	40,343	7,627						
Q4	123,132	120.1	107,975	123.4	15,157	100.7	65,595	97.1	58,610	96.7	6,985	100.5	57,537	49,365	8,172						
January	33,591	132.1	29,669	133.0	3,922	125.5	16,672	122.4	14,763	123.1	1,909	117.8	16,919	14,906	2,013						
February	31,283	121.2	26,863	119.9	4,420	130.0	19,114	123.5	17,098	124.8	2,016	113.8	12,169	9,765	2,404						
March	36,634	117.0	31,817	116.6	4,817	119.7	21,643	113.9	19,304	114.2	2,339	111.6	14,991	12,513	2,478						
April	35,968	137.9	31,227	140.4	4,741	123.7	20,968	114.8	18,709	114.8	2,259	114.9	15,000	12,518	2,482						
May	36,482	129.1	31,844	131.5	4,638	114.6	21,310	108.6	18,965	108.8	2,345	106.9	15,172	12,879	2,293						
June	36,272	122.8	31,594	125.9	4,678	105.3	21,077	101.4	18,745	101.0	2,332	104.7	15,195	12,849	2,346						
July	34,389	139.3	29,844	142.6	4,545	121.3	21,218	101.8	19,034	101.9	2,184	100.4	13,171	10,810	2,361						
August	37,565	129.2	32,805	131.2	4,760	116.6	21,671	96.7	19,494	96.3	2,177	100.6	15,894	13,311	2,583						
September	38,692	125.6	34,022	128.9	4,670	106.0	19,787	96.2	17,801	96.9	1,986	91.0	18,905	16,221	2,684						
October	41,315	130.8	35,882	133.7	5,433	114.4	21,618	100.5	19,293	100.2	2,325	103.0	19,697	16,589	3,108						
November	40,460	121.0	35,692	124.8	4,768	98.4	21,476	98.1	19,186	98.0	2,290	98.4	18,984	16,506	2,478						
December	41,357	110.2	36,401	113.5	4,956	90.9	22,501	93.2	20,131	92.4	2,370	100.1	18,856	16,270	2,586						

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

<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)*

	31.01.2019
<b>A. Official reserves assets</b>	<b>475,944.7</b>
(1) Foreign currency reserves (in convertible foreign currencies)	374,053.0
(a) Securities	246,306.6
of which: issuer headquartered in reporting country but located abroad	–
(b) total currency and deposits (including gold deposits) with:	127,746.5
(i) other national central banks, BIS and IMF	67,109.2
(ii) banks headquartered in the reporting country	0.0
of which: located abroad	0.0
(iii) banks headquartered outside the reporting country	60,637.2
of which: located in the reporting country	–
(2) IMF reserve position	3,092.7
(3) SDRs	6,791.7
(4) Gold	89,459.8
– volume in millions of fine troy ounces	68.1
(5) Other reserve assets (specify)	2,547.5
– financial derivatives	–
– loans to nonbank nonresidents	–
– other (assets in the form of reverse repo and other accounts receivable)	2,547.5
<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	-394.2	211.6	-127.5	-478.3
– outflows (-), principal	-937.7	-15.4	-371.9	-550.4
– outflows (-), interest	-2,019.5	-1.0	-507.0	-1,511.5
– inflows (+), principal	1,991.1	157.9	575.4	1,257.8
– inflows (+), interest	572.0	70.2	176.0	325.9
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 (-)	-46.4	-46.4	-	-
(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: Inthemoney 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)

	31.01.2019
(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	46.3
– other instruments	–
(c) pledged assets	–
– included in reserve assets	–
– included in other foreign currency assets	–
(d) securities lent and on repo	662.9
– lent or repoed and included in Section I	–8,431.2
– lent or repoed but not included in Section I	–1,946.0
– borrowed or acquired and included in Section I	–
– borrowed or acquired but not included in Section I	11,040.1
(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	International benchmark reserves adequacy, months
Q1 2010	21.0	3
Q2 2010	20.2	3
Q3 2010	19.7	3
Q4 2010	17.9	3
Q1 2011	17.5	3
Q2 2011	16.8	3
Q3 2011	15.7	3
Q4 2011	14.6	3
Q1 2012	14.6	3
Q2 2012	14.5	3
Q3 2012	14.7	3
Q4 2012	14.5	3
Q1 2013	14.0	3
Q2 2013	13.4	3
Q3 2013	13.4	3
Q4 2013	13.0	3
Q1 2014	12.5	3
Q2 2014	12.4	3
Q3 2014	12.0	3
Q4 2014	10.8	3
Q1 2015	10.8	3
Q2 2015	12.3	3
Q3 2015	14.3	3
Q4 2015	15.7	3
Q1 2016	17.2	3
Q2 2016	17.8	3
Q3 2016	18.2	3
Q4 2016	17.0	3
Q1 2017	17.2	3
Q2 2017	16.8	3
Q3 2017	16.4	3
Q4 2017	15.9	3
Q1 2018	16.2	3
Q2 2018	15.8	3
Q3 2018	15.9	3
Q4 2018 <sup>1</sup>	16.3	3

<sup>1</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	31,830,186
Claims on nonresidents	22,960,625	25,083,013	32,521,249
Monetary gold and SDR holdings	4,043,318	4,810,395	6,505,230
Foreign currency and deposits	3,967,083	4,590,168	10,293,843
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	691,064
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	–9,150,666
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	8,374,306
Deposits	5,622,387	5,118,156	8,268,141
<i>in rubles</i>	1,804,755	1,977,932	1,148,749
<i>in foreign currency</i>	3,817,631	3,140,224	7,119,392
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	1,978,981
<i>in rubles</i>	1,743,796	2,160,698	1,978,980
<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	2,274
<i>in rubles</i>	1,538	2,515	2,274
Debt securities	–	–	–
Loans	–	–	–
Other claims	1,538	2,515	2,274
<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	614
<i>in rubles</i>	77	43	1
<i>in foreign currency</i>	247	250	613
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	43,845	45,443	66,100
<i>in rubles</i>	43,843	45,441	66,098
Transferable deposits	29,698	41,141	15,205
Other financial institutions	16,699	27,207	1,777
Nonfinancial organizations	12,999	13,935	13,429
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	12,741,932
<b>OTHER ITEMS (NET)</b>	619,030	622,838	1,564,164
Other liabilities	988,102	1,007,968	2,108,429
Other assets	369,072	385,131	544,265

Table 1.14 (cont.)

(millions of rubles, end of period)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
<b>NET FOREIGN ASSETS</b>	30,664,595	29,560,065	29,553,572	30,109,101	31,830,186
Claims on nonresidents	31,348,695	30,178,837	30,093,688	30,769,414	32,521,249
Monetary gold and SDR holdings	5,721,390	5,548,834	5,772,849	5,970,590	6,505,230
Foreign currency and deposits	8,809,861	8,538,159	8,342,214	8,308,756	10,293,843
Debt securities	16,755,804	16,009,493	15,931,964	16,435,078	15,626,515
Loans	48,589	78,700	43,541	49,943	92,466
Other	13,051	3,651	3,120	5,047	3,196
Liabilities to nonresidents	684,099	618,773	540,116	660,313	691,064
Deposits	3,562	3,197	3,034	3,174	3,246
Loans	139,433	90,780	18,934	135,260	138,831
SDR allocations	541,100	524,796	518,141	521,875	548,987
Other	5	–	8	3	–
<b>CLAIMS ON CREDIT INSTITUTIONS</b>	5,844,283	6,484,639	6,269,686	6,280,019	5,777,739
<i>in rubles</i>	5,841,701	6,482,140	6,267,107	6,277,414	5,774,820
Loans and deposits, of which	3,235,445	3,599,407	3,564,857	3,506,607	3,088,753
REPO	3,280	9,958	1,059	9,188	3,633
Debt securities	212,659	212,659	212,659	212,659	212,659
Other claims	2,393,597	2,670,075	2,489,592	2,558,149	2,473,408
<i>in foreign currency</i>	2,582	2,499	2,579	2,605	2,920
Loans and deposits, of which	2,582	2,499	2,579	2,605	2,920
REPO	–	–	–	–	–
Debt securities	–	–	–	–	–
Other claims	–	–	–	–	–
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	–8,680,518	–8,726,686	–9,030,600	–9,524,079	–9,150,666
Claims on federal government	192,911	185,129	170,276	172,609	177,625
Debt securities	192,911	185,129	170,276	172,609	177,625
<i>in rubles</i>	1,557	1,434	1,217	60	59
<i>in foreign currency</i>	191,355	183,695	169,060	172,549	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	7,982,706	8,008,505	8,070,510	8,675,920	8,374,306
Deposits	7,890,557	7,920,701	7,977,693	8,580,895	8,268,141
<i>in rubles</i>	1,719,013	1,571,406	1,189,383	1,654,900	1,148,749
<i>in foreign currency</i>	6,171,544	6,349,296	6,788,310	6,925,995	7,119,392
Other liabilities	92,148	87,804	92,817	95,025	106,165
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	92,148	87,804	92,817	95,025	106,165
Liabilities to state and local government	890,723	903,309	1,130,367	1,020,768	953,985
Deposits	890,723	903,309	1,130,367	1,020,768	953,985
<i>in rubles</i>	890,723	903,309	1,130,367	1,020,768	953,985
<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)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
<b>CLAIMS ON OTHER SECTORS</b>	1,985,422	1,983,263	1,983,409	1,984,185	1,978,981
<i>in rubles</i>	1,985,421	1,983,263	1,983,408	1,984,185	1,978,980
<i>in foreign currency</i>	–	–	–	–	–
Other financial institutions	1,981,216	1,979,383	1,980,147	1,981,462	1,976,707
<i>in rubles</i>	1,981,216	1,979,383	1,980,147	1,981,462	1,976,707
Debt securities	–	–	–	–	–
Loans	1,923,906	1,921,930	1,922,405	1,923,070	1,920,699
Other claims	57,310	57,453	57,742	58,392	56,008
<i>in foreign currency</i>	–	–	–	–	–
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	–	–	–	–
Nonfinancial organizations	4,206	3,880	3,262	2,723	2,274
<i>in rubles</i>	4,206	3,880	3,262	2,722	2,274
Debt securities	–	–	–	23	–
Loans	–	–	–	–	–
Other claims	4,206	3,880	3,262	2,699	2,274
<i>in foreign currency</i>	–	–	–	–	–
Debt securities	–	–	–	–	–
Loans	–	–	–	–	–
Other claims	–	–	–	–	–
Households	–	–	–	–	–
<b>MONETARY BASE</b>	16,118,622	16,354,961	16,090,390	15,694,772	16,063,430
Currency in circulation	9,968,407	9,963,478	9,881,359	9,788,574	10,312,494
Liabilities to credit institutions	6,150,215	6,391,483	6,209,032	5,906,198	5,750,936
Deposits, of which	4,750,475	4,905,334	4,776,394	4,289,537	4,377,060
Required reserves	527,115	563,559	570,049	569,220	575,279
Debt securities	1,399,740	1,486,149	1,432,638	1,616,661	1,373,875
<b>OTHER LIABILITIES TO CREDIT INSTITUTIONS</b>	552	1,438	1,357	1,299	614
<i>in rubles</i>	10	23	32	4	1
<i>in foreign currency</i>	542	1,415	1,325	1,295	613
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	52,986	42,096	34,555	74,110	66,100
<i>in rubles</i>	52,984	42,094	34,554	74,108	66,098
Transferable deposits	39,534	15,435	21,054	18,338	15,205
Other financial institutions	25,721	2,507	4,489	2,194	1,777
Nonfinancial organizations	13,814	12,928	16,565	16,144	13,429
Households	–	–	–	–	–
Other deposits	13,450	26,659	13,500	55,770	50,893
Other financial institutions	13,450	26,659	13,500	55,770	50,893
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
<i>in foreign currency</i>	2	1	1	2	2
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	2	1	1	2	2
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	2	1	1	2	2
Households	–	–	–	–	–
<b>SHARES AND OTHER EQUITY</b>	12,421,449	11,682,872	11,457,579	11,888,912	12,741,932
<b>OTHER ITEMS (NET)</b>	1,220,174	1,219,914	1,192,184	1,190,134	1,564,164
Other liabilities	1,736,263	1,747,079	1,706,545	1,707,164	2,108,429
Other assets	516,089	527,165	514,360	517,031	544,265

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	7,860,934
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	5,963,906
Deposits	6,928,666	5,630,799	5,490,481
Debt securities	262,732	236,163	276,987
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	51,842,742
<i>in rubles</i>	30,659,354	33,950,744	37,702,964
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	25,433,104
Other financial institutions	1,365,768	1,314,912	1,257,342
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	1,126,330
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	1,026,406	1,418,096	1,530,004
<b>SHARES AND OTHER EQUITY</b>	6,968,268	6,547,475	7,697,037
<b>OTHER ITEMS (NET)</b>	8,532,178	10,557,325	11,623,192
Other liabilities	14,141,756	16,144,499	17,662,115
Other assets	4,944,033	4,862,951	5,544,758
Consolidation adjustment	–665,545	–724,224	–494,165

Table 1.15 (cont.)

(millions of rubles, end of period)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
<b>NET FOREIGN ASSETS</b>	6,175,208	6,399,097	6,400,023	7,143,105	7,860,934
Claims on nonresidents	12,445,814	12,518,159	12,466,033	13,038,119	13,824,840
Foreign currency and deposits	3,760,369	3,572,052	3,674,110	3,982,648	4,174,169
Debt securities	2,462,485	2,393,101	2,292,040	2,295,934	2,360,919
Loans	5,377,690	5,687,862	5,649,732	5,721,804	5,754,265
Equity and investment fund shares	835,248	856,111	840,277	1,028,483	1,526,014
Other	10,021	9,032	9,873	9,250	9,472
Liabilities to nonresidents	6,270,606	6,119,062	6,066,010	5,895,014	5,963,906
Deposits	5,771,297	5,634,612	5,599,974	5,437,160	5,490,481
Debt securities	264,686	252,054	263,615	262,565	276,987
Loans	230,678	228,447	198,506	191,016	192,871
Other	3,945	3,949	3,915	4,273	3,568
<b>CLAIMS ON CENTRAL BANK</b>	6,969,244	7,217,717	7,043,369	6,715,122	6,725,000
Currency	818,477	824,795	832,979	807,624	973,448
Deposits, of which	4,751,027	4,906,772	4,777,751	4,290,836	4,377,677
Required reserves	527,115	563,559	570,049	569,220	575,279
Debt securities	1,399,740	1,486,149	1,432,638	1,616,661	1,373,875
<b>NET CLAIMS ON GENERAL GOVERNMENT</b>	753,597	424,885	-29,404	100,469	1,167,592
Claims on federal government	4,363,732	4,371,646	4,404,325	4,459,897	4,487,906
Debt securities	4,277,660	4,287,022	4,317,624	4,369,703	4,395,172
<i>in rubles</i>	3,581,918	3,617,529	3,660,303	3,696,453	3,672,681
<i>in foreign currency</i>	695,741	669,494	657,320	673,250	722,491
Loans	86,072	84,623	86,701	90,194	92,734
<i>in rubles</i>	86,072	84,623	86,701	90,194	92,734
<i>in foreign currency</i>	-	-	-	-	-
Other claims	-	-	-	-	-
<i>in rubles</i>	-	-	-	-	-
<i>in foreign currency</i>	-	-	-	-	-
Claims on state and local government	1,010,308	1,031,808	1,043,624	1,105,965	1,301,879
Debt securities	414,696	420,088	424,417	425,631	415,884
<i>in rubles</i>	414,696	420,088	424,417	425,631	415,884
<i>in foreign currency</i>	-	-	-	-	-
Loans	595,611	611,720	619,207	680,333	885,996
<i>in rubles</i>	595,487	611,600	619,087	680,212	885,869
<i>in foreign currency</i>	124	120	120	122	127
Other claims	-	-	-	-	-
<i>in rubles</i>	-	-	-	-	-
<i>in foreign currency</i>	-	-	-	-	-

Table 1.15 (cont.)

(millions of rubles, end of period)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
Liabilities to federal government	2,882,892	3,352,719	3,618,141	3,624,095	3,246,346
Deposits	2,882,842	3,352,650	3,618,114	3,624,079	3,246,346
<i>in rubles</i>	2,772,535	3,257,452	3,572,475	3,535,436	3,175,938
<i>in foreign currency</i>	110,307	95,197	45,640	88,643	70,408
Other liabilities	50	69	27	17	–
<i>in rubles</i>	50	69	27	17	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to state and local government	1,737,551	1,625,850	1,859,212	1,841,298	1,375,847
Deposits	1,737,551	1,625,850	1,859,212	1,841,298	1,375,847
<i>in rubles</i>	1,737,480	1,625,782	1,859,144	1,841,229	1,375,776
<i>in foreign currency</i>	70	68	68	69	72
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
CLAIMS ON OTHER SECTORS	59,430,626	59,300,227	60,421,098	60,610,259	61,522,648
<i>in rubles</i>	50,319,249	50,641,313	51,763,688	52,155,825	52,743,052
<i>in foreign currency</i>	9,111,377	8,658,913	8,657,410	8,454,434	8,779,597
Other financial institutions	6,749,249	6,819,075	7,236,082	7,015,419	7,559,631
<i>in rubles</i>	5,324,105	5,513,763	5,861,322	5,681,393	6,031,687
Debt securities	671,585	653,918	658,715	635,734	678,671
Loans	3,502,828	3,722,138	3,808,209	3,859,042	4,064,878
Other claims	1,149,692	1,137,707	1,394,398	1,186,617	1,288,138
<i>in foreign currency</i>	1,425,144	1,305,312	1,374,761	1,334,026	1,527,945
Debt securities	114,891	109,303	109,448	110,903	106,906
Loans	926,282	875,154	848,396	857,235	979,386
Other claims	383,972	320,855	416,917	365,889	441,652
Nonfinancial organizations	37,652,497	37,167,233	37,622,770	37,689,565	37,897,820
<i>in rubles</i>	30,123,687	29,963,919	30,490,154	30,718,100	30,810,224
Debt securities	1,283,153	1,289,215	1,350,657	1,277,397	1,257,992
Loans	26,298,608	26,186,940	26,638,242	26,863,362	26,913,656
Other claims	2,541,925	2,487,764	2,501,255	2,577,340	2,638,576
<i>in foreign currency</i>	7,528,811	7,203,314	7,132,615	6,971,465	7,087,596
Debt securities	9,711	9,331	9,253	9,373	10,514
Loans	7,339,256	7,012,593	6,945,762	6,784,135	6,901,750
Other claims	179,844	181,389	177,601	177,957	175,332
Households	15,028,879	15,313,918	15,562,247	15,905,275	16,065,197
<i>in rubles</i>	14,871,457	15,163,631	15,412,212	15,756,332	15,901,141
Debt securities	2	2	1	–	–
Loans	14,871,454	15,163,629	15,412,211	15,756,332	15,901,141
Other claims	–	–	–	–	–
<i>in foreign currency</i>	157,422	150,288	150,034	148,943	164,056
Debt securities	–	–	–	–	–
Loans	157,422	150,288	150,034	148,943	164,056
Other claims	–	–	–	–	–

Table 1.15 (end)

(millions of rubles, end of period)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
<b>LIABILITIES TO CENTRAL BANK</b>	3,450,686	3,814,564	3,780,094	3,721,871	3,304,331
<i>in rubles</i>	3,448,103	3,812,066	3,777,515	3,719,266	3,301,412
Loans and deposits, of which	3,235,445	3,599,407	3,564,857	3,506,607	3,088,753
REPO	3,280	9,958	1,059	9,188	3,633
Debt securities	212,659	212,659	212,659	212,659	212,659
Other liabilities	–	–	–	–	–
<i>in foreign currency</i>	2,582	2,499	2,579	2,605	2,920
Loans and deposits, of which	2,582	2,499	2,579	2,605	2,920
REPO	–	–	–	–	–
Debt securities	–	–	–	–	–
Other liabilities	–	–	–	–	–
<b>DEPOSITS INCLUDED IN BROAD MONEY</b>	48,502,120	48,193,394	48,237,594	49,200,109	51,842,742
<i>in rubles</i>	35,166,177	35,072,673	35,136,088	35,837,091	37,702,964
Transferable deposits	11,406,820	11,421,404	11,415,589	11,573,620	12,269,860
Other financial institutions	513,250	544,399	557,372	550,393	478,327
Nonfinancial organizations	5,810,230	5,838,814	5,715,074	6,063,102	6,090,994
Households	5,083,340	5,038,190	5,143,143	4,960,125	5,700,539
Other deposits	23,759,356	23,651,269	23,720,498	24,263,471	25,433,104
Other financial institutions	1,193,384	1,215,759	1,288,912	1,352,652	1,257,342
Nonfinancial organizations	5,903,891	5,831,582	5,724,786	6,035,927	6,990,120
Households	16,662,081	16,603,929	16,706,801	16,874,893	17,185,642
<i>in foreign currency</i>	13,335,943	13,120,721	13,101,506	13,363,018	14,139,778
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	13,335,943	13,120,721	13,101,506	13,363,018	14,139,778
Other financial institutions	202,629	214,935	220,584	229,932	236,996
Nonfinancial organizations	7,432,935	7,448,854	7,438,880	7,558,294	8,009,343
Households	5,700,379	5,456,932	5,442,042	5,574,792	5,893,439
<b>DEBT SECURITIES INCLUDED IN BROAD MONEY</b>	273,047	237,938	199,988	175,428	152,537
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	1,201,402	1,051,142	1,062,003	1,070,428	1,126,330
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	1,492,927	1,472,172	1,496,413	1,512,586	1,530,004
<b>SHARES AND OTHER EQUITY</b>	6,715,427	7,061,374	6,934,302	7,048,228	7,697,037
<b>OTHER ITEMS (NET)</b>	11,693,067	11,511,341	12,124,692	11,840,304	11,623,192
Other liabilities	17,231,674	16,901,170	17,617,639	17,557,812	17,662,115
Other assets	5,005,691	4,862,586	4,961,515	5,215,084	5,544,758
Consolidation adjustment	–532,917	–527,242	–531,433	–502,423	–494,165

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	39,691,119
Claims on nonresidents	35,246,777	36,293,140	46,346,089
Monetary gold and SDR holdings	4,043,318	4,810,395	6,505,230
Foreign currency and deposits	7,783,666	8,023,622	14,468,012
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	6,654,970
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	276,987
<i>in rubles</i>	262,732	236,163	276,987
<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	55,518,556
Net claims on general government	–2,504,477	–3,296,956	–7,983,074
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	11,620,652
Deposits	7,229,097	7,354,392	11,514,487
<i>in rubles</i>	2,919,304	3,824,378	4,324,688
<i>in foreign currency</i>	4,309,792	3,530,014	7,189,800
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	63,501,629
<i>in rubles</i>	43,110,398	48,799,438	54,722,032
<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	37,900,094
<i>in rubles</i>	26,525,749	28,284,164	30,812,498
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	2,640,850
<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>61,400,425</b>
<b>Money Supply (National Definition)</b>	<b>38,417,974</b>	<b>42,442,219</b>	<b>47,108,108</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	12,285,065
Other financial institutions	549,030	654,526	480,103
Nonfinancial organizations	5,684,174	5,842,416	6,104,423
Households	3,694,438	4,565,905	5,700,539
Other deposits	20,775,556	22,933,338	25,483,997
Other financial institutions	1,379,913	1,319,212	1,308,235
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>1,126,330</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>1,026,406</b>	<b>1,418,096</b>	<b>1,530,004</b>
<b>SHARES AND OTHER EQUITY</b>	<b>17,575,600</b>	<b>17,504,498</b>	<b>20,438,970</b>
<b>OTHER ITEMS (NET)</b>	<b>7,210,424</b>	<b>8,419,140</b>	<b>10,713,946</b>
Other liabilities	15,129,858	17,152,467	19,770,544
Other assets	5,313,105	5,248,081	6,089,022
Consolidation adjustment	–2,606,328	–3,485,246	–2,967,576

Table 1.16 (cont.)

(millions of rubles, end of period)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
<b>NET FOREIGN ASSETS</b>	36,839,804	35,959,162	35,953,595	37,252,206	39,691,119
Claims on nonresidents	43,794,509	42,696,996	42,559,721	43,807,533	46,346,089
Monetary gold and SDR holdings	5,721,390	5,548,834	5,772,849	5,970,590	6,505,230
Foreign currency and deposits	12,570,230	12,110,211	12,016,325	12,291,403	14,468,012
Debt securities	19,218,288	18,402,595	18,224,004	18,731,012	17,987,435
<i>in rubles</i>	199,289	175,853	172,124	167,528	168,317
<i>in foreign currency</i>	19,018,999	18,226,741	18,051,880	18,563,484	17,819,118
Loans	5,426,279	5,766,562	5,693,272	5,771,747	5,846,731
<i>in rubles</i>	886,951	923,179	961,617	1,018,883	1,046,696
<i>in foreign currency</i>	4,539,328	4,843,383	4,731,656	4,752,864	4,800,035
Equity and investment fund shares	835,248	856,111	840,277	1,028,483	1,526,014
<i>in rubles</i>	21,102	21,097	12,285	12,285	12,285
<i>in foreign currency</i>	814,146	835,014	827,992	1,016,198	1,513,729
Other	23,073	12,683	12,994	14,297	12,668
<i>in rubles</i>	3,653	3,518	3,807	3,665	3,506
<i>in foreign currency</i>	19,419	9,165	9,187	10,632	9,161
Liabilities to nonresidents	6,954,705	6,737,835	6,606,126	6,555,327	6,654,970
Deposits	5,774,859	5,637,808	5,603,008	5,440,335	5,493,726
<i>in rubles</i>	965,906	973,089	928,389	879,182	933,283
<i>in foreign currency</i>	4,808,953	4,664,719	4,674,619	4,561,153	4,560,443
Debt securities	264,686	252,054	263,615	262,565	276,987
<i>in rubles</i>	264,686	252,054	263,615	262,565	276,987
<i>in foreign currency</i>	–	–	–	–	–
Loans	370,110	319,227	217,440	326,276	331,701
<i>in rubles</i>	38,032	31,896	17,839	20,651	20,125
<i>in foreign currency</i>	332,079	287,331	199,601	305,625	311,577
SDR allocations	541,100	524,796	518,141	521,875	548,987
Other	3,950	3,949	3,923	4,276	3,568
<i>in rubles</i>	146	100	163	337	114
<i>in foreign currency</i>	3,803	3,849	3,760	3,939	3,454
<b>DOMESTIC CLAIMS</b>	53,489,127	52,981,689	53,344,502	53,170,833	55,518,556
Net claims on general government	–7,926,921	–8,301,801	–9,060,005	–9,423,610	–7,983,074
Claims on federal government	4,556,643	4,556,775	4,574,601	4,632,506	4,665,531
Debt securities	4,470,571	4,472,151	4,487,900	4,542,312	4,572,797
<i>in rubles</i>	3,583,475	3,618,962	3,661,520	3,696,513	3,672,740
<i>in foreign currency</i>	887,096	853,189	826,380	845,799	900,057
Loans	86,072	84,623	86,701	90,194	92,734
<i>in rubles</i>	86,072	84,623	86,701	90,194	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)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
Claims on state and local government	1,010,308	1,031,808	1,043,624	1,105,965	1,301,879
Debt securities	414,696	420,088	424,417	425,631	415,884
<i>in rubles</i>	414,696	420,088	424,417	425,631	415,884
<i>in foreign currency</i>	–	–	–	–	–
Loans	595,611	611,720	619,207	680,333	885,996
<i>in rubles</i>	595,487	611,600	619,087	680,212	885,869
<i>in foreign currency</i>	124	120	120	122	127
Other claims	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Liabilities to federal government	10,865,597	11,361,224	11,688,651	12,300,015	11,620,652
Deposits	10,773,400	11,273,351	11,595,807	12,204,974	11,514,487
<i>in rubles</i>	4,491,549	4,828,858	4,761,858	5,190,336	4,324,688
<i>in foreign currency</i>	6,281,851	6,444,493	6,833,950	7,014,638	7,189,800
Other liabilities	92,198	87,873	92,843	95,041	106,165
<i>in rubles</i>	50	69	27	17	–
<i>in foreign currency</i>	92,148	87,804	92,817	95,025	106,165
Liabilities to state and local government	2,628,274	2,529,159	2,989,580	2,862,066	2,329,832
Deposits	2,628,274	2,529,159	2,989,580	2,862,066	2,329,832
<i>in rubles</i>	2,628,203	2,529,092	2,989,512	2,861,998	2,329,760
<i>in foreign currency</i>	70	68	68	69	72
Other liabilities	–	–	–	–	–
<i>in rubles</i>	–	–	–	–	–
<i>in foreign currency</i>	–	–	–	–	–
Claims on other sectors	61,416,048	61,283,490	62,404,507	62,594,444	63,501,629
<i>in rubles</i>	52,304,670	52,624,576	53,747,097	54,140,010	54,722,032
<i>in foreign currency</i>	9,111,378	8,658,914	8,657,411	8,454,434	8,779,597
Other financial institutions	8,730,465	8,798,458	9,216,229	8,996,881	9,536,338
<i>in rubles</i>	7,305,321	7,493,146	7,841,468	7,662,855	8,008,393
Debt securities	671,585	653,918	658,715	635,734	678,671
Loans	5,426,734	5,644,068	5,730,613	5,782,112	5,985,577
Other claims	1,207,002	1,195,160	1,452,140	1,245,009	1,344,146
<i>in foreign currency</i>	1,425,144	1,305,312	1,374,761	1,334,026	1,527,945
Debt securities	114,891	109,303	109,448	110,903	106,906
Loans	926,282	875,154	848,396	857,235	979,386
Other claims	383,972	320,855	416,917	365,889	441,652
Nonfinancial organizations	37,656,703	37,171,113	37,626,032	37,692,287	37,900,094
<i>in rubles</i>	30,127,892	29,967,799	30,493,416	30,720,822	30,812,498
Debt securities	1,283,153	1,289,215	1,350,657	1,277,421	1,257,992
Loans	26,298,608	26,186,940	26,638,242	26,863,362	26,913,656
Other claims	2,546,131	2,491,644	2,504,517	2,580,039	2,640,850
<i>in foreign currency</i>	7,528,811	7,203,314	7,132,616	6,971,465	7,087,597
Debt securities	9,711	9,331	9,253	9,373	10,514
Loans	7,339,256	7,012,593	6,945,762	6,784,135	6,901,750
Other claims	179,844	181,390	177,601	177,957	175,332

Table 1.16 (end)

(millions of rubles, end of period)

	Aug, 2018	Sep, 2018	Oct, 2018	Nov, 2018	Dec, 2018
Households	15,028,879	15,313,918	15,562,247	15,905,275	16,065,197
<i>in rubles</i>	14,871,457	15,163,631	15,412,212	15,756,332	15,901,141
Debt securities	2	2	1	–	–
Loans	14,871,454	15,163,629	15,412,211	15,756,332	15,901,141
Other claims	–	–	–	–	–
<i>in foreign currency</i>	157,422	150,288	150,034	148,943	164,056
Debt securities	–	–	–	–	–
Loans	157,422	150,288	150,034	148,943	164,056
Other claims	–	–	–	–	–
<b>BROAD MONEY LIABILITIES</b>	<b>57,978,083</b>	<b>57,612,110</b>	<b>57,520,517</b>	<b>58,430,597</b>	<b>61,400,425</b>
<b>Money Supply (National Definition)</b>	<b>44,369,091</b>	<b>44,253,449</b>	<b>44,219,021</b>	<b>44,892,149</b>	<b>47,108,108</b>
<i>in rubles</i>					
Currency outside banking system	9,149,930	9,138,682	9,048,379	8,980,950	9,339,046
Transferable deposits	11,446,355	11,436,839	11,436,643	11,591,958	12,285,065
Other financial institutions	538,971	546,906	561,861	552,587	480,103
Nonfinancial organizations	5,824,044	5,851,743	5,731,639	6,079,246	6,104,423
Households	5,083,340	5,038,190	5,143,143	4,960,125	5,700,539
Other deposits	23,772,806	23,677,928	23,733,998	24,319,241	25,483,997
Other financial institutions	1,206,834	1,242,418	1,302,412	1,408,422	1,308,235
Nonfinancial organizations	5,903,891	5,831,582	5,724,786	6,035,927	6,990,120
Households	16,662,081	16,603,929	16,706,801	16,874,893	17,185,642
<i>in foreign currency</i>	13,335,945	13,120,723	13,101,507	13,363,020	14,139,780
Transferable deposits	–	–	–	–	–
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	–	–	–	–	–
Households	–	–	–	–	–
Other deposits	13,335,945	13,120,723	13,101,507	13,363,020	14,139,780
Other financial institutions	202,629	214,935	220,584	229,932	236,996
Nonfinancial organizations	7,432,937	7,448,855	7,438,882	7,558,296	8,009,345
Households	5,700,379	5,456,932	5,442,042	5,574,792	5,893,439
Securities other than shares included in broad money	273,047	237,938	199,988	175,428	152,537
Other financial institutions	–	–	–	–	–
Nonfinancial organizations	82	75	68	66	66
Households	272,966	237,864	199,920	175,361	152,471
<b>DEPOSITS EXCLUDED FROM BROAD MONEY</b>	<b>1,201,402</b>	<b>1,051,142</b>	<b>1,062,003</b>	<b>1,070,428</b>	<b>1,126,330</b>
<b>DEBT SECURITIES EXCLUDED FROM BROAD MONEY</b>	<b>1,492,927</b>	<b>1,472,172</b>	<b>1,496,413</b>	<b>1,512,586</b>	<b>1,530,004</b>
<b>SHARES AND OTHER EQUITY</b>	<b>19,136,877</b>	<b>18,744,247</b>	<b>18,391,881</b>	<b>18,937,139</b>	<b>20,438,970</b>
<b>OTHER ITEMS (NET)</b>	<b>10,519,643</b>	<b>10,061,180</b>	<b>10,827,284</b>	<b>10,472,289</b>	<b>10,713,946</b>
Other liabilities	18,967,937	18,648,249	19,324,183	19,264,976	19,770,544
Other assets	5,521,779	5,389,752	5,475,875	5,732,115	6,089,022
Consolidation adjustment	–2,926,514	–3,197,317	–3,021,024	–3,060,572	–2,967,576

Table 1.17

## Money Supply (National Definition)

(billions of rubles)

	Cash (M0 monetary aggregate)		Transferable deposits		Including		Including		Other deposits		Including	
	1	2	3	4	households	nonfinancial organizations, financial institutions (except for credit ones)	households	nonfinancial organizations, financial institutions (except for credit ones)	6	7	8	
<b>2017</b>												
31.12	8,446.0	11,062.8	4,565.9	6,496.9	4,565.9	6,496.9	16,077.3	22,933.3	19,508.9	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	16,191.2	22,733.1	18,864.4	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	16,279.4	22,796.1	19,249.4	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	16,477.8	23,029.3	19,347.7	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	16,577.5	23,362.8	19,759.2	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	16,528.4	23,179.7	20,077.6	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	16,610.2	23,520.9	20,604.4	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	16,652.0	23,241.3	20,669.6	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	16,662.1	23,772.8	20,596.3	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	16,603.9	23,677.9	20,575.5	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	16,706.8	23,734.0	20,485.0	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	16,874.9	24,319.2	20,572.9	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	17,185.6	<b>25,485.2</b>	21,624.1	17,185.6	<b>8,299.6</b>	
<b>2019</b>												
31.01	8,989.9	11,758.4	5,031.2	6,727.2	5,031.2	6,727.2	17,258.6	24,973.5	20,748.3	17,258.6	7,714.9	

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	<b>47,109.3</b>	4.9	11.0	11.0	
<b>2019</b>					
31.01	45,721.8	-2.9	-2.9	9.9	

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	

**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>							
09.01	16,416.1	10,312.5	2,250.9	575.3	1,903.5	1,373.9	
10.01	15,972.9	10,087.0	2,442.5	575.3	1,494.3	1,373.9	
11.01	16,211.4	10,089.0	2,690.6	575.3	1,482.6	1,373.9	
14.01	16,262.3	10,089.1	2,766.3	575.3	1,457.7	1,374.0	
15.01	16,132.0	10,055.8	2,685.3	575.3	1,441.7	1,374.0	
16.01	16,251.2	10,046.1	2,798.2	575.3	1,457.6	1,374.1	
17.01	16,050.2	10,038.7	2,638.8	575.3	1,424.1	1,373.3	
18.01	15,990.8	10,051.6	2,595.1	574.9	1,396.0	1,373.3	
21.01	15,904.3	10,050.7	2,490.1	574.9	1,415.3	1,373.2	
22.01	15,935.6	9,995.8	2,549.5	574.9	1,442.1	1,373.2	
23.01	16,076.6	9,956.1	2,788.6	574.8	1,383.7	1,373.3	
24.01	16,136.6	9,926.6	2,973.8	578.2	1,158.3	1,499.7	
25.01	15,963.5	9,908.9	2,824.7	586.3	1,144.0	1,499.7	
28.01	15,115.5	9,894.8	2,010.6	586.3	1,124.1	1,499.7	
29.01	15,212.2	9,841.5	2,166.4	586.3	1,118.3	1,499.7	
30.01	15,376.8	9,809.6	2,368.4	586.2	1,112.9	1,499.7	
31.01	15,433.1	9,783.9	2,130.0	586.2	1,433.3	1,499.8	

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

Table 1.19

## Other Financial Institutions Survey

(millions of rubles, end of period)

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Net foreign assets	251,968	275,508	305,456	321,299	324,716	326,507
Claims on nonresidents	341,352	374,068	381,398	410,380	415,948	415,535
Foreign currency	1	0	0	0	0	0
Deposits	1,826	1,747	2,064	2,228	2,267	2,256
Securities other than shares	197,102	211,987	233,708	252,422	259,739	269,259
Loans	5,854	5,852	2,909	2,952	3,494	2,231
Other	136,570	154,482	142,717	152,778	150,447	141,788
Liabilities to nonresidents	89,385	98,560	75,943	89,081	91,233	89,028
Loans	509	484	1,176	1,187	1,306	1,370
Other	88,875	98,076	74,767	87,894	89,927	87,657
Claims on banking system	5,077,253	5,197,496	5,287,704	5,160,474	4,916,249	4,991,031
Currency	605	460	425	526	508	514
Other	5,076,648	5,197,035	5,287,279	5,159,947	4,915,741	4,990,517
of which: accounts receivable	145,517	387,039	361,450	417,145	376,521	394,614
Net claims on general government	704,039	888,878	940,391	1,005,128	1,379,368	1,610,131
Claims on general government	795,014	983,766	1,073,490	1,113,840	1,498,449	1,733,453
of which: accounts receivable	34,675	62,081	60,032	51,765	65,195	57,092
Liabilities to general government	90,976	94,889	133,100	108,711	119,080	123,322
of which: accounts payable	52,819	61,072	109,848	81,936	91,626	99,598
Claims on other sectors	2,920,455	2,970,871	2,959,818	3,253,761	3,165,574	2,967,175
Other financial institutions	1,121,246	1,117,283	1,170,238	1,336,872	1,255,640	1,113,264
of which: accounts receivable	104,372	108,944	123,604	154,686	187,104	163,829
Nonfinancial organizations	1,732,760	1,791,690	1,731,534	1,853,968	1,832,119	1,800,132
of which: accounts receivable	161,865	152,233	145,658	178,234	168,274	197,542
Households	66,449	61,898	58,045	62,920	77,815	53,780
of which: accounts receivable	53,508	48,902	46,619	51,395	76,523	52,505
Securities other than shares	17,018	12,142	7,067	7,000	7,000	7,000
Loans	1,805,598	1,949,770	2,061,084	1,947,660	1,895,503	1,894,877
of which: credit institutions	5,981	8,590	8,610	7,867	11,619	11,513
Insurance technical reserves	4,596,606	4,667,515	4,930,207	5,228,793	5,280,104	5,371,072
Net equity of households in life insurance reserves	450,029	512,631	593,264	653,516	742,211	823,670
Net equity of households in pension funds	3,325,642	3,329,530	3,484,742	3,667,910	3,654,309	3,642,139
Prepaid premiums/reserves against outstanding claims	820,934	825,354	852,201	907,366	883,584	905,264
of which: credit institutions	49,034	50,451	52,370	54,549	56,744	63,466
Shares and other equity	1,848,118	1,892,678	1,692,309	1,732,551	1,656,190	1,693,904
Other items (net)	686,374	810,523	802,697	824,643	947,103	927,990

Table 1.20

(millions of rubles, end of period)

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Net foreign assets	30,056,655	29,675,458	29,886,764	31,634,592	34,493,914	36,285,669
Claims on nonresidents	37,657,343	37,190,488	36,674,538	38,649,316	41,202,689	43,112,531
Liabilities to nonresidents	7,600,689	7,515,031	6,787,775	7,014,724	6,708,776	6,826,862
Domestic claims	51,222,405	52,143,373	54,721,180	54,425,108	55,464,802	54,767,689
Net claims on general government	-3,369,931	-3,552,685	-2,356,565	-3,969,362	-4,529,404	-6,691,670
Claims on general government	6,627,087	7,022,591	6,935,314	6,598,834	7,199,037	7,322,036
Liabilities to general government	9,997,018	10,575,276	9,291,879	10,568,197	11,728,441	14,013,705
Claims on other sectors	54,592,337	55,696,058	57,077,745	58,394,470	59,994,205	61,459,359
Other financial institutions, except public financial corporations, insurance companies and private pension funds	5,897,799	5,893,012	6,718,549	7,300,668	7,165,105	7,120,416
Nonfinancial organizations	36,450,763	37,083,495	37,132,437	37,322,587	38,319,374	38,971,245
Households	12,243,775	12,719,550	13,226,760	13,771,215	14,509,727	15,367,698
Currency outside financial sector	7,946,316	8,089,067	8,445,609	8,442,083	8,944,979	9,053,059
Deposits	43,684,872	43,520,517	45,878,389	46,038,960	48,129,768	48,262,262
Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds	1,150,056	1,227,210	1,137,089	1,224,015	1,238,271	1,093,095
Securities other than shares	1,337,238	1,332,540	1,372,072	1,456,392	1,409,000	1,305,144
Loans	2,270	2,921	1,954	1,654	2,965	2,343
Insurance technical reserves	4,547,572	4,617,064	4,877,837	5,174,244	5,223,359	5,307,606
Shares and other equity	17,597,014	17,478,388	16,929,909	17,356,380	16,537,674	17,141,096
Other items (net)	6,163,777	6,778,208	7,102,169	7,589,972	9,710,963	9,896,739

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

Table 2.1

### The Bank of Russia Balance Sheet

	2018										2019	
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.01
1. Precious metals	4,613,645	4,568,812	4,678,591	5,106,843	5,113,587	5,017,955	4,926,894	5,332,067	5,232,558	5,400,034	5,594,495	6,001,419
2. Funds placed with nonresidents and securities issued by nonresidents	19,680,018	19,734,787	20,026,840	21,703,884	21,758,182	21,816,600	21,611,373	23,843,224	22,979,009	22,946,892	23,242,100	23,379,363
3. Credits and deposits	3,893,313	3,632,115	4,017,705	3,728,044	3,729,252	3,756,370	3,818,652	3,630,378	3,993,008	3,985,381	3,928,154	3,505,494
4. Securities	872,687	864,642	918,881	913,874	917,252	919,968	903,134	958,529	960,392	947,817	948,230	951,301
of which:												
– Russian government securities	205,490	197,444	194,783	189,427	192,155	194,871	178,039	190,714	183,563	170,986	171,373	174,477
– shares of banks, acquired with the view of participation in bankruptcy prevention measures	456,200	456,200	513,100	513,450	514,100	514,100	514,100	556,820	565,834	565,834	565,839	565,827
5. Claims on IMF	1,490,122	1,473,499	1,516,458	1,623,862	1,608,102	1,623,623	1,600,477	1,734,382	1,681,272	1,658,676	1,672,567	1,671,165
6. Other assets	1,854,943	1,960,564	1,658,733	1,815,200	1,872,517	2,100,567	2,103,417	2,365,496	2,294,716	2,293,540	2,316,756	3,193,506
Total assets	32,404,728	32,234,419	32,817,208	34,891,707	34,998,892	35,235,083	34,963,947	37,864,076	37,140,955	37,232,340	37,702,302	38,702,248
1. Cash in circulation	8,948,456	9,114,089	9,231,314	9,607,599	9,570,895	9,777,606	9,871,450	9,968,750	9,963,822	9,881,705	9,788,921	9,777,226
2. Funds in accounts with the Bank of Russia	12,103,088	12,220,009	12,206,733	12,837,123	13,230,347	13,401,372	13,266,508	14,141,919	14,267,267	14,691,894	14,698,519	14,470,083
of which:												
– Russian government funds	5,609,182	5,778,046	5,694,233	6,233,162	6,161,540	6,457,943	7,024,919	7,805,611	7,830,452	7,877,506	8,477,616	8,589,908
– funds of resident credit institutions	5,067,609	4,768,674	5,121,089	5,141,504	5,384,727	5,596,858	4,932,046	4,754,860	4,910,319	4,781,832	4,294,938	4,248,667
3. Float	3,776	10,229	477	249	111	91	883	91	146	266	1,368	93
4. Bank of Russia bonds	497,971	706,811	1,138,616	1,053,222	1,216,351	1,122,275	1,455,489	1,415,058	1,501,364	1,451,913	1,636,738	1,514,952
5. Liabilities to IMF	1,405,920	1,396,234	1,429,984	1,531,714	1,511,396	1,492,016	1,477,976	1,605,879	1,546,680	1,518,959	1,537,808	1,535,820
6. Other liabilities	552,080	97,086	132,684	1,475,546	1,083,592	1,055,715	505,673	2,346,502	1,475,859	1,301,858	1,653,265	116,617
7. Capital	8,893,437	8,689,961	8,677,400	8,386,254	8,386,200	8,386,008	8,385,968	8,385,877	8,385,817	8,385,745	8,385,683	11,287,457
Total liabilities	32,404,728	32,234,419	32,817,208	34,891,707	34,998,892	35,235,083	34,963,947	37,864,076	37,140,955	37,232,340	37,702,302	38,702,248

(millions of rubles)

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 –	7.75

<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	8.00	5.00	8.00
01.04.2019 –	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	7.00	1.00	7.00
01.08.2018 – 31.03.2018	5.00	8.00	1.00	8.00	1.00	8.00
01.04.2019 –	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

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
10.08.2009 – 14.09.2009	–	5.50	5.50	5.50	6.00	6.00	–
15.09.2009 – 29.09.2009	–	5.25	5.25	5.25	5.75	5.75	–
30.09.2009 – 29.10.2009	–	4.75	4.75	4.75	5.25	5.25	–
30.10.2009 – 24.11.2009	–	4.25	4.25	4.25	4.75	4.75	–
25.11.2009 – 27.12.2009	–	3.75	3.75	3.75	4.25	4.25	–
28.12.2009 – 23.02.2010	–	3.50	3.50	3.50	4.00	4.00	–
24.02.2010 – 28.03.2010	–	3.25	3.25	3.25	3.75	3.75	–
29.03.2010 – 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50	–
30.04.2010 – 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25	–
01.06.2010 – 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75	–
27.12.2010 – 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00	–
28.02.2011 – 02.05.2011	3.00	3.00	3.00	3.00	3.00	3.00	–
03.05.2011 – 30.05.2011	3.25	3.25	3.25	3.25	3.25	3.25	–
31.05.2011 – 14.09.2011	3.50	3.50	3.50	3.50	3.50	3.50	–
15.09.2011 – 25.12.2011	3.75	3.75	3.75	3.75	3.75	3.75	–
26.12.2011 – 13.09.2012	4.00	4.00	4.00	4.00	4.00	4.00	4.00
14.09.2012 – 10.12.2012	4.25	4.25	4.25	4.25	4.25 <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 –	6.75	–	–	–	–	–	–

<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	Fixed-term rate, %			
	1 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 –	8.75	–	–	–

<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 –	8.75	9.50	–	–	–

<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>												
09.01	452,291.82	449,397.18	41	26	14	17,898.68	17,897.73	2	1	2		
10.01	233,021.77	231,124.30	42	28	12	-	-	-	-	-		
11.01	199,718.36	197,112.65	43	23	15	-	-	-	-	-		
14.01	188,503.14	183,632.83	45	26	13	-	-	-	-	-		
15.01	103,004.21	98,410.92	58	32	19	848.28	848.28	1	1	1		
16.01	90,021.90	78,689.34	52	27	15	-	-	-	-	-		
17.01	95,925.96	93,702.16	47	28	15	36.73	35.07	2	1	2		
18.01	250,916.45	242,134.74	54	30	17	27.04	-	1	-	1		
21.01	78,399.09	74,744.61	46	27	14	-	-	-	-	-		
22.01	73,003.19	71,913.20	42	28	11	2,405.88	2,404.97	2	1	2		
23.01	58,116.91	54,171.30	40	19	16	-	-	-	-	-		
24.01	139,955.45	139,034.34	43	25	14	2.97	-	1	-	1		
25.01	364,053.69	360,322.47	65	35	17	8.18	7.45	2	1	2		
28.01	183,244.03	180,644.22	53	31	17	8.71	0.63	2	1	2		
29.01	71,778.70	58,542.18	54	36	13	-	-	-	-	-		
30.01	131,801.18	128,248.78	42	25	13	-	-	-	-	-		
31.01	112,323.27	108,964.37	48	29	14	-	-	-	-	-		



Table 2.11 (cont.)

1	Collateralized loans by nonmarketable assets <sup>1</sup>						
	total amount of loans, millions of rubles	on fixed-term rate of which for the term					
		14	15	16	17	18	19
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days	from 181 to 365 days	over 1 year	
<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	–	–	–	–	–

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>	3 weeks	3 months	12 months	18 months	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

<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

(% p.a.)

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 –	6.50	6.75	6.50	6.50	6.75	7.75	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 2.13

**Weighted Average Interest Rates on the Bank of Russia Deposit Operations**

(% p.a.)

1	On deposits attracted on fixed-term rates by maturity in deposit		5	On deposit operations attracted on auction rates by maturity							13	14	
	demand deposit	1 day		On all deposit operations attracted on fixed-term rates, all terms	operations "fine-tuning"								On all deposit operations attracted on auction rates
					1 month	1 week	1 day	2 days	3 days	4 days			
2	3	4	6	7	8	9	10	11	12				
<b>2018</b>													
January	6.75	6.75	–	6.75	7.71	7.60	–	–	–	–	–	7.71	7.64
February	6.57	6.61	–	6.61	7.51	7.67	7.44	–	7.69	7.46	–	7.51	7.46
March	6.45	6.43	–	6.43	7.40	7.43	7.46	7.42	–	7.34	–	7.39	7.33
April	6.25	6.25	–	6.25	7.22	7.20	7.21	–	7.21	7.23	–	7.22	7.16
May	6.25	6.25	–	6.25	7.22	–	7.22	7.22	7.22	7.23	–	7.22	7.19
June	–	6.25	–	6.25	7.23	7.20	7.22	–	–	7.22	–	7.23	7.16
July	–	6.25	–	6.25	7.22	7.15	7.21	7.17	–	–	–	7.22	7.14
August	–	6.25	–	6.25	7.23	7.21	–	–	7.20	–	–	7.23	7.14
September	–	6.38	–	6.38	7.35	7.21	7.46	–	7.35	–	–	7.35	7.25
October	–	6.50	–	6.50	7.47	7.43	–	–	–	–	–	7.47	7.39
November	–	6.50	–	6.50	7.46	7.38	7.46	7.43	7.38	–	–	7.46	7.36
December	–	6.69	–	6.69	7.61	7.46	–	–	–	–	7.67	7.61	7.47
<b>2019</b>													
January	–	6.75	–	6.75	7.73	–	–	–	–	–	–	7.73	7.63

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					operations "fine-tuning"							
				1 day	1 month	1 week	1 day	2 days	3 days	4 days	5 days	6 days	1 day	2 days	3 days	4 days
<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	—	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	—	—	—	—	—	—	—	—	—	—

<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>2018</b>									
02.11	4 days	118	31	996.60	7.20	7.50	7.40	7.38	630.00
06.11	1 day	112	32	383.00	7.25	7.50	7.50	7.38	383.00
06.11	1 week	257	61	1,608.80	7.25	7.50	7.50	7.46	1,608.80
13.11	1 week	249	61	1,692.30	7.30	7.50	7.50	7.47	1,692.30
19.11	2 days	86	30	426.30	7.30	7.50	7.50	7.46	400.00
20.11	1 week	253	61	1,636.00	7.30	7.50	7.50	7.46	1,636.00
27.11	1 week	238	61	1,358.90	1.48	7.50	7.50	7.47	1,358.90
30.11	3 days	79	23	188.90	7.28	7.50	7.50	7.43	188.90
03.12	1 day	104	28	722.40	7.30	7.50	7.50	7.45	720.00
04.12	1 week	250	60	1,521.80	7.30	7.50	7.48	7.46	1,330.00
04.12	1 day	120	29	628.10	7.25	7.50	7.50	7.47	628.10
11.12	1 week	241	59	1,444.70	7.30	7.50	7.50	7.47	1,444.70
18.12	1 week	251	60	1,403.20	7.45	7.75	7.75	7.72	1,403.20
25.12	1 week	238	60	1,229.10	7.45	7.75	7.75	7.70	1,229.10
29.12	6 days	102	35	249.70	7.35	7.75	7.75	7.67	249.70
<b>2019</b>									
09.01	1 week	231	58	1,295.98	7.48	7.75	7.75	7.73	1,295.98
15.01	1 week	250	58	1,240.15	7.57	7.75	7.75	7.73	1,240.15
22.01	1 week	247	60	993.70	7.57	7.75	7.75	7.72	993.70
29.01	1 week	235	60	1,300.16	7.57	7.75	7.75	7.73	1,300.16

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>				
04.01	150,000.00	5	8.75	153,813.23
08.01	10,000.00	1	8.75	163,815.63
09.01	2,992.21	1	8.75	2,992.93
10.01	2,478.02	1	8.75	2,478.62
11.01	2,543.67	3	8.75	2,545.50
14.01	2,547.24	1	8.75	2,547.85
15.01	2,534.47	1	8.75	2,535.08
16.01	2,498.99	1	8.75	2,499.59
17.01	2,296.39	1	8.75	2,296.94
18.01	2,349.85	3	8.75	2,351.54
21.01	3,825.82	1	8.75	3,826.74
22.01	4,127.02	1	8.75	4,128.01
23.01	4,122.90	1	8.75	4,123.89
24.01	4,015.16	1	8.75	4,016.12
25.01	1,963.31	3	8.75	1,964.72
28.01	1,824.46	1	8.75	1,824.90
29.01	2,221.93	1	8.75	2,222.47
30.01	1,984.14	1	8.75	1,984.61
31.01	2,545.16	1	8.75	2,545.77

## 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													term of credit													term of credit												
	1 day	2 to 7 days	3	4	5	6	7	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year													
2018	7.09	7.11	7.11	7.68	7.20	—	8.36	7.08	7.15	7.68	—	—	—	7.22	—	—	—	—	—	—	7.22	—	—	—	—	—													
February	7.15	7.02	7.02	7.25	7.07	—	—	7.14	7.21	—	7.60	—	—	7.22	—	—	—	—	—	—	7.22	—	—	—	—	—													
March	7.15	7.03	7.03	6.94	7.07	6.67	7.68	7.13	6.92	7.02	—	6.60	—	7.37	—	—	—	—	—	—	7.37	—	—	—	—	—													
April	7.00	6.75	6.75	6.93	7.22	—	—	6.98	6.87	7.15	7.25	—	—	7.19	—	—	—	—	—	—	7.19	—	—	—	—	—													
May	6.95	6.94	6.94	6.94	6.99	—	—	6.91	6.94	—	—	—	—	7.18	—	—	—	—	—	—	7.18	—	—	—	—	—													
June	7.02	7.12	7.12	6.98	7.18	—	—	7.01	7.01	7.08	—	—	—	7.18	—	—	—	—	—	—	7.18	—	—	—	—	—													
July	7.09	7.05	7.05	7.06	7.10	—	7.16	7.07	7.03	—	—	—	7.16	7.28	—	—	—	—	—	—	7.28	—	—	—	—	—													
August	7.03	7.11	7.11	6.87	7.60	—	—	7.00	7.08	7.22	—	—	—	7.16	—	—	—	—	—	—	7.16	—	—	—	—	—													
September	7.15	7.17	7.17	6.77	8.20	—	8.23	7.11	7.12	—	—	—	8.19	7.28	—	—	—	—	—	—	7.28	—	8.00	—	—	—													
October	7.27	7.30	7.30	7.40	8.10	8.42	8.69	7.23	7.24	—	8.05	8.26	8.60	7.31	7.25	—	—	—	—	—	7.31	7.25	—	—	—	—													
November	7.25	7.35	7.35	7.26	8.26	—	—	7.17	7.35	7.04	—	—	—	7.34	—	—	—	—	—	—	7.34	—	—	—	—	—													
December	7.49	7.53	7.53	7.64	8.72	—	—	7.42	7.59	7.62	8.75	—	—	7.59	—	—	—	—	—	—	7.59	—	7.88	—	—	—													
2019	7.65	7.69	7.69	7.23	8.73	—	—	7.59	7.60	—	8.50	—	—	7.72	—	—	—	—	—	—	7.72	—	—	—	—	—													
January																																							

(% p.a.)

Table 3.1.2

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

(% p.a.)

1	Monthly Average Actual Rates on Moscow Banks' Credits (MIACR USD)					
	term of credit					
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year
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	–	–	–

Table 3.1.3

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

(% p.a.)

	Weighted Average Actual Rates on Moscow Banks' Credits (MIACR)							Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-IG)							Weighted Average Actual Rates on Moscow Banks' Credits (MIACR-B)						
	term of credit																				
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19			
<b>2019</b>																					
09.01	7.58	7.75					7.50	7.75					7.77								
10.01	7.57	7.45					7.51	7.45					7.68								
11.01	7.54	7.75		8.75			7.51						7.69								
14.01	7.55			8.85			7.51						7.60								
15.01	7.56						7.50						7.59								
16.01	7.62				8.71		7.56						7.62								
17.01	7.65				8.75		7.58						7.61								
18.01	7.63	7.90					7.63						7.68								
21.01	7.60	7.61					7.57						7.61								
22.01	7.72						7.62						7.73								
23.01	7.61	7.76					7.54						7.66								
24.01	7.59	7.24					7.52														
25.01	7.73				8.51		7.68			8.50			7.69								
28.01	7.79						7.75						7.99								
29.01	7.81			7.23	8.62		7.76						7.85								
30.01	7.74	7.89					7.70						7.83								
31.01	7.68	7.84			8.93		7.57						7.85								

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>						
09.01	2.39	2.49	–	–	–	–
10.01	2.38	–	–	–	–	–
11.01	2.39	–	–	–	–	–
14.01	2.40	–	–	–	–	–
15.01	2.41	–	–	–	–	–
16.01	2.41	–	2.44	–	–	–
17.01	2.41	2.40	–	–	–	–
18.01	2.39	–	–	–	–	–
21.01	–	–	–	–	–	–
22.01	2.39	–	–	–	–	–
23.01	2.41	–	–	–	–	–
24.01	2.39	–	2.47	–	–	–
25.01	2.40	–	–	–	–	–
28.01	2.39	–	–	–	–	–
29.01	2.39	–	–	–	–	–
30.01	2.40	–	2.43	–	–	–
31.01	2.42	–	–	–	–	–



Table 3.1.6

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

January 2019  
(millions of rubles)

	Russian ruble (RUB)												US dollar (USD)						Euro (EUR)					
	deposit operations			REPO			deposit operations			REPO			deposit operations			REPO			deposit operations			REPO		
	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total	among residents	with non-residents	total
Overnight	301,642	90,095	439,870	7,776	–	7,776	34,456	521,023	116,084	66	66	369	43,555	14,628	2,782	15	4,461	–	–	–	–	–	–	–
1 week <sup>1</sup>	36,776	5,555	87,771	8,722	–	8,722	5,491	66,730	69,625	567	567	363	2,444	2,966	1,439	43	143	–	–	–	–	–	–	–
2 weeks <sup>1</sup>	1,174	78	6,377	–	–	–	3	19,614	8,188	2,502	2,502	220	–	68	–	–	35	–	–	–	–	–	–	–
1 month <sup>2</sup>	1,945	1,202	27,034	–	–	–	60	2,536	5,197	–	–	199	672	1,562	–	–	363	–	–	–	–	–	–	–
2 months <sup>2</sup>	3,053	1	3,687	–	–	–	–	593	985	–	–	–	1,317	141	–	–	–	–	–	–	–	–	–	–
3 months <sup>3</sup>	2,342	6	3,827	–	–	–	14	20	3,592	–	–	104	957	414	–	–	–	–	–	–	–	–	–	–
6 months <sup>3</sup>	–	–	–	–	–	–	–	–	–	–	–	–	4	–	–	–	–	–	–	–	–	–	–	–
Over 6 months	565	228	0	–	–	–	60	217	–	–	–	–	676	–	–	–	–	–	–	–	–	–	–	–
Other standard (tom-next, spot-next) and non-standard terms less than 6 months	17,524	449	22,521	1,513	–	–	2,167	15,360	1,562	–	–	37	78	111	–	–	5	–	–	–	–	–	–	–

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

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

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

(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	56.2908	56.2914
February	56.5918	56.3554	56.3554	56.3554	56.3438	56.5201	56.6537	56.7608	56.7608	56.7608	56.7608	55.9208	55.6717	55.9208	—	—
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	57.0039	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

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	70.5299	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

(rubles/euro)

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	69.6073	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	73.1769	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	75.3241	75.3702	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

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											

(rubles/US dollar)

Table 3.2.4

## Monthly Average Official Rates: Rubles per 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											

(rubles/US dollar)

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>				
10.01	2,763.32	33.73	1,774.93	2,887.76
11.01	2,778.16	33.58	1,771.28	2,835.34
12.01	2,781.36	33.79	1,770.62	2,852.78
15.01	2,794.74	33.87	1,730.38	2,836.44
16.01	2,780.79	33.68	1,727.54	2,855.52
17.01	2,769.98	33.48	1,717.15	2,859.05
18.01	2,764.26	33.20	1,719.65	2,967.20
19.01	2,740.48	33.22	1,727.39	3,021.87
22.01	2,728.27	33.01	1,702.64	2,955.08
23.01	2,748.89	32.65	1,696.72	2,849.98
24.01	2,740.20	32.54	1,686.90	2,872.63
25.01	2,715.63	32.65	1,680.62	2,858.33
26.01	2,718.93	32.42	1,701.78	2,784.73
29.01	2,757.73	32.59	1,719.07	2,859.47
30.01	2,790.60	33.45	1,744.73	2,855.98
31.01	2,790.18	33.69	1,734.10	2,856.16

### 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

<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 ruble (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	

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	1,928	1,148	1,635	764	62	16	118	1	7	15	—	0	36	53	
February	2,301	2,301	1,374	1,970	884	56	17	215	3	1	27	—	0	11	45	
March	2,576	2,576	1,488	2,325	1,034	51	30	105	1	3	42	—	—	13	60	
April	2,667	2,667	1,397	2,500	1,061	49	30	164	1	2	46	0	—	17	67	
May	2,467	2,467	1,613	2,076	906	64	35	105	2	1	33	—	—	13	87	
June	2,417	2,417	1,390	2,153	996	30	21	86	3	2	40	0	—	31	82	
July	2,337	2,337	1,596	2,132	686	18	48	79	1	1	21	—	—	29	63	
August	2,297	2,297	1,556	2,117	718	39	22	31	4	2	42	—	—	23	42	
September	2,379	2,379	1,345	2,122	1,018	39	25	64	5	1	55	—	—	28	56	
October	2,322	2,322	1,397	2,070	835	26	21	111	5	1	90	—	—	27	61	
November	2,183	2,183	1,319	1,898	799	40	27	174	5	1	28	—	—	26	49	
December	2,954	2,954	1,669	2,719	1,179	44	22	125	6	1	77	0	—	14	53	
<b>2019</b>																
January	2,528	2,528	1,330	2,259	1,161	47	32	121	7	2	29	—	—	30	38	

Table 3.3.4

## Foreign Cash Flow Through Authorized Banks Across Russia

*(millions of US dollars)*

	1	2	3	4	5	6	7	8	9
		Banks' imports of foreign cash (entered to cash account) to Russia	Foreign cash purchased from individuals (residents and nonresidents) and accepted for conversion	Foreign cash deposited into personal accounts (by residents and nonresidents)	Foreign cash received from individuals (residents and nonresidents) for remittances without opening an account	Banks' exports of foreign cash from Russia (cash withdrawn)	Sales of foreign cash to individuals (residents and nonresidents) and payments as a result of conversion	Personal account withdrawals in foreign cash (by residents and nonresidents)	Foreign currency remittances to individuals (residents and nonresidents) without opening an account
<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
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

Table 3.3.5

## Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

1	Average single transaction, units of currency		Number of transactions, thousands of units		Monthly average rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of specific foreign currency transactions in total volume of foreign cash transactions, %		
	2	3	4	5	6	7		8	9	10
	on purchase from households	on sale to households	on purchase from households	on sale to households	on purchase from households	on sale to households		on purchase from households	on sale to households	
<b>US Dollar</b>										
<b>2018</b>										
January	734	1,905	971.51	1,112.44	56.19	56.90	0.71	67.26	76.37	
February	810	1,452	1,011.02	1,144.64	56.52	57.06	0.54	67.86	66.82	
March	852	1,371	1,162.87	1,114.12	56.76	57.47	0.71	69.28	62.70	
April	1,125	1,376	1,261.57	1,013.36	60.55	61.43	0.87	73.33	59.87	
May	883	1,385	1,228.15	1,119.82	61.82	62.49	0.68	74.12	60.93	
June	781	1,183	1,426.43	1,158.61	62.17	63.12	0.95	72.41	58.95	
July	710	1,418	1,396.10	1,367.56	62.32	63.14	0.83	69.05	63.06	
August	795	1,564	1,498.76	1,389.06	65.80	66.85	1.06	69.77	66.71	
September	761	1,641	1,261.47	1,306.96	67.15	68.09	0.94	70.54	67.44	
October	748	1,784	1,237.33	1,300.29	65.34	66.21	0.87	71.92	64.04	
<b>Euro</b>										
<b>2018</b>										
January	586	1,480	447.07	341.67	68.71	69.49	0.78	30.22	22.25	
February	654	1,479	448.19	427.77	69.85	70.46	0.60	30.00	31.40	
March	660	1,364	502.70	504.66	70.04	70.83	0.79	28.62	34.82	
April	717	1,350	547.96	531.53	74.50	75.37	0.86	24.97	37.81	
May	544	1,280	550.15	627.23	72.93	73.89	0.96	24.13	37.29	
June	498	1,186	680.48	651.45	72.45	73.73	1.27	25.66	38.83	
July	488	1,229	724.82	748.84	72.78	73.84	1.06	28.74	35.00	
August	516	1,249	804.14	713.68	75.99	77.05	1.06	28.07	31.55	
September	518	1,356	620.49	622.55	78.29	79.38	1.09	27.52	30.94	
October	527	1,623	557.06	666.07	75.05	76.07	1.02	26.22	34.27	

Table 3.3.6

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

Operation	Average size of transactions	2017												2018														
		October	November	December	January	February	March	April	May	June	July	August	September	October	November	December	January	February	March	April	May	June	July	August	September	October		
		<b>up to 250 US dollars</b>																										
Purchase	number of transactions (thousands of units)	138.51	88.64	81.52	124.92	84.61	77.18	22.28	82.97	195.52	198.38	164.67	176.85	182.23	number of transactions (thousands of units)	580.12	580.12	509.80	456.50	354.78	423.32	355.30	422.72	521.25	743.25	923.46	688.63	708.79
	value of transactions (millions of US dollars)	29.25	18.09	16.78	26.59	17.74	16.16	4.05	16.46	41.04	42.05	34.44	37.40	38.62	value of transactions (millions of US dollars)	214.79	214.79	187.52	167.74	127.65	155.19	135.70	150.06	176.16	257.48	319.22	234.99	246.22
Sale	number of transactions (thousands of units)	15.76	15.49	15.82	10.16	63.77	19.15	18.99	33.87	31.49	26.54	20.01	15.91	14.28	number of transactions (thousands of units)	148.06	148.06	90.36	86.07	98.57	138.59	232.58	315.61	253.08	173.98	230.17	173.82	
	value of transactions (millions of US dollars)	1.93	1.70	1.66	0.83	2.49	1.95	2.09	5.05	4.41	3.38	1.96	1.91	1.44	value of transactions (millions of US dollars)	63.82	63.82	36.44	34.77	39.53	55.85	92.43	126.16	99.78	71.02	93.10	68.20	
<b>from 251 to 500 US dollars</b>																												
Purchase	number of transactions (thousands of units)	658.79	580.12	509.80	456.50	354.78	423.32	355.30	422.72	521.25	743.25	923.46	688.63	708.79	number of transactions (thousands of units)	964.32	964.32	1,155.23	831.71	996.53	1,122.42	1,320.20	1,233.24	1,380.33	1,173.21	1,166.90	1,010.98	864.80
	value of transactions (millions of US dollars)	241.39	214.79	187.52	167.74	127.65	155.19	135.70	150.06	176.16	257.48	319.22	234.99	246.22	value of transactions (millions of US dollars)	830.55	830.55	1,029.37	707.77	843.13	971.62	1,262.57	1,008.75	1,094.28	921.00	1,005.47	889.66	730.57
Sale	number of transactions (thousands of units)	215.69	148.06	90.36	86.07	98.57	122.14	138.59	232.58	315.61	253.08	173.98	230.17	173.82	number of transactions (thousands of units)	1,270.41	1,270.41	1,435.95	1,062.42	1,200.27	1,357.95	1,257.97	1,316.74	1,347.32	1,632.11	1,429.35	1,496.28	
	value of transactions (millions of US dollars)	89.43	63.82	36.44	34.77	39.53	48.72	55.85	92.43	126.16	99.78	71.02	93.10	68.20	value of transactions (millions of US dollars)	1,329.24	1,329.24	1,639.96	1,242.44	1,343.09	1,536.20	1,343.35	1,290.70	1,370.88	1,672.39	1,633.47	1,474.05	1,609.81
<b>from 501 to 2,000 US dollars</b>																												
Purchase	number of transactions (thousands of units)	964.32	969.91	1,155.23	831.71	996.53	1,122.42	1,320.20	1,233.24	1,380.33	1,173.21	1,166.90	1,010.98	864.80	number of transactions (thousands of units)	46.11	46.11	55.01	40.28	57.00	71.55	140.71	80.96	57.53	62.70	107.72	52.05	80.13
	value of transactions (millions of US dollars)	830.55	858.39	1,029.37	707.77	843.13	971.62	1,262.57	1,008.75	1,094.28	921.00	1,005.47	889.66	730.57	value of transactions (millions of US dollars)	123.86	123.86	145.51	117.85	162.76	184.37	378.00	221.30	162.17	170.65	293.52	163.05	202.59
Sale	number of transactions (thousands of units)	1,270.41	1,097.47	1,435.95	1,062.42	1,200.27	1,357.95	1,257.97	1,316.74	1,347.32	1,632.11	1,429.35	1,496.28	1,496.28	number of transactions (thousands of units)	340.62	340.62	384.20	278.68	208.46	129.53	150.83	155.11	229.62	292.73	243.50	254.21	
	value of transactions (millions of US dollars)	1,329.24	1,237.29	1,639.96	1,242.44	1,343.09	1,536.20	1,343.35	1,290.70	1,370.88	1,672.39	1,633.47	1,474.05	1,609.81	value of transactions (millions of US dollars)	912.97	912.97	1,066.80	872.71	570.35	416.19	421.23	402.61	648.75	802.17	707.63	723.89	
<b>from 2,001 to 5,000 US dollars</b>																												
Purchase	number of transactions (thousands of units)	46.11	48.64	55.01	40.28	57.00	71.55	140.71	80.96	57.53	62.70	107.72	52.05	80.13	number of transactions (thousands of units)	7.62	7.62	12.71	5.11	6.00	12.29	16.15	6.58	6.49	5.02	7.36	4.26	8.31
	value of transactions (millions of US dollars)	123.86	132.98	145.51	117.85	162.76	184.37	378.00	221.30	162.17	170.65	293.52	163.05	202.59	value of transactions (millions of US dollars)	69.12	69.12	104.82	42.87	54.42	102.13	145.15	58.57	61.95	42.63	58.77	33.18	63.51
Sale	number of transactions (thousands of units)	340.62	277.76	384.20	278.68	208.46	129.53	150.83	155.11	141.50	229.62	292.73	243.50	254.21	number of transactions (thousands of units)	56.20	56.20	52.60	55.59	46.13	50.40	42.17	61.25	36.73	49.13	61.98	67.64	98.95
	value of transactions (millions of US dollars)	912.97	821.74	1,066.80	872.71	570.35	416.19	421.23	402.61	648.75	802.17	707.63	723.89	723.89	value of transactions (millions of US dollars)	865.03	865.03	566.20	629.01	528.83	498.22	713.16	413.28	642.92	760.28	897.33	1,202.39	
<b>over 5,000 US dollars</b>																												
Purchase	number of transactions (thousands of units)	7.62	6.95	12.71	5.11	6.00	12.29	16.15	6.58	6.49	5.02	7.36	4.26	8.31	number of transactions (thousands of units)	7.62	7.62	12.71	5.11	6.00	12.29	16.15	6.58	6.49	5.02	7.36	4.26	8.31
	value of transactions (millions of US dollars)	69.12	67.85	104.82	42.87	54.42	102.13	145.15	58.57	61.95	42.63	58.77	33.18	63.51	value of transactions (millions of US dollars)	69.12	69.12	104.82	42.87	54.42	102.13	145.15	58.57	61.95	42.63	58.77	33.18	63.51
Sale	number of transactions (thousands of units)	56.20	58.62	52.60	55.59	46.13	50.40	42.17	61.25	36.73	49.13	61.98	67.64	98.95	number of transactions (thousands of units)	56.20	56.20	52.60	55.59	46.13	50.40	42.17	61.25	36.73	49.13	61.98	67.64	98.95
	value of transactions (millions of US dollars)	865.03	711.96	566.20	629.01	528.83	498.22	713.16	413.28	642.92	760.28	897.33	1,202.39	1,202.39	value of transactions (millions of US dollars)	865.03	865.03	566.20	629.01	528.83	498.22	713.16	413.28	642.92	760.28	897.33	1,202.39	

Table 3.4

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

(millions of rubles)

1	2	Of which										12	13					
		3	4	5	6			7						8	9	10		
					share	bonds	investment units	total (7+8)	on securities	on share index	total (10+11+12+13)					on futures agreements (contracts), an underlying asset of which are securities	on futures agreements (contracts), an underlying asset of which are securities	on securities
<b>2015</b>																		
Q1	51,851,394.8	11,604,319.3	34,861,424.5	32,372.7	4,967,183.6	766,813.7	4,200,369.9	386,094.7	378,091.7	8,003.0	...	...	...	...				
Q2	53,034,175.8	12,749,972.6	34,985,631.8	35,741.8	4,826,135.2	737,087.1	4,089,048.0	436,694.4	428,578.0	8,116.4	...	...	...	...				
Q3	53,939,402.0	13,337,316.2	33,379,043.1	107,619.5	6,534,909.0	698,571.5	5,836,337.6	580,514.2	567,265.8	13,248.4	...	...	...	...				
Q4	68,186,778.9	14,687,713.6	45,777,314.6	20,772.0	7,041,803.1	876,334.0	6,165,469.2	659,175.5	628,362.4	30,813.1	...	...	...	...				
<b>2016</b>																		
Q1	73,963,591.5	14,917,595.7	50,099,458.1	6,201.1	8,139,070.2	833,573.3	7,305,496.8	801,266.4	784,383.5	16,882.9	...	...	...	...				
Q2	77,491,589.8	15,312,491.7	53,444,162.1	10,749.4	7,917,239.0	1,008,309.5	6,908,929.5	806,947.6	784,965.9	21,981.8	...	...	...	...				
Q3	90,448,259.7	18,026,569.9	64,563,679.9	12,480.8	7,036,110.2	909,827.1	6,126,283.1	809,418.8	789,026.0	20,392.8	...	...	...	...				
Q4	89,652,699.6	15,581,042.0	66,363,305.9	3,653.8	6,600,778.2	803,547.2	5,797,231.0	1,103,919.8	1,076,049.1	27,870.7	...	...	...	...				
<b>2017</b>																		
Q1	88,941,803.3	17,749,606.2	63,816,909.2	11,900.1	6,295,212.0	794,211.3	5,501,000.7	1,068,175.9	1,056,667.7	11,508.2	...	...	...	...				
Q2	98,117,045.9	18,654,028.2	72,409,079.2	102,057.6	5,739,431.7	820,080.4	4,919,351.4	1,212,449.1	1,203,539.5	8,909.6	...	...	...	...				
Q3	119,483,360.7	20,238,035.0	93,047,546.7	4,255.6	5,121,807.3	839,049.1	4,282,758.2	1,071,716.0	1,065,846.7	5,869.3	...	...	...	...				
Q4	88,811,101.7	16,032,040.6	66,920,436.5	5,885.4	4,729,269.3	945,973.4	3,783,295.9	1,123,470.0	1,114,346.1	9,123.9	...	...	...	...				
<b>2018</b>																		
Q1	76,313,871.9	13,230,175.7	55,130,002.4	10,695.0	6,379,796.9	1,074,467.6	5,305,329.3	1,563,201.8	1,554,546.5	8,655.4	...	...	...	...				
Q2	82,302,867.2	14,349,593.4	61,667,738.8	6,847.5	5,216,265.2	1,004,457.3	4,211,807.9	1,062,422.4	1,058,068.2	4,354.2	...	...	...	...				
Q3	84,450,126.9	13,709,125.7	64,578,898.2	14,331.4	5,247,831.3	1,116,987.8	4,130,843.5	899,940.2	894,505.5	5,434.7	...	...	...	...				
Q4	89,211,488.9	13,139,117.4	68,350,219.9	18,108.4	6,766,718.5	1,253,271.4	5,513,447.1	937,324.7	930,519.5	6,805.2	...	...	...	...				

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>			
03.01	2,375.60	1,086.80	23.79
04.01	2,406.50	1,118.03	20.54
08.01	2,389.69	1,122.90	27.77
09.01	2,414.13	1,135.51	37.93
10.01	2,434.15	1,142.32	36.74
11.01	2,444.45	1,148.75	38.99
14.01	2,440.15	1,147.16	26.62
15.01	2,439.55	1,148.03	35.24
16.01	2,434.60	1,152.99	35.11
17.01	2,447.64	1,157.06	39.76
18.01	2,473.61	1,176.42	43.54
21.01	2,468.25	1,171.09	30.49
22.01	2,468.73	1,169.79	36.22
23.01	2,491.49	1,186.51	43.59
24.01	2,482.71	1,188.15	52.20
25.01	2,498.23	1,192.02	38.57
28.01	2,476.81	1,178.91	35.67
29.01	2,498.35	1,191.38	38.24
30.01	2,511.86	1,198.99	40.65
31.01	2,521.10	1,214.45	51.36



Table 4.1.1 (end)

	2018												2019	
	31.01	28.02	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	31.01
6. Additional offices of credit institutions – total	20,008	20,067	20,822	20,793	20,701	20,592	20,455	20,304	20,338	20,289	20,507	20,499	20,372	20,372
of which Sberbank additional offices	11,993	12,054	12,837	12,903	12,914	12,910	12,930	12,921	12,973	12,980	13,132	13,160	13,187	13,187
7. External cash desks of credit institution – total	2,744	2,652	1,836	1,699	1,678	1,640	1,530	1,480	1,411	1,323	1,172	1,068	1,025	1,025
of which Sberbank external cash desks	1,489	1,422	629	562	543	519	493	492	430	411	257	219	187	187
8. Cash credit offices of credit institutions – total	1,961	1,954	1,947	1,955	1,957	1,921	1,920	1,944	1,928	1,923	1,898	1,918	1,899	1,899
of which Sberbank cash credit offices	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9. Operational offices of credit institutions – total	7,010	7,021	6,987	6,870	6,696	6,492	6,252	5,811	5,729	5,704	5,956	6,015	5,766	5,766
of which Sberbank	595	593	593	593	591	591	589	587	587	583	583	581	581	581
10. Mobile banking offices – total	276	275	277	277	278	280	281	281	281	283	283	283	283	283
of which Sberbank	273	272	274	274	275	277	277	277	277	279	279	279	279	279
11. Credit institutions subject to liquidation and in the process of receivership with court-appointed interim trustees (liquidators, liquidating commission) – total	347	351	354	350	354	358	361	364	369	372	374	382	385	385
including, under the procedure of:														
– voluntarily liquidation following the decision of the stockholders (equity holders)	2	2	3	3	3	3	3	4	4	4	4	6	6	6
– compulsory liquidation	29	31	31	28	29	31	33	32	33	33	31	34	36	36
– bankruptcy	316	318	320	319	322	324	325	328	332	335	339	342	343	343

<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

31.12.2018				
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 CB BTF-Bank	1982	28.09.2018	28.09.2018
2	JSC CB Flora-Moskva	533	05.10.2018	05.10.2018
3	JSC East-Siberian Transport Commercial Bank	2731	19.10.2018	19.10.2018
4	CB RIAL-CREIDT, Ltd.	3393	19.10.2018	19.10.2018
5	PJSC Uraltransbank	812	25.10.2018	25.10.2018
6	CB SOYUZNY, Ltd.	3236	25.10.2018	25.10.2018
7	Bank IBSP (JSC)	197	31.10.2018	31.10.2018
8	CB Agrosoyuz LLC	1459	07.11.2018	07.11.2018
9	Bank for Innovations & Development	2647	07.11.2018	07.11.2018
10	UM-Bank LLC	1441	14.11.2018	14.11.2018
11	CB Moskva (PJSC)	1661	14.11.2018	14.11.2018
12	CB Russian Mortgage Bank (LLC)	1968	23.11.2018	23.11.2018
13	BANK PERVOMAISKY (PJSC)	518	23.11.2018	23.11.2018
14	JSC CB Zlatkombank	568	06.12.2018	06.12.2018
15	PJSC Donkhlebbank	2285	21.12.2018	21.12.2018
16	JSCB RUSSOBANK	2313	21.12.2018	21.12.2018

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)

<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. 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 4.1.4

## Credit Institutions Grouped by Registered Authorized Capital

1	Less than 90 millions of rubles		From 90 to 300 millions of rubles		From 300 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total units
	2	3	4	5	6	7	8	9	10	11	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
<b>2017</b>											
31.12	87	15.5	166	29.6	156	27.8	117	20.9	35	6.2	561
<b>2018</b>											
31.12	78	16.1	137	28.3	125	25.8	109	22.5	35	7.2	484
<b>2019</b>											
31.01	77	16.1	137	28.6	124	25.9	107	22.3	34	7.1	479

Table 4.1.5

## 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%			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, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	
1	2	3	4	5	6	7	8	9	10	11	12					
<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)					

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 4.1.6

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

	Breakdown of credit institutions by value of assets (descending) as 31.12.2018						Total
	1–5	6–20	21–50	51–200	201–484		
Assets							
Assets (liabilities), millions of rubles	56,865,733	19,924,791	9,230,511	7,152,776	909,875		94,083,687
Loans to non-financial institutions, millions of rubles	23,403,714	6,221,386	1,884,350	1,626,827	235,501		33,371,778
Loans to resident financial institutions (except credit institutions), millions of rubles	2,630,391	1,725,207	165,238	102,034	16,328		4,639,198
Loans to individuals, millions of rubles	9,644,699	1,836,324	2,208,869	1,130,427	81,076		14,901,395
Capital and financial performance							
Equity capital, millions of rubles	7,091,188	1,170,085	714,381	1,061,732	231,902		10,269,288
Capital adequacy M1.0, %	13.6	6.5	8.8	18.5	30.8		12.2
Provision for losses, millions of rubles	2,804,589	2,941,952	1,116,988	586,813	88,471		7,538,814
Profit for the current year, millions of rubles	1,349,054	102,228	-222,255	106,202	9,600		1,344,829
Return on assets, %	2.6	0.6	-2.6	1.6	1.7		1.5
Return on equity, %	20.5	8.0	-25.7	10.9	6.9		13.8
Liabilities							
Individuals' deposits, millions of rubles	18,640,959	4,536,871	3,164,647	1,830,627	287,125		28,460,229
Deposits and funds in the accounts of nonfinancial organisations and financial institutions (excluding credit institutions), millions of rubles	16,991,738	6,311,457	2,421,492	2,043,151	238,152		28,005,989
Loans received from the Bank of Russia, millions of rubles	726,346	1,453,359	382,560	44,096	1,075		2,607,437

Table 4.1.7

## 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

Table 4.1.8

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

	Total		Of which credit institutions with the capital									
	1	2	3	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	
<b>2017</b>												
31.12	561	9,397.3	38	3.3	206	99.9	212	613.7	40	634.3		
<b>2018</b>												
31.01	558	9,259.0	43	1.1	201	97.6	210	609.2	39	608.0		
28.02	551	9,328.3	44	1.5	198	96.3	205	596.8	39	606.0		
31.03	542	9,755.2	40	0.4	195	95.0	203	600.1	37	598.0		
30.04	534	9,833.4	37	3.6	193	94.5	198	565.9	39	615.3		
31.05	530	9,915.7	40	4.2	189	92.6	195	562.2	40	631.2		
30.06	524	9,512.5	38	4.0	187	91.3	193	556.5	40	630.1		
31.07	518	9,587.3	41	4.9	181	88.7	192	561.1	41	652.3		
31.08	512	9,783.8	36	3.8	172	81.8	199	562.9	42	661.8		
30.09	508	10,003.3	37	0.9	169	81.0	198	567.4	41	660.2		
31.10	499	10,086.5	36	4.2	163	78.0	196	568.9	41	664.3		
30.11	490	10,172.3	35	4.0	161	76.9	190	543.1	42	671.8		
31.12	484	10,269.3	34	3.8	158	77.1	188	550.3	42	678.3		
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.12.2018, %	12.2		41.7		26.8		21.6		18.4			

Table 4.1.8 (end)

1	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				
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26		
<b>2017</b>																
31.12	17	591.8	8	522.0	4	571.8	7	6,840.9	29						–480.5	
<b>2018</b>																
31.01	19	674.6	7	474.9	4	580.9	6	6,803.4	29						–590.6	
28.02	19	671.9	7	482.8	4	585.2	6	6,904.1	29						–616.2	
31.03	20	701.6	7	497.2	4	597.4	6	7,054.7	30						–389.2	
30.04	21	744.7	6	431.8	4	596.2	6	7,205.3	30						–423.9	
31.05	20	719.2	6	430.6	4	599.9	6	7,293.1	30						–417.3	
30.06	20	723.5	6	428.5	4	602.6	6	6,991.3	30						–515.4	
31.07	19	697.4	6	434.3	4	605.2	6	7,071.2	28						–527.9	
31.08	19	702.7	6	443.2	4	614.3	6	7,207.4	28						–494.1	
30.09	18	659.8	7	505.9	4	615.8	6	7,351.5	28						–439.1	
31.10	18	661.5	7	507.1	4	622.9	6	7,449.7	28						–470.0	
30.11	16	590.2	7	485.4	5	733.8	6	7,631.7	28						–564.5	
31.12	17	639.3	6	429.5	5	744.8	6	7,748.4	28						–602.4	
Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.12.2018 %		14.8	16.3	14.5	13.7	16.7										

<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 4.1.9

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

(units)

	2018	2019
	31.12	31.01
<b>Non-bank financial institutions</b>		
<b>Subjects of insurance business</b>	275	275
Insurance companies	199	198
Mutual insurance companies	12	12
Insurance brokers	64	65
<b>Securities market professional participants<sup>1</sup></b>	537	529
Brokers	331	327
Dealers	366	360
Forex-dealers	4	4
Trust managers	231	229
Depositories	306	301
Registrars	35	35
Investment advisers	20	26
<b>Infrastructures (subjects)</b>	67	66
Clearing houses	6	6
Trade organisers (exchanges, trade system)	7	7
Commodity pool operators	6	6
Repositories	2	2
Central counterparties	1	1
The central depository	1	1
Payment systems operators	34	33
Credit bureaus	13	13
Information agencies	5	5
<b>Collective investment market participants</b>	363	362
Private pension funds	52	52
Joint-stock investment funds	2	2
Asset management companies	280	279
Specialized depositories	29	29
<b>Subjects of microfinance and cooperatives</b>	10,005	9,853
Microfinance organizations	2,002	2,008
Credit consumer cooperatives	2,285	2,233
Pawn shops	4,617	4,523
Housing savings cooperatives	59	59
Agricultural credit consumer cooperatives	1,042	1,030
<b>Credit rating agencies</b>	2	2
<b>Branches and representative offices of foreign credit rating agencies</b>	3	3
<b>Appointed actuaries</b>	103	104
<b>Self-regulating organisations</b>	20	20
Self-regulating organisations of actuaries	2	2
Self-regulating organisations in the financial market	18	18

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

**Table 4.1.10**  
**Data on provisional administrations assigned to non-bank financial institutions whose licences have been revoked (cancelled)**

31.12.2018			
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	Limited Liability Company Regional Insurance Centre	23.08.2018	23.08.2018
1.4	Limited Liability Company Insurance Company Aksept	24.10.2018	24.10.2018
1.5	Joint-stock Insurance Company YAKOR	01.11.2018	01.11.2018
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	Joint-stock Company Empire Trust	29.09.2016	23.03.2017
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

## Deposits of Individuals Accepted by Credit Institutions

Table 4.2.1

(millions of rubles)

	Deposits of individuals																	
	in rubles									in foreign currency								
	total	by maturity								total	by maturity							
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	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	
4																		5
<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	

Table 4.2.2

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

(millions of rubles)

		Deposits and other funds raised from legal entities <sup>2</sup>											
		total		in rubles							total	over 3 years	
				by maturity									
1	2	3	4	5	6	7	8	9	10				
		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											
<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				

**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: Deposits of individual entrepreneurs	
	by maturity																		in rubles		in foreign currency			
	total	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 year to 3 years	over 3 years	19	20	21	22												
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												

<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								
											(% p.a.)								
	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	up to 30 days (including demand deposits)	up to 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>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	6.66	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	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	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	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	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	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	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	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	6.89	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	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	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	7.20	7.68	7.92	6.54	6.67	7.78	6.69	

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)	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)	up 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	up to 30 days (including demand deposits)	up 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>2018</b>																										
January	0.30	0.46	0.58	0.25	0.50	1.05	0.76	0.81	1.58	2.03	1.62	0.82	1.35	1.80	1.92	0.89	2.49	–	2.49	–	2.49	–	2.49	–	2.49	
February	0.17	0.48	0.60	0.26	0.47	1.02	0.72	0.77	1.59	2.06	1.62	0.82	1.39	1.72	1.83	0.87	3.16	–	3.16	–	3.16	–	3.16	–	3.16	
March	0.12	0.50	0.70	0.27	0.56	1.14	0.83	0.89	1.53	2.02	1.56	0.97	1.62	1.66	1.98	1.03	2.29	–	2.29	–	2.29	–	2.29	–	2.29	
April	0.12	0.70	0.97	0.31	0.43	1.13	0.83	0.88	1.50	2.08	1.53	1.06	1.63	2.17	2.16	1.17	2.27	–	2.27	–	2.27	–	2.27	–	2.27	
May	0.19	0.69	0.84	0.36	0.52	1.84	1.49	1.54	1.92	2.45	1.96	1.04	1.85	2.11	2.44	1.17	2.66	–	2.66	–	2.66	–	2.66	–	2.66	
June	0.36	0.62	0.85	0.37	0.81	2.13	1.76	1.85	2.17	2.83	2.30	1.12	2.01	2.25	2.89	1.24	2.84	–	2.84	–	2.84	–	2.84	–	2.84	
July	0.73	0.82	0.87	0.36	0.78	1.68	1.32	1.36	2.05	2.88	2.18	1.31	1.89	2.14	2.67	1.35	2.56	–	2.56	–	2.56	–	2.56	–	2.56	
August	0.78	0.84	0.88	0.32	0.91	1.70	1.32	1.37	2.24	2.69	2.28	1.47	2.22	2.20	3.02	1.54	3.66	–	3.66	–	3.66	–	3.66	–	3.66	
September	0.66	0.86	0.95	0.46	1.08	2.16	1.78	1.84	2.57	2.83	2.60	1.82	2.82	2.20	3.16	1.91	3.63	–	3.63	–	3.63	–	3.63	–	3.63	
October	0.86	0.91	0.94	0.80	1.09	3.28	3.03	3.07	3.14	3.47	3.17	1.89	2.83	3.36	3.16	1.97	4.17	–	4.17	–	4.17	–	4.17	–	4.17	
November	0.63	0.85	0.93	1.01	1.51	2.98	2.49	2.56	3.25	3.44	3.27	1.69	2.89	3.13	3.82	1.79	3.55	–	3.55	–	3.55	–	3.55	–	3.55	
December	0.71	0.86	0.96	1.03	1.92	2.98	2.57	2.65	3.32	3.66	3.34	1.52	2.77	3.45	4.00	1.72	3.05	–	3.05	–	3.05	–	3.05	–	3.05	
<b>in euros</b>																										
<b>2018</b>																										
January	0.07	0.07	0.16	0.31	0.24	0.53	0.26	0.46	0.58	0.53	0.57	0.02	0.57	0.47	0.90	0.04	–	–	–	–	–	–	–	–	–	–
February	0.05	0.06	0.16	0.18	0.25	0.31	0.17	0.29	0.59	0.53	0.58	0.01	0.22	–	1.00	0.32	0.50	–	0.50	–	0.50	–	0.50	–	0.50	
March	0.03	0.03	0.15	0.18	0.26	0.46	0.19	0.40	0.39	0.21	0.34	0.01	0.17	1.12	0.24	0.02	1.16	–	1.16	–	1.16	–	1.16	–	1.16	
April	0.02	0.02	0.29	0.18	0.22	0.37	0.23	0.35	0.58	0.26	0.48	0.02	0.14	0.10	0.98	0.03	0.45	–	0.45	–	0.45	–	0.45	–	0.45	
May	0.03	0.03	0.18	0.17	0.24	0.33	0.11	0.31	0.43	0.33	0.39	0.02	0.31	0.57	0.33	0.04	0.25	–	0.25	–	0.25	–	0.25	–	0.25	
June	0.10	0.11	0.18	0.22	0.36	0.27	0.25	0.30	0.51	0.54	0.52	0.01	0.38	0.48	0.65	0.03	0.26	–	0.26	–	0.26	–	0.26	–	0.26	
July	0.07	0.07	0.11	0.16	0.22	0.26	0.19	0.25	0.42	0.50	0.46	0.02	0.35	0.31	0.38	0.07	0.66	–	0.66	–	0.66	–	0.66	–	0.66	
August	0.06	0.06	0.07	0.14	0.19	0.30	0.18	0.26	0.42	0.58	0.47	0.03	0.31	0.41	0.23	0.11	0.30	–	0.30	–	0.30	–	0.30	–	0.30	
September	0.08	0.11	0.22	0.28	0.34	0.33	0.29	0.32	0.43	0.57	0.44	0.08	0.60	0.49	0.48	0.12	1.21	–	1.21	–	1.21	–	1.21	–	1.21	
October	0.27	0.29	0.34	0.31	0.50	0.40	0.39	0.40	0.51	0.62	0.54	0.09	0.67	0.59	0.58	0.23	–	–	–	–	–	–	–	–	–	
November	0.10	0.19	0.34	0.32	0.43	0.42	0.36	0.40	0.58	0.80	0.61	0.10	0.47	0.37	0.70	0.17	0.64	–	0.64	–	0.64	–	0.64	–	0.64	
December	0.16	0.22	0.34	0.37	0.49	0.40	0.38	0.41	0.53	0.62	0.57	0.09	0.44	0.52	0.53	0.13	0.63	–	0.63	–	0.63	–	0.63	–	0.63	

Table 4.2.5

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

(millions of rubles)

	Savings certificates														
	Deposit certificates					of which by maturity					total				
	total	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	

**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		

## 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		of which by maturity							
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			

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

		Loans, Deposits and Other Funds in foreign currency														
		of which												credit institutions		
		organizations (except general and local governments and extrabudgetary funds)														
		of which by maturity														
1	total	individuals		total		up to 180 days						19	20	21		
		12	13	14	15	16	17	18	1 year to 3 years	over 3 years						
		12	13	14	15	16	17	18	19	20	21					
<b>2017</b>																
31.12	12,880,836	108,234	9,439,144	270,893	74,141	151,592	544,217	1,443,434	6,746,095	3,322,149						
<b>2018</b>																
31.01	11,656,639	103,943	9,200,772	241,160	55,266	138,746	524,274	1,402,160	6,611,743	2,333,840						
28.02	11,708,673	99,572	9,226,354	569,841	51,070	137,044	525,792	1,330,824	6,385,710	2,362,341						
31.03	12,016,506	102,631	9,475,509	585,907	43,408	168,126	486,834	1,336,627	6,608,328	2,417,055						
30.04	12,816,505	103,126	10,051,315	711,829	56,728	179,108	515,045	1,144,580	7,173,686	2,638,975						
31.05	12,582,887	101,821	9,932,165	672,531	52,899	206,825	462,417	1,100,310	7,164,576	2,526,210						
30.06	12,463,643	98,503	9,898,441	699,537	40,839	187,641	440,912	1,047,287	7,215,781	2,444,103						
31.07	12,151,173	94,019	9,737,313	599,458	42,076	187,401	422,066	1,008,531	7,212,850	2,298,481						
31.08	13,399,396	101,779	10,560,813	636,929	98,632	159,403	421,867	1,160,932	7,800,146	2,715,346						
30.09	13,419,285	95,350	10,645,448	602,636	121,363	141,420	433,155	1,065,909	8,024,285	2,656,557						
31.10	13,005,256	95,470	10,363,611	570,234	73,157	146,041	370,585	975,515	7,947,830	2,499,607						
30.11	13,174,314	94,898	10,199,038	585,310	43,343	157,990	355,380	994,853	7,796,835	2,830,076						
31.12	13,865,749	110,736	10,519,751	661,331	88,881	142,883	340,224	1,110,845	7,927,536	3,180,854						

**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

Table 4.3.3

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

1	Total														of which car loans			
															181 days to 1 year	up to 1 year (including call loans)	1 year to 3 years	over 1 year
	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	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		
May	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		

(% p.a.)

Table 4.3.4

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

1	Total														of which car loans					
															181 days to 1 year	91 to 180 days	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	-	-	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	-	-	-	-	-	-	-	-				

(% p.a.)



Table 4.3.6

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

	of which to small-, 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
<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

(% p.a.)

Table 4.3.7

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

1	of which small and medium-sized businesses														17	
	Total															
	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
	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	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

(% p.a.)

Table 4.3.8

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

	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	
<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	

(% 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>2017</b>												
31.12	5,984,490	420,976	132,662	270	4,013,237	372,927	156,659	3,316	600,519	29,240	22,199	160
<b>2018</b>												
31.01	396,045	26,116	6,024	15	4,124,087	366,438	157,219	3,503	650,980	28,579	22,039	158
28.02	824,804	58,582	13,148	28	4,157,882	366,993	158,315	3,170	655,831	28,235	24,791	158
31.03	1,375,302	105,422	22,037	34	4,154,975	375,969	162,101	3,008	610,593	26,410	26,094	168
30.04	1,922,578	148,717	59,363	37	4,206,425	379,621	203,154	3,065	614,580	26,167	27,146	96
31.05	2,440,152	191,422	68,320	37	4,193,415	383,627	200,440	3,047	602,909	25,406	25,986	103
30.06	3,013,302	232,334	83,725	63	4,252,420	387,551	202,899	3,005	591,337	25,126	23,785	109
31.07	3,615,725	272,746	90,206	63	4,315,239	385,320	196,304	2,843	593,052	23,680	20,663	83
31.08	4,171,104	317,071	105,971	65	4,066,813	376,378	195,554	3,054	563,345	20,096	21,518	88
30.09	4,717,972	358,573	112,342	64	4,042,651	379,312	181,875	2,909	520,685	18,969	17,172	104
31.10	5,276,263	404,146	135,607	63	4,044,908	379,394	178,981	2,882	521,243	18,606	17,093	121
30.11	5,948,365	458,714	149,511	216	4,077,345	389,762	175,531	2,764	522,071	17,866	16,998	121
31.12	6,626,440	514,432	189,641	224	4,041,544	396,650	173,270	2,873	499,692	17,286	22,067	124

Table 4.3.10

## Housing Loans Granted to Resident Individuals

	In rubles							
	1	number of granted loans, units	2	volume of granted loans, 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			
	3	4	5	6	7			
2019								
31.01	78,742	168,356	6,472,759	64,942	206.5	9.87		

Table 4.3.10 (end)

	In foreign currency					
	number of granted loans, units	volume of granted loans, 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>	0	0	32,892	11,920	0	0

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		5	6	7	8	memo:
			total	of which overdue loans					
<b>2019</b>									
31.01	78,171	16,7124	6,440,054	60,596	206.7	9.87	158,573		

Table 4.3.11 (end)

		In foreign currency						
1	number of granted loans, units	volume of granted loans, millions rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %	memo: receivables on housing mortgage loans acquired by credit institutions, total, millions rubles	
			total	of which overdue loans				
1	9	10	11	12	13	14	15	
<b>2019</b>	0	0	31,194	10,955	0	0	11,667	

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						
	number of granted loans, units	volume of granted loans, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	2	3	4	5	6	7
<b>2019</b>						
31.01	18,452	46,532	1,201,675	4,652	211.9	9.64

Table 4.3.12 (end)

	In foreign currency					
	number of granted loans, units	volume of granted loans, million rubles	outstanding amount of granted loans, million rubles		weighted average maturity on loans granted over the month, months	weighted average interest rate on loans granted over the month, %
			total	of which overdue loans		
1	8	9	10	11	12	13
<b>2019</b>	0	0	1,065	568	0	0
31.01						

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

Investments in debt obligations

of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments

(millions of rubles)

1	2	Investments in debt obligations								11	12
		total	3	4	5	6	7	8	9		
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations	revaluation of debt obligations	Memo: provision for losses on debt obligations
<b>2017</b>											
31.12	9,947,539	3,554,340	340,273	391,561	427,227	1,881,713	2,012,964	1,277,679	30,964	30,817	276,331
<b>2018</b>											
31.01	9,977,396	3,589,758	487,211	393,019	482,514	1,861,534	1,983,340	1,092,442	46,133	41,444	282,777
28.02	10,031,057	3,508,126	672,700	410,157	431,149	1,741,614	2,045,396	1,126,447	45,989	49,479	258,442
31.03	10,433,434	3,391,057	1,099,185	402,743	470,767	1,781,915	2,042,811	1,148,620	46,290	50,047	259,837
30.04	10,507,048	3,301,114	1,028,826	386,916	452,934	1,900,579	2,017,010	1,413,406	44,991	-38,729	269,658
31.05	10,665,771	3,450,131	1,199,604	383,523	451,643	1,864,346	1,997,464	1,337,814	45,029	-63,782	272,448
30.06	10,691,818	3,355,669	1,097,633	400,362	420,545	1,920,011	2,009,931	1,537,785	45,261	-95,378	310,410
31.07	10,845,259	3,207,838	1,408,109	406,971	392,000	1,917,970	2,053,731	1,511,725	45,065	-98,149	322,381
31.08	10,879,432	3,003,037	1,382,833	407,070	387,472	2,014,178	2,066,884	1,784,847	46,044	-212,934	321,182
30.09	10,836,325	2,700,889	1,440,863	407,769	346,623	1,880,174	1,989,210	2,212,990	45,605	-187,799	306,874
31.10	10,691,768	2,906,328	1,408,941	409,962	344,006	1,881,693	1,973,350	1,935,556	45,591	-213,659	307,707
30.11	11,009,686	3,033,190	1,581,554	414,183	342,275	1,860,354	2,002,466	1,952,665	45,779	-222,780	308,826
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

Table 4.3.13 (cont.)  
(millions of rubles)

1	Investment in equities										18	19
	total	of which										
		investment in equities at balance-sheet value (regardless revaluation)										
		13	14	15	16	17						
	of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	revaluation of equities			Memo: provision for losses on equities				
<b>2017</b>												
31.12	479,668	10,258	62,754	223,126	1,863	-154	61,423					
<b>2018</b>												
31.01	476,825	9,593	59,366	219,344	2,939	3,918	76,653					
28.02	477,771	9,030	58,867	219,898	2,806	5,454	77,465					
31.03	464,878	9,601	59,068	215,179	4,747	-450	77,326					
30.04	460,715	11,023	63,276	218,121	913	-4,121	74,526					
31.05	525,812	64,987	74,303	217,106	2,954	-5,446	75,488					
30.06	517,001	65,741	73,580	214,773	5,444	-14,181	75,218					
31.07	530,236	65,991	73,846	214,985	12,834	-10,771	76,551					
31.08	496,241	65,954	79,882	184,357	9,673	-29,060	85,985					
30.09	482,288	54,543	76,331	185,722	16,029	-30,522	82,427					
31.10	488,800	64,778	76,158	203,055	8,142	-43,790	82,206					
30.11	489,824	63,945	77,150	198,823	8,243	-40,772	82,742					
31.12	494,417	57,998	93,277	194,337	19,043	-49,668	80,620					

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

	Equity in subsidiaries and associated companies		Memo: provision for losses on equity in subsidiaries and associated companies	Other equity interest	Memo: provision for losses on other equity interest	Discounted bills
	total	of which shares of subsidiaries and associated resident credit institutions				
1	20	21	22	23	24	25
<b>2017</b>						
31.12	1,747,034	444,555	219,197	1,180,258	241,127	136,684
<b>2018</b>						
31.01	1,483,849	175,539	279,024	1,172,914	255,981	131,201
28.02	1,481,391	174,657	282,133	1,197,698	256,439	131,345
31.03	1,476,687	171,373	282,153	1,196,357	281,118	130,254
30.04	1,500,446	185,555	287,443	1,207,503	285,283	133,080
31.05	1,498,343	185,565	289,994	1,232,172	279,440	131,509
30.06	1,518,012	187,839	305,219	1,232,718	279,839	128,844
31.07	1,515,507	187,839	306,892	1,241,004	282,826	126,309
31.08	1,542,867	193,707	318,049	1,247,142	287,640	127,751
30.09	1,544,971	190,765	324,521	1,250,189	288,064	130,827
31.10	1,612,228	199,445	312,763	1,264,842	286,362	129,580
30.11	1,579,574	170,721	308,551	1,358,621	295,515	130,742
31.12	1,613,905	170,721	296,367	1,351,314	285,864	133,226

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		
		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

**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			
	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
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

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

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		

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

Table 4.5.1

### Main Indicators of Private Pension Funds' Performance

1	Private pension provision				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
2	3	4	5	6	7	8	9	10	11	
<b>2017</b>										
Q2	1,127,235.31	5,616,077	1,540,755	28,973.14	2,397,120.08	34,396,340	30,163	100,984	3,020.84	2,883.91
Q3	1,130,149.97	5,738,496	1,530,025	44,375.24	2,409,979.89	34,361,374	35,396	325,177	5,801.44	5,562.00
Q4	1,184,069.01	6,007,763	1,484,406	59,553.40	2,435,011.42	34,324,155	41,497	391,336	8,138.32	7,775.26
<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

Table 4.5.2

### Private Pension Funds' Pension Reserves Generation

<i>(millions of rubles)</i>						
1	2	3	4	5	6	7
	Pension reserves at the beginning of the year	Pension contributions, acted in reporting year	Earmarked receipts in reporting year	Pension reserves investment returns	Payouts made in the reporting year	Pension reserves at of the end of the year
2017	1,062,685.25	103,251.44	187.84	55,902.97	69,380.55	1,184,069.01

Table 4.5.3

## Private Pension Funds' Pension Accruals Flows

*(millions of rubles)*

	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					
	total		of which		total		of which		total		of which		of which	
			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings			maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments contributions towards co-financing of pension savings	total	including contributions disbursed from the National Welfare Fund
1	2	3	4	5	6	7	8	9	10	11	12	13		
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		

Table 4.5.3 (end)  
(millions of rubles)

	Pension accruals transferred to other private pension funds				Pension savings investment returns	Payouts from pension savings				
	total	of which				total	of which			
		maternity capital (a portion of maternity (family) capital), including investment returns	funds of instalments co-financing of pension savings	including contributions disbursed from the National Welfare Fund			funded pension	term payments	lump-sum payments	payments to the successors of the deceased insured persons
1	14	15	16	17	18	19	20	21	22	23
2017	66,593.75	10.58	713.34	334.84	82,454.58	11,181.98	278.99	84.07	7,775.26	3,043.66

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	3,105,657.3	-	302,268.7	25,211.6	2,778,177.0
Q3	1,646.8	0.3	558.8	1,078.0	9.7	3,185,845.1	212.8	316,124.9	27,087.7	2,842,419.7

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	

<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	9 months 2018	
	insurance premiums <sup>1</sup>	payoffs <sup>2</sup>
2	3	
<b>Voluntary and mandatory insurance (excluding compulsory health insurance) - total</b>	1,093,836.2	368,975.1
of which:		
insurance of non-residents	11,833.1	4,501.2
<b>I. Voluntary Insurance</b>		
Life insurance - total	324,903.6	44,599.8
of which:		
life insurance (excluding pension insurance) - total	323,735.4	43,930.9
of which:		
borrower's life insurance	42,727.8	5,163.9
pension insurance	1,168.2	669.0
Nonlife insurance - total	585,414.3	213,581.7
of which:		
personal insurance (excluding life insurance) - total	244,074.6	93,185.5
of which:		
accident and sickness insurance	114,229.9	11,894.1
of which:		
insurance of patients participating in clinical trials of medicines	90.6	6.9
insurance of tax officials	21.8	9.5
health insurance	129,844.7	81,291.4
general property insurance - total	341,339.7	120,396.2
of which:		
insurance of property- total	273,833.9	107,329.6
of which:		
insurance of land vehicles (excluding railway vehicles)	121,448.1	61,304.4
insurance of railway vehicles	889.5	496.6
insurance of aircraft	8,375.9	2,824.2
insurance of watercraft	3,505.7	1,940.4
insurance of cargo	14,542.3	1,760.2
agricultural insurance - total	2,722.6	1,237.8
of which:		
government insurance	1,395.8	668.6
insurance of other assets of legal entities	76,832.0	31,323.7
insurance of other assets of individuals	45,517.8	6,442.4
public/third party liability insurance - total	36,611.0	5,766.6
of which:		
owners of land vehicles (excluding railway vehicles)	5,288.5	2,528.3
of which:		
owners of motor vehicles (excluding insurance within the framework of the international insurance system 'Green Card')	2,121.0	1,950.5
owners of motor vehicles (insurance within the framework of the international insurance system 'Green Card')	3,166.2	577.1
owners of railway vehicles	8.0	265.5

Table 4.5.5 (end)

(millions of rubles)

1	2	3
owners of aircraft	2,538.3	346.8
owners of watercraft	1,921.9	564.4
operators of hazardous facilities	1,279.8	177.9
product liability	1,695.2	410.2
third party liability	12,203.2	1,173.5
failure to perform or improper performance of contractual obligations	11,676.1	300.1
business risk insurance	8,191.7	5,392.5
financial risk insurance	22,703.1	1,907.4
<b>II. Mandatory insurance</b>		
Mandatory personal insurance - total	12,004.6	8,870.8
of which:		
government life and health insurance of servicemen and similar categories	12,004.6	8,870.8
other types of mandatory personal insurance according to federal laws	–	–
Mandatory general property insurance - total	170,094.5	102,222.7
of which:		
insurance of public liability of owners of vehicles	165,077.8	101,404.8
insurance of public liability of hazardous facility owners	2,400.9	168.4
insurance of carrier's public liabilities to passengers' life, health and property	2,615.7	649.6
other types of mandatory general property insurance according to federal laws	–	–

<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

	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	4	5	6	thousands of units	billions of rubles	7	8	9	thousands of units	billions of rubles	10	11	12	thousands of units	billions of rubles	13	14	15									
1	2	3																											
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	4,731,551.9	2,072,692.0	1,591,259.9	1,715,133.0	3,140,292.0	357,559.0	8,567.6	3,534.1	105,561.9	13,393.6	853,735.3	187,485.0	2,172,427.2	153,146.3
<b>2017</b>																													
Q1	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	Q2	1,082,172.5	404,914.7	377,986.6	334,337.3	704,185.9	70,577.4	1,187.6	967.3	25,924.8	3,829.0	118,793.5	35,338.5	558,280.0	30,442.6
Q3	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	Q4	1,229,977.0	495,803.9	441,862.4	405,632.6	788,114.6	90,171.3	1,298.0	1,161.0	29,947.0	3,978.4	131,153.5	44,924.6	625,716.1	40,107.3
<b>2018</b>																													
Q1	1,055,431.6	<b>475,586.4</b>	344,206.1	398,966.8	711,225.5	<b>76,619.6</b>	1,599.3	<b>845.1</b>	23,922.8	2,914.9	133,452.8	40,042.5	552,250.6	32,871.1	Q2	<b>1,156,941.9</b>	510,967.2	389,938.9	424,875.1	<b>767,003.0</b>	86,092.1	<b>1,935.8</b>	967.1	25,905.2	3,125.6	222,572.0	45,138.0	516,590.0	36,861.4
Q3	1,187,091.2	553,808.8	396,304.1	460,861.8	790,787.1	92,947.0	2,287.6	880.0	25,983.5	3,469.9	232,611.8	48,400.5	529,904.2	40,196.6	Q4	1,332,087.2	532,329.6	460,810.8	430,429.3	871,276.4	101,900.3	2,744.9	841.9	29,750.4	3,883.2	265,098.7	53,904.0	573,682.4	43,271.2

<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	
	4	5	6	7	8	9	10	11	12	13		
1	2	3										
2017	1,529,203.6	1,440,878.2	1,436,463.9	4,414.3	2,880,301.1	304,265.7	2,549,747.2	294,185.7	330,553.9	10,080.0		
2018	1,591,259.9	1,715,133.0	1,706,364.4	8,768.6	3,140,292.0	357,559.0	2,812,927.7	349,118.4	327,364.3	8,440.6		
<b>2017</b>												
Q1	325,737.9	326,591.9	325,002.9	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	333,649.3	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	373,568.1	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	404,243.6	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	397,586.4	1,380.4	711,225.5	76,619.6	630,631.8	74,935.6	80,593.7	1,684.0		
Q2	389,938.9	424,875.1	423,528.9	1,346.2	767,003.0	86,092.1	687,144.8	84,045.7	79,858.2	2,046.4		
Q3	396,304.1	460,861.8	457,951.1	2,910.7	790,787.1	92,947.0	709,772.2	90,949.5	81,014.9	1,997.5		
Q4	460,810.8	430,429.3	427,298.0	3,131.3	871,276.4	101,900.3	785,378.9	99,187.6	85,897.5	2,712.7		

<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

### Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

1	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	2	3	4	5	6	7
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
<b>2016</b>						
31.12	1,579	1,570	177	106	1,280	453
<b>2017</b>						
30.06	1,439	1,434	175	106	1,411	456
31.12	1,338	1,332	158	102	1,075	407
<b>2018</b>						
30.06	1,245	1,240	156	101	1,186	405
31.12	1,121	1,104	152	98	738	410

Table 5.4

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

	Individuals						
	1	2	3	4	5	6	7
	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	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
<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	<b>269,161</b>	157,763	18,043,543	6,961,244	4,659,629	6,422,669	
<b>2018</b>							
Q1	<b>264,366<sup>3</sup></b>	<b>163,007</b>	<b>15,938,450</b>	<b>5,833,624</b>	<b>4,558,923</b>	<b>5,545,903</b>	
Q2	<b>265,569</b>	<b>168,553</b>	<b>18,714,665</b>	<b>6,750,365</b>	<b>5,043,036</b>	<b>6,920,765</b>	
Q3	<b>267,879</b>	<b>172,487</b>	<b>18,853,860</b>	<b>6,791,513</b>	<b>5,327,088</b>	<b>6,735,259</b>	
Q4	269,565	179,208	21,466,980	7,218,317	6,074,398	8,174,265	

Table 5.4 (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 payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
1	8	9	10	11	12	13		
2017								
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	<b>1,062</b>	596,015	334,499	260,751	765		
Q2	<b>2,888</b>	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		

<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 5.5

### 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 5.6 (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	number of remittances, millions of units	value of remittances, billions of rubles	urgent transfer service		non-urgent transfer service		fast payment service		
10	11	12	13	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	753,922.4	854.9	14	15	16	17	–	–
2st half-year 2018							137,368.7				

<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)*

	2015			2016			2017		
	Net	Outflows	Inflows	Net	Outflows	Inflows	Net	Outflows	Inflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	22,085	102,857	80,772	22,314	111,422	89,107	36,757	156,556	119,799
CENTRAL FEDERAL DISTRICT	14,667	78,096	63,428	15,209	79,198	63,989	27,517	108,321	80,804
Belgorod Region	-821	1,331	2,152	-803	1,486	2,289	356	2,344	1,988
Bryansk Region	-1	2	2	0	0	0	303	306	3
Vladimir Region	-4	4	7	1	2	1	6	7	1
Voronezh Region	1	9	8	11	14	3	-6	14	20
Ivanovo Region	-3	24	27	-5	15	20	2	13	10
Kaluga Region	2	2	0	15	17	2	49	53	4
Kostroma Region	2	35	33	12	19	7	9	31	22
Kursk Region	331	565	234	-484	387	870	-33	143	176
Lipetsk Region	648	2,301	1,653	459	2,167	1,708	1,217	2,027	810
Moscow Region	308	1,580	1,272	855	3,307	2,452	601	3,342	2,741
Orel Region	3	3	0	0	0	0	0	0	0
Ryazan Region	1	1	0	1	1	0	1	1	0
Smolensk Region	23	41	18	-35	10	45	119	160	41
Tambov Region	0	0	0	0	0	0	0	0	0
Tver Region	4	4	0	-2	9	10	-3	11	14
Tula Region	-10	-10	0	-108	83	191	69	123	54
Yaroslavl Region	-31	23	53	7	44	37	63	119	56
Moscow	14,214	72,180	57,967	15,284	71,637	56,352	24,762	99,627	74,864

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

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	1,305	7,577	6,272	323	6,627	6,304	-1,389	5,314	6,703
Republic of Karelia	-22	22	45	-14	1	15	56	56	0
Republic of Komi	1	51	50	81	164	83	165	597	432
Arkhangelsk Region	-13	12	25	-81	3	84	29	32	3
Nenets Autonomous Area	0	0	0	0	0	0	30	30	0
Arkhangelsk Region, excluding Nenets Autonomous Area	-13	12	25	-81	3	84	-1	2	3
Vologda Region	360	364	4	598	598	1	-1,725	660	2,385
Kaliningrad Region	-3	9	13	50	93	43	9	115	106
Leningrad Region	156	1,410	1,253	51	656	606	1	687	686
Murmansk Region	1	1	0	5	5	0	13	13	0
Novgorod Region	127	174	47	-23	153	176	41	282	241
Pskov Region	0	1	0	0	0	0	0	0	0
Saint Petersburg	698	5,533	4,835	-343	4,953	5,296	22	2,872	2,850
SOUTHERN FEDERAL DISTRICT <sup>1</sup>	458	1,228	770	429	1,191	761	1,007	2,036	1,029
Republic of Adygeya (Adygeya)	1	1	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
Krasnodar Territory	426	1,068	642	121	833	712	446	1,254	808
Astrakhan Region	0	0	0	16	16	0	34	34	0
Volgograd Region	-4	8	13	31	67	37	491	656	165
Rostov Region	35	151	115	262	274	12	37	93	56
Sevastopol	-	-	-	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	2	186	183	1	6	4	37	42	5
Republic of Dagestan	0	159	159	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1	1	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	34	34	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	1	0
Chechen Republic	0	0	0	0	0	0	0	0	0
Stavropol Territory	1	25	24	1	5	4	2	7	5

Table 6.1.1 (cont.)

(millions of US dollars)

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	862	4,948	4,086	-83	2,309	2,393	978	2,127	1,149
Republic of Bashkortostan	8	213	205	-220	489	708	35	56	21
Mari El Republic	1	1	0	0	0	0	0	1	0
Republic of Mordovia	2	2	0	0	0	0	-1	0	2
Republic of Tatarstan (Tatarstan)	125	242	117	-136	29	165	66	94	29
Udmurt Republic	3	3	0	2	2	0	2	3	0
Chuvash Republic – Chuvashia	7	7	0	2	5	2	0	0	0
Perm Territory	645	3,574	2,929	226	817	591	198	208	10
Kirov Region	3	3	0	0	0	0	0	0	0
Nizhny Novgorod Region	52	634	582	248	510	263	104	757	653
Orenburg Region	-16	4	20	1	2	1	554	687	133
Penza Region	1	2	0	3	3	0	2	2	0
Samara Region	25	256	231	-216	445	660	-4	296	300
Saratov Region	2	3	1	5	5	1	5	5	0
Ulyanovsk Region	4	6	2	0	2	1	18	19	1
URALS FEDERAL DISTRICT	2,994	4,199	1,205	2,694	6,615	3,921	3,963	10,694	6,732
Kurgan Region	0	0	0	0	0	0	1	1	0
Sverdlovsk Region	273	891	618	233	1,284	1,050	674	2,064	1,390
Tyumen Region	2,344	2,798	453	1,998	4,510	2,513	2,156	7,465	5,309
Khanty-Mansi Autonomous Area – Yugra	5	5	0	83	151	68	140	564	424
Yamal-Nenets Autonomous Area	10	10	0	-36	818	854	226	3,686	3,460
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	2,329	2,783	453	1,950	3,542	1,591	1,790	3,214	1,424
Chelyabinsk Region	377	511	134	463	821	358	1,132	1,164	33
SIBERIAN FEDERAL DISTRICT	81	2,339	2,258	1,075	11,781	10,706	2,535	23,614	21,080
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	8	8	0	3	3	0	16	16	0
Republic of Tuva	0	0	0	0	0	0	0	0	0
Republic of Khakassia	-1	0	1	-1	0	1	-5	1	6
Altai Territory	1	2	1	1	2	1	1	2	1
Trans-Baikal Territory	6	6	0	1	1	0	0	1	1

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

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	-273	1,879	2,152	155	1,952	1,798	998	3,215	2,217
Irkutsk Region	3	25	22	-3	14	17	2	68	66
Kemerovo Region	272	313	41	776	1,206	429	1,147	2,339	1,192
Novosibirsk Region	51	92	40	126	8,585	8,459	319	17,906	17,588
Omsk Region	11	12	1	13	14	1	56	66	10
Tomsk Region	5	5	0	4	5	0	1	1	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,167</b>	<b>3,358</b>	<b>2,191</b>	<b>1,207</b>	<b>1,868</b>	<b>661</b>	<b>1,546</b>	<b>2,953</b>	<b>1,407</b>
Republic of Sakha (Yakutia)	41	1,844	1,803	39	65	25	201	1,214	1,014
Kamchatka Territory	1	1	0	1	1	0	1	1	0
Primorye Territory	17	41	24	-299	83	382	190	200	10
Khabarovsk Territory	16	263	247	-1	7	8	-18	10	28
Amur Region	44	128	84	62	99	36	-35	113	148
Magadan Region	8	8	0	150	150	0	-46	101	147
Sakhalin Region	1,039	1,073	33	1,180	1,221	41	1,254	1,313	59
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	74	243	169	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Republic of Crimea	0	0	0	-	-	-	-	-	-
Sevastopol	0	0	0	-	-	-	-	-	-
<b>Unallocated by Region of Russian Federation</b>	<b>548</b>	<b>926</b>	<b>378</b>	<b>1,459</b>	<b>1,826</b>	<b>367</b>	<b>563</b>	<b>1,455</b>	<b>891</b>

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

	Q4 2017			Q1 2018			Q2 2018			Q3 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	11,676	58,594	46,918	13,385	39,577	26,192	4,919	36,326	31,407	70	30,459	30,389
CENTRAL FEDERAL DISTRICT	6,043	43,549	37,506	9,367	22,712	13,345	5,326	29,721	24,395	-3,735	22,428	26,163
Belgorod Region	239	669	431	229	611	382	17	477	461	-467	887	1,354
Bryansk Region	1	1	0	0	0	0	1	1	0	0	0	0
Vladimir Region	1	1	0	1	6	5	24	30	7	-3	3	7
Voronezh Region	1	2	1	5	9	4	57	61	4	4	5	1
Ivanovo Region	1	1	0	-3	10	13	-6	2	9	-9	0	9
Kaluga Region	-1	1	3	-4	8	12	-1	5	6	13	14	0
Kostroma Region	0	1	1	0	4	4	-12	2	14	6	36	30
Kursk Region	-43	5	48	0	0	0	0	0	0	-27	0	27
Lipetsk Region	319	678	359	399	474	75	531	576	45	649	735	86
Moscow Region	469	1,030	561	711	1,253	542	127	579	451	178	437	259
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	1	1	0	0	0	0	3	4	0	1	1	0
Smolensk Region	-4	7	11	1	5	4	-8	1	9	-4	6	10
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	-8	35	43	14	14	1	67	67	0	101	101	0
Yaroslavl Region	7	22	15	13	34	21	16	16	1	16	45	29
Moscow	5,059	41,092	36,033	8,001	20,282	12,282	4,511	27,900	23,389	-4,191	20,158	24,349

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	1,015	2,231	1,216	595	1,795	1,200	-1,104	614	1,718	136	857	722
Republic of Karelia	23	23	0	0	0	0	0	0	0	0	0	0
Republic of Komi	66	310	245	46	93	48	-217	34	251	74	189	115
Arkhangelsk Region	0	0	0	-1	0	1	121	121	1	0	0	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	0	0	0	-1	0	1	121	121	1	0	0	0
Vologda Region	544	704	160	360	360	0	-113	-113	0	-30	-30	0
Kaliningrad Region	1	1	0	2	5	2	-28	3	31	3	3	0
Leningrad Region	222	272	51	-13	52	65	-189	68	257	14	88	74
Murmansk Region	11	11	0	0	0	0	0	0	0	0	0	0
Novgorod Region	32	33	1	71	83	12	-16	0	17	37	37	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	116	876	760	129	1,201	1,072	-662	500	1,162	38	570	532
SOUTHERN FEDERAL DISTRICT	250	1,002	752	99	222	123	575	780	205	444	660	216
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	100	782	682	90	164	74	672	730	58	489	637	148
Astrakhan Region	1	1	0	0	47	47	19	20	0	-8	0	9
Volgograd Region	143	190	47	7	8	1	-91	18	109	-47	4	51
Rostov Region	6	28	23	2	3	0	-26	12	38	10	18	8
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	1	4	3	2	43	41	2	4	2	1	1	0
Republic of Dagestan	0	0	0	1	1	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachay-Cherkess Republic	0	0	0	0	34	34	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	1	4	3	1	8	7	2	4	2	0	0	0

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

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	611	868	257	-94	825	919	-204	511	715	154	260	106
Republic of Bashkortostan	12	27	15	18	19	1	19	19	0	3	3	0
Mari El Republic	0	0	0	0	0	0	1	1	0	0	0	0
Republic of Mordovia	-1	0	2	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	16	18	2	67	73	6	27	35	9	13	19	5
Udmurt Republic	1	1	0	-1	0	1	0	0	0	-1	0	1
Chuvash Republic – Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	44	48	4	43	67	24	-9	62	71	78	79	1
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	11	168	157	-55	238	293	64	264	200	38	101	63
Orenburg Region	499	500	0	-156	376	532	-374	48	422	1	1	0
Penza Region	1	1	0	1	1	0	1	1	0	4	4	0
Samara Region	10	86	76	-23	40	62	55	65	10	16	46	30
Saratov Region	3	3	0	1	1	0	0	0	0	0	0	0
Ulyanovsk Region	16	16	1	11	11	0	11	14	3	1	5	4
URALS FEDERAL DISTRICT	1,304	2,700	1,396	829	3,675	2,847	964	2,684	1,720	2,232	4,563	2,332
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	148	173	25	-4	369	373	267	480	213	1,326	1,562	236
Tyumen Region	828	2,176	1,349	532	2,967	2,435	330	1,825	1,495	510	2,600	2,089
Khanty-Mansi Autonomous Area – Yugra	12	84	72	-78	64	142	95	95	0	-77	42	119
Yamal-Nenets Autonomous Area	149	270	120	314	414	100	398	419	21	142	144	3
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	666	1,823	1,157	296	2,489	2,193	-163	1,311	1,474	446	2,413	1,968
Chelyabinsk Region	328	351	23	301	339	38	367	379	12	395	402	6
SIBIRIAN FEDERAL DISTRICT <sup>2</sup>	1,722	7,192	5,470	1,454	8,752	7,298	-209	1,641	1,850	884	989	105
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	13	13	0	20	21	1	37	38	1	-	-	-
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	1	1	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	1	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	708	1,057	349	1,252	1,764	512	-538	882	1,420	544	544	0
Irkutsk Region	2	63	60	30	30	0	0	1	0	2	2	0
Kemerovo Region	937	1,244	307	148	615	466	298	691	393	328	429	101
Novosibirsk Region	55	4,806	4,752	2	6,315	6,313	-16	19	35	1	4	3
Omsk Region	6	7	1	7	7	0	9	9	0	8	8	0
Tomsk Region	0	0	0	-5	0	5	0	0	0	1	1	0
<b>FAR-EASTERN FEDERAL DISTRICT<sup>2</sup></b>	<b>648</b>	<b>774</b>	<b>126</b>	<b>245</b>	<b>593</b>	<b>348</b>	<b>-209</b>	<b>450</b>	<b>659</b>	<b>74</b>	<b>263</b>	<b>189</b>
Republic of Buryatia	-	-	-	-	-	-	-	-	-	1	69	68
Republic of Sakha (Yakutia)	185	198	13	207	258	51	-232	258	491	3	5	3
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	0	0	0
Kamchatka Territory	1	1	0	2	2	0	0	0	0	-3	0	3
Primorye Territory	168	168	0	-9	1	10	-10	15	26	-2	1	2
Khabarovsk Territory	2	2	0	4	143	139	3	3	0	0	2	1
Amur Region	10	78	68	-25	74	100	53	53	0	7	7	0
Magadan Region	2	5	3	18	25	7	16	33	16	10	32	23
Sakhalin Region	281	323	41	50	90	40	-38	<b>88</b>	<b>126</b>	58	147	89
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>82</b>	<b>273</b>	<b>191</b>	<b>888</b>	<b>960</b>	<b>72</b>	<b>-221</b>	<b>-77</b>	<b>144</b>	<b>-119</b>	<b>438</b>	<b>557</b>

<sup>1</sup> Under the Decree of the President of the Russian Federation dated July 28, 2016 №375 the South Federal District and the Crimea Federal District are reorganized into the South Federal District.

<sup>2</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)

	2015			2016			2017		
	Net	Inflows	Outflows	Net	Inflows	Outflows	Net	Inflows	Outflows
1	2	3	4	5	6	7	8	9	10
THE RUSSIAN FEDERATION	6,853	133,949	127,096	32,539	137,763	105,224	28,557	150,433	121,876
CENTRAL FEDERAL DISTRICT	-5,818	79,509	85,327	12,638	78,575	65,938	16,618	101,934	85,316
Belgorod Region	-3	42	45	-767	32	799	26	846	819
Bryansk Region	6	12	6	1	8	7	0	5	5
Vladimir Region	17	256	239	16	242	225	-87	284	371
Voronezh Region	-21	166	187	-38	217	255	-278	172	450
Ivanovo Region	49	80	31	61	65	4	77	85	8
Kaluga Region	365	1,274	909	230	1,060	830	234	1,544	1,310
Kostroma Region	233	387	154	4	134	130	53	261	208
Kursk Region	5	27	23	1	14	13	3	28	25
Lipetsk Region	542	1,166	624	800	2,023	1,223	486	2,226	1,740
Moscow Region	1,140	8,031	6,892	400	8,205	7,805	138	9,423	9,285
Orel Region	-100	6	107	-2	7	9	-28	10	38
Ryazan Region	-5	97	102	-15	59	73	-2	226	228
Smolensk Region	162	274	112	95	241	145	-40	149	189
Tambov Region	1	9	8	18	28	10	6	11	5
Tver Region	124	202	79	-108	70	178	6	53	47
Tula Region	323	623	300	20	718	698	187	833	646
Yaroslavl Region	78	138	60	112	142	30	26	452	426
Moscow	-8,732	66,718	75,450	11,809	65,314	53,505	15,809	85,326	69,517

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

1	2	3	4	5	6	7	8	9	10
NORTH-WESTERN FEDERAL DISTRICT	-1,621	14,418	16,039	373	22,971	22,598	-1,469	15,740	17,209
Republic of Karelia	82	177	95	385	579	194	-381	170	551
Republic of Komi	-6	491	497	119	411	292	10	191	180
Arkhangelsk Region	-20	91	110	-173	291	464	291	448	157
Nenets Autonomous Area	0	30	30	-1	0	1	-82	0	82
Arkhangelsk Region, excluding Nenets Autonomous Area	-20	61	80	-172	291	464	373	448	75
Vologda Region	91	1,799	1,707	-74	7,342	7,417	-1,584	2,710	4,295
Kaliningrad Region	26	138	112	41	153	112	34	316	282
Leningrad Region	-1,189	3,423	4,613	680	5,775	5,096	756	5,289	4,533
Murmansk Region	255	415	160	36	405	369	14	425	411
Novgorod Region	202	361	158	153	357	205	-33	280	313
Pskov Region	-32	15	48	-3	25	27	-14	16	30
Saint Petersburg	-1,031	7,509	8,540	-791	7,632	8,422	-562	5,896	6,457
SOUTHERN FEDERAL DISTRICT <sup>1</sup>	373	2,458	2,085	-146	2,100	2,247	360	2,443	2,083
Republic of Adygeya (Adygeya)	2	4	2	105	107	2	3	46	42
Republic of Kalmykia	-1	1	2	0	0	0	0	0	0
Republic of Crimea	-	-	-	-9	11	20	-60	18	77
Krasnodar Territory	139	1,519	1,380	-171	1,338	1,509	685	1,809	1,124
Astrakhan Region	-13	79	92	110	251	141	11	24	13
Volgograd Region	288	598	310	-160	198	358	-2	345	347
Rostov Region	-42	257	299	-24	191	216	-278	198	476
Sevastopol	-	-	-	2	3	2	0	3	3
NORTH CAUCASIAN FEDERAL DISTRICT	353	581	228	-19	388	407	45	486	440
Republic of Dagestan	11	12	1	-6	1	7	5	6	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	-26	0	26	-6	0	6	0	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	1	1	0
Republic of North Ossetia – Alania	-19	3	21	0	2	1	0	0	0
Chechen Republic	127	127	0	0	0	0	10	10	0
Stavropol Territory	258	438	179	-7	385	392	29	469	440

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

1	2	3	4	5	6	7	8	9	10
VOLGA FEDERAL DISTRICT	-880	6,556	7,437	305	3,351	3,047	483	3,190	2,707
Republic of Bashkortostan	15	209	195	-177	131	308	145	258	113
Mari El Republic	2	4	2	6	7	1	0	2	2
Republic of Mordovia	7	9	2	-4	6	10	-1	7	7
Republic of Tatarstan (Tatarstan)	107	1,314	1,207	548	804	256	105	662	557
Udmurt Republic	85	244	159	30	335	305	-23	206	229
Chuvash Republic – Chuvashia	31	43	12	16	34	18	-24	20	44
Perm Territory	-437	3,016	3,453	-119	585	704	443	475	32
Kirov Region	26	47	21	17	18	1	16	74	58
Nizhny Novgorod Region	281	973	692	162	709	547	-109	706	815
Orenburg Region	-365	54	418	61	112	51	27	51	24
Penza Region	6	21	16	67	75	9	38	61	23
Samara Region	-837	275	1,112	-418	262	680	-182	385	566
Saratov Region	-26	84	110	44	124	80	28	124	96
Ulyanovsk Region	226	264	38	73	148	76	21	160	140
URALS FEDERAL DISTRICT	8,653	14,753	6,099	4,645	10,683	6,039	2,721	7,500	4,779
Kurgan Region	3	36	33	-5	9	14	-1	2	3
Sverdlovsk Region	-969	1,388	2,356	953	1,590	637	275	1,425	1,150
Tyumen Region	8,899	12,476	3,577	2,722	7,307	4,585	1,360	4,286	2,925
Khanty-Mansi Autonomous Area – Yugra	-198	300	497	-177	142	319	55	626	570
Yamal-Nenets Autonomous Area	5,796	6,817	1,020	1,493	2,763	1,271	-57	1,520	1,577
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3,300	5,359	2,059	1,406	4,402	2,996	1,362	2,140	778
Chelyabinsk Region	721	854	133	975	1,777	802	1,087	1,788	701
SIBERIAN FEDERAL DISTRICT	-865	4,179	5,044	4,414	7,342	2,927	1,736	8,106	6,371
Altai Republic	0	0	0	0	0	0	0	0	0
Republic of Buryatia	25	30	5	27	75	48	81	86	5
Republic of Tuva	12	18	7	-21	109	130	-56	99	155
Republic of Khakassia	-70	5	74	31	172	140	-6	3	8
Altai Territory	-57	9	66	0	37	37	5	45	40
Trans-Baikal Territory	-78	203	281	96	207	111	75	154	78

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

1	2	3	4	5	6	7	8	9	10
Krasnoyarsk Territory	-688	2,507	3,195	4,357	5,424	1,067	2,339	4,785	2,447
Irkutsk Region	-190	44	234	-119	35	155	926	1,221	295
Kemerovo Region	82	699	617	64	872	808	-1,603	1,426	3,029
Novosibirsk Region	42	260	218	-25	184	208	6	179	173
Omsk Region	-10	19	29	-37	32	70	0	5	5
Tomsk Region	67	385	317	41	193	153	-31	104	135
FAR-EASTERN FEDERAL DISTRICT	7,077	10,576	3,499	10,385	11,595	1,210	8,157	10,177	2,020
Republic of Sakha (Yakutia)	439	964	524	1,291	1,347	57	239	335	96
Kamchatka Territory	4	7	2	-6	2	8	23	24	1
Primorye Territory	112	699	588	436	872	436	90	831	742
Khabarovsk Territory	-229	65	295	310	544	234	-19	283	302
Amur Region	166	633	466	182	360	177	61	471	411
Magadan Region	2	758	756	2	7	5	-10	8	18
Sakhalin Region	6,563	7,197	634	8,129	8,295	166	7,681	7,874	192
Jewish Autonomous Region	48	50	1	19	19	0	84	220	136
Chukotka Autonomous Area	-28	204	232	21	149	127	8	131	123
CRIMEA FEDERAL DISTRICT <sup>1</sup>	1	17	17	-	-	-	-	-	-
Republic of Crimea	-3	13	16	-	-	-	-	-	-
Sevastopol	4	5	1	-	-	-	-	-	-
Unallocated by Region of Russian Federation	-421	901	1,322	-55	757	812	-94	857	951

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

	Q4 2017			Q1 2018			Q2 2018			Q3 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
THE RUSSIAN FEDERATION	2,178	40,423	38,244	7,638	38,374	30,735	2,310	29,962	27,652	-4,245	31,132	35,377
CENTRAL FEDERAL DISTRICT	2,602	27,089	24,487	5,101	20,292	15,192	898	18,617	17,718	-3,631	19,174	22,805
Belgorod Region	-39	13	53	0	10	10	-1	6	7	-8	6	14
Bryansk Region	-1	2	3	3	4	1	1	2	1	1	3	2
Vladimir Region	-101	111	211	-43	16	59	-14	116	129	24	54	30
Voronezh Region	-1	70	71	-1	28	29	33	73	41	-1	59	61
Ivanovo Region	71	74	3	0	1	0	0	1	1	1	3	2
Kaluga Region	48	543	495	-35	184	219	67	279	212	44	235	191
Kostroma Region	33	57	24	-43	34	77	84	127	44	75	81	6
Kursk Region	3	6	3	0	3	3	0	3	3	166	171	5
Lipetsk Region	12	484	473	-152	461	614	152	488	335	176	657	481
Moscow Region	-141	1,752	1,893	1,276	2,823	1,548	236	2,448	2,211	27	1,755	1,728
Orel Region	-4	0	4	-3	0	3	21	26	4	2	5	4
Ryazan Region	-4	11	15	-1	3	4	41	44	3	-1	1	2
Smolensk Region	-64	99	163	6	17	12	10	24	14	5	27	22
Tambov Region	-1	1	1	3	7	4	2	2	1	3	4	2
Tver Region	-3	14	17	14	33	19	2	10	8	2	9	6
Tula Region	95	156	61	-426	179	606	-9	69	78	127	191	65
Yaroslavl Region	-33	24	57	-5	92	97	-3	19	22	13	16	4
Moscow	2,730	23,671	20,941	4,508	16,397	11,889	275	14,880	14,605	-4,285	15,896	20,180

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	-1,105	4,862	5,967	-346	4,106	4,451	-359	3,259	3,618	321	4,141	3,820
Republic of Karelia	74	118	44	-91	13	104	0	0	0	4	12	8
Republic of Komi	61	67	6	106	106	0	-66	187	253	85	234	149
Arkhangelsk Region	-43	27	70	-80	3	83	-37	10	47	-59	9	69
Nenets Autonomous Area	-25	0	25	-60	0	60	-20	0	20	-59	0	59
Arkhangelsk Region, excluding Nenets Autonomous Area	-18	27	46	-20	3	23	-17	10	27	0	9	9
Vologda Region	-787	957	1,743	-89	806	895	480	537	57	-262	909	1,172
Kaliningrad Region	22	182	159	2	15	13	2	46	43	4	49	44
Leningrad Region	262	1,741	1,479	-414	1,375	1,789	33	1,045	1,012	768	1,715	947
Murmansk Region	11	36	25	-360	10	370	-6	8	14	-19	3	22
Novgorod Region	-40	107	147	27	104	77	-15	9	24	-39	86	125
Pskov Region	-11	6	18	2	5	3	-1	1	2	2	4	2
Saint Petersburg	-654	1,621	2,275	551	1,668	1,118	-749	1,417	2,166	-163	1,120	1,283
SOUTHERN FEDERAL DISTRICT	448	1,211	762	111	532	421	278	561	283	124	526	402
Republic of Adygeya (Adygeya)	1	35	35	0	0	0	1	1	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	4	4	0	0	0	0
Republic of Crimea	2	7	5	2	4	2	1	6	4	2	4	2
Krasnodar Territory	733	991	257	95	308	213	251	414	163	48	195	147
Astrakhan Region	2	10	8	1	2	1	5	5	0	5	5	0
Volgograd Region	-3	57	59	-3	112	115	72	83	12	-87	52	139
Rostov Region	-286	111	397	15	104	89	-56	48	104	162	269	107
Sevastopol	0	1	1	0	1	0	0	0	0	-6	0	6
NORTH CAUCASIAN FEDERAL DISTRICT	-21	27	48	-375	20	394	8	32	24	-2	10	12
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	-21	26	48	-375	19	394	8	32	24	-2	10	12

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

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	167	969	802	339	1,117	778	623	2,574	1,951	127	826	699
Republic of Bashkortostan	61	96	34	2	24	22	-3	15	18	-109	94	203
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	-1	6	7	0	0	0	-1	0	1	0	0	0
Republic of Tatarstan (Tatarstan)	62	207	145	50	57	7	64	159	94	47	112	64
Udmurt Republic	5	48	43	-46	73	120	40	71	31	72	73	1
Chuvash Republic – Chuvashia	-20	11	31	1	1	0	14	16	2	-4	1	5
Perm Territory	96	104	8	123	132	8	239	1,543	1,304	81	104	23
Kirov Region	0	16	16	0	1	1	1	2	1	-2	2	4
Nizhny Novgorod Region	-82	209	291	-29	172	200	-2	258	260	-13	123	136
Orenburg Region	7	8	1	5	8	3	-1	8	10	-5	3	7
Penza Region	5	24	19	-4	4	8	1	17	16	1	21	20
Samara Region	-11	65	77	235	631	395	269	337	67	44	183	139
Saratov Region	14	22	8	4	11	7	1	4	3	3	13	10
Ulyanovsk Region	31	153	122	-2	4	5	0	143	144	10	98	87
URALS FEDERAL DISTRICT	658	2,390	1,732	579	8,490	7,911	376	2,090	1,714	-1,691	3,192	4,884
Kurgan Region	1	1	1	0	0	0	-1	0	1	-3	1	4
Sverdlovsk Region	-10	655	665	158	198	40	233	773	540	1,207	1,544	337
Tyumen Region	435	1,323	889	198	7,851	7,654	-143	845	989	-3,107	1,031	4,138
Khanty-Mansi Autonomous Area – Yugra	-84	154	238	62	82	20	46	62	16	-35	64	99
Yamal-Nenets Autonomous Area	-312	71	383	460	7,646	7,186	-349	466	815	150	623	472
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	830	1,098	268	-325	123	448	160	318	158	-3,222	344	3,566
Chelyabinsk Region	232	411	178	223	441	218	287	472	185	212	617	404
SIBERIAN FEDERAL DISTRICT <sup>2</sup>	-2,165	1,526	3,691	1,760	2,576	816	147	1,601	1,454	68	1,633	1,565
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	25	26	0	0	0	0	-5	0	6	-	-	-
Republic of Tuva	-11	43	54	-11	13	24	-11	3	13	-33	62	95
Republic of Khakassia	-6	1	6	150	150	0	-43	1	44	0	0	0
Altai Territory	0	10	10	0	25	25	0	0	0	-5	22	27
Trans-Baikal Territory	21	40	20	13	57	44	20	28	8	-	-	-

Table 6.1.2 (end)  
(millions of US dollars)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	-300	685	985	1,968	1,972	5	79	1,300	1,221	-275	869	1,144
Irkutsk Region	-36	117	153	-14	58	71	3	4	1	-26	111	138
Kemerovo Region	-1,821	495	2,317	153	172	19	87	135	49	82	157	75
Novosibirsk Region	4	21	17	-534	78	612	15	111	96	45	120	75
Omsk Region	0	0	1	0	1	0	0	15	15	6	15	9
Tomsk Region	-40	87	128	33	49	15	2	4	2	275	276	2
<b>FAR-EASTERN FEDERAL DISTRICT<sup>2</sup></b>	<b>1,671</b>	<b>2,224</b>	<b>553</b>	<b>535</b>	<b>1,097</b>	<b>561</b>	<b>266</b>	<b>1,075</b>	<b>809</b>	<b>400</b>	<b>1,444</b>	<b>1,045</b>
Republic of Buryatia	-	-	-	-	-	-	-	-	-	2	3	0
Republic of Sakha (Yakutia)	43	61	17	21	42	22	-141	89	229	-66	86	151
Trans-Baikal Territory	-	-	-	-	-	-	-	-	-	17	27	10
Kamchatka Territory	11	11	0	0	0	0	0	0	0	0	0	0
Primorye Territory	28	183	154	39	83	44	15	110	95	29	82	53
Khabarovsk Territory	15	86	71	16	19	3	24	72	48	-136	65	201
Amur Region	5	165	159	3	73	70	3	82	79	49	62	13
Magadan Region	0	4	4	0	0	0	0	0	0	0	0	0
Sakhalin Region	1,546	1,617	71	458	870	412	355	711	356	459	1,076	617
Jewish Autonomous Region	24	25	1	0	2	1	-1	0	1	37	37	0
Chukotka Autonomous Area	-2	73	74	-1	7	8	11	11	0	6	6	0
Unallocated by Region of Russian Federation	-77	125	202	-66	144	211	72	153	82	40	186	145

<sup>1</sup> Under the Decree of the President of the Russian Federation dated July 28, 2016 №375 the South Federal District and the Crimea Federal District are reorganized into the South Federal District.

<sup>2</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	31.01.2019			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
THE RUSSIAN FEDERATION	479	698		
<b>CENTRAL FEDERAL DISTRICT</b>	<b>268</b>	<b>133</b>	<b>17</b>	<b>116</b>
Belgorod Region	2	5	–	5
Bryansk Region	–	2	–	2
Vladimir Region	1	2	–	2
Voronezh Region	–	12	–	12
Ivanovo Region	5	2	–	2
Kaluga Region	3	4	–	4
Kostroma Region	4	3	–	3
Kursk Region	1	2	–	2
Lipetsk Region	1	2	–	2
Moscow Region	6	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	236	69	16	53
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>42</b>	<b>98</b>	<b>7</b>	<b>91</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	29	67	5	62
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>25</b>	<b>77</b>	<b>2</b>	<b>75</b>
Republic of Adygeya (Adygeya)	2	2	–	2
Republic of Kalmykia	–	1	–	1
Republic of Crimea	3	2	–	2
Krasnodar Territory	8	27	–	27
Astrakhan Region	3	2	–	2
Volgograd Region	1	12	–	12
Rostov Region	7	31	2	29
Sevastopol	1	–	–	–

Table 6.2.1 (end)

(units)

1	2	3	4	5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>12</b>	<b>37</b>	<b>1</b>	<b>36</b>
Republic of Daghestan	3	5	–	5
Republic of Ingushetia	–	2	–	2
Kabardino-Balkar Republic	3	3	–	3
Karachay-Cherkess Republic	2	2	–	2
Republic of North Ossetia – Alania	1	3	1	2
Chechen Republic	–	3	–	3
Stavropol Territory	3	19	–	19
<b>VOLGA FEDERAL DISTRICT</b>	<b>66</b>	<b>110</b>	<b>2</b>	<b>108</b>
Republic of Bashkortostan	3	15	–	15
Mari El Republic	2	2	–	2
Republic of Mordovia	3	3	–	3
Republic of Tatarstan (Tatarstan)	16	8	2	6
Udmurt Republic	3	3	–	3
Chuvash Republic – Chuvashia	3	2	–	2
Perm Territory	4	11	–	11
Kirov Region	3	5	–	5
Nizhny Novgorod Region	6	31	–	31
Orenburg Region	4	4	–	4
Penza Region	1	3	–	3
Samara Region	10	16	–	16
Saratov Region	7	4	–	4
Ulyanovsk Region	1	3	–	3
<b>URALS FEDERAL DISTRICT</b>	<b>23</b>	<b>107</b>	<b>42</b>	<b>65</b>
Kurgan Region	2	3	–	3
Sverdlovsk Region	9	40	4	36
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>28</b>	<b>85</b>	<b>4</b>	<b>81</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	5	8	–	8
Kemerovo Region	6	6	–	6
Novosibirsk Region	5	36	–	36
Omsk Region	3	8	–	8
Tomsk Region	1	6	3	3
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>15</b>	<b>51</b>	<b>–</b>	<b>51</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	11	–	11
Khabarovsk Territory	–	17	–	17
Amur Region	2	4	–	4
Magadan Region	–	2	–	2
Sakhalin Region	3	5	–	5
Jewish Autonomous Region	–	1	–	1
Chukotka Autonomous Area	–	–	–	–

Table 6.2.2

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

(units)

1	31.01.2019				
	2	3	4	5	6
	additional offices	external cash desks	cash credit offices	operational offices	total
THE RUSSIAN FEDERATION	20,372	1,025	1,899	5,766	29,062
<b>CENTRAL FEDERAL DISTRICT</b>	<b>5,868</b>	<b>362</b>	<b>227</b>	<b>1,190</b>	<b>7,647</b>
Belgorod Region	281	3	19	75	378
Bryansk Region	96	–	7	54	157
Vladimir Region	167	8	7	95	277
Voronezh Region	448	1	31	100	580
Ivanovo Region	134	3	7	49	193
Kaluga Region	117	4	8	65	194
Kostroma Region	78	–	3	24	105
Kursk Region	145	11	13	57	226
Lipetsk Region	194	–	15	55	264
Moscow Region	1,143	105	26	90	1,364
Orel Region	107	–	8	39	154
Ryazan Region	146	3	9	45	203
Smolensk Region	68	8	6	50	132
Tambov Region	196	2	8	27	233
Tver Region	103	3	10	52	168
Tula Region	146	1	9	97	253
Yaroslavl Region	158	1	7	68	234
Moscow	2,141	209	34	148	2,532
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>1,683</b>	<b>109</b>	<b>305</b>	<b>723</b>	<b>2,820</b>
Republic of Karelia	79	1	10	40	130
Republic of Komi	139	11	8	53	211
Arkhangelsk Region	132	–	18	64	214
Nenets Autonomous Area	10	–	–	4	14
Arkhangelsk Region, excluding Nenets Autonomous Area	122	–	18	60	200
Vologda Region	170	–	21	57	248
Kaliningrad Region	94	3	25	64	186
Leningrad Region	2	4	13	287	306
Murmansk Region	91	4	11	56	162
Novgorod Region	106	–	7	30	143
Pskov Region	90	8	8	27	133
Saint Petersburg	780	78	184	45	1,087
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2,129</b>	<b>139</b>	<b>249</b>	<b>693</b>	<b>3,210</b>
Republic of Adygeya (Adygeya)	65	2	5	10	82
Republic of Kalmykia	19	–	3	8	30
Republic of Crimea	75	8	–	188	271
Krasnodar Territory	901	95	84	152	1,232
Astrakhan Region	113	7	19	53	192
Volgograd Region	319	–	62	96	477
Rostov Region	637	25	75	110	847
Sevastopol	–	2	1	76	79
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>583</b>	<b>49</b>	<b>37</b>	<b>103</b>	<b>772</b>
Republic of Daghestan	74	1	9	8	92
Republic of Ingushetia	8	1	–	–	9
Kabardino-Balkar Republic	45	23	2	12	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	27	8	2	19	56
Chechen Republic	36	–	–	8	44
Stavropol Territory	373	15	22	44	454
<b>VOLGA FEDERAL DISTRICT</b>	<b>4,869</b>	<b>196</b>	<b>471</b>	<b>1,113</b>	<b>6,649</b>
Republic of Bashkortostan	667	3	50	118	838
Mari El Republic	88	1	7	30	126
Republic of Mordovia	186	6	10	17	219
Republic of Tatarstan (Tatarstan)	767	56	57	158	1,038
Udmurt Republic	206	1	26	74	307
Chuvash Republic – Chuvashia	210	1	21	49	281
Perm Territory	462	20	40	139	661
Kirov Region	247	2	32	30	311
Nizhny Novgorod Region	574	18	46	97	735
Orenburg Region	378	24	35	80	517
Penza Region	227	7	24	47	305
Samara Region	385	13	59	123	580
Saratov Region	293	44	50	107	494
Ulyanovsk Region	179	–	14	44	237
<b>URALS FEDERAL DISTRICT</b>	<b>1,882</b>	<b>61</b>	<b>255</b>	<b>471</b>	<b>2,669</b>
Kurgan Region	201	5	15	50	271
Sverdlovsk Region	696	10	68	74	848
Tyumen Region	561	34	81	189	865
Khanty-Mansi Autonomous Area – Yugra	278	28	37	80	423
Yamal-Nenets Autonomous Area	112	1	5	24	142
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	171	5	39	85	300
Chelyabinsk Region	424	12	91	158	685
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>2,263</b>	<b>95</b>	<b>243</b>	<b>879</b>	<b>3,480</b>
Altai Republic	25	1	1	12	39
Republic of Tuva	38	–	3	9	50
Republic of Khakassia	52	12	6	40	110
Altai Territory	483	31	21	101	636
Krasnoyarsk Territory	364	28	32	158	582
Irkutsk Region	214	4	34	175	427
Kemerovo Region	249	9	36	155	449
Novosibirsk Region	440	4	61	64	569
Omsk Region	283	2	34	99	418
Tomsk Region	115	4	15	66	200
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,095</b>	<b>14</b>	<b>112</b>	<b>594</b>	<b>1,815</b>
Republic of Buryatia	104	–	8	52	164
Republic of Sakha (Yakutia)	172	5	8	89	274
Trans-Baikal Territory	130	–	10	64	204
Kamchatka Territory	47	–	5	40	92
Primorye Territory	250	5	40	109	404
Khabarovsk Territory	191	1	22	56	270
Amur Region	90	2	10	82	184
Magadan Region	27	–	2	23	52
Sakhalin Region	67	–	5	42	114
Jewish Autonomous Region	17	1	2	16	36
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)	
<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	
<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	
<b>NORTH-WESTERN FEDERAL DISTRICT</b>							
30.09.2018	11	9	9	2	2	–	
31.12.2018	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	–	
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>							
30.09.2018	1	1	1	–	–	–	
31.12.2018	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	–	
<b>URALS FEDERAL DISTRICT</b>							
30.09.2018	6	6	6	–	–	–	
31.12.2018	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)	
<b>FAR-EASTERN FEDERAL DISTRICT</b>							
30.09.2018	6	6	6	–	–	–	
31.12.2018	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'.

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 6.2.4

## Credit Institutions Grouped by Registered Authorized Capital

(units)

	31.01.2019						total
	up to 90 millions of rubles	90 millions to 300 millions of rubles	300 millions to 1 billion of rubles	1 billions to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	
THE RUSSIAN FEDERATION	77	137	124	107	34	479	
CENTRAL FEDERAL DISTRICT	35	62	66	78	27	268	
Belgorod Region	-	-	2	-	-	2	
Bryansk Region	-	-	-	-	-	-	
Vladimir Region	-	-	1	-	-	1	
Voronezh Region	-	-	-	-	-	-	
Ivanovo Region	1	3	1	-	-	5	
Kaluga Region	1	1	1	-	-	3	
Kostroma Region	1	1	1	1	-	4	
Kursk Region	1	-	-	-	-	1	
Lipetsk Region	-	-	1	-	-	1	
Moscow Region	-	3	2	1	-	6	
Orel Region	-	-	-	-	-	-	
Ryazan Region	3	-	-	-	-	3	
Smolensk Region	-	-	-	-	-	-	
Tambov Region	-	1	-	-	-	1	
Tver Region	1	1	-	-	-	2	
Tula Region	-	1	-	-	-	1	
Yaroslavl Region	1	1	-	-	-	2	
Moscow	26	50	57	76	27	236	
NORTH-WESTERN FEDERAL DISTRICT	14	9	13	5	1	42	
Republic of Karelia	-	1	-	-	-	1	
Republic of Komi	1	-	-	-	-	1	
Arkhangelsk Region	-	-	-	-	-	-	
Nenets Autonomous Area	-	-	-	-	-	-	
Arkhangelsk Region, excluding Nenets Autonomous Area	-	-	-	-	-	-	
Vologda Region	1	-	2	-	-	3	
Kaliningrad Region	-	-	-	1	-	1	

Table 6.2.4 (cont.)

	1	2	3	4	5	6	7
Leningrad Region		-	-	1	-	-	1
Murmansk Region		1	1	-	-	-	2
Novgorod Region		1	1	-	-	-	2
Pskov Region		-	1	1	-	-	2
Saint Petersburg		10	5	9	4	1	29
<b>SOUTHERN FEDERAL DISTRICT</b>		<b>3</b>	<b>12</b>	<b>8</b>	<b>1</b>	<b>1</b>	<b>25</b>
Republic of Adygeya (Adygeya)		1	1	-	-	-	2
Republic of Kalmykia		-	-	-	-	-	-
Republic of Crimea		1	1	-	-	1	3
Krasnodar Territory		1	5	1	1	-	8
Astrakhan Region		-	2	1	-	-	3
Volgograd Region		-	1	-	-	-	1
Rostov Region		-	2	5	-	-	7
Sevastopol		-	-	1	-	-	1
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>		<b>1</b>	<b>8</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>12</b>
Republic of Dagestan		-	3	-	-	-	3
Republic of Ingushetia		-	-	-	-	-	-
Kabardino-Balkar Republic		1	2	-	-	-	3
Karachay-Cherkess Republic		-	1	1	-	-	2
Republic of North Ossetia – Alania		-	-	1	-	-	1
Chechen Republic		-	-	-	-	-	-
Stavropol Territory		-	2	1	-	-	3
<b>VOLGA FEDERAL DISTRICT</b>		<b>10</b>	<b>22</b>	<b>20</b>	<b>10</b>	<b>4</b>	<b>66</b>
Republic of Bashkortostan		1	-	2	-	-	3
Mari El Republic		1	1	-	-	-	2
Republic of Mordovia		-	-	3	-	-	3
Republic of Tatarstan (Tatarstan)		2	5	3	4	2	16
Udmurt Republic		1	-	2	-	-	3
Chuvash Republic – Chuvashia		-	2	1	-	-	3
Perm Territory		1	2	-	1	-	4
Kirov Region		1	-	1	1	-	3
Nizhny Novgorod Region		2	2	1	1	-	6
Orenburg Region		-	-	1	3	-	4
Penza Region		-	1	-	-	-	1
Samara Region		-	5	3	-	2	10

(units)

Table 6.2.4 (end)  
(units)

	1	2	3	4	5	6	7
Saratov Region		1	3	3	-	-	7
Ulyanovsk Region		-	1	-	-	-	1
URALS FEDERAL DISTRICT		7	5	3	7	1	23
Kurgan Region		1	1	-	-	-	2
Sverdlovsk Region		2	3	-	3	1	9
Tyumen Region		3	-	-	3	-	6
Khanty-Mansi Autonomous Area – Yugra		2	-	-	1	-	3
Yamal-Nenets Autonomous Area		-	-	-	-	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area		1	-	-	2	-	3
Chelyabinsk Region		1	1	3	1	-	6
SIBERIAN FEDERAL DISTRICT		5	12	9	2	-	28
Altai Republic		-	1	-	-	-	1
Republic of Tuva		-	1	-	-	-	1
Republic of Khakassia		-	1	1	-	-	2
Altai Territory		-	1	-	1	-	2
Krasnoyarsk Territory		1	-	1	-	-	2
Irkutsk Region		-	3	2	-	-	5
Kemerovo Region		1	3	2	-	-	6
Novosibirsk Region		2	1	2	-	-	5
Omsk Region		1	1	-	1	-	3
Tomsk Region		-	-	1	-	-	1
FAR-EASTERN FEDERAL DISTRICT		2	7	2	4	-	15
Republic of Buryatia		-	-	-	-	-	-
Republic of Sakha (Yakutia)		-	-	-	1	-	1
Trans-Baikal Territory		-	-	-	-	-	-
Kamchatka Territory		1	-	-	-	-	1
Primorye Territory		1	6	-	1	-	8
Khabarovsk Territory		-	-	-	-	-	-
Amur Region		-	-	-	2	-	2
Magadan Region		-	-	-	-	-	-
Sakhalin Region		-	1	2	-	-	3
Jewish Autonomous Region		-	-	-	-	-	-
Chukotka Autonomous Area		-	-	-	-	-	-

Table 6.2.5

**Concentration of Assets of Credit Institutions**

	Number of credit institutions. units	Assets. millions of rubles	Number of credit institutions covering 80% of assets. units
<b>THE RUSSIAN FEDERATION</b>			
30.09.2018	508	89,088,955.3	19
31.10.2018	499	90,576,730.2	19
30.11.2018	490	91,973,698.1	18
31.12.2018	484	94,083,686.6	18
<b>CENTRAL FEDERAL DISTRICT</b>			
30.09.2018	288	82,126,248.2	12
31.10.2018	283	83,711,907.6	12
30.11.2018	276	85,077,535.6	12
31.12.2018	272	86,909,994.2	12
<b>Moscow and Moscow Region</b>			
30.09.2018	260	80,945,658.3	11
31.10.2018	254	82,520,028.5	11
30.11.2018	248	83,701,734.0	11
31.12.2018	245	85,504,154.3	11
<b>NORTH-WESTERN FEDERAL DISTRICT</b>			
30.09.2018	42	2,317,799.5	5
31.10.2018	41	2,277,435.0	5
30.11.2018	41	2,376,210.6	5
31.12.2018	41	2,535,069.6	4
<b>SOUTHERN FEDERAL DISTRICT</b>			
30.09.2018	29	616,339.5	5
31.10.2018	28	595,669.0	5
30.11.2018	27	586,643.6	5
31.12.2018	25	614,265.3	5
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>			
30.09.2018	12	21,326.1	7
31.10.2018	12	20,894.8	7
30.11.2018	12	21,286.5	7
31.12.2018	12	22,176.2	7
<b>VOLGA FEDERAL DISTRICT</b>			
30.09.2018	67	1,880,808.8	15
31.10.2018	67	1,900,229.8	14
30.11.2018	67	1,914,450.9	14
31.12.2018	67	1,954,066.5	14
<b>URALS FEDERAL DISTRICT</b>			
30.09.2018	24	1,210,337.0	7
31.10.2018	23	1,178,683.7	7
30.11.2018	23	1,155,858.5	7
31.12.2018	23	1,176,850.4	7
<b>SIBERIA FEDERAL DISTRICT</b>			
30.09.2018	30	275,753.9	9
31.10.2018	29	264,047.5	8
30.11.2018	28	208,443.0	9
31.12.2018	28	238,908.9	8
<b>FAR-EASTERN FEDERAL DISTRICT</b>			
30.09.2018	16	640,342.3	4
31.10.2018	16	627,862.9	4
30.11.2018	16	633,269.5	4
31.12.2018	16	632,355.4	4

Table 6.2.6

## Financial Performance of Credit Institutions

	31.12.2018					
	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	1,344,828.9	1,919,407.4	79.3	574,578.5	20.7	
CENTRAL FEDERAL DISTRICT	1,598,823.7	1,813,987.0	77.6	215,163.3	22.4	
Belgorod Region	184.3	184.3	100.0	0.0	0.0	
Bryansk Region	0.0	0.0	0.0	0.0	0.0	
Vladimir Region	101.7	101.7	100.0	0.0	0.0	
Voronezh Region	0.0	0.0	0.0	0.0	0.0	
Ivanovo Region	-190.8	34.5	60.0	225.3	40.0	
Kaluga Region	-21.2	84.3	66.7	105.5	33.3	
Kostroma Region	25,077.4	25,077.4	100.0	0.0	0.0	
Kursk Region	625.5	625.5	100.0	0.0	0.0	
Lipetsk Region	198.0	198.0	100.0	0.0	0.0	
Moscow Region	401.7	584.7	83.3	183.0	16.7	
Orel Region	0.0	0.0	0.0	0.0	0.0	
Ryazan Region	260.0	312.8	66.7	52.8	33.3	
Smolensk Region	0.0	0.0	0.0	0.0	0.0	
Tambov Region	29.4	29.4	100.0	0.0	0.0	
Tver Region	38.7	38.7	100.0	0.0	0.0	
Tula Region	85.7	85.7	100.0	0.0	0.0	
Yaroslavl Region	245.5	245.5	100.0	0.0	0.0	
Moscow	1,571,787.9	1,786,384.6	76.6	214,596.7	23.4	
NORTH-WESTERN FEDERAL DISTRICT	11,534.1	19,264.7	73.2	7,730.6	26.8	
Republic of Karelia	9.5	9.5	100.0	0.0	0.0	
Republic of Komi	871	871	100.0	0.0	0.0	
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	905.8	905.8	100.0	0.0	0.0	
Kaliningrad Region	393.5	393.5	100.0	0.0	0.0	

Table 6.2.6 (cont.)

1	2	3	4	5	6
Leningrad Region	0.4	0.4	100.0	0.0	0.0
Murmansk Region	7.3	7.3	100.0	0.0	0.0
Novgorod Region	162.6	162.6	100.0	0.0	0.0
Pskov Region	55.8	55.8	100.0	0.0	0.0
Saint Petersburg	9,912.1	17,642.7	60.7	7,730.6	39.3
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>8,377.4</b>	<b>8,603.3</b>	<b>80.0</b>	<b>225.9</b>	<b>20.0</b>
Republic of Adygeya (Adygeya)	-5.1	23.8	50.0	28.9	50.0
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Republic of Crimea	3,879.4	3,879.4	100.0	0.0	0.0
Krasnodar Territory	2,610.0	2,610.0	100.0	0.0	0.0
Astrakhan Region	220.2	220.2	100.0	0.0	0.0
Volgograd Region	107.9	107.9	100.0	0.0	0.0
Rostov Region	1,605.3	1,761.9	57.1	156.6	42.9
Sevastopol	-40.3	0.0	0.0	40.3	100.0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>276.8</b>	<b>344.6</b>	<b>91.7</b>	<b>67.7</b>	<b>8.3</b>
Republic of Dagestan	62.9	62.9	100.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	49.7	49.7	100.0	0.0	0.0
Karachay-Cherkess Republic	137.5	137.5	100.0	0.0	0.0
Republic of North Ossetia – Alania	18.3	18.3	100.0	0.0	0.0
Chechen Republic	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	8.4	76.2	66.7	67.7	33.3
<b>VOLGA FEDERAL DISTRICT</b>	<b>-288,570.2</b>	<b>48,619.7</b>	<b>82.1</b>	<b>337,189.9</b>	<b>17.9</b>
Republic of Bashkortostan	32,181.9	32,181.9	100.0	0.0	0.0
Mari El Republic	117.3	117.3	100.0	0.0	0.0
Republic of Mordovia	-149.1	87.1	33.3	236.3	66.7
Republic of Tatarstan (Tatarstan)	8,426.7	8,448.8	93.8	22.1	6.3
Udmurt Republic	1,844.2	1,844.2	100.0	0.0	0.0
Chuvash Republic – Chuvashia	57.2	57.2	100.0	0.0	0.0
Perm Territory	215.7	228.1	75.0	12.4	25.0
Kirov Region	261.2	570.0	66.7	308.8	33.3
Nizhny Novgorod Region	2,908.2	3,056.7	85.7	148.4	14.3
Orenburg Region	289.2	449.2	75.0	160.0	25.0
Penza Region	53.6	53.6	100.0	0.0	0.0
Samara Region	-335,042.0	1,121.8	60.0	336,163.8	40.0

Table 6.2.6 (end)

1	2	3	4	5	6
Saratov Region	403.8	403.8	100.0	0.0	0.0
Ulyanovsk Region	-138.1	0.0	0.0	138.1	100.0
URALS FEDERAL DISTRICT	10,346.7	13,884.9	95.7	3,538.1	4.3
Kurgan Region	119.6	119.6	100.0	0.0	0.0
Sverdlovsk Region	2,287.0	5,825.1	88.9	3,538.1	11.1
Tyumen Region	4,681.3	4,681.3	100.0	0.0	0.0
Khanty-Mansi Autonomous Area – Yugra	2,194.1	2,194.1	100.0	0.0	0.0
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	2,487.2	2,487.2	100.0	0.0	0.0
Chelyabinsk Region	3,258.9	3,258.9	100.0	0.0	0.0
SIBERIAN FEDERAL DISTRICT	6,647.4	6,837.9	82.1	190.4	17.9
Altai Republic	53.1	53.1	100.0	0.0	0.0
Republic of Tuva	-74.6	0.0	0.0	74.6	100.0
Republic of Khakassia	100.3	123.6	50.0	23.3	50.0
Altai Territory	100.2	100.2	100.0	0.0	0.0
Krasnoyarsk Territory	18.4	18.4	100.0	0.0	0.0
Irkutsk Region	508.0	508.0	100.0	0.0	0.0
Kemerovo Region	171.5	237.2	83.3	65.7	16.7
Novosibirsk Region	5,484.8	5,510.4	80.0	25.6	20.0
Omsk Region	116.2	117.4	66.7	1.2	33.3
Tomsk Region	169.6	169.6	100.0	0.0	0.0
FAR-EASTERN FEDERAL DISTRICT	-2,607.1	7,865.4	75.0	10,472.5	25.0
Republic of Buryatia	0.0	0.0	0.0	0.0	0.0
Republic of Sakha (Yakutia)	103.8	103.8	100.0	0.0	0.0
Trans-Baikal Territory	0.0	0.0	0.0	0.0	0.0
Kamchatka Territory	-429.4	0.0	0.0	429.4	100.0
Primorye Territory	3,260.3	3,379.3	87.5	119.1	12.5
Khabarovsk Territory	0.0	0.0	0.0	0.0	0.0
Amur Region	-5,769.5	4,154.5	50.0	9,924.0	50.0
Magadan Region	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	227.7	227.7	100.0	0.0	0.0
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 6.2.7

## 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>					
30.06.2018	33	27	16	15 (8)	64 (5)
30.09.2018	33	24	13	17 (9)	63 (4)
31.12.2018	28	24	12	16 (8)	61 (4)
<b>CENTRAL FEDERAL DISTRICT</b>					
30.06.2018	17	15	9	9 (5)	60 (5)
30.09.2018	16	12	7	11 (6)	59 (4)
31.12.2018	14	12	6	10 (5)	58 (4)
<b>Moscow and Moscow Region</b>					
30.06.2018	15	14	9	8 (5)	59 (4)
30.09.2018	14	11	7	9 (5)	59 (4)
31.12.2018	12	12	6	8 (4)	58 (4)
<b>NORTH-WESTERN FEDERAL DISTRICT</b>					
30.06.2018	5	2	1	–	3
30.09.2018	5	2	1	–	3
31.12.2018	4	2	1	–	3
<b>SOUTHERN FEDERAL DISTRICT</b>					
30.06.2018	2	1	1	1	1
30.09.2018	2	1	1	1	1
31.12.2018	1	1	1	1	–
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>					
30.06.2018	1	–	–	–	–
30.09.2018	1	–	–	–	–
31.12.2018	1	–	–	–	–
<b>VOLGA FEDERAL DISTRICT</b>					
30.06.2018	3	4	1	3 (2)	–
30.09.2018	3	4	1	3 (2)	–
31.12.2018	3	4	1	3 (2)	–
<b>URALS FEDERAL DISTRICT</b>					
30.06.2018	4	1	1	–	–
30.09.2018	4	1	1	–	–
31.12.2018	3	1	1	–	–
<b>SIBERIAN FEDERAL DISTRICT</b>					
30.06.2018	1	2	–	1 (1)	–
30.09.2018	1	2	–	1 (1)	–
31.12.2018	1	2	–	1 (1)	–
<b>FAR-EASTERN FEDERAL DISTRICT</b>					
30.06.2018	–	2	3	1	–
30.09.2018	1	2	2	1	–
31.12.2018	1	2	2	1	–

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 6.2.8

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

	Q4 2018						
	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	808	1,043,629.60	750	745,389.97	58	298,239.64	
CENTRAL FEDERAL DISTRICT	389	735,909.51	368	551,469.87	21	184,439.64	
Belgorod Region	13	4,400.73	13	4,400.73	–	–	
Bryansk Region	4	281.63	4	281.63	–	–	
Vladimir Region	4	574.77	4	574.77	–	–	
Voronezh Region	6	25,080.10	6	25,080.10	–	–	
Ivanovo Region	–	–	–	–	–	–	
Kaluga Region	2	85.00	2	85.00	–	–	
Kostroma Region	2	0.06	2	0.06	–	–	
Kursk Region	1	6.94	1	6.94	–	–	
Lipetsk Region	–	–	–	–	–	–	
Moscow Region	39	25,229.73	39	25,229.73	–	–	
Orel Region	11	34.37	11	34.37	–	–	
Ryazan Region	4	392.67	4	392.67	–	–	
Smolensk Region	5	173.67	5	173.67	–	–	
Tambov Region	2	72.09	2	72.09	–	–	
Tver Region	5	413.83	5	413.83	–	–	
Tula Region	5	30.56	5	30.56	–	–	
Yaroslavl Region	9	25,058.86	9	25,058.86	–	–	
Moscow	277	654,074.50	256	469,634.87	21	184,439.64	
NORTH-WESTERN FEDERAL DISTRICT	127	105,704.74	124	104,454.74	3	1,250.00	
Republic of Karelia	2	11.14	2	11.14	–	–	
Republic of Komi	1	2,261.61	1	2,261.61	–	–	
Arkhangelsk Region	3	1,187.68	3	1,187.68	–	–	
Nenets Autonomous Area	–	–	–	–	–	–	
Arkhangelsk Region, excluding Nenets Autonomous Area	3	1,187.68	3	1,187.68	–	–	

Table 6.2.8 (cont.)

1	2	3	4	5	6	7
Vologda Region	9	2,649.82	6	1,399.82	3	1,250.00
Kaliningrad Region	8	266.57	8	266.57	-	-
Leningrad Region	11	649.08	11	649.08	-	-
Murmansk Region	7	552.72	7	552.72	-	-
Novgorod Region	3	20.74	3	20.74	-	-
Pskov Region	2	0.90	2	0.90	-	-
Saint Petersburg	81	98,104.48	81	98,104.48	-	-
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>45</b>	<b>16,234.67</b>	<b>45</b>	<b>16,234.67</b>	-	-
Republic of Adygeya (Adygeya)	1	112.75	1	112.75	-	-
Republic of Kalmykia	-	-	-	-	-	-
Republic of Crimea	9	10,444.04	9	10,444.04	-	-
Krasnodar Territory	15	1,027.97	15	1,027.97	-	-
Astrakhan Region	2	794.14	2	794.14	-	-
Volgograd Region	7	311.54	7	311.54	-	-
Rostov Region	10	3,544.13	10	3,544.13	-	-
Sevastopol	1	0.10	1	0.10	-	-
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>5</b>	<b>2,632.02</b>	<b>5</b>	<b>2,632.02</b>	-	-
Republic of Dagestan	-	-	-	-	-	-
Republic of Ingushetia	1	1,396.23	1	1,396.23	-	-
Kabardino-Balkar Republic	2	7.96	2	7.96	-	-
Karachay-Cherkess Republic	-	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-	-
Chechen Republic	1	1,224.04	1	1,224.04	-	-
Stavropol Territory	1	3.79	1	3.79	-	-
<b>VOLGA FEDERAL DISTRICT</b>	<b>82</b>	<b>26,750.19</b>	<b>81</b>	<b>25,600.19</b>	<b>1</b>	<b>1,150.00</b>
Republic of Bashkortostan	9	3,217.13	9	3,217.13	-	-
Mari El Republic	3	13.06	3	13.06	-	-
Republic of Mordovia	1	2.97	1	2.97	-	-
Republic of Tatarstan (Tatarstan)	20	6,897.08	20	6,897.08	-	-
Udmurt Republic	4	119.77	4	119.77	-	-
Chuvash Republic – Chuvashia	2	114.01	2	114.01	-	-
Perm Territory	2	0.11	2	0.11	-	-
Kirov Region	2	50.01	2	50.01	-	-
Nizhny Novgorod Region	14	1,491.29	14	1,491.29	-	-
Orenburg Region	-	-	-	-	-	-
Penza Region	3	449.09	3	449.09	-	-
Samara Region	11	1,797.62	11	1,797.62	-	-
Saratov Region	6	1,579.16	5	429.16	1	1,150.00

Table 6.2.8 (end)

1	2	3	4	5	6	7
Ulyanovsk Region	5	11,018.89	5	11,018.89	-	-
URALS FEDERAL DISTRICT	49	9,313.91	48	8,213.91	1	1,100.00
Kurgan Region	2	11.78	2	11.78	-	-
Sverdlovsk Region	24	4,160.67	24	4,160.67	-	-
Tyumen Region	19	4,526.45	18	3,426.45	1,	1,100.00
Khanty-Mansi Autonomous Area – Yugra	7	2,654.02	6	1,554.02	1,	1,100.00
Yamal-Nenets Autonomous Area	3	207.99	3	207.99	-	-
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	9	1,664.44	9	1,664.44	-	-
Chelyabinsk Region	4	615.01	4	615.01	-	-
SIBERIAN FEDERAL DISTRICT	47	7,113.59	47	7,113.59	-	-
Altai Republic	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-
Republic of Khakassia	1	0.01	1	0.01	-	-
Altai Territory	7	410.33	7	410.33	-	-
Krasnoyarsk Territory	6	4,505.85	6	4,505.85	-	-
Irkutsk Region	6	924.56	6	924.56	-	-
Kemerovo Region	5	351.55	5	351.55	-	-
Novosibirsk Region	18	835.94	18	835.94	-	-
Omsk Region	1	0.10	1	0.10	-	-
Tomsk Region	3	85.25	3	85.25	-	-
FAR-EASTERN FEDERAL DISTRICT	64	139,970.97	32	29,670.97	32	110,300.00
Republic of Buryatia	-	-	-	-	-	-
Republic of Sakha (Yakutia)	6	583.01	6	583.01	-	-
Trans-Baikal Territory	2	201.90	2	201.90	-	-
Kamchatka Territory	4	601.50	4	601.50	-	-
Primorye Territory	8	941.82	8	941.82	-	-
Khabarovsk Territory	4	3,213.92	4	3,213.92	-	-
Amur Region	1	5,000.00	1	5,000.00	-	-
Magadan Region	34	110,301.27	2	1.27	32	110,300.00
Sakhalin Region	5	19,127.55	5	19,127.55	-	-
Jewish Autonomous Region	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-

Table 6.2.9

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

	Q4 2018		
	currency type	number of registered issues (additional issues) of bonds, units	volume of registered issues (additional issues) of bonds, millions of foreign currency
1	2	3	4
THE RUSSIAN FEDERATION	US dollar	10	500.00
CENTRAL FEDERAL DISTRICT	US dollar	10	500.00
Belgorod Region		–	–
Bryansk Region		–	–
Vladimir Region		–	–
Voronezh Region		–	–
Ivanovo Region		–	–
Kaluga Region		–	–
Kostroma Region		–	–
Kursk Region		–	–
Lipetsk Region		–	–
Moscow Region		–	–
Orel Region		–	–
Ryazan Region		–	–
Smolensk Region		–	–
Tambov Region		–	–
Tver Region		–	–
Tula Region		–	–
Yaroslavl Region		–	–
Moscow	US dollar	10	500.00
NORTH-WESTERN FEDERAL DISTRICT		–	–
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		–	–
SOUTHERN FEDERAL DISTRICT		–	–
Republic of Adygeya (Adygeya)		–	–
Republic of Kalmykia		–	–
Republic of Crimea		–	–
Krasnodar Territory		–	–
Astrakhan Region		–	–
Volgograd Region		–	–
Rostov Region		–	–
Sevastopol		–	–
NORTH CAUCASIAN FEDERAL DISTRICT		–	–
Republic of Dagestan		–	–

Table 6.2.9 (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		–	–
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)

	31.01.2019											
	customer funds, total		funds of organizations							deposits of legal entities <sup>2</sup>		
			public organizations		non-public organizations		individual deposits					
	in rubles	in foreign currency and precious metals	in rubles	in foreign currency	in rubles	in foreign currency	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			
1	43,379,152	15,939,312	723,694	143,387	6,149,329	2,651,314	11,620,463	5,396,852	21,692,733	5,976,449		
CENTRAL FEDERAL DISTRICT	25,439,266	12,738,675	397,915	129,461	3,755,577	1,989,790	8,970,699	4,883,686	9,892,823	4,061,299		
Belgorod Region	252,482	71,663	1,365	13	22,805	13,450	41,571	24,419	181,564	32,695		
Bryansk Region	127,038	12,002	2,535	0	12,790	1,268	6,312	1,608	102,444	9,024		
Vladimir Region	209,880	26,849	2,296	1,096	23,788	2,870	14,188	1,424	164,670	18,229		
Voronezh Region	410,949	67,263	4,229	58	43,837	7,614	54,909	21,547	296,376	37,345		
Ivanovo Region	127,506	15,272	997	0	10,404	1,433	5,190	41	107,896	13,674		
Kaluga Region	203,399	17,543	2,620	0	24,309	3,593	17,807	593	135,709	13,243		
Kostroma Region	156,608	6,147	1,559	0	6,555	1,111	38,542	561	66,228	4,281		
Kursk Region	133,255	15,241	831	172	11,539	1,468	14,983	4,606	102,115	8,934		
Lipetsk Region	158,240	25,526	1,882	0	14,356	11,680	12,047	4,136	126,641	9,107		
Moscow Region	1,674,843	243,454	16,564	1,262	199,035	39,255	92,354	12,421	1,321,623	183,397		
Orel Region	98,011	12,406	795	0	7,832	903	6,930	3,709	79,624	5,805		
Ryazan Region	173,352	18,499	1,188	0	25,966	4,095	9,856	3,968	132,898	10,352		
Smolensk Region	120,005	17,470	2,262	23	15,080	3,402	8,171	3,137	91,563	10,257		
Tambov Region	108,831	6,029	1,516	38	8,409	1,158	8,885	42	87,099	4,715		
Tver Region	178,000	13,960	1,342	0	19,557	1,270	16,079	1,275	138,127	10,960		
Tula Region	248,179	24,232	3,843	17	30,657	6,649	37,049	3,142	172,235	14,116		
Yaroslavl Region	212,859	28,962	3,334	26	22,741	1,847	22,589	2,543	159,925	23,827		
Moscow	20,845,829	12,116,157	348,757	126,756	3,255,917	1,886,724	8,563,237	4,794,514	6,426,086	3,651,338		

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
NORTH-WESTERN FEDERAL DISTRICT	4,236,344	1,97,280	67,278	7,934	719,626	312,584	647,847	161,548	2,572,205	663,184
Republic of Karelia	91,302	8,633	883	80	7,508	1,233	6,815	439	73,728	6,697
Republic of Komi	134,663	10,158	735	0	9,482	1,049	6,302	38	114,434	8,792
Arkhangelsk Region	206,631	17,115	3,466	8	24,259	1,497	12,873	3,916	160,937	11,611
Nenets Autonomous Area	9,798	237	312	0	664	5	616	7	7,934	222
Arkhangelsk Region, excluding Nenets Autonomous Area	196,833	16,878	3,154	8	23,595	1,492	12,257	3,909	153,003	11,389
Vologda Region	186,299	140,570	1,990	0	18,102	92,078	23,514	31,174	138,483	15,880
Kaliningrad Region	190,598	57,092	2,604	608	18,748	11,330	29,638	12,193	135,371	32,646
Leningrad Region	194,152	21,057	1,163	32	14,167	7,114	30,553	3,907	145,469	9,666
Murmansk Region	170,580	28,575	2,557	123	12,898	8,643	6,352	6,467	145,350	12,738
Novgorod Region	72,784	8,426	1,599	0	6,946	2,374	5,794	196	56,958	5,688
Pskov Region	71,369	6,665	1,279	0	6,502	1,478	7,578	845	54,577	4,268
Saint Petersburg	2,917,966	898,989	51,002	7,083	601,014	185,788	518,428	102,373	1,546,898	555,198
SOUTHERN FEDERAL DISTRICT	2,081,618	287,721	73,640	885	229,228	34,495	144,017	33,049	1,511,879	210,812
Republic of Adygeya (Adygeya)	24,551	828	165	0	1,475	50	704	38	21,327	715
Republic of Kalmykia	11,179	562	189	0	521	7	306	2	9,635	552
Republic of Crimea	169,285	3,668	32,666	0	20,264	117	8,778	14	82,165	2,935
Krasnodar Territory	879,489	134,658	14,304	284	87,294	12,889	70,543	17,497	645,588	102,547
Astrakhan Region	90,448	8,975	1,118	60	8,680	1,257	2,159	74	75,261	6,596
Volgograd Region	275,252	32,007	5,349	504	26,101	3,765	13,824	1,035	222,209	25,176
Rostov Region	594,986	105,548	18,172	37	79,054	16,386	46,101	14,389	429,864	70,847
Sevastopol	36,428	1,475	1,677	0	5,839	24	1,602	0	25,830	1,444
NORTH CAUCASIAN FEDERAL DISTRICT	534,943	39,037	7,150	42	69,391	3,673	51,784	4,467	388,363	28,567
Republic of Dagestan	75,036	2,868	338	0	9,751	287	4,411	661	58,588	1,882
Republic of Ingushetia	7,107	393	368	0	2,337	178	398	0	3,913	215
Kabardino-Balkar Republic	42,301	2,476	638	0	5,043	438	2,594	0	32,951	1,979
Karachay-Cherkess Republic	18,066	602	247	0	1,910	15	526	0	14,611	567
Republic of North Ossetia – Alania	43,041	2,331	388	1	3,514	21	796	0	37,545	2,035
Chechen Republic	35,694	2,125	835	30	11,902	370	12,358	314	9,989	446
Stavropol Territory	313,698	28,242	4,336	11	34,934	2,364	30,701	3,492	230,766	21,443

Table 6.3.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
VOLGA FEDERAL DISTRICT	4,634,269	675,263	65,193	2,725	612,303	133,381	714,336	120,365	3,065,927	407,708
Republic of Bashkortostan	530,119	59,089	4,923	62	62,925	9,219	104,697	13,730	339,328	35,803
Mari El Republic	66,597	3,909	892	1	6,397	866	6,048	437	51,961	2,586
Republic of Mordovia	76,672	5,095	1,015	1	6,340	963	5,555	679	62,195	3,388
Republic of Tatarstan (Tatarstan)	1,047,682	139,776	22,227	326	150,269	22,815	328,113	26,297	474,941	88,236
Udmurt Republic	212,750	16,593	2,371	2	35,726	2,331	32,648	153	134,839	13,265
Chuvash Republic – Chuvasia	146,945	13,995	950	0	17,000	1,325	11,483	1,930	112,871	10,673
Perm Territory	381,290	104,551	5,411	17	52,305	20,428	34,210	40,537	279,660	42,918
Kirov Region	151,796	12,297	1,408	0	15,574	1,429	12,868	722	115,897	9,822
Nizhny Novgorod Region	640,238	94,133	8,357	2,308	103,269	25,549	74,075	4,756	439,846	57,731
Orenburg Region	188,949	16,271	3,583	0	16,600	1,695	13,172	912	150,606	13,630
Penza Region	155,286	9,508	3,011	0	14,269	706	10,385	381	122,818	6,939
Samara Region	590,344	157,865	3,549	6	83,666	37,063	58,199	28,113	433,616	92,185
Saratov Region	297,124	30,176	5,988	2	30,194	5,894	12,322	1,535	232,269	22,576
Ulyanovsk Region	148,477	12,005	1,508	0	17,769	3,098	10,561	183	115,080	7,956
URALS FEDERAL DISTRICT	2,621,155	436,379	34,840	518	301,423	73,518	616,733	39,981	1,582,640	318,169
Kurgan Region	65,035	4,712	1,175	1	5,797	992	2,523	178	52,930	3,406
Sverdlovsk Region	924,825	123,599	12,012	273	146,550	24,499	114,467	16,128	610,011	81,205
Tyumen Region	1,124,062	223,747	12,926	61	98,435	25,624	404,541	7,164	578,408	189,502
Khanty-Mansi Autonomous Area – Yugra	580,525	185,415	6,062	58	41,975	23,787	264,230	1,563	258,130	159,020
Yamal-Nenets Autonomous Area	207,426	6,706	1,253	0	24,381	117	53,014	112	124,418	6,472
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	336,111	31,626	5,611	3	32,079	1,720	87,297	5,489	195,860	24,010
Chelyabinsk Region	507,233	84,321	8,727	183	50,641	22,403	95,202	16,511	341,291	44,056
SIBIRIAN FEDERAL DISTRICT	2,329,642	360,515	43,154	1,435	284,132	57,794	280,726	121,052	1,640,768	168,431
Altai Republic	10,180	517	113	1	908	110	471	17	8,390	372
Republic of Tuva	9,963	309	110	0	645	136	533	0	8,161	173
Republic of Khakassia	43,480	3,396	599	0	4,129	147	1,638	11	34,960	3,186
Altai Territory	227,730	22,726	2,524	4	24,151	2,972	30,977	6,986	162,613	12,720

Table 6.3.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11
Krasnoyarsk Territory	416,415	42,610	16,819	716	60,568	4,586	28,017	9,514	290,204	27,279
Irkutsk Region	361,312	113,255	6,425	114	34,233	18,525	57,824	69,483	252,673	23,201
Kemerovo Region	349,973	50,500	3,322	1	30,340	8,371	64,936	13,323	245,360	25,736
Novosibirsk Region	510,512	88,934	6,742	445	75,002	18,018	61,162	19,229	345,494	45,862
Omsk Region	232,706	21,647	4,392	0	26,657	2,287	16,257	303	178,766	18,515
Tomsk Region	167,371	16,621	2,108	154	27,499	2,642	18,911	2,186	114,147	11,387
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1,501,915</b>	<b>204,442</b>	<b>34,524</b>	<b>387</b>	<b>177,649</b>	<b>46,079</b>	<b>194,321</b>	<b>32,704</b>	<b>1,038,128</b>	<b>118,279</b>
Republic of Buryatia	64,463	5,520	1,716	0	7,717	156	1,554	102	50,106	5,010
Republic of Sakha (Yakutia)	161,901	7,976	5,681	121	19,027	440	26,449	2,656	102,952	4,693
Trans-Baikal Territory	88,076	6,549	2,416	0	7,820	3,372	3,565	270	71,168	2,872
Kamchatka Territory	94,377	18,523	2,841	0	10,668	10,727	8,526	935	68,662	6,549
Primorye Territory	412,214	81,473	6,423	235	50,611	16,688	61,967	9,124	276,964	54,627
Khabarovsk Territory	283,376	31,120	3,300	19	34,044	4,319	19,549	2,807	217,355	23,469
Amur Region	117,779	15,837	2,840	9	13,153	2,408	9,850	3,678	87,240	4,885
Magadan Region	57,496	5,042	628	2	5,185	1,531	10,961	350	38,533	3,147
Sakhalin Region	194,090	31,207	7,934	1	27,551	6,302	50,998	12,406	101,623	12,359
Jewish Autonomous Region	14,378	766	234	0	637	42	204	310	12,790	398
Chukotka Autonomous Area	13,765	429	511	0	1,236	94	698	66	10,735	270
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>10,150</b>	<b>8,848</b>	<b>1</b>	<b>6</b>	<b>9,511</b>	<b>8,448</b>	<b>0</b>	<b>93</b>	<b>0</b>	<b>0</b>

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

<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	31.01.2019		
	2	3	4
	total	in rubles	in foreign currency
THE RUSSIAN FEDERATION	589,259	563,284	25,975
<b>CENTRAL FEDERAL DISTRICT</b>	<b>206,881</b>	<b>194,747</b>	<b>12,133</b>
Belgorod Region	4,667	4,566	101
Bryansk Region	2,889	2,798	91
Vladimir Region	4,559	4,465	94
Voronezh Region	8,620	8,283	337
Ivanovo Region	2,905	2,817	88
Kaluga Region	3,187	3,096	91
Kostroma Region	2,975	2,788	187
Kursk Region	3,697	3,644	53
Lipetsk Region	3,213	3,159	54
Moscow Region	26,432	25,789	643
Orel Region	2,340	2,291	49
Ryazan Region	3,142	3,085	57
Smolensk Region	2,691	2,624	67
Tambov Region	2,802	2,784	18
Tver Region	2,760	2,695	64
Tula Region	4,070	4,012	58
Yaroslavl Region	4,510	3,963	547
Moscow	121,422	111,888	9,534
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>60,777</b>	<b>57,098</b>	<b>3,679</b>
Republic of Karelia	2,104	1,927	177
Republic of Komi	3,373	3,325	48
Arkhangelsk Region	4,686	4,629	57
Nenets Autonomous Area	267	263	4
Arkhangelsk Region, excluding Nenets Autonomous Area	4,419	4,366	54
Vologda Region	4,271	3,847	424
Kaliningrad Region	3,682	3,576	106
Leningrad Region	2,706	2,587	118
Murmansk Region	2,450	2,400	50
Novgorod Region	1,456	1,390	67
Pskov Region	1,399	1,328	71
Saint Petersburg	34,650	32,089	2,561
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>68,350</b>	<b>66,463</b>	<b>1,887</b>
Republic of Adygeya (Adygeya)	882	860	22
Republic of Kalmykia	515	514	1
Republic of Crimea	4,278	4,272	6
Krasnodar Territory	31,103	30,281	822
Astrakhan Region	3,061	3,031	31
Volgograd Region	6,885	6,578	307
Rostov Region	20,283	19,588	695
Sevastopol	1,343	1,339	3
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17,303</b>	<b>17,065</b>	<b>239</b>
Republic of Dagestan	1,916	1,884	32
Republic of Ingushetia	89	89	0
Kabardino-Balkar Republic	1,022	1,014	8
Karachay-Cherkess Republic	773	754	20
Republic of North Ossetia – Alania	738	736	2

Table 6.3.2 (end)

(millions of rubles)

1	2	3	4
Chechen Republic	467	466	1
Stavropol Territory	12,298	12,122	176
<b>VOLGA FEDERAL DISTRICT</b>	<b>83,455</b>	<b>80,774</b>	<b>2,680</b>
Republic of Bashkortostan	8,165	8,034	130
Mari El Republic	1,224	1,211	13
Republic of Mordovia	1,221	1,209	12
Republic of Tatarstan (Tatarstan)	9,898	9,527	370
Udmurt Republic	4,603	4,467	136
Chuvash Republic – Chuvashia	2,705	2,650	55
Perm Territory	9,324	9,078	247
Kirov Region	5,566	5,264	302
Nizhny Novgorod Region	11,007	10,583	424
Orenburg Region	4,611	4,583	28
Penza Region	4,985	4,351	634
Samara Region	9,845	9,746	99
Saratov Region	6,863	6,728	135
Ulyanovsk Region	3,438	3,343	95
<b>URALS FEDERAL DISTRICT</b>	<b>49,103</b>	<b>47,720</b>	<b>1,383</b>
Kurgan Region	2,672	2,538	134
Sverdlovsk Region	19,814	19,249	565
Tyumen Region	16,823	16,723	100
Khanty-Mansi Autonomous Area – Yugra	7,320	7,297	23
Yamal-Nenets Autonomous Area	3,979	3,979	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5,524	5,447	77
Chelyabinsk Region	9,794	9,210	584
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>57,378</b>	<b>55,001</b>	<b>2,378</b>
Altai Republic	302	285	17
Republic of Tuva	487	487	0
Republic of Khakassia	1,757	1,707	51
Altai Territory	6,006	5,989	17
Krasnoyarsk Territory	11,175	10,924	250
Irkutsk Region	9,095	8,806	289
Kemerovo Region	5,521	5,409	113
Novosibirsk Region	13,212	12,113	1,099
Omsk Region	6,585	6,115	470
Tomsk Region	3,238	3,166	72
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>46,012</b>	<b>44,416</b>	<b>1,596</b>
Republic of Buryatia	3,178	2,930	248
Republic of Sakha (Yakutia)	6,914	6,849	64
Trans-Baikal Territory	2,983	2,952	31
Kamchatka Territory	3,379	3,297	82
Primorye Territory	10,385	9,770	615
Khabarovsk Territory	6,002	5,699	303
Amur Region	4,525	4,435	90
Magadan Region	1,989	1,978	12
Sakhalin Region	5,622	5,487	135
Jewish Autonomous Region	462	446	16
Chukotka Autonomous Area	573	573	0
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>0</b>	<b>0</b>	<b>0</b>

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	31.01.2019			
	federal budget funds	regional and local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
THE RUSSIAN FEDERATION	18,376	153	10,920	128
<b>CENTRAL FEDERAL DISTRICT</b>	<b>17,543</b>	<b>60</b>	<b>7,479</b>	<b>121</b>
Belgorod Region	6	0	1	8
Bryansk Region	5	0	9	0
Vladimir Region	6	0	1	1
Voronezh Region	7	0	11	8
Ivanovo Region	11	0	2	0
Kaluga Region	8	0	11	0
Kostroma Region	5	1	0	0
Kursk Region	4	0	0	0
Lipetsk Region	5	0	1	0
Moscow Region	233	0	258	0
Orel Region	7	0	5	0
Ryazan Region	5	0	0	0
Smolensk Region	2	0	3	0
Tambov Region	9	0	0	0
Tver Region	19	0	1	0
Tula Region	21	0	0	0
Yaroslavl Region	7	0	2	0
Moscow	17,183	59	7,174	104
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>83</b>	<b>2</b>	<b>463</b>	<b>0</b>
Republic of Karelia	3	0	1	0
Republic of Komi	9	1	0	0
Arkhangelsk Region	9	0	4	0
Nenets Autonomous Area	1	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	8	0	4	0
Vologda Region	3	1	15	0
Kaliningrad Region	1	0	0	0
Leningrad Region	16	0	0	0
Murmansk Region	2	0	0	0
Novgorod Region	2	0	0	0
Pskov Region	1	0	0	0
Saint Petersburg	37	0	443	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>100</b>	<b>0</b>	<b>25</b>	<b>0</b>
Republic of Adygeya (Adygeya)	2	0	0	0
Republic of Kalmykia	1	0	0	0
Republic of Crimea	3	0	1	0
Krasnodar Territory	39	0	20	0
Astrakhan Region	8	0	0	0
Volgograd Region	26	0	0	0
Rostov Region	20	0	3	0
Sevastopol	1	0	1	0
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>138</b>	<b>0</b>	<b>216</b>	<b>0</b>
Republic of Daghestan	21	0	1	0
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	3	0	0	0
Karachay-Cherkess Republic	10	0	0	0
Republic of North Ossetia – Alania	18	0	0	0

Table 6.3.3 (end)

(millions of rubles)

1	2	3	4	5
Chechen Republic	65	0	0	0
Stavropol Territory	21	0	215	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>174</b>	<b>2</b>	<b>2,252</b>	<b>0</b>
Republic of Bashkortostan	7	0	25	0
Mari El Republic	6	0	0	0
Republic of Mordovia	2	0	0	0
Republic of Tatarstan (Tatarstan)	19	0	2,042	0
Udmurt Republic	17	2	4	0
Chuvash Republic – Chuvashia	10	0	0	0
Perm Territory	18	0	33	0
Kirov Region	15	0	3	0
Nizhny Novgorod Region	27	0	74	0
Orenburg Region	6	0	6	0
Penza Region	4	0	54	0
Samara Region	26	0	11	0
Saratov Region	15	0	0	0
Ulyanovsk Region	2	0	0	0
<b>URALS FEDERAL DISTRICT</b>	<b>87</b>	<b>76</b>	<b>287</b>	<b>0</b>
Kurgan Region	8	3	0	0
Sverdlovsk Region	32	1	158	0
Tyumen Region	22	72	112	0
Khanty-Mansi Autonomous Area – Yugra	8	0	7	0
Yamal-Nenets Autonomous Area	2	5	80	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	11	68	25	0
Chelyabinsk Region	25	0	17	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>143</b>	<b>8</b>	<b>71</b>	<b>0</b>
Altai Republic	5	0	0	0
Republic of Tuva	3	0	0	0
Republic of Khakassia	4	0	0	0
Altai Territory	13	0	2	0
Krasnoyarsk Territory	13	0	0	0
Irkutsk Region	20	6	16	0
Kemerovo Region	11	2	0	0
Novosibirsk Region	40	0	44	0
Omsk Region	30	0	8	0
Tomsk Region	4	0	1	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>108</b>	<b>5</b>	<b>127</b>	<b>7</b>
Republic of Buryatia	6	0	0	0
Republic of Sakha (Yakutia)	25	0	71	0
Trans-Baikal Territory	13	0	2	0
Kamchatka Territory	12	0	0	0
Primorye Territory	16	1	4	0
Khabarovsk Territory	6	3	2	0
Amur Region	7	1	10	0
Magadan Region	5	0	0	7
Sakhalin Region	16	0	38	0
Jewish Autonomous Region	1	0	0	0
Chukotka Autonomous Area	1	0	0	0

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

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<sup>1</sup>

31.12.2018

of which

(millions of rubles)

	1	2	of which										12	13
			3	4	5	6	7	8	9	10	11			
	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	40,014,578	1,663,877	1,501,853	6,074,288	1,842,135	1,174,980	1,521,404	2,193,971	8,775,770	2,265,716	8,046,704	6,455,733		
CENTRAL FEDERAL DISTRICT	23,747,391	1,115,318	1,084,944	1,826,754	756,324	540,728	823,628	1,473,421	5,177,198	1,631,340	7,414,980	2,987,701		
Belgorod Region	238,862	18,794	0	83,144	3,351	59,630	9,231	2,246	22,733	1,648	1,913	36,172		
Bryansk Region	77,256	0	0	22,366	18	23,632	1,769	576	7,278	1,082	572	19,965		
Vladimir Region	158,685	149	12	92,672	8,725	2,291	2,700	884	18,833	2,673	1,761	27,997		
Voronezh Region	307,885	440	0	59,490	3,734	76,045	9,475	7,445	76,207	19,088	7,702	48,261		
Ivanovo Region	60,330	0	0	13,367	759	819	1,336	341	8,140	4,311	1,961	29,296		
Kaluga Region	148,608	9	0	40,032	3,126	14,079	4,640	984	48,453	3,442	844	32,999		
Kostroma Region	29,708	24	0	7,867	3,925	1,452	350	351	5,217	849	337	9,337		
Kursk Region	176,027	0	0	20,311	879	116,769	2,188	479	22,835	932	1,080	10,554		
Lipetsk Region	146,561	53	0	18,410	5,155	63,962	2,271	699	27,139	3,398	956	24,519		
Moscow Region	2,985,219	3,280	1,454	379,548	173,924	63,558	61,849	33,691	1,177,236	165,283	195,527	731,322		
Orel Region	81,497	0	0	20,903	646	29,581	2,341	594	13,366	1,043	467	12,556		
Ryazan Region	121,653	194	0	41,887	6,648	16,003	5,362	789	22,878	2,970	418	24,503		
Smolensk Region	86,510	0	0	36,380	2,511	3,182	1,716	1,771	15,661	910	706	23,674		
Tambov Region	118,071	0	0	18,161	8,486	30,591	1,524	1,598	18,293	21,777	439	17,202		
Tver Region	100,230	36	10	42,299	64	10,297	8,101	476	16,042	1,674	2,003	19,238		
Tula Region	395,379	463	1	153,248	54,051	11,686	9,423	3,808	18,925	108,371	1,415	33,989		
Yaroslavl Region	213,506	99	99	80,324	24,417	5,632	1,944	5,572	39,900	3,911	7,112	44,596		
Moscow	18,301,403	1,091,777	1,083,368	696,345	455,907	11,521	697,408	1,411,119	3,618,064	1,287,978	7,189,766	1,841,519		

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	4,132,640	46,891	24,407	602,290	290,648	49,430	199,848	402,621	1,169,545	192,398	275,909	903,060
Republic of Karelia	121,751	1143	0	15,346	5,192	880	617	449	2,915	647	2,592	91,971
Republic of Komi	51,772	7,743	7,713	8,547	1,091	2,616	4,027	1,141	6,929	1,278	451	17,950
Arkhangelsk Region	78,935	11,505	11,025	20,730	1,247	994	824	4,476	15,676	1,741	2,492	19,251
Nenets Autonomous Area	11,477	11,000	11,000	3	250	0	2	38	96	9	16	63
Arkhangelsk Region, excluding Nenets Autonomous Area	67,458	505	25	20,727	997	994	822	4,438	15,580	1,732	2,476	19,189
Vologda Region	112,832	16,815	0	20,913	2,116	2,011	13,912	1,004	12,819	1,894	3,278	38,070
Kaliningrad Region	151,377	811	420	43,626	6,058	14,296	3,729	1,816	20,693	10,560	19,596	30,192
Leningrad Region	287,047	5,547	3,540	114,043	13,320	15,811	19,880	1,495	44,071	17,532	4,089	51,258
Murmansk Region	46,924	2,015	521	1,043	7,213	24	291	547	9,952	9,080	7,024	9,734
Novgorod Region	44,028	0	0	10,139	5,068	4,289	2,496	168	7,734	1,021	3,395	9,717
Pskov Region	25,471	71	24	5,134	1,749	7,082	1,110	363	2,116	324	291	7,230
Saint Petersburg	3,212,503	1,239	1,163	362,769	247,595	1,427	152,962	391,163	1,046,640	148,320	232,701	627,686
SOUTHERN FEDERAL DISTRICT	2,465,338	14,131	12,877	586,528	141,026	174,046	59,043	63,069	883,662	68,553	17,035	458,245
Republic of Adygeya (Adygeya)	20,059	0	0	9,757	163	2,234	808	254	2,497	891	85	3,370
Republic of Kalmykia	971	1	1	67	1	172	42	36	270	83	22	277
Republic of Crimea	73,401	0	0	5,117	12,978	4,483	2,438	4,350	19,850	552	1,733	21,900
Krasnodar Territory	1,418,076	6,881	6,725	239,606	60,732	100,322	26,008	48,364	608,955	47,078	9,705	270,424
Astrakhan Region	19,064	8	8	1,714	2,680	2,625	1,306	637	4,287	903	793	4,110
Volgograd Region	156,202	2,330	2,293	47,999	528	21,300	3,979	3,190	32,316	4,180	1,121	39,261
Rostov Region	765,547	4,911	3,850	280,277	63,675	42,485	23,916	5,740	214,140	14,696	3,191	112,515
Sevastopol	12,018	0	0	1,992	269	425	547	497	1,347	169	387	6,387
NORTH CAUCASIAN FEDERAL DISTRICT	262,281	255	3	47,575	12,914	90,965	7,451	1,796	47,949	3,976	1,770	47,630
Republic of Dagestan	4,845	5	3	554	4	57	1,105	32	2,051	85	167	784
Republic of Ingushetia	923	0	0	187	0	0	128	1	390	0	0	217
Kabardino-Balkar Republic	9,876	0	0	4,253	0	2,024	167	58	1,994	508	105	766
Karachay-Cherkess Republic	16,651	250	0	6,101	887	2,473	2,688	47	2,957	686	21	541
Republic of North Ossetia – Alania	8,486	0	0	4,086	0	1,451	173	43	1,082	350	171	1,131
Chechen Republic	7,391	0	0	970	0	2,705	671	166	1,739	165	4	972
Stavropol Territory	214,108	0	0	31,424	12,023	82,255	2,519	1,450	37,735	2,182	1,302	43,218

Table 6.4.1 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	4,295,530	80,752	39,279	1,807,246	264,736	187,709	180,480	109,187	594,546	155,409	74,406	841,059
Republic of Bashkortostan	468,447	13,671	2,060	254,208	4,341	15,352	21,590	4,352	58,758	14,060	5,021	77,093
Mari El Republic	38,698	6	0	11,060	3,826	7,085	1,156	756	3,964	333	341	10,170
Republic of Mordovia	81,129	0	0	30,917	2,180	14,663	2,649	548	8,798	2,635	1,576	17,163
Republic of Tatarstan (Tatarstan)	1,367,805	27,516	21,423	849,782	15,946	37,501	47,967	36,240	124,746	51,726	19,632	156,749
Udmurt Republic	128,434	6,068	5,931	47,381	516	8,228	2,823	3,755	17,768	3,238	3,619	35,037
Chuvash Republic – Chuvashia	78,493	0	0	28,958	651	3,280	7,848	822	16,509	3,698	1,173	15,554
Perm Territory	276,507	2,354	1,348	110,864	11,372	3,069	9,994	34,540	35,804	12,731	9,322	46,458
Kirov Region	74,010	20	10	22,382	1,119	7,564	2,342	1,883	13,463	2,529	1,169	21,539
Nizhny Novgorod Region	783,718	546	20	158,877	100,291	15,814	20,005	8,634	167,440	34,543	21,821	255,746
Orenburg Region	142,891	5,441	892	24,682	5,166	8,711	9,772	4,529	32,857	1,944	936	48,852
Penza Region	99,001	0	0	20,104	5,192	32,251	4,551	2,367	14,837	4,501	665	14,533
Samara Region	470,224	701	425	164,396	97,670	16,686	38,570	5,895	51,320	11,828	4,245	78,913
Saratov Region	188,709	24,363	1,168	39,763	15,069	13,216	5,455	4,237	34,465	3,205	3,405	45,531
Ulyanovsk Region	97,463	65	0	43,873	1,396	4,289	5,756	630	13,814	8,437	1,482	17,720
URALS FEDERAL DISTRICT	2,098,746	169,866	165,541	635,859	69,642	45,807	115,765	41,430	266,587	98,308	177,819	477,664
Kurgan Region	44,571	4,807	4,800	16,207	2,288	4,893	1,368	149	2,835	971	319	10,734
Sverdlovsk Region	828,967	711	12	360,679	35,986	9,191	32,836	13,228	126,531	37,068	17,168	195,571
Tyumen Region	666,976	161,671	160,729	43,544	19,977	13,513	59,180	24,931	64,563	29,135	146,419	104,044
Khanty-Mansi Autonomous Area – Yugra	175,063	78,476	77,615	2,070	6,039	249	24,421	8,921	18,070	2,696	14,779	19,342
Yamal-Nenets Autonomous Area	92,493	4,320	4,320	1,506	1,247	6	3,346	11,502	4,830	626	58,743	6,367
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	399,421	78,875	78,794	39,968	12,691	13,258	31,414	4,508	41,663	25,813	72,897	78,335
Chelyabinsk Region	558,232	2,677	0	215,430	11,392	18,211	22,382	3,121	72,658	31,134	13,913	167,315
SIBERIAN FEDERAL DISTRICT	2,123,736	169,768	149,816	444,481	214,527	64,338	86,813	68,668	393,929	83,656	44,328	553,229
Altai Republic	16,835	22	22	1,686	43	140	393	222	5,159	348	411	8,410
Republic of Tuva	6,410	491	491	3,437	10	50	110	92	628	47	362	1,182
Republic of Khakassia	13,966	3,042	2,800	559	575	237	574	341	3,364	570	274	4,430
Altai Territory	147,465	438	141	26,432	7,699	13,351	4,035	2,662	40,542	6,137	1,656	44,513
Krasnoyarsk Territory	393,685	19,900	9,245	100,224	53,118	13,027	23,844	10,327	56,339	24,730	16,283	75,893
Irkutsk Region	346,669	9,180	6,215	26,371	116,260	5,894	24,424	6,223	59,290	12,317	4,990	81,720
Kemerovo Region	496,827	134,536	129,352	179,307	11,726	3,757	11,054	8,775	71,541	10,382	5,357	60,394

Table 6.4.1 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	357,425	1,514	906	61,319	15,527	13,738	14,583	32,722	78,959	15,776	8,020	115,267
Omsk Region	146,320	0	0	29,363	4,926	8,886	2,903	3,181	37,270	10,056	1,649	48,087
Tomsk Region	198,133	646	646	15,783	4,644	5,259	4,892	4,122	40,837	3,292	5,326	113,333
FAR-EASTERN FEDERAL DISTRICT	888,917	66,897	24,986	123,556	92,317	21,957	48,376	33,779	242,355	32,076	40,456	187,148
Republic of Buryatia	43,839	498	0	14,970	7	1,013	1,570	372	14,367	506	925	9,611
Republic of Sakha (Yakutia)	124,224	20,786	10,454	5,395	27,984	542	8,007	7,954	15,348	924	3,093	34,190
Trans-Baikal Territory	39,179	5,027	0	618	4,757	535	2,079	253	8,542	692	475	16,201
Kamchatka Territory	35,850	1,925	0	2,598	5,359	466	1,447	742	5,369	4,735	7,341	5,868
Primorye Territory	255,689	239	0	35,637	13,019	6,068	8,216	12,468	92,070	10,033	18,846	59,093
Khabarovsk Territory	223,684	2,030	0	54,763	23,227	4,612	11,912	7,728	66,495	8,832	6,558	37,529
Amur Region	57,531	4,764	1,200	7,551	9,602	8,172	6,111	609	9,454	545	296	10,428
Magadan Region	38,898	16,737	0	388	4,329	52	502	425	14,235	132	950	1,148
Sakhalin Region	55,217	13,433	13,333	1,057	2,582	309	6,533	2,748	10,311	4,908	1,881	11,455
Jewish Autonomous Region	2,921	74	0	373	156	104	49	18	341	144	54	1,608
Chukotka Autonomous Area	11,884	1,383	0	204	1,295	84	1,952	463	5,823	625	38	17

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

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

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<sup>1</sup>

31.12.2018

(millions of rubles)

	of which												
	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	
1	2	3	4	5	6	7	8	9	10	11	12	13	
THE RUSSIAN FEDERATION	4,990,482	324,017	107,213	1,053,152	20,220	40,339	60,099	103,869	446,679	510,520	2,393,796	37,790	
CENTRAL FEDERAL DISTRICT	3,398,391	19,310	10,553	236,442	4,534	31,079	55,304	71,387	238,785	376,329	2,335,015	30,206	
Belgorod Region	25,814	1,528	0	19,984	0	0	0	50	4,251	0	0	0	
Bryansk Region	6,760	0	0	93	0	6,662	0	5	0	0	0	0	
Vladimir Region	6,803	0	0	6,628	0	0	0	0	0	0	0	176	
Voronezh Region	108,215	0	0	103,549	0	173	0	0	4,493	0	0	0	
Ivanovo Region	300	0	0	300	0	0	0	0	0	0	0	0	
Kaluga Region	3,922	0	0	159	0	0	0	0	452	0	0	3,311	
Kostroma Region	1,383	0	0	622	0	0	0	159	235	0	367	0	
Kursk Region	567	0	0	567	0	0	0	0	0	0	0	0	
Lipetsk Region	2,146	0	0	1,199	0	108	0	0	839	0	0	0	
Moscow Region	272,138	0	0	4,884	204	1,991	245	7,225	9,862	152,307	92,462	2,959	
Orel Region	6,014	0	0	4,782	0	0	0	0	1,188	0	0	43	
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0	
Smolensk Region	12,315	0	0	11,630	0	0	0	562	0	0	0	122	
Tambov Region	80	0	0	80	0	0	0	0	0	0	0	0	
Tver Region	11,308	0	0	9,548	0	0	0	0	1,761	0	0	0	
Tula Region	12,630	0	0	12,424	0	0	0	0	0	0	0	206	
Yaroslavl Region	487	0	0	10	233	15	0	0	218	0	10	0	
Moscow	2,927,510	17,782	10,553	59,981	4,097	22,130	55,060	63,386	215,487	224,023	2,242,177	23,388	

Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WESTERN FEDERAL DISTRICT	375,525	20,848	12,902	166,781	0	4,186	1,635	17,488	53,228	87,420	16,519	7,419
Republic of Karelia	13,558	0	0	12,918	0	0	0	0	0	0	640	0
Republic of Komi	241	0	0	43	0	0	0	0	0	0	0	199
Arkhangelsk Region	5,467	0	0	511	0	0	0	79	0	0	4,876	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	5,467	0	0	511	0	0	0	79	0	0	4,876	0
Vologda Region	11,144	7,946	0	305	0	37	0	0	160	0	0	2,696
Kaliningrad Region	70,701	0	0	60,671	0	206	0	4,154	5,558	1	0	111
Leningrad Region	46,444	12,902	12,902	23,629	0	15	0	9,500	160	0	0	238
Murmansk Region	14,014	0	0	1,379	0	0	0	2,836	438	0	9,360	0
Novgorod Region	15,486	0	0	10,579	0	3,929	0	0	978	0	0	0
Pskov Region	11,861	0	0	11,479	0	0	0	0	211	0	0	170
Saint Petersburg	186,611	0	0	45,267	0	0	1,635	919	45,722	87,419	1,643	4,006
SOUTHERN FEDERAL DISTRICT	230,423	0	0	109,551	0	0	0	12,622	107,504	161	561	24
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	100,647	0	0	51,479	0	0	0	10,193	38,814	161	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	14,520	0	0	14,496	0	0	0	0	0	0	0	24
Rostov Region	115,256	0	0	43,575	0	0	0	2,429	68,690	0	561	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	6,132	0	0	2,447	0	0	328	0	219	0	3,138	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	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	40	0	0	0	0	0	0	0	0	0	40	0
Chechen Republic	765	0	0	437	0	0	328	0	0	0	0	0
Stavropol Territory	5,327	0	0	2,010	0	0	0	0	219	0	3,098	0

Table 6.4.2 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	240,437	22,241	10,386	197,262	9,747	99	34	0	3,248	7,204	515	87
Republic of Bashkortostan	14,912	0	0	12,927	0	0	0	0	1,194	276	515	0
Mari El Republic	59	0	0	59	0	0	0	0	0	0	0	0
Republic of Mordovia	726	0	0	344	0	0	0	0	382	0	0	0
Republic of Tatarstan (Tatarstan)	16,004	2,188	2,188	13,634	0	0	0	0	119	63	0	0
Udmurt Republic	5,210	5,210	5,210	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	389	0	0	373	0	0	0	0	17	0	0	0
Perm Territory	55,043	0	0	55,043	0	0	0	0	0	0	0	0
Kirov Region	4,969	0	0	4,969	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	104,559	0	0	87,761	9,747	0	0	0	116	6,865	0	70
Orenburg Region	7,133	1,528	1,528	5,495	0	99	0	0	0	0	0	10
Penza Region	250	0	0	143	0	0	0	0	107	0	0	0
Samara Region	4,443	0	0	3,406	0	0	0	0	1,029	0	0	7
Saratov Region	17,709	13,314	1,459	4,077	0	0	34	0	285	0	0	0
Ulyanovsk Region	9,031	0	0	9,031	0	0	0	0	0	0	0	0
URALS FEDERAL DISTRICT	356,578	34,319	21,165	260,270	5,940	0	1,413	0	20,670	20,736	13,180	50
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	143,765	3,627	0	136,604	0	0	0	0	838	784	1,912	0
Tyumen Region	96,635	21,165	21,165	46,513	0	0	0	0	17,639	0	11,268	50
Khanty-Mansi Autonomous Area – Yugra	8,022	0	0	0	0	0	0	0	8,022	0	0	0
Yamal-Nenets Autonomous Area	22,127	15,874	15,874	0	0	0	0	0	0	0	6,253	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	66,486	5,291	5,291	46,513	0	0	0	0	9,616	0	5,016	50
Chelyabinsk Region	116,178	9,526	0	77,153	5,940	0	1,413	0	2,194	19,953	0	0
SIBERIAN FEDERAL DISTRICT	172,364	67,250	42,828	64,823	0	2,102	993	0	19,105	17,462	629	0
Altai Republic	35	0	0	0	0	0	0	0	0	0	35	0
Republic of Tuva	152	152	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	4,738	2,457	0	2,282	0	0	0	0	0	0	0	0
Altai Territory	3,427	0	0	1,238	0	0	0	0	2,188	0	0	0
Krasnoyarsk Territory	46,570	21,812	0	23,597	0	92	0	0	972	0	96	0
Irkutsk Region	15,827	0	0	2,623	0	2,010	0	0	9,562	1,632	0	0
Kemerovo Region	63,336	24,391	24,391	31,635	0	0	993	0	6,317	0	0	0

Table 6.4.2 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	31,093	18,437	18,437	2,357	0	0	0	0	66	9,735	498	0
Omsk Region	7,186	0	0	1,090	0	0	0	0	0	6,095	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>210,633</b>	<b>160,049</b>	<b>9,378</b>	<b>15,577</b>	<b>0</b>	<b>2,873</b>	<b>392</b>	<b>2,371</b>	<b>3,922</b>	<b>1,209</b>	<b>24,237</b>	<b>5</b>
Republic of Buryatia	1,051	1,051	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	65,759	64,456	0	1,303	0	0	0	0	0	0	0	0
Trans-Baikal Territory	8,480	8,480	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	24,145	1,363	0	1,414	0	0	0	0	0	0	21,368	0
Primorye Territory	5,090	0	0	1,024	0	181	0	221	2,819	0	846	0
Khabarovsk Territory	31,467	14,653	0	11,836	0	2,692	392	0	1,103	620	171	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	55,854	54,738	0	0	0	0	0	0	0	0	1,116	0
Sakhalin Region	12,857	9,378	9,378	0	0	0	0	2,150	0	589	735	5
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	5,930	5,930	0	0	0	0	0	0	0	0	0	0

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

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.  
Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.4.3

### Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

31.12.2018  
(millions of rubles)

	of which													for settlement finality	
	total	mining and quarrying of natural minerals	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	10	11		12
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
THE RUSSIAN FEDERATION	25,760,819	1,732,788	1,531,816	4,922,293	1,317,111	1,881,368	1,399,236	1,997,672	3,864,086	3,746,886	4,648,662	250,718			
CENTRAL FEDERAL DISTRICT	14,333,698	859,668	804,121	1,496,382	591,003	780,186	685,487	1,293,101	1,833,889	2,788,718	3,880,304	124,960			
Belgorod Region	223,929	19,055	0	66,189	354	108,692	2,518	2,436	14,535	6,790	2,428	932			
Bryansk Region	115,653	0	0	38,350	175	60,429	777	967	6,741	6,388	682	1,144			
Vladimir Region	89,659	135	51	52,852	1,803	7,890	2,056	635	15,482	5,327	2,197	1,281			
Voronezh Region	301,047	378	0	68,878	4,976	107,426	7,336	3,772	45,865	46,522	13,305	2,590			
Ivanovo Region	32,247	1	0	10,856	428	2,079	2,128	493	6,403	5,904	2,545	1,410			
Kaluga Region	152,387	253	1	67,483	3,536	35,754	5,612	693	15,019	14,812	6,087	3,137			
Kostroma Region	20,440	29	0	7,318	139	1,991	526	664	6,775	2,284	337	377			
Kursk Region	184,224	25,000	0	15,894	219	120,655	1,554	570	16,001	2,088	1,777	464			
Lipetsk Region	157,419	60	0	33,643	623	91,174	2,242	909	16,887	9,767	1,226	888			
Moscow Region	1,642,410	2,946	1,608	245,241	137,276	46,800	92,670	39,789	379,954	293,811	380,986	22,939			
Orel Region	85,903	1	0	15,380	248	37,160	1,424	867	27,681	2,067	606	467			
Ryazan Region	95,922	192	0	40,760	850	25,971	5,498	1,299	12,113	7,303	781	1,155			
Smolensk Region	41,729	0	0	20,498	1,115	6,046	1,092	2,283	6,389	2,255	719	1,332			
Tambov Region	141,151	0	0	23,136	1,277	52,003	4,953	1,579	6,200	50,979	635	389			
Tver Region	77,225	8	0	29,317	64	24,745	2,454	552	14,749	2,797	1,584	955			
Tula Region	314,367	1,453	1	106,355	34,251	21,137	3,007	4,077	10,713	127,870	4,024	1,479			
Yaroslavl Region	189,185	0	0	82,508	19,287	16,506	3,831	2,857	18,378	6,898	37,030	1,890			
Moscow	10,468,802	810,157	802,461	571,722	384,382	13,731	545,808	1,228,659	1,214,003	2,194,857	3,423,354	82,130			

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	2,576,300	16,011	9,599	584,740	93,372	94,148	289,865	246,227	743,247	290,400	191,751	26,539
Republic of Karelia	30,251	382	0	14,485	2,421	2,522	608	608	2,876	3,264	2,608	479
Republic of Komi	31,242	6,105	6,098	6,829	18	2,409	5,311	921	5,459	3,065	546	578
Arkhangelsk Region	34,288	441	39	14,446	342	1,459	442	1,296	5,807	1,365	7,953	737
Nenets Autonomous Area	453	13	13	3	180	2	3	38	113	8	87	7
Arkhangelsk Region, excluding Nenets Autonomous Area	33,835	428	26	14,444	162	1,457	438	1,258	5,695	1,357	7,866	730
Vologda Region	50,699	0	0	21,035	2,056	6,997	923	2,820	9,052	2,384	3,827	1,605
Kaliningrad Region	137,572	2,722	685	44,667	2,856	26,450	3,263	7,578	16,273	12,384	19,899	1,479
Leningrad Region	258,906	34	24	125,012	9,543	28,122	22,896	3,867	26,282	40,049	1,709	1,391
Murmansk Region	33,421	5,512	2,114	1,034	2,931	1,913	238	670	6,687	8,107	5,890	440
Novgorod Region	30,155	0	0	10,787	948	7,962	502	355	4,756	2,135	2,272	437
Pskov Region	27,994	353	303	6,552	147	15,006	1,613	454	1,951	1,092	585	240
Saint Petersburg	1,941,771	462	336	339,893	72,108	1,307	254,069	227,658	664,105	216,554	146,461	19,153
SOUTHERN FEDERAL DISTRICT	1,583,186	12,170	11,318	380,729	90,400	343,446	70,321	99,635	343,038	105,337	121,264	16,848
Republic of Adygeya (Adygeya)	19,871	44	0	8,293	163	5,128	556	195	2,318	2,506	414	255
Republic of Kalmykia	5,886	1	1	471	1	4,278	350	65	446	193	66	17
Republic of Crimea	50,705	0	0	3,798	13,121	4,937	2,208	15,948	6,085	1,776	1,925	908
Krasnodar Territory	882,886	4,130	3,826	143,411	37,752	197,856	37,415	53,030	227,346	63,513	108,267	10,167
Astrakhan Region	37,560	0	0	8,119	2,875	6,342	8,012	786	5,779	4,576	897	174
Volgograd Region	136,023	2,803	2,767	57,221	252	34,003	6,293	4,941	18,674	6,167	4,294	1,376
Rostov Region	446,205	5,193	4,724	158,418	36,207	90,455	15,084	24,491	81,688	26,067	4,988	3,614
Sevastopol	4,049	0	0	999	30	448	403	180	701	540	413	337
NORTH CAUCASIAN FEDERAL DISTRICT	292,309	2,351	447	77,969	8,312	105,692	22,127	6,180	51,749	11,514	4,307	2,107
Republic of Dagestan	24,759	231	122	8,020	4	6,422	4,988	84	4,061	328	561	60
Republic of Ingushetia	5,446	25	0	3,081	0	879	460	31	871	100	0	0
Kabardino-Balkar Republic	30,325	25	0	8,930	30	11,380	847	470	6,997	1,218	356	74
Karachay-Cherkess Republic	30,603	263	0	11,204	334	4,669	9,998	530	2,310	1,027	248	19
Republic of North Ossetia – Alania	11,615	921	0	4,546	1	2,630	330	55	2,128	655	316	35
Chechen Republic	21,880	386	326	3,483	0	13,393	2,622	151	1,585	174	69	17
Stavropol Territory	167,681	501	0	38,705	7,943	66,320	2,882	4,860	33,798	8,012	2,758	1,901

Table 6.4.3 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	2,481,374	43,052	17,032	1,097,703	103,756	332,481	108,375	111,233	317,433	219,660	113,733	33,948
Republic of Bashkortostan	313,473	23,156	11,382	158,727	4,387	37,507	16,748	5,348	30,248	22,042	11,133	4,177
Mari El Republic	57,702	17	14	8,590	899	39,594	753	637	5,537	776	495	403
Republic of Mordovia	97,714	0	0	51,112	804	25,821	4,377	814	7,328	3,683	2,935	840
Republic of Tatarstan (Tatarstan)	473,267	3,220	3,146	225,528	19,152	45,877	21,039	13,679	55,267	62,733	20,133	6,640
Udmurt Republic	105,184	206	167	46,744	12,164	9,939	3,779	10,513	9,625	6,811	4,163	1,240
Chuvash Republic – Chuvashia	50,147	21	0	18,688	810	10,108	5,142	806	7,869	4,395	1,847	461
Perm Territory	261,477	1,487	579	140,934	3,579	5,504	5,704	36,096	23,581	27,698	14,377	2,518
Kirov Region	48,499	47	10	17,384	682	11,920	1,001	1,509	8,991	4,670	1,014	1,282
Nizhny Novgorod Region	367,246	441	127	149,847	30,651	26,582	6,590	9,962	87,089	24,960	23,820	7,303
Orenburg Region	109,296	13,028	627	32,965	7,318	17,315	13,560	3,609	11,610	6,237	1,403	2,251
Penza Region	111,485	3	0	27,448	1,232	59,464	4,213	1,646	7,738	7,936	1,048	757
Samara Region	304,292	334	100	152,236	13,405	17,981	15,810	20,592	30,216	28,380	22,306	3,032
Saratov Region	106,334	985	879	25,107	7,871	19,805	5,697	4,822	24,542	8,358	6,761	2,387
Ulyanovsk Region	75,260	106	0	42,394	802	5,064	3,964	1,200	7,793	10,980	2,300	657
URALS FEDERAL DISTRICT	2,046,683	358,794	345,636	737,061	75,105	77,757	97,884	103,748	182,928	162,133	231,710	19,564
Kurgan Region	28,870	16	1	13,223	1,889	5,968	916	263	4,019	1,597	477	502
Sverdlovsk Region	722,508	1,081	62	450,956	30,745	15,801	24,428	20,321	79,571	76,053	16,646	6,906
Tyumen Region	892,033	345,921	345,574	62,215	30,931	23,582	49,712	81,317	38,450	51,084	203,209	5,613
Khanty-Mansi Autonomous Area – Yugra	145,244	55,193	54,900	1,513	9,281	411	23,872	19,313	10,058	7,101	17,488	1,016
Yamal-Nenets Autonomous Area	167,837	71,448	71,448	1,109	2,316	7	5,002	18,111	4,598	1,570	63,462	214
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	578,952	219,280	219,225	59,593	19,335	23,164	20,838	43,893	23,793	42,413	122,258	4,384
Chelyabinsk Region	403,272	11,777	0	210,667	11,540	32,407	22,828	1,846	60,888	33,399	11,378	6,543
SIBERIAN FEDERAL DISTRICT	1,678,471	37,969	251,739	378,199	287,599	100,534	82,093	71,175	243,119	123,169	54,754	19,860
Altai Republic	11,734	157	0	2,260	2,848	257	608	296	3,248	1,233	556	272
Republic of Tuva	4,482	361	361	2,035	12	208	73	136	1,048	92	467	49
Republic of Khakassia	10,425	1,784	1,500	1,691	45	981	765	627	2,513	1,298	522	199
Altai Territory	108,006	4,399	0	34,096	6,529	29,990	2,367	2,796	18,088	6,596	1,242	1,903
Krasnoyarsk Territory	385,276	50,738	8,942	104,544	100,764	17,153	20,200	9,496	31,089	35,955	12,420	2,917
Irkutsk Region	270,667	5,456	2,490	13,324	167,137	6,483	11,846	6,356	29,032	17,688	10,089	3,257
Kemerovo Region	458,832	250,525	234,157	107,974	1,475	4,425	11,764	14,493	41,322	18,558	6,415	1,881

**Table 6.4.3 (end)**  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	223,802	1,645	1,402	50,368	5,158	21,706	15,644	33,054	57,102	26,705	7,213	5,206
Omsk Region	108,667	0	0	46,067	1,569	12,451	15,277	1,422	16,378	11,184	1,781	2,539
Tomsk Region	96,580	2,903	2,887	15,841	2,063	6,880	3,549	2,500	43,299	3,859	14,049	1,637
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>768,797</b>	<b>122,773</b>	<b>91,924</b>	<b>169,510</b>	<b>67,564</b>	<b>47,124</b>	<b>43,085</b>	<b>66,372</b>	<b>148,683</b>	<b>45,954</b>	<b>50,840</b>	<b>6,893</b>
Republic of Buryatia	35,280	749	0	11,882	755	1,876	1,699	487	14,655	1,521	1,273	383
Republic of Sakha (Yakutia)	147,497	84,234	78,302	6,494	14,050	874	7,968	12,566	17,529	768	2,019	996
Trans-Baikal Territory	21,703	4,434	0	1,026	3,451	690	1,303	344	7,317	1,266	841	1,031
Kamchatka Territory	33,326	7	0	4,768	3,644	1,089	427	1,853	4,707	6,010	10,584	238
Primorye Territory	226,327	289	0	70,764	12,014	18,243	6,597	28,446	49,005	15,118	24,059	1,793
Khabarovsk Territory	186,695	1,144	0	65,162	17,444	11,425	14,339	18,987	33,676	14,913	7,785	1,819
Amur Region	49,445	3,857	1,200	7,017	12,127	12,080	4,306	389	7,665	590	1,099	314
Magadan Region	20,791	14,800	0	429	1,892	55	164	388	2,400	55	548	59
Sakhalin Region	38,096	12,480	12,422	1,522	1,529	435	3,729	2,695	7,608	5,472	2,461	166
Jewish Autonomous Region	1,822	226	0	329	55	271	121	22	449	155	100	95
Chukotka Autonomous Area	7,815	552	0	118	602	86	2,432	195	3,672	86	72	0

<sup>1</sup> Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.

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

Table 6.4.4

### Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

31.12.2018

(millions of rubles)

	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												
THE RUSSIAN FEDERATION	6,467,945	1,219,449	922,007	2,017,061	12,118	129,991	186,968	272,041	412,417	1,160,673	1,054,950	2,277	
CENTRAL FEDERAL DISTRICT	3,205,032	294,976	273,810	460,828	3,893	88,374	155,029	50,012	241,267	960,774	947,892	1,986	
Belgorod Region	30,813	5,120	0	24,014	0	52	0	51	1,391	184	0	0	
Bryansk Region	73,632	0	0	39	0	72,567	0	3	1,024	0	0	0	
Vladimir Region	9,108	0	0	9,063	0	0	0	26	0	0	19	0	
Voronezh Region	105,821	0	0	99,764	0	2,378	122	13	3,176	0	367	0	
Ivanovo Region	211	0	0	200	0	0	0	0	11	0	0	0	
Kaluga Region	584	0	0	27	0	0	0	0	263	0	0	294	
Kostroma Region	6,756	0	0	3,432	0	0	0	157	70	2,530	566	0	
Kursk Region	12,849	9,266	0	1,271	0	1,970	0	222	121	0	0	0	
Lipetsk Region	1,935	0	0	1,431	0	244	0	0	260	0	0	0	
Moscow Region	486,494	6,811	6,811	14,068	204	2,450	7,670	18,735	10,042	210,646	215,571	297	
Orel Region	3,749	0	0	3,250	0	0	0	0	499	0	0	0	
Ryazan Region	3,982	0	0	836	0	191	0	0	0	2,955	0	0	
Smolensk Region	570	0	0	2	0	0	0	563	0	0	0	5	
Tambov Region	3,167	0	0	2,878	0	290	0	0	0	0	0	0	
Tver Region	8,240	0	0	7,194	0	0	0	0	1,045	0	0	0	
Tula Region	21,315	0	0	19,978	0	903	0	0	0	433	0	0	
Yaroslavl Region	2,589	0	0	0	0	13	0	0	109	72	2,395	0	
Moscow	2,433,217	273,779	266,998	273,382	3,689	7,317	147,237	30,242	223,255	743,953	728,973	1,390	

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	571,764	39,352	15,345	238,113	229	6,907	11,191	57,045	69,280	96,789	52,568	290
Republic of Karelia	14,402	0	0	11,202	0	0	0	0	0	0	3,200	0
Republic of Komi	6,696	579	579	12	0	0	0	0	349	5,558	0	199
Arkhangelsk Region	24,630	11,990	11,990	1,893	0	0	0	416	0	0	10,331	0
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	24,630	11,990	11,990	1,893	0	0	0	416	0	0	10,331	0
Vologda Region	26,107	23,924	0	1,144	0	729	0	0	181	0	128	0
Kaliningrad Region	53,269	764	764	39,592	0	2,377	0	9,211	265	412	635	12
Leningrad Region	64,540	0	0	46,452	0	15	0	9,306	153	8,615	0	0
Murmansk Region	47,247	2,094	2,012	2,436	0	0	0	14,469	175	532	27,541	0
Novgorod Region	31,366	0	0	27,770	0	3,585	0	0	10	0	0	0
Pskov Region	4,012	0	0	3,510	0	0	0	0	423	0	0	79
Saint Petersburg	299,495	0	0	104,101	229	201	11,191	23,644	67,724	81,673	10,732	0
SOUTHERN FEDERAL DISTRICT	247,150	5,280	5,280	82,320	0	94	33	118,694	19,597	20,600	533	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	36	0	0	3	0	0	0	33	0	0	0	0
Krasnodar Territory	164,522	0	0	40,185	0	92	0	99,274	8,864	15,582	525	0
Astrakhan Region	4,667	0	0	0	0	0	33	0	1,355	3,280	0	0
Volgograd Region	1,243	0	0	1,023	0	2	0	119	99	0	0	0
Rostov Region	76,674	5,280	5,280	41,108	0	0	0	19,269	9,280	1,738	0	0
Sevastopol	8	0	0	0	0	0	0	0	0	0	8	0
NORTH CAUCASIAN FEDERAL DISTRICT	22,928	0	0	19,505	0	266	0	0	76	0	3,080	0
Republic of Dagestan	7,849	0	0	7,849	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	4,451	0	0	4,394	0	56	0	0	0	0	0	0
Karachay-Cherkess Republic	30	0	0	30	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	40	0	0	0	0	0	0	0	0	0	40	0
Chechen Republic	3,588	0	0	3,588	0	0	0	0	0	0	0	0
Stavropol Territory	6,970	0	0	3,644	0	210	0	0	76	0	3,040	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	840,090	264,282	249,526	487,377	71	465	17	19,384	41,300	25,160	2,034	1
Republic of Bashkortostan	51,379	0	0	46,327	0	61	0	0	232	3,615	1,144	0
Mari El Republic	1,315	0	0	1,101	0	208	0	0	6	0	0	0
Republic of Mordovia	307	0	0	307	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	233,480	0	0	186,632	0	0	0	0	38,330	8,519	0	0
Udmurt Republic	244,188	244,188	244,188	0	0	0	0	0	0	0	0	0
Chuvash Republic – Chuvashia	3,649	0	0	347	0	0	0	0	25	3,277	0	0
Perm Territory	131,956	0	0	131,642	0	0	0	0	0	314	0	0
Kirov Region	7,052	0	0	4,969	0	0	0	0	0	2,083	0	0
Nizhny Novgorod Region	43,205	0	0	29,242	0	0	0	7,045	1	6,911	6	0
Orenburg Region	71,649	1,650	1,528	69,927	71	0	0	0	0	0	0	0
Penza Region	1,357	0	0	39	0	196	0	0	1,122	0	0	0
Samara Region	8,149	0	0	5,793	0	0	0	0	1,471	0	884	1
Saratov Region	20,468	18,444	3,810	1,895	0	0	17	0	113	0	0	0
Ulyanovsk Region	21,938	0	0	9,156	0	0	0	12,340	0	442	0	0
URALS FEDERAL DISTRICT	830,590	278,742	259,502	448,601	7,924	0	19,260	0	18,430	39,992	17,641	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	298,668	3,057	0	288,309	0	0	0	0	1,401	969	4,931	0
Tyumen Region	362,517	259,502	259,502	47,869	0	0	9,354	0	14,013	19,071	12,708	0
Khanty-Mansi Autonomous Area – Yugra	29,168	21,070	21,070	0	0	0	0	0	8,098	0	0	0
Yamal-Nenets Autonomous Area	196,336	164,558	164,558	0	0	0	0	0	0	19,071	12,708	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	137,013	73,875	73,875	47,869	0	0	9,354	0	5,915	0	0	0
Chelyabinsk Region	169,405	16,183	0	112,422	7,924	0	9,906	0	3,015	19,953	2	0
SIBERIAN FEDERAL DISTRICT	464,666	153,932	103,458	259,760	0	11,249	1,036	0	20,067	16,007	2,616	0
Altai Republic	51	0	0	0	0	0	0	0	0	0	51	0
Republic of Tuva	2,475	2,475	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	4,203	1,918	0	2,285	0	0	0	0	0	0	0	0
Altai Territory	5,770	0	0	2,735	0	839	0	0	2,194	0	2	0
Krasnoyarsk Territory	252,341	39,006	0	212,589	0	98	0	0	622	7	18	0
Irkutsk Region	32,114	7,074	0	2,924	0	10,061	0	0	12,055	0	0	0
Kemerovo Region	127,386	85,301	85,301	35,708	0	251	993	0	5,133	0	0	0

Table 6.4.4 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Novosibirsk Region	33,696	18,154	18,154	3,509	0	0	43	0	0	9,452	2,538	0
Omsk Region	6,123	0	0	9	0	0	0	0	5	6,101	7	0
Tomsk Region	507	3	3	0	0	0	0	0	57	447	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>285,725</b>	<b>182,885</b>	<b>15,086</b>	<b>20,557</b>	<b>0</b>	<b>22,637</b>	<b>402</b>	<b>26,906</b>	<b>2,401</b>	<b>1,350</b>	<b>28,587</b>	<b>0</b>
Republic of Buryatia	1,051	1,051	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	83,893	83,252	9,251	640	0	0	0	0	0	0	0	0
Trans-Baikal Territory	14,635	14,635	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	27,125	1,186	0	2,402	0	0	0	0	0	0	23,536	0
Primorye Territory	32,916	0	0	1,477	0	0	10	25,935	1,823	0	3,671	0
Khabarovsk Territory	55,528	19,298	0	11,836	0	22,637	392	0	578	787	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	52,321	51,755	0	0	0	0	0	0	0	0	566	0
Sakhalin Region	9,079	6,275	5,834	456	0	0	0	971	0	563	815	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	9,179	5,434	0	3,744	0	0	0	0	0	0	0	0

<sup>1</sup> Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.  
Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.4.5

### Overdue Debt on Ruble-Denominated Loans to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

	31.12.2018												
	total	of which											for settlement finality
		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	1,899,307	23,235	4,805	331,550	20,213	157,914	287,294	38,232	448,945	322,240	257,081	12,603	
CENTRAL FEDERAL DISTRICT	1,057,174	3,234	1,054	134,737	6,221	38,514	171,210	15,301	234,622	254,532	194,503	4,301	
Belgorod Region	7,880	0	0	1,679	0	2,744	210	130	1,924	1,148	27	19	
Bryansk Region	3,132	0	0	961	0	591	153	359	803	14	55	196	
Vladimir Region	9,111	9	4	3,922	12	2,271	154	129	1,232	1,181	173	28	
Voronezh Region	19,854	0	0	10,311	0	2,709	839	246	3,589	1,907	133	120	
Ivanovo Region	5,273	0	0	885	0	594	1,506	46	1,569	107	522	43	
Kaluga Region	29,913	241	0	24,816	9	1,540	1,735	231	790	310	190	50	
Kostroma Region	2,468	4	0	426	11	168	85	95	1,625	37	18	1	
Kursk Region	3,817	0	0	369	31	688	189	79	1,729	689	32	11	
Lipetsk Region	5,226	17	0	442	8	562	693	133	2,755	272	253	92	
Moscow Region	142,352	154	2	20,280	1,243	6,297	29,383	6,535	27,566	19,977	30,199	718	
Orel Region	4,339	1	0	340	1	791	246	245	2,314	158	4	240	
Ryazan Region	6,443	7	0	843	0	2,130	499	349	2,044	257	207	107	
Smolensk Region	8,575	0	0	2,991	0	1,966	564	306	2,117	397	170	64	
Tambov Region	6,085	0	0	496	0	2,047	2,883	39	563	4	28	24	
Tver Region	16,141	0	0	9,477	3	941	160	90	4,340	218	871	42	
Tula Region	9,688	0	0	2,575	0	4,544	150	324	1,572	140	207	175	
Yaroslavl Region	11,365	0	0	2,047	1,731	2,509	2,466	291	1,488	470	204	159	
Moscow	765,511	2,801	1,048	51,878	3,172	5,420	129,296	5,675	176,602	227,246	161,209	2,213	

(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	200,518	285	157	36,829	1,726	14,620	22,297	11,153	59,527	33,166	19,434	1,482
Republic of Karelia	3,079	40	0	365	19	1,751	29	67	688	34	58	28
Republic of Komi	3,327	0	0	48	0	52	234	66	1,447	1,442	6	32
Arkhangelsk Region	1,255	13	13	545	0	55	158	61	266	10	49	97
Nenets Autonomous Area	38	13	13	0	0	0	2	0	13	0	9	1
Arkhangelsk Region, excluding Nenets Autonomous Area	1,217	0	0	545	0	55	157	61	253	10	39	96
Vologda Region	8,203	0	0	1,134	0	3,604	340	172	2,555	165	124	110
Kaliningrad Region	13,650	39	0	5,910	0	2,616	1,076	81	2,782	1,103	34	7
Leningrad Region	27,283	1	0	13,232	0	3,088	4,900	278	2,850	2,819	41	74
Murmansk Region	3,640	134	134	199	223	1,713	138	51	1,021	41	52	68
Novgorod Region	4,769	0	0	431	0	1,235	146	91	1,330	1,373	88	74
Pskov Region	3,811	0	0	2,265	0	379	376	22	677	54	31	7
Saint Petersburg	131,500	57	10	12,700	1,483	127	14,898	10,263	45,910	26,124	18,951	985
SOUTHERN FEDERAL DISTRICT	112,209	156	102	25,717	9,737	22,674	14,085	2,414	26,641	4,120	5,328	1,338
Republic of Adygeya (Adygeya)	2,406	0	0	1,132	0	573	90	10	538	0	37	25
Republic of Kalmykia	1,568	0	0	16	0	1,078	167	19	142	118	28	0
Republic of Crimea	1,285	0	0	119	0	41	787	0	154	87	42	55
Krasnodar Territory	52,294	49	0	10,067	7,523	6,254	7,602	1,286	12,851	2,316	3,696	651
Astrakhan Region	6,014	0	0	1,302	2,213	844	469	70	945	89	81	1
Volgograd Region	11,924	12	12	1,824	1	997	2,725	432	4,213	627	906	186
Rostov Region	36,573	94	90	11,246	0	12,887	2,235	597	7,795	834	470	415
Sevastopol	144	0	0	10	0	0	11	0	2	48	67	6
NORTH CAUCASIAN FEDERAL DISTRICT	54,101	803	94	17,495	30	18,634	4,321	628	10,561	761	770	97
Republic of Dagestan	13,887	103	94	6,009	0	5,391	402	37	1,787	63	96	0
Republic of Ingushetia	4,697	25	0	2,812	0	874	447	28	411	100	0	0
Kabardino-Balkar Republic	16,491	25	0	4,546	30	6,298	455	332	4,266	343	188	9
Karachay-Cherkess Republic	3,104	13	0	1,234	0	1,327	68	60	343	3	55	0
Republic of North Ossetia – Alania	2,530	108	0	608	0	670	280	3	735	57	57	13
Chechen Republic	4,956	60	0	46	0	2,882	1,766	6	159	2	34	0
Stavropol Territory	8,434	469	0	2,240	0	1,192	901	162	2,861	193	341	75

Table 6.4.5 (cont.)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
VOLGA FEDERAL DISTRICT	189,904	681	459	40,251	1,156	34,356	22,670	3,642	48,398	13,939	22,408	2,404
Republic of Bashkortostan	21,106	132	132	4,544	471	8,936	2,275	251	3,232	523	477	266
Mari El Republic	5,389	14	14	846	1	334	314	58	3,376	366	69	10
Republic of Mordovia	7,964	0	0	817	0	4,526	269	86	1,966	87	182	32
Republic of Tatarstan (Tatarstan)	22,346	2	0	7,593	0	1,473	2,777	735	4,444	3,243	1,178	901
Udmurt Republic	3,815	0	0	1,258	0	406	97	103	688	218	992	51
Chuvash Republic – Chuvashia	4,013	0	0	638	477	1,476	65	126	502	427	251	50
Perm Territory	13,341	2	0	1,747	116	544	1,441	159	5,481	3,228	490	133
Kirov Region	5,577	2	0	1,437	3	2,080	552	149	972	236	108	38
Nizhny Novgorod Region	17,979	219	127	1,866	73	3,094	844	185	10,063	945	462	228
Orenburg Region	25,078	30	0	7,246	0	6,122	8,081	274	2,309	372	340	303
Penza Region	4,116	1	0	837	7	1,119	537	127	950	422	75	40
Samara Region	35,659	62	3	3,562	6	2,093	3,088	766	8,243	2,784	14,854	201
Saratov Region	17,656	218	183	4,487	1	1,459	2,184	345	5,030	946	2,859	127
Ulyanovsk Region	5,866	0	0	3,372	0	692	145	278	1,142	142	70	25
URALS FEDERAL DISTRICT	87,324	841	811	24,287	913	3,356	19,892	1,148	27,718	4,106	3,797	1,266
Kurgan Region	4,223	0	0	1,899	0	465	162	62	1,438	149	25	22
Sverdlovsk Region	29,905	11	10	4,283	205	601	4,504	312	15,051	2,230	2,382	325
Tyumen Region	24,694	830	801	1,555	36	308	13,695	656	5,319	1,016	817	463
Khanty-Mansi Autonomous Area – Yugra	13,501	772	772	537	36	48	7,525	401	2,838	619	491	234
Yamal-Nenets Autonomous Area	3,774	19	19	101	0	4	2,425	118	932	87	21	66
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	7,418	39	10	917	0	255	3,745	136	1,549	310	305	163
Chelyabinsk Region	28,503	0	0	16,550	673	1,982	1,531	118	5,909	712	573	456
SIBERIAN FEDERAL DISTRICT	147,715	14,963	1,026	39,897	431	18,940	25,163	1,848	30,150	7,968	6,778	1,577
Altai Republic	2,539	157	0	632	0	96	498	15	1,008	17	99	17
Republic of Tuva	305	0	0	11	2	50	9	30	164	31	8	0
Republic of Khakassia	2,074	0	0	1,068	0	322	85	35	524	7	6	26
Altai Territory	40,801	6	0	19,120	2	13,493	668	194	6,237	369	182	533
Krasnoyarsk Territory	15,206	14	0	4,713	1	1,558	1,544	434	4,836	1,750	152	205
Irkutsk Region	13,426	0	0	2,812	0	455	1,450	208	3,013	445	4,932	111

Table 6.4.5 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	22,252	14,781	1,021	2,279	4	283	625	102	2,204	1,737	93	146
Novosibirsk Region	27,788	1	1	3,997	13	2,125	5,992	556	10,174	3,480	1,143	306
Omsk Region	21,229	0	0	4,862	409	340	13,641	91	1,479	84	141	182
Tomsk Region	2,095	4	4	404	0	218	652	184	512	49	22	50
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>50,361</b>	<b>2,274</b>	<b>1,102</b>	<b>12,337</b>	<b>0</b>	<b>6,821</b>	<b>7,656</b>	<b>2,097</b>	<b>11,328</b>	<b>3,647</b>	<b>4,062</b>	<b>139</b>
Republic of Buryatia	3,886	520	0	1,418	0	323	331	41	432	665	151	6
Republic of Sakha (Yakutia)	4,333	1,467	929	1,087	0	301	560	111	604	37	149	16
Trans-Baikal Territory	1,557	1	0	279	0	80	57	64	1,032	32	10	1
Kamchatka Territory	1,612	7	0	203	0	5	49	141	490	124	594	0
Primorye Territory	14,833	72	0	1,119	0	2,507	1,251	1,587	5,520	620	2,128	29
Khabarovsk Territory	19,483	0	0	7,529	0	3,363	3,341	62	2,344	2,160	648	35
Amur Region	2,051	0	0	17	0	119	1,226	42	547	4	82	13
Magadan Region	379	34	0	196	0	4	7	17	119	0	1	0
Sakhalin Region	1,927	173	173	391	0	32	824	29	191	0	248	38
Jewish Autonomous Region	250	0	0	96	0	86	10	5	42	3	7	0
Chukotka Autonomous Area	50	0	0	0	0	0	0	0	7	0	44	0

<sup>1</sup>Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.  
Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.4.6

### Overdue Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities-Residents and Individual Entrepreneurs, by Economic Activities and Fund Use<sup>1</sup>

1	31.12.2018												
	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 finality	
THE RUSSIAN FEDERATION	200,299	24,040	24,040	62,403	601	22,505	11,472	14,816	15,218	39,308	9,936	0	
CENTRAL FEDERAL DISTRICT	95,970	0	0	28,788	530	6,481	11,387	973	9,669	29,085	9,058	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	3,584	0	0	3,558	0	0	0	26	0	0	0	0	
Voronezh Region	122	0	0	0	0	0	122	0	0	0	0	0	
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0	
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0	
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0	
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0	
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0	
Moscow Region	10,489	0	0	28	0	107	7,638	641	1,099	971	5	0	
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0	
Ryazan Region	836	0	0	836	0	0	0	0	0	0	0	0	
Simolensk 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	2,263	0	0	2,084	0	0	0	0	179	0	0	0	
Tula Region	433	0	0	0	0	0	0	0	0	433	0	0	
Yaroslavl Region	91	0	0	0	0	0	0	0	0	60	31	0	
Moscow	78,151	0	0	22,282	530	6,374	3,627	305	8,391	27,621	9,022	0	

(millions of rubles)





Table 6.4.6 (end)  
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Kemerovo Region	9,726	9,726	9,726	0	0	0	0	0	0	0	0	0
Novosibirsk Region	1,140	0	0	1,098	0	0	43	0	0	0	0	0
Omsk Region	19	0	0	0	0	0	0	0	5	6	7	0
Tomsk Region	3	3	3	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>15,046</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>0</b>	<b>14,981</b>	<b>10</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	42	0	0	42	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	21	0	0	0	0	0	10	0	11	0	0	0
Khabarovsk Territory	14,984	0	0	0	0	14,981	0	0	2	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

<sup>1</sup>Including State Corporation «Bank for development and foreign economic affairs (Vnesheconombank)».

Memo. The information containing more detailed distribution by economic activities is available on the Bank of Russia's website: <http://www.cbr.ru/statistics/>.  
Certain discrepancies between the total and the sum of components are due to the rounding of data.

Table 6.4.7

(millions of rubles)

	31.12.2018													
	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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
THE RUSSIAN FEDERATION	6,626,440	514,432	189,641	224	4,041,544	396,650	173,270	2,873	499,692	17,286	22,067	124		
CENTRAL FEDERAL DISTRICT	2,624,004	112,294	145,875	224	1,638,682	95,877	110,804	2,817	229,420	4,221	18,739	77		
Belgorod Region	57,714	8,845	50	0	45,986	5,626	236	0	2,230	152	0	0		
Bryansk Region	31,710	4,409	98	0	24,311	5,202	1,066	1,024	1,113	224	0	0		
Vladimir Region	34,464	4,199	81	0	25,833	2,996	1,062	0	3,487	220	0	0		
Voronezh Region	121,724	12,315	0	0	90,983	10,192	243	0	7,117	215	122	0		
Ivanovo Region	37,076	4,462	0	0	16,112	3,088	11	9	1,363	106	0	0		
Kaluga Region	32,057	2,835	148	0	30,496	3,306	27	0	2,299	258	0	0		
Kostroma Region	15,566	3,361	526	159	10,253	1,685	724	157	1,582	118	0	0		
Kursk Region	39,214	7,557	0	0	30,873	5,733	260	0	969	101	0	0		
Lipetsk Region	48,402	3,468	190	0	49,799	2,480	0	0	2,414	152	0	0		
Moscow Region	424,491	14,455	3,218	0	267,480	15,728	11,872	100	43,328	1,159	251	1		
Orel Region	31,395	2,399	364	0	23,502	1,966	93	0	1,452	103	0	0		
Ryazan Region	47,217	5,337	0	0	31,508	3,555	191	0	3,375	285	0	0		
Smolensk Region	29,680	3,099	689	0	17,165	2,501	235	0	4,101	224	0	0		
Tambov Region	33,875	3,381	0	0	35,003	3,092	2,878	0	5,401	45	0	0		
Tver Region	28,238	4,975	0	0	14,226	2,272	0	0	2,698	91	0	0		
Tula Region	59,611	5,405	0	0	33,284	3,906	0	0	4,319	154	0	0		
Yaroslavl Region	55,810	3,620	232	0	27,919	2,909	240	0	3,729	143	91	0		
Moscow	1,495,760	18,169	140,279	65	863,950	19,640	91,668	1,528	138,445	469	18,275	76		

## 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	728,575	40,588	8,645	0	419,986	25,943	29,943	6	70,507	923	1,851	2
Republic of Karelia	15,042	1,755	168	0	14,250	1,572	168	0	2,040	20	0	0
Republic of Komi	17,800	3,673	241	0	11,432	2,348	211	0	2,094	47	0	0
Arkhangelsk Region	25,528	4,534	0	0	8,407	2,614	0	0	448	76	0	0
Nenets Autonomous Area	227	200	0	0	253	152	0	0	18	4	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	25,300	4,334	0	0	8,154	2,462	0	0	430	72	0	0
Vologda Region	41,645	8,618	454	0	21,450	3,861	1,439	0	3,854	239	0	0
Kaliningrad Region	52,909	4,455	800	0	47,769	3,537	1,094	5	7,148	191	120	0
Leningrad Region	51,415	2,837	244	0	37,993	1,765	333	2	8,859	55	2	2
Murmansk Region	21,075	1,763	2,488	0	11,671	1,300	2,076	0	991	116	0	0
Novgorod Region	11,961	1,071	285	0	6,879	1,027	3,585	0	1,294	31	0	0
Pskov Region	10,257	1,114	0	0	9,921	1,125	0	0	1,394	42	0	0
Saint Petersburg	480,944	10,769	3,963	0	250,214	6,796	21,037	0	42,386	108	1,729	0
SOUTHERN FEDERAL DISTRICT	557,765	72,818	14,325	0	373,038	57,592	8,910	30	41,168	3,015	228	30
Republic of Adygeya (Adygeya)	9,946	964	0	0	11,595	1,170	0	0	1,751	31	0	0
Republic of Kalmykia	931	302	0	0	4,621	667	0	0	537	219	0	0
Republic of Crimea	31,344	3,486	0	0	10,988	1,359	36	0	543	27	36	0
Krasnodar Territory	226,677	31,809	8,595	0	168,625	26,142	4,907	30	24,311	1,223	93	30
Astrakhan Region	12,102	4,185	0	0	19,523	2,974	0	0	1,180	305	0	0
Volgograd Region	72,498	6,719	1,593	0	50,740	5,484	1,122	0	3,779	275	99	0
Rostov Region	195,821	24,309	4,138	0	104,714	19,354	2,837	0	8,923	933	0	0
Sevastopol	8,447	1,044	0	0	2,232	443	8	0	144	2	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	125,004	18,802	40	0	126,240	16,035	185	0	14,926	1,257	0	0
Republic of Dagestan	3,374	913	0	0	11,827	1,606	0	0	3,293	226	0	0
Republic of Ingushetia	827	288	0	0	902	218	0	0	159	112	0	0
Kabardino-Balkar Republic	8,464	1,231	0	0	17,169	1,893	0	0	5,270	263	0	0
Karachay-Cherkess Republic	7,520	1,125	0	0	9,407	816	0	0	605	126	0	0
Republic of North Ossetia – Alania	4,803	849	40	0	6,489	1,042	40	0	737	207	0	0
Chechen Republic	5,803	235	0	0	5,947	408	0	0	303	17	0	0
Stavropol Territory	92,213	14,161	0	0	74,499	10,053	144	0	4,560	307	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	1,129,979	105,943	4,178	0	660,483	791,59	3,168	0	61,684	3,186	395	0
Republic of Bashkortostan	105,304	9,098	2,010	0	61,788	8,054	752	0	5,925	673	0	0
Mari El Republic	18,135	2,525	59	0	9,839	1,308	65	0	2,287	39	0	0
Republic of Mordovia	26,419	2,886	344	0	24,242	2,032	307	0	2,571	176	0	0
Republic of Tatarstan (Tatarstan)	213,145	12,719	76	0	127,021	9,545	611	0	4,770	397	121	0
Udmurt Republic	60,480	8,449	0	0	23,547	3,662	0	0	630	61	0	0
Chuvash Republic – Chuvashia	36,431	6,840	17	0	22,464	4,875	25	0	999	102	0	0
Perm Territory	90,413	14,606	709	0	46,372	9,725	273	0	4,882	305	252	0
Kirov Region	39,204	5,679	0	0	22,618	4,414	0	0	2,141	210	0	0
Nizhny Novgorod Region	197,788	11,991	154	0	97,665	11,626	194	0	6,100	378	0	0
Orenburg Region	61,013	9,246	99	0	34,040	6,631	0	0	3,822	236	0	0
Penza Region	33,212	4,841	107	0	28,986	4,606	610	0	1,699	172	5	0
Samara Region	136,005	3,779	335	0	76,235	2,921	200	0	15,527	91	18	0
Saratov Region	71,913	10,824	270	0	53,272	7,990	130	0	8,675	287	0	0
Ulyanovsk Region	40,517	2,460	0	0	26,395	1,770	0	0	1,655	60	0	0
URALS FEDERAL DISTRICT	487,506	42,905	8,059	0	265,753	31,678	11,954	14	24,274	1,673	784	13
Kurgan Region	14,026	4,088	0	0	11,078	2,380	0	0	1,972	80	0	0
Sverdlovsk Region	200,303	12,381	630	0	100,956	8,821	3,318	14	10,767	277	333	13
Tyumen Region	118,408	11,762	76	0	83,563	11,724	152	0	5,650	954	0	0
Khanty-Mansi Autonomous Area – Yugra	37,308	3,211	76	0	26,055	3,514	152	0	2,387	526	0	0
Yamal-Nenets Autonomous Area	6,233	1,047	0	0	3,756	1,296	0	0	535	238	0	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	74,868	7,504	0	0	53,753	6,914	0	0	2,728	191	0	0
Chelyabinsk Region	154,770	14,673	7,353	0	70,156	8,752	8,484	0	5,885	362	452	0
SIBIRIAN FEDERAL DISTRICT	668,716	69,368	4,482	0	351,823	49,757	3,806	1	44,377	1,551	47	0
Altai Republic	8,200	507	35	0	5,605	449	35	0	1,681	74	0	0
Republic of Tuva	1,957	995	0	0	1,827	1,067	0	0	92	50	0	0
Republic of Khakassia	8,187	3,706	0	0	6,740	2,413	3	0	1,537	75	3	0
Altai Territory	82,286	7,985	0	0	49,935	7,094	3	1	13,008	318	2	0

Table 6.4.7 (end)  
(млн руб.)

1	2	3	4	5	6	7	8	9	10	11	12	13
Krasnoyarsk Territory	121,235	15,143	1,784	0	71,460	9,315	622	0	8,080	342	0	0
Irkutsk Region	100,332	10,813	2,520	0	54,310	8,597	2,558	0	3,780	237	0	0
Kemerovo Region	54,126	5,052	24	0	37,089	3,887	14	0	3,702	155	0	0
Novosibirsk Region	187,826	8,729	120	0	75,588	6,905	67	0	8,902	82	43	0
Omsk Region	61,376	12,874	0	0	29,701	7,029	0	0	2,632	158	0	0
Tomsk Region	43,192	3,564	0	0	19,568	3,000	504	0	964	61	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>306,891</b>	<b>51,715</b>	<b>4,036</b>	<b>0</b>	<b>205,538</b>	<b>40,610</b>	<b>4,500</b>	<b>5</b>	<b>13,336</b>	<b>1,458</b>	<b>23</b>	<b>2</b>
Republic of Buryatia	14,877	4,939	0	0	10,975	3,991	0	0	948	105	0	0
Republic of Sakha (Yakutia)	26,546	7,210	0	0	21,875	4,523	0	0	1,700	168	0	0
Trans-Baikal Territory	17,666	6,626	0	0	10,426	4,592	0	0	668	225	0	0
Kamchatka Territory	16,179	2,766	302	0	15,437	2,557	85	0	394	28	0	0
Primorye Territory	103,168	10,886	1,128	0	63,045	9,046	2,134	0	5,306	365	21	0
Khabarovsk Territory	64,714	6,424	971	0	40,909	6,367	333	5	2,832	205	2	2
Amur Region	26,237	7,101	0	0	16,391	4,540	0	0	354	186	0	0
Magadan Region	7,820	1,094	1,187	0	4,067	808	1,239	0	115	29	0	0
Sakhalin Region	24,973	3,110	90	0	19,703	3,151	546	0	915	108	0	0
Jewish Autonomous Region	2,450	1,142	0	0	1,368	640	0	0	99	40	0	0
Chukotka Autonomous Area	2,262	418	358	0	1,343	395	162	0	4	2	0	0

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

Table 6.4.8

## Outstanding Amount of Loans Granted to Resident Individuals

		31.01.2019									
		rubles					foreign currency				
1	total	housing loans	including			total	housing loans	including			total
			total	of which: mortgage loans				total	of which: mortgage loans		
				including overdue loans	of which: against the pledge of claims under share construction participation agreements				including overdue loans	of which: against the pledge of claims under share construction participation agreements	
2	3	4	5	6	7	8	9	10	11	12	13
THE RUSSIAN FEDERATION	14,844,475	6,472,759	6,440,054	60,596	1,201,675	4,652	99,153	31,194	10,955	1,065	568
CENTRAL FEDERAL DISTRICT	4,404,400	1,930,268	1,920,288	19,368	471,182	1,662	76,191	23,320	8,113	714	363
Belgorod Region	124,201	42,898	42,544	293	5,417	20	107	83	43	0	0
Bryansk Region	86,879	36,992	36,789	205	7,544	18	285	50	9	0	0
Vladimir Region	106,976	45,150	44,895	344	7,948	22	137	67	29	4	0
Voronezh Region	186,395	83,040	82,769	941	14,221	136	129	59	5	3	0
Ivanovo Region	71,501	28,573	28,496	198	4,742	15	840	47	31	0	0
Kaluga Region	113,095	54,007	53,838	524	9,579	31	235	148	86	2	0
Kostroma Region	47,202	20,433	20,370	101	3,278	7	13	5	0	0	0
Kursk Region	90,778	36,135	35,851	280	4,218	10	55	32	12	0	0
Lipetsk Region	89,479	34,898	34,768	221	5,656	7	49	29	14	0	0
Moscow Region	1,158,908	529,533	527,507	4,920	129,177	519	9,799	5,304	2,419	192	62
Orel Region	61,334	26,677	26,556	112	4,271	18	50	39	5	0	0
Ryazan Region	101,145	47,199	47,056	256	12,327	53	148	115	20	0	0
Smolensk Region	81,259	36,010	35,794	334	5,684	47	131	50	19	0	0
Tambov Region	76,525	31,435	31,297	132	5,124	24	54	35	7	0	0
Tver Region	115,921	52,922	52,850	362	8,665	29	122	83	32	0	0
Tula Region	142,094	55,997	55,842	386	11,921	65	227	154	9	3	0
Yaroslavl Region	101,128	41,631	41,474	430	6,151	56	104	62	20	0	0
Moscow	1,649,581	726,739	721,593	9,328	225,259	585	63,709	16,956	5,353	508	301

(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	1,743,640	796,702	793,952	5,329	198,077	560	12,672	4,108	3,948	1,254	193	72
Republic of Karelia	69,880	28,480	28,409	169	5,160	6	25	17	17	8	0	0
Republic of Komi	114,321	53,202	52,908	329	7,560	11	36	19	19	11	0	0
Arkhangelsk Region	135,170	61,541	61,391	367	9,744	8	88	63	63	21	0	0
Nenets Autonomous Area	6,997	3,535	3,524	14	329	0	0	0	0	0	0	0
Arkhangelsk Region, excluding Nenets Autonomous Area	128,173	58,007	57,867	352	9,416	8	88	63	63	21	0	0
Vologda Region	113,981	47,995	47,797	454	6,302	22	61	43	43	21	7	0
Kaliningrad Region	99,774	40,198	40,095	191	8,047	16	2,433	334	313	126	35	12
Leningrad Region	228,441	103,573	103,228	590	26,906	73	772	362	346	140	21	9
Murmansk Region	102,933	35,511	35,464	253	7,419	15	105	79	76	38	2	0
Novgorod Region	53,920	21,504	21,432	166	3,831	7	29	24	24	19	1	1
Pskov Region	49,882	19,637	19,561	178	3,839	7	23	9	8	3	0	0
Saint Petersburg	775,339	385,060	383,667	2,632	119,268	396	9,101	3,159	3,039	865	128	50
SOUTHERN FEDERAL DISTRICT	1,246,205	466,861	463,856	4,925	91,625	394	1,869	845	818	184	20	8
Republic of Adygeya (Adygeya)	36,067	10,570	10,514	139	1,870	10	14	7	7	0	0	0
Republic of Kalmykia	29,024	12,230	12,188	179	2,233	1	14	2	2	0	0	0
Republic of Crimea	29,402	8,897	8,893	36	2,856	5	246	5	0	0	0	0
Krasnodar Territory	497,571	180,969	179,720	2,220	40,380	233	600	307	301	69	2	2
Astrakhan Region	88,735	32,929	32,808	318	4,686	20	47	22	22	5	1	0
Volgograd Region	193,351	77,074	76,755	676	11,285	38	183	57	57	18	17	6
Rostov Region	363,083	140,792	139,578	1,353	27,425	85	738	447	430	92	0	0
Sevastopol	8,971	3,400	3,400	4	892	2	26	0	0	0	0	0
NORTH CAUCASIAN FEDERAL DISTRICT	421,936	146,557	145,439	2,236	19,952	134	744	448	389	149	0	0
Republic of Dagestan	57,627	22,726	22,702	408	3,095	46	158	129	129	5	0	0
Republic of Ingushetia	6,048	1,123	1,112	23	271	0	0	0	0	0	0	0
Kabardino-Balkar Republic	40,476	15,035	14,748	125	2,077	0	192	86	85	62	0	0
Karachay-Cherkess Republic	27,076	8,831	8,684	234	671	6	7	6	6	2	0	0
Republic of North Ossetia – Alania	47,587	16,503	16,379	424	2,547	23	27	13	4	0	0	0
Chechen Republic	28,753	4,169	4,147	109	517	2	92	36	0	0	0	0
Stavropol Territory	214,369	78,170	77,666	914	10,774	56	268	178	165	80	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	2,747,020	1,238,688	1,230,965	9,389	189,326	798	2,265	1,110	1,085	531	93	91
Republic of Bashkortostan	403,527	183,688	182,646	1,216	33,787	62	292	46	46	7	0	0
Mari El Republic	55,340	27,163	27,053	127	3,462	6	29	15	15	3	0	0
Republic of Mordovia	62,785	30,660	30,461	156	5,370	10	57	44	40	22	0	0
Republic of Tatarstan (Tatarstan)	390,094	182,552	181,417	1,175	29,095	51	320	77	77	29	9	9
Udmurt Republic	155,667	70,552	70,099	388	9,053	10	42	10	10	7	0	0
Chuvash Republic – Chuvashia	115,333	63,361	63,196	373	11,274	61	83	56	56	22	6	6
Perm Territory	275,088	114,619	113,100	1,617	19,257	156	330	234	226	155	62	62
Kirov Region	111,386	53,775	53,442	283	6,619	29	26	13	13	1	0	0
Nizhny Novgorod Region	284,317	123,245	122,175	950	18,141	68	294	165	158	94	4	4
Orenburg Region	193,728	86,595	86,290	542	10,012	25	57	23	23	23	5	5
Penza Region	102,443	44,281	43,991	311	7,839	49	94	62	56	13	4	2
Samara Region	297,695	125,952	125,240	1,098	18,375	112	396	224	223	118	3	3
Saratov Region	189,872	80,426	80,198	814	8,943	127	153	74	74	6	0	0
Ulyanovsk Region	109,745	51,818	51,655	338	8,099	33	93	67	67	32	0	0
URALS FEDERAL DISTRICT	1,590,742	756,857	753,355	6,761	85,209	287	821	565	550	251	6	0
Kurgan Region	71,701	29,973	29,517	202	2,459	8	5	0	0	0	0	0
Sverdlovsk Region	475,519	210,162	209,666	1,980	26,398	57	329	232	227	71	5	0
Tyumen Region	716,756	379,553	377,531	2,997	44,610	154	198	136	126	90	1	0
Khanty-Mansi Autonomous Area – Yugra	365,342	207,788	206,865	1,451	21,959	86	33	27	25	8	0	0
Yamal-Nenets Autonomous Area	131,663	74,999	74,521	548	11,366	26	90	86	79	73	1	0
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	219,751	96,767	96,145	998	11,285	42	75	23	21	8	0	0
Chelyabinsk Region	326,766	137,169	136,641	1,583	11,742	69	289	197	197	90	0	0
SIBIRIAN FEDERAL DISTRICT	1,740,482	743,348	739,680	8,816	97,299	607	3,515	686	640	388	38	34
Altai Republic	15,462	3,742	3,734	135	296	0	11	0	0	0	0	0
Republic of Tuva	30,784	11,239	11,124	178	378	6	0	0	0	0	0	0
Republic of Khakassia	47,465	18,789	18,679	196	1,967	2	8	7	7	3	0	0
Altai Territory	183,018	77,355	77,122	764	9,304	50	56	18	18	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	342,256	153,194	152,361	2,427	26,747	157	138	80	80	58	2	0
Irkutsk Region	272,349	107,884	107,478	1,560	10,718	48	150	79	79	63	0	0
Kemerovo Region	241,486	92,354	91,941	1,094	10,567	36	2,185	153	153	61	28	25
Novosibirsk Region	325,950	157,350	156,535	1,493	26,889	251	625	196	179	118	0	0
Omsk Region	173,756	73,801	73,306	724	6,596	50	260	83	56	29	9	9
Tomsk Region	107,956	47,638	47,401	244	3,837	7	82	70	69	56	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>950,049</b>	<b>393,479</b>	<b>392,520</b>	<b>3,772</b>	<b>49,005</b>	<b>209</b>	<b>1,076</b>	<b>462</b>	<b>443</b>	<b>85</b>	<b>0</b>	<b>0</b>
Republic of Buryatia	85,352	29,783	29,674	656	3,199	36	12	5	5	5	0	0
Republic of Sakha (Yakutia)	172,622	86,164	85,883	695	14,957	96	29	16	13	0	0	0
Trans-Baikal Territory	103,157	38,918	38,785	559	3,026	5	16	12	12	0	0	0
Kamchatka Territory	43,762	16,451	16,389	122	2,164	0	17	15	15	3	0	0
Primorye Territory	189,617	71,813	71,715	491	8,455	14	726	316	301	48	0	0
Khabarovsk Territory	150,985	66,374	66,307	578	7,759	32	199	48	48	12	0	0
Amur Region	87,611	36,537	36,433	376	2,411	13	29	27	27	17	0	0
Magadan Region	25,238	10,482	10,462	44	1,681	1	8	7	6	0	0	0
Sakhalin Region	70,087	28,435	28,373	176	4,499	7	40	15	15	0	0	0
Jewish Autonomous Region	14,400	5,472	5,463	69	291	2	0	0	0	0	0	0
Chukotka Autonomous Area	7,218	3,051	3,035	6	562	3	0	0	0	0	0	0

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

Table 6.4.9

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

	31.01.2019					
	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	894,625	78,742	168,356	206.5	9.87	
CENTRAL FEDERAL DISTRICT	291,411	19,992	54,799	211.4	9.89	
Belgorod Region	7,750	711	1,275	203.7	9.81	
Bryansk Region	5,106	609	1,100	206.8	9.76	
Vladimir Region	6,182	689	1,216	198.7	9.84	
Voronezh Region	11,649	1,461	2,412	216.7	9.87	
Ivanovo Region	4,296	402	702	198.4	9.82	
Kaluga Region	6,326	614	1,307	210.0	9.83	
Kostroma Region	2,778	345	523	207.2	9.74	
Kursk Region	5,456	629	1,095	210.5	9.83	
Lipetsk Region	5,946	624	1,063	212.2	9.92	
Moscow Region	69,777	4,414	13,789	213.7	9.85	
Orel Region	3,836	540	888	203.4	9.76	
Ryazan Region	5,594	683	1,249	209.6	9.85	
Smolensk Region	4,657	487	860	196.2	9.87	
Tambov Region	4,632	566	1,023	211.5	9.84	
Tver Region	6,886	762	1,504	214.4	9.93	
Tula Region	8,383	763	1,578	214.8	9.82	
Yaroslavl Region	6,132	584	1,069	202.5	9.83	
Moscow	126,025	5,109	22,147	212.2	9.96	

Table 6.4.9 (cont.)

1	2	3	4	5	6
NORTH-WESTERN FEDERAL DISTRICT	111,133	9,945	23,221	203.5	9.86
Republic of Karelia	4,089	423	717	193.0	9.76
Republic of Komi	6,254	682	1,298	193.2	9.76
Arkhangelsk Region	7,908	807	1,603	193.0	9.70
Nenets Autonomous Area	357	24	53	173.9	7.43
Arkhangelsk Region, excluding Nenets Autonomous Area	7,551	783	1,550	193.7	9.77
Vologda Region	6,487	778	1,197	204.2	9.91
Kaliningrad Region	6,708	633	1,140	191.9	9.86
Leningrad Region	13,574	1,180	2,798	202.0	9.90
Murmansk Region	6,793	497	1,022	195.2	9.81
Novgorod Region	3,100	333	585	196.7	9.92
Pskov Region	2,990	295	498	186.2	9.75
Saint Petersburg	53,230	4,317	12,363	209.6	9.89
SOUTHERN FEDERAL DISTRICT	73,628	6,372	11,807	208.3	9.95
Republic of Adygeya (Adygeya)	1,931	126	197	214.0	9.86
Republic of Kalmykia	1,591	158	380	224.8	9.88
Republic of Crimea	1,562	184	401	229.8	10.64
Krasnodar Territory	30,712	2,392	4,518	212.5	9.99
Astrakhan Region	4,997	433	766	198.4	9.81
Volgograd Region	11,890	1,201	2,151	203.3	9.92
Rostov Region	20,453	1,811	3,232	203.1	9.82
Sevastopol	493	67	163	210.1	10.48
NORTH CAUCASIAN FEDERAL DISTRICT	22,888	1,861	3,541	213.5	9.89
Republic of Dagestan	3,038	247	632	227.1	10.09
Republic of Ingushetia	318	7	15	157.3	9.66
Kabardino-Balkar Republic	2,004	156	304	198.8	9.88
Karachay-Cherkess Republic	1,368	89	161	215.8	10.32
Republic of North Ossetia – Alania	2,387	176	353	221.4	9.75
Chechen Republic	1,217	83	142	208.0	9.91
Stavropol Territory	12,555	1,103	1,935	210.7	9.81

Table 6.4.9 (cont.)

1	2	3	4	5	6
VOLGA FEDERAL DISTRICT	156,780	18,551	31,840	205.7	9.85
Republic of Bashkortostan	22,731	2,879	5,151	201.8	9.89
Mari El Republic	3,107	425	637	203.0	9.79
Republic of Mordovia	3,219	355	713	225.3	9.74
Republic of Tatarstan (Tatarstan)	23,104	2,996	5,380	203.8	9.85
Udmurt Republic	8,580	1,107	1,680	201.8	9.81
Chuvash Republic – Chuvashia	6,263	944	1,610	213.1	9.73
Perm Territory	16,219	1,676	2,826	204.4	9.97
Kirov Region	6,079	851	1,308	213.4	9.84
Nizhny Novgorod Region	16,445	1,611	2,917	196.0	9.85
Orenburg Region	10,555	1,301	2,115	212.4	9.82
Penza Region	5,921	696	1,261	208.8	9.74
Samara Region	17,956	1,860	3,202	209.5	9.89
Saratov Region	10,786	1,121	1,884	212.9	9.87
Ulyanovsk Region	5,815	729	1,155	196.8	9.86
URALS FEDERAL DISTRICT	88,104	8,429	16,659	204.7	9.84
Kurgan Region	4,055	430	658	224.9	9.85
Sverdlovsk Region	28,602	2,568	5,159	202.2	9.84
Tyumen Region	36,329	3,163	7,446	214.8	9.79
Khanty-Mansi Autonomous Area – Yugra	16,780	1,519	3,792	208.2	9.83
Yamal-Nenets Autonomous Area	5,956	531	1,433	211.6	9.71
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	13,594	1,113	2,221	228.3	9.77
Chelyabinsk Region	19,117	2,268	3,395	182.3	9.97
SIBIRIAN FEDERAL DISTRICT	98,121	9,562	16,926	198.5	9.88
Altai Republic	919	41	67	184.3	10.24
Republic of Tuva	1,461	99	227	186.8	10.05
Republic of Khakassia	2,549	271	422	174.4	9.95
Altai Territory	10,654	1,208	1,850	195.5	9.86
Krasnoyarsk Territory	17,828	1,740	3,248	198.5	9.85

Table 6.4.9 (cont.)

1	2	3	4	5	6
Irkutsk Region	14,676	1,135	2,032	185.9	9.89
Kemerovo Region	14,299	1,400	2,272	190.3	9.87
Novosibirsk Region	18,982	2,033	3,968	211.0	9.90
Omsk Region	10,615	1,072	1,854	209.1	9.92
Tomsk Region	6,137	563	988	193.1	9.73
FAR-EASTERN FEDERAL DISTRICT	52,559	4,030	9,563	202.0	9.81
Republic of Buryatia	4,596	374	664	178.5	9.70
Republic of Sakha (Yakutia)	7,295	654	1,817	206.5	9.79
Trans-Baikal Territory	5,157	429	869	198.2	9.88
Kamchatka Territory	2,751	164	418	201.3	9.74
Primorye Territory	12,098	869	2,145	199.5	9.81
Khabarovsk Territory	9,027	667	1,610	212.2	9.81
Amur Region	4,661	398	807	197.7	9.83
Magadan Region	1,534	105	218	196.6	10.09
Sakhalin Region	4,162	262	780	208.0	9.81
Jewish Autonomous Region	825	74	141	201.7	9.92
Chukotka Autonomous Area	452	34	95	205.6	9.80

Table 6.4.9 (cont.)

		31.01.2019											
		volume of loans, including					housing loans, of which						
		mortgage loans					of which						
	1	7	8	weighted average maturity, months	weighted average interest rate, %	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	weighted average interest rate, %		number of granted loans, units	volume, millions rubles	weighted average maturity, months
THE RUSSIAN FEDERATION		78,171	167,124	206.7	9.87	18,452	46,532	211.9	9.64	11	12	13	14
CENTRAL FEDERAL DISTRICT		19,845	54,320	211.7	9.89	5,858	18,800	218.4	9.58	107	233	211.2	9.71
Belgorod Region		705	1,264	204.1	9.80	107	233	211.2	9.71	182	349	215.1	9.46
Bryansk Region		608	1,099	206.8	9.76	182	349	215.1	9.46	134	300	197.5	9.58
Vladimir Region		689	1,216	198.7	9.84	134	300	197.5	9.58	401	702	224.4	9.71
Voronezh Region		1,453	2,401	216.8	9.87	401	702	224.4	9.71	67	154	225.6	9.55
Ivanovo Region		399	694	199.1	9.80	67	154	225.6	9.55	152	373	199.8	9.80
Kaluga Region		613	1,307	210.1	9.83	152	373	199.8	9.80	55	105	217.2	9.21
Kostroma Region		345	523	207.2	9.74	55	105	217.2	9.21	87	206	201.6	9.71
Kursk Region		625	1,091	210.4	9.83	87	206	201.6	9.71	99	190	213.3	9.85
Lipetsk Region		620	1,057	212.3	9.91	99	190	213.3	9.85	1,373	4,696	220.2	9.59
Moscow Region		4,377	13,668	213.9	9.85	1,373	4,696	220.2	9.59	135	238	187.3	9.48
Orel Region		536	883	203.5	9.76	135	238	187.3	9.48	221	442	224.9	9.83
Ryazan Region		680	1,242	209.6	9.85	221	442	224.9	9.83	97	202	201.3	9.69
Smolensk Region		486	859	196.1	9.87	97	202	201.3	9.69	123	246	218.0	9.92
Tambov Region		565	1,022	211.6	9.84	123	246	218.0	9.92	152	362	216.6	9.76
Tver Region		762	1,504	214.4	9.93	152	362	216.6	9.76	168	373	217.4	9.45
Tula Region		757	1,565	214.6	9.83	168	373	217.4	9.45	134	256	211.3	9.62
Yaroslavl Region		576	1,053	201.7	9.84	134	256	211.3	9.62	2,171	9,373	220.4	9.53
Moscow		5,049	21,873	213.0	9.96	2,171	9,373	220.4	9.53				

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
NORTH-WESTERN FEDERAL DISTRICT	9,851	22,931	203.6	9.86	3,054	7,756	208.8	9.75
Republic of Karelia	419	706	191.9	9.75	73	156	209.9	9.58
Republic of Komi	681	1,298	193.2	9.76	168	367	188.9	9.67
Arkhangelsk Region	806	1,601	193.2	9.70	185	429	194.8	9.74
Nenets Autonomous Area	24	53	173.9	7.43	5	11	121.2	8.71
Arkhangelsk Region, excluding Nenets Autonomous Area	782	1,547	193.8	9.77	180	418	196.6	9.76
Vologda Region	777	1,191	204.1	9.89	165	312	208.7	9.72
Kaliningrad Region	628	1,130	191.6	9.85	163	293	205.2	9.85
Leningrad Region	1,171	2,777	202.0	9.90	350	893	208.7	9.71
Murmansk Region	496	1,020	195.1	9.81	122	336	209.0	9.95
Novgorod Region	331	579	196.7	9.92	80	155	194.5	9.84
Pskov Region	292	497	186.6	9.75	51	90	203.6	9.70
Saint Petersburg	4,250	12,132	210.0	9.88	1,697	4,724	212.4	9.75
SOUTHERN FEDERAL DISTRICT	6,337	11,747	208.2	9.94	1,589	3,038	212.6	9.78
Republic of Adygeya (Adygeya)	126	197	214.0	9.86	27	43	202.0	9.84
Republic of Kalmykia	158	380	224.8	9.88	30	95	229.6	9.99
Republic of Crimea	184	401	229.8	10.64	54	123	216.4	10.52
Krasnodar Territory	2,372	4,483	212.4	9.99	755	1,325	211.9	9.79
Astrakhan Region	432	764	198.2	9.81	48	113	220.7	9.77
Volgograd Region	1,191	2,140	203.2	9.91	186	438	208.1	9.89
Rostov Region	1,807	3,220	203.1	9.81	466	855	212.9	9.52
Sevastopol	67	163	210.1	10.48	23	45	216.8	10.54
NORTH CAUCASIAN FEDERAL DISTRICT	1,857	3,534	213.5	9.89	310	668	224.4	9.69
Republic of Dagestan	246	630	226.5	10.09	48	138	234.0	9.95
Republic of Ingushetia	7	15	157.3	9.66	0	0	0.0	0.00
Kabardino-Balkar Republic	154	300	199.0	9.87	32	82	221.8	9.94
Karachay-Cherkess Republic	89	161	215.8	10.32	8	17	213.5	10.49
Republic of North Ossetia – Alania	176	353	221.4	9.75	30	68	245.3	9.53
Chechen Republic	83	142	208.0	9.91	9	27	264.0	9.18
Stavropol Territory	1,102	1,934	210.8	9.81	183	336	214.3	9.56

Table 6.4.9 (cont.)

1	7	8	9	10	11	12	13	14
VOLGA FEDERAL DISTRICT	18,377	31,640	205.9	9.85	3,696	7,323	209.0	9.60
Republic of Bashkortostan	2,856	5,135	202.0	9.88	709	1,447	205.4	9.63
Mari El Republic	424	636	203.1	9.79	95	168	202.9	9.63
Republic of Mordovia	351	708	225.3	9.73	77	160	215.9	9.56
Republic of Tatarstan (Tatarstan)	2,921	5,337	205.0	9.85	577	1,183	211.1	9.48
Udmurt Republic	1,104	1,678	202.1	9.81	284	488	202.2	9.69
Chuvash Republic – Chuvashia	943	1,607	213.3	9.73	279	532	216.0	9.51
Perm Territory	1,670	2,811	204.5	9.97	345	712	212.7	9.86
Kirov Region	850	1,306	213.2	9.84	160	298	230.3	9.39
Nizhny Novgorod Region	1,593	2,867	195.7	9.85	276	601	197.4	9.62
Orenburg Region	1,283	2,104	213.1	9.81	224	386	210.3	9.41
Penza Region	693	1,252	208.3	9.74	151	318	198.0	9.68
Samara Region	1,850	3,184	209.7	9.89	294	578	209.2	9.65
Saratov Region	1,115	1,871	212.8	9.86	119	267	216.1	9.68
Ulyanovsk Region	724	1,144	196.0	9.87	106	184	214.3	9.63
URALS FEDERAL DISTRICT	8,366	16,558	204.8	9.84	1,513	3,478	207.2	9.62
Kurgan Region	429	657	225.1	9.85	64	109	231.7	9.73
Sverdlovsk Region	2,553	5,112	202.1	9.84	530	1,286	211.7	9.52
Tyumen Region	3,147	7,423	214.8	9.78	606	1,523	204.9	9.69
Khanty-Mansi Autonomous Area – Yugra	1,512	3,785	208.3	9.82	267	725	194.7	9.77
Yamal-Nenets Autonomous Area	528	1,429	211.8	9.70	105	316	189.2	9.62
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1,107	2,209	227.8	9.77	234	483	230.5	9.62
Chelyabinsk Region	2,237	3,366	182.8	9.97	313	560	198.5	9.66
SIBIRIAN FEDERAL DISTRICT	9,510	16,831	198.4	9.88	1,702	3,518	202.7	9.69
Altai Republic	41	67	184.3	10.24	3	3	185.0	9.90
Republic of Tuva	99	227	186.8	10.05	8	16	195.8	9.76
Republic of Khakassia	270	420	174.8	9.95	61	106	166.4	9.59
Altai Territory	1,206	1,843	195.4	9.86	223	391	196.6	9.64
Krasnoyarsk Territory	1,735	3,239	198.4	9.85	411	859	192.4	9.65

Table 6.4.9 (end)

1	7	8	9	10	11	10	13	14
Irkutsk Region	1,128	2,019	185.7	9.89	213	460	188.4	9.66
Kemerovo Region	1,395	2,266	190.1	9.87	213	445	201.0	9.73
Novosibirsk Region	2,017	3,936	210.7	9.90	474	992	220.3	9.75
Omisk Region	1,061	1,834	209.4	9.92	71	172	232.1	9.63
Tomsk Region	558	981	193.0	9.73	25	73	205.4	9.57
FAR-EASTERN FEDERAL DISTRICT	4,028	9,562	202.1	9.81	730	1,952	192.6	9.73
Republic of Buryatia	374	664	178.5	9.70	59	128	167.3	9.19
Republic of Sakha (Yakutia)	652	1,816	206.6	9.79	182	534	202.6	9.70
Trans-Baikal Territory	429	869	198.2	9.88	65	157	193.6	9.69
Kamchatka Territory	164	418	201.3	9.74	33	101	178.4	9.71
Primorye Territory	869	2,145	199.5	9.81	149	403	183.7	9.82
Khabarovsk Territory	667	1,610	212.2	9.81	95	247	208.8	9.73
Amur Region	398	807	197.7	9.83	41	80	168.7	9.87
Magadan Region	105	218	196.6	10.09	19	45	180.1	9.97
Sakhalin Region	262	780	208.0	9.82	72	220	200.1	9.76
Jewish Autonomous Region	74	141	201.7	9.92	7	14	189.1	10.50
Chukotka Autonomous Area	34	95	205.6	9.80	8	22	174.4	9.86

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

Table 6.4.10

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

		31.01.2019														
		including							of which							
		housing loans				mortgage loans			against the pledge of claims under share construction participation agreements							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	of which		
														number of granted loans, units	volume, million rubles	weighted average maturity, months
THE RUSSIAN FEDERATION	3,863	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
CENTRAL FEDERAL DISTRICT	2,659	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Belgorod Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Bryansk Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Vladimir Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Voronezh Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Ivanovo Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Kaluga Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Kostroma Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	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	0	0	0.00
Lipetsk Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Moscow Region	317	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Orel Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Ryazan Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Smolensk Region	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Tambov Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Tver Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.00
Tula Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	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	0	0	0.00
Moscow	2,283	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00	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	922	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Karelia	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Komi	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Arkhangelsk Region	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	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Leningrad Region	13	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Murmansk Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novgorod Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Pskov Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saint Petersburg	885	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
SOUTHERN FEDERAL DISTRICT	47	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Adygeya (Adygeya)	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Kalmykia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Crimea	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnodar Territory	23	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Astrakhan Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Volgograd Region	4	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	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Dagestan	10	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	1	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	3	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	5	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	79	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Bashkortostan	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Mari El Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Mordovia	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tatarstan (Tatarstan)	10	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Udmurt Republic	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chuvash Republic – Chuvashia	7	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Perm Territory	13	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	11	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Orenburg Region	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Penza Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Samara Region	8	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Saratov Region	5	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	44	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kurgan Region	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sverdlovsk Region	22	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region	6	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khanty-Mansi Autonomous Area – Yugra	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Yamal-Nenets Autonomous Area	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	3	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	61	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Republic	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Tuva	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Khakassia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Altai Territory	5	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Krasnoyarsk Territory	18	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	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Kemerovo Region	4	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Novosibirsk Region	20	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Omsk Region	9	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Tomsk Region	2	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.00</b>
Republic of Buryatia	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Republic of Sakha (Yakutia)	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	1	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Primorye Territory	21	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Khabarovsk Territory	3	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Amur Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Magadan Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Sakhalin Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Jewish Autonomous Region	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00
Chukotka Autonomous Area	0	0	0	0.0	0.00	0	0	0.0	0.00	0	0	0.0	0.00

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

## 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			
	July	August	September	October
2	3	4	5	
THE RUSSIAN FEDERATION	3,070.29	3,272.83	3,177.51	3,608.63
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,723.81</b>	<b>1,784.33</b>	<b>1,750.29</b>	<b>1,981.83</b>
Belgorod Region	2.83	4.00	3.71	2.90
Bryansk Region	1.23	1.63	1.29	1.19
Vladimir Region	4.52	4.76	4.16	3.78
Voronezh Region	13.41	15.32	13.44	13.45
Ivanovo Region	5.99	8.90	6.77	7.34
Kaluga Region	18.58	20.64	16.38	18.42
Kostroma Region	2.24	3.10	1.71	1.47
Kursk Region	2.92	3.32	2.77	2.85
Lipetsk Region	1.69	2.14	1.58	1.60
Moscow Region	20.09	24.17	21.36	20.66
Orel Region	3.23	4.38	4.07	4.38
Ryazan Region	13.13	15.12	13.33	16.50
Smolensk Region	1.05	1.44	1.60	1.39
Tambov Region	1.46	1.63	1.49	1.50
Tver Region	2.81	4.28	3.64	2.67
Tula Region	13.99	15.79	14.89	18.92
Yaroslavl Region	11.77	13.68	14.27	15.17
Moscow	1,602.87	1,640.03	1,623.82	1,847.65
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>262.27</b>	<b>267.68</b>	<b>269.30</b>	<b>323.37</b>
Republic of Karelia	1.19	1.36	1.00	1.07
Republic of Komi	2.07	2.40	1.69	1.49
Arkhangelsk Region	1.31	1.78	1.43	1.76
Nenets Autonomous Area	0.07	0.05	0.07	0.08
Arkhangelsk Region, excluding Nenets Autonomous Area	1.24	1.73	1.37	1.68
Vologda Region	6.35	8.36	6.66	7.26
Kaliningrad Region	12.44	12.99	13.90	16.89
Leningrad Region	4.24	4.74	3.85	3.88
Murmansk Region	1.39	1.86	1.52	1.50
Novgorod Region	2.73	2.72	1.98	2.64
Pskov Region	1.49	1.84	1.70	1.40
Saint Petersburg	229.07	229.63	235.59	285.50
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>234.09</b>	<b>281.01</b>	<b>265.26</b>	<b>283.53</b>
Republic of Adygeya (Adygeya)	0.48	0.58	0.50	0.74
Republic of Kalmykia	0.13	0.21	0.13	0.14
Republic of Crimea	17.44	25.14	17.74	17.50
Krasnodar Territory	116.65	137.64	123.72	133.80
Astrakhan Region	2.23	2.81	2.34	2.48
Volgograd Region	10.23	15.59	18.95	19.07
Rostov Region	65.36	73.16	78.49	91.10
Sevastopol	21.59	25.88	23.40	18.70
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>62.84</b>	<b>67.70</b>	<b>70.24</b>	<b>93.54</b>
Republic of Daghestan	8.94	10.75	6.62	9.50
Republic of Ingushetia	4.98	7.85	11.02	20.23
Kabardino-Balkar Republic	6.84	5.33	6.00	5.79
Karachay-Cherkess Republic	1.37	0.59	0.72	0.73

Table 6.5.1 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.43	0.75	0.65	0.45
Chechen Republic	7.21	4.38	3.86	5.09
Stavropol Territory	33.06	38.07	41.36	51.74
<b>VOLGA FEDERAL DISTRICT</b>	<b>264.85</b>	<b>290.73</b>	<b>268.94</b>	<b>297.53</b>
Republic of Bashkortostan	24.16	26.61	21.15	22.06
Mari El Republic	0.47	0.59	0.44	0.45
Republic of Mordovia	1.23	1.90	1.10	0.95
Republic of Tatarstan (Tatarstan)	60.71	67.01	66.55	68.58
Udmurt Republic	9.34	11.12	9.08	10.48
Chuvash Republic – Chuvashia	26.75	27.78	31.79	44.96
Perm Territory	10.39	9.46	9.45	9.18
Kirov Region	4.46	6.72	6.73	7.37
Nizhny Novgorod Region	27.68	31.18	29.29	32.78
Orenburg Region	9.61	10.78	7.61	8.96
Penza Region	2.76	3.23	3.03	2.55
Samara Region	47.50	48.04	43.39	48.89
Saratov Region	10.35	13.02	10.75	11.03
Ulyanovsk Region	29.46	33.29	28.59	29.28
<b>URALS FEDERAL DISTRICT</b>	<b>185.12</b>	<b>214.47</b>	<b>193.06</b>	<b>205.54</b>
Kurgan Region	11.76	11.25	10.81	12.33
Sverdlovsk Region	110.81	133.45	120.83	129.80
Tyumen Region	28.09	27.72	22.12	24.08
Khanty-Mansi Autonomous Area – Yugra	9.67	10.25	7.66	7.64
Yamal-Nenets Autonomous Area	2.39	1.18	0.93	0.81
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	16.03	16.29	13.53	15.64
Chelyabinsk Region	34.46	42.05	39.30	39.33
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>190.91</b>	<b>216.86</b>	<b>195.03</b>	<b>223.89</b>
Altai Republic	0.18	0.27	0.19	0.15
Republic of Buryatia	31.37	40.93	38.04	43.00
Republic of Tuva	0.06	0.13	0.06	0.08
Republic of Khakassia	0.84	1.14	0.66	0.61
Altai Territory	5.80	6.91	5.38	5.88
Trans-Baikal Territory	0.81	1.13	1.02	1.27
Krasnoyarsk Territory	35.13	36.75	38.69	46.80
Irkutsk Region	8.81	11.28	9.29	10.70
Kemerovo Region	4.40	5.50	4.14	3.88
Novosibirsk Region	71.23	77.03	64.81	77.12
Omsk Region	26.70	29.29	26.27	27.82
Tomsk Region	5.59	6.51	6.48	6.59
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>143.27</b>	<b>146.44</b>	<b>162.02</b>	<b>196.10</b>
Republic of Sakha (Yakutia)	2.28	4.15	3.29	2.94
Kamchatka Territory	2.47	3.13	3.76	3.29
Primorye Territory	87.26	84.87	98.31	117.73
Khabarovsk Territory	13.13	17.06	16.69	17.25
Amur Region	29.88	26.84	31.59	44.29
Magadan Region	0.56	0.68	0.72	1.21
Sakhalin Region	7.59	9.52	7.55	9.24
Jewish Autonomous Region	0.04	0.09	0.07	0.05
Chukotka Autonomous Area	0.06	0.11	0.05	0.11

<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			
	July	August	September	October
2	3	4	5	
THE RUSSIAN FEDERATION	1,435.25	1,713.48	1,359.92	1,283.04
<b>CENTRAL FEDERAL DISTRICT</b>	<b>783.48</b>	<b>856.58</b>	<b>698.52</b>	<b>691.67</b>
Belgorod Region	2.41	3.04	2.35	2.03
Bryansk Region	1.24	1.80	1.16	1.37
Vladimir Region	2.10	2.49	1.65	1.68
Voronezh Region	6.73	9.64	6.48	5.78
Ivanovo Region	2.45	3.87	2.66	2.38
Kaluga Region	8.93	13.55	9.67	9.32
Kostroma Region	1.50	1.91	0.60	0.68
Kursk Region	1.62	2.33	1.88	1.59
Lipetsk Region	1.51	1.89	1.27	1.11
Moscow Region	20.93	20.91	19.17	19.61
Orel Region	1.70	2.68	1.94	1.87
Ryazan Region	4.87	6.22	4.82	4.06
Smolensk Region	1.12	1.34	1.22	1.10
Tambov Region	0.91	1.14	1.03	0.74
Tver Region	2.14	3.17	2.15	1.95
Tula Region	4.59	5.30	4.02	3.40
Yaroslavl Region	4.19	5.38	4.34	4.46
Moscow	714.55	769.95	632.12	628.55
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>186.57</b>	<b>229.35</b>	<b>182.68</b>	<b>166.90</b>
Republic of Karelia	1.08	1.47	0.96	0.90
Republic of Komi	0.85	1.03	1.00	0.87
Arkhangelsk Region	0.71	0.90	0.69	0.59
Nenets Autonomous Area	0.01	0.02	0.01	0.01
Arkhangelsk Region, excluding Nenets Autonomous Area	0.70	0.88	0.67	0.58
Vologda Region	2.99	4.87	3.05	2.44
Kaliningrad Region	14.05	20.34	14.18	13.48
Leningrad Region	2.75	3.40	2.86	2.70
Murmansk Region	0.87	1.04	1.10	0.89
Novgorod Region	1.31	1.88	1.50	1.01
Pskov Region	2.30	2.81	1.91	1.87
Saint Petersburg	159.66	191.63	155.45	142.14
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>126.99</b>	<b>163.92</b>	<b>120.34</b>	<b>109.21</b>
Republic of Adygeya (Adygeya)	0.51	0.66	0.45	0.45
Republic of Kalmykia	0.15	0.23	0.15	0.11
Republic of Crimea	18.19	23.47	16.38	15.40
Krasnodar Territory	58.66	77.39	56.75	51.89
Astrakhan Region	1.39	1.60	1.52	1.19
Volgograd Region	5.99	7.70	5.82	4.91
Rostov Region	31.42	39.80	29.13	25.43
Sevastopol	10.68	13.08	10.15	9.83
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>12.31</b>	<b>15.03</b>	<b>11.07</b>	<b>9.53</b>
Republic of Dagestan	0.92	1.05	0.76	0.66
Republic of Ingushetia	0.05	0.15	0.06	0.06
Kabardino-Balkar Republic	0.83	1.19	0.86	0.61
Karachay-Cherkess Republic	0.45	0.47	0.32	0.31

Table 6.5.2 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.49	0.65	0.40	0.51
Chechen Republic	0.14	0.14	0.06	0.06
Stavropol Territory	9.43	11.38	8.60	7.33
<b>VOLGA FEDERAL DISTRICT</b>	<b>111.23</b>	<b>150.18</b>	<b>119.50</b>	<b>105.18</b>
Republic of Bashkortostan	9.81	12.05	10.04	7.85
Mari El Republic	0.70	0.74	0.50	0.57
Republic of Mordovia	0.99	1.14	0.73	0.63
Republic of Tatarstan (Tatarstan)	22.70	31.05	25.46	22.66
Udmurt Republic	4.21	6.90	3.97	3.72
Chuvash Republic – Chuvashia	8.29	13.29	10.38	9.96
Perm Territory	4.99	5.91	5.56	4.64
Kirov Region	2.01	3.21	2.49	2.27
Nizhny Novgorod Region	14.12	16.77	16.16	13.89
Orenburg Region	3.73	4.56	3.67	3.16
Penza Region	1.58	1.97	1.37	1.23
Samara Region	17.27	24.68	18.85	16.13
Saratov Region	9.01	10.96	8.68	8.94
Ulyanovsk Region	11.84	16.97	11.64	9.55
<b>URALS FEDERAL DISTRICT</b>	<b>67.73</b>	<b>97.87</b>	<b>78.06</b>	<b>70.33</b>
Kurgan Region	7.65	7.78	7.42	8.47
Sverdlovsk Region	40.00	57.48	43.73	41.21
Tyumen Region	7.65	8.81	8.82	7.76
Khanty-Mansi Autonomous Area – Yugra	1.95	3.01	2.89	2.46
Yamal-Nenets Autonomous Area	0.56	0.47	0.33	0.23
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.15	5.33	5.60	5.07
Chelyabinsk Region	12.42	23.81	18.10	12.89
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>74.33</b>	<b>97.64</b>	<b>76.73</b>	<b>65.19</b>
Altai Republic	0.23	0.17	0.13	0.13
Republic of Buryatia	8.90	10.93	8.41	6.72
Republic of Tuva	0.12	0.10	0.06	0.07
Republic of Khakassia	0.51	0.57	0.38	0.32
Altai Territory	4.64	6.20	4.00	3.38
Trans-Baikal Territory	0.34	0.52	0.32	0.20
Krasnoyarsk Territory	13.73	17.99	16.52	15.73
Irkutsk Region	3.88	5.58	3.33	3.03
Kemerovo Region	2.25	2.69	1.89	1.52
Novosibirsk Region	24.47	32.45	24.88	19.61
Omsk Region	12.36	17.13	14.18	12.44
Tomsk Region	2.92	3.31	2.63	2.05
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>71.10</b>	<b>100.63</b>	<b>71.30</b>	<b>63.61</b>
Republic of Sakha (Yakutia)	0.91	1.43	1.10	1.05
Kamchatka Territory	1.59	1.56	1.27	1.22
Primorye Territory	47.74	70.19	47.64	43.26
Khabarovsk Territory	9.19	13.44	11.44	9.82
Amur Region	6.40	7.91	5.63	4.57
Magadan Region	0.10	0.10	0.17	0.14
Sakhalin Region	5.09	5.92	3.98	3.50
Jewish Autonomous Region	0.05	0.06	0.05	0.03
Chukotka Autonomous Area	0.02	0.02	0.02	0.03

<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			
	July	August	September	October
2	3	4	5	
THE RUSSIAN FEDERATION	428.34	391.25	361.34	398.09
<b>CENTRAL FEDERAL DISTRICT</b>	<b>214.94</b>	<b>191.31</b>	<b>169.67</b>	<b>178.65</b>
Belgorod Region	0.60	0.60	0.53	0.65
Bryansk Region	0.19	0.14	0.17	0.13
Vladimir Region	0.70	0.68	0.69	0.72
Voronezh Region	0.50	0.42	0.37	0.48
Ivanovo Region	0.77	0.69	0.70	0.92
Kaluga Region	6.09	5.64	4.67	5.24
Kostroma Region	0.41	0.38	0.30	0.28
Kursk Region	0.64	0.60	0.61	0.81
Lipetsk Region	0.22	0.32	0.19	0.24
Moscow Region	3.00	2.61	2.44	2.79
Orel Region	0.19	0.27	0.15	0.19
Ryazan Region	5.15	5.01	4.76	4.57
Smolensk Region	0.19	0.20	0.19	0.23
Tambov Region	0.21	0.21	0.15	0.18
Tver Region	0.51	0.44	0.43	0.47
Tula Region	0.67	0.69	0.59	0.72
Yaroslavl Region	1.95	1.94	1.81	2.02
Moscow	192.95	170.45	150.91	158.01
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>19.18</b>	<b>16.60</b>	<b>15.66</b>	<b>17.86</b>
Republic of Karelia	0.10	0.12	0.10	0.14
Republic of Komi	0.25	0.28	0.26	0.32
Arkhangelsk Region	0.17	0.10	0.10	0.11
Nenets Autonomous Area	0.01	0.00	0.00	0.00
Arkhangelsk Region excluding Nenets Autonomous Area	0.17	0.10	0.10	0.10
Vologda Region	1.19	1.13	0.97	1.22
Kaliningrad Region	2.13	2.13	1.87	1.88
Leningrad Region	0.35	0.31	0.23	0.25
Murmansk Region	0.15	0.15	0.18	0.19
Novgorod Region	0.72	0.25	0.26	0.19
Pskov Region	0.14	0.08	0.08	0.06
Saint Petersburg	13.98	12.06	11.62	13.52
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35.42</b>	<b>35.51</b>	<b>33.25</b>	<b>39.69</b>
Republic of Adygeya (Adygeya)	0.05	0.04	0.04	0.06
Republic of Kalmykia	0.03	0.03	0.03	0.03
Republic of Crimea	2.57	2.87	2.10	2.70
Krasnodar Territory	18.56	17.58	17.40	20.84
Astrakhan Region	1.67	1.70	1.56	1.73
Volgograd Region	2.35	2.97	2.73	3.34
Rostov Region	9.76	9.89	9.10	10.70
Sevastopol	0.42	0.44	0.29	0.30
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>17.95</b>	<b>15.12</b>	<b>15.36</b>	<b>17.38</b>
Republic of Daghestan	5.67	4.49	4.91	5.48
Republic of Ingushetia	0.62	0.64	0.68	0.72
Kabardino-Balkar Republic	0.59	0.51	0.46	0.56
Karachay-Cherkess Republic	0.16	0.15	0.09	0.16

Table 6.5.3 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.35	0.29	0.25	0.34
Chechen Republic	0.82	0.91	0.86	0.89
Stavropol Territory	9.74	8.13	8.10	9.23
<b>VOLGA FEDERAL DISTRICT</b>	<b>43.81</b>	<b>40.37</b>	<b>37.92</b>	<b>43.15</b>
Republic of Bashkortostan	7.65	7.33	6.26	7.20
Mari El Republic	0.04	0.06	0.04	0.05
Republic of Mordovia	0.34	0.33	0.29	0.23
Republic of Tatarstan (Tatarstan)	9.20	8.41	8.69	9.30
Udmurt Republic	1.92	1.67	1.76	1.99
Chuvash Republic – Chuvashia	0.41	0.50	0.36	0.41
Perm Territory	1.72	1.28	1.22	1.25
Kirov Region	0.72	0.71	0.79	0.91
Nizhny Novgorod Region	4.40	4.18	3.63	4.12
Orenburg Region	1.62	1.36	0.99	1.57
Penza Region	0.36	0.32	0.37	0.35
Samara Region	4.97	4.40	4.70	5.77
Saratov Region	2.13	2.22	2.04	2.46
Ulyanovsk Region	8.32	7.60	6.79	7.54
<b>URALS FEDERAL DISTRICT</b>	<b>29.49</b>	<b>27.06</b>	<b>26.34</b>	<b>29.03</b>
Kurgan Region	4.56	3.82	3.82	3.96
Sverdlovsk Region	14.79	14.02	13.31	15.64
Tyumen Region	3.95	3.63	3.69	3.85
Khanty-Mansi Autonomous Area – Yugra	2.16	1.89	1.97	2.12
Yamal-Nenets Autonomous Area	0.23	0.11	0.12	0.13
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	1.57	1.63	1.60	1.59
Chelyabinsk Region	6.19	5.60	5.52	5.59
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>43.32</b>	<b>41.24</b>	<b>38.88</b>	<b>44.64</b>
Altai Republic	0.04	0.03	0.01	0.02
Republic of Buryatia	7.25	6.71	6.30	7.61
Republic of Tuva	0.04	0.03	0.03	0.02
Republic of Khakassia	0.14	0.16	0.12	0.09
Altai Territory	1.20	1.21	1.14	1.38
Trans-Baikal Territory	0.07	0.10	0.08	0.15
Krasnoyarsk Territory	4.60	4.45	4.58	5.77
Irkutsk Region	2.07	2.51	2.29	2.51
Kemerovo Region	0.57	0.46	0.43	0.50
Novosibirsk Region	19.27	17.29	16.05	17.81
Omsk Region	7.79	7.99	7.58	8.42
Tomsk Region	0.26	0.30	0.26	0.34
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>23.91</b>	<b>23.87</b>	<b>23.95</b>	<b>27.25</b>
Republic of Sakha (Yakutia)	0.28	0.55	0.34	0.38
Kamchatka Territory	0.35	0.44	0.48	0.59
Primorye Territory	13.86	13.68	13.00	15.35
Khabarovsk Territory	1.80	2.07	2.07	2.11
Amur Region	5.08	4.44	5.61	6.04
Magadan Region	0.19	0.22	0.20	0.26
Sakhalin Region	2.33	2.43	2.22	2.49
Jewish Autonomous Region	0.03	0.03	0.02	0.01
Chukotka Autonomous Area	0.00	0.00	0.00	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			
	July	August	September	October
2	3	4	5	
THE RUSSIAN FEDERATION	151.48	156.25	146.34	158.56
<b>CENTRAL FEDERAL DISTRICT</b>	<b>70.09</b>	<b>71.19</b>	<b>68.26</b>	<b>72.59</b>
Belgorod Region	0.51	0.49	0.44	0.43
Bryansk Region	0.12	0.16	0.13	0.15
Vladimir Region	0.25	0.28	0.22	0.26
Voronezh Region	0.49	0.51	0.41	0.47
Ivanovo Region	0.46	0.41	0.53	0.42
Kaluga Region	2.51	2.78	2.29	2.07
Kostroma Region	0.19	0.16	0.09	0.10
Kursk Region	0.52	0.52	0.50	0.56
Lipetsk Region	0.42	0.45	0.43	0.50
Moscow Region	1.49	1.69	1.58	1.75
Orel Region	0.28	0.24	0.23	0.25
Ryazan Region	1.11	1.09	1.12	1.06
Smolensk Region	0.19	0.15	0.13	0.15
Tambov Region	0.27	0.37	0.31	0.25
Tver Region	0.25	0.28	0.19	0.18
Tula Region	0.34	0.35	0.26	0.26
Yaroslavl Region	0.72	0.83	0.73	0.73
Moscow	59.95	60.42	58.66	63.02
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>12.76</b>	<b>13.50</b>	<b>12.20</b>	<b>14.21</b>
Republic of Karelia	0.08	0.06	0.07	0.07
Republic of Komi	0.13	0.16	0.11	0.11
Arkhangelsk Region	0.06	0.07	0.05	0.09
Nenets Autonomous Area	0.00	0.00	0.00	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	0.06	0.07	0.05	0.09
Vologda Region	0.64	0.68	0.62	0.72
Kaliningrad Region	1.59	1.93	1.60	1.90
Leningrad Region	0.23	0.18	0.20	0.21
Murmansk Region	0.05	0.06	0.04	0.06
Novgorod Region	0.14	0.14	0.11	0.17
Pskov Region	0.08	0.08	0.08	0.09
Saint Petersburg	9.76	10.13	9.31	10.80
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>19.70</b>	<b>20.53</b>	<b>18.55</b>	<b>20.06</b>
Republic of Adygeya (Adygeya)	0.16	0.14	0.12	0.16
Republic of Kalmykia	0.10	0.10	0.09	0.10
Republic of Crimea	1.82	1.81	1.80	1.98
Krasnodar Territory	9.18	9.44	8.93	9.46
Astrakhan Region	0.71	0.71	0.63	0.76
Volgograd Region	2.42	2.44	2.39	2.40
Rostov Region	4.95	5.49	4.43	4.98
Sevastopol	0.37	0.39	0.16	0.22
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8.86</b>	<b>8.78</b>	<b>7.63</b>	<b>8.05</b>
Republic of Daghestan	2.12	2.03	1.54	1.78
Republic of Ingushetia	0.23	0.26	0.25	0.24
Kabardino-Balkar Republic	0.60	0.54	0.53	0.55
Karachay-Cherkess Republic	0.09	0.12	0.09	0.07

Table 6.5.4 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	0.65	0.72	0.61	0.64
Chechen Republic	0.18	0.21	0.24	0.22
Stavropol Territory	4.99	4.90	4.38	4.54
<b>VOLGA FEDERAL DISTRICT</b>	<b>17.50</b>	<b>17.97</b>	<b>17.24</b>	<b>18.98</b>
Republic of Bashkortostan	2.28	2.57	2.39	2.41
Mari El Republic	0.30	0.35	0.25	0.28
Republic of Mordovia	0.12	0.21	0.17	0.20
Republic of Tatarstan (Tatarstan)	3.60	3.43	3.38	3.79
Udmurt Republic	0.80	0.80	0.93	0.86
Chuvash Republic – Chuvashia	0.50	0.45	0.43	0.53
Perm Territory	0.84	0.90	0.87	0.85
Kirov Region	0.32	0.39	0.33	0.41
Nizhny Novgorod Region	1.98	1.96	2.05	2.19
Orenburg Region	0.53	0.64	0.46	0.49
Penza Region	0.42	0.28	0.31	0.33
Samara Region	1.45	1.67	1.53	1.69
Saratov Region	1.78	1.83	1.67	2.05
Ulyanovsk Region	2.58	2.49	2.44	2.89
<b>URALS FEDERAL DISTRICT</b>	<b>6.82</b>	<b>7.13</b>	<b>6.97</b>	<b>7.44</b>
Kurgan Region	0.23	0.23	0.31	0.32
Sverdlovsk Region	4.09	4.27	4.20	4.48
Tyumen Region	0.86	0.87	0.91	0.93
Khanty-Mansi Autonomous Area – Yugra	0.40	0.48	0.47	0.36
Yamal-Nenets Autonomous Area	0.06	0.02	0.07	0.05
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	0.40	0.37	0.37	0.51
Chelyabinsk Region	1.63	1.75	1.55	1.72
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>10.26</b>	<b>11.21</b>	<b>10.21</b>	<b>11.36</b>
Altai Republic	0.03	0.01	0.01	0.02
Republic of Buryatia	1.55	1.53	1.50	1.68
Republic of Tuva	0.02	0.02	0.03	0.03
Republic of Khakassia	0.10	0.11	0.11	0.12
Altai Territory	0.54	0.65	0.59	0.69
Trans-Baikal Territory	0.04	0.04	0.05	0.05
Krasnoyarsk Territory	1.95	2.07	1.86	2.19
Irkutsk Region	0.29	0.31	0.29	0.29
Kemerovo Region	0.34	0.37	0.27	0.37
Novosibirsk Region	3.59	4.17	3.44	3.89
Omsk Region	1.64	1.71	1.86	1.73
Tomsk Region	0.16	0.23	0.20	0.30
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>5.11</b>	<b>5.50</b>	<b>4.89</b>	<b>5.49</b>
Republic of Sakha (Yakutia)	0.05	0.10	0.11	0.12
Kamchatka Territory	0.11	0.12	0.04	0.08
Primorye Territory	2.28	2.39	2.20	2.40
Khabarovsk Territory	1.47	1.66	1.49	1.78
Amur Region	1.04	1.06	0.92	0.94
Magadan Region	0.01	0.01	0.01	0.01
Sakhalin Region	0.12	0.14	0.10	0.13
Jewish Autonomous Region	0.02	0.02	0.02	0.02
Chukotka Autonomous Area	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			
	July 2	August 3	September 4	October 5
THE RUSSIAN FEDERATION	2,006.08	2,065.93	1,840.73	2,214.98
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,408.17</b>	<b>1,445.54</b>	<b>1,277.97</b>	<b>1,563.59</b>
Belgorod Region	3.85	4.80	16.56	8.00
Bryansk Region	5.45	3.78	2.86	2.35
Vladimir Region	2.06	3.96	4.11	3.65
Voronezh Region	25.88	30.08	18.37	34.21
Ivanovo Region	1.78	2.37	2.24	1.63
Kaluga Region	5.15	4.90	4.13	3.33
Kostroma Region	1.35	2.29	1.78	2.12
Kursk Region	1.85	2.27	2.46	2.06
Lipetsk Region	3.22	4.75	5.66	3.69
Moscow Region	36.45	35.60	41.00	39.88
Orel Region	2.09	2.74	1.67	1.74
Ryazan Region	5.34	6.67	2.89	5.42
Smolensk Region	2.26	3.22	2.87	5.53
Tambov Region	1.46	1.32	1.25	1.62
Tver Region	3.73	4.20	3.52	2.54
Tula Region	4.51	5.28	3.83	4.12
Yaroslavl Region	5.85	7.49	8.12	9.37
Moscow	1,295.91	1,319.83	1,154.65	1,432.32
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>175.56</b>	<b>175.93</b>	<b>173.67</b>	<b>189.82</b>
Republic of Karelia	0.88	0.75	0.64	0.60
Republic of Komi	1.48	1.93	1.78	1.30
Arkhangelsk Region	1.68	2.25	1.04	1.84
Nenets Autonomous Area	0.01	0.01	0.01	0.00
Arkhangelsk Region, excluding Nenets Autonomous Area	1.68	2.24	1.02	1.83
Vologda Region	1.62	2.34	1.65	2.16
Kaliningrad Region	9.22	11.69	8.29	9.44
Leningrad Region	1.61	2.04	1.96	1.44
Murmansk Region	1.16	1.21	1.88	1.00
Novgorod Region	1.15	1.00	1.11	1.04
Pskov Region	0.88	1.05	1.48	0.99
Saint Petersburg	155.88	151.67	153.86	170.01
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>75.85</b>	<b>91.45</b>	<b>76.18</b>	<b>95.78</b>
Republic of Adygeya (Adygeya)	0.40	0.42	0.60	0.40
Republic of Kalmykia	0.20	0.19	0.11	0.35
Republic of Crimea	5.72	4.34	4.06	4.81
Krasnodar Territory	41.32	58.73	44.76	60.80
Astrakhan Region	1.35	1.37	1.22	1.32
Volgograd Region	6.94	6.16	7.20	5.62
Rostov Region	18.33	17.64	17.62	21.13
Sevastopol	1.59	2.61	0.62	1.36
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>15.44</b>	<b>15.48</b>	<b>15.01</b>	<b>15.95</b>
Republic of Daghestan	3.13	2.50	2.99	2.91
Republic of Ingushetia	0.31	0.53	0.46	0.40
Kabardino-Balkar Republic	1.03	1.43	1.10	1.26
Karachay-Cherkess Republic	0.29	0.57	0.25	0.57

Table 6.5.5 (end)

(millions of US dollars)

1	1	3	4	5
Republic of North Ossetia – Alania	0.69	0.77	0.84	0.86
Chechen Republic	1.17	0.49	1.55	0.94
Stavropol Territory	8.83	9.19	7.82	9.01
<b>VOLGA FEDERAL DISTRICT</b>	<b>133.51</b>	<b>142.24</b>	<b>124.60</b>	<b>148.94</b>
Republic of Bashkortostan	14.55	13.16	13.11	12.93
Mari El Republic	0.67	1.68	0.55	0.96
Republic of Mordovia	1.02	1.25	1.24	1.62
Republic of Tatarstan (Tatarstan)	21.72	23.03	17.16	21.15
Udmurt Republic	2.48	3.55	4.11	4.04
Chuvash Republic – Chuvashia	2.13	2.36	1.93	1.78
Perm Territory	7.79	6.83	7.17	7.49
Kirov Region	2.60	3.04	2.39	3.58
Nizhny Novgorod Region	20.96	25.31	22.37	26.31
Orenburg Region	3.40	3.49	4.80	4.52
Penza Region	1.91	2.04	1.52	2.32
Samara Region	44.20	44.56	37.14	48.08
Saratov Region	5.27	4.08	4.42	6.40
Ulyanovsk Region	4.80	7.86	6.69	7.76
<b>URALS FEDERAL DISTRICT</b>	<b>65.21</b>	<b>60.15</b>	<b>62.14</b>	<b>74.69</b>
Kurgan Region	0.97	0.36	1.10	0.43
Sverdlovsk Region	39.57	35.78	37.32	51.46
Tyumen Region	13.98	12.36	14.29	12.70
Khanty-Mansi Autonomous Area – Yugra	7.68	5.22	5.81	6.20
Yamal-Nenets Autonomous Area	1.06	0.70	0.68	0.51
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	5.24	6.44	7.79	5.99
Chelyabinsk Region	10.69	11.65	9.43	10.11
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>82.69</b>	<b>83.84</b>	<b>69.36</b>	<b>78.70</b>
Altai Republic	0.09	0.15	0.08	0.22
Republic of Buryatia	10.18	11.31	8.52	5.66
Republic of Tuva	0.02	0.02	0.02	0.01
Republic of Khakassia	0.16	0.31	0.51	0.10
Altai Territory	3.22	2.86	2.39	3.15
Trans-Baikal Territory	0.34	0.61	0.95	0.86
Krasnoyarsk Territory	8.06	7.09	6.30	11.12
Irkutsk Region	5.94	4.94	3.07	4.33
Kemerovo Region	3.34	4.10	3.82	2.75
Novosibirsk Region	35.37	40.68	36.59	43.40
Omsk Region	13.39	9.32	4.37	4.70
Tomsk Region	2.58	2.47	2.74	2.40
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>49.10</b>	<b>50.74</b>	<b>41.24</b>	<b>46.72</b>
Republic of Sakha (Yakutia)	1.34	1.62	0.96	1.01
Kamchatka Territory	1.23	1.97	1.40	1.75
Primorye Territory	18.66	19.83	17.20	17.80
Khabarovsk Territory	19.97	19.28	14.54	17.59
Amur Region	4.27	4.32	3.91	4.81
Magadan Region	0.33	0.14	0.32	0.58
Sakhalin Region	3.13	3.42	2.70	3.13
Jewish Autonomous Region	0.09	0.15	0.20	0.03
Chukotka Autonomous Area	0.07	0.00	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			
	July	August	September	October
2	3	4	5	
THE RUSSIAN FEDERATION	1,970.97	3,011.03	2,990.07	3,177.77
<b>CENTRAL FEDERAL DISTRICT</b>	<b>1,305.34</b>	<b>1,955.17</b>	<b>1,976.18</b>	<b>2,130.46</b>
Belgorod Region	4.69	12.69	20.11	14.90
Bryansk Region	4.57	4.41	3.13	3.62
Vladimir Region	4.65	6.68	8.76	5.29
Voronezh Region	24.53	41.66	41.46	61.65
Ivanovo Region	2.88	3.41	4.10	2.47
Kaluga Region	6.15	6.79	8.11	5.50
Kostroma Region	2.22	2.78	3.32	3.07
Kursk Region	2.18	5.46	3.97	5.44
Lipetsk Region	3.22	6.02	4.68	8.84
Moscow Region	36.18	73.84	69.23	58.26
Orel Region	2.12	4.23	2.86	2.84
Ryazan Region	3.81	5.50	4.93	6.23
Smolensk Region	1.97	5.06	5.59	4.79
Tambov Region	2.56	2.35	2.38	2.98
Tver Region	2.62	5.51	3.94	4.80
Tula Region	4.38	9.64	7.85	6.08
Yaroslavl Region	8.56	14.64	15.37	14.27
Moscow	1,188.05	1,744.50	1,766.41	1,919.43
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>182.63</b>	<b>305.43</b>	<b>298.84</b>	<b>299.88</b>
Republic of Karelia	2.26	3.29	2.56	2.90
Republic of Komi	2.23	3.72	2.81	2.64
Arkhangelsk Region	2.58	5.42	6.35	4.43
Nenets Autonomous Area	0.07	0.05	0.08	0.12
Arkhangelsk Region, excluding Nenets Autonomous Area	2.52	5.38	6.27	4.31
Vologda Region	2.64	9.81	3.90	4.00
Kaliningrad Region	14.42	26.82	23.65	20.47
Leningrad Region	2.63	4.82	4.40	4.09
Murmansk Region	4.17	5.61	4.36	4.06
Novgorod Region	1.73	2.13	2.65	1.81
Pskov Region	1.18	4.44	1.50	1.75
Saint Petersburg	148.79	239.37	246.66	253.73
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>107.94</b>	<b>172.97</b>	<b>168.05</b>	<b>163.26</b>
Republic of Adygeya (Adygeya)	0.63	0.80	0.79	0.54
Republic of Kalmykia	0.26	0.59	0.37	0.66
Republic of Crimea	4.67	5.43	7.71	7.41
Krasnodar Territory	65.69	115.58	109.41	105.24
Astrakhan Region	2.86	4.11	3.71	3.32
Volgograd Region	7.12	13.23	11.76	12.35
Rostov Region	25.47	31.52	32.53	32.38
Sevastopol	1.24	1.71	1.77	1.37
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>28.37</b>	<b>34.35</b>	<b>39.51</b>	<b>43.01</b>
Republic of Dagestan	8.16	7.17	18.83	24.99
Republic of Ingushetia	0.83	0.90	0.20	0.34
Kabardino-Balkar Republic	1.63	2.68	3.12	1.70
Karachay-Cherkess Republic	0.47	0.65	0.82	0.66

Table 6.5.6 (end)

(millions of US dollars)

1	2	3	4	5
Republic of North Ossetia – Alania	4.90	3.34	1.82	2.12
Chechen Republic	0.50	0.30	0.41	0.31
Stavropol Territory	11.88	19.31	14.32	12.88
<b>VOLGA FEDERAL DISTRICT</b>	<b>148.12</b>	<b>236.79</b>	<b>227.53</b>	<b>249.90</b>
Republic of Bashkortostan	19.16	25.24	21.48	18.25
Mari El Republic	0.91	2.07	1.44	2.39
Republic of Mordovia	1.42	2.63	1.51	1.57
Republic of Tatarstan (Tatarstan)	19.77	35.15	28.81	38.13
Udmurt Republic	2.14	3.85	4.03	4.98
Chuvash Republic – Chuvashia	2.60	3.54	4.97	4.52
Perm Territory	10.51	16.05	14.28	13.51
Kirov Region	2.26	2.95	3.16	4.44
Nizhny Novgorod Region	22.58	41.60	39.10	47.40
Orenburg Region	4.33	6.99	5.28	6.21
Penza Region	2.69	5.00	3.69	2.75
Samara Region	44.07	66.95	75.05	79.89
Saratov Region	5.87	8.78	12.08	10.48
Ulyanovsk Region	9.81	16.01	12.65	15.37
<b>URALS FEDERAL DISTRICT</b>	<b>67.17</b>	<b>105.52</b>	<b>100.84</b>	<b>106.46</b>
Kurgan Region	1.43	0.84	1.01	0.93
Sverdlovsk Region	39.12	58.28	52.51	63.16
Tyumen Region	17.37	29.24	25.84	23.32
Khanty-Mansi Autonomous Area – Yugra	8.70	13.52	12.63	12.50
Yamal-Nenets Autonomous Area	1.87	1.45	2.23	1.31
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	6.81	14.27	10.99	9.51
Chelyabinsk Region	9.25	17.16	21.47	19.05
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>84.70</b>	<b>125.10</b>	<b>112.02</b>	<b>115.47</b>
Altai Republic	0.19	0.27	0.34	0.42
Republic of Buryatia	6.04	10.16	6.31	7.82
Republic of Tuva	0.02	0.08	0.07	0.09
Republic of Khakassia	0.37	0.59	0.69	1.54
Altai Territory	5.62	9.02	8.62	6.13
Trans-Baikal Territory	0.67	0.95	1.76	1.15
Krasnoyarsk Territory	7.24	9.11	9.30	7.78
Irkutsk Region	9.13	11.23	7.82	9.94
Kemerovo Region	4.26	7.46	7.98	5.88
Novosibirsk Region	38.37	56.89	55.78	62.26
Omsk Region	9.20	14.87	9.30	7.74
Tomsk Region	3.59	4.46	4.04	4.72
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>46.17</b>	<b>75.11</b>	<b>66.12</b>	<b>68.25</b>
Republic of Sakha (Yakutia)	1.39	2.88	2.10	2.59
Kamchatka Territory	0.97	2.26	1.83	1.85
Primorye Territory	20.63	30.52	26.91	26.51
Khabarovsk Territory	16.52	26.38	25.06	27.72
Amur Region	3.59	5.88	3.85	3.87
Magadan Region	0.29	0.82	1.02	0.80
Sakhalin Region	2.67	5.92	5.02	4.56
Jewish Autonomous Region	0.07	0.42	0.23	0.24
Chukotka Autonomous Area	0.04	0.03	0.10	0.11

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

Table 6.6.1

### Insurers' Premiums and Payoffs

*(millions of rubles)*

1	9 months 2018	
	insurance premiums	payoffs
2	3	
THE RUSSIAN FEDERATION	1,092,372.9	369,270.4
<b>CENTRAL FEDERAL DISTRICT<sup>1</sup></b>	<b>657,561.7</b>	<b>216,547.2</b>
Belgorod Region	5,763.2	1,741.7
Bryansk Region	3,331.1	823.7
Vladimir Region	4,883.0	1,703.8
Voronezh Region	8,299.7	2,463.8
Ivanovo Region	3,013.6	1,222.9
Kaluga Region	4,350.5	1,109.1
Kostroma Region	1,917.1	540.8
Kursk Region	2,893.2	911.5
Lipetsk Region	3,294.2	1,260.2
Moscow Region	31,399.8	9,391.8
Orel Region	1,873.8	673.6
Ryazan Region	4,226.1	1,247.8
Smolensk Region	4,369.0	1,536.2
Tambov Region	2,561.3	760.8
Tver Region	4,401.7	1,426.8
Tula Region	5,767.7	1,515.1
Yaroslavl Region	4,974.4	1,627.1
Moscow	560,240.6	186,590.2
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>99,536.1</b>	<b>34,379.9</b>
Republic of Karelia	2,232.4	699.1
Republic of Komi	3,750.2	1,067.2
Arkhangelsk Region	4,741.2	1,304.5
Nenets Autonomous Area	56.2	16.6
Arkhangelsk Region, excluding Nenets Autonomous Area	4,685.0	1,287.9
Vologda Region	4,860.2	1,680.5
Kaliningrad Region	4,359.0	1,224.2
Leningrad Region	4,075.2	1,292.7
Murmansk Region	3,452.6	1,099.4
Novgorod Region	1,837.4	606.8
Pskov Region	1,750.9	521.0
Saint Petersburg	68,477.0	24,884.5
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>49,127.8</b>	<b>17,541.5</b>
Republic of Adygeya (Adygeya)	487.3	324.0
Republic of Kalmykia	262.2	87.0
Republic of Crimea	1,303.0	201.4
Krasnodar Territory	22,106.5	8,604.1
Astrakhan Region	3,803.1	1,350.2
Volgograd Region	7,819.3	2,314.6
Rostov Region	13,172.3	4,593.6
Sevastopol	174.1	66.6
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>10,900.5</b>	<b>8,825.9</b>
Republic of Daghestan	996.3	1,024.7
Republic of Ingushetia	90.0	81.8
Kabardino-Balkar Republic	731.0	344.0
Karachay-Cherkess Republic	346.9	182.1

Table 6.6.1 (end)

(millions of rubles)

1	2	3
Republic of North Ossetia – Alania	552.8	377.1
Chechen Republic	451.0	320.2
Stavropol Territory	7,732.3	6,496.0
<b>VOLGA FEDERAL DISTRICT</b>	<b>124,667.0</b>	<b>40,433.3</b>
Republic of Bashkortostan	14,607.9	4,865.0
Mari El Republic	1,894.1	609.9
Republic of Mordovia	2,095.8	639.1
Republic of Tatarstan (Tatarstan)	22,724.0	7,686.4
Udmurt Republic	5,549.8	1,964.8
Chuvash Republic – Chuvashia	3,788.9	1,089.4
Perm Territory	12,647.6	3,534.3
Kirov Region	4,194.1	1,346.8
Nizhny Novgorod Region	14,574.9	5,267.0
Orenburg Region	6,290.2	1,863.6
Penza Region	3,792.0	1,589.5
Samara Region	20,837.7	5,555.9
Saratov Region	6,756.0	2,757.1
Ulyanovsk Region	4,913.8	1,664.4
<b>URALS FEDERAL DISTRICT</b>	<b>64,947.1</b>	<b>21,572.6</b>
Kurgan Region	1,824.0	641.7
Sverdlovsk Region	19,491.3	6,544.5
Tyumen Region	29,783.1	9,157.4
Khanty-Mansi Autonomous Area – Yugra	12,704.0	4,740.6
Yamal-Nenets Autonomous Area	4,609.0	1,554.7
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	12,470.2	2,862.1
Chelyabinsk Region	13,848.6	5,229.0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>57,080.6</b>	<b>20,761.1</b>
Altai Republic	314.5	141.7
Republic of Tuva	490.0	110.9
Republic of Khakassia	1,108.4	471.2
Altai Territory	5,161.4	1,724.0
Krasnoyarsk Territory	10,282.3	3,628.3
Irkutsk Region	9,561.6	3,948.3
Kemerovo Region	9,188.2	3,231.6
Novosibirsk Region	11,101.9	4,339.1
Omsk Region	5,778.4	1,760.0
Tomsk Region	4,094.0	1,406.0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>28,552.1</b>	<b>9,209.0</b>
Republic of Buryatia	1,931.5	751.7
Republic of Sakha (Yakutia)	3,429.6	1,151.1
Trans-Baikal Territory	1,738.8	515.7
Kamchatka Territory	1,257.4	222.6
Primorye Territory	7,744.1	2,974.2
Khabarovsk Territory	6,426.4	2,181.7
Amur Region	2,322.5	590.2
Magadan Region	710.8	134.5
Sakhalin Region	2,276.3	517.7
Jewish Autonomous Region	192.9	73.6
Chukotka Autonomous Area	521.8	96.1
<b>OUTSIDE THE RUSSIAN FEDERATION</b>	<b>44.0</b>	<b>4.7</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.

Notes. 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

	Q3 2018							
	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	1,044,771.4	6,494,634	69,638.9	55,516.8	1,605,222	2,525,819.1	36,990,957	
CENTRAL FEDERAL DISTRICT	517,557.3	1,673,292	18,282.6	14,373.5	307,844	673,861.6	8,077,499	
Belgorod Region	2,345.4	60,372	199.4	165.6	8,249	28,483.0	462,441	
Bryansk Region	5,940.5	40,161	352.3	261.8	6,455	15,116.1	291,775	
Vladimir Region	2,964.3	38,582	263.8	169.5	5,919	23,391.9	384,160	
Voronezh Region	5,486.2	82,348	476.8	367.6	12,370	30,008.4	576,879	
Ivanovo Region	681.3	14,327	61.7	44.9	2,302	12,659.6	264,800	
Kaluga Region	1,905.7	25,328	176.4	109.6	4,435	17,520.2	246,020	
Kostroma Region	1,290.5	14,707	83.0	84.9	2,874	10,357.8	202,407	
Kursk Region	2,089.5	48,832	171.5	113.3	8,726	16,419.8	315,327	
Lipetsk Region	4,533.4	48,548	342.5	299.3	6,690	19,538.8	329,264	
Moscow Region	27,837.0	210,967	4,042.0	3,046.1	54,134	153,916.3	1,453,814	
Orel Region	1,419.1	20,521	117.7	84.4	2,460	10,712.5	202,069	
Ryazan Region	3,675.7	36,877	336.9	208.4	9,022	16,834.9	269,244	
Smolensk Region	2,795.6	27,630	223.4	165.9	5,537	14,149.4	237,758	
Tambov Region	1,913.5	28,378	141.9	116.6	4,800	12,284.2	267,805	
Tver Region	2,705.8	31,621	232.9	139.1	5,481	20,076.4	296,206	
Tula Region	3,238.2	49,140	268.4	172.3	8,751	26,618.1	407,083	
Yaroslavl Region	4,371.4	35,426	302.8	239.1	7,737	24,315.4	367,443	
Moscow	442,364.2	859,527	10,489.0	8,585.2	151,902	221,458.8	1,503,004	
NORTH-WESTERN FEDERAL DISTRICT	74,305.9	640,453	5,993.7	4,864.9	160,523	288,952.5	3,557,355	
Republic of Karelia	4,521.1	30,634	281.2	253.1	9,514	14,098.2	193,803	
Republic of Komi	13,429.2	78,066	1,177.4	1,076.8	27,937	28,664.6	326,894	
Arkhangelsk Region	7,625.4	54,309	491.2	447.9	16,052	30,236.9	398,874	
Nenets Autonomous Area	110.7	1,985	20.0	4.4	90	1,215.9	7,511	
Arkhangelsk Region, excluding Nenets Autonomous Area	7,514.7	52,324	471.2	443.5	15,962	29,021.0	391,363	
Vologda Region	5,482.7	69,909	278.0	581.4	21,830	28,221.3	395,965	
Kaliningrad Region	1,786.8	22,624	139.3	117.3	4,326	15,887.4	285,622	
Leningrad Region	8,941.2	75,045	780.2	489.8	14,515	34,974.1	420,375	

Table 6.6.2 (cont.)

1	2	3	4	5	6	7	8
Murmansk Region	5,546.9	53,971	3961	288.2	13,902	24,049.7	264,338
Novgorod Region	1,153.4	14,640	105.5	65.0	2,184	11,691.8	173,839
Pskov Region	1,660.6	19,517	131.2	85.5	3,268	9,539.0	175,237
Saint Petersburg	24,158.6	221,738	2,213.6	1,459.9	46,995	91,589.6	922,408
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35,699.7</b>	<b>427,514</b>	<b>4,210.5</b>	<b>3,608.6</b>	<b>87,527</b>	<b>196,574.8</b>	<b>3,729,613</b>
Republic of Adygeya (Adygeya)	233.4	6,126	20.2	13.1	541	4,266.0	95,562
Republic of Kalmykia	130.5	6,726	18.3	7.7	326	2,459.5	62,990
Republic of Crimea	42.8	1,285	7.4	4.1	84	52.5	7,913
Krasnodar Territory	18,247.7	192,737	2,129.0	1,778.2	42,845	75,335.3	1,332,894
Astrakhan Region	2,919.7	38,587	563.7	540.2	10,311	15,636.8	337,015
Volgograd Region	4,948.9	67,541	618.3	661.5	13,816	40,899.7	795,235
Rostov Region	9,161.9	114,335	850.6	603.3	19,590	57,902.5	1,096,663
Sevastopol	14.6	177	2.9	0.4	14	22.5	1,341
<b>NORTH CAUCASIAN FEDERAL DISTRICT</b>	<b>8,311.2</b>	<b>131,126</b>	<b>860.9</b>	<b>672.7</b>	<b>19,179</b>	<b>44,624.1</b>	<b>1,125,789</b>
Republic of Dagestan	1,558.7	19,159	155.1	124.3	2,910	5,188.1	186,707
Republic of Ingushetia	29.2	973	2.7	1.5	32	461.7	15,144
Kabardino-Balkar Republic	485.0	10,496	37.9	23.6	960	3,785.9	129,404
Karachay-Cherkess Republic	234.4	6,298	14.7	7.4	480	2,234.4	59,695
Republic of North Ossetia – Alania	459.7	12,301	26.5	19.4	888	3,167.8	106,114
Chechen Republic	982.5	8,081	71.4	52.2	1,703	1,579.8	58,600
Stavropol Territory	4,561.6	73,818	552.6	444.3	12,206	28,206.5	570,125
<b>VOLGA FEDERAL DISTRICT</b>	<b>11,436.2</b>	<b>1,544,280</b>	<b>11,419.1</b>	<b>11,453.8</b>	<b>372,614</b>	<b>525,832.5</b>	<b>9,308,769</b>
Republic of Bashkortostan	14,509.3	152,946	2,144.4	779.5	23,208	77,351.1	1,316,544
Mari El Republic	274.2	11,687	32.8	15.7	1,000	9,507.6	222,663
Republic of Mordovia	1,467.0	17,160	112.7	89.8	3,149	11,550.3	214,432
Republic of Tatarstan (Tatarstan)	22,416.8	307,958	1,590.6	1,720.2	108,373	73,950.1	1,247,203
Udmurt Republic	3,742.2	55,051	371.6	304.0	13,134	30,260.7	578,716
Chuvash Republic – Chuvashia	1,257.7	27,949	108.2	62.8	3,308	19,555.6	417,170
Perm Territory	8,998.2	133,772	956.6	771.2	30,275	55,731.4	901,904
Kirov Region	2,800.4	36,061	223.4	177.1	5,765	22,083.7	412,436
Nizhny Novgorod Region	17,729.5	307,302	1,472.6	4,511.0	78,351	61,915.0	982,008
Orenburg Region	8,476.5	114,254	1,032.3	908.0	27,779	34,856.9	668,269
Penza Region	1,894.8	27,650	160.3	110.8	5,441	17,009.9	360,607
Samara Region	18,340.0	219,074	2,184.4	1,270.2	47,684	58,946.3	876,584
Saratov Region	7,765.1	102,540	864.2	637.1	20,714	35,464.5	742,362
Ulyanovsk Region	1,764.7	30,876	165.0	96.5	4,433	17,649.3	367,871

Table 6.6.2 (end)

1	2	3	4	5	6	7	8
URALS FEDERAL DISTRICT	128,508.8	1,005,052	14,515.5	11,190.8	416,658	314,052.9	3,895,382
Kurgan Region	2,779.4	25,739	209.8	153.8	5,023	13,205.2	296,643
Sverdlovsk Region	16,608.0	218,683	1,597.4	1,361.0	49,661	99,318.6	1,374,491
Tyumen Region	97,228.3	614,893.0	11,831.3	8,990.0	334,885.0	141,073.1	1,231,735
Khanty-Mansi Autonomous Area – Yugra	60,551.2	486,721	6,827.3	5,600.7	287,054	67,496.1	489,378
Yamal-Nenets Autonomous Area	18,405.7	54,848	3,984.0	2,664.6	31,815	27,491.9	172,143
Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area	18,271.4	73,324	1,020.0	724.7	16,016	46,085.2	570,214
Chelyabinsk Region	11,893.1	145,737	877.1	686.0	27,089	60,456.0	992,513
SIBERIAN FEDERAL DISTRICT	84,083.8	673,734	6,121.5	4,912.6	140,472	312,022.2	5,042,278
Altai Republic	22.0	2,643	4.7	1.6	126	2,003.9	51,158
Republic of Tuva	11.3	1,516	2.0	0.3	23	2,878.4	66,558
Republic of Khakassia	2,097.0	13,823	150.7	116.1	3,186	7,684.9	129,160
Altai Territory	3,306.0	53,957	247.3	214.0	8,483	28,491.3	696,170
Krasnoyarsk Territory	28,372.8	194,600	1,896.4	1,677.2	30,398	65,003.2	841,248
Irkutsk Region	19,425.0	117,389	1,578.8	1,104.8	30,075	48,491.5	739,583
Kemerovo Region	7,841.3	113,365	611.0	427.8	25,733	54,094.1	809,957
Novosibirsk Region	11,426.1	89,086	740.7	781.8	26,913	46,568.7	757,232
Omsk Region	6,586.1	58,285	455.9	268.0	8,647	33,716.8	634,876
Tomsk Region	4,996.2	29,070	433.9	321.1	6,888	23,089.4	316,336
FAR-EASTERN FEDERAL DISTRICT	84,868.2	399,170	8,234.9	4,439.8	100,405	169,768.4	2,253,214
Republic of Buryatia	5,843.4	44,388	406.3	294.1	7,954	16,934.5	319,266
Republic of Sakha (Yakutia)	26,211.9	39,502	3,858.2	1,358.3	24,163	23,121.3	248,395
Trans-Baikal Territory	11,620.1	65,604	887.4	605.3	14,278	19,367.8	319,799
Kamchatka Territory	339.8	4,907	21.9	14.0	582	8,483.5	77,847
Primorye Territory	9,220.5	72,414	706.5	488.8	13,780	30,952.6	458,769
Khabarovsk Territory	13,682.8	77,069	1,131.6	752.5	18,383	31,159.3	368,412
Amur Region	10,067.5	57,426	711.0	538.9	11,246	17,198.2	235,932
Magadan Region	348.6	4,274	13.9	8.1	536	4,516.4	38,246
Sakhalin Region	5,953.1	22,478	369.1	300.1	7,679	13,592.6	128,520
Jewish Autonomous Region	1,539.3	10,583	121.5	75.4	1,671	3,219.7	50,026
Chukotka Autonomous Area	41.3	525	7.4	4.5	133	1,222.6	8,002
THE CITY OF BAIKONUR <sup>1</sup>	0.4	13	0.0	0.0	0	130.1	1,058
FOREIGN STATES (MEMO)	1,834.6	4,236	83.2	100.8	1,038	71.4	1,262

<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<sup>1</sup> 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 (i) the Federal Law No. 86FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 (as amended), (ii) the Federal Law No. 282FZ "On Official Statistical Accounting and State Statistics System in the Russian Federation" dated November 29, 2007 (as amended), and (iii) Resolution of the Government of the Russian Federation No. 1226 dated September 26, 1997 «On Adherence of the Russian Federation to the International Monetary Fund's Special Data Dissemination Standard». The methodological basis for the balance of payments is set out in the sixth edition of the International Monetary Fund'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), Federal Treasury, Federal Migration Service (FMS of Russia), Emergencies Ministry (MES of Russia), Frontier Service of the Federal Security Service, Ministry of Energy, Ministry of Transport, credit institutions, nonbanking 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 one of the analytical presentations of the balance of payments data. In contrast to the standard components, which has the structure that meets international standards, analytical presentation makes it possible to encompass the economy's specifics and to group data in a way revealing the most significant analytical indicators. For example, in the Current Account total amounts receivable from nonresidents/ payable to nonresidents under current transactions have been compiled, whilst in the Financial Account total volumes of net incurrence of liabilities and net acquisition of financial assets by residents are identified.

Balance of payments data for previous periods are revised mainly because of the updating of reports, the appearance of new information sources, and methodological improvements, and/or changes in the methods of compilation of certain

aggregates as well as reclassification of financial instruments (indicators). Such an approach ensures access to the most actual data for all users of balance of payments statistics.

Balance of payments data are available on the Bank of Russia's official website and published in *the Bank of Russia Bulletin* and in the IMF's *International Financial Statistics and Balance of Payments Statistics Yearbook*.

#### Individual Indicators Highlights

**1. Current account** includes transactions in goods and services, primary income and secondary income.

**1.1. Goods.** Recorded under this item is the value of goods whose ownership rights was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the FCS of Russia, the item covers the following transactions in goods that are not registered by the FCS of Russia: (i) fish and marine products caught in the high seas and sold to nonresidents outside the border; (ii) goods procured in domestic/foreign ports by carriers; (iii) other goods where there is a change of ownership without their crossing the border; (iv) goods undeclared and/or misdeclared when imported by legal entities; (v) goods exported/imported by individuals; and (vi) net exports of goods under merchanting outside Russia's customs territory.

Goods sent for and received after processing are excluded from the FCS of Russia data.

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 its cost as well as expenses on insurance, delivery and loading on board the carrier at the border of an exporting country).

**1.2. Services** include services rendered by residents to nonresidents (exports) and those rendered by nonresidents to residents (imports) which are grouped by major categories for Russia: transport, travel and other services including manufacturing services, maintenance and repair services, construction, insurance services, financial services, charges for the use of the intellectual property, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

**1.3. Primary income** captures receipts for the provision of labor and financial assets and renting of natural resources.

**1.3.1.** The item "**Compensation of employees**" reflects employee remuneration earned by residents of an economy working abroad.

**1.3.2.** The "**Investment income**" item reflects income from ownership of foreign financial assets (interest, dividends, and other similar types of income).

**1.3.3.** The "**Rent**" item covers income receivable for the use of land and natural resources.

**1.4. Secondary income** shows current transfers between residents and nonresidents.

A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service,

<sup>1</sup> **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

**Residents of a country** incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

An **institutional unit** is an economic unit, which can own assets, assume liabilities, implement an entire spectrum of economic transactions on its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The **economic territory** of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

asset or ownership rights without any counterparts of a commodity, service, asset or ownership rights being received in return as an equivalent. Transfers are subdivided into current transfers and capital transfers. Recorded as current transfers are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's consumption, e.g. humanitarian aid in the form of consumer goods and services, or cash grants, unless the latter are capital transfers (the description of capital transfers is provided in paragraph 2.2 below).

**2. Capital account** represents acquisition or disposal of non-produced nonfinancial assets between residents and nonresidents as well as capital transfers receivable and payable.

**2.1. Acquisition or disposal of nonproduced nonfinancial assets** reflects transactions associated with purchase or sale of assets that are not the result of production (e.g. land and subsoil assets) and/or transactions associated intangible assets (e.g. patents, copyrights, trademarks, franchises, etc.).

**2.2. Capital transfers** are infrequent transactions in large amounts, such as: debt forgiveness, nonlife insurance claims, investment grants, certain types of taxes, large gifts, inheritances and so on.

**3. Financial account** reflects transactions in financial assets (**excluding reserve assets**) and liabilities between residents and nonresidents. Financial assets and liabilities are classified by sectors, namely, general government, central bank, banks, and other sectors. Other sectors' category comprises other financial corporations (excluding banks), nonfinancial corporations, households, and nonprofit institutions serving households.

Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears are shown together with the respective main instruments on which they have arisen (loans, debt securities). Assets of other sectors have an additional breakdown by foreign currency, trade credits and advances, indebtedness on supplies under intergovernmental agreements, fictitious transactions. The latter include fictitious transactions related to trade in goods and services, securities trading, lending, and transactions with money transfers to resident's own accounts abroad.

**3.1. Direct investment** is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transaction to acquire a stake in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment, invested funds may be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity, reinvested earnings and debt instruments.

**3.2. Portfolio investment**, in addition to equity instruments, includes negotiable debt financial instruments. Excluded from this item are the instruments included under direct investment and international reserves (reserve assets).

**3.3. Loans** are financial assets that are created when a creditor lends funds directly to a borrower, which is evidenced by non-negotiable documents.

**3.4. Other investment.** All transactions that are not classified as direct investment, portfolio investment or reserve assets are included in other investment category. Financial derivatives are also included in this category.

**4. Net errors and omissions** 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.

**5. International reserves (Reserve assets)** represent highly liquid foreign assets that are at the disposal of the Bank of Russia 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 Third 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 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.

<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.

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

**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.

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

**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 0409110 «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.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

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

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

### Individual Indicators Highlights

#### **By assets**

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

**Precious metals** — this entry records precious metals reserves at the reference price 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.

**Float** is a float accounted for in the Bank of Russia payment system.

**Bank of Russia bonds** — reflect a cost of the bonds by the Bank of Russia.

**Liabilities to 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, 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 O409701 “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) 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 Registered Authorized Capital**

**General Provisions**

The table is complementary to the table “Number and Structure of Credit Institutions” and presents quantitative distribution by the size of registered authorized capital (see comments on the “Number and Structure of Credit Institution” table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bank of Russia Statistical Bulletin*, it is also available in the *Bank of Russia Bulletin*, and on the Bank of Russia’ website.

**Table 4.1.5**

**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 4.1.6**  
**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”.

**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 Account Book 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 filled 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 4.1.7**  
**Financial Performance of Credit Institutions**

**General Provisions**

The table includes indicators characterizing the financial performance of operating credit institutions for a period from the beginning of the current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for the current year, and also reflects the dynamics of the banking sector’s financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia’s operating credit institutions submitted in accordance with Form 0409101

“The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 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 4.1.8**  
**Distribution of the Credit Institutions**  
**by Own Funds (Capital)**

#### General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to Bank of Russia Regulation No. 215-P dated February 10, 2003 “On the Methodology of Determining a Credit Institution’s Own Funds (Capital)”. Since the reporting of February 1, 2014 the capital is calculated in compliance with the Bank of Russia Regulation No. 395-P, dated December 28, 2012 (Basel III).

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 4.1.9**  
**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 licence.

**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 licence.

**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 licence.

**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 licence.

## 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 4.1.10**  
**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 Account Book 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 on deposits offered by credit institutions in ruble, in US dollar and in euro. The data are presented with a breakdown by type of depositors (individuals and nonfinancial organisations (excluding individual entrepreneurs)) residents and nonresidents and deposit maturities.

The source of information is Reporting Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 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**

**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 Account Book 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 Account Book 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 ruble, US dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, and nonfinancial organizations residents and nonresidents) and loan maturities.

The source of information is a Report Form 0409128 "Weighted Average Interest Rates Funds Extended by Credit Institutions" compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 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**

**Weighted average interest rates on loans to individuals / nonfinancial organizations** are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

$\bar{P}$  – weighted average loan interest rate;

$P1...n$  – nominal annual interest rate as included in an agreement;

$V1...n$  – amount of loan as included in an agreement.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

**Car loans** – include loans extended to purchase of vehicles against the collateral of them.

**Small and medium-sized businesses** are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**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.

The source of information is reports compiled by credit institutions of the Russian Federation (including nonbanking credit institutions) (further – credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

**Individual Indicators Highlights**

**Small and medium-sized businesses** are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**Volume of extended loans** is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked banking licences during the reporting period.

**Debt** – balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Overdue debt** – balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Table 4.3.10**  
**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.

**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 0409101 "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".

**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 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".

### 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**  
**Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia**

### General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

### Individual Indicator Highlights

**Operating credit institutions and branches participating in the payment system of the Bank of Russia** are functioning credit institutions and their branches according to the BIC Directory.

**Federal Treasury bodies** are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

**Other customers of the Bank of Russia** are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

**"Of which participate in exchange"** refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

**Table 5.4**  
**Selected Indicators on Bank Card Transactions**

### General Provisions

The table shows the dynamics of transactions with bank cards issued by credit institutions which are made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

### Individual Indicator Highlights

**A bank card** is a payment card issued by a credit institution. **The number of bank cards** signifies the actual number of bank cards handed by credit institutions to their customers.

**The number of bank cards in use** is the number of bank cards used in transactions during a quarter.

**Payments for goods, works and services** are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

**Other transactions** include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the first day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

**Table 5.5**  
**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 5.6**  
**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 (intraregional 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**  
**Credit Institutions**  
**Grouped by Registered Authorized Capital**

**General Provisions**

The table indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in *the Bank of Russia Statistical Bulletin*, data on the breakdown of credit institutions by registered authorized capital are published in *the Bank of Russia Bulletin* and placed on the Bank of Russia’ website.

**Individual Indicators Highlights**

**The registered authorized capital of credit institutions** – the fully paid authorized capital reflected in the book by the authorized registrar in charter documents (changes in charter documents) of a credit institution.

**Table 6.2.5**  
**Concentration of Assets of Credit Institutions**

**General Provisions**

The table shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is monthly reporting form O409101 “The Account Book 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 (intradepartmental operations are included on net basis).

**The number of credit institutions covering 80% of assets** signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

**Table 6.2.6**  
**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 O409101 “The Account Book 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 6.2.7**  
**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 6.2.8**  
**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 6.2.9**  
**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 Corporation "Bank for Development and Foreign Economic Affairs (Vnesheconombank)") (further – credit institutions) in the form 0409302 "Information on Borrowings" 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".

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

#### **Individual Indicators Highlights**

**Customer funds** are accounted for funds in rubles, foreign currency and precious metals of customers – residents and nonresidents other than credit institutions. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

**Funds of public organizations** are balances of current accounts of state owned organizations in rubles and foreign currency.

**Funds of non-public organizations** are balances of current accounts of private owned organizations – residents 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 “Information on Borrowings” 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 Corporation “Bank for Development and Foreign Economic Affairs (Vnesheconombank)”) (further – credit institutions) in the form 0409302 “Information on Borrowings” 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.”

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

**Individual Indicators Highlights**

**Federal budget funds** are balances of the federal budget funds, Ministry of Finance funds transferred to finance capital investment and funds available for settlements on separate operations.

**Regional and local budget funds** are balances of the regional budgets and local budgets.

**Other budget funds** are total funds of election commissions, funds for temporary use by budget-financed institutions, Ministry of Finance funds for other settlements on foreign loans, customs duties and foreign trade receipts.

**Extra-budgetary funds** are total government and other extra-budgetary funds on accounts with credit institutions: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extra-budgetary funds.

**Subsection 6.4**  
**Funds Allocations**

**Table 6.4.1**  
**Volume of Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.4.2**  
**Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.4.3**  
**Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.4.4**  
**Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.4.5**  
**Overdue Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**Table 6.4.6**  
**Overdue Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use**

**General Provisions**

These tables contain data on funds lent by credit institutions to legal entities – residents (including financial institutions, organizations of various organizational and legal forms) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers’ residence.

The source of information is reports compiled by Russian credit institutions (including nonbanking credit institutions and State Corporation “Bank for Development and Foreign Economic Affairs (Vnesheconombank)”) (further – credit institutions) in the form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with Bank of Russia Ordinance No. 4212-U of November 24, 2016, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity is the economic activity specified in section “Administrative Part of Statistic Register”, for individual entrepreneurs it is specified in section “Individual Entrepreneurs” of informational system, of the Statistic Register of Federal Agency of the State’s Statistics.

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

**Individual Indicators Highlights**

**Volume of loans by economic activities** is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had their licence to conduct banking operations revoked during the reporting period.

**Debt on loans by economic activities** reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

**Overdue loan debt by type of economic activities** reflects data on the balance of overdue debt on loans extended to legal entities and individual entrepreneurs disaggregated by economic activities.

**Table 6.4.7****Loans Extended to Small, Medium-Sized Businesses****General Provisions**

The table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with a breakdown by constituent entities of the Russian Federation.

Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including nonbanking credit institutions) (further – credit institutions) in the form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with Bank of Russia Ordinance No. 4212-U of November 24, 2016, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

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

**Individual Indicators Highlights**

**Small and medium-sized businesses** are as defined by Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

**Volume of extended loans** is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

**Debt** – balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Overdue debt** – balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

**Table 6.4.8****Outstanding Amount of Loans Granted to Resident Individuals****Table 6.4.9****Selected Indicators of Loans in Rubles Granted to Resident Individuals****Table 6.4.10****Selected Indicators of Loans in Foreign Currency Granted to Resident Individuals****General Provisions**

These tables show data on loans, including housing loans / mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements granted by credit institutions to resident individuals in rubles and foreign currency.

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

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

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

The category of mortgage loans comprises housing loans granted to resident individuals against a collateral of real estate according to the procedure established by the Federal Law No. 102-FZ, dated 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:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

$\bar{T}$  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;

$V_{1..n}$  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).