

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 2015 (the period (or date) to which data to be released relate is shown in parentheses) | | | |
|---|--|-------------------------|-------------------------|--------------------------|
| | March | April | May | June |
| Financial sector | | | | |
| 1. Depository Corporations Survey, end of period ¹ | 31.03.2015 (02.2015) | 30.04.2015 (03.2015) | 29.05.2015 (04.2015) | 30.06.2015 (05.2015) |
| 2. Central Bank Survey, end of period ¹ | 13.03.2015 (02.2015) | 14.04.2015 (03.2015) | 14.05.2015 (04.2015) | 11.06.2015 (05.2015) |
| 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 | 31.03.2015 (Q4, 2014) | | | 30.06.2015 (Q1, 2015) |
| 5. Stock market: Share Price Index | 10.03.2015 (02.2015) | 10.04.2015 (03.2015) | 12.05.2015 (04.2015) | 10.06.2015 (05.2015) |
| External sector | | | | |
| 6. Balance of Payments, for the reporting quarter, year | 31.03.2015 (Q4, 2014) | | | 30.06.2015 (Q1, 2015) |
| 7. International Reserves: Official reserve assets (weekly) | weekly, on Thursday | | | |
| 8. International Reserves: Official reserve assets (monthly), end of period | 06.03.2015 (02.2015) | 07.04.2015 (03.2015) | 13.05.2015 (04.2015) | 05.06.2015 (05.2015) |
| 9. Template on international reserves and foreign currency liquidity, end of period | 20.03.2015 (02.2015) | 20.04.2015 (03.2015) | 20.05.2015 (04.2015) | 19.06.2015 (05.2015) |
| 10. Merchandise trade, for the reporting month (per balance of payments methodology) | 13.03.2015 (01.2015) | 10.04.2015 (02.2015) | 12.05.2015 (03.2015) | 11.06.2015 (04.2015) |
| 11. International investment position, for the reporting quarter, year | 31.03.2015 (Q4, 2014) | | | 30.06.2015 (Q1, 2015) |
| 12. External Debt | 31.03.2015 (Q4, 2014) | | | 30.06.2015 (Q1, 2015) |
| 13. Exchange Rates | every working day | | | |

¹ 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 – section IMF Special data dissemination standard (SDDS IMF).

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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 non-significant volume

X data are not published

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

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

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

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

The Russian Federation Balance of Payments (Based on BPM6)

Current Account

(millions of U.S. 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 | Secondary income receivable | Total current account receipts (8+9+10+12) |
|----------|-----------------------|---------|------------------------------|--------------------|--------|--------|---------------|------------------------------------|--------------------------------------|---------------------------------------|---|-----------------------------|--|
| | fuel-energy resource | other | export of goods, total (1+2) | transport services | travel | other | total (4+5+6) | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | | | | | |
| 2007 | 218,568 | 127,963 | 346,530 | 11,870 | 9,447 | 22,543 | 43,860 | 390,391 | 2,613 | 42,971 | 1,383 | 6,220 | 442,195 |
| 2008 | 310,139 | 156,159 | 466,298 | 15,040 | 11,842 | 30,254 | 57,136 | 523,434 | 3,792 | 58,028 | 1,241 | 7,345 | 592,599 |
| 2009 | 190,709 | 106,445 | 297,155 | 12,365 | 9,366 | 24,065 | 45,797 | 342,951 | 3,326 | 30,074 | 1,273 | 6,369 | 382,720 |
| 2010 | 254,010 | 138,665 | 392,674 | 14,872 | 8,830 | 25,457 | 49,159 | 441,833 | 3,619 | 34,444 | 1,008 | 7,258 | 487,155 |
| 2011 | 341,812 | 173,597 | 515,409 | 17,350 | 11,328 | 29,361 | 58,039 | 573,448 | 3,871 | 38,816 | 1,067 | 13,768 | 629,903 |
| 2012 | 346,807 | 180,627 | 527,434 | 19,161 | 10,759 | 32,421 | 62,340 | 589,774 | 3,884 | 43,874 | 1,140 | 16,459 | 653,991 |
| 2013 | 350,237 | 173,039 | 523,275 | 20,747 | 11,988 | 37,387 | 70,123 | 593,398 | 4,256 | 38,080 | 964 | 17,332 | 653,066 |
| Q1, 2012 | 90,189 | 40,843 | 131,033 | 4,012 | 2,140 | 6,973 | 13,126 | 144,159 | 945 | 12,910 | 642 | 3,376 | 161,390 |
| Q2, 2012 | 85,323 | 45,862 | 131,185 | 5,189 | 2,633 | 7,912 | 15,734 | 146,919 | 991 | 8,851 | 177 | 5,031 | 161,791 |
| Q3, 2012 | 81,257 | 43,949 | 125,205 | 4,988 | 3,320 | 8,041 | 16,348 | 141,553 | 936 | 12,745 | 191 | 3,691 | 158,925 |
| Q4, 2012 | 90,038 | 49,973 | 140,011 | 4,972 | 2,666 | 9,494 | 17,132 | 157,143 | 1,013 | 9,368 | 130 | 4,361 | 171,884 |
| Q1, 2013 | 86,875 | 38,276 | 125,151 | 4,505 | 2,535 | 8,195 | 15,235 | 140,386 | 965 | 10,580 | 498 | 3,736 | 155,667 |
| Q2, 2013 | 83,997 | 43,293 | 127,290 | 5,328 | 3,066 | 9,497 | 17,891 | 145,181 | 1,131 | 8,206 | 134 | 5,147 | 159,663 |
| Q3, 2013 | 87,473 | 43,575 | 131,048 | 5,582 | 3,657 | 9,147 | 18,386 | 149,434 | 1,046 | 9,603 | 228 | 4,325 | 164,408 |
| Q4, 2013 | 91,893 | 47,894 | 139,787 | 5,331 | 2,731 | 10,548 | 18,610 | 158,397 | 1,114 | 9,691 | 104 | 4,125 | 173,328 |
| Q1, 2014 | 84,147 | 38,973 | 123,120 | 4,613 | 2,554 | 7,911 | 15,078 | 138,197 | 1,016 | 13,029 | 329 | 3,488 | 155,730 |
| Q2, 2014 | 89,179 | 43,175 | 132,354 | 5,583 | 3,248 | 8,450 | 17,281 | 149,634 | 1,042 | 11,100 | 210 | 5,700 | 167,476 |
| Q3, 2014 | 82,029 | 43,761 | 125,789 | 5,743 | 3,559 | 8,493 | 17,795 | 143,584 | 1,034 | 11,860 | 271 | 3,831 | 160,309 |

Table 1.1 (cont.)

Current Account

(millions of U.S. dollars)

| | Import of goods (FOB) | Import of services | | | | Import of goods and services (14+18) | Compensation of employees payable | Investment income and rent payable | Of which investment income payable by general government | Secondary income payable | Total current account expenditure (19+20+21+23) |
|----------|-----------------------|--------------------|--------|--------|------------------|--------------------------------------|-----------------------------------|------------------------------------|--|--------------------------|---|
| | | transport services | travel | other | total (15+16+17) | | | | | | |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 2007 | 223,084 | 9,235 | 20,424 | 30,918 | 60,578 | 283,661 | 9,931 | 64,482 | 2,494 | 11,928 | 370,002 |
| 2008 | 288,673 | 12,831 | 23,169 | 41,555 | 77,555 | 366,228 | 18,149 | 90,153 | 2,036 | 14,133 | 488,664 |
| 2009 | 183,924 | 9,344 | 21,019 | 33,034 | 63,397 | 247,321 | 12,193 | 60,946 | 1,816 | 11,876 | 332,336 |
| 2010 | 245,680 | 11,901 | 26,693 | 36,685 | 75,279 | 320,958 | 12,131 | 73,037 | 2,069 | 13,576 | 419,703 |
| 2011 | 318,555 | 15,415 | 32,902 | 43,178 | 91,495 | 410,050 | 13,393 | 89,694 | 2,149 | 19,493 | 532,630 |
| 2012 | 335,771 | 16,443 | 42,798 | 49,686 | 108,927 | 444,698 | 15,715 | 99,704 | 2,634 | 22,592 | 582,709 |
| 2013 | 341,337 | 17,505 | 53,453 | 57,443 | 128,400 | 469,737 | 17,426 | 105,156 | 3,702 | 26,607 | 618,925 |
| Q1, 2012 | 72,242 | 3,355 | 7,553 | 10,522 | 21,431 | 93,672 | 3,133 | 20,924 | 536 | 4,375 | 122,104 |
| Q2, 2012 | 81,906 | 4,162 | 10,085 | 11,671 | 25,918 | 107,823 | 3,621 | 28,859 | 605 | 5,395 | 145,698 |
| Q3, 2012 | 87,024 | 4,369 | 14,945 | 12,407 | 31,721 | 118,746 | 4,181 | 24,078 | 687 | 6,403 | 153,407 |
| Q4, 2012 | 94,600 | 4,557 | 10,214 | 15,086 | 29,857 | 124,456 | 4,781 | 25,844 | 806 | 6,419 | 161,500 |
| Q1, 2013 | 76,577 | 3,684 | 9,425 | 12,593 | 25,701 | 102,278 | 3,857 | 19,261 | 885 | 5,250 | 130,646 |
| Q2, 2013 | 84,460 | 4,424 | 13,530 | 13,593 | 31,547 | 116,007 | 3,983 | 31,373 | 949 | 6,490 | 157,854 |
| Q3, 2013 | 87,335 | 4,712 | 18,937 | 14,539 | 38,188 | 125,523 | 4,599 | 27,396 | 888 | 7,604 | 165,122 |
| Q4, 2013 | 92,965 | 4,685 | 11,560 | 16,718 | 32,964 | 125,928 | 4,986 | 27,126 | 980 | 7,263 | 165,303 |
| Q1, 2014 | 72,226 | 3,554 | 10,336 | 12,169 | 26,059 | 98,284 | 3,402 | 21,795 | 804 | 5,440 | 128,921 |
| Q2, 2014 | 80,487 | 4,112 | 13,636 | 13,905 | 31,652 | 112,139 | 3,264 | 32,615 | 769 | 6,545 | 154,564 |
| Q3, 2014 | 80,399 | 4,110 | 17,829 | 14,735 | 36,675 | 117,074 | 3,596 | 25,670 | 742 | 7,560 | 153,900 |

Table 1.1 (cont.)

Current Account (Intermediate Balances)

(millions of U.S. dollars)

| | Trade balance (3–14) | Balance on service types | | | | Goods and services balance (25+29) | Compensation of employees balance (9–20) | Investment income and rent balance (10–21) | Secondary income balance (12–23) | Current account balance (30+31+32+33)=(13–24) |
|----------|-------------------------|---------------------------------|------------------|-----------------|-----------------------------|---|---|---|--|--|
| | | transport services (4–15) | travel (5–16) | other (6–17) | total balance (26+27+28) | | | | | |
| | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 |
| 2007 | 123,447 | 2,634 | -10,977 | -8,375 | -16,718 | 106,729 | -7,318 | -21,511 | -5,708 | 72,193 |
| 2008 | 177,625 | 2,208 | -11,327 | -11,301 | -20,420 | 157,206 | -14,357 | -32,125 | -6,788 | 103,935 |
| 2009 | 113,231 | 3,021 | -11,653 | -8,969 | -17,600 | 95,630 | -8,868 | -30,872 | -5,507 | 50,384 |
| 2010 | 146,995 | 2,971 | -17,863 | -11,228 | -26,120 | 120,875 | -8,512 | -38,593 | -6,318 | 67,452 |
| 2011 | 196,854 | 1,935 | -21,574 | -13,817 | -33,456 | 163,398 | -9,522 | -50,878 | -5,725 | 97,274 |
| 2012 | 191,663 | 2,718 | -32,039 | -17,266 | -46,587 | 145,076 | -11,831 | -55,830 | -6,133 | 71,282 |
| 2013 | 181,939 | 3,242 | -41,464 | -20,055 | -58,277 | 123,661 | -13,170 | -67,076 | -9,274 | 34,141 |
| Q1, 2012 | 58,791 | 657 | -5,413 | -3,549 | -8,305 | 50,486 | -2,188 | -8,014 | -999 | 39,286 |
| Q2, 2012 | 49,280 | 1,027 | -7,452 | -3,759 | -10,184 | 39,096 | -2,630 | -20,008 | -365 | 16,093 |
| Q3, 2012 | 38,181 | 618 | -11,626 | -4,366 | -15,374 | 22,807 | -3,245 | -11,332 | -2,712 | 5,519 |
| Q4, 2012 | 45,411 | 415 | -7,548 | -5,592 | -12,724 | 32,687 | -3,768 | -16,476 | -2,058 | 10,385 |
| Q1, 2013 | 48,574 | 822 | -6,890 | -4,398 | -10,466 | 38,108 | -2,892 | -8,681 | -1,514 | 25,021 |
| Q2, 2013 | 42,830 | 904 | -10,464 | -4,096 | -13,657 | 29,173 | -2,853 | -23,168 | -1,344 | 1,809 |
| Q3, 2013 | 43,712 | 870 | -15,281 | -5,391 | -19,802 | 23,911 | -3,552 | -17,793 | -3,279 | -714 |
| Q4, 2013 | 46,822 | 646 | -8,829 | -6,170 | -14,353 | 32,469 | -3,873 | -17,434 | -3,137 | 8,025 |
| Q1, 2014 | 50,894 | 1,059 | -7,782 | -4,258 | -10,981 | 39,913 | -2,386 | -8,766 | -1,952 | 26,809 |
| Q2, 2014 | 51,867 | 1,472 | -10,388 | -5,455 | -14,372 | 37,495 | -2,222 | -21,515 | -845 | 12,912 |
| Q3, 2014 | 45,391 | 1,633 | -14,271 | -6,242 | -18,880 | 26,510 | -2,562 | -13,809 | -3,729 | 6,409 |

Table 1.1 (cont.)

**Capital Account (Received) and Financial Account
(Changes in Liabilities: “-” Decrease / “+” Increase)**

(millions of U.S. dollars)

| | Capital account, received | General government liabilities | | | | | Central bank' liabilities | Banks' liabilities | |
|----------|------------------------------|----------------------------------|-------------------------|-----------------------------------|--------|-------|------------------------------|-----------------------|------------------|
| | | portfolio investment (3+4) | of which | | loans | other | | | total (2+5+6) |
| | | | securities in rubles | securities in foreign currency | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| 2007 | 144 | -3,995 | -370 | -3,625 | -3,647 | 9 | -7,632 | 956 | 70,894 |
| 2008 | 208 | -6,559 | -222 | -6,336 | -1,558 | 25 | -8,092 | 1,529 | 8,130 |
| 2009 | 391 | 4,288 | 1,180 | 3,108 | -1,853 | 4 | 2,439 | 11,978 | -42,145 |
| 2010 | 143 | 5,470 | 1,775 | 3,695 | -1,160 | -3 | 4,307 | -2,350 | 17,593 |
| 2011 | 166 | 2,687 | 4,178 | -1,491 | -1,687 | 30 | 1,031 | -324 | 7,843 |
| 2012 | 361 | 16,864 | 14,449 | 2,415 | -1,024 | -50 | 15,790 | 3,608 | 33,278 |
| 2013 | 386 | 9,981 | 7,379 | 2,601 | -702 | 70 | 9,348 | 440 | 20,426 |
| Q1, 2012 | 117 | 978 | 1,989 | -1,011 | -333 | 6 | 651 | 176 | 430 |
| Q2, 2012 | 21 | 6,268 | 342 | 5,926 | -237 | -32 | 5,998 | 532 | 6,886 |
| Q3, 2012 | 93 | 1,722 | 2,912 | -1,190 | -330 | 6 | 1,398 | 950 | 15,261 |
| Q4, 2012 | 130 | 7,897 | 9,206 | -1,309 | -124 | -30 | 7,742 | 1,950 | 10,702 |
| Q1, 2013 | 82 | 3,741 | 4,803 | -1,061 | -185 | 65 | 3,622 | 4,383 | 7,325 |
| Q2, 2013 | 76 | 519 | 737 | -219 | -185 | -28 | 306 | -494 | 9,175 |
| Q3, 2013 | 132 | 6,102 | 1,129 | 4,973 | -177 | 6 | 5,931 | -1,768 | -4,429 |
| Q4, 2013 | 96 | -381 | 710 | -1,091 | -155 | 26 | -510 | -1,682 | 8,355 |
| Q1, 2014 | 130 | -6,325 | -2,658 | -3,667 | -203 | -6 | -6,534 | -90 | 890 |
| Q2, 2014 | 73 | 1,930 | 3,441 | -1,511 | 36 | -227 | 1,739 | 221 | -7,459 |
| Q3, 2014 | 56 | -3,864 | -1,652 | -2,212 | -179 | -8 | -4,052 | 765 | -12,124 |

Table 1.1 (cont.)

**Capital Account (Paid) and Financial Account
(Changes in Assets, Except Reserves: “+” Decrease / “-” Increase)**

(millions of U.S. dollars)

| | Other sectors' liabilities | | | | | Total liabilities (7+8+9+14) | Capital account, paid | General government assets | | |
|----------|----------------------------|-------------------------|--------|--------|------------------------|---------------------------------|--------------------------|---------------------------|--------|------------------|
| | direct investment | portfolio investment | loans | other | total (10+11+12+13) | | | loans | other | total (17+18) |
| | 10 | 11 | 12 | 13 | 14 | | | 17 | 18 | 19 |
| 2007 | 49,387 | 5,019 | 90,561 | 429 | 145,396 | 209,614 | -10,784 | 7,185 | -179 | 7,006 |
| 2008 | 64,896 | -17,053 | 50,889 | 179 | 98,911 | 100,479 | -312 | -1,919 | -673 | -2,592 |
| 2009 | 29,906 | 2,680 | 1,555 | 186 | 34,326 | 6,598 | -12,857 | 9,152 | 1,178 | 10,329 |
| 2010 | 38,004 | -4,937 | -6,395 | -1,294 | 25,378 | 44,927 | -184 | 6 | -921 | -915 |
| 2011 | 50,003 | -6,226 | 16,068 | -897 | 58,948 | 67,497 | -37 | -750 | -1,718 | -2,468 |
| 2012 | 42,801 | -8,128 | 6,652 | -1,566 | 39,759 | 92,435 | -5,579 | 255 | 163 | 418 |
| 2013 | 61,496 | -11,093 | 44,657 | 551 | 95,611 | 125,824 | -781 | -337 | -3,851 | -4,188 |
| Q1, 2012 | 11,186 | -549 | -138 | -119 | 10,380 | 11,636 | -4,877 | 1,820 | 177 | 1,997 |
| Q2, 2012 | 2,862 | -4,421 | 2,491 | 5,032 | 5,964 | 19,380 | -38 | 169 | -1,224 | -1,055 |
| Q3, 2012 | 14,367 | -1,093 | -243 | -6,020 | 7,010 | 24,620 | -328 | 65 | 1,010 | 1,076 |
| Q4, 2012 | 14,387 | -2,065 | 4,542 | -459 | 16,405 | 36,798 | -336 | -1,799 | 199 | -1,600 |
| Q1, 2013 | 36,593 | -1,208 | 35,711 | -236 | 70,861 | 86,190 | -85 | -239 | -396 | -634 |
| Q2, 2013 | 5,614 | -648 | 1,398 | 3,795 | 10,158 | 19,145 | -111 | -229 | -1,005 | -1,234 |
| Q3, 2013 | 12,143 | -3,187 | 1,603 | -2,327 | 8,232 | 7,967 | -364 | 53 | 403 | 457 |
| Q4, 2013 | 7,146 | -6,050 | 5,945 | -681 | 6,360 | 12,523 | -221 | 78 | -2,854 | -2,776 |
| Q1, 2014 | 10,232 | -5,648 | 3,812 | -464 | 7,932 | 2,198 | -310 | 25 | -55 | -31 |
| Q2, 2014 | 10,974 | -1,804 | 792 | 3,249 | 13,211 | 7,711 | -119 | 214 | -758 | -543 |
| Q3, 2014 | -1,481 | -3,301 | -174 | -3,786 | -8,742 | -24,153 | -10,035 | 5,912 | 2,915 | 8,827 |

Table 1.1 (cont.)

Capital Account (Paid) and Financial Account
(Changes in Assets, Except Reserves: “+” Decrease / “-” Increase)

(millions of U.S. dollars)

| | Central bank' assets | Banks' assets | Other sectors assets | | | | | | | Total assets (19+20+21+28) |
|----------|----------------------|---------------|---------------------------------|------------------|----------------------------|-------------------------|--|---------|------------------------------|-------------------------------|
| | | | direct and portfolio investment | foreign currency | trade credits and advances | fictitious transactions | indebtedness on supplies according to intergovernmental agreements | other | total (22+23+24+25+26+27) | |
| | | | 22 | 23 | 24 | 25 | 26 | 27 | 28 | |
| | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 2007 | -467 | -25,138 | -50,135 | 15,617 | -904 | -34,497 | -282 | -23,707 | -93,907 | -112,506 |
| 2008 | -61 | -63,341 | -55,971 | -24,766 | -8,141 | -50,635 | 18 | -34,694 | -174,189 | -240,184 |
| 2009 | 57 | 9,978 | -43,968 | 4,647 | 4,746 | -24,559 | -1,829 | 5,854 | -55,109 | -34,744 |
| 2010 | -30 | -1,671 | -50,858 | 14,374 | -797 | -25,904 | -887 | 237 | -63,836 | -66,452 |
| 2011 | -7 | -31,767 | -70,259 | 4,013 | -3,235 | -33,263 | -1,652 | -4,978 | -109,373 | -143,615 |
| 2012 | -46 | -14,769 | -44,333 | -1,370 | -7,946 | -38,816 | -1,928 | -9,321 | -103,714 | -118,111 |
| 2013 | 634 | -27,894 | -87,567 | 266 | -7,646 | -26,504 | -1,070 | -16,837 | -139,358 | -170,807 |
| Q1, 2012 | 5 | -10,177 | -10,731 | -2,711 | -2,934 | -10,047 | 852 | -1,528 | -27,100 | -35,275 |
| Q2, 2012 | -1 | 4,704 | -11,684 | 1,288 | -10 | -8,364 | -1,939 | -1,090 | -21,798 | -18,150 |
| Q3, 2012 | -2 | -7,541 | -9,951 | -1,424 | -225 | -8,413 | 389 | -2,179 | -21,804 | -28,270 |
| Q4, 2012 | -48 | -1,755 | -11,967 | 1,478 | -4,778 | -11,992 | -1,231 | -4,524 | -33,013 | -36,416 |
| Q1, 2013 | 305 | -24,689 | -64,952 | 1,904 | -592 | -9,283 | 479 | -2,043 | -74,486 | -99,504 |
| Q2, 2013 | 47 | -13,551 | 2,413 | 1,992 | -4,336 | -8,073 | 620 | -4,865 | -12,249 | -26,988 |
| Q3, 2013 | 114 | 15,299 | -10,511 | -656 | -3,803 | -5,798 | -758 | -6,822 | -28,347 | -12,477 |
| Q4, 2013 | 168 | -4,954 | -14,517 | -2,974 | 1,085 | -3,350 | -1,412 | -3,107 | -24,276 | -31,838 |
| Q1, 2014 | 517 | -22,068 | -18,649 | -10,449 | 355 | -2,989 | 702 | -281 | -31,310 | -52,892 |
| Q2, 2014 | 24 | -8,239 | -16,107 | -3,504 | -451 | -3,671 | -2,259 | -2,962 | -28,954 | -37,713 |
| Q3, 2014 | -6 | 29,865 | -12,352 | -1,736 | -3,709 | -1,536 | 52 | -362 | -19,644 | 19,042 |

Table 1.1 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of U.S. dollars)

| | Capital account balance (1+16) | Balances on financial account items | | | | Financial account balance (except reserve assets) (31+32+33+34)=(15+29) | Net errors and omissions | Change in reserve assets ("–" increase / "+" decrease) |
|----------|-----------------------------------|-------------------------------------|------------------------|-----------------|--------------------------|---|-----------------------------|---|
| | | general government (7+19) | central bank (8+20) | banks (9+21) | other sectors (14+28) | | | |
| | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 |
| 2007 | -10,641 | -626 | 489 | 45,756 | 51,489 | 97,108 | -9,733 | -148,928 |
| 2008 | -104 | -10,683 | 1,468 | -55,211 | -75,279 | -139,705 | -3,051 | 38,925 |
| 2009 | -12,466 | 12,768 | 12,035 | -32,167 | -20,782 | -28,147 | -6,394 | -3,377 |
| 2010 | -41 | 3,393 | -2,381 | 15,922 | -38,458 | -21,525 | -9,136 | -36,751 |
| 2011 | 130 | -1,437 | -331 | -23,924 | -50,425 | -76,118 | -8,655 | -12,630 |
| 2012 | -5,218 | 16,207 | 3,562 | 18,508 | -63,955 | -25,677 | -10,371 | -30,017 |
| 2013 | -395 | 5,160 | 1,073 | -7,469 | -43,747 | -44,983 | -10,840 | 22,077 |
| Q1, 2012 | -4,760 | 2,648 | 181 | -9,748 | -16,720 | -23,639 | -6,284 | -4,602 |
| Q2, 2012 | -17 | 4,943 | 531 | 11,590 | -15,833 | 1,231 | -2,341 | -14,965 |
| Q3, 2012 | -235 | 2,474 | 949 | 7,720 | -14,794 | -3,651 | -113 | -1,520 |
| Q4, 2012 | -206 | 6,142 | 1,901 | 8,946 | -16,608 | 382 | -1,632 | -8,929 |
| Q1, 2013 | -3 | 2,988 | 4,688 | -17,364 | -3,625 | -13,314 | -6,758 | -4,946 |
| Q2, 2013 | -34 | -929 | -447 | -4,377 | -2,091 | -7,843 | 1,624 | 4,444 |
| Q3, 2013 | -232 | 6,388 | -1,654 | 10,871 | -20,115 | -4,510 | -1,915 | 7,372 |
| Q4, 2013 | -125 | -3,286 | -1,514 | 3,401 | -17,916 | -19,316 | -3,791 | 15,207 |
| Q1, 2014 | -180 | -6,564 | 427 | -21,178 | -23,379 | -50,694 | -3,286 | 27,351 |
| Q2, 2014 | -46 | 1,196 | 245 | -15,698 | -15,743 | -30,002 | 6,790 | 10,345 |
| Q3, 2014 | -9,980 | 4,775 | 759 | 17,741 | -28,385 | -5,111 | 2,998 | 5,683 |

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 U.S. dollars)

| | General government – equity | Deposit-taking corporations, except central bank | | | | Other sectors | | | | | | | Direct investment abroad (1+5+13) | |
|----------|-----------------------------|--|--------------------------|------------------|---------------|---------------|----------|-----------|--------------------------|------------------|----------|-------------|-----------------------------------|----------------|
| | | equity | reinvestment of earnings | debt instruments | total (2+3+4) | equity | | | reinvestment of earnings | debt instruments | | | | total (8+9+12) |
| | | | | | | increase | decrease | net (6+7) | | increase | decrease | net (10+11) | | |
| | | | | | | | | | | | | | | |
| 2007 | 18 | 565 | 119 | -8 | 676 | 19,509 | -2,303 | 17,206 | 15,481 | 12,806 | -1,385 | 11,420 | 44,108 | 44,801 |
| 2008 | 53 | 1,245 | 474 | 116 | 1,836 | 32,394 | -4,279 | 28,115 | 24,180 | 12,272 | -10,793 | 1,479 | 53,774 | 55,663 |
| 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 | 94,344 | -16,006 | 78,338 | 11,390 | 52,696 | -57,009 | -4,313 | 85,415 | 86,712 |
| Q1, 2012 | 0 | 513 | 14 | 141 | 668 | 3,568 | -1,886 | 1,682 | 6,071 | 9,331 | -6,432 | 2,900 | 10,653 | 11,321 |
| Q2, 2012 | 0 | 465 | 180 | -146 | 498 | 4,854 | -1,034 | 3,820 | 799 | 14,171 | -7,222 | 6,949 | 11,568 | 12,066 |
| Q3, 2012 | 32 | 3,768 | 275 | 716 | 4,759 | 7,621 | -846 | 6,775 | 5,507 | 9,945 | -12,765 | -2,820 | 9,461 | 14,253 |
| Q4, 2012 | 0 | 223 | 3 | 92 | 318 | 14,984 | -1,076 | 13,908 | 2,709 | 14,122 | -19,874 | -5,753 | 10,865 | 11,183 |
| Q1, 2013 | 0 | 109 | -75 | 277 | 311 | 62,194 | -1,165 | 61,029 | 4,459 | 10,961 | -11,217 | -256 | 65,232 | 65,542 |
| Q2, 2013 | 0 | 277 | 240 | -57 | 461 | 6,832 | -9,939 | -3,106 | 1,905 | 12,965 | -14,414 | -1,449 | -2,650 | -2,189 |
| Q3, 2013 | 6 | 693 | -168 | -67 | 458 | 11,118 | -2,427 | 8,691 | 3,204 | 11,407 | -13,630 | -2,223 | 9,672 | 10,137 |
| Q4, 2013 | 3 | 108 | 199 | -248 | 58 | 14,200 | -2,476 | 11,724 | 1,822 | 17,363 | -17,749 | -386 | 13,160 | 13,222 |
| Q1, 2014 | 14 | 442 | 447 | -118 | 771 | 12,871 | -2,371 | 10,500 | 5,585 | 14,112 | -12,847 | 1,265 | 17,350 | 18,135 |
| Q2, 2014 | 8 | 429 | 91 | 266 | 785 | 9,228 | -1,183 | 8,045 | 2,521 | 13,633 | -9,651 | 3,982 | 14,548 | 15,341 |
| Q3, 2014 | 8 | 199 | -9 | -14 | 176 | 7,060 | -1,707 | 5,354 | 4,451 | 10,535 | -8,656 | 1,880 | 11,684 | 11,868 |

Table 1.2 (end)

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

(millions of U.S. 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 | | | reinvestment of earnings | debt instruments | | | | total (21+22+25) |
| | | | | | increase | decrease | net (19+20) | | increase | decrease | net (23+24) | | |
| | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 2007 | 4,537 | 1,814 | 136 | 6,487 | 50,208 | -27,351 | 22,857 | 20,452 | 26,807 | -20,729 | 6,077 | 49,387 | 55,874 |
| 2008 | 5,373 | 4,138 | 376 | 9,887 | 52,639 | -22,620 | 30,020 | 29,311 | 34,922 | -29,356 | 5,565 | 64,896 | 74,783 |
| 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 | 53,701 | -42,214 | 11,487 | 15,011 | 109,014 | -74,016 | 34,998 | 61,496 | 70,654 |
| Q1, 2012 | 316 | 1,231 | 116 | 1,663 | 7,138 | -4,118 | 3,020 | 7,715 | 11,496 | -11,045 | 450 | 11,186 | 12,849 |
| Q2, 2012 | 173 | 1,022 | 409 | 1,604 | 7,773 | -12,693 | -4,920 | -954 | 26,570 | -17,833 | 8,737 | 2,862 | 4,466 |
| Q3, 2012 | 117 | 1,588 | 398 | 2,103 | 6,855 | -6,564 | 291 | 7,348 | 26,306 | -19,578 | 6,728 | 14,367 | 16,470 |
| Q4, 2012 | 228 | 1,697 | 491 | 2,416 | 12,897 | -12,154 | 743 | 3,896 | 33,077 | -23,330 | 9,748 | 14,387 | 16,803 |
| Q1, 2013 | 200 | 2,109 | 1,245 | 3,554 | 21,401 | -2,006 | 19,395 | 5,078 | 24,029 | -11,909 | 12,119 | 36,593 | 40,147 |
| Q2, 2013 | -654 | 1,246 | 1,064 | 1,656 | 13,155 | -21,822 | -8,667 | 1,128 | 32,816 | -19,665 | 13,152 | 5,614 | 7,269 |
| Q3, 2013 | 252 | 2,059 | -363 | 1,947 | 9,592 | -8,215 | 1,377 | 4,462 | 24,596 | -18,293 | 6,303 | 12,143 | 14,090 |
| Q4, 2013 | -43 | 2,126 | -83 | 2,001 | 9,552 | -10,172 | -619 | 4,342 | 27,573 | -24,149 | 3,424 | 7,146 | 9,147 |
| Q1, 2014 | -25 | 1,826 | 594 | 2,395 | 6,150 | -4,064 | 2,086 | 6,806 | 14,836 | -13,496 | 1,340 | 10,232 | 12,628 |
| Q2, 2014 | 306 | 1,922 | -1,070 | 1,158 | 7,170 | -5,242 | 1,928 | 1,737 | 24,753 | -17,444 | 7,308 | 10,974 | 12,131 |
| Q3, 2014 | 57 | 1,384 | -1,104 | 337 | 5,312 | -8,924 | -3,612 | 5,337 | 18,173 | -21,378 | -3,206 | -1,481 | -1,144 |

Table 1.3

Net Inflows/Outflows of Capital by Private Sector (Based on the Balance of Payments, Flows Data)

(billions of U.S. dollars)

| | Net inflows/outflows of capital by private sector, total (2+5) | Net inflows/outflows of capital by banks (3+4) | Of which | | Net inflows/outflows of capital by other sectors (6+7+8) | Of which | | |
|----------|---|---|----------------|---------------------|---|----------------|---------------------|--|
| | | | foreign assets | foreign liabilities | | foreign assets | foreign liabilities | "net errors and omissions" of balance of payments |
| | | | 1 | 2 | | 3 | 4 | 5 |
| 2007 | 87.8 | 45.8 | -25.1 | 70.9 | 42.0 | -93.6 | 145.4 | -9.7 |
| 2008 | -133.6 | -55.2 | -63.3 | 8.1 | -78.3 | -174.2 | 98.9 | -3.1 |
| 2009 | -57.5 | -32.2 | 10.0 | -42.1 | -25.3 | -53.3 | 34.3 | -6.4 |
| 2010 | -30.8 | 15.9 | -1.7 | 17.6 | -46.7 | -62.9 | 25.4 | -9.1 |
| 2011 | -81.4 | -23.9 | -31.8 | 7.8 | -57.4 | -107.7 | 58.9 | -8.7 |
| 2012 | -53.9 | 18.5 | -14.8 | 33.3 | -72.4 | -101.8 | 39.8 | -10.4 |
| 2013 | -61.0 | -7.5 | -27.9 | 20.4 | -53.5 | -138.3 | 95.6 | -10.8 |
| Q1, 2012 | -33.6 | -9.7 | -10.2 | 0.4 | -23.9 | -28.0 | 10.4 | -6.3 |
| Q2, 2012 | -4.6 | 11.6 | 4.7 | 6.9 | -16.2 | -19.9 | 6.0 | -2.3 |
| Q3, 2012 | -7.6 | 7.7 | -7.5 | 15.3 | -15.3 | -22.2 | 7.0 | -0.1 |
| Q4, 2012 | -8.1 | 8.9 | -1.8 | 10.7 | -17.0 | -31.8 | 16.4 | -1.6 |
| Q1, 2013 | -28.2 | -17.4 | -24.7 | 7.3 | -10.9 | -75.0 | 70.9 | -6.8 |
| Q2, 2013 | -5.5 | -4.4 | -13.6 | 9.2 | -1.1 | -12.9 | 10.2 | 1.6 |
| Q3, 2013 | -10.4 | 10.9 | 15.3 | -4.4 | -21.3 | -27.6 | 8.2 | -1.9 |
| Q4, 2013 | -16.9 | 3.4 | -5.0 | 8.4 | -20.3 | -22.9 | 6.4 | -3.8 |
| Q1, 2014 | -48.5 | -21.2 | -22.1 | 0.9 | -27.4 | -32.0 | 7.9 | -3.3 |
| Q2, 2014 | -22.4 | -15.7 | -8.2 | -7.5 | -6.7 | -26.7 | 13.2 | 6.8 |
| Q3, 2014 | -7.7 | 17.7 | 29.9 | -12.1 | -25.4 | -19.7 | -8.7 | 3.0 |

Table 1.4

External Debt of the Russian Federation¹

(millions of U.S. dollars)

| | 31.12.2013 | 31.03.2014 | 30.06.2014 | 30.09.2014 |
|---|------------|------------|------------|------------|
| Total | 728,864 | 715,647 | 732,437 | 679,422 |
| General Government | 61,743 | 53,640 | 57,128 | 49,382 |
| Federal Government | 60,962 | 52,868 | 56,446 | 48,748 |
| New Russian Debt | 58,949 | 50,864 | 54,557 | 46,926 |
| Multilateral creditors | 1,570 | 1,423 | 1,360 | 1,255 |
| <i>IBRD</i> | 1,210 | 1,071 | 1,029 | 933 |
| <i>Other</i> | 360 | 351 | 331 | 322 |
| Other credits | 157 | 120 | 109 | 61 |
| Foreign currency bonds | 27,821 | 24,736 | 23,367 | 21,534 |
| <i>Eurobonds with 15, 17, 18, 19, 20, 22, 23, 28, 42 and 43-year maturities</i> | 15,404 | 14,225 | 13,679 | 13,248 |
| <i>Eurobonds with 30-year maturities (related to the second restructuring of debt to London Club)</i> | 12,417 | 10,511 | 9,688 | 8,286 |
| Ruble denominated bonds | 29,023 | 24,214 | 29,355 | 23,718 |
| <i>OFZ</i> | 27,325 | 22,847 | 28,093 | 22,794 |
| <i>Eurobonds with 18-year maturity</i> | 1,699 | 1,367 | 1,262 | 924 |
| Other | 377 | 372 | 366 | 358 |
| Debt of the former USSR | 2,012 | 2,004 | 1,888 | 1,821 |
| Paris Club member countries | 0 | 0 | 0 | 0 |
| Debt owed to former socialist countries | 964 | 955 | 941 | 879 |
| Other official creditors | 1,026 | 1,026 | 925 | 921 |
| Other | 22 | 23 | 22 | 21 |
| Local Government | 781 | 771 | 682 | 635 |
| Loans | 559 | 559 | 555 | 516 |
| Ruble denominated bonds | 222 | 212 | 128 | 118 |
| Central bank | 15,963 | 15,388 | 15,882 | 15,585 |
| Loans | 1,827 | 1,742 | 2,349 | 3,510 |
| Currency and deposits | 5,400 | 4,878 | 4,763 | 3,665 |
| Other (SDR allocation) | 8,736 | 8,768 | 8,769 | 8,410 |
| Banks | 214,394 | 214,022 | 208,837 | 192,053 |
| Debt liabilities to direct investors and to direct investment enterprises | 4,510 | 5,031 | 4,078 | 2,794 |
| Loans ² | 1,901 | 3,800 | 2,113 | 1,599 |
| Deposits ² | 196,451 | 193,443 | 190,498 | 177,239 |
| Debt securities | 7,729 | 7,528 | 7,534 | 6,475 |
| Other | 3,803 | 4,220 | 4,614 | 3,945 |
| Other sectors | 436,764 | 432,597 | 450,590 | 422,402 |
| Debt liabilities to direct investors and to direct investment enterprises | 151,288 | 149,995 | 159,957 | 148,922 |
| Loans | 268,402 | 266,109 | 269,256 | 255,704 |
| Debt securities | 9,155 | 8,386 | 8,703 | 8,828 |
| Trade credits | 3,115 | 3,445 | 3,563 | 3,706 |
| Financial leases | 2,105 | 2,356 | 2,977 | 3,220 |
| Other | 2,700 | 2,307 | 6,134 | 2,022 |

¹ Information on External Debt 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) and the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

² 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

External Debt of the Russian Federation in Domestic and Foreign Currency by Maturity¹

(millions of U.S. dollars)

| | 31.12.2013 | 31.03.2014 | 30.06.2014 | 30.09.2014 |
|--|------------|------------|------------|------------|
| Total | 728,864 | 715,647 | 732,437 | 679,422 |
| General Government | 61,743 | 53,640 | 57,128 | 49,382 |
| Foreign Currency | 32,498 | 29,214 | 27,645 | 25,546 |
| Short-term | 370 | 365 | 359 | 344 |
| Long-term | 32,127 | 28,849 | 27,286 | 25,202 |
| Domestic Currency | 29,245 | 24,426 | 29,483 | 23,836 |
| Short-term | 0 | 0 | 0 | 0 |
| Long-term | 29,245 | 24,426 | 29,483 | 23,836 |
| Central bank | 15,963 | 15,388 | 15,882 | 15,585 |
| Foreign Currency | 10,563 | 10,510 | 11,119 | 11,919 |
| Short-term | 1,827 | 1,742 | 2,349 | 3,510 |
| Long-term | 8,736 | 8,768 | 8,769 | 8,410 |
| Domestic Currency | 5,400 | 4,878 | 4,763 | 3,665 |
| Short-term | 5,400 | 4,878 | 4,763 | 3,665 |
| Long-term | 0 | 0 | 0 | 0 |
| Banks (excluding debt liabilities to direct investors and to direct investment enterprises) | 209,884 | 208,991 | 204,759 | 189,258 |
| Foreign Currency | 172,373 | 176,851 | 169,559 | 161,947 |
| Short-term | 42,423 | 43,543 | 40,477 | 37,541 |
| Long-term | 129,950 | 133,307 | 129,082 | 124,406 |
| Domestic Currency | 37,511 | 32,140 | 35,200 | 27,311 |
| Short-term | 14,322 | 12,241 | 13,917 | 11,026 |
| Long-term | 23,189 | 19,899 | 21,283 | 16,285 |
| Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises) | 285,476 | 282,602 | 290,633 | 273,480 |
| Foreign Currency | 213,363 | 216,650 | 214,771 | 210,517 |
| Short-term | 14,069 | 13,390 | 11,742 | 11,415 |
| Long-term | 199,294 | 203,259 | 203,030 | 199,102 |
| Domestic Currency | 72,113 | 65,952 | 75,862 | 62,963 |
| Short-term | 6,873 | 6,005 | 11,396 | 6,183 |
| Long-term | 65,240 | 59,947 | 64,465 | 56,779 |
| Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises | 155,798 | 155,026 | 164,035 | 151,717 |
| Foreign Currency | 113,100 | 115,838 | 116,793 | 114,779 |
| Domestic Currency | 42,699 | 39,188 | 47,242 | 36,937 |

¹ Information on External Debt 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) and the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

Table 1.6

External Debt of the Russian Federation by Maturity and Financial Instruments¹*(millions of U.S. dollars)*

| | 31.12.2013 | 31.03.2014 | 30.06.2014 | 30.09.2014 |
|--|------------|------------|------------|------------|
| Total Liabilities | 728,864 | 715,647 | 732,437 | 679,422 |
| Short-term | 85,284 | 82,165 | 85,002 | 73,685 |
| Long-term | 643,580 | 633,481 | 647,434 | 605,737 |
| General Government | 61,743 | 53,640 | 57,128 | 49,382 |
| <i>Short-term</i> | 370 | 365 | 359 | 344 |
| Other liabilities | 370 | 365 | 359 | 344 |
| <i>Long-term</i> | 61,373 | 53,274 | 56,769 | 49,038 |
| Debt securities | 57,066 | 49,162 | 52,850 | 45,371 |
| Loans | 4,250 | 4,056 | 3,862 | 3,612 |
| Other liabilities | 57 | 57 | 57 | 56 |
| Central bank | 15,963 | 15,388 | 15,882 | 15,585 |
| <i>Short-term</i> | 7,227 | 6,620 | 7,112 | 7,175 |
| Loans | 1,827 | 1,742 | 2,349 | 3,510 |
| Currency and deposits | 5,400 | 4,878 | 4,763 | 3,665 |
| <i>Long-term</i> | 8,736 | 8,768 | 8,769 | 8,410 |
| Other liabilities (SDR allocation) | 8,736 | 8,768 | 8,769 | 8,410 |
| Banks (excluding debt liabilities to direct investors and to direct investment enterprises) | 209,884 | 208,991 | 204,759 | 189,259 |
| <i>Short-term</i> | 56,745 | 55,784 | 54,394 | 48,567 |
| Debt securities | 2,601 | 2,750 | 2,439 | 2,191 |
| Loans ² | 1,901 | 3,800 | 2,113 | 1,599 |
| Current accounts and deposits ² | 49,487 | 46,398 | 46,407 | 42,264 |
| Other liabilities | 2,756 | 2,837 | 3,435 | 2,513 |
| <i>Long-term</i> | 153,139 | 153,207 | 150,366 | 140,692 |
| Debt securities | 5,128 | 4,778 | 5,095 | 4,284 |
| Deposits ² | 146,964 | 147,046 | 144,091 | 134,976 |
| Other liabilities | 1,047 | 1,383 | 1,179 | 1,432 |
| Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises) | 285,476 | 282,602 | 290,633 | 273,480 |
| <i>Short-term</i> | 20,942 | 19,396 | 23,138 | 17,599 |
| Loans | 15,127 | 13,644 | 13,441 | 11,871 |
| Trade credits | 3,115 | 3,445 | 3,563 | 3,706 |
| Other liabilities | 2,700 | 2,307 | 6,134 | 2,022 |
| <i>Long-term</i> | 264,534 | 263,206 | 267,495 | 255,881 |
| Debt securities | 9,155 | 8,386 | 8,703 | 8,828 |
| Loans | 255,379 | 254,820 | 258,792 | 247,053 |
| Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises | 155,798 | 155,026 | 164,035 | 151,717 |
| Banks | 4,510 | 5,031 | 4,078 | 2,794 |
| Other sectors | 151,288 | 149,995 | 159,957 | 148,922 |

¹ Information on External Debt 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) and the manual jointly developed by international organizations, namely, External Debt Statistics Guide for Compilers and Users (2013).

² 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 1.7

International Investment Position of the Russian Federation for January–September of 2014¹

(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|--|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Net International Investment Position | 128,593 | 42,428 | 81,143 | -19,199 | 232,965 |
| Assets | 1,472,262 | 28,184 | -77,170 | -12,343 | 1,410,933 |
| Direct investment | 479,496 | 45,344 | -53,328 | -4,881 | 466,631 |
| Equity and investment fund shares | 400,391 | 38,085 | -48,795 | -4,783 | 384,898 |
| Direct investor in direct investment enterprises | 400,357 | 38,073 | -48,795 | -4,783 | 384,852 |
| Direct investment enterprises in direct investor (reverse investment) | 28 | 4 | 0 | 0 | 32 |
| Between fellow enterprises | 7 | 6 | 0 | 0 | 14 |
| <i>if ultimate controlling parent is resident</i> | 0 | 0 | 0 | 0 | 0 |
| <i>if ultimate controlling parent is nonresident</i> | 7 | 6 | 0 | 0 | 14 |
| <i>if ultimate controlling parent is unknown</i> | 0 | 0 | 0 | 0 | 0 |
| Debt instruments | 79,104 | 7,261 | -4,533 | -99 | 81,733 |
| Direct investor in direct investment enterprises | 48,813 | 9,585 | -1,993 | 331 | 56,736 |
| Direct investment enterprises in direct investor (reverse investment) | 15,099 | -3,000 | -1,189 | -61 | 10,849 |
| Between fellow enterprises | 15,192 | 675 | -1,349 | -370 | 14,148 |
| Portfolio investment | 54,530 | 10,384 | -3,188 | 924 | 62,650 |
| Equity and investment fund shares | 4,019 | 1,080 | 126 | -281 | 4,944 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 2,600 | 870 | 108 | -1,699 | 1,879 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 1,418 | 210 | 20 | 1,417 | 3,065 |
| Other financial corporations | 323 | 132 | -4 | 1,023 | 1,474 |
| Nonfinancial corporations, households and NPISHs | 1,095 | 78 | 24 | 394 | 1,591 |
| <i>Equity securities other than investment fund shares</i> | 3,728 | 997 | 131 | -183 | 4,673 |
| <i>Investment fund shares or units</i> | 291 | 83 | -6 | -98 | 270 |
| Debt securities | 50,511 | 9,303 | -3,313 | 1,206 | 57,707 |
| Central bank | 1,827 | -30 | -81 | 1,793 | 3,509 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 1,827 | -30 | -81 | 1,793 | 3,509 |
| Deposit-taking corporations, except central bank | 34,314 | 5,977 | -2,975 | -83 | 37,233 |
| Short-term | 350 | 373 | -32 | 0 | 691 |
| Long-term | 33,964 | 5,605 | -2,944 | -83 | 36,542 |

Table 1.7 (cont.)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| General government | 3,003 | 39 | 0 | 0 | 3,042 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 3,003 | 39 | 0 | 0 | 3,042 |
| Other sectors | 11,367 | 3,317 | -257 | -504 | 13,923 |
| Short-term | 1,492 | 1,095 | -110 | -1,561 | 916 |
| Long-term | 9,875 | 2,222 | -148 | 1,058 | 13,007 |
| Other financial corporations | 2,830 | 1,629 | -264 | 127 | 4,322 |
| Short-term | 406 | 327 | 8 | -741 | 0 |
| Long-term | 2,424 | 1,302 | -271 | 867 | 4,322 |
| Nonfinancial corporations, households and NPISHs | 8,537 | 1,688 | 6 | -630 | 9,601 |
| Short-term | 1,086 | 768 | -117 | -821 | 916 |
| Long-term | 7,451 | 919 | 125 | 190 | 8,685 |
| Financial derivatives (other than reserves) and employee stock options | 5,932 | -9,252 | 11,972 | 0 | 8,652 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 5,929 | -8,392 | 11,096 | 0 | 8,633 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 3 | -860 | 876 | 0 | 19 |
| Other financial corporations | 0 | -221 | 221 | 0 | 0 |
| Nonfinancial corporations, households and NPISHs | 3 | -638 | 654 | 0 | 19 |
| Financial derivatives (other than reserves) | 5,932 | -9,252 | 11,972 | 0 | 8,652 |
| Options | 1,477 | 163 | -101 | 0 | 1,539 |
| Forward-type contracts | 4,454 | -9,415 | 12,074 | 0 | 7,113 |
| Other investment | 422,710 | 25,087 | -17,736 | -11,302 | 418,759 |
| Other equity | 4,095 | 11 | -31 | 0 | 4,075 |
| Currency and deposits | 173,378 | -3,259 | -5,988 | -2,487 | 161,644 |
| Central banks | 498 | -499 | 19 | 244 | 263 |
| Short-term | 498 | -499 | 19 | 244 | 263 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 135,192 | -21,090 | -4,680 | -711 | 108,710 |
| Short-term | 91,881 | -22,288 | -3,096 | -386 | 66,111 |
| Long-term | 43,311 | 1,197 | -1,584 | -325 | 42,598 |
| Of which: Interbank positions | 129,362 | -25,014 | -5,185 | -654 | 98,509 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 37,688 | 18,331 | -1,326 | -2,021 | 52,672 |
| Short-term | 37,688 | 18,331 | -1,326 | -2,021 | 52,672 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 1,323 | -597 | -74 | 0 | 652 |
| Short-term | 1,323 | -597 | -74 | 0 | 652 |
| Long-term | 0 | 0 | 0 | 0 | 0 |

Table 1.7 (cont.)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Nonfinancial corporations, households and NPISHs | 36,365 | 18,929 | -1,253 | -2,021 | 52,020 |
| Short-term | 36,365 | 18,929 | -1,253 | -2,021 | 52,020 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Loans | 197,810 | 11,580 | -9,778 | 1,741 | 201,353 |
| Central bank | 46 | 0 | -10 | 30 | 66 |
| 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 | 46 | 0 | -10 | 30 | 66 |
| Deposit-taking corporations, except central bank | 72,895 | 16,622 | -3,269 | 2,618 | 88,866 |
| Short-term | 15,161 | -323 | 72 | -225 | 14,685 |
| Long-term | 57,734 | 16,946 | -3,341 | 2,842 | 74,181 |
| General government | 58,166 | -6,151 | -569 | -107 | 51,339 |
| 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 | 58,166 | -6,151 | -569 | -107 | 51,339 |
| Other sectors | 66,703 | 1,107 | -5,929 | -798 | 61,083 |
| Short-term | 23,905 | -1,469 | -1,915 | -189 | 20,332 |
| Long-term | 42,799 | 2,576 | -4,014 | -610 | 40,751 |
| Other financial corporations | 26,504 | -94 | -1,976 | -4,968 | 19,466 |
| Short-term | 13,630 | -988 | -1,143 | -5,181 | 6,318 |
| Long-term | 12,873 | 894 | -832 | 213 | 13,148 |
| Nonfinancial corporations, households and NPISHs | 40,200 | 1,201 | -3,953 | 4,169 | 41,617 |
| Short-term | 10,274 | -480 | -772 | 4,992 | 14,014 |
| Long-term | 29,925 | 1,680 | -3,180 | -822 | 27,603 |
| Insurance, pension, and standardized guarantee schemes | 2,251 | 1,394 | -524 | 0 | 3,120 |
| 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 | 2,251 | 1,394 | -524 | 0 | 3,120 |
| Other financial corporations | 2,251 | 1,394 | -524 | 0 | 3,120 |
| Nonfinancial corporations, households and NPISHs | 0 | 0 | 0 | 0 | 0 |
| <i>Nonlife insurance technical reserves</i> | 2,141 | 1,426 | -520 | 0 | 3,047 |
| <i>Life insurance and annuity entitlements</i> | 110 | -33 | -4 | 0 | 73 |
| Trade credit and advances | 28,163 | 5,318 | -373 | -570 | 32,538 |
| 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 1.7 (cont.)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| General government | 257 | 8 | -18 | 0 | 247 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 257 | 8 | -18 | 0 | 247 |
| Other sectors | 27,906 | 5,310 | -356 | -570 | 32,290 |
| Short-term | 27,906 | 5,310 | -356 | -570 | 32,290 |
| 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 | 27,906 | 5,310 | -356 | -570 | 32,290 |
| Short-term | 27,906 | 5,310 | -356 | -570 | 32,290 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other accounts receivable | 17,012 | 10,044 | -1,039 | -9,988 | 16,029 |
| Central bank | 12 | -6 | -1 | 0 | 5 |
| Short-term | 12 | -6 | -1 | 0 | 5 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 10,269 | 4,722 | -912 | -1,820 | 12,259 |
| Short-term | 4,640 | 4,029 | -461 | -1,015 | 7,193 |
| Long-term | 5,630 | 695 | -455 | -804 | 5,066 |
| General government | 2,364 | -2,185 | -36 | 28 | 171 |
| Short-term | 148 | 30 | -57 | 28 | 149 |
| Long-term | 2,215 | -2,214 | 20 | 0 | 21 |
| Other sectors | 4,366 | 7,512 | -87 | -8,196 | 3,595 |
| Short-term | 4,364 | 7,513 | -89 | -8,196 | 3,592 |
| Long-term | 3 | 0 | -1 | 0 | 2 |
| Other financial corporations | 568 | 844 | -89 | -877 | 446 |
| Short-term | 566 | 844 | -89 | -877 | 444 |
| Long-term | 3 | 0 | -1 | 0 | 2 |
| Nonfinancial corporations, households and NPISHs | 3,798 | 6,668 | 0 | -7,318 | 3,148 |
| Short-term | 3,798 | 6,668 | 0 | -7,318 | 3,148 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Reserve assets | 509,595 | -43,378 | -14,892 | 2,916 | 454,240 |
| Monetary gold | 39,990 | 0 | 317 | 4,709 | 45,016 |
| Gold bullion | 39,990 | 0 | 317 | 4,709 | 45,016 |
| 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 | 8,762 | 3 | -327 | 0 | 8,438 |
| Reserve position in the IMF | 4,396 | -244 | -159 | 0 | 3,994 |
| Other reserve assets | 456,447 | -43,137 | -14,724 | -1,793 | 396,792 |
| Currency and deposits | 66,440 | -8,610 | -592 | 0 | 57,238 |
| Claims on monetary authorities | 43,208 | -19,660 | -50 | 0 | 23,498 |
| Claims on other entities | 23,232 | 11,050 | -543 | 0 | 33,739 |

Table 1.7 (cont.)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|--|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Securities | 386,561 | -31,512 | -14,017 | -1,793 | 339,239 |
| Debt securities | 386,561 | -31,512 | -14,017 | -1,793 | 339,239 |
| Short-term | 37,113 | 7,547 | -2,827 | -3 | 41,830 |
| Long-term | 349,448 | -39,059 | -11,190 | -1,790 | 297,409 |
| Equity and investment fund shares | 0 | 0 | 0 | 0 | 0 |
| Of which: Securities under repo for cash collateral | 0 | 0 | 0 | 0 | 0 |
| Financial derivatives | 0 | 0 | 0 | 0 | 0 |
| Other claims | 3,446 | -3,015 | -115 | 0 | 316 |
| Liabilities | 1,343,669 | -14,244 | -158,313 | 6,855 | 1,177,967 |
| Direct investment | 566,462 | 23,615 | -115,790 | 2,241 | 476,528 |
| Equity and investment fund shares | 410,663 | 19,752 | -106,322 | 719 | 324,812 |
| Direct investor in direct investment enterprises | 410,657 | 19,423 | -106,263 | 719 | 324,536 |
| Direct investment enterprises in direct investor (reverse investment) | 6 | 329 | -59 | 0 | 276 |
| Between fellow enterprises | 0 | 0 | 0 | 0 | 0 |
| Debt instruments | 155,798 | 3,862 | -9,466 | 1,523 | 151,717 |
| Direct investor in direct investment enterprises | 47,864 | 656 | -5,346 | 1,275 | 44,449 |
| Direct investment enterprises in direct investor (reverse investment) | 79,040 | 1,088 | -1,473 | 247 | 78,902 |
| Between fellow enterprises | 28,894 | 2,118 | -2,646 | 0 | 28,366 |
| Portfolio investment | 273,736 | -21,336 | -34,713 | 7,412 | 225,099 |
| Equity and investment fund shares | 195,094 | -12,948 | -26,175 | 7,489 | 163,460 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 34,636 | -1,697 | -11,884 | -296 | 20,759 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 160,458 | -11,251 | -14,291 | 7,785 | 142,701 |
| Other financial corporations | 6,421 | 279 | -3,136 | 139 | 3,703 |
| Nonfinancial corporations, households and NPISHs | 154,037 | -11,530 | -11,154 | 7,645 | 138,998 |
| <i>Equity securities other than investment fund shares</i> | 194,617 | -12,998 | -26,065 | 7,468 | 163,022 |
| <i>Investment fund shares or units</i> | 477 | 50 | -109 | 20 | 438 |
| Debt securities | 78,642 | -8,387 | -8,539 | -77 | 61,639 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 0 | 0 | 0 | 0 | 0 |

Table 1.7 (cont.)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Deposit-taking corporations, except central bank | 7,729 | -625 | -624 | -5 | 6,475 |
| Short-term | 2,601 | -463 | 55 | -2 | 2,191 |
| Long-term | 5,128 | -164 | -677 | -3 | 4,284 |
| General government | 61,759 | -8,259 | -7,165 | 0 | 46,335 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 61,759 | -8,259 | -7,165 | 0 | 46,335 |
| Other sectors | 9,155 | 498 | -753 | -72 | 8,828 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 9,155 | 498 | -753 | -72 | 8,828 |
| Other financial corporations | 1,083 | 331 | -228 | -124 | 1,062 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 1,083 | 331 | -228 | -124 | 1,062 |
| Nonfinancial corporations, households and NPISHs | 8,072 | 168 | -526 | 52 | 7,766 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 8,072 | 168 | -526 | 52 | 7,766 |
| Financial derivatives (other than reserves) and employee stock options | 4,355 | -10,504 | 15,455 | 0 | 9,306 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 4,354 | -9,129 | 14,058 | 0 | 9,283 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 1 | -1,375 | 1,397 | 0 | 23 |
| Other financial corporations | 0 | -280 | 280 | 0 | 0 |
| Nonfinancial corporations, households and NPISHs | 1 | -1,094 | 1,116 | 0 | 23 |
| <i>Financial derivatives (other than reserves)</i> | 4,355 | -10,504 | 15,455 | 0 | 9,306 |
| <i>Options</i> | 347 | -138 | 953 | 0 | 1,162 |
| <i>Forward-type contracts</i> | 4,007 | -10,366 | 14,503 | 0 | 8,144 |
| Other investment | 499,117 | -6,020 | -23,265 | -2,798 | 467,034 |
| Other equity | 1 | 2 | 0 | 0 | 3 |
| Currency and deposits | 201,947 | -12,262 | -8,320 | -390 | 180,975 |
| Central banks | 5,400 | -881 | -824 | -30 | 3,665 |
| Short-term | 5,400 | -881 | -824 | -30 | 3,665 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 196,451 | -11,361 | -7,493 | -358 | 177,239 |
| Short-term | 49,487 | -4,017 | -2,801 | -405 | 42,264 |
| Long-term | 146,964 | -7,342 | -4,693 | 47 | 134,976 |
| <i>Of which: Interbank positions</i> | 88,415 | -15,324 | -3,355 | -425 | 69,311 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 0 | 0 | 0 | 0 | 0 |

Table 1.7 (cont.)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Other sectors | 96 | -21 | -3 | -2 | 70 |
| Short-term | 96 | -21 | 3 | -2 | 70 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 96 | -21 | -3 | -2 | 70 |
| Short-term | 96 | -21 | -3 | -2 | 70 |
| 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 |
| Loans | 278,410 | 5,430 | -13,952 | -2,293 | 267,595 |
| Central bank | 1,827 | 1,777 | -94 | 0 | 3,510 |
| Credit and loans with the IMF | 0 | 0 | 0 | 0 | 0 |
| Other short-term | 1,827 | 1,777 | -94 | 0 | 3,510 |
| Other long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 1,901 | -210 | -92 | 0 | 1,599 |
| Short-term | 1,901 | -210 | -92 | 0 | 1,599 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| General government | 4,272 | -567 | -72 | 0 | 3,633 |
| Credit and loans with the IMF | 0 | 0 | 0 | 0 | 0 |
| Other short-term | 0 | 0 | 0 | 0 | 0 |
| Other long-term | 4,272 | -567 | -72 | 0 | 3,633 |
| Other sectors | 270,410 | 4,430 | -13,694 | -2,293 | 258,853 |
| Short-term | 15,031 | -1,791 | -1,112 | -328 | 11,800 |
| Long-term | 255,379 | 6,220 | -12,582 | -1,964 | 247,053 |
| Other financial corporations | 23,923 | -2,582 | -2,577 | -574 | 18,190 |
| Short-term | 4,926 | -1,688 | -329 | -104 | 2,805 |
| Long-term | 18,997 | -894 | -2,248 | -470 | 15,385 |
| Nonfinancial corporations, households and NPISHs | 246,487 | 7,012 | -11,118 | -1,718 | 240,663 |
| Short-term | 10,105 | -102 | -784 | -223 | 8,996 |
| Long-term | 236,382 | 7,114 | -10,334 | -1,495 | 231,667 |
| Insurance, pension, and standardized guarantee schemes | 531 | 258 | -114 | 0 | 675 |
| 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 | 531 | 258 | -114 | 0 | 675 |
| Other financial corporations | 531 | 258 | -114 | 0 | 675 |
| Nonfinancial corporations, households and NPISHs | 0 | 0 | 0 | 0 | 0 |
| <i>Nonlife insurance technical reserves</i> | 506 | 241 | -110 | 0 | 637 |
| <i>Life insurance and annuity entitlements</i> | 26 | 18 | -7 | 0 | 37 |

Table 1.7 (end)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Trade credit and advances | 3,115 | 591 | 0 | 0 | 3,706 |
| 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 | 3,115 | 591 | 0 | 0 | 3,706 |
| Short-term | 3,115 | 591 | 0 | 0 | 3,706 |
| 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 | 3,115 | 591 | 0 | 0 | 3,706 |
| Short-term | 3,115 | 591 | 0 | 0 | 3,706 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other accounts payable – other | 6,376 | –39 | –550 | –116 | 5,671 |
| 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 | 3,803 | 439 | –198 | –99 | 3,945 |
| Short-term | 2,756 | 20 | –167 | –96 | 2,513 |
| Long-term | 1,047 | 419 | –33 | –1 | 1,432 |
| General government | 405 | –20 | –6 | 0 | 379 |
| Short-term | 343 | –15 | –5 | 0 | 323 |
| Long-term | 62 | –5 | –1 | 0 | 56 |
| Other sectors | 2,169 | –458 | –347 | –17 | 1,347 |
| Short-term | 2,169 | –458 | –347 | –17 | 1,347 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 640 | 261 | –122 | –1 | 778 |
| Short-term | 640 | 261 | –122 | –1 | 778 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Nonfinancial corporations, households and NPISHs | 1,528 | –720 | –222 | –17 | 569 |
| Short-term | 1,528 | –720 | –222 | –17 | 569 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Special drawing rights (Net incurrence of liabilities) | 8,736 | –1 | –325 | 0 | 8,410 |

¹ The International Investment Position of the Russian Federation 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).

Table 1.8

International Investment Position of the Russian Federation for the Third Quarter of 2014¹

(millions of U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|--|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Net International Investment Position | 182,008 | -572 | 55,764 | -4,235 | 232,965 |
| Assets | 1,514,429 | -24,725 | -75,571 | -3,201 | 1,410,933 |
| Direct investment | 494,459 | 11,868 | -39,168 | -528 | 466,631 |
| Equity and investment fund shares | 411,062 | 10,003 | -35,558 | -609 | 384,898 |
| Direct investor in direct investment enterprises | 411,025 | 9,994 | -35,558 | -609 | 384,852 |
| Direct investment enterprises in direct investor (reverse investment) | 28 | 4 | 0 | 0 | 32 |
| Between fellow enterprises | 9 | 4 | 0 | 0 | 14 |
| <i>if ultimate controlling parent is resident</i> | 0 | 0 | 0 | 0 | 0 |
| <i>if ultimate controlling parent is nonresident</i> | 9 | 4 | 0 | 0 | 14 |
| <i>if ultimate controlling parent is unknown</i> | 0 | 0 | 0 | 0 | 0 |
| Debt instruments | 83,397 | 1,866 | -3,610 | 80 | 81,733 |
| Direct investor in direct investment enterprises | 57,063 | 1,460 | -1,810 | 23 | 56,736 |
| Direct investment enterprises in direct investor (reverse investment) | 12,444 | -783 | -812 | 0 | 10,849 |
| Between fellow enterprises | 13,890 | 1,188 | -988 | 57 | 14,148 |
| Portfolio investment | 63,415 | 2,809 | -3,311 | -263 | 62,650 |
| Equity and investment fund shares | 6,383 | 51 | -17 | -1,474 | 4,944 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 3,428 | -36 | -39 | -1,475 | 1,879 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 2,955 | 87 | 22 | 1 | 3,065 |
| Other financial corporations | 1,421 | 59 | -7 | 1 | 1,474 |
| Nonfinancial corporations, households and NPISHs | 1,534 | 28 | 29 | 0 | 1,591 |
| <i>Equity securities other than investment fund shares</i> | 6,136 | 27 | -15 | -1,475 | 4,673 |
| <i>Investment fund shares or units</i> | 247 | 24 | -2 | 1 | 270 |
| Debt securities | 57,032 | 2,757 | -3,294 | 1,211 | 57,707 |
| Central bank | 2,350 | -2 | -28 | 1,189 | 3,509 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 2,350 | -2 | -28 | 1,189 | 3,509 |
| Deposit-taking corporations, except central bank | 37,847 | 2,140 | -2,750 | -4 | 37,233 |
| Short-term | 724 | -10 | -23 | 0 | 691 |
| Long-term | 37,123 | 2,150 | -2,728 | -4 | 36,542 |

Table 1.8 (cont.)
(millions of U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| General government | 3,004 | 38 | 0 | 0 | 3,042 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 3,004 | 38 | 0 | 0 | 3,042 |
| Other sectors | 13,832 | 581 | -516 | 26 | 13,923 |
| Short-term | 1,462 | -468 | -105 | 26 | 916 |
| Long-term | 12,369 | 1,049 | -411 | 0 | 13,007 |
| Other financial corporations | 4,080 | 499 | -257 | 0 | 4,322 |
| Short-term | 160 | -160 | 0 | 0 | 0 |
| Long-term | 3,920 | 659 | -257 | 0 | 4,322 |
| Nonfinancial corporations, households and NPISHs | 9,752 | 82 | -259 | 26 | 9,601 |
| Short-term | 1,302 | -308 | -105 | 26 | 916 |
| Long-term | 8,450 | 389 | -154 | 0 | 8,685 |
| Financial derivatives (other than reserves) and employee stock options | 7,283 | -2,422 | 3,791 | 0 | 8,652 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 7,251 | -2,155 | 3,537 | 0 | 8,633 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 32 | -267 | 254 | 0 | 19 |
| Other financial corporations | 0 | -41 | 41 | 0 | 0 |
| Nonfinancial corporations, households and NPISHs | 32 | -226 | 213 | 0 | 19 |
| Financial derivatives (other than reserves) | 7,283 | -2,422 | 3,791 | 0 | 8,652 |
| Options | 1,554 | 20 | -35 | 0 | 1,539 |
| Forward-type contracts | 5,729 | -2,442 | 3,826 | 0 | 7,113 |
| Other investment | 471,022 | -31,297 | -17,511 | -3,454 | 418,759 |
| Other equity | 4,102 | 6 | -34 | 0 | 4,075 |
| Currency and deposits | 199,435 | -29,328 | -6,211 | -2,251 | 161,644 |
| Central banks | 286 | 4 | -32 | 5 | 263 |
| Short-term | 286 | 4 | -32 | 5 | 263 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 145,504 | -31,610 | -4,807 | -376 | 108,710 |
| Short-term | 99,224 | -29,524 | -3,440 | -148 | 66,111 |
| Long-term | 46,280 | -2,086 | -1,367 | -228 | 42,598 |
| Of which: Interbank positions | 134,760 | -31,412 | -4,482 | -357 | 98,509 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 53,645 | 2,278 | -1,372 | -1,880 | 52,672 |
| Short-term | 53,645 | 2,278 | -1,372 | -1,880 | 52,672 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 2,576 | -1,885 | -39 | 0 | 652 |
| Short-term | 2,576 | -1,885 | -39 | 0 | 652 |
| Long-term | 0 | 0 | 0 | 0 | 0 |

Table 1.8 (cont.)
(millions of U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Nonfinancial corporations, households and NPISHs | 51,069 | 4,164 | -1,332 | -1,880 | 52,020 |
| Short-term | 51,069 | 4,164 | -1,332 | -1,880 | 52,020 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Loans | 215,398 | -5,795 | -9,467 | 1,217 | 201,353 |
| Central bank | 45 | 0 | -9 | 30 | 66 |
| 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 | 45 | 0 | -9 | 30 | 66 |
| Deposit-taking corporations, except central bank | 91,630 | -177 | -3,883 | 1,295 | 88,866 |
| Short-term | 16,532 | -1,113 | -660 | -74 | 14,685 |
| Long-term | 75,098 | 937 | -3,223 | 1,369 | 74,181 |
| General government | 57,755 | -5,912 | -420 | -85 | 51,339 |
| 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 | 57,755 | -5,912 | -420 | -85 | 51,339 |
| Other sectors | 65,968 | 293 | -5,155 | -23 | 61,083 |
| Short-term | 21,656 | 308 | -1,629 | -3 | 20,332 |
| Long-term | 44,312 | -15 | -3,526 | -20 | 40,751 |
| Other financial corporations | 22,290 | -854 | -1,970 | 0 | 19,466 |
| Short-term | 7,059 | 80 | -821 | 0 | 6,318 |
| Long-term | 15,231 | -934 | -1,149 | 0 | 13,148 |
| Nonfinancial corporations, households and NPISHs | 43,678 | 1,147 | -3,185 | -23 | 41,617 |
| Short-term | 14,597 | 228 | -808 | -3 | 14,014 |
| Long-term | 29,082 | 918 | -2,377 | -20 | 27,603 |
| Insurance, pension, and standardized guarantee schemes | 3,571 | 68 | -518 | 0 | 3,120 |
| 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 | 3,571 | 68 | -518 | 0 | 3,120 |
| Other financial corporations | 3,571 | 68 | -518 | 0 | 3,120 |
| Nonfinancial corporations, households and NPISHs | 0 | 0 | 0 | 0 | 0 |
| <i>Nonlife insurance technical reserves</i> | 3,501 | 64 | -517 | 0 | 3,047 |
| <i>Life insurance and annuity entitlements</i> | 70 | 4 | -1 | 0 | 73 |
| Trade credit and advances | 29,413 | 3,653 | -339 | -190 | 32,538 |
| 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 U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| General government | 267 | -4 | -15 | 0 | 247 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 267 | -4 | -15 | 0 | 247 |
| Other sectors | 29,146 | 3,657 | -324 | -190 | 32,290 |
| Short-term | 29,146 | 3,657 | -324 | -190 | 32,290 |
| 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 | 29,146 | 3,657 | -324 | -190 | 32,290 |
| Short-term | 29,146 | 3,657 | -324 | -190 | 32,290 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other accounts receivable | 19,103 | 99 | -942 | -2,231 | 16,029 |
| Central bank | 1 | 4 | -1 | 0 | 5 |
| Short-term | 1 | 4 | -1 | 0 | 5 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 11,987 | 1,796 | -829 | -695 | 12,259 |
| Short-term | 6,210 | 1,937 | -407 | -547 | 7,193 |
| Long-term | 5,776 | -140 | -422 | -148 | 5,066 |
| General government | 3,173 | -2,963 | -40 | 0 | 171 |
| Short-term | 958 | -748 | -60 | 0 | 149 |
| Long-term | 2,215 | -2,214 | 20 | 0 | 21 |
| Other sectors | 3,942 | 1,262 | -73 | -1,536 | 3,595 |
| Short-term | 3,939 | 1,262 | -73 | -1,536 | 3,592 |
| Long-term | 2 | 0 | 0 | 0 | 2 |
| Other financial corporations | 493 | 53 | -73 | -26 | 446 |
| Short-term | 491 | 53 | -73 | -26 | 444 |
| Long-term | 2 | 0 | 0 | 0 | 2 |
| Nonfinancial corporations, households and NPISHs | 3,448 | 1,209 | 0 | -1,509 | 3,148 |
| Short-term | 3,448 | 1,209 | 0 | -1,509 | 3,148 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Reserve assets | 478,250 | -5,683 | -19,372 | 1,044 | 454,240 |
| Monetary gold | 46,292 | 0 | -3,509 | 2,233 | 45,016 |
| Gold bullion | 46,292 | 0 | -3,509 | 2,233 | 45,016 |
| 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 | 8,798 | 0 | -360 | 0 | 8,438 |
| Reserve position in the IMF | 4,332 | -163 | -175 | 0 | 3,994 |
| Other reserve assets | 418,828 | -5,520 | -15,327 | -1,189 | 396,792 |
| Currency and deposits | 74,762 | -16,726 | -799 | 0 | 57,238 |
| Claims on monetary authorities | 20,982 | 2,553 | -37 | 0 | 23,498 |
| Claims on other entities | 53,780 | -19,279 | -762 | 0 | 33,739 |

Table 1.8 (cont.)
(millions of U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Securities | 343,862 | 11,025 | -14,459 | -1,189 | 339,239 |
| Debt securities | 343,862 | 11,025 | -14,459 | -1,189 | 339,239 |
| Short-term | 36,256 | 8,247 | -2,673 | 0 | 41,830 |
| Long-term | 307,605 | 2,778 | -11,786 | -1,189 | 297,409 |
| Equity and investment fund shares | 0 | 0 | 0 | 0 | 0 |
| Of which: Securities under repo for cash collateral | 0 | 0 | 0 | 0 | 0 |
| Financial derivatives | 0 | 0 | 0 | 0 | 0 |
| Other claims | 204 | 181 | -70 | 0 | 316 |
| Liabilities | 1,332,421 | -24,153 | -131,335 | 1,034 | 1,177,967 |
| Direct investment | 559,155 | -1,144 | -82,006 | 524 | 476,528 |
| Equity and investment fund shares | 395,120 | 3,166 | -73,533 | 59 | 324,812 |
| Direct investor in direct investment enterprises | 394,784 | 3,166 | -73,472 | 59 | 324,536 |
| Direct investment enterprises in direct investor (reverse investment) | 337 | 0 | -61 | 0 | 276 |
| Between fellow enterprises | 0 | 0 | 0 | 0 | 0 |
| Debt instruments | 164,035 | -4,310 | -8,473 | 465 | 151,717 |
| Direct investor in direct investment enterprises | 52,565 | -4,115 | -4,466 | 465 | 44,449 |
| Direct investment enterprises in direct investor (reverse investment) | 80,651 | -159 | -1,590 | 0 | 78,902 |
| Between fellow enterprises | 30,819 | -37 | -2,417 | 0 | 28,366 |
| Portfolio investment | 268,888 | -8,671 | -36,710 | 1,591 | 225,099 |
| Equity and investment fund shares | 197,005 | -5,309 | -29,819 | 1,583 | 163,460 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 27,675 | -891 | -6,023 | -3 | 20,759 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 169,330 | -4,418 | -23,796 | 1,586 | 142,701 |
| Other financial corporations | 6,495 | 62 | -2,970 | 115 | 3,703 |
| Nonfinancial corporations, households and NPISHs | 162,835 | -4,480 | -20,827 | 1,470 | 138,998 |
| <i>Equity securities other than investment fund shares</i> | 196,519 | -5,310 | -29,773 | 1,586 | 163,022 |
| <i>Investment fund shares or units</i> | 486 | 1 | -46 | -3 | 438 |
| Debt securities | 71,883 | -3,362 | -6,891 | 8 | 61,639 |
| 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 U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Deposit-taking corporations, except central bank | 7,534 | -615 | -441 | -3 | 6,475 |
| Short-term | 2,439 | -304 | 57 | -2 | 2,191 |
| Long-term | 5,095 | -312 | -498 | -1 | 4,284 |
| General government | 55,646 | -3,864 | -5,447 | 0 | 46,335 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 55,646 | -3,864 | -5,447 | 0 | 46,335 |
| Other sectors | 8,703 | 1,117 | -1,003 | 11 | 8,828 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 8,703 | 1,117 | -1,003 | 11 | 8,828 |
| Other financial corporations | 1,105 | 177 | -220 | 0 | 1,062 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 1,105 | 177 | -220 | 0 | 1,062 |
| Nonfinancial corporations, households and NPISHs | 7,598 | 941 | -784 | 11 | 7,766 |
| Short-term | 0 | 0 | 0 | 0 | 0 |
| Long-term | 7,598 | 941 | -784 | 11 | 7,766 |
| Financial derivatives (other than reserves) and employee stock options | 5,060 | -3,466 | 7,711 | 0 | 9,306 |
| Central bank | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 5,050 | -3,182 | 7,415 | 0 | 9,283 |
| General government | 0 | 0 | 0 | 0 | 0 |
| Other sectors | 10 | -284 | 297 | 0 | 23 |
| Other financial corporations | 0 | -87 | 87 | 0 | 0 |
| Nonfinancial corporations, households and NPISHs | 10 | -197 | 210 | 0 | 23 |
| <i>Financial derivatives (other than reserves)</i> | 5,060 | -3,466 | 7,711 | 0 | 9,306 |
| <i>Options</i> | 469 | -21 | 714 | 0 | 1,162 |
| <i>Forward-type contracts</i> | 4,592 | -3,445 | 6,997 | 0 | 8,144 |
| Other investment | 499,317 | -10,872 | -20,330 | -1,081 | 467,034 |
| Other equity | 3 | 0 | 0 | 0 | 3 |
| Currency and deposits | 195,341 | -7,223 | -7,046 | -98 | 180,975 |
| Central banks | 4,763 | -426 | -660 | -11 | 3,665 |
| Short-term | 4,763 | -426 | -660 | -11 | 3,665 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 190,498 | -6,790 | -6,382 | -87 | 177,239 |
| Short-term | 46,407 | -1,503 | -2,292 | -348 | 42,264 |
| Long-term | 144,091 | -5,286 | -4,090 | 261 | 134,976 |
| <i>Of which: Interbank positions</i> | 80,733 | -8,204 | -2,884 | -335 | 69,311 |
| 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 U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Other sectors | 81 | -7 | -4 | 0 | 70 |
| Short-term | 81 | -7 | -4 | 0 | 70 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 81 | -7 | -4 | 0 | 70 |
| Short-term | 81 | -7 | -4 | 0 | 70 |
| 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 |
| Loans | 280,499 | 343 | -12,279 | -968 | 267,595 |
| Central bank | 2,349 | 1,192 | -32 | 0 | 3,510 |
| Credit and loans with the IMF | 0 | 0 | 0 | 0 | 0 |
| Other short-term | 2,349 | 1,192 | -32 | 0 | 3,510 |
| Other long-term | 0 | 0 | 0 | 0 | 0 |
| Deposit-taking corporations, except central bank | 2,113 | -496 | -18 | 0 | 1,599 |
| Short-term | 2,113 | -496 | -18 | 0 | 1,599 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| General government | 3,884 | -179 | -72 | 0 | 3,633 |
| Credit and loans with the IMF | 0 | 0 | 0 | 0 | 0 |
| Other short-term | 0 | 0 | 0 | 0 | 0 |
| Other long-term | 3,884 | -179 | -72 | 0 | 3,633 |
| Other sectors | 272,152 | -174 | -12,157 | -968 | 258,853 |
| Short-term | 13,360 | -425 | -1,108 | -27 | 11,800 |
| Long-term | 258,792 | 251 | -11,049 | -941 | 247,053 |
| Other financial corporations | 21,165 | -1,209 | -1,639 | -127 | 18,190 |
| Short-term | 3,240 | -125 | -310 | -1 | 2,805 |
| Long-term | 17,925 | -1,084 | -1,329 | -127 | 15,385 |
| Nonfinancial corporations, households and NPISHs | 250,987 | 1,035 | -10,518 | -840 | 240,663 |
| Short-term | 10,120 | -300 | -798 | -26 | 8,996 |
| Long-term | 240,867 | 1,335 | -9,720 | -814 | 231,667 |
| Insurance, pension, and standardized guarantee schemes | 659 | 122 | -106 | 0 | 675 |
| 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 | 659 | 122 | -106 | 0 | 675 |
| Other financial corporations | 659 | 122 | -106 | 0 | 675 |
| Nonfinancial corporations, households and NPISHs | 0 | 0 | 0 | 0 | 0 |
| <i>Nonlife insurance technical reserves</i> | 627 | 111 | -101 | 0 | 637 |
| <i>Life insurance and annuity entitlements</i> | 32 | 11 | -6 | 0 | 37 |

Table 1.8 (end)
(millions of U.S. dollars)

| | Position as of 30.06.2014 | Changes in Position reflecting | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | |
| Trade credit and advances | 3,563 | 144 | 0 | 0 | 3,706 |
| 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 | 3,563 | 144 | 0 | 0 | 3,706 |
| Short-term | 3,563 | 144 | 0 | 0 | 3,706 |
| 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 | 3,563 | 144 | 0 | 0 | 3,706 |
| Short-term | 3,563 | 144 | 0 | 0 | 3,706 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other accounts payable – other | 10,483 | –4,257 | –540 | –15 | 5,671 |
| 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 | 4,614 | –487 | –167 | –15 | 3,945 |
| Short-term | 3,435 | –773 | –134 | –15 | 2,513 |
| Long-term | 1,179 | 285 | –33 | 0 | 1,432 |
| General government | 393 | –8 | –6 | 0 | 379 |
| Short-term | 332 | –3 | –5 | 0 | 323 |
| Long-term | 62 | –5 | –1 | 0 | 56 |
| Other sectors | 5,475 | –3,761 | –367 | 0 | 1,347 |
| Short-term | 5,475 | –3,761 | –367 | 0 | 1,347 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 801 | 91 | –114 | 0 | 778 |
| Short-term | 801 | 91 | –114 | 0 | 778 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Nonfinancial corporations, households and NPISHs | 4,674 | –3,853 | –253 | 0 | 569 |
| Short-term | 4,674 | –3,853 | –253 | 0 | 569 |
| Long-term | 0 | 0 | 0 | 0 | 0 |
| Special drawing rights (Net incurrence of liabilities) | 8,769 | –1 | –359 | 0 | 8,410 |

¹ The International Investment Position of the Russian Federation 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).

Table 1.9

International Investment Position of the Banking Sector of the Russian Federation

(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | | Position as of 30.09.2014 |
|---|------------------------------|--------------------------------|----------------------|----------------------|------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | total changes | |
| Assets | 273,896 | 442 | -2,107 | -1,695 | -3,360 | 270,537 |
| Direct investment | 12,697 | 1,732 | -1,472 | 0 | 261 | 12,958 |
| Equity (including reinvestment of earnings) | 11,151 | 1,599 | -1,438 | -20 | 141 | 11,292 |
| Direct investor banks in direct investment enterprises | 11,151 | 1,599 | -1,438 | -20 | 141 | 11,292 |
| Banks – direct investment enterprises in direct investors (reverse investment) | 0 | 0 | 0 | 0 | 0 | 0 |
| Debt instruments | 1,546 | 134 | -34 | 20 | 120 | 1,666 |
| Direct investor in direct investment enterprises | 1,428 | 137 | -26 | -1 | 111 | 1,539 |
| Debt securities | 114 | 9 | 0 | 0 | 9 | 123 |
| Loans | 1,072 | 266 | -22 | 0 | 244 | 1,316 |
| Other accounts receivable | 242 | -138 | -3 | -1 | -142 | 101 |
| Banks – direct investment enterprises in direct investors (reverse investment) | 118 | -4 | -8 | 21 | 9 | 126 |
| Debt securities | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans | 117 | -4 | -8 | 21 | 9 | 125 |
| Other accounts receivable | 1 | 0 | 0 | 0 | 0 | 1 |
| Portfolio investment | 36,914 | 6,848 | -2,869 | -1,781 | 2,197 | 39,112 |
| Equity | 2,600 | 870 | 107 | -1,698 | -721 | 1,879 |
| Debt securities | 34,314 | 5,978 | -2,976 | -83 | 2,919 | 37,233 |
| Short-term | 350 | 373 | -32 | 0 | 341 | 691 |
| Long-term | 33,964 | 5,605 | -2,944 | -83 | 2,577 | 36,542 |
| Financial derivatives | 5,929 | -8,392 | 11,096 | 0 | 2,704 | 8,633 |
| Options | 1,477 | 228 | -167 | 0 | 61 | 1,539 |
| Forward-type contracts | 4,451 | -8,620 | 11,263 | 0 | 2,643 | 7,094 |
| Other investment | 218,356 | 253 | -8,861 | 86 | -8,522 | 209,835 |
| Other equity | 0 | 0 | 0 | 0 | 0 | 0 |
| Foreign currency | 5,826 | 3,922 | 507 | -58 | 4,371 | 10,197 |
| Deposits | 129,366 | -25,013 | -5,186 | -654 | -30,853 | 98,513 |
| Short-term | 86,055 | -26,209 | -3,603 | -329 | -30,141 | 55,915 |
| Long-term | 43,311 | 1,196 | -1,583 | -325 | -712 | 42,598 |
| Loans | 72,895 | 16,622 | -3,269 | 2,618 | 15,970 | 88,866 |
| Short-term | 15,161 | -323 | 72 | -225 | -477 | 14,685 |
| Long-term | 57,734 | 16,945 | -3,341 | 2,843 | 16,447 | 74,181 |
| Other accounts receivable | 10,269 | 4,722 | -913 | -1,820 | 1,990 | 12,259 |
| Short-term | 4,640 | 4,028 | -460 | -1,015 | 2,553 | 7,193 |
| Long-term | 5,630 | 694 | -453 | -805 | -563 | 5,066 |

Table 1.9 (end)
(millions of U.S. dollars)

| | Position as of 31.12.2013 | Changes in Position reflecting | | | | Position as of 30.09.2014 |
|--|------------------------------|--------------------------------|----------------------|----------------------|------------------|------------------------------|
| | | transactions | valuation changes | other adjustments | total changes | |
| Liabilities | 285,024 | -18,694 | -17,403 | -733 | -36,830 | 248,194 |
| Direct investment | 36,150 | 3,890 | -11,169 | 22 | -7,257 | 28,894 |
| Equity (including reinvestment of earnings) | 31,640 | 5,470 | -10,938 | -73 | -5,541 | 26,099 |
| Direct investors in banks – direct investment enterprises | 31,634 | 5,141 | -10,879 | -73 | -5,811 | 25,823 |
| Direct investment enterprises in direct investor (reverse investment) | 6 | 329 | -59 | 0 | 270 | 276 |
| Debt instruments | 4,510 | -1,580 | -231 | 95 | -1,716 | 2,794 |
| Direct investors in banks – direct investment enterprises | 1,118 | -287 | -86 | 89 | -285 | 834 |
| Debt securities | 24 | -11 | -1 | 0 | -11 | 12 |
| Deposits | 1,088 | -282 | -81 | 89 | -274 | 814 |
| Loans | 0 | 0 | 0 | 0 | 0 | 0 |
| Other accounts payable | 7 | 5 | -4 | 0 | 1 | 8 |
| Direct investment enterprises in direct investor (reverse investment) | 3,392 | -1,293 | -144 | 6 | -1,431 | 1,960 |
| Debt securities | 33 | 92 | -93 | 0 | -1 | 32 |
| Deposits | 3,078 | -1,155 | -28 | 0 | -1,183 | 1,895 |
| Loans | 246 | -229 | -15 | 0 | -244 | 2 |
| Other accounts payable | 34 | 0 | -8 | 6 | -2 | 32 |
| Portfolio investment | 42,366 | -2,323 | -12,509 | -299 | -15,131 | 27,235 |
| Equity | 34,636 | -1,697 | -11,885 | -295 | -13,877 | 20,759 |
| Debt securities | 7,729 | -626 | -624 | -4 | -1,254 | 6,475 |
| Short-term | 2,601 | -462 | 54 | -2 | -410 | 2,191 |
| Long-term | 5,128 | -163 | -678 | -2 | -843 | 4,284 |
| Financial derivatives | 4,354 | -9,129 | 14,058 | 0 | 4,929 | 9,283 |
| Options | 347 | -5 | 819 | 0 | 814 | 1,161 |
| Forward-type contracts | 4,006 | -9,124 | 13,239 | 0 | 4,116 | 8,122 |
| Other investment | 202,154 | -11,132 | -7,783 | -456 | -19,371 | 182,783 |
| Other equity | 0 | 0 | 0 | 0 | 0 | 0 |
| Deposits | 196,451 | -11,360 | -7,494 | -358 | -19,212 | 177,239 |
| Short-term | 49,487 | -4,018 | -2,802 | -404 | -7,223 | 42,264 |
| Long-term | 146,964 | -7,343 | -4,692 | 46 | -11,988 | 134,976 |
| Loans ¹ | 1,901 | -211 | -91 | 0 | -302 | 1,599 |
| Short-term | 1,901 | -211 | -91 | 0 | -302 | 1,599 |
| Other accounts payable | 3,803 | 439 | -199 | -98 | 142 | 3,945 |
| Short-term | 2,756 | 20 | -166 | -97 | -242 | 2,513 |
| Long-term | 1,047 | 419 | -33 | -2 | 385 | 1,432 |
| International investment position, net | -11,127 | 19,136 | 15,296 | -962 | 33,470 | 22,343 |

¹ Liabilities of banks on securities repurchase agreements with nonresidents which are not banks.

Table 1.10

The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

(millions of U.S. dollars)

| | Exports (FOB) | | | | | | Imports (FOB) | | | | | | Trade balance | | |
|-------------|---------------|--|------------------------|--|--------------------|--|---------------|--|------------------------|--|--------------------|--|---------------|------------------------|--------------------|
| | total | % of the corresponding period of the previous year | of which | | | | total | % of the corresponding period of the previous year | of which | | | | total | of which | |
| | | | with non-CIS countries | % of the corresponding period of the previous year | with CIS countries | % of the corresponding period of the previous year | | | with non-CIS countries | % of the corresponding period of the previous year | with CIS countries | % of the corresponding period of the previous year | | with non-CIS countries | with CIS countries |
| 2013 | 523,275 | 99.2 | 445,151 | 100.3 | 78,125 | 93.4 | 341,337 | 101.7 | 295,022 | 102.3 | 46,314 | 97.8 | 181,939 | 150,128 | 31,810 |
| 2014 | 496,660 | 94.9 | 428,647 | 96.3 | 68,014 | 87.1 | 308,001 | 90.2 | 271,736 | 92.1 | 36,264 | 78.3 | 188,660 | 156,911 | 31,750 |
| 2013 | | | | | | | | | | | | | | | |
| Q1 | 125,151 | 95.5 | 106,914 | 96.3 | 18,236 | 91.2 | 76,577 | 106.0 | 66,003 | 106.6 | 10,573 | 102.4 | 48,574 | 40,911 | 7,663 |
| Q2 | 127,290 | 97.0 | 109,661 | 98.9 | 17,629 | 87.0 | 84,460 | 103.1 | 72,679 | 103.3 | 11,781 | 102.1 | 42,830 | 36,982 | 5,848 |
| Q3 | 131,048 | 104.7 | 110,730 | 106.3 | 20,318 | 96.8 | 87,335 | 100.4 | 75,710 | 100.6 | 11,625 | 99.0 | 43,712 | 35,019 | 8,693 |
| Q4 | 139,787 | 99.8 | 117,846 | 100.2 | 21,941 | 97.9 | 92,965 | 98.3 | 80,630 | 99.7 | 12,335 | 89.7 | 46,822 | 37,216 | 9,606 |
| December | 49,525 | 102.7 | 41,777 | 103.9 | 7,748 | 96.9 | 32,486 | 102.0 | 28,467 | 104.0 | 4,019 | 89.8 | 17,039 | 13,310 | 3,729 |
| 2014 | | | | | | | | | | | | | | | |
| Q1 | 123,120 | 98.4 | 105,636 | 98.8 | 17,484 | 95.9 | 72,226 | 94.3 | 63,406 | 96.1 | 8,819 | 83.4 | 50,894 | 42,229 | 8,665 |
| Q2 | 132,354 | 104.0 | 112,805 | 102.9 | 19,549 | 110.9 | 80,487 | 95.3 | 70,698 | 97.3 | 9,789 | 83.1 | 51,867 | 42,107 | 9,760 |
| Q3 | 125,789 | 96.0 | 110,633 | 99.9 | 15,157 | 74.6 | 80,399 | 92.1 | 70,799 | 93.5 | 9,600 | 82.6 | 45,391 | 39,834 | 5,557 |
| Q4 | 115,397 | 82.6 | 99,573 | 84.5 | 15,824 | 72.1 | 74,889 | 80.6 | 66,833 | 82.9 | 8,056 | 65.3 | 40,508 | 32,740 | 7,768 |
| January | 39,600 | 102.0 | 34,162 | 104.1 | 5,438 | 90.3 | 20,922 | 96.3 | 18,356 | 99.2 | 2,566 | 79.9 | 18,678 | 15,806 | 2,872 |
| February | 36,474 | 87.1 | 30,734 | 85.4 | 5,740 | 97.8 | 24,013 | 90.7 | 21,200 | 92.7 | 2,813 | 77.6 | 12,461 | 9,534 | 2,927 |
| March | 47,046 | 105.8 | 40,740 | 106.9 | 6,306 | 99.4 | 27,291 | 96.2 | 23,851 | 96.8 | 3,440 | 92.0 | 19,755 | 16,889 | 2,866 |
| April | 47,662 | 107.2 | 40,941 | 107.2 | 6,721 | 106.8 | 27,681 | 92.7 | 24,330 | 93.9 | 3,351 | 85.2 | 19,981 | 16,611 | 3,370 |
| May | 44,053 | 107.5 | 37,177 | 105.1 | 6,876 | 122.8 | 26,069 | 98.9 | 23,063 | 101.8 | 3,006 | 81.2 | 17,984 | 14,114 | 3,870 |
| June | 40,639 | 97.1 | 34,687 | 96.1 | 5,952 | 103.8 | 26,738 | 94.7 | 23,305 | 96.7 | 3,433 | 82.9 | 13,901 | 11,382 | 2,519 |
| July | 46,207 | 105.7 | 41,056 | 110.5 | 5,151 | 78.5 | 29,184 | 96.5 | 25,811 | 98.2 | 3,373 | 84.6 | 17,023 | 15,245 | 1,778 |
| August | 41,472 | 97.5 | 36,499 | 102.4 | 4,973 | 72.1 | 25,255 | 89.0 | 22,221 | 89.9 | 3,034 | 82.9 | 16,217 | 14,278 | 1,939 |
| September | 38,111 | 85.1 | 33,078 | 87.2 | 5,033 | 73.4 | 25,959 | 90.4 | 22,767 | 92.0 | 3,192 | 80.2 | 12,152 | 10,311 | 1,841 |
| October | 41,137 | 94.6 | 36,016 | 99.8 | 5,121 | 69.6 | 26,915 | 87.8 | 23,963 | 90.4 | 2,952 | 70.9 | 14,222 | 12,053 | 2,169 |
| November | 36,655 | 78.3 | 31,601 | 79.1 | 5,054 | 73.9 | 23,296 | 78.2 | 20,634 | 80.4 | 2,662 | 64.1 | 13,359 | 10,967 | 2,392 |
| December | 37,605 | 75.9 | 31,956 | 76.5 | 5,649 | 72.9 | 24,678 | 76.0 | 22,236 | 78.1 | 2,442 | 60.8 | 12,927 | 9,720 | 3,207 |

Table 1.11

International Reserves of the Russian Federation¹

(millions of U.S. dollars)

| | International reserves | Of which | | | | |
|-------------|------------------------|---------------------------|------------------|-------|-------------------------|--------|
| | | foreign exchange reserves | of which | | | gold |
| | | | foreign exchange | SDRs | reserve position in IMF | |
| 2012 | | | | | | |
| 31.12 | 537,618 | 486,578 | 473,110 | 8,741 | 4,727 | 51,039 |
| 2013 | | | | | | |
| 31.01 | 532,155 | 480,195 | 466,598 | 8,767 | 4,831 | 51,960 |
| 28.02 | 526,172 | 475,650 | 462,372 | 8,616 | 4,662 | 50,522 |
| 31.03 | 527,708 | 477,267 | 464,126 | 8,528 | 4,614 | 50,441 |
| 30.04 | 533,218 | 486,350 | 473,121 | 8,584 | 4,645 | 46,868 |
| 31.05 | 518,431 | 473,393 | 460,435 | 8,525 | 4,432 | 45,039 |
| 30.06 | 513,772 | 475,224 | 462,122 | 8,555 | 4,548 | 38,547 |
| 31.07 | 512,834 | 470,205 | 456,979 | 8,609 | 4,617 | 42,630 |
| 31.08 | 509,674 | 464,202 | 451,203 | 8,620 | 4,378 | 45,472 |
| 30.09 | 522,580 | 479,451 | 466,129 | 8,727 | 4,595 | 43,129 |
| 31.10 | 524,284 | 480,238 | 466,937 | 8,751 | 4,551 | 44,045 |
| 30.11 | 515,590 | 474,950 | 461,685 | 8,734 | 4,530 | 40,640 |
| 31.12 | 509,595 | 469,605 | 456,447 | 8,762 | 4,396 | 39,990 |
| 2014 | | | | | | |
| 31.01 | 498,926 | 457,211 | 444,149 | 8,730 | 4,332 | 41,715 |
| 28.02 | 493,326 | 448,738 | 435,565 | 8,805 | 4,368 | 44,588 |
| 31.03 | 486,131 | 442,776 | 429,689 | 8,796 | 4,291 | 43,355 |
| 30.04 | 472,278 | 427,975 | 414,758 | 8,820 | 4,397 | 44,303 |
| 31.05 | 467,227 | 423,768 | 410,866 | 8,767 | 4,136 | 43,459 |
| 30.06 | 478,250 | 431,958 | 418,828 | 8,798 | 4,332 | 46,292 |
| 31.07 | 468,762 | 422,654 | 409,647 | 8,716 | 4,291 | 46,109 |
| 31.08 | 465,228 | 419,239 | 406,404 | 8,642 | 4,193 | 45,990 |
| 30.09 | 454,240 | 409,224 | 396,792 | 8,438 | 3,994 | 45,016 |
| 31.10 | 428,590 | 383,283 | 370,916 | 8,414 | 3,953 | 45,307 |
| 30.11 | 418,880 | 373,658 | 361,409 | 8,334 | 3,915 | 45,222 |
| 31.12 | 385,460 | 339,371 | 327,727 | 8,246 | 3,398 | 46,089 |
| 2015 | | | | | | |
| 31.01 | 376,208 | 327,147 | 315,816 | 8,025 | 3,306 | 49,061 |

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

Table 1.12

International Reserves and Foreign Currency Liquidity – Russia

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

(millions of U.S. dollars)

| | |
|--|------------------|
| | 31.01.2015 |
| A. Official reserves | 376,208.0 |
| (1) Foreign currency reserves (in convertible foreign currencies) | 314,617.6 |
| (a) Securities | 265,389.1 |
| of which: issuer headquartered in reporting country but located abroad | – |
| (b) total currency and deposits (including gold deposits) with: | 49,228.5 |
| (i) other national central banks | 21,846.6 |
| (ii) banks headquartered in the reporting country | 0.2 |
| of which: located abroad | 0.2 |
| (iii) banks headquartered outside the reporting country | 27,381.8 |
| of which: located in the reporting country | – |
| (2) IMF reserve position | 3,306.4 |
| (3) SDRs | 8,024.6 |
| (4) Gold (valued at current quotations of the Bank of Russia) | 49,060.6 |
| – volume in millions of fine troy ounces | 38.8 |
| (5) Other reserve assets (specify) | 1,198.8 |
| – financial derivatives | – |
| – loans to nonbank nonresidents | – |
| – other (assets in the form of reverse repo) | 1,198.8 |
| B. Other foreign currency assets (specify) | 4,527.9 |
| – securities not included in official reserve assets | – |
| – deposits not included in official reserve assets | 4,527.9 |
| – loans not included in official reserve assets | – |
| – financial derivatives not included in official reserves | – |
| – 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 U.S. 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 | -9,438.8 | -5,318.0 | -3,076.2 | -1,044.6 |
| – outflows (-), principal | -9,070.1 | -5,407.5 | -2,775.1 | -887.5 |
| – outflows (-), interest | -2,587.7 | -0.4 | -926.1 | -1,661.1 |
| – inflows (+), principal | 1,600.0 | 60.2 | 424.6 | 1,115.3 |
| – inflows (+), interest | 618.9 | 29.8 | 200.4 | 388.8 |
| 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 (-) | - | - | - | - |
| (b) long positions (+) | - | - | - | - |
| 3. Other (specify) | 16,929.9 | 11,932.5 | - | 4,997.5 |
| – outflows related to repos (-) | - | - | - | - |
| – inflows related to reverse repos (+) | 16,929.9 | 11,932.5 | - | 4,997.5 |
| – 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 U.S. 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. 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: In-the-money options | | | | |
| (1) At current exchange rate | – | – | – | – |
| (a) Short position | – | – | – | – |
| (b) Long position | – | – | – | – |
| (2) +5% (depreciation of 5%) | – | – | – | – |
| (a) Short position | – | – | – | – |
| (b) Long position | – | – | – | – |
| (3) –5% (appreciation of 5%) | – | – | – | – |
| (a) Short position | – | – | – | – |
| (b) Long position | – | – | – | – |
| (4) +10% (depreciation of 10%) | – | – | – | – |
| (a) Short position | – | – | – | – |
| (b) Long position | – | – | – | – |
| (5) –10% (appreciation of 10%) | – | – | – | – |
| (a) Short position | – | – | – | – |
| (b) Long position | – | – | – | – |
| (6) Other (specify) | – | – | – | – |
| (a) Short position | – | – | – | – |
| (b) Long position | – | – | – | – |

Table 1.12 (end)

IV. Memo Items

(millions of U.S. dollars)

| | 31.01.2015 |
|--|------------|
| (1) To be reported with standard periodicity and timeliness: | |
| (a) short-term domestic currency debt indexed to the exchange rate | – |
| (b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency) | – |
| – derivatives (forwards, futures, or options contracts) | – |
| – short positions | – |
| – long positions | – |
| – other instruments | – |
| (c) pledged assets | – |
| – included in reserve assets | – |
| – included in other foreign currency assets | – |
| (d) securities lent and on repo | 16,822.7 |
| – lent or repoed and included in Section I | –7,463.0 |
| – lent or repoed but not included in Section I | –752.3 |
| – borrowed or acquired and included in Section I | – |
| – borrowed or acquired but not included in Section I | 25,038.0 |
| (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) ¹ | – |
| – currencies in SDR basket ² | – |
| – currencies not in SDR basket | – |
| – by individual currencies (optional) | – |

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

Table 1.13 (cont.)
(millions of rubles, end of period)

| | Dec, 2006 | Dec, 2007 | Dec, 2008 | Dec, 2009 | Dec, 2010 | Dec, 2011 | Dec, 2012 | Dec, 2013 | Dec, 2014 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|
| Claims on other sectors | 1,250 | 924 | 116,267 | 168,960 | 115,454 | 355,541 | 348,696 | 313,502 | 654,492 |
| Other financial institutions | 328 | 328 | 114,972 | 167,589 | 113,795 | 353,982 | 346,870 | 311,789 | 653,130 |
| Public nonfinancial organizations | 21 | 9 | 39 | 20 | 0 | 0 | 0 | 0 | 0 |
| Other nonfinancial organizations | 902 | 588 | 1,255 | 1,351 | 1,659 | 1,559 | 1,826 | 1,713 | 1,362 |
| Households | – | – | – | – | – | – | – | – | – |
| Monetary base | 4,122,406 | 5,513,332 | 5,578,717 | 6,467,318 | 8,190,328 | 8,644,114 | 9,852,818 | 10,503,880 | 11,331,954 |
| Currency in circulation | 3,062,083 | 4,118,563 | 4,372,081 | 4,622,921 | 5,785,151 | 6,895,836 | 7,667,687 | 8,307,462 | 8,840,538 |
| Liabilities to credit institutions | 1,060,323 | 1,394,769 | 1,206,636 | 1,844,397 | 2,405,177 | 1,748,278 | 2,185,132 | 2,196,418 | 2,491,416 |
| Deposits | 957,250 | 1,294,099 | 1,194,165 | 1,560,689 | 1,816,301 | 1,748,278 | 2,185,132 | 2,196,418 | 2,491,416 |
| Securities other than shares | 103,073 | 100,670 | 12,472 | 283,708 | 588,876 | – | – | – | – |
| Other liabilities to credit institutions | 33 | 75 | 816,038 | 170,682 | 686 | 87 | 13 | 18 | 378,222 |
| Deposits included in broad money | 58,490 | 75,871 | 270,404 | 161,180 | 142,724 | 141,282 | 42,076 | 108,591 | 54,269 |
| Transferable deposits | 58,482 | 75,866 | 170,403 | 115,479 | 133,972 | 119,581 | 42,075 | 108,590 | 52,768 |
| Other financial institutions | 0 | 234 | 74,795 | 632 | 2,860 | 872 | 21,056 | 77,732 | 36,003 |
| Public nonfinancial organizations | 54,830 | 70,422 | 89,827 | 106,831 | 121,968 | 109,049 | 20,526 | 30,141 | 16,168 |
| Other nonfinancial organizations | 3,652 | 5,210 | 5,781 | 8,016 | 9,145 | 9,660 | 493 | 716 | 597 |
| Households | – | – | – | – | – | – | – | – | – |
| Other deposits | 7 | 5 | 100,001 | 45,701 | 8,752 | 21,701 | 1 | 1 | 1,501 |
| Other financial institutions | 0 | 0 | 100,000 | 45,700 | 8,750 | 21,700 | 0 | 0 | 1,500 |
| Public nonfinancial organizations | 7 | 5 | 1 | 1 | 1 | 0 | 0 | 0 | 0 |
| Other nonfinancial organizations | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Households | – | – | – | – | – | – | – | – | – |
| Shares and other equity | 84,156 | 462,051 | 1,902,352 | 2,099,113 | 2,358,878 | 3,235,383 | 2,724,457 | 3,151,918 | 3,169,009 |
| Other items (net) | 350,467 | 150,385 | 243,722 | 626,520 | 364,101 | 293,342 | 393,567 | 524,202 | 6,317,446 |
| Other liabilities | 472,560 | 376,906 | 594,905 | 877,832 | 692,780 | 601,110 | 692,184 | 821,570 | 6,658,196 |
| Other assets | 122,093 | 226,521 | 351,183 | 251,312 | 328,679 | 307,768 | 298,617 | 297,369 | 340,749 |

Table 1.13 (end)
(millions of rubles, end of period)

| | Mar, 2014 | Apr, 2014 | May, 2014 | Jun, 2014 | Jul, 2014 | Aug, 2014 | Sep, 2014 | Oct, 2014 | Nov, 2014 | Dec, 2014 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Claims on other sectors | 319,224 | 317,936 | 417,539 | 427,119 | 412,972 | 420,139 | 469,719 | 489,425 | 488,643 | 654,492 |
| Other financial institutions | 315,692 | 314,618 | 414,418 | 424,267 | 408,321 | 416,321 | 466,221 | 485,842 | 485,833 | 653,130 |
| Public nonfinancial organizations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other nonfinancial organizations | 3,532 | 3,317 | 3,121 | 2,852 | 4,650 | 3,817 | 3,497 | 3,583 | 2,810 | 1,362 |
| Households | – | – | – | – | – | – | – | – | – | – |
| Monetary base | 9,344,671 | 9,427,927 | 9,326,117 | 9,672,418 | 9,613,508 | 9,537,160 | 9,947,925 | 9,646,367 | 9,950,940 | 11,331,954 |
| Currency in circulation | 7,620,714 | 7,881,186 | 7,752,880 | 7,779,898 | 7,856,279 | 7,965,278 | 7,943,787 | 7,999,015 | 7,922,096 | 8,840,538 |
| Liabilities to credit institutions | 1,723,957 | 1,546,741 | 1,573,237 | 1,892,521 | 1,757,228 | 1,571,881 | 2,004,138 | 1,647,352 | 2,028,844 | 2,491,416 |
| Deposits | 1,723,957 | 1,546,741 | 1,573,237 | 1,892,521 | 1,757,228 | 1,571,881 | 2,004,138 | 1,647,352 | 2,028,844 | 2,491,416 |
| Securities other than shares | – | – | – | – | – | – | – | – | – | – |
| Other liabilities to credit institutions | 248,349 | 107 | 110,151 | 108,025 | 77,291 | 78,548 | 55,517 | 44,842 | 145,386 | 378,222 |
| Deposits included in broad money | 48,452 | 100,523 | 105,323 | 102,088 | 103,792 | 62,881 | 49,253 | 47,081 | 49,697 | 54,269 |
| Transferable deposits | 46,901 | 100,522 | 102,222 | 101,087 | 103,791 | 62,880 | 46,451 | 46,579 | 49,194 | 52,768 |
| Other financial institutions | 27,553 | 77,666 | 80,193 | 82,367 | 81,455 | 45,263 | 28,915 | 28,347 | 34,121 | 36,003 |
| Public nonfinancial organizations | 18,790 | 22,167 | 21,395 | 18,206 | 21,842 | 17,111 | 17,055 | 17,692 | 14,520 | 16,168 |
| Other nonfinancial organizations | 558 | 689 | 634 | 515 | 495 | 507 | 481 | 540 | 553 | 597 |
| Households | – | – | – | – | – | – | – | – | – | – |
| Other deposits | 1,551 | 1 | 3,101 | 1,001 | 1 | 1 | 2,802 | 502 | 502 | 1,501 |
| Other financial institutions | 1,550 | 0 | 3,100 | 1,000 | 0 | 0 | 2,800 | 500 | 500 | 1,500 |
| Public nonfinancial organizations | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0 |
| Other nonfinancial organizations | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Households | – | – | – | – | – | – | – | – | – | – |
| Shares and other equity | 3,151,885 | 3,169,147 | 3,169,131 | 3,169,120 | 3,169,110 | 3,169,101 | 3,169,089 | 3,169,076 | 3,169,058 | 3,169,009 |
| Other items (net) | 1,648,520 | 1,534,722 | 1,067,083 | 914,635 | 1,431,977 | 1,531,030 | 2,196,917 | 3,244,666 | 4,244,381 | 6,317,446 |
| Other liabilities | 1,979,421 | 1,860,054 | 1,389,937 | 1,237,018 | 1,767,882 | 1,895,759 | 2,530,209 | 3,603,487 | 4,683,742 | 6,658,196 |
| Other assets | 330,901 | 325,333 | 322,853 | 322,384 | 335,905 | 364,728 | 333,292 | 358,821 | 439,361 | 340,749 |

Table 1.14

Credit Institutions Survey

(millions of rubles, end of period)

| | Dec, 2006 | Dec, 2007 | Dec, 2008 | Dec, 2009 | Dec, 2010 | Dec, 2011 | Dec, 2012 | Dec, 2013 | Dec, 2014 |
|--------------------------------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Net foreign assets | -1,125,723 | -1,840,487 | -329,983 | 918,916 | 694,147 | 1,588,546 | 1,218,134 | 1,769,184 | 4,014,463 |
| Claims on nonresidents | 1,647,089 | 2,295,664 | 4,681,844 | 4,850,175 | 5,160,596 | 6,777,164 | 7,268,945 | 8,769,653 | 13,703,980 |
| Foreign currency | 80,103 | 71,938 | 218,751 | 163,244 | 141,010 | 166,215 | 183,902 | 192,022 | 981,942 |
| Deposits | 754,378 | 1,001,168 | 2,158,783 | 2,036,286 | 1,694,042 | 3,255,521 | 3,537,707 | 4,391,867 | 5,284,944 |
| Securities other than shares | 193,503 | 261,250 | 407,514 | 738,960 | 821,199 | 984,303 | 923,316 | 1,179,280 | 2,242,413 |
| Loans | 579,249 | 847,687 | 1,725,757 | 1,723,542 | 2,123,030 | 1,950,065 | 2,056,418 | 2,470,809 | 4,605,205 |
| Other | 39,855 | 113,621 | 171,039 | 188,143 | 381,315 | 421,059 | 567,602 | 535,676 | 589,475 |
| Liabilities to nonresidents | 2,772,812 | 4,136,151 | 5,011,827 | 3,931,259 | 4,466,449 | 5,188,618 | 6,050,811 | 7,000,470 | 9,689,516 |
| Deposits | 741,731 | 1,005,296 | 981,546 | 932,605 | 1,239,080 | 5,032,897 | 5,743,306 | 6,717,887 | 9,357,641 |
| Securities other than shares | 86,914 | 151,394 | 97,431 | 86,045 | 83,649 | 110,763 | 237,130 | 210,056 | 288,910 |
| Loans | 1,808,464 | 2,800,279 | 3,721,503 | 2,775,265 | 3,011,561 | 17,598 | 33,779 | 70,265 | 39,988 |
| Other | 135,704 | 179,182 | 211,347 | 137,345 | 132,159 | 27,361 | 36,597 | 2,262 | 2,978 |
| Claims on central bank | 1,339,591 | 1,817,772 | 2,593,250 | 2,599,142 | 3,127,501 | 2,705,576 | 3,422,984 | 3,516,401 | 4,538,576 |
| Currency | 276,909 | 416,326 | 577,251 | 584,869 | 722,405 | 957,281 | 1,237,623 | 1,321,893 | 1,669,075 |
| Deposits | 959,608 | 1,300,776 | 2,003,527 | 1,730,564 | 1,816,221 | 1,748,295 | 2,185,361 | 2,194,508 | 2,869,501 |
| Securities other than shares | 103,073 | 100,670 | 12,472 | 283,708 | 588,876 | - | - | - | - |
| Net claims on general government | 476,259 | 560,411 | -82,355 | 484,215 | 753,920 | 941,122 | 1,298,147 | 2,244,352 | 2,140,753 |
| Claims on federal government | 585,061 | 624,942 | 534,387 | 878,463 | 1,375,350 | 2,074,567 | 2,093,886 | 2,409,506 | 2,532,753 |
| Securities | 576,433 | 616,037 | 513,178 | 851,623 | 1,357,046 | 2,050,460 | 2,072,338 | 2,387,318 | 2,496,711 |
| Other claims | 8,628 | 8,905 | 21,209 | 26,840 | 18,304 | 24,108 | 21,547 | 22,189 | 36,042 |
| Claims on state and local government | 195,480 | 243,843 | 353,490 | 501,769 | 583,797 | 614,145 | 765,067 | 1,114,772 | 1,298,818 |
| Securities | 100,869 | 123,985 | 195,906 | 268,983 | 318,204 | 245,991 | 234,253 | 297,729 | 263,632 |
| Other claims | 94,610 | 119,857 | 157,584 | 232,786 | 265,593 | 368,153 | 530,815 | 817,043 | 1,035,186 |
| Liabilities to federal government | 38,280 | 26,859 | 698,120 | 666,202 | 881,610 | 1,378,476 | 1,300,529 | 1,024,772 | 1,467,612 |
| Deposits | 32,861 | 20,858 | 684,005 | 652,528 | 864,067 | 1,360,004 | 1,273,539 | 996,883 | 1,438,369 |
| Other liabilities | 5,419 | 6,001 | 14,114 | 13,675 | 17,543 | 18,472 | 26,990 | 27,889 | 29,243 |

Table 1.14 (cont.)
(millions of rubles, end of period)

| | Dec, 2006 | Dec, 2007 | Dec, 2008 | Dec, 2009 | Dec, 2010 | Dec, 2011 | Dec, 2012 | Dec, 2013 | Dec, 2014 |
|--|-----------|------------|------------|------------|------------|------------|------------|------------|------------|
| Liabilities to state and local government | 266,002 | 281,515 | 272,112 | 229,815 | 323,617 | 369,114 | 260,277 | 255,154 | 223,206 |
| Deposits | 266,002 | 281,515 | 272,112 | 229,815 | 323,617 | 369,114 | 260,277 | 255,154 | 223,206 |
| Other liabilities | – | – | – | – | – | – | – | – | – |
| Claims on other sectors | 8,759,215 | 13,077,518 | 17,829,032 | 18,246,901 | 20,671,447 | 26,265,263 | 31,432,301 | 36,927,327 | 45,085,302 |
| Other financial institutions | 209,546 | 226,679 | 383,369 | 396,790 | 535,195 | 823,514 | 1,142,018 | 1,435,002 | 2,197,411 |
| Public nonfinancial organizations | 221,888 | 289,312 | 294,771 | 287,007 | 299,299 | 376,648 | 385,231 | 442,866 | 538,389 |
| Other nonfinancial organizations | 6,259,271 | 9,316,503 | 12,770,637 | 13,630,498 | 15,311,113 | 19,009,659 | 21,492,061 | 24,254,284 | 30,104,871 |
| Households | 2,068,510 | 3,245,024 | 4,380,254 | 3,932,605 | 4,525,840 | 6,055,441 | 8,412,992 | 10,795,176 | 12,244,631 |
| Liabilities to central bank | 44,349 | 50,696 | 3,867,893 | 1,906,408 | 583,470 | 1,477,655 | 3,006,245 | 4,744,626 | 9,543,289 |
| Deposits included in broad money | 7,283,068 | 10,458,007 | 12,211,463 | 14,896,568 | 18,585,686 | 22,674,786 | 25,754,214 | 30,177,756 | 35,806,389 |
| Transferable deposits | 2,720,512 | 3,792,135 | 3,688,211 | 4,172,108 | 5,663,143 | 6,799,293 | 7,281,418 | 8,442,423 | 8,164,525 |
| Other financial institutions | 187,668 | 250,588 | 231,936 | 233,840 | 314,188 | 392,732 | 351,434 | 461,839 | 432,791 |
| Public nonfinancial organizations | 148,906 | 221,930 | 313,440 | 354,705 | 404,223 | 464,448 | 521,982 | 661,219 | 510,562 |
| Other nonfinancial organizations | 1,755,405 | 2,395,462 | 2,236,475 | 2,449,767 | 3,302,289 | 3,772,397 | 3,822,681 | 4,303,628 | 4,457,357 |
| Households | 628,533 | 924,154 | 906,359 | 1,133,796 | 1,642,443 | 2,169,715 | 2,585,321 | 3,015,736 | 2,763,815 |
| Other deposits | 4,562,556 | 6,665,873 | 8,523,253 | 10,724,460 | 12,922,543 | 15,875,493 | 18,472,796 | 21,735,334 | 27,641,864 |
| Other financial institutions | 127,283 | 225,418 | 406,945 | 535,734 | 560,054 | 867,932 | 1,239,766 | 1,398,431 | 1,710,166 |
| Public nonfinancial organizations | 79,502 | 85,347 | 94,551 | 180,181 | 202,930 | 203,604 | 209,846 | 174,311 | 288,737 |
| Other nonfinancial organizations | 1,139,329 | 2,065,187 | 2,968,659 | 3,600,220 | 3,893,532 | 5,013,124 | 5,472,832 | 6,477,291 | 10,262,446 |
| Households | 3,216,442 | 4,289,921 | 5,053,098 | 6,408,324 | 8,266,026 | 9,790,833 | 11,550,352 | 13,685,301 | 15,380,515 |
| Deposits excluded from broad money | 21,396 | 40,518 | 307,041 | 336,399 | 289,021 | 533,344 | 573,083 | 853,835 | 1,989,308 |
| Securities other than shares excluded from broad money | 723,735 | 701,375 | 657,165 | 617,860 | 643,084 | 806,521 | 1,119,983 | 1,411,163 | 1,610,102 |
| Shares and other equity | 1,574,641 | 2,739,898 | 3,255,824 | 4,120,309 | 4,609,814 | 5,186,304 | 6,028,516 | 6,764,290 | 6,600,675 |
| Other items (net) | –197,846 | –375,280 | –289,441 | 371,629 | 535,941 | 821,897 | 889,524 | 505,593 | 229,331 |
| Other liabilities | 748,349 | 929,287 | 1,603,035 | 2,738,922 | 3,074,626 | 3,755,547 | 4,360,801 | 4,978,414 | 9,362,425 |
| Other assets | 863,546 | 1,212,092 | 1,728,472 | 2,100,301 | 2,262,842 | 2,608,041 | 3,183,547 | 4,052,822 | 8,276,747 |
| Consolidation adjustment | –82,649 | –92,476 | –164,005 | –266,993 | –275,844 | –325,609 | –287,730 | –419,999 | –856,348 |

Table 1.14 (cont.)

(millions of rubles, end of period)

| | Mar, 2014 | Apr, 2014 | May, 2014 | Jun, 2014 | Jul, 2014 | Aug, 2014 | Sep, 2014 | Oct, 2014 | Nov, 2014 | Dec, 2014 |
|--------------------------------------|------------|------------|------------|------------|------------------|------------------|------------------|------------------|------------------|------------|
| Net foreign assets | 2,536,460 | 2,997,836 | 3,186,936 | 2,986,407 | 3,008,262 | 2,584,506 | 2,427,145 | 2,995,252 | 3,261,931 | 4,014,463 |
| Claims on nonresidents | 10,233,044 | 10,583,267 | 10,493,186 | 10,085,868 | 10,289,057 | 9,989,506 | 10,025,558 | 11,121,803 | 12,208,379 | 13,703,980 |
| Foreign currency | 534,058 | 459,285 | 418,647 | 361,905 | 382,533 | 366,356 | 402,689 | 408,595 | 498,606 | 981,942 |
| Deposits | 4,804,521 | 5,085,076 | 4,984,919 | 4,682,746 | 4,609,129 | 4,149,287 | 4,023,253 | 4,542,978 | 4,637,713 | 5,284,944 |
| Securities other than shares | 1,355,402 | 1,327,458 | 1,360,070 | 1,320,519 | 1,411,452 | 1,442,495 | 1,515,075 | 1,680,620 | 2,149,640 | 2,242,413 |
| Loans | 2,977,711 | 3,218,942 | 3,208,023 | 3,205,095 | 3,363,414 | 3,487,765 | 3,504,543 | 3,879,406 | 4,321,135 | 4,605,205 |
| Other | 561,352 | 492,506 | 521,525 | 515,602 | 522,529 | 543,604 | 579,998 | 610,204 | 601,286 | 589,475 |
| Liabilities to nonresidents | 7,696,584 | 7,585,431 | 7,306,250 | 7,099,460 | 7,280,796 | 7,405,001 | 7,598,413 | 8,126,551 | 8,946,448 | 9,689,516 |
| Deposits | 7,328,728 | 7,231,552 | 6,983,577 | 6,817,456 | 6,987,075 | 7,109,821 | 7,304,054 | 7,816,699 | 8,654,334 | 9,357,641 |
| Securities other than shares | 218,018 | 216,008 | 212,012 | 204,712 | 220,118 | 219,164 | 222,253 | 240,702 | 245,811 | 288,910 |
| Loans | 143,350 | 127,260 | 104,582 | 71,277 | 67,735 | 69,980 | 65,650 | 61,729 | 38,237 | 39,988 |
| Other | 6,487 | 10,610 | 6,078 | 6,016 | 5,869 | 6,036 | 6,455 | 7,421 | 8,066 | 2,978 |
| Claims on central bank | 2,988,434 | 2,658,400 | 2,674,809 | 2,961,323 | 2,819,716 | 2,652,046 | 3,042,400 | 2,781,163 | 3,179,239 | 4,538,576 |
| Currency | 1,012,559 | 1,104,370 | 989,753 | 1,016,378 | 985,101 | 1,001,145 | 984,476 | 1,091,393 | 1,002,077 | 1,669,075 |
| Deposits | 1,975,875 | 1,554,031 | 1,685,056 | 1,944,945 | 1,834,615 | 1,650,900 | 2,057,924 | 1,689,770 | 2,177,162 | 2,869,501 |
| Securities other than shares | – | – | – | – | – | – | – | – | – | – |
| Net claims on general government | 1,592,127 | 1,221,084 | 1,068,214 | 1,221,958 | 1,093,476 | 969,485 | 1,014,237 | 825,394 | 748,317 | 2,140,753 |
| Claims on federal government | 2,342,996 | 2,336,677 | 2,376,382 | 2,368,222 | 2,415,875 | 2,387,208 | 2,425,977 | 2,481,864 | 2,485,090 | 2,532,753 |
| Securities | 2,319,772 | 2,300,963 | 2,349,913 | 2,344,674 | 2,390,389 | 2,362,122 | 2,401,116 | 2,444,371 | 2,450,428 | 2,496,711 |
| Other claims | 23,224 | 35,713 | 26,469 | 23,548 | 25,486 | 25,087 | 24,861 | 37,493 | 34,662 | 36,042 |
| Claims on state and local government | 1,114,224 | 1,031,809 | 1,018,844 | 1,064,008 | 1,030,996 | 1,029,844 | 1,035,764 | 1,043,945 | 1,080,009 | 1,298,818 |
| Securities | 294,231 | 276,578 | 280,815 | 266,859 | 263,607 | 263,242 | 258,456 | 283,072 | 283,424 | 263,632 |
| Other claims | 819,993 | 755,231 | 738,029 | 797,149 | 767,388 | 766,602 | 777,308 | 760,873 | 796,585 | 1,035,186 |
| Liabilities to federal government | 1,425,240 | 1,575,410 | 1,676,685 | 1,665,318 | 1,720,055 | 1,807,794 | 1,808,591 | 2,029,297 | 2,206,453 | 1,467,612 |
| Deposits | 1,397,257 | 1,551,596 | 1,643,689 | 1,633,904 | 1,672,565 | 1,756,811 | 1,782,085 | 2,004,694 | 2,178,248 | 1,438,369 |
| Other liabilities | 27,982 | 23,814 | 32,995 | 31,414 | 47,491 | 50,984 | 26,506 | 24,602 | 28,205 | 29,243 |

Table 1.14 (end)

(millions of rubles, end of period)

| | Mar, 2014 | Apr, 2014 | May, 2014 | Jun, 2014 | Jul, 2014 | Aug, 2014 | Sep, 2014 | Oct, 2014 | Nov, 2014 | Dec, 2014 |
|--|------------|------------|------------|------------|------------------|------------------|------------------|------------------|------------------|------------|
| Liabilities to state and local government | 439,854 | 571,991 | 650,327 | 544,954 | 633,339 | 639,774 | 638,913 | 671,118 | 610,328 | 223,206 |
| Deposits | 439,854 | 571,991 | 650,327 | 544,954 | 633,339 | 639,774 | 638,913 | 671,118 | 610,328 | 223,206 |
| Other liabilities | – | – | – | – | – | – | – | – | – | – |
| Claims on other sectors | 38,204,907 | 38,931,849 | 39,322,546 | 39,319,674 | 40,031,596 | 40,489,259 | 41,222,302 | 42,224,216 | 43,518,347 | 45,085,302 |
| Other financial institutions | 1,405,529 | 1,964,196 | 2,005,440 | 2,042,844 | 2,089,827 | 2,059,116 | 2,076,271 | 2,221,535 | 2,293,188 | 2,197,411 |
| Public nonfinancial organizations | 449,737 | 445,148 | 453,517 | 467,784 | 476,049 | 479,698 | 497,377 | 513,107 | 534,683 | 538,389 |
| Other nonfinancial organizations | 25,252,239 | 25,218,472 | 25,437,659 | 25,258,916 | 25,732,334 | 26,072,248 | 26,637,472 | 27,363,482 | 28,444,282 | 30,104,871 |
| Households | 11,097,403 | 11,304,033 | 11,425,930 | 11,550,130 | 11,733,385 | 11,878,197 | 12,011,181 | 12,126,093 | 12,246,194 | 12,244,631 |
| Liabilities to central bank | 5,097,211 | 5,461,590 | 5,437,133 | 5,583,005 | 5,814,749 | 5,715,951 | 5,896,460 | 6,415,715 | 6,995,031 | 9,543,289 |
| Deposits included in broad money | 30,353,559 | 30,407,846 | 30,497,325 | 30,374,578 | 30,487,595 | 30,696,114 | 31,145,282 | 31,957,629 | 33,253,346 | 35,806,389 |
| Transferable deposits | 8,142,831 | 7,957,368 | 7,897,220 | 8,130,819 | 7,869,205 | 7,805,975 | 7,788,199 | 7,344,669 | 7,820,292 | 8,164,525 |
| Other financial institutions | 495,949 | 463,587 | 481,527 | 451,928 | 430,055 | 430,835 | 412,943 | 371,938 | 443,968 | 432,791 |
| Public nonfinancial organizations | 538,659 | 554,627 | 524,025 | 532,961 | 482,537 | 445,816 | 450,498 | 425,369 | 461,762 | 510,562 |
| Other nonfinancial organizations | 4,589,718 | 4,236,085 | 4,256,254 | 4,409,433 | 4,237,831 | 4,170,014 | 4,259,552 | 3,882,327 | 4,240,955 | 4,457,357 |
| Households | 2,518,506 | 2,703,070 | 2,635,415 | 2,736,496 | 2,718,782 | 2,759,310 | 2,665,205 | 2,665,034 | 2,673,607 | 2,763,815 |
| Other deposits | 22,210,728 | 22,450,478 | 22,600,106 | 22,243,759 | 22,618,390 | 22,890,140 | 23,357,083 | 24,612,960 | 25,433,054 | 27,641,864 |
| Other financial institutions | 1,368,912 | 1,378,459 | 1,452,684 | 1,437,464 | 1,533,036 | 1,522,144 | 1,515,063 | 1,646,955 | 1,663,848 | 1,710,166 |
| Public nonfinancial organizations | 226,502 | 232,531 | 218,750 | 181,299 | 191,670 | 221,364 | 226,086 | 245,432 | 231,664 | 288,737 |
| Other nonfinancial organizations | 6,814,885 | 6,965,170 | 7,058,783 | 6,721,970 | 6,759,466 | 6,889,142 | 7,245,040 | 7,993,397 | 8,458,606 | 10,262,446 |
| Households | 13,800,429 | 13,874,318 | 13,869,889 | 13,903,026 | 14,134,219 | 14,257,490 | 14,370,894 | 14,727,176 | 15,078,936 | 15,380,515 |
| Deposits excluded from broad money | 1,120,288 | 1,201,777 | 1,480,341 | 1,494,605 | 1,610,785 | 1,418,123 | 1,371,106 | 1,545,754 | 1,644,688 | 1,989,308 |
| Securities other than shares excluded from broad money | 1,382,246 | 1,393,124 | 1,354,922 | 1,555,640 | 1,562,717 | 1,581,260 | 1,589,463 | 1,588,564 | 1,613,908 | 1,610,102 |
| Shares and other equity | 6,836,152 | 6,824,378 | 6,889,573 | 6,887,143 | 6,788,001 | 6,780,627 | 7,045,168 | 7,053,434 | 7,024,899 | 6,600,675 |
| Other items (net) | 532,472 | 520,455 | 593,212 | 594,392 | 689,202 | 503,220 | 658,606 | 264,928 | 175,962 | 229,331 |
| Other liabilities | 5,510,041 | 5,558,721 | 5,891,810 | 5,993,488 | 6,224,605 | 6,499,416 | 6,899,993 | 7,483,182 | 8,228,129 | 9,362,425 |
| Other assets | 4,458,637 | 4,514,513 | 4,837,474 | 4,926,861 | 5,037,786 | 5,181,275 | 5,447,697 | 6,288,063 | 7,096,329 | 8,276,747 |
| Consolidation adjustment | –518,931 | –523,753 | –461,125 | –472,234 | –497,616 | –814,921 | –793,690 | –930,191 | –955,837 | –856,348 |

Table 1.15

Banking System Survey

(millions of rubles, end of period)

| | Dec, 2006 | Dec, 2007 | Dec, 2008 | Dec, 2009 | Dec, 2010 | Dec, 2011 | Dec, 2012 | Dec, 2013 | Dec, 2014 |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Net foreign assets | 6,881,938 | 9,912,850 | 12,197,869 | 13,942,674 | 15,041,198 | 17,391,930 | 17,314,401 | 18,180,013 | 25,250,924 |
| Claims on nonresidents | 9,733,962 | 14,050,190 | 17,210,975 | 18,215,742 | 19,774,767 | 22,861,791 | 23,722,395 | 25,527,739 | 35,404,134 |
| Liabilities to nonresidents | 2,852,024 | 4,137,339 | 5,013,106 | 4,273,068 | 4,733,568 | 5,469,861 | 6,407,994 | 7,347,727 | 10,153,209 |
| Domestic claims | 5,795,598 | 7,951,912 | 10,078,161 | 13,241,822 | 17,468,220 | 22,155,581 | 26,579,432 | 32,234,091 | 37,400,216 |
| Net claims on general government | -2,964,867 | -5,126,530 | -7,867,138 | -5,174,038 | -3,318,681 | -4,465,223 | -5,201,565 | -5,006,738 | -8,339,577 |
| Claims on federal government | 832,145 | 979,456 | 887,765 | 1,235,654 | 1,722,664 | 2,407,434 | 2,464,191 | 2,773,665 | 2,901,030 |
| Claims on state and local government | 195,480 | 243,843 | 354,836 | 503,173 | 584,219 | 614,552 | 765,479 | 1,115,186 | 1,298,974 |
| Liabilities to federal government | 3,500,102 | 5,722,912 | 8,405,327 | 6,261,232 | 4,832,879 | 6,547,485 | 7,428,903 | 7,921,557 | 11,590,015 |
| Liabilities to state and local government | 492,390 | 626,917 | 704,411 | 651,633 | 792,686 | 939,723 | 1,002,332 | 974,031 | 949,566 |
| Claims on other sectors | 8,760,465 | 13,078,442 | 17,945,299 | 18,415,861 | 20,786,901 | 26,620,804 | 31,780,997 | 37,240,829 | 45,739,794 |
| Other financial institutions | 209,874 | 227,007 | 498,341 | 564,379 | 648,990 | 1,177,496 | 1,488,888 | 1,746,790 | 2,850,541 |
| Public nonfinancial organizations | 221,908 | 289,320 | 294,811 | 287,027 | 299,299 | 376,649 | 385,231 | 442,866 | 538,389 |
| Other nonfinancial organizations | 6,260,173 | 9,317,091 | 12,771,892 | 13,631,849 | 15,312,772 | 19,011,218 | 21,493,887 | 24,255,997 | 30,106,233 |
| Households | 2,068,510 | 3,245,024 | 4,380,254 | 3,932,605 | 4,525,840 | 6,055,441 | 8,412,992 | 10,795,176 | 12,244,631 |

Table 1.15 (cont.)

(millions of rubles, end of period)

| | Dec, 2006 | Dec, 2007 | Dec, 2008 | Dec, 2009 | Dec, 2010 | Dec, 2011 | Dec, 2012 | Dec, 2013 | Dec, 2014 |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Broad money liabilities | 10,126,732 | 14,236,116 | 16,276,697 | 19,095,800 | 23,791,156 | 28,754,623 | 32,226,354 | 37,271,915 | 43,032,122 |
| Currency outside banking system | 2,785,174 | 3,702,237 | 3,794,829 | 4,038,051 | 5,062,746 | 5,938,555 | 6,430,063 | 6,985,568 | 7,171,463 |
| Transferable deposits | 2,778,994 | 3,868,001 | 3,858,613 | 4,287,587 | 5,797,116 | 6,918,873 | 7,323,494 | 8,551,012 | 8,217,293 |
| Other financial institutions | 187,668 | 250,822 | 306,731 | 234,472 | 317,047 | 393,604 | 372,490 | 539,572 | 468,794 |
| Public nonfinancial organizations | 203,736 | 292,353 | 403,267 | 461,535 | 526,191 | 573,497 | 542,508 | 691,360 | 526,730 |
| Other nonfinancial organizations | 1,759,058 | 2,400,672 | 2,242,256 | 2,457,783 | 3,311,434 | 3,782,057 | 3,823,174 | 4,304,344 | 4,457,954 |
| Households | 628,533 | 924,154 | 906,359 | 1,133,796 | 1,642,443 | 2,169,715 | 2,585,321 | 3,015,736 | 2,763,815 |
| Other deposits | 4,562,564 | 6,665,878 | 8,623,254 | 10,770,161 | 12,931,295 | 15,897,194 | 18,472,797 | 21,735,335 | 27,643,365 |
| Other financial institutions | 127,283 | 225,418 | 506,945 | 581,434 | 568,804 | 889,632 | 1,239,766 | 1,398,431 | 1,711,666 |
| Public nonfinancial organizations | 79,509 | 85,352 | 94,552 | 180,182 | 202,931 | 203,604 | 209,846 | 174,311 | 288,737 |
| Other nonfinancial organizations | 1,139,329 | 2,065,188 | 2,968,660 | 3,600,220 | 3,893,533 | 5,013,125 | 5,472,832 | 6,477,292 | 10,262,447 |
| Households | 3,216,442 | 4,289,921 | 5,053,098 | 6,408,324 | 8,266,026 | 9,790,833 | 11,550,352 | 13,685,301 | 15,380,515 |
| Deposits excluded from broad money | 21,396 | 40,518 | 307,041 | 336,399 | 289,021 | 533,344 | 573,083 | 853,835 | 1,989,308 |
| Securities other than shares excluded from broad money | 723,735 | 701,375 | 657,165 | 617,860 | 643,084 | 806,521 | 1,119,983 | 1,411,163 | 1,610,102 |
| Shares and other equity | 1,658,797 | 3,201,948 | 5,158,176 | 6,219,422 | 6,968,692 | 8,421,687 | 8,752,973 | 9,916,207 | 9,769,684 |
| Other items (net) | 146,876 | -315,195 | -123,049 | 915,016 | 817,465 | 1,031,336 | 1,221,439 | 960,983 | 6,249,925 |
| Other liabilities | 1,220,908 | 1,306,194 | 2,197,940 | 3,616,755 | 3,767,406 | 4,356,657 | 5,052,985 | 5,799,985 | 16,020,621 |
| Other assets | 985,639 | 1,438,613 | 2,079,655 | 2,351,613 | 2,591,521 | 2,915,809 | 3,482,164 | 4,350,190 | 8,617,496 |
| Consolidation adjustment | -88,393 | -182,776 | -241,335 | -350,126 | -358,420 | -409,512 | -349,381 | -488,812 | -1,153,200 |

Table 1.15 (cont.)

(millions of rubles, end of period)

| | Mar, 2014 | Apr, 2014 | May, 2014 | Jun, 2014 | Jul, 2014 | Aug, 2014 | Sep, 2014 |
|---|------------|------------|------------|------------|-------------------|-------------------|-------------------|
| Net foreign assets | 19,573,043 | 19,544,007 | 19,081,992 | 18,785,793 | 19,457,169 | 19,173,466 | 19,999,609 |
| Claims on nonresidents | 27,649,249 | 27,554,166 | 26,745,817 | 26,261,365 | 27,167,040 | 27,050,625 | 28,069,598 |
| Liabilities to nonresidents | 8,076,206 | 8,010,159 | 7,663,825 | 7,475,572 | 7,709,871 | 7,877,158 | 8,069,989 |
| Domestic claims | 31,968,674 | 32,307,087 | 32,766,473 | 32,842,626 | 32,972,973 | 33,248,030 | 33,901,522 |
| Net claims on general government | -6,555,458 | -6,942,698 | -6,973,612 | -6,904,166 | -7,471,594 | -7,661,367 | -7,790,499 |
| Claims on federal government | 2,695,660 | 2,686,727 | 2,732,704 | 2,725,266 | 2,770,915 | 2,739,570 | 2,783,358 |
| Claims on state and local government | 1,114,640 | 1,031,906 | 1,019,055 | 1,064,215 | 1,031,205 | 1,030,053 | 1,035,923 |
| Liabilities to federal government | 9,089,356 | 9,202,568 | 9,250,656 | 9,422,319 | 9,764,856 | 9,936,952 | 10,210,620 |
| Liabilities to state and local government | 1,276,402 | 1,458,763 | 1,474,715 | 1,271,328 | 1,508,857 | 1,494,039 | 1,399,160 |
| Claims on other sectors | 38,524,131 | 39,249,785 | 39,740,085 | 39,746,793 | 40,444,568 | 40,909,398 | 41,692,021 |
| Other financial institutions | 1,721,221 | 2,278,815 | 2,419,858 | 2,467,111 | 2,498,149 | 2,475,437 | 2,542,493 |
| Public nonfinancial organizations | 449,738 | 445,148 | 453,518 | 467,784 | 476,050 | 479,699 | 497,378 |
| Other nonfinancial organizations | 25,255,770 | 25,221,789 | 25,440,780 | 25,261,768 | 25,736,984 | 26,076,065 | 26,640,970 |
| Households | 11,097,403 | 11,304,033 | 11,425,930 | 11,550,130 | 11,733,385 | 11,878,197 | 12,011,181 |

Table 1.15 (cont.)

(millions of rubles, end of period)

| | Mar, 2014 | Apr, 2014 | May, 2014 | Jun, 2014 | Jul, 2014 | Aug, 2014 | Sep, 2014 |
|--|------------|------------|------------|------------|------------------|------------------|------------------|
| Broad money liabilities | 37,010,165 | 37,285,186 | 37,365,775 | 37,240,186 | 37,462,565 | 37,723,129 | 38,153,845 |
| Currency outside banking system | 6,608,155 | 6,776,816 | 6,763,127 | 6,763,519 | 6,871,178 | 6,964,133 | 6,959,310 |
| Transferable deposits | 8,189,732 | 8,057,890 | 7,999,442 | 8,231,906 | 7,972,996 | 7,868,855 | 7,834,650 |
| Other financial institutions | 523,501 | 541,252 | 561,720 | 534,295 | 511,510 | 476,098 | 441,858 |
| Public nonfinancial organizations | 557,449 | 576,794 | 545,420 | 551,167 | 504,379 | 462,926 | 467,553 |
| Other nonfinancial organizations | 4,590,275 | 4,236,774 | 4,256,888 | 4,409,948 | 4,238,325 | 4,170,521 | 4,260,034 |
| Households | 2,518,506 | 2,703,070 | 2,635,415 | 2,736,496 | 2,718,782 | 2,759,310 | 2,665,205 |
| Other deposits | 22,212,279 | 22,450,479 | 22,603,206 | 22,244,760 | 22,618,391 | 22,890,141 | 23,359,885 |
| Other financial institutions | 1,370,462 | 1,378,459 | 1,455,784 | 1,438,464 | 1,533,036 | 1,522,144 | 1,517,863 |
| Public nonfinancial organizations | 226,502 | 232,532 | 218,750 | 181,300 | 191,670 | 221,365 | 226,087 |
| Other nonfinancial organizations | 6,814,886 | 6,965,171 | 7,058,783 | 6,721,971 | 6,759,467 | 6,889,143 | 7,245,041 |
| Households | 13,800,429 | 13,874,318 | 13,869,889 | 13,903,026 | 14,134,219 | 14,257,490 | 14,370,894 |
| Deposits excluded from broad money | 1,120,288 | 1,201,777 | 1,480,341 | 1,494,605 | 1,610,785 | 1,418,123 | 1,371,106 |
| Securities other than shares excluded from broad money | 1,382,246 | 1,393,124 | 1,354,922 | 1,555,640 | 1,562,717 | 1,581,260 | 1,589,463 |
| Shares and other equity | 9,988,037 | 9,993,525 | 10,058,703 | 10,056,263 | 9,957,111 | 9,949,728 | 10,214,257 |
| Other items (net) | 2,040,981 | 1,977,482 | 1,588,724 | 1,281,725 | 1,836,964 | 1,749,257 | 2,572,461 |
| Other liabilities | 7,489,462 | 7,418,775 | 7,281,747 | 7,230,506 | 7,992,487 | 8,395,175 | 9,430,202 |
| Other assets | 4,789,539 | 4,839,846 | 5,160,327 | 5,249,245 | 5,373,692 | 5,546,004 | 5,780,989 |
| Consolidation adjustment | -658,943 | -601,447 | -532,696 | -699,536 | -781,831 | -1,099,914 | -1,076,753 |

Table 1.15 (cont.)
(millions of rubles, end of period)

| | Oct, 2014 | | | Nov, 2014 | | | Dec, 2014 | | |
|---|----------------------|---------------------|-------------------|----------------------|---------------------|-------------------|----------------------|---------------------|------------|
| | in national currency | in foreign currency | total | in national currency | in foreign currency | total | in national currency | in foreign currency | total |
| Net foreign assets | 237,703 | 21,004,393 | 21,242,096 | 351,753 | 22,489,914 | 22,841,667 | 377,433 | 24,873,491 | 25,250,924 |
| Claims on nonresidents | 1,561,511 | 28,216,557 | 29,778,068 | 1,721,111 | 30,538,775 | 32,259,886 | 1,750,086 | 33,654,048 | 35,404,134 |
| Liabilities to nonresidents | 1,323,808 | 7,212,164 | 8,535,972 | 1,369,358 | 8,048,862 | 9,418,219 | 1,372,653 | 8,780,557 | 10,153,209 |
| Domestic claims | 34,521,138 | -267,158 | 34,253,980 | 35,024,055 | -57,713 | 34,966,342 | 37,406,575 | -6,359 | 37,400,216 |
| Net claims on general government | -1,884,074 | -6,575,587 | -8,459,661 | -1,857,670 | -7,182,978 | -9,040,648 | -133,278 | -8,206,299 | -8,339,577 |
| Claims on federal government | 2,230,723 | 622,346 | 2,853,069 | 2,151,376 | 713,273 | 2,864,648 | 2,130,071 | 770,959 | 2,901,030 |
| Claims on state and local government | 1,044,031 | 77 | 1,044,108 | 1,080,070 | 98 | 1,080,168 | 1,298,864 | 109 | 1,298,974 |
| Liabilities to federal government | 3,614,966 | 7,197,966 | 10,812,932 | 3,674,870 | 7,896,298 | 11,571,168 | 2,612,703 | 8,977,311 | 11,590,015 |
| Liabilities to state and local government | 1,543,862 | 44 | 1,543,906 | 1,414,246 | 50 | 1,414,296 | 949,510 | 56 | 949,566 |
| Claims on other sectors | 36,405,212 | 6,308,429 | 42,713,641 | 36,881,725 | 7,125,265 | 44,006,990 | 37,539,853 | 8,199,940 | 45,739,794 |
| Other financial institutions | 2,439,603 | 267,773 | 2,707,376 | 2,479,583 | 299,439 | 2,779,022 | 2,576,092 | 274,449 | 2,850,541 |
| Public nonfinancial organizations | 445,276 | 67,831 | 513,107 | 458,462 | 76,221 | 534,683 | 454,309 | 84,080 | 538,389 |
| Other nonfinancial organizations | 21,661,236 | 5,705,829 | 27,367,065 | 21,990,522 | 6,456,570 | 28,447,092 | 22,576,931 | 7,529,302 | 30,106,233 |
| Households | 11,859,097 | 266,996 | 12,126,093 | 11,953,158 | 293,036 | 12,246,194 | 11,932,522 | 312,109 | 12,244,631 |

Table 1.15 (end)
(millions of rubles, end of period)

| | Oct, 2014 | | | Nov, 2014 | | | Dec, 2014 | | |
|--|----------------------|---------------------|------------------|----------------------|---------------------|------------------|----------------------|---------------------|------------|
| | in national currency | in foreign currency | total | in national currency | in foreign currency | total | in national currency | in foreign currency | total |
| Broad money liabilities | X | X | 38,912,332 | X | X | 40,223,061 | X | X | 43,032,122 |
| Money Supply (National Definition) | 30,268,393 | X | X | 30,625,597 | X | X | 32,110,529 | X | X |
| Currency outside banking system | 6,907,622 | – | 6,907,622 | 6,920,019 | – | 6,920,019 | 7,171,463 | – | 7,171,463 |
| Transferable deposits | 7,391,249 | – | 7,391,249 | 7,869,486 | – | 7,869,486 | 8,217,293 | – | 8,217,293 |
| Other financial institutions | 400,286 | – | 400,286 | 478,089 | – | 478,089 | 468,794 | – | 468,794 |
| Public nonfinancial organizations | 443,062 | – | 443,062 | 476,282 | – | 476,282 | 526,730 | – | 526,730 |
| Other nonfinancial organizations | 3,882,867 | – | 3,882,867 | 4,241,508 | – | 4,241,508 | 4,457,954 | – | 4,457,954 |
| Households | 2,665,034 | – | 2,665,034 | 2,673,607 | – | 2,673,607 | 2,763,815 | – | 2,763,815 |
| Other deposits | 15,969,522 | 8,643,939 | 24,613,462 | 15,836,092 | 9,597,464 | 25,433,556 | 16,721,773 | 10,921,593 | 27,643,365 |
| Other financial institutions | 1,533,105 | 114,350 | 1,647,455 | 1,552,213 | 112,136 | 1,664,348 | 1,573,992 | 137,675 | 1,711,666 |
| Public nonfinancial organizations | 174,640 | 70,794 | 245,433 | 146,261 | 85,404 | 231,665 | 167,490 | 121,247 | 288,737 |
| Other nonfinancial organizations | 3,273,997 | 4,719,401 | 7,993,398 | 3,228,311 | 5,230,296 | 8,458,607 | 4,308,913 | 5,953,535 | 10,262,447 |
| Households | 10,987,781 | 3,739,395 | 14,727,176 | 10,909,307 | 4,169,629 | 15,078,936 | 10,671,379 | 4,709,136 | 15,380,515 |
| Deposits excluded from broad money | 898,273 | 647,482 | 1,545,754 | 917,555 | 727,133 | 1,644,688 | 1,001,417 | 987,891 | 1,989,308 |
| Securities other than shares excluded from broad money | 1,288,260 | 300,304 | 1,588,564 | 1,298,434 | 315,473 | 1,613,908 | 1,261,509 | 348,594 | 1,610,102 |
| Shares and other equity | 10,222,510 | 0 | 10,222,510 | 10,193,957 | 0 | 10,193,957 | 9,769,684 | 0 | 9,769,684 |
| Other items (net) | 3,226,916 | 0 | 3,226,916 | 4,132,395 | 0 | 4,132,395 | 6,249,925 | 0 | 6,249,925 |
| Other liabilities | 11,086,669 | 0 | 11,086,669 | 12,911,871 | 0 | 12,911,871 | 16,020,621 | 0 | 16,020,621 |
| Other assets | 6,646,884 | 0 | 6,646,884 | 7,535,690 | 0 | 7,535,690 | 8,617,496 | 0 | 8,617,496 |
| Consolidation adjustment | –1,212,869 | 0 | –1,212,869 | –1,243,786 | 0 | –1,243,786 | –1,153,200 | 0 | –1,153,200 |

Table 1.16

Money Supply (National Definition)

(billions of rubles)

| | Cash (M0 monetary aggregate) | Transferable deposits | Including | | Monetary aggregate M1 (1+2) | Other deposits | Including | |
|-------------|------------------------------------|--------------------------|------------|---|-----------------------------------|-------------------|------------|---|
| | | | households | nonfinancial organizations, financial institutions (except for credit ones) | | | households | nonfinancial organizations, financial institutions (except for credit ones) |
| | | | 1 | 2 | | | 3 | 4 |
| 2012 | | | | | | | | |
| 31.12 | 6,430.1 | 7,323.5 | 2,585.3 | 4,738.2 | 13,753.6 | 13,651.8 | 9,140.0 | 4,511.8 |
| 2013 | | | | | | | | |
| 31.12 | 6,985.6 | 8,551.0 | 3,015.7 | 5,535.3 | 15,536.6 | 15,868.1 | 10,838.8 | 5,029.3 |
| 2014 | | | | | | | | |
| 31.01 | 6,663.1 | 8,079.5 | 2,512.6 | 5,566.8 | 14,742.6 | 15,393.5 | 10,760.4 | 4,633.1 |
| 28.02 | 6,699.9 | 8,320.4 | 2,583.6 | 5,736.8 | 15,020.4 | 15,438.6 | 10,756.9 | 4,681.7 |
| 31.03 | 6,608.2 | 8,189.8 | 2,518.5 | 5,671.3 | 14,797.9 | 15,002.2 | 10,537.3 | 4,465.0 |
| 30.04 | 6,776.8 | 8,057.9 | 2,703.1 | 5,354.8 | 14,834.7 | 15,325.3 | 10,635.9 | 4,689.4 |
| 31.05 | 6,763.1 | 7,999.4 | 2,635.4 | 5,364.0 | 14,762.6 | 15,483.0 | 10,723.7 | 4,759.3 |
| 30.06 | 6,763.5 | 8,231.9 | 2,736.5 | 5,495.4 | 14,995.4 | 15,430.8 | 10,815.1 | 4,615.7 |
| 31.07 | 6,871.2 | 7,973.0 | 2,718.8 | 5,254.2 | 14,844.2 | 15,680.6 | 10,921.7 | 4,758.9 |
| 31.08 | 6,964.1 | 7,868.9 | 2,759.3 | 5,109.5 | 14,833.0 | 15,855.9 | 11,015.1 | 4,840.7 |
| 30.09 | 6,959.3 | 7,834.6 | 2,665.2 | 5,169.4 | 14,794.0 | 15,850.9 | 11,057.9 | 4,792.9 |
| 31.10 | 6,907.6 | 7,391.2 | 2,665.0 | 4,726.2 | 14,298.9 | 15,969.5 | 10,987.8 | 4,981.7 |
| 30.11 | 6,920.0 | 7,869.5 | 2,673.6 | 5,195.9 | 14,789.5 | 15,836.1 | 10,909.3 | 4,926.8 |
| 31.12 | 7,171.5 | 8,217.3 | 2,763.8 | 5,453.5 | 15,388.8 | 16,721.8 | 10,671.4 | 6,050.4 |
| 2015 | | | | | | | | |
| 31.01 | 6,700.3 | 8,299.3 | 2,361.0 | 5,938.3 | 14,999.6 | 16,449.1 | 10,868.6 | 5,580.4 |

Table 1.16 (end)

| | M2 Money supply (5+6) | Money supply growth rates, % | | |
|-------------|--------------------------|------------------------------|--------------------------|----------------------|
| | | to previous month | to beginning of the year | to month of year ago |
| | | 9 | 10 | 11 |
| 2012 | | | | |
| 31.12 | 27,405.4 | 9.3 | – | 11.9 |
| 2013 | | | | |
| 31.12 | 31,404.7 | 7.7 | – | 14.6 |
| 2014 | | | | |
| 31.01 | 30,136.1 | –4.0 | –4.0 | 12.7 |
| 28.02 | 30,459.0 | 1.1 | –3.0 | 12.1 |
| 31.03 | 29,800.1 | –2.2 | –5.1 | 8.5 |
| 30.04 | 30,160.0 | 1.2 | –4.0 | 8.3 |
| 31.05 | 30,245.6 | 0.3 | –3.7 | 7.7 |
| 30.06 | 30,426.2 | 0.6 | –3.1 | 6.7 |
| 31.07 | 30,524.8 | 0.3 | –2.8 | 6.2 |
| 31.08 | 30,688.9 | 0.5 | –2.3 | 6.6 |
| 30.09 | 30,644.8 | –0.1 | –2.4 | 7.0 |
| 31.10 | 30,268.4 | –1.2 | –3.6 | 6.0 |
| 30.11 | 30,625.6 | 1.2 | –2.5 | 5.0 |
| 31.12 | 32,110.5 | 4.8 | – | 2.2 |
| 2015 | | | | |
| 31.01 | 31,448.6 | –2.1 | –2.1 | 4.4 |

Table 1.17

Monetary Base (Broad Definition)

(billions of rubles)

| | Broad monetary base | Including | | | | |
|-------------|---------------------|---|---|----------------------|--|---|
| | | currency issued (including cash in vaults of credit institutions) | correspondent account balances of credit institutions with the Bank of Russia | required reserves | credit institutions balances on the deposit accounts with the Bank of Russia | the Bank of Russia bonds (OBRs) held by banks ¹ |
| 31.12.2003 | 1,914.3 | 1,224.7 | 304.9 | 267.4 | 87.3 | – |
| 31.12.2004 | 2,380.3 | 1,669.9 | 480.4 | 121.7 | 91.4 | 9.7 |
| 31.12.2005 | 2,914.2 | 2,195.4 | 508.6 | 161.4 | 7.2 | 32.9 |
| 31.12.2006 | 4,122.4 | 3,062.1 | 638.1 | 221.1 | 98.1 | 103.1 |
| 31.12.2007 | 5,513.3 | 4,118.6 | 802.2 | 221.6 | 270.3 | 100.7 |
| 31.12.2008 | 5,578.7 | 4,372.1 | 1,027.6 | 29.9 | 136.6 | 12.5 |
| 31.12.2009 | 6,467.3 | 4,622.9 | 900.3 | 151.4 | 509.0 | 283.7 |
| 31.12.2010 | 8,190.3 | 5,785.2 | 994.7 | 188.4 | 633.2 | 588.9 |
| 31.12.2011 | 8,644.1 | 6,895.8 | 981.6 | 378.4 | 388.3 | – |
| 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 | – |
| 2014 | | | | | | |
| 31.01 | 9,351.2 | 7,672.1 | 1,141.9 | 411.3 | 126.0 | – |
| 28.02 | 9,230.1 | 7,706.2 | 1,001.1 | 415.8 | 106.9 | – |
| 31.03 | 9,344.7 | 7,620.7 | 1,162.6 | 442.7 | 118.7 | – |
| 30.04 | 9,427.9 | 7,881.2 | 1,016.4 | 431.8 | 98.5 | – |
| 31.05 | 9,326.1 | 7,752.9 | 1,050.3 | 434.8 | 88.1 | – |
| 30.06 | 9,672.4 | 7,779.9 | 1,371.5 | 432.1 | 89.0 | – |
| 31.07 | 9,613.5 | 7,856.3 | 1,218.3 | 431.1 | 107.8 | – |
| 31.08 | 9,537.2 | 7,965.3 | 989.0 | 448.8 | 134.0 | – |
| 30.09 | 9,947.9 | 7,943.8 | 1,358.6 | 429.4 | 216.1 | – |
| 31.10 | 9,646.4 | 7,999.0 | 1,070.9 | 435.1 | 141.4 | – |
| 30.11 | 9,950.9 | 7,922.1 | 1,381.4 | 458.6 | 188.9 | – |
| 31.12 | 11,332.0 | 8,840.5 | 1,215.5 | 471.3 | 804.6 | – |
| 2015 | | | | | | |
| 31.01 | 9,898.0 | 7,752.1 | 880.7 | 497.4 | 767.8 | – |

Table 1.17 (end)

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

| | Broad monetary base | Including | | | | |
|-----------------|---------------------|---|---|----------------------|--|---|
| | | currency issued (including cash in vaults of credit institutions) | correspondent account balances of credit institutions with the Bank of Russia | required reserves | credit institutions balances on the deposit accounts with the Bank of Russia | the Bank of Russia bonds (OBRs) held by banks ¹ |
| 2015 год | | | | | | |
| 13.01 | 11,175.2 | 8,467.5 | 1,803.1 | 471.3 | 433.3 | – |
| 14.01 | 11,132.0 | 8,317.7 | 1,857.5 | 471.3 | 485.5 | – |
| 15.01 | 10,659.1 | 8,239.6 | 1,399.7 | 471.3 | 548.6 | – |
| 16.01 | 10,312.9 | 8,205.2 | 1,251.8 | 471.3 | 384.6 | – |
| 19.01 | 10,197.2 | 8,148.5 | 1,245.5 | 471.3 | 331.9 | – |
| 20.01 | 10,295.9 | 8,126.3 | 1,339.8 | 471.3 | 358.5 | – |
| 21.01 | 10,287.0 | 8,078.2 | 1,256.4 | 471.3 | 481.1 | – |
| 22.01 | 10,386.3 | 8,019.6 | 1,378.0 | 471.2 | 517.5 | – |
| 23.01 | 10,312.9 | 7,978.6 | 1,448.0 | 471.2 | 415.1 | – |
| 26.01 | 10,295.3 | 7,961.4 | 1,401.2 | 470.0 | 462.6 | – |
| 27.01 | 9,854.6 | 7,925.0 | 1,211.8 | 474.7 | 243.1 | – |
| 28.01 | 9,966.9 | 7,869.8 | 1,377.7 | 497.2 | 222.2 | – |
| 29.01 | 9,874.5 | 7,802.6 | 1,254.1 | 497.3 | 320.6 | – |
| 30.01 | 9,856.9 | 7,774.2 | 1,049.9 | 497.3 | 535.5 | – |

¹ At market value.

Table 1.18

Other Financial Institutions Survey

(millions of rubles, end of period)

| | Q3, 2013 | Q4, 2013 | Q1, 2014 | Q2, 2014 | Q3, 2014 |
|--|-----------|-----------|-----------|-----------|-----------|
| Net foreign assets | 110,141 | 139,443 | 159,261 | 203,738 | 216,325 |
| Claims on nonresidents | 154,575 | 177,336 | 210,097 | 251,776 | 271,870 |
| Foreign currency | 569 | 457 | 1,171 | 775 | 552 |
| Deposits | 1,453 | 1,482 | 1,883 | 3,339 | 4,298 |
| Securities other than shares | 51,989 | 59,905 | 77,354 | 83,262 | 100,365 |
| Loans | 4,705 | 5,958 | 6,506 | 6,766 | 7,080 |
| Other | 95,860 | 109,535 | 123,183 | 157,634 | 159,576 |
| Liabilities to nonresidents | 44,434 | 37,893 | 50,836 | 48,038 | 55,545 |
| Loans | 2,259 | 1,229 | 2,243 | 1,328 | 1,273 |
| Other | 42,175 | 36,664 | 48,592 | 46,710 | 54,272 |
| Claims on banking system | 1,607,734 | 1,791,140 | 1,724,437 | 2,008,138 | 2,139,381 |
| Currency | 23,252 | 15,330 | 16,177 | 13,383 | 10,075 |
| Other | 1,584,481 | 1,775,811 | 1,708,261 | 1,994,755 | 2,129,306 |
| of which: accounts receivable | 14,838 | 144,221 | 158,380 | 163,354 | 149,904 |
| Net claims on general government | 282,628 | 314,954 | 313,144 | 242,260 | 260,234 |
| Claims on general government | 337,811 | 361,416 | 373,391 | 348,780 | 348,604 |
| of which: accounts receivable | 19,828 | 19,750 | 30,371 | 30,201 | 25,969 |
| Liabilities to general government | 55,183 | 46,463 | 60,248 | 106,520 | 88,371 |
| of which: accounts payable | 4,840 | 30,262 | 26,646 | 28,227 | 26,666 |
| Claims on other sectors | 1,654,824 | 1,743,310 | 1,763,110 | 1,726,779 | 1,736,343 |
| Other financial institutions | 758,875 | 744,932 | 755,116 | 719,090 | 741,128 |
| of which: accounts receivable | 47,647 | 80,013 | 74,182 | 76,141 | 62,875 |
| Nonfinancial organizations | 857,676 | 960,426 | 966,947 | 964,904 | 945,936 |
| of which: accounts receivable | 122,477 | 93,917 | 133,936 | 141,347 | 133,143 |
| Households | 38,273 | 37,953 | 41,048 | 42,786 | 49,279 |
| of which: accounts receivable | 36,249 | 37,163 | 40,291 | 41,929 | 48,439 |
| Securities other than shares | 14,716 | 16,456 | 16,489 | 16,446 | 16,338 |
| Loans | 328,144 | 316,835 | 319,867 | 427,885 | 476,187 |
| of which: credit institutions | 10,486 | 11,987 | 11,325 | 10,752 | 11,218 |
| Insurance technical reserves | 2,554,043 | 2,729,390 | 2,691,487 | 2,675,983 | 2,825,259 |
| Net equity of households in life insurance reserves | 87,821 | 99,977 | 110,573 | 121,511 | 134,673 |
| Net equity of households in pension funds | 1,695,221 | 1,915,613 | 1,864,314 | 1,848,659 | 1,990,595 |
| Prepaid premiums/reserves against outstanding claims | 771,001 | 713,801 | 716,599 | 705,813 | 699,991 |
| of which: credit institutions | 21,439 | 27,071 | 24,546 | 25,417 | 26,322 |
| Shares and other equity | 667,970 | 658,067 | 669,324 | 679,404 | 703,265 |
| Other items (net) | 90,454 | 268,100 | 262,786 | 381,197 | 331,234 |

Table 1.19

Financial Sector Survey

(millions of rubles, end of period)

| | Q3, 2013 | Q4, 2013 | Q1, 2014 | Q2, 2014 | Q3, 2014 |
|--|------------|------------|------------|------------|-------------------|
| Net foreign assets | 18,501,046 | 18,319,456 | 19,732,304 | 18,989,531 | 20,215,934 |
| Claims on nonresidents | 25,621,808 | 25,705,075 | 27,859,346 | 26,513,140 | 28,341,468 |
| Liabilities to nonresidents | 7,120,763 | 7,385,619 | 8,127,041 | 7,523,609 | 8,125,534 |
| Domestic claims | 30,516,610 | 33,704,823 | 33,453,199 | 33,988,252 | 35,053,322 |
| Net claims on general government | -6,906,211 | -4,691,784 | -6,242,314 | -6,661,907 | -7,530,265 |
| Claims on general government | 3,663,424 | 4,250,267 | 4,183,692 | 4,138,261 | 4,167,885 |
| Liabilities to general government | 10,569,635 | 8,942,051 | 10,426,006 | 10,800,167 | 11,698,150 |
| Claims on other sectors | 37,422,821 | 38,396,607 | 39,695,513 | 40,650,158 | 42,583,587 |
| Other financial institutions, except public financial corporations, insurance companies and private pension funds | 2,103,129 | 1,904,190 | 1,884,608 | 2,362,787 | 2,438,844 |
| Nonfinancial organizations | 25,093,136 | 25,659,288 | 26,672,455 | 26,694,455 | 28,084,284 |
| Households | 10,226,555 | 10,833,129 | 11,138,450 | 11,592,916 | 12,060,460 |
| Currency outside financial sector | 6,391,159 | 6,970,239 | 6,591,978 | 6,750,137 | 6,949,236 |
| Deposits | 27,864,296 | 30,178,910 | 30,644,803 | 31,030,622 | 31,614,592 |
| Of which: other financial institutions, except public financial corporations, insurance companies and private pension funds | 1,375,908 | 1,329,763 | 1,385,984 | 1,522,350 | 1,545,461 |
| Securities other than shares | 1,183,026 | 1,207,974 | 1,210,814 | 1,372,114 | 1,392,114 |
| Loans | 6,216 | 4,484 | 4,274 | 4,290 | 4,961 |
| Insurance technical reserves | 2,532,603 | 2,702,319 | 2,666,940 | 2,650,566 | 2,798,936 |
| Shares and other equity | 10,024,921 | 10,574,274 | 10,657,360 | 10,735,667 | 10,917,522 |
| Other items (net) | 1,015,434 | 386,079 | 1,409,333 | 434,386 | 1,591,896 |

2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

| | 2014 | | | | | | | | | | | 2015 |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 01.02 | 01.03 | 01.04 | 01.05 | 01.06 | 01.07 | 01.08 | 01.09 | 01.10 | 01.11 | 01.12 | 01.02 |
| 1. Precious metals | 1,561,639 | 1,706,450 | 1,644,908 | 1,681,951 | 1,605,995 | 1,655,455 | 1,755,294 | 1,784,402 | 1,877,970 | 2,081,512 | 2,299,460 | 3,569,370 |
| 2. Funds placed with nonresidents and securities issued by nonresidents | 16,131,728 | 16,111,209 | 15,434,509 | 15,000,002 | 14,329,906 | 14,223,435 | 14,771,552 | 14,930,676 | 15,801,563 | 16,141,155 | 17,366,198 | 21,443,331 |
| 3. Credits and deposits | 4,835,339 | 4,497,602 | 5,238,944 | 5,600,281 | 5,661,144 | 5,860,510 | 6,081,586 | 5,942,594 | 6,171,067 | 6,710,946 | 7,263,702 | 8,398,720 |
| 4. Securities | 450,247 | 454,810 | 438,902 | 436,011 | 442,366 | 613,155 | 605,899 | 603,621 | 608,422 | 622,416 | 630,958 | 656,014 |
| of which: | | | | | | | | | | | | |
| – Russian government securities | 363,891 | 368,414 | 352,524 | 349,949 | 356,254 | 356,947 | 354,948 | 352,273 | 357,254 | 371,073 | 379,426 | 399,931 |
| 5. Claims on IMF | 691,378 | 709,555 | 703,242 | 709,935 | 681,452 | 666,588 | 704,221 | 705,376 | 751,520 | 825,742 | 891,653 | 1,230,583 |
| 6. Other assets | 105,839 | 104,004 | 119,488 | 128,681 | 114,877 | 111,898 | 126,017 | 121,477 | 126,179 | 127,871 | 128,815 | 406,104 |
| of which: | | | | | | | | | | | | |
| – fixed assets ¹ | X | X | X | X | X | X | X | X | X | X | X | X |
| – advance payments on profit tax | – | – | – | – | – | – | – | – | – | – | – | – |
| Total assets | 23,776,170 | 23,583,630 | 23,579,993 | 23,556,861 | 22,835,740 | 23,131,041 | 24,044,569 | 24,088,146 | 25,336,721 | 26,509,642 | 28,580,786 | 35,704,122 |
| 1. Cash in circulation | 7,672,368 | 7,706,532 | 7,621,017 | 7,881,490 | 7,753,185 | 7,780,204 | 7,856,587 | 7,965,587 | 7,944,096 | 7,999,325 | 7,922,408 | 7,752,402 |
| 2. Funds in accounts with the Bank of Russia | 11,284,571 | 10,642,181 | 10,795,301 | 10,542,400 | 10,391,587 | 10,845,761 | 11,086,221 | 10,956,313 | 11,555,774 | 11,539,735 | 12,577,139 | 14,626,756 |
| of which: | | | | | | | | | | | | |
| – Russian government funds | 6,995,536 | 6,748,621 | 6,609,259 | 6,612,798 | 6,498,036 | 6,698,495 | 6,939,785 | 7,122,684 | 7,486,783 | 7,949,262 | 8,536,119 | 11,113,170 |
| – funds of resident credit institutions | 1,679,360 | 1,524,909 | 1,972,418 | 1,546,924 | 1,683,568 | 2,000,682 | 1,834,621 | 1,650,523 | 2,059,794 | 1,692,264 | 2,174,339 | 2,475,495 |
| 3. Float | 19,272 | 17,996 | 18,429 | 16,287 | 13,522 | 26,066 | 8,991 | 16,757 | 20,440 | 14,611 | 17,415 | 18,605 |
| 4. Bank of Russia bonds | – | – | – | – | – | – | – | – | – | – | – | – |
| 5. Liabilities to IMF | 536,060 | 552,651 | 548,702 | 551,587 | 537,643 | 521,869 | 547,008 | 556,286 | 590,695 | 640,248 | 695,697 | 1,001,799 |
| 5. Other liabilities | 1,111,988 | 1,512,370 | 1,444,659 | 1,395,950 | 970,672 | 788,021 | 1,376,652 | 1,424,102 | 2,056,627 | 3,146,647 | 4,199,069 | 3,250,466 |
| 6. Capital | 3,151,911 | 3,151,900 | 3,151,885 | 3,169,147 | 3,169,131 | 3,169,120 | 3,169,110 | 3,169,101 | 3,169,089 | 3,169,076 | 3,169,058 | 9,054,094 |
| 7. Profit of a fiscal year | – | – | – | – | – | – | – | – | – | – | – | – |
| Total liabilities | 23,776,170 | 23,583,630 | 23,579,993 | 23,556,861 | 22,835,740 | 23,131,041 | 24,044,569 | 24,088,146 | 25,336,721 | 26,509,642 | 28,580,786 | 35,704,122 |

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

¹ Since January 1, 2010 data on the fixed assets as a part of other assets are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

The Bank of Russia Key Rate¹

| Period | % |
|-------------------------|-------|
| 13.09.2013 – 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 – | 15.00 |

¹ Refinancing rate is available on the Bank of Russia's website.

Table 2.3

Required Reserves Ratios

(percent)

| Date | For funds borrowed from nonresident banks ¹ | On individual deposits in rubles in Sberbank | For funds borrowed from individuals in rubles | For funds borrowed from legal entities in foreign currency | For funds borrowed from legal entities in rubles | For funds borrowed from individuals in foreign currency |
|-------------------------|--|--|---|---|--|---|
| 01.12.1998 – 18.03.1999 | – | 5.00 | | | | |
| 19.03.1999 – 09.06.1999 | – | 5.00 | 7.00 | | | |
| 10.06.1999 – 31.12.1999 | – | 5.50 | 8.50 | | | |
| 01.01.2000 – 31.03.2004 | – | 7.00 | 10.00 | | | |
| 01.04.2004 – 14.06.2004 | – | 7.00 | 9.00 | | | |
| 15.06.2004 – 07.07.2004 | – | 7.00 | | | | |
| | Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency | Required reserve ratio on liabilities to individuals in rubles | | Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency | | |
| 08.07.2004 – 31.07.2004 | – | 3.50 | | | | |
| 01.08.2004 – 30.09.2006 | 2.00 | 3.50 | | | | |
| 01.10.2006 – 30.06.2007 | 3.50 | | | | | |
| 01.07.2007 – 10.10.2007 | 4.50 | 4.00 | 4.50 | | | |
| 11.10.2007 – 14.01.2008 | 3.50 | 3.00 | 3.50 | | | |
| 15.01.2008 – 29.02.2008 | 4.50 | 4.00 | 4.50 | | | |
| 01.03.2008 – 30.06.2008 | 5.50 | 4.50 | 5.00 | | | |
| 01.07.2008 – 31.08.2008 | 7.00 | 5.00 | 5.50 | | | |
| 01.09.2008 – 17.09.2008 | 8.50 | 5.50 | 6.00 | | | |
| 18.09.2008 – 14.10.2008 | 4.50 | 1.50 | 2.00 | | | |

¹ The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)
(percent)

| | Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency | Required reserve ratio on liabilities to individuals in rubles | | Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency | | |
|-------------------------|--|--|--|---|--|--|
| 15.10.2008 – 30.04.2009 | | 0.50 | | | | |
| 01.05.2009 – 31.05.2009 | | 1.00 | | | | |
| 01.06.2009 – 30.06.2009 | | 1.50 | | | | |
| 01.07.2009 – 31.07.2009 | | 2.00 | | | | |
| 01.08.2009 – 31.10.2009 | | 2.50 | | | | |
| | 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 | |
| 01.03.2011 – 31.03.2011 | 4.50 | | | | 3.50 | |
| 01.04.2011 – 28.02.2013 | 5.50 | | | | 4.00 | |
| 01.03.2013 – | | | 4.25 | | | |

Table 2.4

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 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

| The period of averaging | Volume, billions of rubles |
|-------------------------|----------------------------|
| 10.01.2014 – 10.02.2014 | 825.8 |
| 10.02.2014 – 10.03.2014 | 846.1 |
| 10.03.2014 – 10.04.2014 | 866.0 |
| 10.04.2014 – 10.05.2014 | 883.4 |
| 10.05.2014 – 10.06.2014 | 894.6 |
| 10.06.2014 – 10.07.2014 | 880.7 |
| 10.07.2014 – 10.08.2014 | 877.4 |
| 10.08.2014 – 10.09.2014 | 833.6 |
| 10.09.2014 – 10.10.2014 | 861.1 |
| 10.10.2014 – 10.11.2014 | 871.7 |
| 10.11.2014 – 10.12.2014 | 909.0 |
| 10.12.2014 – 10.01.2015 | 966.9 |
| 10.01.2015 – 10.02.2015 | 1,047.1 |
| 10.02.2015 – 10.03.2015 | 1,066.7 |

¹ 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 – 30.09.2006 | 0.20 | credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market |
| 01.11.2004 – | 1.00 | settlement nonbanking credit institutions and settlement centres on 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 |
| 10.12.2013 – | 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 |
| 01.01.2012 – | 1.00 | nonbanking credit institutions, which have a responsibility for money transfers without opening bank accounts and other associated operations |

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

| Period of validity | Overnight | Demand deposits | Tom-next | Spot-next | One week ¹ | Spot-week ¹ | Tom – 1 month ¹ |
|-------------------------|-----------|-----------------|----------|-----------|-----------------------|------------------------|----------------------------|
| 01.12.2008 – 09.02.2009 | – | 6.75 | 6.75 | 6.75 | 7.25 | 7.25 | – |
| 10.02.2009 – 23.04.2009 | – | 7.75 | 7.75 | 7.75 | 8.25 | 8.25 | – |
| 24.04.2009 – 13.05.2009 | – | 7.25 | 7.25 | 7.25 | 7.75 | 7.75 | – |
| 14.05.2009 – 04.06.2009 | – | 6.75 | 6.75 | 6.75 | 7.25 | 7.25 | – |
| 05.06.2009 – 12.07.2009 | – | 6.25 | 6.25 | 6.25 | 6.75 | 6.75 | – |
| 13.07.2009 – 09.08.2009 | – | 5.75 | 5.75 | 5.75 | 6.25 | 6.25 | – |
| 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 ² | 4.25 ² | 4.25 |
| 11.12.2012 – 02.03.2014 | 4.50 | 4.50 | 4.50 | 4.50 | – | – | 4.50 |
| 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 – | 14.00 | 14.00 | 14.00 | 14.00 | – | – | – |

¹ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.² Since April 17, 2012 operations are suspended.

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

| Period of validity | Fixed-term rate,% | | |
|-------------------------|-----------------------|-------------------------------------|--------------------------------------|
| | for the term of 1 day | for the term of 7 days ¹ | for the term of 30 days ² |
| 05.06.2009 – 12.07.2009 | 10.50 | 10.50 | 10.50 |
| 13.07.2009 – 09.08.2009 | 10.00 | 10.00 | 10.00 |
| 10.08.2009 – 14.09.2009 | 9.75 | 9.75 | 9.75 |
| 15.09.2009 – 29.09.2009 | 9.50 | 9.50 | 9.50 |
| 30.09.2009 – 29.10.2009 | 9.00 | 9.00 | 9.00 |
| 30.10.2009 – 24.11.2009 | 8.50 | 8.50 | 8.50 |
| 25.11.2009 – 27.12.2009 | 8.00 | 8.00 | 8.00 |
| 28.12.2009 – 23.02.2010 | 7.75 | 7.75 | 7.75 |
| 24.02.2010 – 28.03.2010 | 7.50 | 7.50 | 7.50 |
| 29.03.2010 – 29.04.2010 | 7.25 | 7.25 | 7.25 |
| 30.04.2010 – 31.05.2010 | 7.00 | 7.00 | 7.00 |
| 01.06.2010 – 14.09.2011 | 6.75 | 6.75 | 6.75 |
| 15.09.2011 – 25.12.2011 | 6.50 | 6.50 | 6.50 |
| 26.12.2011 – 13.09.2012 | 6.25 | 6.25 | 6.25 |
| 14.09.2012 – 02.03.2014 | 6.50 | 6.50 | 6.50 |
| 03.03.2014 – 03.04.2014 | 8.00 ³ | 6.50 | 6.50 |
| 04.04.2014 – 27.04.2014 | 8.00 | 8.00 | 8.00 |
| 28.04.2014 – 27.07.2014 | 8.50 | 8.50 | 8.50 |
| 28.07.2014 – 04.11.2014 | 9.00 | – ⁴ | – ⁴ |
| 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 – | 16.00 | – | – |

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ These interest rates were set from 11.00 March 3, 2014.

⁴ Since July 25, 2014 the Bank of Russia has terminated to establish interest rates on operations which are suspended.

Table 2.8

Fixed-term Rates on the Bank of Russia Loans Secured by Gold, Assets and Guarantees (Operations of Constant Action)

(% p.a.)

| Period of validity | Fixed-term rate on the loans secured by | | | | | | | | | |
|--------------------------------------|---|---------------------------------|----------------------------|----------------------------------|-----------------------------------|------------------------------------|---------------------------------|----------------------------|----------------------------------|-----------------------------------|
| | gold for the term | | | | | assets and guarantees for the term | | | | |
| | 1 day | from 2 to 549 days ¹ | up to 90 days ² | from 91 to 180 days ² | from 181 to 365 days ² | 1 day | from 2 to 549 days ¹ | up to 90 days ² | from 91 to 180 days ² | from 181 to 365 days ³ |
| 03.05.2011 – 14.09.2011 | – | – | 7.00 ⁴ | – | – | – | – | 7.25 | 7.75 | 8.25 |
| 15.09.2011 – 31.10.2011 | – | – | 6.75 | – | – | – | – | 7.00 | 7.50 | 8.25 |
| 01.11.2011 – 25.12.2011 | – | – | 6.75 | 7.25 | – | – | – | 7.00 | 7.50 | 8.25 |
| 26.12.2011 – 01.04.2012 | – | – | 6.75 | 7.25 | – | – | – | 7.00 | 7.50 | 8.00 |
| 02.04.2012 – 13.09.2012 | – | – | 6.75 | 7.25 | 7.75 | – | – | 7.00 | 7.50 | 8.00 |
| 14.09.2012 – 02.04.2013 | – | – | 7.00 | 7.50 | 8.00 | – | – | 7.25 | 7.75 | 8.25 |
| 03.04.2013 – 15.05.2013 | – | – | 6.75 | 7.25 | 7.75 | – | – | 7.00 | 7.50 | 8.00 |
| 16.05.2013 – 10.06.2013 | – | – | 6.50 | 7.00 | 7.50 | – | – | 6.75 | 7.25 | 7.75 |
| 11.06.2013 – 15.09.2013 | – | – | 6.50 | 7.00 | 7.25 | – | – | 6.75 | 7.25 | 7.50 |
| 16.09.2013 – 02.02.2014 | 6.50 | – | 6.50 | 7.00 | 7.25 | 6.50 | – | 6.75 | 7.25 | 7.50 |
| 03.02.2014 – 02.03.2014 | 6.50 | 7.00 | – | – | – | 6.50 | 7.25 | – | – | – |
| 03.03.2014 ⁵ – 27.04.2014 | 8.00 | 8.50 | – | – | – | 8.00 | 8.75 | – | – | – |
| 28.04.2014 – 27.07.2014 | 8.50 | 9.00 | – | – | – | 8.50 | 9.25 | – | – | – |
| 28.07.2014 – 04.11.2014 | 9.00 | 9.50 | – | – | – | 9.00 | 9.75 | – | – | – |
| 05.11.2014 – 11.12.2014 | 10.50 | 11.00 | – | – | – | 10.50 | 11.25 | – | – | – |
| 12.12.2014 – 15.12.2014 | 11.50 | 12.00 | – | – | – | 11.50 | 12.25 | – | – | – |
| 16.12.2014 – 01.02.2015 | 18.00 | 18.50 | – | – | – | 18.00 | 18.75 | – | – | – |
| 02.02.2015 – | 16.00 | 16.50 | – | – | – | 16.00 | 16.75 | – | – | – |

¹ 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 and also by gold) was increased by the Bank of Russia from 365 up to 549.

² Since February 1, 2014 operations are suspended.

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

⁴ This interest rate operated in a period from August 29, 2011 till September 14, 2011.

⁵ These interest rates were set from 11.00 March 3, 2014.

Table 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

| | Intraday loans | | | | | Overnight loans | | | | |
|-------------|---------------------------------------|----------------------------------|---|----------------------------------|---|---------------------------------------|----------------------------------|---|----------------------------------|---|
| | extended loans, millions of rubles | | number of credit institutions (branches) | | number of the Bank of Russia territorial branches | 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 | |
| 2015 | | | | | | | | | | |
| 12.01 | 162,898.24 | 136,428.01 | 144 | 41 | 55 | 348.36 | 2.40 | 6 | 1 | 6 |
| 13.01 | 81,303.07 | 53,374.35 | 122 | 34 | 48 | 102.99 | 44.47 | 3 | 1 | 3 |
| 14.01 | 277,153.83 | 248,608.15 | 157 | 59 | 52 | 49.85 | 1.00 | 2 | 1 | 2 |
| 15.01 | 201,799.98 | 149,886.01 | 176 | 54 | 57 | 1,751.06 | 1,688.11 | 4 | 2 | 2 |
| 16.01 | 154,899.21 | 118,237.04 | 148 | 45 | 52 | 110.29 | – | 2 | – | 1 |
| 19.01 | 118,914.01 | 80,202.03 | 182 | 49 | 66 | 1,321.81 | 1,140.79 | 6 | 2 | 4 |
| 20.01 | 200,693.00 | 167,077.61 | 183 | 66 | 48 | 2,066.11 | 1,894.51 | 6 | 4 | 2 |
| 21.01 | 276,908.31 | 238,050.88 | 182 | 69 | 56 | 125.03 | 53.46 | 6 | 3 | 4 |
| 22.01 | 142,830.44 | 96,699.52 | 177 | 57 | 54 | 62.67 | 60.10 | 4 | 2 | 3 |
| 23.01 | 172,352.70 | 125,017.27 | 182 | 59 | 60 | 526.52 | 480.49 | 8 | 5 | 4 |
| 26.01 | 200,501.03 | 133,662.42 | 207 | 62 | 64 | 1,867.68 | 1,844.79 | 2 | 1 | 2 |
| 27.01 | 127,707.68 | 89,293.23 | 177 | 65 | 57 | 25.88 | 0.33 | 2 | 1 | 2 |
| 28.01 | 205,780.61 | 161,813.71 | 149 | 52 | 53 | 29.97 | 21.10 | 4 | 2 | 3 |
| 29.01 | 195,981.55 | 160,447.74 | 163 | 51 | 51 | 8.83 | – | 1 | – | 1 |
| 30.01 | 194,054.52 | 163,502.76 | 177 | 62 | 52 | 1,572.11 | 1,532.42 | 6 | 5 | 2 |

Table 2.10

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

| 1 | total amount of loans, millions of rubles | Lombard loans | | | | | | | |
|-----------------------|---|--------------------|---------------------|----------------------|---------------------|-----------------------|-----------------------|------------------------|-----------|
| | | of which | | | | | | | |
| | | on fixed-term rate | | | on auction | | | | |
| | | 1 day | 7 days ¹ | 30 days ² | 1 week ³ | 3 months ³ | 6 months ⁴ | 12 months ³ | 36 months |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| 2013 | | | | | | | | | |
| September | 11,173.00 | 300.00 | – | – | 10,080.00 | 793.00 | – | – | – |
| October | 13,214.50 | 47.00 | – | – | 12,632.50 | 535.00 | – | – | – |
| November | 14,004.50 | 205.50 | – | – | 13,484.00 | 315.00 | – | – | – |
| December | 21,067.00 | 3,882.00 | – | – | 16,755.00 | 430.00 | – | – | – |
| 2014 | | | | | | | | | |
| January | 7,272.00 | 3,731.00 | – | – | 2,651.00 | 570.00 | – | 320.00 | – |
| February | 1,653.50 | 1,653.50 | – | – | – | – | – | – | – |
| March | 12,895.62 | 12,895.62 | – | – | – | – | – | – | – |
| April | 9,552.50 | 9,552.50 | – | – | – | – | – | – | – |
| May | 12,044.50 | 12,044.50 | – | – | – | – | – | – | – |
| June | 9,059.00 | 9,059.00 | – | – | – | – | – | – | – |
| July | 7,264.00 | 7,264.00 | – | – | – | – | – | – | – |
| August | 1,068.00 | 1,068.00 | – | – | – | – | – | – | – |
| September | 5,768.00 | 5,768.00 | – | – | – | – | – | – | – |
| October | 9,680.00 | 9,680.00 | – | – | – | – | – | – | – |
| November ⁵ | 11,172.00 | 11,172.00 | – | – | – | – | – | – | – |
| December | 22,976.50 | 22,976.50 | – | – | – | – | – | – | – |
| 2015 | | | | | | | | | |
| January | 6,663.00 | 6,663.00 | – | – | – | – | – | – | – |

Table 2.10 (cont.)

| 1 | Lombard loans | | | | | weighted average rate, % p.a. |
|-----------------------|---|-----------------------|-----------------------|------------------------|-----------|----------------------------------|
| | number of announced/valid lombard loan auctions | | | | | |
| | 1 week ³ | 3 months ³ | 6 months ⁴ | 12 months ³ | 36 months | |
| | 11 | 12 | 13 | 14 | 15 | 16 |
| 2013 | | | | | | |
| September | 4/4 | 1/1 | – | 0/0 | – | 6.05 |
| October | 5/5 | 1/1 | – | 1/0 | – | 5.87 |
| November | 4/4 | 1/1 | – | 0/0 | – | 5.76 |
| December | 4/4 | 1/1 | – | 0/0 | – | 5.81 |
| 2014 | | | | | | |
| January | 3/3 | 1/1 | – | 1/1 | – | 7.01 |
| February | – | – | – | – | – | 6.50 |
| March | – | – | – | – | – | 8.00 |
| April | – | – | – | – | – | 8.20 |
| May | – | – | – | – | – | 8.50 |
| June | – | – | – | – | – | 8.50 |
| July | – | – | – | – | – | 8.56 |
| August | – | – | – | – | – | 9.00 |
| September | – | – | – | – | – | 9.00 |
| October | – | – | – | – | – | 9.00 |
| November ⁵ | – | – | – | – | – | 8.15 |
| December | – | – | – | – | 1/0 | 16.92 |
| 2015 | | | | | | |
| January | – | – | – | – | – | 18.00 |

Table 2.10 (cont.)

| | Collateralized loans by assets and guarantees | | | | | |
|-----------------------|---|--|--------------------|---------------------|----------------------|-------------|
| | total amount of loans, millions of rubles | on fixed-term rate of which for the term | | | | |
| | | from 1 to 30 days | from 31 to 90 days | from 91 to 180 days | from 181 to 365 days | over 1 year |
| 1 | 17 | 18 | 19 | 20 | 21 | 22 |
| 2013 | | | | | | |
| September | 157,937.95 | 230.00 | 153,747.80 | 260.15 | 3,700.00 | – |
| October | 508,727.87 | 55.00 | 7,375.10 | 534.00 | 763.77 | – |
| November | 104,165.80 | 96.95 | 6,840.75 | 739.00 | 96,489.10 | – |
| December | 601,010.38 | 14,154.50 | 420,290.39 | 24,897.79 | 141,667.70 | – |
| 2014 | | | | | | |
| January | 505,373.76 | – | 18,679.50 | 2,879.00 | 4,350.75 | – |
| February | 204,157.42 | 51.50 | 2,604.25 | 823.80 | 677.87 | – |
| March | 344,102.15 | 7,000.60 | 46,630.23 | 81,712.04 | 8,759.28 | – |
| April | 743,246.72 | 9,705.00 | 24,870.83 | 4,381.17 | 4,289.72 | – |
| May | 634,909.40 | 36,098.93 | 4,000.67 | 3,176.40 | 105,822.40 | – |
| June | 585,745.17 | 3,901.00 | 37,948.43 | 34,259.75 | 9,658.60 | – |
| July | 1,446,525.57 | 119,788.52 | 24,482.15 | 21,854.00 | 23,102.90 | 174,000.00 |
| August | 960,202.30 | 182,801.05 | 35,099.35 | 3,599.00 | 137,357.90 | 1,345.00 |
| September | 1,078,942.68 | 514,954.67 | 55,048.40 | 3,904.69 | 3,993.83 | – |
| October | 1,326,210.11 | 490,691.00 | 41,403.12 | 159,479.21 | 2,773.50 | 35,768.09 |
| November ⁵ | 1,372,979.72 | 411,531.45 | 141,413.10 | 27,459.00 | 47,982.00 | 32,801.00 |
| December | 2,933,341.23 | 378,745.54 | 915,814.94 | 563,143.20 | 199,488.50 | 114,534.00 |
| 2015 | | | | | | |
| January | 1,057,930.97 | 20,892.89 | 78,496.15 | 23,768.30 | 572.50 | – |

Table 2.10 (cont.)

| 1 | Collateralized loans by assets and guarantees | | | |
|-----------------------|---|-----------------------|------------------------|------------------------|
| | on auction of which for the term | | | |
| | 3 weeks ⁶ | 3 months ⁶ | 12 months ⁶ | 18 months ⁶ |
| 23 | 24 | 25 | 26 | |
| 2013 | | | | |
| September | – | – | – | – |
| October | – | 500,000.00 | – | – |
| November | – | – | – | – |
| December | – | – | – | – |
| 2014 | | | | |
| January | – | 479,464.51 | – | – |
| February | – | 200,000.00 | – | – |
| March | – | 200,000.00 | – | – |
| April | – | 700,000.00 | – | – |
| May | – | 485,811.00 | – | – |
| June | – | 499,977.39 | – | – |
| July | – | 588,302.00 | 494,995.00 | – |
| August | – | 600,000.00 | – | – |
| September | – | 501,041.09 | – | – |
| October | – | 596,095.19 | – | – |
| November ⁵ | – | 561,793.17 | – | 150,000.00 |
| December | 261,615.05 | 500,000.00 | – | – |
| 2015 | | | | |
| January | – | 934,201.13 | – | – |

Table 2.10 (cont.)

| | Collateralized loans by assets and guarantees | | | | |
|-----------------------|---|----------|-----------|-----------|----------------------------------|
| | number of announced/valid loan auctions | | | | weighted average rate, % p.a. |
| | 3 weeks | 3 months | 12 months | 18 months | |
| 1 | 27 | 28 | 29 | 30 | 31 |
| 2013 | | | | | |
| September | – | – | – | – | 6.82 |
| October | – | 1/1 | – | – | 5.78 |
| November | – | – | – | – | 7.49 |
| December | – | – | – | – | 7.14 |
| 2014 | | | | | |
| January | – | 1/1 | – | – | 5.87 |
| February | – | 1/1 | – | – | 5.89 |
| March | – | 1/1 | – | – | 8.01 |
| April | – | 1/1 | – | – | 7.35 |
| May | – | 1/1 | – | – | 8.45 |
| June | – | 1/1 | – | – | 7.81 |
| July | – | 1/1 | 1/1 | – | 8.52 |
| August | – | 1/1 | – | – | 8.86 |
| September | – | 1/1 | – | – | 8.35 |
| October | – | 1/1 | – | – | 8.91 |
| November ⁵ | – | 1/1 | – | 1/1 | 10.08 |
| December | 1/1 | 1/1 | – | – | 14.56 |
| 2015 | | | | | |
| January | – | 1/1 | – | – | 17.36 |

Table 2.10 (end)

| 1 | Collateralized loans by gold | | | | | | weighted average rate, % p.a. |
|-------------------|--|-----------------------|---------------------|----------------------|--------|-------------|----------------------------------|
| | on fixed-term rate | | | | | | |
| | total amount of loans, millions of rubles | of which for the term | | | | over 1 year | |
| from 1 to 30 days | | from 31 to 90 days | from 91 to 180 days | from 181 to 365 days | | | |
| 32 | 33 | 34 | 35 | 36 | 37 | 38 | |
| 2013 | | | | | | | |
| September | – | – | – | – | – | – | – |
| October | – | – | – | – | – | – | – |
| November | – | – | 320.00 | – | – | – | 6.50 |
| December | 447.00 | 100.00 | 347.00 | – | – | – | 6.50 |
| 2014 | | | | | | | |
| January | 320.00 | – | – | 320.00 | – | – | 7.00 |
| February | – | – | – | – | – | – | – |
| March | 244.00 | – | 180.00 | – | 64.00 | – | 8.50 |
| April | 371.00 | 201.00 | 170.00 | – | – | – | 8.50 |
| May | – | – | – | – | – | – | – |
| June | – | – | – | – | – | – | – |
| July | 254.00 | – | – | – | – | 254.00 | 9.42 |
| August | 54.00 | – | – | – | – | 54.00 | 9.50 |
| September | 380.00 | 70.00 | – | – | 310.00 | – | 9.50 |
| October | – | – | – | – | – | – | – |
| November | 395.00 | – | 395.00 | – | – | – | 11.00 |
| December | 789.00 | – | 789.00 | – | – | – | 17.48 |
| 2015 | | | | | | | |
| January | 762.20 | – | 762.20 | – | – | – | 18.50 |

¹ Since April 17, 2012 operations are suspended.

² Since February 10, 2011 operations are suspended.

³ Since February 1, 2014 operations are suspended.

⁴ Since October 1, 2010 operations are suspended.

⁵ Without taking into account specialized tools, which are used by the Bank of Russia for refunding of the credit institution.

⁶ Auctions are conducted under the floating interest rate.

Table 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

(% p.a.)

| Period of validity | Interest rate on loans, extended for the term | | | | |
|--|--|--|--|------|--|
| | from 1 to 1 095 days | | from 1 to 365 days | | |
| | secured by | | | | |
| | pledge of receivables on loans for financing investment projects | pledge of bonds, issued to finance investment projects and included into the Bank of Russia Lombard List | pledge of receivables | | mortgage under "Military mortgage" program |
| on credit agreements backed with insurance contracts of OJSC "EXIAR" | | | on interbanking credit agreements, provided by SME Bank OJSC | | |
| 05.11.2014 – 11.12.2014 | 8.00 | 8.00 | 8.00 | 5.50 | – |
| 12.12.2014 – 01.02.2015 | 9.00 | 9.00 | 9.00 | 6.50 | 10.75 |
| 02.02.2015 – | 9.00 | 9.00 | 9.00 | 6.50 | 10.75 |

Table 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

| | On deposits attracted on fixed-term rates by maturity | | | On all deposit operations attracted on fixed-term rates | On deposit operations attracted on auction rates by maturity | | | | | | | On all deposit operations attracted on auction rates | On all deposit operations |
|-------------|---|-------|----------------------|---|--|--------------------------|--------|--------|--------|--------|--------|--|---------------------------|
| | demand deposit | 1 day | 1 month ¹ | | 1 week ¹ | operations "fine-tuning" | | | | | | | |
| | | | | | | 1 day | 2 days | 3 days | 4 days | 5 days | 6 days | | |
| 2013 | | | | | | | | | | | | | |
| September | 4.50 | 4.50 | 4.50 | 4.50 | – | – | – | – | – | – | – | – | 4.50 |
| October | 4.50 | 4.50 | 4.50 | 4.50 | – | – | – | – | – | – | – | – | 4.50 |
| November | 4.50 | 4.50 | 4.50 | 4.50 | – | – | – | – | – | – | – | – | 4.50 |
| December | 4.50 | 4.50 | 4.50 | 4.50 | – | – | – | – | – | – | – | – | 4.50 |
| 2014 | | | | | | | | | | | | | |
| January | 4.50 | 4.50 | 4.50 | 4.50 | – | – | – | – | – | – | – | – | 4.50 |
| February | 4.50 | 4.50 | – | 4.50 | – | – | – | – | – | – | – | – | 4.50 |
| March | 6.00 | 6.00 | – | 6.00 | – | – | – | – | – | – | – | – | 6.00 |
| April | 6.06 | 6.11 | – | 6.11 | – | – | – | – | – | – | – | – | 6.11 |
| May | 6.50 | 6.50 | – | 6.50 | – | – | – | – | – | – | – | – | 6.50 |
| June | 6.50 | 6.50 | – | 6.50 | – | – | – | – | – | – | – | – | 6.50 |
| July | 6.56 | 6.63 | – | 6.62 | – | 7.31 | – | – | – | – | – | – | 6.62 |
| August | 7.00 | 7.00 | – | 7.00 | – | 7.48 | 7.86 | 7.52 | – | – | – | – | 7.20 |
| September | 7.00 | 7.00 | – | 7.00 | – | – | – | – | – | – | – | – | 7.00 |
| October | 7.00 | 7.00 | – | 7.00 | – | – | – | – | – | – | – | – | 7.00 |
| November | 8.50 | 8.50 | – | 8.50 | – | – | – | 9.27 | – | – | – | 9.27 | 8.56 |
| December | 14.27 | 14.92 | – | 14.91 | – | – | – | – | – | – | – | – | 14.91 |
| 2015 | | | | | | | | | | | | | |
| January | 15.98 | 16.00 | – | 16.00 | – | 16.91 | – | 16.88 | 16.91 | – | – | – | 16.29 |

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

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

| | Number of credit institutions deposited the funds with the Bank of Russia | Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia | Volume of deposited with the Bank of Russia monetary funds, millions of rubles | Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds | | | | | | | | | |
|-------------|---|---|--|--|-------|----------------------|------------------------|--------------------------|--------|--------|--------|--------|--------|
| | | | | fixed-term interest rates | | | auction interest rates | | | | | | |
| | | | | demand deposit | 1 day | 1 month ¹ | 1 week ¹ | operations "fine-tuning" | | | | | |
| | | | | | | | | 1 day | 2 days | 3 days | 4 days | 5 days | 6 days |
| 2013 | | | | | | | | | | | | | |
| September | 177 | 46 | 1,008,864.64 | 3.43 | 95.99 | 0.58 | – | – | – | – | – | – | – |
| October | 228 | 47 | 1,541,756.64 | 2.31 | 97.27 | 0.42 | – | – | – | – | – | – | – |
| November | 215 | 49 | 1,216,439.35 | 2.63 | 96.53 | 0.84 | – | – | – | – | – | – | – |
| December | 277 | 52 | 2,018,525.31 | 3.40 | 96.07 | 0.53 | – | – | – | – | – | – | – |
| 2014 | | | | | | | | | | | | | |
| January | 231 | 51 | 1,469,960.50 | 2.46 | 96.45 | 1.09 | – | – | – | – | – | – | – |
| February | 149 | 36 | 719,303.65 | 3.35 | 96.65 | – | – | – | – | – | – | – | – |
| March | 155 | 35 | 1,157,213.42 | 2.89 | 97.11 | – | – | – | – | – | – | – | – |
| April | 201 | 38 | 1,575,035.19 | 1.66 | 98.34 | – | – | – | – | – | – | – | – |
| May | 171 | 37 | 1,259,148.45 | 1.50 | 98.50 | – | – | – | – | – | – | – | – |
| June | 158 | 38 | 1,139,463.92 | 1.78 | 98.22 | – | – | – | – | – | – | – | – |
| July | 197 | 39 | 1,722,206.77 | 1.79 | 88.35 | – | – | 9.86 | – | – | – | – | – |
| August | 215 | 40 | 2,971,537.72 | 1.20 | 74.30 | – | – | 6.06 | 12.11 | 6.40 | – | – | – |
| September | 243 | 43 | 4,142,974.03 | 1.07 | 98.93 | – | – | – | – | – | – | – | – |
| October | 256 | 42 | 3,047,108.14 | 1.07 | 98.93 | – | – | – | – | – | – | – | – |
| November | 206 | 42 | 1,429,741.37 | 2.19 | 93.29 | – | – | – | – | – | – | – | – |
| December | 308 | 46 | 6,404,104.41 | 1.09 | 98.91 | – | – | – | – | – | – | – | – |
| 2015 | | | | | | | | | | | | | |
| January | 304 | 47 | 6,144,802.94 | 0.71 | 73.25 | – | – | 16.36 | – | 4.88 | 4.80 | – | – |

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

Table 2.14

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

| 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 |
|-----------------|----------------------|--|---|---|--|--|----------------------|-------------------------------|---|
| 2012 | | | | | | | | | |
| 07.06 | 1 month | 32 | 22 | 3.99 | 4.00 | 5.50 | 4.05 | 4.02 | 2.10 |
| 14.06 | 1 month | 26 | 17 | 3.18 | 4.00 | 5.50 | 4.05 | 4.02 | 1.79 |
| 21.06 | 1 month | 23 | 18 | 3.17 | 4.00 | 5.50 | 4.05 | 4.03 | 1.64 |
| 28.06 | 1 month | 31 | 21 | 7.12 | 4.00 | 5.50 | 4.05 | 4.03 | 3.93 |
| 2013 | | | | | | | | | |
| – | – | – | – | – | – | – | – | – | – |
| 2014 | | | | | | | | | |
| 09.07 | 1 day | 33 | 6 | 225.90 | 6.95 | 7.50 | 7.39 | 7.31 | 169.80 |
| 04.08 | 2 days | 39 | 12 | 402.31 | 7.44 | 8.00 | 8.00 | 7.86 | 360.00 |
| 07.08 | 1 day | 45 | 12 | 417.14 | 7.30 | 8.00 | 7.75 | 7.48 | 180.00 |
| 08.08 | 3 days | 44 | 12 | 243.73 | 7.37 | 8.00 | 7.64 | 7.52 | 190.00 |
| 07.11 | 3 days | 12 | 5 | 64.63 | 8.95 | 9.50 | 9.50 | 9.27 | 64.63 |
| 2015 | | | | | | | | | |
| 13.01 | 1 day | 15 | 4 | 114.23 | 16.47 | 17.00 | 17.00 | 16.79 | 114.23 |
| 14.01 | 1 day | 29 | 9 | 227.54 | 16.55 | 17.00 | 17.00 | 16.91 | 227.54 |
| 20.01 | 1 day | 32 | 11 | 223.33 | 16.48 | 17.00 | 17.00 | 16.94 | 223.33 |
| 21.01 | 1 day | 48 | 16 | 282.54 | 16.55 | 17.00 | 17.00 | 16.95 | 282.54 |
| 22.01 | 1 day | 44 | 15 | 288.99 | 16.50 | 17.00 | 16.95 | 16.89 | 224.39 |
| 23.01 | 3 days | 57 | 17 | 357.16 | 16.50 | 17.00 | 16.96 | 16.88 | 309.16 |
| 30.01 | 4 days | 54 | 18 | 304.65 | 16.55 | 17.00 | 17.00 | 16.90 | 304.65 |

Table 2.15

REPO Aggregates

| Date | Funds provided, millions of rubles | Weighted average duration, days | Weighted average rate, % p.a. | Debt, millions of rubles |
|-------------|---------------------------------------|------------------------------------|----------------------------------|-----------------------------|
| 2015 | | | | |
| 05.01 | 5,100.00 | 7 | 18.00 | 2,809,089.14 |
| 06.01 | 91.00 | 6 | 18.00 | 2,809,180.41 |
| 08.01 | 120.00 | 4 | 18.00 | 2,809,300.64 |
| 09.01 | 100,000.00 | 3 | 18.00 | 2,909,448.59 |
| 12.01 | 40,752.08 | 1 | 18.00 | 2,744,676.17 |
| 13.01 | 35,723.24 | 1 | 18.00 | 2,736,023.25 |
| 14.01 | 2,472,821.12 | 7 | 17.39 | 2,480,961.66 |
| 15.01 | 21,736.84 | 1 | 18.00 | 2,477,468.63 |
| 16.01 | 18,434.98 | 3 | 18.00 | 2,473,066.87 |
| 19.01 | 21,127.65 | 1 | 18.00 | 2,475,319.09 |
| 20.01 | 19,675.49 | 1 | 18.00 | 2,472,506.67 |
| 21.01 | 2,435,200.92 | 6 | 17.47 | 2,442,657.80 |
| 22.01 | 215,066.27 | 1 | 18.00 | 2,422,275.37 |
| 23.01 | 200,104.50 | 3 | 18.00 | 2,407,176.66 |
| 26.01 | 209,465.23 | 1 | 18.00 | 2,416,192.06 |
| 27.01 | 217,204.46 | 1 | 18.00 | 2,423,347.82 |
| 28.01 | 2,086,168.46 | 7 | 17.51 | 2,093,101.28 |
| 29.01 | 30,857.82 | 1 | 18.00 | 2,095,839.64 |
| 30.01 | 71,853.78 | 3 | 18.00 | 2,136,582.42 |

Table 2.16

Official Exchange Rate of U.S. Dollar Against Ruble

(rubles/U.S. dollar)

| | Days of the month | | | | | | | | | | | | | | | |
|-------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | |
| 2013 | | | | | | | | | | | | | | | | |
| January | 30.3727 | 30.3727 | 30.3727 | 30.3727 | 30.3727 | 30.3727 | 30.3727 | 30.3727 | 30.3727 | 30.4215 | 30.3650 | 30.2537 | 30.2537 | 30.2537 | 30.2607 | |
| February | 30.0161 | 29.9966 | 29.9966 | 29.9966 | 29.9251 | 30.1231 | 29.9598 | 30.0496 | 30.1575 | 30.1575 | 30.1575 | 30.1590 | 30.1713 | 30.0692 | 30.0773 | |
| March | 30.5124 | 30.6381 | 30.6381 | 30.6381 | 30.7870 | 30.6963 | 30.6214 | 30.7628 | 30.7628 | 30.7628 | 30.7628 | 30.7576 | 30.7499 | 30.7209 | 30.7769 | |
| April | 31.0834 | 31.1093 | 31.1178 | 31.3918 | 31.7203 | 31.6207 | 31.6207 | 31.6207 | 31.6144 | 31.2086 | 31.0036 | 30.8814 | 30.9308 | 30.9308 | 30.9308 | |
| May | 31.0433 | 31.0433 | 31.0433 | 31.0433 | 31.0433 | 31.0433 | 31.0839 | 31.0789 | 31.0829 | 31.0829 | 31.0829 | 31.0829 | 31.0829 | 31.3777 | 31.2778 | |
| June | 31.7979 | 31.7979 | 31.7979 | 32.0487 | 31.8344 | 31.9816 | 32.1385 | 32.2397 | 32.2397 | 32.2397 | 32.3246 | 32.3951 | 32.3951 | 32.3467 | 31.8029 | |
| July | 32.7090 | 32.8517 | 32.9475 | 33.2204 | 33.1605 | 33.2247 | 33.2247 | 33.2247 | 33.3210 | 33.0842 | 32.9112 | 32.5867 | 32.6429 | 32.6429 | 32.6429 | |
| August | 33.0330 | 32.9741 | 33.0978 | 33.0978 | 33.0978 | 32.8811 | 32.9390 | 32.9848 | 32.9401 | 32.8606 | 32.8606 | 32.8606 | 32.8910 | 33.0426 | 33.1583 | |
| September | 33.2474 | 33.2474 | 33.2522 | 33.3693 | 33.4656 | 33.3901 | 33.4338 | 33.4338 | 33.4338 | 33.3243 | 33.0600 | 32.9629 | 32.6731 | 32.7406 | 32.7406 | |
| October | 32.4839 | 32.2965 | 32.2979 | 32.1250 | 32.1005 | 32.1005 | 32.1005 | 32.2931 | 32.2984 | 32.3619 | 32.3564 | 32.2133 | 32.2133 | 32.2133 | 32.2663 | |
| November | 32.0758 | 32.1808 | 32.1808 | 32.1808 | 32.1808 | 32.3509 | 32.4511 | 32.3803 | 32.5479 | 32.5479 | 32.5479 | 32.6622 | 32.8076 | 32.8184 | 32.6874 | |
| December | 33.1916 | 33.1916 | 33.1482 | 33.2460 | 33.2632 | 33.1140 | 32.9514 | 32.9514 | 32.9514 | 32.7782 | 32.7848 | 32.7315 | 32.7518 | 32.8663 | 32.8663 | |
| 2014 | | | | | | | | | | | | | | | | |
| January | 32.6587 | 32.6587 | 32.6587 | 32.6587 | 32.6587 | 32.6587 | 32.6587 | 32.6587 | 32.6587 | 33.1547 | 33.2062 | 33.2062 | 33.2062 | 33.1204 | 33.2386 | |
| February | 35.1800 | 35.1800 | 35.1800 | 35.2347 | 35.4502 | 34.9592 | 34.7287 | 34.6044 | 34.6044 | 34.6044 | 34.7636 | 34.7964 | 34.7595 | 34.8611 | 35.2559 | |
| March | 36.1847 | 36.1847 | 36.1847 | 36.3784 | 36.3208 | 36.0849 | 36.1251 | 36.2618 | 36.2618 | 36.2618 | 36.2618 | 36.4015 | 36.4865 | 36.4566 | 36.6391 | |
| April | 35.6053 | 35.0240 | 35.2517 | 35.5154 | 35.5010 | 35.5010 | 35.5010 | 35.4679 | 35.5475 | 35.7493 | 35.5581 | 35.6239 | 35.6239 | 35.6239 | 35.9890 | |
| May | 35.7227 | 35.7227 | 35.7227 | 35.7227 | 35.7227 | 35.8381 | 35.6550 | 35.4971 | 35.0343 | 35.0343 | 35.0343 | 35.0343 | 35.2091 | 34.8789 | 34.7090 | |
| June | 34.7352 | 34.7352 | 34.8887 | 35.0115 | 35.1398 | 34.9043 | 34.6573 | 34.6573 | 34.6573 | 34.3303 | 34.3681 | 34.3227 | 34.3227 | 34.3227 | 34.3227 | |
| July | 33.8434 | 34.2275 | 34.2496 | 34.1949 | 34.3236 | 34.3236 | 34.3236 | 34.5691 | 34.4258 | 34.0758 | 33.8353 | 34.0582 | 34.0582 | 34.0582 | 34.3135 | |
| August | 35.4438 | 35.7272 | 35.7272 | 35.7272 | 35.6605 | 35.7987 | 36.1102 | 36.2496 | 36.4461 | 36.4461 | 36.4461 | 36.0475 | 36.0890 | 36.2222 | 36.0395 | |
| September | 36.9316 | 37.2945 | 37.3480 | 37.3183 | 36.8038 | 36.9219 | 36.9219 | 36.9219 | 37.0866 | 37.0261 | 37.1693 | 37.3758 | 37.6545 | 37.6545 | 37.6545 | |
| October | 39.3836 | 39.6604 | 39.5474 | 39.6980 | 39.6980 | 39.6980 | 39.9820 | 39.7417 | 39.9819 | 39.9800 | 40.2125 | 40.2125 | 40.2125 | 40.3251 | 40.5304 | |
| November | 41.9627 | 41.9627 | 41.9627 | 41.9627 | 41.9627 | 44.3993 | 45.1854 | 47.8774 | 47.8774 | 47.8774 | 45.8926 | 45.9520 | 46.3379 | 46.1233 | 47.3920 | |
| December | 49.3220 | 51.8068 | 50.7678 | 54.3821 | 52.6932 | 53.1088 | 53.1088 | 53.1088 | 53.3079 | 54.2116 | 54.2758 | 54.7932 | 56.8919 | 56.8919 | 56.8919 | |
| 2015 | | | | | | | | | | | | | | | | |
| January | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 56.2376 | 62.7363 | 64.8425 | 66.0983 |

Table 2.16 (end)
(rubles/U.S. dollar)

| | Days of the month | | | | | | | | | | | | | | | | |
|-------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | |
| 2013 | | | | | | | | | | | | | | | | | |
| January | 30.2556 | 30.3399 | 30.3431 | 30.2065 | 30.2065 | 30.2065 | 30.2970 | 30.1950 | 30.2292 | 30.1648 | 30.0451 | 30.0451 | 30.0451 | 30.0782 | 30.1513 | 30.0277 | |
| February | 30.1139 | 30.1139 | 30.1139 | 30.1258 | 30.1277 | 30.0502 | 30.2337 | 30.3596 | 30.3596 | 30.3596 | 30.3368 | 30.5889 | 30.6202 | – | – | – | |
| March | 30.7196 | 30.7196 | 30.7196 | 30.8908 | 30.8285 | 30.9446 | 30.8923 | 30.9325 | 30.9325 | 30.9325 | 30.7585 | 30.8734 | 30.8630 | 30.9962 | 31.0834 | 31.0834 | |
| April | 31.3051 | 31.4512 | 31.2320 | 31.7151 | 31.4605 | 31.4605 | 31.4605 | 31.5664 | 31.6414 | 31.5917 | 31.3169 | 31.2196 | 31.2196 | 31.2196 | 31.2559 | – | |
| May | 31.4281 | 31.4166 | 31.3931 | 31.3931 | 31.3931 | 31.3406 | 31.1770 | 31.2280 | 31.4711 | 31.3164 | 31.3164 | 31.3164 | 31.3025 | 31.3784 | 31.5203 | 31.5893 | |
| June | 31.8029 | 31.8029 | 31.6790 | 31.8824 | 32.1201 | 32.7041 | 32.7433 | 32.7433 | 32.7433 | 32.9097 | 32.7140 | 32.8876 | 32.8766 | 32.7090 | 32.7090 | – | |
| July | 32.6220 | 32.5417 | 32.4526 | 32.3998 | 32.4288 | 32.4288 | 32.4288 | 32.3236 | 32.3106 | 32.3462 | 32.5376 | 32.6371 | 32.6371 | 32.6371 | 32.8556 | 32.8901 | |
| August | 33.0004 | 32.9421 | 32.9421 | 32.9421 | 32.9226 | 33.0006 | 32.9737 | 33.1908 | 33.0552 | 33.0552 | 33.0552 | 32.9564 | 33.1224 | 33.1798 | 33.1783 | 33.2474 | |
| September | 32.7406 | 32.2907 | 32.3237 | 32.2450 | 31.5892 | 31.7326 | 31.7326 | 31.7326 | 31.9106 | 31.8167 | 31.9343 | 32.1736 | 32.3451 | 32.3451 | 32.3451 | – | |
| October | 32.2676 | 32.2561 | 32.0816 | 31.8460 | 31.8460 | 31.8460 | 31.9013 | 31.9346 | 31.7448 | 31.6618 | 31.6775 | 31.6775 | 31.6775 | 31.8119 | 31.9445 | 32.0613 | |
| November | 32.6807 | 32.6807 | 32.6807 | 32.5658 | 32.6098 | 32.7417 | 33.0180 | 32.9055 | 32.9055 | 32.9055 | 32.7733 | 32.9879 | 33.0041 | 33.1332 | 33.1916 | – | |
| December | 32.8663 | 32.8658 | 32.8646 | 32.9404 | 32.9527 | 32.9798 | 32.9798 | 32.9798 | 32.9798 | 32.9506 | 32.6284 | 32.6487 | 32.6710 | 32.6282 | 32.6282 | 32.7292 | |
| 2014 | | | | | | | | | | | | | | | | | |
| January | 33.3562 | 33.4013 | 33.4343 | 33.4343 | 33.4343 | 33.6429 | 33.8161 | 33.8688 | 34.0334 | 34.2600 | 34.2600 | 34.2600 | 34.7093 | 34.6250 | 34.5633 | 35.2448 | |
| February | 35.2559 | 35.2559 | 35.0976 | 35.2386 | 35.5857 | 35.7670 | 35.6828 | 35.6828 | 35.6828 | 35.5112 | 35.5669 | 35.7872 | 36.0501 | – | – | – | |
| March | 36.6391 | 36.6391 | 36.6505 | 36.4487 | 36.2070 | 36.1081 | 36.4022 | 36.4022 | 36.4022 | 36.1663 | 35.9316 | 35.4494 | 35.5810 | 35.6871 | 35.6871 | 35.6871 | |
| April | 35.9635 | 36.0813 | 35.9287 | 35.5389 | 35.5389 | 35.5389 | 35.6688 | 35.6785 | 35.6625 | 35.6830 | 35.9289 | 35.9289 | 35.9289 | 36.0245 | 35.6983 | – | |
| May | 34.7005 | 34.7794 | 34.7794 | 34.7794 | 34.7394 | 34.6007 | 34.5078 | 34.2802 | 34.3139 | 34.3139 | 34.3139 | 34.0771 | 34.2571 | 34.4895 | 34.6481 | 34.7352 | |
| June | 34.3227 | 34.5654 | 34.8095 | 34.8232 | 34.3025 | 34.4190 | 34.4190 | 34.4190 | 34.2797 | 33.9812 | 33.9070 | 33.7508 | 33.6306 | 33.6306 | 33.6306 | – | |
| July | 34.3723 | 34.3853 | 34.7998 | 35.1627 | 35.1627 | 35.1627 | 35.0900 | 35.0387 | 34.8101 | 35.0786 | 35.0535 | 35.0535 | 35.0535 | 35.3457 | 35.6339 | 35.7271 | |
| August | 36.0014 | 36.0014 | 36.0014 | 36.0294 | 36.1094 | 36.2240 | 36.3317 | 36.0027 | 36.0027 | 36.0027 | 36.1201 | 36.1358 | 36.1397 | 36.3053 | 36.9316 | 36.9316 | |
| September | 37.9861 | 38.7058 | 38.3724 | 38.4209 | 38.4134 | 38.4134 | 38.4134 | 38.5782 | 38.6672 | 38.3830 | 38.3007 | 38.7243 | 38.7243 | 38.7243 | 39.3866 | – | |
| October | 40.9416 | 40.7457 | 41.0450 | 41.0450 | 41.0450 | 40.8815 | 41.0501 | 40.9671 | 41.4958 | 41.8101 | 41.8101 | 41.8101 | 41.8101 | 41.9497 | 42.3934 | 42.6525 | 43.3943 |
| November | 47.3920 | 47.3920 | 47.3329 | 46.9797 | 47.0294 | 46.7047 | 45.7926 | 45.7926 | 45.7926 | 44.7852 | 44.9758 | 46.4244 | 47.6629 | 49.3220 | 49.3220 | – | |
| December | 58.3461 | 61.1512 | 67.7851 | 59.6029 | 60.6825 | 60.6825 | 60.6825 | 56.4940 | 54.5687 | 54.4913 | 52.6159 | 52.0343 | 52.0343 | 52.0343 | 56.6801 | 56.2584 | |
| 2015 | | | | | | | | | | | | | | | | | |
| January | 64.8337 | 65.1738 | 65.1738 | 65.1738 | 64.9732 | 64.9862 | 65.5558 | 65.4000 | 63.3930 | 63.3930 | 63.3930 | 65.5937 | 67.8153 | 67.1506 | 68.7303 | 68.9291 | |

Table 2.17

Official Exchange Rate of Euro Against Ruble

(rubles/euro)

| | Days of the month | | | | | | | | | | | | | | |
|-------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 2013 | | | | | | | | | | | | | | | |
| January | 40.2286 | 40.2286 | 40.2286 | 40.2286 | 40.2286 | 40.2286 | 40.2286 | 40.2286 | 40.2286 | 39.8096 | 39.6385 | 40.1104 | 40.1104 | 40.1104 | 40.5009 |
| February | 40.7138 | 40.8674 | 40.8674 | 40.8674 | 40.7789 | 40.6029 | 40.6435 | 40.6691 | 40.4171 | 40.4171 | 40.4171 | 40.3618 | 40.3873 | 40.4280 | 40.3698 |
| March | 40.1024 | 40.0563 | 40.0563 | 40.0563 | 40.0293 | 40.0126 | 40.0007 | 39.9732 | 39.9732 | 39.9732 | 39.9732 | 40.0187 | 40.0364 | 40.0631 | 39.8715 |
| April | 39.8023 | 39.8168 | 40.0113 | 40.1752 | 40.7035 | 40.8413 | 40.8413 | 40.8413 | 41.0481 | 40.6523 | 40.5930 | 40.3651 | 40.5132 | 40.5132 | 40.5132 |
| May | 40.6264 | 40.6264 | 40.6264 | 40.6264 | 40.6264 | 40.6264 | 40.7386 | 40.6450 | 40.7404 | 40.7404 | 40.7404 | 40.7404 | 40.7404 | 40.7345 | 40.6768 |
| June | 41.4486 | 41.4486 | 41.4486 | 41.7274 | 41.6076 | 41.8447 | 42.1464 | 42.7176 | 42.7176 | 42.7176 | 42.6426 | 42.9753 | 42.9753 | 43.2443 | 42.4442 |
| July | 42.7180 | 42.8025 | 43.0525 | 43.0736 | 43.0954 | 42.8399 | 42.8399 | 42.8399 | 42.7342 | 42.6389 | 42.1033 | 42.6234 | 42.6643 | 42.6643 | 42.6643 |
| August | 43.7786 | 43.7270 | 43.7387 | 43.7387 | 43.7387 | 43.6628 | 43.6574 | 43.8764 | 43.9717 | 43.9806 | 43.9806 | 43.9806 | 43.8305 | 43.9665 | 43.9845 |
| September | 44.0129 | 44.0129 | 43.9561 | 43.9540 | 44.0742 | 43.9814 | 43.8919 | 43.8919 | 43.8919 | 43.9014 | 43.8607 | 43.6824 | 43.4748 | 43.4664 | 43.4664 |
| October | 43.8143 | 43.8005 | 43.6603 | 43.6932 | 43.7337 | 43.7337 | 43.7337 | 43.8314 | 43.8225 | 43.8471 | 43.6844 | 43.6039 | 43.6039 | 43.6039 | 43.7660 |
| November | 43.9406 | 43.6179 | 43.6179 | 43.6179 | 43.6179 | 43.6672 | 43.8220 | 43.7879 | 43.6305 | 43.6305 | 43.6305 | 43.6563 | 43.9228 | 44.1046 | 44.0201 |
| December | 45.1870 | 45.1870 | 45.0882 | 45.0417 | 45.1748 | 45.1013 | 45.0116 | 45.0116 | 45.0116 | 44.9127 | 45.0758 | 45.0418 | 45.1549 | 45.1944 | 45.1944 |
| 2014 | | | | | | | | | | | | | | | |
| January | 45.0559 | 45.0559 | 45.0559 | 45.0559 | 45.0559 | 45.0559 | 45.0559 | 45.0559 | 45.0559 | 45.0672 | 45.2069 | 45.2069 | 45.2069 | 45.2855 | 45.4139 |
| February | 47.6408 | 47.6408 | 47.6408 | 47.5351 | 47.9535 | 47.2159 | 46.9497 | 47.0205 | 47.0205 | 47.0205 | 47.3758 | 47.5319 | 47.4154 | 47.4913 | 48.2618 |
| March | 49.5839 | 49.5839 | 49.5839 | 50.1513 | 49.9520 | 49.5446 | 49.5925 | 50.2625 | 50.2625 | 50.2625 | 50.2625 | 50.4707 | 50.5593 | 50.8096 | 50.7635 |
| April | 48.9680 | 48.2596 | 48.6826 | 48.8834 | 48.6435 | 48.6435 | 48.6435 | 48.6159 | 48.8600 | 49.2911 | 49.2266 | 49.4994 | 49.4994 | 49.4994 | 49.8232 |
| May | 49.3188 | 49.3188 | 49.3188 | 49.3188 | 49.3188 | 49.7361 | 49.5070 | 49.4120 | 48.7642 | 48.7642 | 48.7642 | 48.7642 | 48.4759 | 48.0073 | 47.6173 |
| June | 47.2677 | 47.2677 | 47.5463 | 47.6296 | 47.8253 | 47.4908 | 47.3211 | 47.3211 | 47.3211 | 46.8746 | 46.7269 | 46.4764 | 46.4764 | 46.4764 | 46.4764 |
| July | 46.1827 | 46.8335 | 46.8398 | 46.6863 | 46.6870 | 46.6870 | 46.6870 | 46.9448 | 46.8122 | 46.4146 | 46.1649 | 46.3328 | 46.3328 | 46.3328 | 46.6835 |
| August | 47.4699 | 47.8244 | 47.8244 | 47.8244 | 47.8671 | 48.0490 | 48.2432 | 48.4947 | 48.7722 | 48.7722 | 48.7722 | 48.2856 | 48.2402 | 48.4110 | 48.1416 |
| September | 48.6315 | 48.9677 | 49.0193 | 49.0213 | 48.3786 | 47.7806 | 47.7806 | 47.7806 | 47.9789 | 47.7118 | 48.0636 | 48.2484 | 48.6647 | 48.6647 | 48.6647 |
| October | 49.9817 | 50.0554 | 49.9484 | 50.2021 | 50.2021 | 50.2021 | 50.0775 | 50.2017 | 50.5091 | 50.9585 | 51.0538 | 51.0538 | 51.0538 | 51.0798 | 51.5141 |
| November | 52.7219 | 52.7219 | 52.7219 | 52.7219 | 52.7219 | 55.6234 | 56.5450 | 59.3153 | 59.3153 | 59.3153 | 57.2418 | 57.0494 | 57.8575 | 57.4235 | 58.9793 |
| December | 61.4108 | 64.4425 | 63.2414 | 67.2652 | 64.8443 | 65.7168 | 65.7168 | 65.7168 | 65.4248 | 66.8809 | 67.1989 | 68.2942 | 70.5289 | 70.5289 | 70.5289 |
| 2015 | | | | | | | | | | | | | | | |
| January | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 68.3681 | 74.3551 | 77.9629 |

Table 2.17 (end)

(rubles/euro)

| | Days of the month | | | | | | | | | | | | | | | |
|-------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| 2013 | | | | | | | | | | | | | | | | |
| January | 40.4003 | 40.3096 | 40.3472 | 40.4314 | 40.4314 | 40.4314 | 40.3617 | 40.3194 | 40.2200 | 40.2036 | 40.2364 | 40.2364 | 40.2364 | 40.4552 | 40.5414 | 40.5134 |
| February | 40.2713 | 40.2713 | 40.2713 | 40.1969 | 40.2265 | 40.3394 | 40.0748 | 40.1111 | 40.1111 | 40.1111 | 40.0810 | 39.9216 | 40.0420 | – | – | – |
| March | 40.0123 | 40.0123 | 40.0123 | 39.8491 | 39.9075 | 39.8752 | 39.9746 | 39.9060 | 39.9060 | 39.9060 | 40.0845 | 39.7526 | 39.6559 | 39.6627 | 39.8023 | 39.8023 |
| April | 40.9283 | 41.1193 | 41.1544 | 41.3787 | 41.1157 | 41.1157 | 41.1157 | 41.2352 | 41.3142 | 41.0629 | 40.8498 | 40.6635 | 40.6635 | 40.6635 | 40.8358 | – |
| May | 40.5517 | 40.4175 | 40.3747 | 40.3747 | 40.3747 | 40.2633 | 40.1903 | 40.3372 | 40.4026 | 40.5140 | 40.5140 | 40.5140 | 40.4867 | 40.5189 | 40.5666 | 40.9650 |
| June | 42.4442 | 42.4442 | 42.2249 | 42.5216 | 43.0409 | 43.3526 | 43.3489 | 43.3489 | 43.3489 | 43.1018 | 42.9698 | 42.9841 | 42.8349 | 42.7180 | 42.7180 | – |
| July | 42.6076 | 42.5906 | 42.6232 | 42.4437 | 42.5920 | 42.5920 | 42.5920 | 42.5088 | 42.6209 | 42.7229 | 42.9919 | 43.3421 | 43.3421 | 43.3421 | 43.6060 | 43.6090 |
| August | 43.8509 | 43.9382 | 43.9382 | 43.9382 | 43.8628 | 44.0294 | 44.2144 | 44.2765 | 44.1022 | 44.1022 | 44.1022 | 44.0891 | 44.2714 | 44.3879 | 44.0840 | 44.0129 |
| September | 43.4664 | 43.1597 | 43.1457 | 43.0761 | 42.7465 | 42.9501 | 42.9501 | 42.9501 | 43.2038 | 42.9653 | 43.0251 | 43.4987 | 43.6497 | 43.6497 | 43.6497 | – |
| October | 43.7645 | 43.6102 | 43.5123 | 43.5590 | 43.5590 | 43.5590 | 43.6378 | 43.6610 | 43.7126 | 43.7249 | 43.7625 | 43.7625 | 43.7625 | 43.9036 | 44.0323 | 44.0586 |
| November | 43.9751 | 43.9751 | 43.9751 | 43.9541 | 44.0624 | 44.3421 | 44.3300 | 44.3533 | 44.3533 | 44.3533 | 44.3685 | 44.6392 | 44.8262 | 44.9949 | 45.1870 | – |
| December | 45.1944 | 45.2135 | 45.2644 | 45.3688 | 45.0628 | 44.9680 | 44.9680 | 44.9680 | 45.0863 | 44.6520 | 44.6438 | 44.7005 | 44.8736 | 44.8736 | 44.8736 | 44.9699 |
| 2014 | | | | | | | | | | | | | | | | |
| January | 45.4878 | 45.4926 | 45.5175 | 45.5175 | 45.5175 | 45.5424 | 45.8242 | 45.9125 | 46.1050 | 46.8985 | 46.8985 | 46.8985 | 47.4962 | 47.3739 | 47.2238 | 48.0951 |
| February | 48.2618 | 48.2618 | 48.1188 | 48.3086 | 48.9730 | 49.1975 | 48.9497 | 48.9497 | 48.9497 | 48.7959 | 48.8654 | 49.1823 | 49.3454 | – | – | – |
| March | 50.7635 | 50.7635 | 50.9442 | 50.7621 | 50.4146 | 49.9628 | 50.1804 | 50.1804 | 50.1804 | 49.9167 | 49.7042 | 48.9521 | 49.0484 | 49.0519 | 49.0519 | 49.0519 |
| April | 49.6836 | 49.8860 | 49.7289 | 49.1041 | 49.1041 | 49.1041 | 49.2978 | 49.2185 | 49.2820 | 49.3175 | 49.6969 | 49.6969 | 49.6969 | 49.8219 | 49.5064 | – |
| May | 47.5674 | 47.6999 | 47.6999 | 47.6999 | 47.6416 | 47.3995 | 47.3171 | 46.8507 | 46.8350 | 46.8350 | 46.8350 | 46.4266 | 46.7712 | 47.0161 | 47.1145 | 47.2677 |
| June | 46.4764 | 46.8085 | 47.2121 | 47.1715 | 46.6960 | 46.8821 | 46.8821 | 46.8821 | 46.6478 | 46.2212 | 46.1576 | 46.0226 | 45.8251 | 45.8251 | 45.8251 | – |
| July | 46.7910 | 46.6299 | 47.0702 | 47.5505 | 47.5505 | 47.5505 | 47.5048 | 47.3758 | 46.8718 | 47.1702 | 47.2206 | 47.2206 | 47.2206 | 47.4799 | 47.8635 | 47.8958 |
| August | 48.1231 | 48.1231 | 48.1231 | 48.2398 | 48.2133 | 48.1924 | 48.1686 | 47.8548 | 47.8548 | 47.8548 | 47.6641 | 47.7282 | 47.6177 | 47.9520 | 48.6315 | 48.6315 |
| September | 49.1958 | 50.0582 | 49.6923 | 49.4592 | 49.5379 | 49.5379 | 49.5379 | 49.6193 | 49.6912 | 49.3145 | 48.8449 | 49.3386 | 49.3386 | 49.3386 | 49.9540 | – |
| October | 51.7829 | 52.1504 | 52.5253 | 52.5253 | 52.5253 | 52.1198 | 52.6468 | 52.1388 | 52.4424 | 52.9065 | 52.9065 | 52.9065 | 53.2342 | 53.8693 | 54.3393 | 54.6378 |
| November | 58.9793 | 58.9793 | 59.3081 | 58.6448 | 58.9090 | 58.5817 | 57.4377 | 57.4377 | 57.4377 | 55.5336 | 55.8779 | 57.9052 | 59.6215 | 61.4108 | 61.4108 | – |
| December | 72.6642 | 76.1516 | 84.5890 | 73.3414 | 74.5727 | 74.5727 | 74.5727 | 69.2503 | 66.7539 | 66.4031 | 64.3177 | 63.5131 | 63.5131 | 63.5131 | 69.0590 | 68.3427 |
| 2015 | | | | | | | | | | | | | | | | |
| January | 76.3352 | 75.8623 | 75.8623 | 75.8623 | 75.1740 | 75.2735 | 75.8218 | 75.7724 | 71.9067 | 71.9067 | 71.9067 | 73.5633 | 76.2922 | 76.2629 | 77.5690 | 78.1105 |

Table 2.19

Monthly Average Official Rates: Rubles per U.S. Dollar

(rubles/U.S. 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 | 1.4 | 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 | 4.68 | 4.76 | 4.83 | 4.9 | 4.97 | 5.05 | 5.15 | 5.28 | 5.37 | 5.43 | 5.48 | 5.54 |
| 1997 | 5.6 | 5.65 | 5.7 | 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 | 31.69 | 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 | | | | | | | | | | | |

Table 2.20

Reference Prices of Precious Metals

(rubles per gram)

| Date of quotes | Gold | Silver | Platinum | Palladium |
|----------------|----------|--------|----------|-----------|
| 2015 | | | | |
| 01.01 | 2,168.34 | 28.55 | 2,187.78 | 1,442.85 |
| 13.01 | 2,464.80 | 32.76 | 2,489.00 | 1,623.70 |
| 14.01 | 2,582.98 | 34.44 | 2,591.32 | 1,688.63 |
| 15.01 | 2,611.23 | 36.13 | 2,613.88 | 1,676.71 |
| 16.01 | 2,574.82 | 34.69 | 2,578.47 | 1,607.11 |
| 17.01 | 2,636.52 | 35.87 | 2,633.90 | 1,619.73 |
| 20.01 | 2,664.44 | 35.34 | 2,642.50 | 1,589.68 |
| 21.01 | 2,699.97 | 36.88 | 2,649.30 | 1,604.62 |
| 22.01 | 2,735.75 | 37.52 | 2,699.92 | 1,639.76 |
| 23.01 | 2,706.12 | 38.31 | 2,685.09 | 1,608.53 |
| 24.01 | 2,636.32 | 36.85 | 2,602.69 | 1,579.55 |
| 27.01 | 2,705.17 | 38.44 | 2,638.21 | 1,617.51 |
| 28.01 | 2,788.62 | 38.87 | 2,740.65 | 1,707.18 |
| 29.01 | 2,778.56 | 38.58 | 2,726.74 | 1,699.09 |
| 30.01 | 2,818.51 | 39.80 | 2,746.69 | 1,745.69 |
| 31.01 | 2,800.07 | 38.63 | 2,725.83 | 1,735.22 |

3. FINANCIAL MARKETS

3.1. Interbank Money Market

Table 3.1.1

Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

| | Moscow Interbank Bid Rates (MIBID) | | | | | | Moscow Interbank Offered Rates (MIBOR) | | | | | |
|-------------|------------------------------------|-------------|--------------|---------------|----------------|--------------------|--|-------------|--------------|---------------|----------------|--------------------|
| | 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 |
| 2013 | | | | | | | | | | | | |
| July | 5.59 | 5.73 | 5.93 | 6.44 | 6.90 | 7.21 | 6.20 | 6.42 | 6.80 | 7.33 | 7.79 | 8.26 |
| August | 5.59 | 5.70 | 5.89 | 6.37 | 6.83 | 7.18 | 6.20 | 6.39 | 6.72 | 7.23 | 7.66 | 8.19 |
| September | 5.66 | 5.76 | 5.96 | 6.36 | 6.84 | 7.18 | 6.26 | 6.42 | 6.71 | 7.25 | 7.67 | 8.18 |
| October | 5.58 | 5.71 | 5.91 | 6.32 | 6.81 | 7.13 | 6.18 | 6.40 | 6.72 | 7.20 | 7.68 | 8.14 |
| November | 5.68 | 5.80 | 6.01 | 6.37 | 6.82 | 7.19 | 6.26 | 6.45 | 6.75 | 7.26 | 7.66 | 8.20 |
| December | 5.98 | 6.01 | 6.19 | 6.46 | 6.92 | 7.21 | 6.56 | 6.66 | 6.93 | 7.26 | 7.85 | 8.23 |
| 2014 | | | | | | | | | | | | |
| January | 5.64 | 5.81 | 6.02 | 6.42 | 6.86 | 7.15 | 6.27 | 6.51 | 6.86 | 7.30 | 7.87 | 8.18 |
| February | 5.60 | 5.80 | 6.12 | 6.47 | 6.88 | 7.21 | 6.23 | 6.48 | 6.86 | 7.36 | 7.89 | 8.21 |
| March | 6.98 | 7.15 | 7.51 | 7.65 | 7.97 | 8.25 | 7.72 | 7.89 | 8.18 | 8.54 | 9.02 | 9.34 |
| April | 7.23 | 7.44 | 7.80 | 8.04 | 8.42 | 8.71 | 7.98 | 8.17 | 8.61 | 8.99 | 9.47 | 9.89 |
| May | 7.68 | 7.93 | 8.38 | 8.64 | 8.97 | 9.25 | 8.43 | 8.68 | 9.13 | 9.49 | 9.95 | 10.33 |
| June | 7.61 | 7.84 | 8.31 | 8.54 | 8.92 | 9.17 | 8.33 | 8.56 | 9.07 | 9.44 | 9.87 | 10.12 |
| July | 7.73 | 7.94 | 8.30 | 8.71 | 9.07 | 9.30 | 8.36 | 8.63 | 9.14 | 9.54 | 9.97 | 10.32 |
| August | 7.55 | 7.83 | 8.39 | 8.94 | 9.37 | 9.60 | 8.18 | 8.54 | 9.24 | 9.78 | 10.29 | 10.60 |
| September | 7.55 | 7.87 | 8.46 | 8.96 | 9.40 | 9.62 | 8.17 | 8.54 | 9.18 | 9.85 | 10.28 | 10.60 |
| October | 7.73 | 8.06 | 8.66 | 9.05 | 9.55 | 9.76 | 8.38 | 8.71 | 9.35 | 9.96 | 10.49 | 10.89 |
| November | 9.35 | 9.60 | 10.15 | 10.35 | 10.72 | 10.97 | 10.08 | 10.32 | 10.90 | 11.40 | 11.92 | 12.45 |
| December | 12.90 | 13.55 | 14.62 | 15.26 | 14.77 | 15.35 | 15.08 | 15.69 | 16.94 | 18.26 | 17.81 | 19.02 |
| 2015 | | | | | | | | | | | | |
| January | 16.15 | 16.87 | 17.94 | 18.97 | 18.92 | 18.79 | 18.32 | 19.41 | 21.49 | 23.25 | 23.34 | 23.63 |

Table 3.1.2

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

(% p.a. for ruble credits)

| | Moscow Interbank Actual Credit Rates (MIACR) | | | | | | Moscow Interbank Actual Credit Rates (MIACR-IG) | | | | | | Moscow Interbank Actual Credit Rates (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 |
| 2013 | | | | | | | | | | | | | | | | | | |
| July | 6.08 | 6.56 | 6.92 | 7.34 | 7.90 | 8.06 | 5.94 | 6.19 | 6.17 | 6.79 | 6.75 | 7.50 | 6.03 | 6.79 | 7.05 | 8.00 | 7.30 | – |
| August | 6.11 | 6.42 | 7.30 | 7.27 | 7.83 | 7.41 | 5.97 | 6.01 | 6.21 | 6.73 | 6.58 | 7.50 | 6.09 | 6.65 | 7.17 | 8.07 | 7.75 | 7.20 |
| September | 6.25 | 6.55 | 6.56 | 8.10 | 7.71 | 7.54 | 6.14 | 6.04 | 6.32 | 6.69 | 7.53 | – | 6.24 | 6.90 | 7.66 | 7.77 | – | 7.17 |
| October | 6.06 | 6.48 | 6.81 | 7.18 | 7.35 | 9.66 | 5.93 | 5.93 | 6.21 | 6.41 | 6.84 | 7.35 | 6.02 | 6.88 | 7.03 | 8.00 | – | – |
| November | 6.20 | 6.54 | 7.13 | 7.17 | 7.45 | 8.02 | 6.07 | 5.82 | 6.38 | 6.44 | 6.50 | – | 6.19 | 6.54 | 7.29 | 8.13 | 7.25 | 7.21 |
| December | 6.40 | 6.55 | 6.89 | 7.73 | 8.61 | 8.57 | 6.33 | 6.13 | 6.52 | 6.87 | – | 8.00 | 6.59 | 7.11 | 7.17 | 7.75 | – | 7.23 |
| 2014 | | | | | | | | | | | | | | | | | | |
| January | 6.06 | 6.73 | 7.02 | 7.14 | 7.61 | 8.12 | 6.02 | 6.06 | 6.00 | 6.53 | 7.10 | 7.25 | 6.05 | 6.82 | 9.08 | 7.30 | – | – |
| February | 5.99 | 6.45 | 7.12 | 7.41 | 7.99 | 7.59 | 5.96 | 6.03 | 6.62 | 7.08 | – | 8.02 | 6.04 | 6.51 | 7.25 | 9.10 | – | – |
| March | 7.85 | 8.24 | 8.49 | 8.59 | 8.44 | 9.36 | 7.75 | 7.94 | 7.53 | 7.52 | 8.45 | 8.33 | 7.97 | 8.28 | 8.00 | 9.08 | – | – |
| April | 7.87 | 8.50 | 8.67 | 10.10 | 9.53 | 9.11 | 7.80 | 8.14 | 8.27 | 9.33 | – | 9.00 | 8.00 | 9.91 | 9.61 | 9.40 | – | – |
| May | 8.21 | 8.65 | 9.11 | 9.64 | 10.32 | 8.67 | 8.11 | 8.33 | 8.98 | 9.29 | 9.64 | 9.94 | 8.38 | 10.65 | 9.35 | 11.26 | – | – |
| June | 8.23 | 8.58 | 9.10 | 9.63 | 10.43 | 4.05 | 8.12 | 8.39 | 8.97 | 9.25 | 9.87 | – | 8.41 | 10.03 | 9.55 | 9.16 | 11.00 | – |
| July | 8.17 | 8.83 | 8.94 | 9.91 | 10.12 | 9.54 | 8.09 | 8.52 | 8.93 | 9.18 | 9.50 | 9.64 | 8.39 | 10.99 | 9.69 | 9.18 | 12.00 | – |
| August | 7.88 | 8.35 | 9.24 | 10.45 | 9.38 | 10.82 | 7.87 | 8.35 | 8.93 | 9.56 | 10.30 | – | 8.18 | 12.40 | 11.17 | 10.68 | 12.00 | – |
| September | 7.95 | 8.42 | 8.96 | 10.19 | 10.73 | 11.22 | 7.95 | 8.31 | 8.99 | 9.62 | – | – | 8.18 | 11.27 | 11.21 | 10.34 | 11.76 | – |
| October | 8.24 | 8.61 | 9.18 | 10.56 | 11.79 | 11.42 | 8.22 | 8.52 | 9.00 | 9.68 | 10.25 | – | 8.48 | 10.62 | 11.76 | 12.07 | – | – |
| November | 10.21 | 10.51 | 10.94 | 11.49 | 12.29 | 13.32 | 10.18 | 10.50 | 10.84 | 11.58 | 12.55 | – | 10.54 | 12.16 | 12.96 | 11.28 | – | – |
| December | 15.47 | 16.73 | 16.68 | 16.87 | 15.22 | 16.95 | 15.48 | 16.73 | 17.00 | 21.86 | 24.90 | 19.69 | 16.45 | 15.60 | 18.23 | 18.02 | 25.00 | 18.00 |
| 2015 | | | | | | | | | | | | | | | | | | |
| January | 16.96 | 17.44 | 19.97 | 21.91 | 15.98 | – | 16.94 | 17.66 | 20.27 | 21.25 | – | – | 17.17 | 19.92 | 21.04 | – | 18.00 | – |

Table 3.1.3

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR)

(% p.a. for ruble credits)

| Date | Moscow Interbank Bid Rates (MIBID) | | | | | | Moscow Interbank Offered Rates (MIBOR) | | | | | | |
|-------------|------------------------------------|-------------|--------------|---------------|----------------|--------------------|--|-------------|--------------|---------------|----------------|--------------------|--|
| | 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 | |
| 2015 | | | | | | | | | | | | | |
| 12.01 | 15.94 | 16.85 | 18.26 | 19.33 | 18.27 | 18.42 | 19.26 | 20.53 | 22.25 | 24.44 | 23.62 | 24.51 | |
| 13.01 | 16.25 | 17.16 | 18.04 | 19.16 | 19.03 | 19.11 | 19.12 | 20.35 | 22.40 | 23.77 | 23.85 | 24.41 | |
| 14.01 | 15.95 | 16.77 | 18.57 | 19.24 | 18.75 | 18.90 | 18.28 | 19.48 | 21.34 | 23.72 | 23.03 | 24.01 | |
| 15.01 | 16.13 | 16.98 | 18.43 | 19.44 | 19.26 | 18.79 | 18.29 | 19.44 | 21.43 | 23.79 | 23.65 | 23.93 | |
| 16.01 | 16.17 | 16.87 | 18.27 | 19.16 | 19.17 | 18.94 | 18.46 | 19.33 | 21.52 | 23.49 | 23.61 | 23.88 | |
| 19.01 | 16.04 | 16.67 | 17.64 | 18.85 | 18.89 | 18.59 | 18.27 | 19.12 | 21.24 | 22.91 | 23.01 | 23.42 | |
| 20.01 | 16.09 | 16.90 | 18.02 | 19.24 | 19.26 | 18.88 | 18.41 | 19.35 | 21.43 | 23.56 | 23.68 | 23.70 | |
| 21.01 | 16.03 | 16.91 | 17.69 | 18.76 | 18.87 | 18.80 | 18.11 | 19.46 | 21.42 | 23.60 | 23.48 | 23.66 | |
| 22.01 | 16.25 | 16.95 | 17.81 | 19.07 | 19.22 | 18.86 | 18.10 | 19.49 | 21.36 | 23.21 | 23.39 | 23.38 | |
| 23.01 | 16.09 | 16.81 | 17.61 | 18.84 | 19.06 | 18.83 | 18.16 | 19.06 | 21.08 | 22.99 | 23.17 | 23.16 | |
| 26.01 | 16.25 | 16.84 | 17.71 | 18.71 | 18.94 | 18.67 | 18.12 | 19.02 | 21.19 | 22.56 | 22.94 | 23.07 | |
| 27.01 | 16.27 | 16.86 | 17.73 | 18.70 | 18.59 | 18.85 | 18.09 | 19.28 | 21.44 | 22.79 | 23.12 | 23.37 | |
| 28.01 | 16.27 | 16.85 | 17.74 | 18.85 | 18.87 | 18.76 | 18.02 | 19.26 | 21.45 | 22.82 | 23.04 | 23.33 | |
| 29.01 | 16.23 | 16.79 | 17.72 | 18.62 | 18.73 | 18.66 | 18.11 | 19.17 | 21.48 | 22.69 | 23.05 | 23.28 | |
| 30.01 | 16.25 | 16.80 | 17.93 | 18.63 | 18.88 | 18.82 | 18.02 | 18.84 | 21.26 | 22.37 | 23.47 | 23.37 | |

Table 3.1.4

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

(% p.a. for ruble credits)

| Date | Moscow Interbank Actual Credit Rates (MIACR) | | | | | | Moscow Interbank Actual Credit Rates (MIACR-IG) | | | | | | Moscow Interbank Actual Credit Rates (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 |
| 2015 | | | | | | | | | | | | | | | | | | |
| 12.01 | 17.52 | 18.00 | 20.00 | 21.53 | – | – | 17.61 | 18.00 | 20.00 | – | – | – | 17.89 | 22.00 | – | – | – | – |
| 13.01 | 17.00 | 17.80 | 21.14 | 25.00 | – | – | 17.10 | 17.80 | 21.00 | – | – | – | 17.11 | 23.50 | 21.27 | – | – | – |
| 14.01 | 17.05 | 18.25 | 20.34 | 22.68 | – | – | 17.07 | – | 21.00 | 22.00 | – | – | 17.15 | 18.50 | 22.00 | – | – | – |
| 15.01 | 17.08 | 18.00 | 20.00 | 21.00 | 15.00 | – | 17.10 | 18.00 | – | 21.00 | – | – | 17.15 | 17.70 | – | – | – | – |
| 16.01 | 16.84 | 17.60 | – | 21.00 | 17.94 | – | 16.90 | 17.60 | – | 21.00 | – | – | 16.93 | – | – | – | 18.00 | – |
| 19.01 | 16.95 | 12.24 | 19.35 | 21.00 | 15.00 | – | 16.99 | – | 19.07 | 21.00 | – | – | 16.74 | – | 18.30 | – | – | – |
| 20.01 | 16.99 | 17.74 | – | 21.77 | – | – | 16.98 | – | – | – | – | – | 17.72 | – | – | – | – | – |
| 21.01 | 16.99 | 19.27 | 21.00 | – | – | – | 16.97 | – | – | – | – | – | 17.28 | – | 22.58 | – | – | – |
| 22.01 | 16.93 | – | – | – | – | – | 16.84 | – | – | – | – | – | 17.17 | – | – | – | – | – |
| 23.01 | 16.75 | 17.25 | 19.20 | – | – | – | 16.78 | – | – | – | – | – | 17.09 | – | – | – | – | – |
| 26.01 | 16.81 | 18.82 | – | – | – | – | 16.82 | – | – | – | – | – | 17.21 | – | – | – | – | – |
| 27.01 | 17.23 | 17.69 | – | – | – | – | 16.88 | – | – | – | – | – | 17.19 | – | – | – | – | – |
| 28.01 | 16.96 | 17.60 | – | 20.72 | – | – | 16.77 | – | – | – | – | – | 17.24 | – | – | – | – | – |
| 29.01 | 16.73 | 16.92 | – | 22.50 | – | – | 16.70 | 16.91 | – | – | – | – | 17.16 | 17.91 | – | – | – | – |
| 30.01 | 16.64 | 17.01 | 18.71 | – | – | – | 16.66 | – | – | – | – | – | 16.54 | – | – | – | – | – |

Table 3.1.5

Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

(millions of rubles)

| | Russian ruble (RUB) | | | | U.S. dollar (USD) | | | | Euro (EUR) | | | | Others | | | | |
|-------------|---------------------|------------------------|--------------------|------------------------|--------------------|------------------------|--------------------|------------------------|--------------------|------------------------|--------------------|------------------------|--------------------|------------------------|--------------------|------------------------|--|
| | deposit operations | | REPO | | deposit operations | | REPO | | deposit operations | | REPO | | deposit operations | | REPO | | |
| | among residents | with non- residents | among residents | with non- residents | among residents | with non- residents | among residents | with non- residents | among residents | with non- residents | among residents | with non- residents | among residents | with non- residents | among residents | with non- residents | |
| 2014 | | | | | | | | | | | | | | | | | |
| January | 360,146 | 74,845 | 114,420 | 4,523 | 163,524 | 975,558 | 5,812 | 5,434 | 9,820 | 104,044 | – | – | 2 | 9,004 | 193 | – | |
| February | 301,331 | 65,081 | 129,118 | 4,358 | 144,320 | 1,043,405 | 5,481 | 2,678 | 4,177 | 150,981 | – | – | 3 | 14,509 | 954 | – | |
| March | 287,003 | 72,191 | 97,655 | 3,946 | 44,013 | 691,372 | 7,797 | 4,730 | 3,781 | 254,361 | 2 | – | 185 | 19,129 | 1,081 | – | |
| April | 351,872 | 79,740 | 94,024 | 2,244 | 31,380 | 579,518 | 6,007 | 4,383 | 4,241 | 259,214 | – | – | 7 | 18,371 | 861 | – | |
| May | 351,839 | 63,114 | 101,489 | 2,110 | 51,307 | 539,674 | 6,224 | 3,056 | 1,653 | 389,562 | 2 | – | 5 | 15,283 | 730 | – | |
| June | 351,424 | 68,993 | 115,949 | 3,427 | 50,788 | 549,352 | 8,080 | 3,232 | 2,082 | 217,316 | 31 | 1 | 185 | 10,473 | 955 | – | |
| July | 368,386 | 73,540 | 120,466 | 3,758 | 48,916 | 548,284 | 7,015 | 4,806 | 2,085 | 61,828 | – | 22 | 11 | 9,203 | 484 | 2 | |
| August | 424,220 | 77,622 | 123,805 | 5,986 | 28,855 | 276,794 | 7,361 | 1,084 | 2,616 | 30,771 | – | – | 66 | 4,855 | 485 | 2 | |
| September | 552,090 | 76,789 | 161,600 | 4,200 | 19,841 | 188,691 | 12,814 | 1,773 | 1,081 | 25,319 | – | 82 | 275 | 9,479 | 3 | – | |
| October | 540,480 | 94,192 | 172,706 | 5,221 | 24,732 | 250,720 | 18,629 | 1,839 | 2,048 | 31,550 | 183 | – | 37 | 11,613 | – | – | |
| November | 613,325 | 93,703 | 187,242 | 4,628 | 32,158 | 363,847 | 11,224 | 2,292 | 3,735 | 22,708 | 852 | 140 | 2 | 17,589 | 83 | – | |
| December | 807,439 | 84,484 | 178,222 | 4,578 | 24,518 | 391,523 | 26,101 | 2,956 | 5,550 | 34,377 | 572 | – | 873 | 18,658 | 130 | 2 | |
| 2015 | | | | | | | | | | | | | | | | | |
| January | 689,317 | 66,153 | 157,860 | 4,048 | 18,315 | 686,161 | 27,036 | 2,326 | 7,657 | 35,639 | 3 | – | 1,260 | 21,897 | – | – | |

Table 3.1.6

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

(millions of rubles)

| | January, 2015 | | | | | | | | | | | | | | | |
|--|---------------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|--------------------|
| | Russian ruble (RUB) | | | | U.S. dollar (USD) | | | | Euro (EUR) | | | | others | | | |
| | deposit operations | | REPO | | deposit operations | | REPO | | deposit operations | | REPO | | deposit operations | | REPO | |
| | among residents | with non-residents | among residents | with non-residents | among residents | with non-residents | among residents | with non-residents | among residents | with non-residents | among residents | with non-residents | among residents | with non-residents | among residents | with non-residents |
| Overnight | 595,235 | 58,459 | 130,897 | 3,904 | 8,206 | 590,694 | 23 | – | 7,093 | 31,001 | – | – | 305 | 21,576 | – | – |
| 1 week ¹ | 76,451 | 4,777 | 23,038 | 113 | 2,420 | 46,962 | 11,702 | 431 | 35 | 2,086 | 3 | – | 110 | 70 | – | – |
| 2 weeks ¹ | 4,489 | 409 | 2,073 | – | 1,998 | 33,541 | 1,501 | 192 | 68 | – | – | – | 575 | 93 | – | – |
| 1 month ² | 6,434 | 1,853 | 44 | – | 4,192 | 2,445 | 10,844 | 1,702 | 269 | 479 | – | – | 249 | 98 | – | – |
| 2 months ² | 459 | 54 | – | – | – | 1,590 | – | – | – | – | – | – | – | – | – | – |
| 3 months ³ | 2,295 | – | 667 | – | 323 | 347 | 27 | – | 76 | 436 | – | – | 0 | 59 | – | – |
| 6 months ³ | 316 | 115 | – | – | 45 | 153 | – | – | 16 | 162 | – | – | – | – | – | – |
| Over 6 months | 265 | 39 | – | – | 175 | 1,866 | 2,724 | 2 | 36 | 1,397 | – | – | – | – | – | – |
| Other standard (tom-next, spot-next) and non-standard terms less than 6 months | 3,374 | 447 | 1,142 | 32 | 955 | 8,563 | 214 | – | 65 | 77 | – | – | 20 | – | – | – |

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

3.2. Exchange Market

Table 3.2.1

Trades at the Unified Trading Session of Moscow Exchange

| | U.S. dollar | | | | Euro | |
|-------------|---|-----------------------|---|-----------------------|---|--------------------------------------|
| | weighted average exchange rate, rubles / U.S. dollar | | trading volume, millions of U.S. dollars | | weighted average exchange rate, rubles/euro | trading volume, millions of euros |
| | today ¹ | tomorrow ² | today ¹ | tomorrow ² | | |
| 2013 | | | | | | |
| January | 30.2028 | 30.2129 | 25,834.5 | 73,627.4 | 40.2867 | 9,844.7 |
| February | 30.2022 | 30.2031 | 25,909.0 | 77,469.1 | 40.3152 | 10,697.1 |
| March | 30.8136 | 30.8202 | 29,811.2 | 81,246.9 | 39.9116 | 11,382.1 |
| April | 31.3377 | 31.3574 | 41,538.0 | 123,904.6 | 40.7728 | 13,162.4 |
| May | 31.3696 | 31.4034 | 33,709.2 | 78,252.6 | 40.6023 | 9,599.7 |
| June | 32.3447 | 32.3511 | 40,126.4 | 107,918.1 | 42.6779 | 12,474.8 |
| July | 32.7308 | 32.7612 | 40,901.0 | 92,382.4 | 42.8503 | 13,862.8 |
| August | 33.0267 | 33.0433 | 36,721.4 | 76,155.6 | 43.9776 | 13,483.1 |
| September | 32.4705 | 32.5407 | 39,822.5 | 94,141.7 | 43.4953 | 14,125.4 |
| October | 32.0549 | 32.0655 | 38,754.5 | 79,233.8 | 43.7623 | 12,754.9 |
| November | 32.7138 | 32.7338 | 34,992.2 | 81,826.7 | 44.1961 | 11,406.3 |
| December | 32.8548 | 32.8660 | 41,380.7 | 82,723.3 | 45.0129 | 13,553.9 |
| 2014 | | | | | | |
| January | 34.0952 | 34.1805 | 36,153.6 | 100,342.6 | 46.5190 | 13,456.8 |
| February | 35.3605 | 35.3578 | 34,691.9 | 111,036.1 | 48.2780 | 16,169.3 |
| March | 36.1413 | 36.1678 | 38,249.5 | 123,596.0 | 50.0399 | 18,588.3 |
| April | 35.6734 | 35.6757 | 36,004.5 | 95,156.9 | 49.2843 | 13,103.4 |
| May | 34.7669 | 34.7374 | 31,870.8 | 79,832.9 | 47.6735 | 15,483.5 |
| June | 34.3346 | 34.3605 | 32,946.3 | 78,772.1 | 46.7431 | 13,060.4 |
| July | 34.7483 | 34.7706 | 35,021.0 | 88,129.3 | 47.0197 | 14,849.9 |
| August | 36.1742 | 36.1969 | 31,170.7 | 80,874.1 | 48.1728 | 12,474.9 |
| September | 38.0480 | 38.0342 | 33,791.3 | 107,789.8 | 49.0657 | 13,579.5 |
| October | 41.1446 | 41.2312 | 35,657.3 | 136,601.9 | 52.1429 | 15,846.5 |
| November | 46.3248 | 46.3376 | 29,975.4 | 93,855.6 | 57.7522 | 11,564.6 |
| December | 56.6447 | 56.4947 | 39,896.9 | 107,131.5 | 69.4496 | 13,751.5 |
| 2015 | | | | | | |
| January | 65.9914 | 65.9332 | 21,026.6 | 51,629.4 | 75.9465 | 5,860.1 |

¹ Settlement time not later than the transaction day.

² Settlement time not later than the business day following the transaction day.

Table 3.2.2

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

(millions of U.S. dollars)

| | Total | Russian rouble (RUB) | U.S. 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 |
|-------------|---------------|----------------------|-------------------|------------|------------------------------|--------------------|-------------------|-------------------------|-----------------------|------------------|------------------------|-------------------------|--------------------|--------|
| 2013 | | | | | | | | | | | | | | |
| January | 55,790 | 44,547 | 50,424 | 13,644 | 735 | 985 | 627 | 228 | 176 | 10 | 4 | 0 | 44 | 156 |
| February | 64,856 | 51,776 | 57,652 | 16,027 | 1,285 | 1,453 | 829 | 225 | 296 | 7 | 4 | 0 | 21 | 135 |
| March | 65,657 | 52,933 | 59,025 | 15,763 | 1,290 | 902 | 791 | 223 | 233 | 9 | 4 | 1 | 11 | 131 |
| April | 75,048 | 61,581 | 67,216 | 17,565 | 1,211 | 1,202 | 669 | 210 | 222 | 6 | 2 | 0 | 12 | 199 |
| May | 58,497 | 48,411 | 51,418 | 14,628 | 839 | 705 | 415 | 228 | 193 | 7 | 4 | 0 | 12 | 134 |
| June | 73,709 | 60,028 | 66,228 | 17,634 | 1,323 | 864 | 535 | 258 | 214 | 12 | 15 | 0 | 10 | 296 |
| July | 63,967 | 51,179 | 57,980 | 15,717 | 1,197 | 697 | 452 | 317 | 183 | 12 | 19 | 0 | 9 | 170 |
| August | 63,480 | 51,499 | 56,783 | 15,368 | 1,340 | 719 | 669 | 196 | 228 | 11 | 32 | 0 | 32 | 82 |
| September | 66,061 | 51,800 | 60,038 | 15,891 | 2,379 | 780 | 623 | 264 | 148 | 14 | 30 | 0 | 48 | 108 |
| October | 57,683 | 45,206 | 52,182 | 14,243 | 1,742 | 676 | 666 | 174 | 237 | 13 | 5 | 2 | 57 | 162 |
| November | 58,125 | 47,436 | 52,683 | 12,776 | 1,497 | 693 | 464 | 157 | 290 | 33 | 2 | 1 | 84 | 136 |
| December | 60,514 | 50,148 | 55,331 | 12,419 | 1,449 | 540 | 443 | 161 | 185 | 16 | 3 | 1 | 51 | 281 |
| 2014 | | | | | | | | | | | | | | |
| January | 61,901 | 50,603 | 56,593 | 13,094 | 1,712 | 774 | 379 | 152 | 163 | 145 | 3 | 1 | 49 | 134 |
| February | 68,680 | 56,321 | 62,439 | 14,381 | 2,051 | 825 | 700 | 161 | 133 | 79 | 4 | 1 | 90 | 175 |
| March | 67,757 | 54,744 | 61,001 | 16,202 | 1,383 | 1,031 | 666 | 157 | 100 | 53 | 4 | 1 | 46 | 128 |
| April | 55,867 | 45,428 | 50,500 | 12,479 | 1,336 | 806 | 630 | 167 | 91 | 24 | 3 | 35 | 8 | 225 |
| May | 56,058 | 45,101 | 49,523 | 14,321 | 1,285 | 802 | 646 | 107 | 76 | 31 | 5 | 55 | 7 | 156 |
| June | 60,051 | 49,207 | 52,502 | 15,040 | 1,395 | 640 | 788 | 118 | 137 | 37 | 11 | 12 | 6 | 209 |
| July | 60,274 | 48,482 | 51,578 | 16,613 | 1,718 | 778 | 773 | 119 | 203 | 48 | 9 | 19 | 9 | 200 |
| August | 51,663 | 40,307 | 44,818 | 13,559 | 1,826 | 612 | 1,210 | 143 | 539 | 87 | 6 | 18 | 12 | 188 |
| September | 49,471 | 38,646 | 43,298 | 12,811 | 1,527 | 387 | 1,139 | 303 | 490 | 131 | 9 | 24 | 11 | 165 |
| October | 52,636 | 40,499 | 47,004 | 13,337 | 1,295 | 354 | 1,190 | 523 | 552 | 218 | 4 | 29 | 20 | 246 |
| November | 49,141 | 38,388 | 43,598 | 11,897 | 1,377 | 554 | 814 | 846 | 461 | 79 | 2 | 32 | 28 | 205 |
| December | 44,023 | 34,706 | 39,365 | 10,552 | 1,194 | 409 | 681 | 398 | 364 | 76 | 2 | 26 | 23 | 250 |
| 2015 | | | | | | | | | | | | | | |
| January | 24,880 | 18,674 | 21,898 | 6,783 | 789 | 317 | 698 | 285 | 137 | 35 | 0 | 20 | 9 | 115 |

Table 3.2.3

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

(millions of U.S. dollars)

| | Total | Russian rouble (RUB) | U.S. 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 |
|-------------|-------|----------------------|-------------------|------------|------------------------------|--------------------|-------------------|-------------------------|-----------------------|------------------|------------------------|-------------------------|--------------------|--------|
| 2013 | | | | | | | | | | | | | | |
| January | 2,459 | 1,241 | 2,193 | 1,004 | 98 | 135 | 156 | 26 | 12 | 5 | 1 | 0 | 4 | 43 |
| February | 2,357 | 1,365 | 2,151 | 745 | 128 | 88 | 152 | 29 | 13 | 2 | 2 | 0 | 4 | 37 |
| March | 3,830 | 2,113 | 3,634 | 1,416 | 122 | 83 | 195 | 26 | 17 | 10 | 0 | 0 | 4 | 38 |
| April | 5,048 | 3,661 | 4,669 | 1,386 | 79 | 44 | 160 | 17 | 8 | 16 | 1 | 0 | 2 | 54 |
| May | 5,738 | 3,575 | 5,340 | 1,900 | 231 | 138 | 115 | 44 | 29 | 9 | 1 | 0 | 6 | 87 |
| June | 2,637 | 1,945 | 2,498 | 544 | 94 | 26 | 87 | 51 | 5 | 1 | 1 | – | 3 | 19 |
| July | 1,672 | 1,306 | 1,541 | 326 | 58 | 16 | 64 | 12 | 1 | 3 | 2 | – | 2 | 13 |
| August | 4,224 | 2,703 | 4,031 | 1,272 | 151 | 62 | 136 | 33 | 15 | 3 | 2 | 0 | 4 | 33 |
| September | 2,024 | 1,572 | 1,878 | 385 | 72 | 12 | 62 | 8 | 0 | 4 | 3 | 12 | 5 | 37 |
| October | 2,765 | 1,854 | 2,545 | 805 | 114 | 61 | 51 | 21 | 5 | 2 | 0 | 13 | 6 | 52 |
| November | 3,034 | 2,030 | 2,823 | 713 | 176 | 112 | 87 | 22 | 19 | 2 | – | 18 | 9 | 58 |
| December | 4,065 | 3,065 | 3,822 | 862 | 116 | 73 | 105 | 9 | 9 | 1 | 0 | 4 | 12 | 52 |
| 2014 | | | | | | | | | | | | | | |
| January | 2,743 | 2,162 | 2,585 | 491 | 31 | 12 | 140 | 6 | 1 | 1 | – | 9 | 4 | 43 |
| February | 2,485 | 1,889 | 2,363 | 308 | 67 | 39 | 214 | 11 | 2 | 2 | – | 10 | 5 | 59 |
| March | 3,072 | 1,725 | 2,867 | 1,035 | 77 | 142 | 217 | 23 | 4 | 1 | 0 | 2 | 7 | 44 |
| April | 2,266 | 1,315 | 2,040 | 665 | 72 | 109 | 262 | 5 | 4 | 14 | 0 | 2 | 8 | 34 |
| May | 2,125 | 1,206 | 1,860 | 800 | 93 | 42 | 160 | 7 | 5 | 15 | 0 | 3 | 11 | 48 |
| June | 2,752 | 1,377 | 2,549 | 1,037 | 156 | 93 | 129 | 71 | 12 | 8 | 0 | 1 | 5 | 66 |
| July | 2,412 | 1,683 | 2,174 | 621 | 98 | 23 | 134 | 9 | 6 | 23 | 0 | 0 | 1 | 52 |
| August | 2,290 | 1,515 | 2,120 | 646 | 114 | 19 | 71 | 13 | 3 | 25 | 0 | – | 2 | 51 |
| September | 2,158 | 1,376 | 2,030 | 690 | 58 | 18 | 55 | 3 | 5 | 3 | 0 | 0 | 2 | 75 |
| October | 2,440 | 1,377 | 2,343 | 791 | 121 | 13 | 131 | 14 | 6 | 33 | 0 | – | 8 | 43 |
| November | 2,124 | 1,356 | 1,988 | 656 | 76 | 14 | 106 | 3 | 4 | 6 | 0 | – | 3 | 36 |
| December | 2,021 | 1,098 | 1,926 | 675 | 98 | 22 | 155 | 2 | 1 | 16 | 0 | – | 2 | 45 |
| 2015 | | | | | | | | | | | | | | |
| January | 1,070 | 367 | 933 | 527 | 59 | 26 | 174 | 4 | 2 | 18 | – | – | 1 | 29 |

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of U.S. dollars)

| | Total foreign currency receipts ¹ | Of which | | | | | |
|-------------|--|--|-------------------------------|---|--|---|-----------------------------|
| | | banks' imports (entered to cash account) to Russia | purchased from resident banks | purchased from individuals (residents and nonresidents) and accepted for conversion | deposited into personal accounts (by residents and nonresidents) | received from individuals (residents and nonresidents) for remittances without opening an account | other receipts ² |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 2012 | 146,192.56 | 16,970.46 | 32,790.04 | 33,097.54 | 49,015.49 | 10,764.01 | 3,555.03 |
| 2013 | 150,985.65 | 18,125.90 | 36,594.28 | 35,888.41 | 46,257.63 | 10,847.46 | 3,271.98 |
| 2013 | | | | | | | |
| Q1 | 33,865.38 | 2,485.49 | 8,721.15 | 9,171.36 | 10,746.52 | 2,039.00 | 701.86 |
| Q2 | 35,435.54 | 2,912.95 | 8,242.10 | 9,992.11 | 10,874.72 | 2,640.97 | 772.69 |
| Q3 | 39,168.58 | 6,038.15 | 9,048.73 | 8,213.67 | 11,681.95 | 3,246.10 | 939.99 |
| Q4 | 42,516.15 | 6,689.32 | 10,582.29 | 8,511.26 | 12,954.45 | 2,921.39 | 857.46 |
| October | 13,201.13 | 1,652.05 | 3,177.43 | 2,917.55 | 4,080.84 | 1,098.02 | 275.23 |
| November | 12,438.98 | 1,373.46 | 3,158.67 | 3,043.64 | 3,771.33 | 866.53 | 225.35 |
| December | 16,876.05 | 3,663.81 | 4,246.18 | 2,550.07 | 5,102.27 | 956.84 | 356.87 |
| 2014 | | | | | | | |
| Q1 | 62,209.94 | 22,515.21 | 16,738.39 | 6,756.84 | 13,055.57 | 1,765.42 | 1,378.51 |
| Q2 | 36,400.75 | 3,610.42 | 8,815.47 | 7,741.47 | 12,230.54 | 2,645.89 | 1,356.96 |
| Q3 | 38,290.83 | 6,189.35 | 8,668.55 | 8,395.76 | 10,859.77 | 2,940.00 | 1,237.41 |
| January | 14,734.92 | 4,363.68 | 3,871.24 | 1,777.05 | 3,863.55 | 549.81 | 309.60 |
| February | 14,125.71 | 3,189.29 | 3,432.99 | 2,446.31 | 4,240.15 | 545.73 | 271.25 |
| March | 33,349.30 | 14,962.25 | 9,434.15 | 2,533.49 | 4,951.87 | 669.88 | 797.66 |
| April | 12,592.15 | 723.38 | 3,139.60 | 2,997.36 | 4,608.10 | 778.70 | 345.00 |
| May | 12,100.04 | 1,660.32 | 2,926.95 | 2,325.74 | 3,666.04 | 871.48 | 649.52 |
| June | 11,708.57 | 1,226.72 | 2,748.93 | 2,418.37 | 3,956.39 | 995.71 | 362.44 |
| July | 13,474.44 | 1,743.62 | 3,140.65 | 3,061.59 | 4,041.45 | 1,068.96 | 418.17 |
| August | 12,157.25 | 2,021.52 | 2,932.55 | 2,524.97 | 3,276.36 | 997.99 | 403.85 |
| September | 12,659.15 | 2,424.21 | 2,595.35 | 2,809.20 | 3,541.96 | 873.04 | 415.39 |
| October | 18,097.56 | 5,020.26 | 4,822.55 | 2,325.16 | 4,460.51 | 865.17 | 603.91 |

Table 3.2.4 (end)
(millions of U.S. dollars)

| | Total foreign cash expenses ³ | Of which | | | | | | Foreign cash balances at end of reporting period |
|-------------|--|---|-------------------------|--|--|--|-----------------------------|--|
| | | banks' exports from Russia (cash withdrawn) | sales to resident banks | sales to individuals (residents and nonresidents) and payments as a result of conversion | personal account withdrawals (by residents and nonresidents) | remittances to individuals (residents and nonresidents) without opening an account | other expenses ² | |
| 1 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 2012 | 145,360.31 | 5,768.21 | 33,586.57 | 61,961.39 | 38,048.17 | 2,159.59 | 3,836.39 | 6,010.57 |
| 2013 | 151,236.22 | 9,471.48 | 36,463.37 | 59,546.13 | 39,267.21 | 2,310.84 | 4,177.19 | 5,836.59 |
| 2013 | | | | | | | | |
| Q1 | 33,702.25 | 3,288.12 | 8,730.84 | 11,520.72 | 8,642.31 | 473.43 | 1,046.82 | 6,125.98 |
| Q2 | 35,367.01 | 2,719.65 | 8,314.93 | 13,673.39 | 9,076.99 | 563.67 | 1,018.39 | 6,238.30 |
| Q3 | 39,310.60 | 1,739.96 | 8,951.80 | 17,636.41 | 9,351.52 | 638.33 | 992.58 | 6,173.82 |
| Q4 | 42,856.36 | 1,723.74 | 10,465.80 | 16,715.62 | 12,196.39 | 635.41 | 1,119.41 | 5,836.59 |
| October | 13,188.84 | 528.15 | 3,143.28 | 5,585.40 | 3,377.12 | 220.68 | 334.21 | 6,232.94 |
| November | 12,491.34 | 807.67 | 3,160.15 | 4,436.52 | 3,562.65 | 191.47 | 332.87 | 6,132.69 |
| December | 17,176.18 | 387.92 | 4,162.37 | 6,693.69 | 5,256.61 | 223.26 | 452.34 | 5,836.59 |
| 2014 | | | | | | | | |
| Q1 | 53,080.93 | 1,725.45 | 16,224.49 | 19,499.48 | 13,867.28 | 583.75 | 1,180.48 | 14,952.79 |
| Q2 | 40,563.77 | 2,754.80 | 8,940.71 | 15,698.49 | 11,422.89 | 623.11 | 1,123.80 | 10,738.47 |
| Q3 | 38,541.68 | 1,471.23 | 8,511.45 | 15,312.18 | 11,404.96 | 659.08 | 1,182.80 | 10,206.15 |
| January | 13,916.96 | 118.21 | 3,849.67 | 6,284.43 | 3,161.53 | 168.87 | 334.26 | 6,634.08 |
| February | 14,729.02 | 1,259.80 | 3,256.00 | 5,822.45 | 3,793.86 | 211.22 | 385.69 | 6,038.96 |
| March | 24,434.95 | 347.44 | 9,118.82 | 7,392.60 | 6,911.89 | 203.67 | 460.54 | 14,952.79 |
| April | 14,734.90 | 1,536.57 | 3,087.52 | 4,785.94 | 4,698.04 | 217.33 | 409.50 | 12,846.40 |
| May | 12,819.48 | 292.30 | 3,032.13 | 5,465.77 | 3,492.48 | 202.16 | 334.66 | 12,034.69 |
| June | 13,009.39 | 925.93 | 2,821.06 | 5,446.78 | 3,232.37 | 203.62 | 379.64 | 10,738.47 |
| July | 13,460.20 | 803.13 | 3,173.99 | 5,151.02 | 3,718.46 | 222.07 | 391.53 | 10,692.49 |
| August | 12,866.30 | 444.39 | 2,855.05 | 5,168.54 | 3,773.67 | 209.79 | 414.86 | 9,914.72 |
| September | 12,215.18 | 223.70 | 2,482.41 | 4,992.61 | 3,912.83 | 227.22 | 376.41 | 10,206.15 |
| October | 18,865.11 | 213.42 | 4,608.40 | 8,634.76 | 4,776.77 | 226.03 | 405.73 | 9,401.85 |

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

| | 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 by exchange offices, % | |
|--------------------|--|-------|---|----------|--|---------|---|---|-------|
| | buy | sell | buy | sell | buy | sell | | buy | sell |
| U.S. Dollar | | | | | | | | | |
| 2013 | | | | | | | | | |
| January | 1,698 | 1,650 | 1,031.24 | 1,458.00 | 30.0594 | 30.4689 | 0.41 | 72.65 | 66.80 |
| February | 2,281 | 1,386 | 1,101.01 | 1,575.90 | 30.0612 | 30.3728 | 0.31 | 76.93 | 60.15 |
| March | 2,012 | 1,341 | 1,190.68 | 1,689.70 | 30.6532 | 31.0119 | 0.36 | 75.60 | 56.93 |
| April | 2,111 | 1,518 | 1,254.92 | 1,986.72 | 31.2060 | 31.5175 | 0.31 | 69.75 | 63.50 |
| May | 1,445 | 1,349 | 1,221.01 | 1,797.31 | 31.1855 | 31.5334 | 0.35 | 70.96 | 60.12 |
| June | 1,896 | 1,424 | 1,273.40 | 1,945.32 | 32.1464 | 32.5696 | 0.42 | 70.65 | 60.00 |
| July | 1,544 | 1,545 | 1,315.99 | 2,196.18 | 32.6325 | 32.9616 | 0.33 | 69.94 | 58.89 |
| August | 1,431 | 1,537 | 1,316.56 | 2,149.88 | 32.8394 | 33.2482 | 0.41 | 69.34 | 60.31 |
| September | 1,261 | 1,810 | 1,241.70 | 2,151.57 | 32.4892 | 32.7391 | 0.25 | 69.82 | 64.61 |
| October | 1,591 | 1,629 | 1,287.67 | 2,104.99 | 31.9388 | 32.3043 | 0.37 | 74.09 | 63.18 |
| November | 1,939 | 1,521 | 1,153.40 | 1,734.84 | 32.5161 | 32.9534 | 0.44 | 77.60 | 61.86 |
| December | 1,511 | 1,915 | 1,150.93 | 2,098.42 | 32.6911 | 33.0834 | 0.39 | 70.84 | 60.96 |
| 2014 | | | | | | | | | |
| January | 1,364 | 2,452 | 882.23 | 1,518.25 | 33.7451 | 34.3442 | 0.60 | 69.99 | 59.82 |
| February | 1,702 | 2,105 | 989.31 | 1,619.28 | 34.9931 | 35.6590 | 0.67 | 71.49 | 59.53 |
| March | 1,405 | 2,301 | 1,172.74 | 1,802.06 | 35.8564 | 36.7014 | 0.84 | 67.48 | 56.75 |
| April | 1,631 | 1,454 | 1,209.19 | 1,736.96 | 35.4347 | 35.9408 | 0.51 | 69.91 | 54.83 |
| May | 1,237 | 1,596 | 1,197.66 | 1,888.65 | 34.5147 | 35.0785 | 0.56 | 65.61 | 55.74 |
| June | 1,288 | 1,486 | 1,243.84 | 1,969.88 | 34.1602 | 34.6054 | 0.45 | 69.30 | 54.84 |
| July | 1,450 | 1,325 | 1,432.14 | 2,053.30 | 34.4756 | 34.9468 | 0.47 | 71.86 | 54.37 |
| August | 1,169 | 1,485 | 1,441.54 | 1,926.63 | 35.8611 | 36.3978 | 0.54 | 69.38 | 56.18 |
| September | 1,294 | 1,620 | 1,487.81 | 1,836.79 | 37.6584 | 38.2843 | 0.63 | 70.09 | 60.16 |
| October | 1,123 | 2,714 | 1,365.77 | 2,154.62 | 40.5874 | 41.4950 | 0.91 | 67.50 | 68.03 |

Table 3.2.5 (end)

| | 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 transaction in total volume of foreign cash transactions by exchange offices, % | |
|-------------|--|-------|---|----------|--|---------|---|--|-------|
| | buy | sell | buy | sell | buy | sell | | buy | sell |
| Euro | | | | | | | | | |
| 2013 | | | | | | | | | |
| January | 933 | 1,565 | 506.62 | 531.92 | 40.1438 | 40.4692 | 0.33 | 26.20 | 30.71 |
| February | 1,066 | 1,542 | 506.65 | 659.32 | 40.2238 | 40.5265 | 0.30 | 22.13 | 37.38 |
| March | 1,032 | 1,434 | 549.41 | 870.19 | 39.7703 | 40.1495 | 0.38 | 23.22 | 40.58 |
| April | 1,322 | 1,311 | 643.49 | 947.76 | 40.6160 | 41.0100 | 0.39 | 29.14 | 34.05 |
| May | 834 | 1,279 | 635.07 | 914.93 | 40.4020 | 40.8423 | 0.44 | 27.60 | 37.58 |
| June | 1,024 | 1,203 | 706.41 | 1,091.99 | 42.3660 | 43.0295 | 0.66 | 27.90 | 37.58 |
| July | 802 | 1,343 | 786.86 | 1,274.51 | 42.6472 | 43.0689 | 0.42 | 28.40 | 38.82 |
| August | 726 | 1,292 | 810.17 | 1,202.58 | 43.7576 | 44.2476 | 0.49 | 28.86 | 37.72 |
| September | 692 | 1,433 | 687.35 | 1,057.58 | 43.3891 | 43.7991 | 0.41 | 28.32 | 33.65 |
| October | 749 | 1,565 | 657.26 | 879.27 | 43.5702 | 44.0610 | 0.49 | 24.30 | 34.58 |
| November | 826 | 1,533 | 546.49 | 739.06 | 43.9616 | 44.4265 | 0.46 | 21.17 | 35.81 |
| December | 883 | 1,725 | 557.54 | 1,030.89 | 44.8374 | 45.2755 | 0.44 | 27.50 | 36.93 |
| 2014 | | | | | | | | | |
| January | 812 | 2,506 | 438.13 | 699.60 | 46.0360 | 46.7719 | 0.74 | 28.23 | 38.36 |
| February | 939 | 2,107 | 494.82 | 766.78 | 47.9368 | 48.6626 | 0.73 | 27.03 | 38.51 |
| March | 917 | 2,341 | 595.23 | 937.35 | 49.6992 | 50.5727 | 0.87 | 30.99 | 41.40 |
| April | 858 | 1,664 | 618.80 | 858.16 | 48.9919 | 49.5541 | 0.56 | 26.03 | 42.75 |
| May | 773 | 1,652 | 619.83 | 1,017.42 | 47.4837 | 48.0061 | 0.52 | 29.17 | 42.53 |
| June | 729 | 1,492 | 656.95 | 1,136.65 | 46.5532 | 47.0206 | 0.47 | 28.25 | 43.19 |
| July | 726 | 1,379 | 762.04 | 1,160.05 | 46.7404 | 47.4489 | 0.71 | 25.96 | 43.42 |
| August | 623 | 1,538 | 808.45 | 1,036.56 | 47.8716 | 48.4535 | 0.58 | 27.66 | 41.68 |
| September | 760 | 1,614 | 767.92 | 896.17 | 48.7754 | 49.2427 | 0.47 | 27.54 | 37.62 |
| October | 752 | 2,221 | 724.49 | 925.05 | 51.5581 | 52.5898 | 1.03 | 30.45 | 30.29 |

Table 3.2.6

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

| Operation | Average size of transactions | 2013 | | | 2014 | | | | | | | | | |
|---|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|
| | | October | November | December | January | February | March | April | May | June | July | August | September | October |
| up to 250 U.S. dollars | | | | | | | | | | | | | | |
| Purchase | number of transactions (thousands of units) | 65.66 | 65.96 | 81.08 | 71.53 | 73.40 | 77.20 | 121.09 | 132.46 | 141.72 | 136.24 | 140.79 | 121.02 | 158.18 |
| | value of transactions (millions of U.S. dollars) | 10.25 | 10.68 | 14.49 | 13.25 | 13.42 | 11.45 | 23.46 | 25.69 | 28.44 | 26.50 | 28.08 | 23.77 | 25.84 |
| Sale | number of transactions (thousands of units) | 11.07 | 14.53 | 4.84 | 29.25 | 13.98 | 16.07 | 23.25 | 23.81 | 23.97 | 49.13 | 22.32 | 20.86 | 27.03 |
| | value of transactions (millions of U.S. dollars) | 1.63 | 2.57 | 0.66 | 3.11 | 2.29 | 2.92 | 4.15 | 3.78 | 3.74 | 8.45 | 3.55 | 3.44 | 4.29 |
| from 251 to 500 U.S. dollars | | | | | | | | | | | | | | |
| Purchase | number of transactions (thousands of units) | 268.27 | 236.75 | 209.85 | 233.04 | 176.39 | 161.14 | 111.78 | 184.94 | 286.43 | 359.13 | 530.20 | 386.03 | 387.74 |
| | value of transactions (millions of U.S. dollars) | 98.66 | 90.64 | 81.30 | 89.12 | 67.12 | 58.21 | 46.07 | 78.20 | 113.31 | 142.32 | 212.31 | 157.11 | 153.02 |
| Sale | number of transactions (thousands of units) | 30.74 | 32.63 | 40.94 | 6.35 | 17.17 | 20.30 | 32.33 | 52.37 | 80.53 | 66.39 | 115.89 | 177.02 | 186.37 |
| | value of transactions (millions of U.S. dollars) | 11.97 | 12.41 | 15.18 | 3.11 | 7.45 | 8.75 | 13.85 | 21.58 | 34.72 | 26.85 | 50.15 | 69.82 | 66.90 |
| from 501 to 2,000 U.S. dollars | | | | | | | | | | | | | | |
| Purchase | number of transactions (thousands of units) | 1,413.65 | 1,180.77 | 1,126.26 | 884.84 | 1,016.63 | 1,341.17 | 1,334.50 | 1,417.74 | 1,351.01 | 1,529.42 | 1,545.58 | 1,534.39 | 1,437.69 |
| | value of transactions (millions of U.S. dollars) | 1,412.23 | 1,340.78 | 1,123.50 | 906.00 | 1,162.97 | 1,510.89 | 1,451.10 | 1,496.68 | 1,425.15 | 1,581.37 | 1,543.09 | 1,555.52 | 1,482.32 |
| Sale | number of transactions (thousands of units) | 2,340.96 | 1,963.87 | 2,126.39 | 1,012.30 | 1,354.47 | 1,418.39 | 2,039.13 | 2,268.15 | 2,526.87 | 2,714.29 | 2,395.43 | 2,034.05 | 1,530.44 |
| | value of transactions (millions of U.S. dollars) | 2,918.45 | 2,455.70 | 2,805.09 | 1,449.87 | 1,967.52 | 1,993.74 | 2,441.94 | 2,630.46 | 2,931.26 | 3,074.08 | 2,783.77 | 2,380.36 | 2,165.77 |
| from 2,001 to 5,000 U.S. dollars | | | | | | | | | | | | | | |
| Purchase | number of transactions (thousands of units) | 221.95 | 221.62 | 310.71 | 154.54 | 222.05 | 221.95 | 288.76 | 182.03 | 194.09 | 247.68 | 174.97 | 308.82 | 171.63 |
| | value of transactions (millions of U.S. dollars) | 617.99 | 633.88 | 823.84 | 418.59 | 669.57 | 632.08 | 822.78 | 488.38 | 519.60 | 681.93 | 502.34 | 819.16 | 460.41 |
| Sale | number of transactions (thousands of units) | 613.91 | 488.87 | 913.61 | 1,054.92 | 923.09 | 1,135.90 | 499.43 | 493.98 | 472.65 | 418.58 | 437.87 | 493.29 | 1,160.87 |
| | value of transactions (millions of U.S. dollars) | 1,766.51 | 1,388.52 | 2,626.22 | 3,028.67 | 2,629.47 | 3,179.18 | 1,440.43 | 1,389.68 | 1,367.35 | 1,205.37 | 1,247.25 | 1,376.29 | 3,252.51 |
| over 5,000 U.S. dollars | | | | | | | | | | | | | | |
| Purchase | number of transactions (thousands of units) | 44.71 | 53.82 | 38.68 | 23.80 | 43.83 | 25.13 | 46.00 | 19.56 | 25.78 | 43.56 | 14.68 | 17.76 | 14.32 |
| | value of transactions (millions of U.S. dollars) | 632.12 | 810.24 | 413.15 | 293.86 | 442.30 | 224.58 | 484.17 | 164.97 | 224.77 | 447.99 | 134.85 | 176.78 | 145.31 |
| Sale | number of transactions (thousands of units) | 78.08 | 48.94 | 137.65 | 164.37 | 143.96 | 230.05 | 79.36 | 138.08 | 89.80 | 70.04 | 85.92 | 90.77 | 276.06 |
| | value of transactions (millions of U.S. dollars) | 737.50 | 419.34 | 1,149.76 | 1,741.97 | 1,122.17 | 2,111.19 | 716.75 | 1,348.68 | 1,001.48 | 658.87 | 979.77 | 1,083.72 | 3,084.40 |

Table 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | Of which | | | | | | | |
|-------------------------------------|--------------|--------------|------------------|-------------|---------------|----------------|---------------------|---|--|---------------|----------------|----|
| | | | | | 6 | futures | | options | | | | |
| | | | | | | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| Volume of trade – total (3+4+5+6+9) | 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 share index | on futures agreements (contracts), an underlying asset of which are securities | on securities | on share index | |
| 2014 | | | | | | | | | | | | |
| Q1 | 56,799,362.0 | 13,548,203.4 | 35,175,316.0 | 33,140.4 | 6,833,160.0 | 876,341.8 | 5,956,818.2 | 1,209,542.3 | 1,199,788.4 | 9,753.9 | – | – |
| Q2 | 53,857,374.2 | 12,208,995.2 | 34,867,589.6 | 56,704.2 | 5,792,436.7 | 811,283.0 | 4,981,153.6 | 931,648.5 | 916,190.8 | 15,457.7 | – | – |
| Q3 | 56,938,984.8 | 13,429,847.6 | 36,678,035.3 | 37,479.8 | 6,011,586.8 | 807,680.7 | 5,203,906.1 | 782,035.3 | 770,020.7 | 12,014.6 | – | – |
| Q4 | 65,300,434.8 | 15,417,894.8 | 42,555,661.3 | 49,968.1 | 6,505,071.7 | 842,783.0 | 5,662,288.7 | 771,838.9 | 758,826.5 | 13,012.4 | – | – |

Table 3.4

Main Share Price Indices

| Date | MICEX index, points | RTS index, points | Moscow Exchange trade turnover, billions of rubles |
|-------------|------------------------|----------------------|---|
| 2015 | | | |
| 05.01 | 1,435.66 | 761.30 | 15.63 |
| 06.01 | 1,480.73 | 746.48 | 21.59 |
| 08.01 | 1,547.39 | 812.02 | 36.16 |
| 09.01 | 1,515.37 | 782.62 | 27.78 |
| 12.01 | 1,513.22 | 756.63 | 24.90 |
| 13.01 | 1,533.09 | 737.88 | 34.08 |
| 14.01 | 1,554.46 | 743.06 | 33.88 |
| 15.01 | 1,563.21 | 762.39 | 40.40 |
| 16.01 | 1,591.43 | 769.80 | 31.40 |
| 19.01 | 1,576.40 | 766.57 | 40.39 |
| 20.01 | 1,570.97 | 756.27 | 32.89 |
| 21.01 | 1,618.17 | 782.13 | 33.62 |
| 22.01 | 1,666.56 | 817.14 | 55.13 |
| 23.01 | 1,671.80 | 820.99 | 46.89 |
| 26.01 | 1,642.37 | 781.31 | 38.40 |
| 27.01 | 1,673.92 | 783.53 | 47.17 |
| 28.01 | 1,647.71 | 765.37 | 45.82 |
| 29.01 | 1,639.65 | 747.45 | 46.83 |
| 30.01 | 1,647.69 | 737.35 | 47.17 |

4. FINANCIAL INSTITUTIONS' PERFORMANCE

4.1. General Description

Table 4.1.1

Number and Structure of Credit Institutions

| | 2014 | | | | | | | | | | | | 2015 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 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 |
| 1. The number of credit institutions registered by the Bank of Russia or by the registration authority on the basis of the Bank of Russia decision – total | 1,070 | 1,065 | 1,065 | 1,064 | 1,059 | 1,059 | 1,057 | 1,057 | 1,056 | 1,056 | 1,052 | 1,049 | 1,047 |
| of which: | | | | | | | | | | | | | |
| – banks | 998 | 992 | 992 | 991 | 987 | 986 | 984 | 985 | 984 | 985 | 980 | 976 | 975 |
| – nonbanking credit institutions | 72 | 73 | 73 | 73 | 72 | 73 | 73 | 72 | 72 | 71 | 72 | 73 | 72 |
| 1.1. Registered 100 percent foreign-owned credit institutions | 76 | 76 | 78 | 78 | 77 | 75 | 76 | 76 | 76 | 77 | 76 | 75 | 75 |
| 1.2. Credit institutions, registered by the Bank of Russia, which have not yet paid up their authorized capital and have not yet received license (within the time-limit set by law) – total | – | 1 | – | – | – | 1 | – | – | – | 1 | 1 | 1 | – |
| of which: | | | | | | | | | | | | | |
| – banks | – | – | – | – | – | 1 | – | – | – | 1 | 1 | – | – |
| – nonbanking credit institutions | – | 1 | – | – | – | – | – | – | – | – | – | 1 | – |
| 2. Credit institutions licensed to conduct banking operations – total | 915 | 910 | 900 | 894 | 888 | 884 | 877 | 869 | 859 | 850 | 842 | 834 | 830 |
| of which: | | | | | | | | | | | | | |
| – banks | 854 | 850 | 841 | 835 | 829 | 824 | 818 | 812 | 804 | 799 | 790 | 783 | 778 |
| – nonbanking credit institutions | 61 | 60 | 59 | 59 | 59 | 60 | 59 | 57 | 55 | 51 | 52 | 51 | 52 |
| 2.1. Credit institutions with licence (permission): | | | | | | | | | | | | | |
| – to attract funds of individuals | 752 | 747 | 739 | 732 | 729 | 723 | 718 | 717 | 711 | 706 | 698 | 690 | 687 |
| – to conduct operations in foreign currency | 617 | 613 | 603 | 599 | 596 | 593 | 586 | 579 | 572 | 567 | 559 | 554 | 551 |
| – credit institutions with general license | 269 | 268 | 268 | 267 | 265 | 263 | 263 | 263 | 262 | 259 | 259 | 256 | 256 |
| – to conduct operations with precious metals | 208 | 208 | 206 | 206 | 206 | 206 | 207 | 208 | 208 | 205 | 204 | 203 | 203 |

Table 4.1.1 (end)

| | 2014 | | | | | | | | | | | | 2015 |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 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 |
| 11. Operational offices of credit institutions – total | 8,485 | 8,603 | 8,878 | 9,092 | 9,269 | 9,291 | 9,296 | 9,434 | 9,388 | 9,322 | 9,357 | 9,273 | 9,202 |
| of which Sberbank of Russia | 663 | 657 | 656 | 656 | 654 | 654 | 653 | 653 | 651 | 653 | 652 | 651 | 651 |
| 12. Mobile banking offices – total | 153 | 156 | 160 | 160 | 164 | 163 | 166 | 170 | 182 | 187 | 192 | 196 | 196 |
| of which Sberbank of Russia | 148 | 151 | 154 | 154 | 158 | 158 | 164 | 168 | 180 | 185 | 190 | 194 | 194 |
| 13. Credit institutions with revoked licences | 155 | 154 | 165 | 170 | 171 | 174 | 180 | 188 | 197 | 205 | 209 | 214 | 217 |
| 14. Credit institutions subjected to liquidation | 144 | 142 | 150 | 153 | 157 | 161 | 165 | 167 | 176 | 185 | 192 | 199 | 205 |
| 15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ² | 131 | 135 | 141 | 143 | 151 | 156 | 161 | 163 | 172 | 181 | 190 | 197 | 203 |
| 16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions – total | 2,089 | 2,095 | 2,095 | 2,096 | 2,101 | 2,103 | 2,105 | 2,107 | 2,108 | 2,109 | 2,113 | 2,117 | 2,119 |
| of which: | | | | | | | | | | | | | |
| – credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations | 1,617 | 1,623 | 1,623 | 1,623 | 1,528 | 1,630 | 1,632 | 1,633 | 1,634 | 1,635 | 1,637 | 1,638 | 1,639 |
| – credit institutions liquidated owing to reorganization | 471 | 471 | 471 | 472 | 472 | 472 | 472 | 473 | 473 | 473 | 475 | 478 | 479 |
| of which: | | | | | | | | | | | | | |
| – credit institutions liquidated owing to merger | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| – credit institutions liquidated owing to takeover | 469 | 469 | 469 | 470 | 470 | 470 | 470 | 471 | 471 | 471 | 473 | 476 | 477 |
| of which: | | | | | | | | | | | | | |
| – reorganization into branches of other banks | 382 | 382 | 382 | 382 | 382 | 382 | 382 | 382 | 382 | 382 | 383 | 384 | 384 |
| – taken over by other banks (except for reorganized into branches) | 87 | 87 | 87 | 88 | 88 | 88 | 88 | 89 | 89 | 89 | 90 | 92 | 93 |
| – credit institutions liquidated due to the violation of the law relating to the authorized capital repayment | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

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

² Excluding credit organizations in which liquidating procedures are finished.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

| | Credit institutions with nonresidents equity ¹ | | | |
|-------------|---|--------------------------------|---|-----------------------------|
| | total | licensed by the Bank of Russia | | |
| | | general | conduct operations in foreign currency (except general) | accept funds of individuals |
| 2008 | | | | |
| 31.03 | 206 (8) | 110 (4) | 94 (4) | 179 (8) |
| 30.06 | 215 (8) | 112 (4) | 101 (4) | 187 (8) |
| 30.09 | 221 (8) | 116 (4) | 103 (4) | 193 (8) |
| 31.12 | 221 (8) | 116 (4) | 103 (4) | 193 (8) |
| 2009 | | | | |
| 31.03 | 223 (8) | 117 (4) | 104 (4) | 194 (8) |
| 30.06 | 228 (16) | 117 (9) | 110 (7) | 193 (16) |
| 30.09 | 226 (18) | 115 (10) | 110 (8) | 190 (18) |
| 31.12 | 226 (18) | 114 (10) | 111 (8) | 189 (18) |
| 2010 | | | | |
| 31.03 | 224 (18) | 115 (9) | 108 (9) | 188 (17) |
| 30.06 | 219 (16) | 114 (8) | 104 (8) | 182 (15) |
| 30.09 | 222 (17) | 116 (8) | 105 (9) | 185 (16) |
| 31.12 | 220 (18) | 116 (7) | 103 (11) | 183 (17) |
| 2011 | | | | |
| 31.03 | 220 (17) | 118 (7) | 101 (10) | 186 (16) |
| 30.06 | 219 (18) | 116 (7) | 102 (11) | 186 (18) |
| 30.09 | 225 (20) | 123 (8) | 101 (12) | 193 (19) |
| 31.12 | 230 (22) | 124 (8) | 104 (14) | 197 (21) |
| 2012 | | | | |
| 31.03 | 234 (23) | 127 (9) | 105 (14) | 201 (22) |
| 30.06 | 236 (23) | 127 (9) | 107 (14) | 204 (22) |
| 30.09 | 239 (27) | 133 (13) | 104 (14) | 210 (26) |
| 31.12 | 244 (28) | 135 (13) | 107 (15) | 214 (27) |
| 2013 | | | | |
| 31.03 | 246 (28) | 134 (13) | 111 (15) | 217 (27) |
| 30.06 | 248 (28) | 133 (13) | 114 (15) | 218 (27) |
| 30.09 | 252 (26) | 134 (12) | 117 (14) | 220 (24) |
| 31.12 | 251 (29) | 134 (13) | 116 (16) | 222 (28) |
| 2014 | | | | |
| 31.03 | 245 (30) | 129 (13) | 115 (17) | 216 (28) |
| 30.06 | 238 (33) | 127 (14) | 110 (19) | 211 (30) |
| 30.09 | 231 (30) | 124 (15) | 106 (15) | 205 (28) |
| 31.12 | 225 (30) | 120 (15) | 104 (15) | 198 (28) |

¹ 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 greatly influenced by residents of the Russian Federation.

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

| | Less than 3 millions of rubles | | From 3 to 10 millions of rubles | | From 10 to 30 millions of rubles | | From 30 to 60 millions of rubles | | From 60 to 150 millions of rubles | |
|-------------|-----------------------------------|--|------------------------------------|--|-------------------------------------|--|-------------------------------------|--|--------------------------------------|--|
| | 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, % |
| 2013 | | | | | | | | | | |
| 31.12 | 15 | 1.6 | 15 | 1.6 | 45 | 4.9 | 36 | 3.9 | 143 | 15.5 |
| 2014 | | | | | | | | | | |
| 31.01 | 15 | 1.6 | 14 | 1.5 | 46 | 5.0 | 33 | 3.6 | 142 | 15.5 |
| 28.02 | 15 | 1.6 | 14 | 1.5 | 46 | 5.1 | 33 | 3.6 | 140 | 15.4 |
| 31.03 | 14 | 1.6 | 13 | 1.4 | 44 | 4.9 | 32 | 3.6 | 138 | 15.3 |
| 30.04 | 13 | 1.5 | 13 | 1.5 | 44 | 4.9 | 32 | 3.6 | 134 | 15.0 |
| 31.05 | 12 | 1.4 | 13 | 1.5 | 44 | 5.0 | 33 | 3.7 | 131 | 14.8 |
| 30.06 | 13 | 1.5 | 13 | 1.5 | 44 | 5.0 | 33 | 3.7 | 128 | 14.5 |
| 31.07 | 13 | 1.5 | 13 | 1.5 | 43 | 4.9 | 33 | 3.8 | 123 | 14.0 |
| 31.08 | 12 | 1.4 | 13 | 1.5 | 42 | 4.8 | 32 | 3.7 | 121 | 13.9 |
| 30.09 | 12 | 1.4 | 13 | 1.5 | 41 | 4.8 | 30 | 3.5 | 121 | 14.1 |
| 31.10 | 11 | 1.3 | 13 | 1.5 | 40 | 4.7 | 30 | 3.5 | 114 | 13.4 |
| 30.11 | 10 | 1.2 | 13 | 1.5 | 40 | 4.8 | 30 | 3.6 | 112 | 13.3 |
| 31.12 | 10 | 1.2 | 13 | 1.6 | 38 | 4.6 | 30 | 3.6 | 112 | 13.4 |
| 2015 | | | | | | | | | | |
| 31.01 | 10 | 1.2 | 13 | 1.6 | 39 | 4.7 | 30 | 3.6 | 107 | 12.9 |

Table 4.1.3 (end)

| | From 150 to 300 millions of rubles | | From 300 to 500 millions of rubles | | From 500 millions to 1 billion of rubles | | From 1 to 10 billions of rubles | | 10 billions rubles and more | | Total |
|-------------|------------------------------------|---|------------------------------------|---|--|---|---------------------------------|---|-----------------------------|---|-------|
| | 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, % | units |
| 2013 | | | | | | | | | | | |
| 31.12 | 251 | 27.2 | 116 | 12.6 | 116 | 12.6 | 161 | 17.4 | 25 | 2.7 | 923 |
| 2014 | | | | | | | | | | | |
| 31.01 | 248 | 27.1 | 116 | 12.7 | 115 | 12.6 | 161 | 17.6 | 25 | 2.7 | 915 |
| 28.02 | 245 | 26.9 | 114 | 12.5 | 120 | 13.2 | 158 | 17.4 | 25 | 2.7 | 910 |
| 31.03 | 240 | 26.7 | 115 | 12.8 | 118 | 13.1 | 160 | 17.8 | 26 | 2.9 | 900 |
| 30.04 | 238 | 26.6 | 118 | 13.2 | 117 | 13.1 | 159 | 17.8 | 26 | 2.9 | 894 |
| 31.05 | 235 | 26.5 | 116 | 13.1 | 117 | 13.2 | 161 | 18.1 | 26 | 2.9 | 888 |
| 30.06 | 234 | 26.5 | 116 | 13.1 | 115 | 13.0 | 161 | 18.2 | 27 | 3.1 | 884 |
| 31.07 | 228 | 26.0 | 120 | 13.7 | 116 | 13.2 | 161 | 18.4 | 27 | 3.1 | 877 |
| 31.08 | 226 | 26.0 | 118 | 13.6 | 117 | 13.5 | 161 | 18.5 | 27 | 3.1 | 869 |
| 30.09 | 221 | 25.7 | 118 | 13.7 | 113 | 13.2 | 163 | 19.0 | 27 | 3.1 | 859 |
| 31.10 | 223 | 26.2 | 116 | 13.6 | 113 | 13.3 | 163 | 19.2 | 27 | 3.2 | 850 |
| 30.11 | 218 | 25.9 | 118 | 14.0 | 112 | 13.3 | 162 | 19.2 | 27 | 3.2 | 842 |
| 31.12 | 212 | 25.4 | 118 | 14.1 | 111 | 13.3 | 163 | 19.5 | 27 | 3.2 | 834 |
| 2015 | | | | | | | | | | | |
| 31.01 | 211 | 25.4 | 119 | 14.3 | 110 | 13.3 | 164 | 19.8 | 27 | 3.3 | 830 |

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

| | Nonresidents equity ¹ | | | | | | | | | | |
|--------------------|----------------------------------|--|-------------|--|--------------|--|---------------|--|---------|--|-------|
| | 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 |
| 2010 | | | | | | | | | | | |
| 31.12 | 34 | 15.4 | 50 | 22.7 | 25 | 11.4 | 31 (12) | 14.1 | 80 (6) | 36.4 | 220 |
| 2011 | | | | | | | | | | | |
| 31.03 | 33 | 15.0 | 55 | 25.0 | 23 | 10.5 | 31 (11) | 14.1 | 78 (6) | 35.5 | 220 |
| 30.06 | 34 | 15.5 | 51 | 23.3 | 25 | 11.4 | 31 (12) | 14.2 | 78 (6) | 35.6 | 219 |
| 30.09 | 39 | 17.3 | 49 | 21.8 | 27 | 12.0 | 32 (12) | 14.3 | 78 (8) | 34.7 | 225 |
| 31.12 | 40 | 17.4 | 49 | 21.3 | 28 | 12.2 | 36 (14) | 15.7 | 77 (8) | 33.5 | 230 |
| 2012 | | | | | | | | | | | |
| 31.03 | 42 | 17.9 | 49 | 20.9 | 28 | 12.0 | 36 (14) | 15.4 | 79 (9) | 33.8 | 234 |
| 30.06 | 46 | 19.5 | 48 | 20.3 | 25 | 10.6 | 41 (14) | 17.4 | 76 (9) | 32.2 | 236 |
| 30.09 | 48 | 20.1 | 47 | 19.7 | 27 | 11.3 | 42 (17) | 17.6 | 75 (10) | 31.4 | 239 |
| 31.12 | 49 | 20.1 | 49 | 20.1 | 29 | 11.9 | 44 (19) | 18.0 | 73 (9) | 29.9 | 244 |
| 2013 | | | | | | | | | | | |
| 31.03 | 49 | 19.9 | 48 | 19.5 | 30 | 12.2 | 45 (19) | 18.3 | 74 (9) | 30.1 | 246 |
| 30.06 ² | 47 | 19.0 | 47 | 19.0 | 33 | 13.3 | 44 (18) | 17.7 | 77 (10) | 31.0 | 248 |
| 30.09 | 48 | 19.0 | 48 | 19.0 | 37 | 14.7 | 42 (18) | 16.7 | 77 (8) | 30.6 | 252 |
| 31.12 | 45 | 17.9 | 49 | 19.5 | 35 | 13.9 | 46 (19) | 18.3 | 76 (10) | 30.3 | 251 |
| 2014 | | | | | | | | | | | |
| 31.03 | 47 | 19.2 | 48 | 19.6 | 31 | 12.7 | 41 (17) | 16.7 | 78 (13) | 31.8 | 245 |
| 30.06 | 44 | 18.5 | 48 | 20.2 | 29 | 12.2 | 42 (21) | 17.6 | 75 (12) | 31.5 | 238 |
| 30.09 | 44 | 19.0 | 47 | 20.3 | 27 | 11.7 | 37 (18) | 16.0 | 76 (12) | 32.9 | 231 |
| 31.12 | 42 | 18.7 | 45 | 20.0 | 25 | 11.1 | 38 (19) | 16.9 | 75 (11) | 33.3 | 225 |

¹ 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 greatly influenced by residents of the Russian Federation.

² From July 1, 2013 the quantity of the credit institutions with participation of nonresidents if taking into account complete emissions which resulted in changes of authorized capital that have not been registered in charters.

Table 4.1.5

Selected Performance Indicators of Credit Institutions Grouped by Assets

(millions of rubles)

| | Credit institutions grouped by assets (in descending order) as of 31.12.2014 | | | | | | |
|---|--|------------|-----------|-----------|-----------|---------|------------|
| | 1–5 | 6–20 | 21–50 | 51–200 | 201–500 | 501–834 | Total |
| Assets | | | | | | | |
| Assets (liabilities) | 41,593,833 | 16,674,162 | 8,259,743 | 8,406,233 | 2,309,299 | 409,725 | 77,652,994 |
| Loans to non-financial institutions | 17,461,212 | 6,145,308 | 2,501,288 | 2,430,117 | 846,773 | 151,278 | 29,535,976 |
| Loans to resident financial institutions (except credit institutions) | 575,929 | 372,582 | 177,335 | 139,876 | 36,847 | 3,863 | 1,306,432 |
| Loans to individuals | 5,789,546 | 2,105,202 | 1,533,404 | 1,541,189 | 309,005 | 51,202 | 11,329,549 |
| Unsecured consumer loans (portfolio of homogenous loans) | 2,939,692 | 1,475,210 | 1,127,713 | 743,683 | 93,856 | 12,518 | 6,392,673 |
| Capital and financial performance | | | | | | | |
| Equity capital | 3,962,562 | 1,648,610 | 757,883 | 1,064,610 | 375,121 | 119,652 | 7,928,438 |
| Capital adequacy N1.0, % | 11.9 | 12.1 | 11.1 | 15.0 | 17.6 | 30.4 | 12.5 |
| Profit for the current year | 474,591 | 113,818 | –118,215 | 82,026 | 26,647 | 10,274 | 589,141 |
| Return on assets, % | 1.4 | 0.9 | –1.7 | 1.2 | 1.3 | 2.5 | 0.9 |
| Return on equity, % | 13.0 | 7.7 | –14.8 | 8.1 | 7.5 | 9.4 | 7.9 |
| Liabilities | | | | | | | |
| Individuals' deposits | 10,459,088 | 2,800,146 | 2,173,188 | 2,185,849 | 830,183 | 104,228 | 18,552,682 |
| Loans received from the Bank of Russia | 6,537,233 | 1,502,009 | 654,703 | 498,888 | 90,608 | 3,590 | 9,287,031 |

Table 4.1.6

Financial Performance of Credit Institutions

| | Total profit "+" / loss "-" for the current year, 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 for the current year, millions of rubles | Share of loss-making credit institutions, % | Current-year profit allocation, millions of rubles |
|-------------|--|--|---|---|---|--|
| 2012 | | | | | | |
| 31.12 | 1,011,889 | 1,021,250 | 94.2 | 9,361 | 5.8 | 210,230 |
| 2013 | | | | | | |
| 31.01 | 80,276 | 95,626 | 81.3 | 15,350 | 18.7 | 15,574 |
| 28.02 | 151,402 | 171,514 | 81.8 | 20,113 | 18.2 | 33,841 |
| 31.03 | 239,442 | 247,730 | 87.3 | 8,287 | 12.7 | 52,588 |
| 30.04 | 323,594 | 330,725 | 83.6 | 7,131 | 16.4 | 63,445 |
| 31.05 | 391,208 | 400,396 | 82.0 | 9,188 | 18.0 | 81,146 |
| 30.06 | 491,388 | 501,118 | 86.2 | 9,730 | 13.8 | 97,023 |
| 31.07 | 571,462 | 581,436 | 84.0 | 9,974 | 16.0 | 110,964 |
| 31.08 | 653,601 | 664,564 | 84.0 | 10,963 | 16.0 | 126,850 |
| 30.09 | 751,425 | 761,729 | 87.2 | 10,303 | 12.8 | 142,366 |
| 31.10 | 820,133 | 830,672 | 85.4 | 10,539 | 14.6 | 159,446 |
| 30.11 | 884,297 | 897,490 | 84.0 | 13,193 | 16.0 | 174,630 |
| 31.12 | 993,585 | 1,012,252 | 90.5 | 18,668 | 9.5 | 192,178 |
| 2014 | | | | | | |
| 31.01 | 94,638 | 103,457 | 77.2 | 8,820 | 22.8 | 13,048 |
| 28.02 | 169,852 | 184,305 | 75.6 | 14,452 | 24.4 | 30,497 |
| 31.03 | 232,076 | 248,049 | 80.6 | 15,973 | 19.4 | 45,888 |
| 30.04 | 291,704 | 314,348 | 74.2 | 22,644 | 25.8 | 48,571 |
| 31.05 | 337,638 | 382,025 | 73.2 | 44,387 | 26.8 | 65,495 |
| 30.06 | 451,386 | 486,637 | 76.9 | 35,251 | 23.1 | 77,421 |
| 31.07 | 513,317 | 555,724 | 75.1 | 42,407 | 24.9 | 102,497 |
| 31.08 | 592,048 | 652,739 | 75.0 | 60,691 | 25.0 | 117,896 |
| 30.09 | 685,241 | 749,871 | 77.7 | 64,630 | 22.3 | 143,997 |
| 31.10 | 731,982 | 806,939 | 76.2 | 74,957 | 23.8 | 147,943 |
| 30.11 | 780,722 | 865,972 | 77.8 | 85,250 | 22.2 | 160,394 |
| 31.12 | 589,141 | 853,240 | 84.9 | 264,098 | 15.1 | 177,032 |

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)¹

| | Total | | Of which credit institutions with the capital | | | | | | | |
|---|--------------------------------------|-----------------------------|---|-----------------------------|--------------------------------------|-----------------------------|--------------------------------------|-----------------------------|--------------------------------------|-----------------------------|
| | number of credit institutions, units | capital, billions of rubles | less than 300 millions of rubles | | 300–500 millions of rubles | | 500 millions – 1 billions of rubles | | 1–3 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 |
| 2013 | | | | | | | | | | |
| 31.08 | 947 | 6,713.4 | 271 | 52.5 | 170 | 64.2 | 151 | 107.8 | 173 | 306.7 |
| 30.09 | 942 | 6,798.2 | 261 | 50.5 | 175 | 66.5 | 149 | 106.7 | 173 | 304.7 |
| 31.10 | 936 | 6,894.6 | 260 | 50.3 | 167 | 63.5 | 149 | 105.6 | 176 | 307.5 |
| 30.11 | 930 | 6,975.1 | 255 | 48.6 | 167 | 63.3 | 148 | 105.5 | 174 | 300.7 |
| 31.12 | 923 | 7,064.3 | 238 | 45.1 | 176 | 66.7 | 140 | 98.3 | 183 | 306.3 |
| 2014 | | | | | | | | | | |
| 31.01 | 915 | 7,073.9 | 234 | 44.8 | 176 | 66.9 | 140 | 99.6 | 181 | 303.9 |
| 28.02 | 910 | 7,252.9 | 228 | 43.6 | 173 | 66.0 | 141 | 101.8 | 183 | 308.8 |
| 31.03 | 900 | 7,303.3 | 217 | 41.6 | 175 | 66.3 | 138 | 98.3 | 189 | 318.7 |
| 30.04 | 894 | 7,344.5 | 212 | 40.4 | 167 | 62.6 | 143 | 99.6 | 190 | 311.8 |
| 31.05 | 888 | 7,405.3 | 212 | 40.5 | 166 | 62.6 | 137 | 95.6 | 188 | 303.3 |
| 30.06 | 884 | 7,370.2 | 205 | 38.6 | 173 | 65.1 | 132 | 91.9 | 189 | 307.6 |
| 31.07 | 877 | 7,463.1 | 198 | 37.4 | 173 | 64.8 | 132 | 92.2 | 187 | 301.9 |
| 31.08 | 869 | 7,533.8 | 184 | 34.4 | 178 | 66.5 | 133 | 92.3 | 189 | 310.1 |
| 30.09 | 859 | 7,630.7 | 157 | 27.0 | 194 | 71.1 | 135 | 94.2 | 186 | 307.0 |
| 31.10 | 850 | 7,739.6 | 142 | 24.6 | 199 | 72.8 | 132 | 91.6 | 189 | 308.7 |
| 30.11 | 842 | 7,862.2 | 111 | 17.4 | 219 | 79.0 | 135 | 93.4 | 188 | 312.0 |
| 31.12 | 834 | 7,928.4 | 57 | 4.7 | 270 | 97.2 | 130 | 89.7 | 181 | 299.2 |
| Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.12.2014, % | | 12.5 | | 38.9 | | 25.1 | | 17.9 | | 16.2 |

Table 4.1.7 (end)

| | Of which credit institutions with the capital | | | | | | | |
|---|---|-----------------------------|--------------------------------------|-----------------------------|--------------------------------------|-----------------------------|--|-----------------------------|
| | 3–5 billions of rubles | | 5–10 billions of rubles | | 10 billions of rubles and more | | credit institutions going through insolvency prevention measures | |
| | 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 |
| 2013 | | | | | | | | |
| 31.08 | 53 | 198.9 | 55 | 402.9 | 69 | 5,352.5 | 5 | 227.9 |
| 30.09 | 56 | 211.1 | 50 | 368.4 | 73 | 5,462.5 | 5 | 227.7 |
| 31.10 | 57 | 216.3 | 48 | 355.1 | 74 | 5,570.8 | 5 | 225.6 |
| 30.11 | 60 | 227.3 | 46 | 335.3 | 74 | 5,666.8 | 6 | 227.6 |
| 31.12 | 61 | 232.9 | 41 | 294.3 | 79 | 5,818.0 | 5 | 202.8 |
| 2014 | | | | | | | | |
| 31.01 | 59 | 228.5 | 42 | 302.7 | 78 | 5,821.7 | 5 | 205.8 |
| 28.02 | 57 | 220.7 | 45 | 323.5 | 77 | 5,978.2 | 6 | 210.4 |
| 31.03 | 53 | 207.9 | 46 | 330.9 | 76 | 6,015.5 | 6 | 224.1 |
| 30.04 | 56 | 219.1 | 45 | 322.8 | 76 | 6,057.4 | 5 | 230.8 |
| 31.05 | 56 | 221.0 | 46 | 333.8 | 74 | 6,089.5 | 9 | 259.0 |
| 30.06 | 55 | 217.0 | 47 | 342.5 | 74 | 6,080.3 | 9 | 227.2 |
| 31.07 | 57 | 225.0 | 41 | 292.9 | 80 | 6,226.7 | 9 | 222.2 |
| 31.08 | 52 | 204.8 | 43 | 303.1 | 80 | 6,299.1 | 10 | 223.6 |
| 30.09 | 52 | 204.5 | 44 | 310.1 | 80 | 6,388.1 | 11 | 228.7 |
| 31.10 | 53 | 207.9 | 46 | 330.7 | 79 | 6,493.7 | 10 | 209.5 |
| 30.11 | 50 | 197.5 | 43 | 299.1 | 81 | 6,664.0 | 15 | 199.8 |
| 31.12 | 53 | 203.3 | 45 | 308.8 | 83 | 6,873.3 | 15 | 52.1 |
| Memo: own funds (capital) adequacy ratio (N 1.0) as of 31.12.2014, % | 15.8 | | 15.7 | | 12.6 | | 9.1 | |

¹ 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), before the date mentioned it was accounted under the Bank of Russia Regulation No. 215-P, dated February 10, 2003 (Basel I-II).

Table 4.1.8

Number of Non-Credit Financial Institutions and Self-Regulating Organizations

(units)

| | 2014 | | | | | | | | | | 2015 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------|-------|
| | 31.03 | 30.04 | 31.05 | 30.06 | 31.07 | 31.08 | 30.09 | 31.10 | 30.11 | 31.12 | 31.01 |
| Non-credit financial institutions | | | | | | | | | | | |
| Subjects of insurance business | 598 | 599 | 590 | 587 | 588 | 589 | 572 | 569 | 565 | 567 | 569 |
| Insurance companies | 419 | 419 | 415 | 412 | 413 | 412 | 409 | 407 | 402 | 404 | 404 |
| Mutual insurance companies | 12 | 12 | 13 | 13 | 13 | 13 | 12 | 12 | 12 | 12 | 12 |
| Insurance brokers | 167 | 168 | 162 | 162 | 162 | 164 | 151 | 150 | 151 | 151 | 153 |
| Securities market professional participants¹ | 1,131 | 1,123 | 1,115 | 1,106 | 1,102 | 1,099 | 1,100 | 1,098 | 1,094 | 1,079 | 1,070 |
| Brokers | 870 | 866 | 849 | 841 | 838 | 837 | 833 | 829 | 821 | 803 | 798 |
| Dealers | 871 | 866 | 855 | 849 | 845 | 844 | 842 | 840 | 833 | 817 | 810 |
| Trust managers | 765 | 763 | 754 | 742 | 739 | 739 | 737 | 730 | 724 | 706 | 699 |
| Depositories | 609 | 607 | 602 | 597 | 595 | 594 | 593 | 590 | 589 | 579 | 577 |
| Registrars | 37 | 37 | 37 | 37 | 37 | 38 | 39 | 39 | 39 | 39 | 39 |
| Infrastructures | 14 | 14 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| Clearing houses | 6 | 6 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| Stock exchange | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 | 8 |
| Collective investment market participants | 574 | 571 | 575 | 575 | 570 | 566 | 566 | 559 | 559 | 560 | 560 |
| Private pension funds | 118 | 120 | 121 | 120 | 120 | 121 | 120 | 120 | 120 | 120 | 120 |
| Joint-stock investment funds | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| Asset management companies | 407 | 403 | 406 | 407 | 402 | 398 | 399 | 395 | 395 | 396 | 396 |
| Specialized depositories | 43 | 42 | 42 | 42 | 42 | 41 | 41 | 38 | 38 | 38 | 38 |
| Subjects of microfinance and cooperatives | 15,306 | 15,444 | 15,515 | 15,628 | 15,742 | 15,715 | 15,771 | 15,806 | 15,775 | 7,833 | 4,162 |
| Microfinance organizations | 4,039 | 4,157 | 4,210 | 4,289 | 4,335 | 4,367 | 4,421 | 4,408 | 4,356 | 4,200 | 4,076 |
| Credit consumer cooperatives | 3,584 | 3,584 | 3,589 | 3,586 | 3,608 | 3,508 | 3,525 | 3,537 | 3,534 | 3,545 | ... |
| Pawn shops | 7,593 | 7,615 | 7,625 | 7,663 | 7,709 | 7,751 | 7,736 | 7,772 | 7,796 | ... | ... |
| Housing savings cooperatives | 90 | 88 | 91 | 90 | 90 | 89 | 89 | 89 | 89 | 88 | 86 |
| Self-regulating organizations of microfinance organizations | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 3 |
| Self-regulating organizations of credit consumer cooperatives | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| Rating agencies | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| Cheque actuaries | ... | ... | ... | ... | ... | 40 | 40 | 40 | 40 | 40 | 40 |
| Self-regulating organizations of actuaries | ... | ... | ... | ... | ... | ... | ... | ... | ... | 2 | 2 |

¹ The information is included credit organizations, operating on securities market.

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

| | Deposits of individuals | | | | | | | | | | | | | | | | |
|-------------|-------------------------|------------|-----------------|---------------|---------------|----------------|--------------------|-------------------|--------------|---------------------|-----------------|---------------|---------------|----------------|--------------------|-------------------|--------------|
| | total | 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 | | 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 |
| 2013 | | | | | | | | | | | | | | | | | |
| 30.06 | 15,632,019 | 12,828,305 | 2,474,474 | 67,241 | 216,078 | 473,786 | 2,067,418 | 6,564,418 | 964,890 | 2,803,714 | 276,386 | 3,334 | 20,369 | 57,671 | 365,537 | 1,668,165 | 412,252 |
| 31.07 | 15,796,827 | 12,906,575 | 2,435,981 | 40,785 | 235,788 | 471,560 | 2,049,661 | 6,693,452 | 979,348 | 2,890,252 | 285,577 | 2,287 | 21,742 | 57,581 | 378,366 | 1,724,821 | 419,879 |
| 31.08 | 15,945,653 | 12,993,546 | 2,409,190 | 31,982 | 238,280 | 472,436 | 2,027,733 | 6,832,615 | 981,309 | 2,952,107 | 291,172 | 2,049 | 21,771 | 60,398 | 379,149 | 1,766,490 | 431,078 |
| 30.09 | 15,945,713 | 12,998,616 | 2,364,200 | 62,126 | 204,577 | 470,603 | 2,008,141 | 6,897,054 | 991,915 | 2,947,097 | 290,983 | 3,568 | 20,991 | 61,846 | 371,958 | 1,769,225 | 428,526 |
| 31.10 | 16,062,065 | 13,094,264 | 2,315,088 | 40,620 | 224,510 | 465,996 | 2,014,796 | 7,014,437 | 1,018,816 | 2,967,801 | 290,308 | 3,618 | 20,430 | 60,297 | 372,119 | 1,788,972 | 432,056 |
| 30.11 | 16,260,794 | 13,236,389 | 2,380,764 | 65,561 | 199,174 | 465,682 | 2,027,009 | 7,060,942 | 1,037,257 | 3,024,405 | 294,890 | 3,605 | 18,913 | 59,802 | 377,602 | 1,825,511 | 444,082 |
| 31.12 | 16,957,531 | 14,000,569 | 2,873,465 | 39,508 | 276,535 | 456,118 | 2,056,135 | 7,180,746 | 1,118,061 | 2,956,962 | 295,718 | 2,079 | 27,876 | 59,983 | 387,673 | 1,773,485 | 410,148 |
| 2014 | | | | | | | | | | | | | | | | | |
| 31.01 | 16,689,420 | 13,433,121 | 2,384,007 | 38,602 | 289,483 | 438,892 | 2,056,109 | 7,132,485 | 1,093,543 | 3,256,299 | 335,367 | 2,858 | 36,015 | 64,602 | 424,835 | 1,934,593 | 458,029 |
| 28.02 | 16,908,024 | 13,510,318 | 2,464,570 | 83,962 | 270,124 | 407,621 | 2,043,822 | 7,122,447 | 1,117,772 | 3,397,706 | 358,606 | 6,589 | 37,700 | 66,675 | 445,467 | 2,003,737 | 478,933 |
| 31.03 | 16,563,850 | 13,206,977 | 2,390,325 | 50,790 | 276,736 | 407,607 | 1,988,046 | 6,980,195 | 1,113,278 | 3,356,873 | 375,991 | 4,490 | 38,888 | 66,975 | 437,638 | 1,951,563 | 481,330 |
| 30.04 | 16,847,471 | 13,507,416 | 2,592,578 | 80,606 | 246,168 | 420,772 | 1,960,037 | 7,063,011 | 1,144,243 | 3,340,055 | 377,881 | 5,265 | 33,934 | 68,719 | 421,625 | 1,947,173 | 485,457 |
| 31.05 | 16,756,486 | 13,516,012 | 2,519,801 | 53,878 | 264,794 | 442,158 | 1,963,535 | 7,116,982 | 1,154,864 | 3,240,475 | 372,244 | 4,011 | 31,062 | 66,538 | 404,395 | 1,884,266 | 477,959 |
| 30.06 | 16,883,220 | 13,699,248 | 2,607,293 | 82,681 | 233,895 | 451,205 | 1,953,097 | 7,191,380 | 1,179,696 | 3,183,972 | 365,172 | 4,665 | 28,003 | 63,582 | 389,971 | 1,860,034 | 472,544 |
| 31.07 | 17,111,775 | 13,795,655 | 2,592,635 | 52,559 | 259,784 | 464,181 | 1,964,564 | 7,281,984 | 1,179,948 | 3,316,120 | 368,087 | 3,519 | 28,838 | 66,128 | 403,221 | 1,950,844 | 495,483 |
| 31.08 | 17,271,181 | 13,928,903 | 2,628,284 | 41,738 | 262,308 | 469,981 | 1,975,694 | 7,378,188 | 1,172,709 | 3,342,278 | 373,121 | 3,135 | 27,999 | 66,617 | 399,010 | 1,963,013 | 509,384 |
| 30.09 | 17,297,538 | 13,876,276 | 2,524,168 | 74,603 | 212,302 | 471,596 | 2,004,471 | 7,443,026 | 1,146,110 | 3,421,262 | 384,457 | 4,525 | 26,065 | 66,355 | 402,646 | 2,011,953 | 525,262 |
| 31.10 | 17,685,383 | 13,829,068 | 2,538,470 | 44,114 | 230,177 | 460,343 | 2,026,758 | 7,412,915 | 1,116,290 | 3,856,315 | 449,418 | 4,651 | 34,386 | 78,229 | 441,326 | 2,256,743 | 591,562 |
| 30.11 | 18,087,076 | 13,784,044 | 2,544,101 | 68,446 | 192,912 | 454,115 | 2,035,891 | 7,399,922 | 1,088,658 | 4,303,032 | 493,283 | 6,106 | 36,046 | 86,845 | 496,527 | 2,526,308 | 657,918 |
| 31.12 | 18,552,682 | 13,706,572 | 2,635,711 | 29,168 | 518,985 | 864,717 | 2,430,927 | 6,358,979 | 868,084 | 4,846,110 | 543,066 | 6,650 | 103,774 | 191,475 | 1,014,137 | 2,479,251 | 507,758 |

Table 4.2.2

Funds of Organizations Accepted by Credit Institutions¹

(millions of rubles)

| 1 | Deposits and other funds raised from organizations (except credit institutions) | | | | | | | | |
|-------------|---|-----------|-----------------|---------------|---------------|----------------|--------------------|-------------------|--------------|
| | total | in rubles | | | | | | | |
| | | total | by maturity | | | | | | |
| | | | demand deposits | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | over 3 years |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| 2013 | | | | | | | | | |
| 30.06 | 10,492,988 | 6,455,853 | 91,435 | 861,537 | 1,029,547 | 1,251,673 | 957,397 | 1,317,197 | 947,067 |
| 31.07 | 10,712,971 | 6,629,776 | 72,523 | 932,826 | 1,031,787 | 1,345,916 | 974,345 | 1,325,391 | 946,988 |
| 31.08 | 10,990,627 | 6,847,690 | 72,474 | 1,082,119 | 1,031,960 | 1,414,834 | 970,779 | 1,336,305 | 939,220 |
| 30.09 | 10,917,654 | 6,793,089 | 64,205 | 1,155,589 | 991,241 | 1,335,565 | 966,051 | 1,337,497 | 942,941 |
| 31.10 | 11,043,160 | 6,868,199 | 79,458 | 1,374,775 | 1,037,085 | 1,184,135 | 949,737 | 1,304,098 | 938,911 |
| 30.11 | 11,130,269 | 6,753,748 | 88,520 | 1,676,840 | 851,216 | 959,855 | 927,253 | 1,309,971 | 940,092 |
| 31.12 | 10,838,319 | 6,371,516 | 81,343 | 1,543,556 | 857,070 | 803,817 | 859,282 | 1,280,418 | 946,029 |
| 2014 | | | | | | | | | |
| 31.01 | 11,059,895 | 6,329,598 | 71,818 | 1,295,197 | 1,035,143 | 825,312 | 892,456 | 1,282,712 | 926,960 |
| 28.02 | 11,540,869 | 6,475,312 | 64,597 | 1,305,952 | 983,098 | 973,862 | 963,803 | 1,259,461 | 924,539 |
| 31.03 | 11,555,267 | 6,385,851 | 61,475 | 1,145,544 | 995,306 | 1,065,051 | 972,986 | 1,222,863 | 922,626 |
| 30.04 | 12,066,194 | 6,832,896 | 73,840 | 1,190,760 | 1,209,783 | 1,212,168 | 999,539 | 1,217,563 | 929,245 |
| 31.05 | 12,437,811 | 7,201,963 | 67,118 | 1,361,892 | 1,197,815 | 1,265,670 | 1,055,350 | 1,237,655 | 1,016,463 |
| 30.06 | 11,975,654 | 6,944,233 | 56,855 | 1,273,211 | 1,205,111 | 1,131,831 | 1,080,739 | 1,167,259 | 1,029,228 |
| 31.07 | 12,464,465 | 7,134,681 | 49,619 | 1,474,270 | 1,069,244 | 1,193,080 | 1,134,314 | 1,190,680 | 1,023,474 |
| 31.08 | 12,800,261 | 7,280,208 | 47,285 | 1,448,546 | 1,109,489 | 1,242,639 | 1,182,184 | 1,229,617 | 1,020,447 |
| 30.09 | 13,422,258 | 7,457,908 | 44,765 | 1,392,588 | 1,204,802 | 1,451,670 | 1,080,322 | 1,205,856 | 1,077,905 |
| 31.10 | 14,734,938 | 7,940,611 | 45,183 | 1,309,090 | 1,809,300 | 1,314,550 | 1,163,183 | 1,199,078 | 1,100,227 |
| 30.11 | 15,488,581 | 7,797,157 | 48,562 | 1,732,816 | 1,519,404 | 1,092,735 | 1,141,068 | 1,152,046 | 1,110,528 |
| 31.12 | 17,007,890 | 8,471,771 | 60,721 | 2,626,081 | 1,505,908 | 737,831 | 1,083,474 | 1,048,466 | 1,409,290 |

Table 4.2.2 (end)
(millions of rubles)

| | Deposits and other funds raised from organizations (except credit institutions) | | | | | | | | Loans, deposits and other funds raised from credit institutions | | Individual entrepreneurs' funds | |
|-------------|---|-----------------|---------------|---------------|----------------|--------------------|-------------------|--------------|---|---------------------|---------------------------------|---------------------|
| | In foreign currency | | | | | | | | | | | |
| | total | by maturity | | | | | | | in rubles | in foreign currency | in rubles | in foreign currency |
| 1 | 11 | demand deposits | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | over 3 years | 19 | 20 | 21 | 22 |
| 2013 | | | | | | | | | | | | |
| 30.06 | 4,037,134 | 3,682 | 117,624 | 97,763 | 103,008 | 455,407 | 1,188,507 | 2,071,145 | 2,334,357 | 2,458,158 | 166,448 | 2,635 |
| 31.07 | 4,083,195 | 2,535 | 112,946 | 106,804 | 83,487 | 466,506 | 1,195,434 | 2,115,482 | 2,272,985 | 2,541,614 | 165,767 | 2,594 |
| 31.08 | 4,142,937 | 3,705 | 133,499 | 94,619 | 96,091 | 464,297 | 1,215,334 | 2,135,392 | 2,266,897 | 2,532,258 | 170,894 | 2,618 |
| 30.09 | 4,124,565 | 2,303 | 125,370 | 99,357 | 110,589 | 478,228 | 1,203,338 | 2,105,380 | 2,319,510 | 2,408,173 | 182,174 | 2,942 |
| 31.10 | 4,174,961 | 3,612 | 105,184 | 142,090 | 97,255 | 478,717 | 1,192,292 | 2,155,810 | 2,368,134 | 2,502,342 | 173,239 | 2,786 |
| 30.11 | 4,376,521 | 3,999 | 130,762 | 124,754 | 108,742 | 484,034 | 1,262,831 | 2,261,400 | 2,354,000 | 2,794,093 | 175,296 | 2,830 |
| 31.12 | 4,466,803 | 2,434 | 185,229 | 189,592 | 143,181 | 439,390 | 1,278,971 | 2,228,005 | 2,369,508 | 2,436,519 | 190,028 | 2,709 |
| 2014 | | | | | | | | | | | | |
| 31.01 | 4,730,297 | 6,096 | 103,632 | 203,182 | 167,422 | 476,904 | 1,378,792 | 2,394,269 | 2,261,191 | 2,717,785 | 173,681 | 3,191 |
| 28.02 | 5,065,556 | 9,801 | 153,196 | 152,849 | 194,877 | 521,950 | 1,478,939 | 2,553,945 | 2,228,952 | 2,758,422 | 166,763 | 3,560 |
| 31.03 | 5,169,416 | 9,397 | 227,053 | 135,046 | 166,643 | 552,163 | 1,444,550 | 2,634,563 | 2,157,237 | 2,657,368 | 173,569 | 4,351 |
| 30.04 | 5,233,298 | 10,094 | 122,462 | 200,134 | 201,388 | 544,578 | 1,501,440 | 2,653,202 | 2,428,380 | 2,475,759 | 157,154 | 4,198 |
| 31.05 | 5,235,848 | 11,860 | 184,554 | 256,238 | 182,506 | 554,678 | 1,390,435 | 2,655,576 | 2,830,230 | 2,399,219 | 163,160 | 4,320 |
| 30.06 | 5,031,422 | 8,822 | 173,972 | 200,289 | 161,445 | 518,275 | 1,360,501 | 2,608,118 | 3,012,659 | 2,326,369 | 177,726 | 4,331 |
| 31.07 | 5,329,784 | 8,962 | 171,407 | 159,692 | 128,838 | 566,434 | 1,394,883 | 2,899,568 | 2,698,081 | 2,414,898 | 173,353 | 4,145 |
| 31.08 | 5,520,052 | 9,219 | 139,336 | 210,716 | 130,848 | 532,106 | 1,450,333 | 3,047,495 | 2,899,733 | 2,310,939 | 180,496 | 4,186 |
| 30.09 | 5,964,350 | 12,420 | 207,446 | 228,766 | 185,397 | 555,285 | 1,501,840 | 3,273,196 | 2,867,282 | 2,440,414 | 189,714 | 4,199 |
| 31.10 | 6,794,326 | 20,921 | 267,583 | 336,399 | 226,931 | 625,563 | 1,654,019 | 3,662,909 | 2,826,946 | 2,607,198 | 173,811 | 5,325 |
| 30.11 | 7,691,424 | 28,674 | 406,129 | 397,543 | 236,727 | 700,469 | 1,786,809 | 4,135,071 | 3,555,048 | 2,806,016 | 176,795 | 6,033 |
| 31.12 | 8,536,119 | 26,918 | 691,620 | 363,022 | 249,379 | 625,417 | 1,937,227 | 4,642,536 | 3,223,440 | 3,370,786 | 172,126 | 7,933 |

¹ Except funds on accounts, float and debts on factoring, forfating operations.

Table 4.2.3

Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

(% p.a.)

| | Weighted average interest rates on individual deposits by maturity | | | | | | | | | | | Weighted average interest rates on nonfinancial organizations' deposits by maturity | | | | | | | |
|-------------|---|---|---|------------------|-------------------|-----------------------|--|--|----------------------|-----------------|----------------|--|------------------|-------------------|-----------------------|--|----------------------|-----------------|----------------|
| | demand deposits | up to 30 days including demand deposits | up to 30 days, except demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | up to 1 year, except demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | | | | |
| January | 1.98 | 2.18 | 4.85 | 5.01 | 5.80 | 7.17 | 5.30 | 6.03 | 7.32 | 7.43 | 7.33 | 5.54 | 6.32 | 7.03 | 7.56 | 5.61 | 7.98 | 9.40 | 8.01 |
| February | 1.77 | 2.30 | 4.85 | 4.98 | 5.75 | 7.04 | 5.09 | 5.94 | 7.30 | 7.28 | 7.30 | 5.47 | 6.43 | 7.41 | 8.02 | 5.56 | 7.84 | 8.58 | 7.91 |
| March | 1.57 | 1.79 | 4.74 | 5.01 | 5.64 | 7.02 | 5.07 | 5.91 | 7.17 | 7.08 | 7.17 | 6.80 | 7.75 | 8.25 | 8.84 | 6.90 | 7.65 | 9.71 | 7.72 |
| April | 1.28 | 1.84 | 4.54 | 5.07 | 5.68 | 7.20 | 5.18 | 6.04 | 7.60 | 6.97 | 7.55 | 7.06 | 8.14 | 8.66 | 8.57 | 7.14 | 8.53 | 10.06 | 8.65 |
| May | 1.10 | 1.41 | 5.48 | 5.10 | 5.79 | 7.19 | 5.19 | 6.06 | 7.85 | 6.95 | 7.78 | 7.41 | 8.73 | 9.27 | 9.62 | 7.54 | 8.69 | 6.92 | 8.66 |
| June | 1.20 | 1.79 | 4.72 | 5.16 | 5.91 | 7.40 | 5.33 | 6.21 | 7.80 | 6.68 | 7.72 | 7.39 | 8.66 | 9.01 | 9.64 | 7.51 | 9.00 | 4.42 | 8.66 |
| July | 1.58 | 1.89 | 5.49 | 5.15 | 5.91 | 7.36 | 5.54 | 6.17 | 7.89 | 6.44 | 7.80 | 7.40 | 8.62 | 9.10 | 9.43 | 7.49 | 8.72 | 9.95 | 8.77 |
| August | 1.69 | 2.07 | 6.34 | 5.23 | 5.88 | 7.37 | 5.63 | 6.19 | 7.95 | 6.95 | 7.89 | 7.20 | 8.95 | 9.66 | 9.69 | 7.35 | 9.37 | 8.02 | 9.31 |
| September | 1.85 | 2.52 | 5.58 | 5.16 | 5.93 | 7.56 | 5.71 | 6.27 | 8.09 | 7.03 | 8.02 | 7.24 | 9.21 | 9.62 | 9.73 | 7.37 | 9.43 | 9.61 | 9.44 |
| October | 1.94 | 2.24 | 6.41 | 5.26 | 6.05 | 7.82 | 5.95 | 6.50 | 8.20 | 7.42 | 8.15 | 7.47 | 9.53 | 9.76 | 10.45 | 7.62 | 8.48 | 9.60 | 8.54 |
| November | 2.81 | 3.22 | 6.13 | 5.39 | 6.27 | 8.13 | 6.23 | 6.75 | 8.47 | 7.32 | 8.41 | 9.06 | 10.69 | 11.39 | 11.53 | 9.20 | 9.80 | 10.23 | 9.82 |
| December | 5.68 | 5.92 | 11.76 | 11.51 | 13.71 | 12.73 | 12.29 | 12.74 | 11.98 | 8.06 | 11.74 | 13.96 | 18.84 | 19.95 | 15.67 | 14.44 | 12.81 | 17.12 | 13.46 |

Table 4.2.4

Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

(% p.a.)

| | Weighted average interest rates on individual deposits | | | | | | | | | | | Weighted average interest rates on nonfinancial organizations' deposits | | | | | | | |
|------------------------|---|---|---|------------------|-------------------|-----------------------|--|--|----------------------|-----------------|----------------|--|------------------|-------------------|-----------------------|--|----------------------|-----------------|----------------|
| | demand deposits | up to 30 days including demand deposits | up to 30 days, except demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | up to 1 year, except demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| in U.S. dollars | | | | | | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | | | | | | |
| January | 0.58 | 0.60 | 0.94 | 1.13 | 1.66 | 2.92 | 2.01 | 2.26 | 2.75 | 2.78 | 2.75 | 0.15 | 1.02 | 1.08 | 1.95 | 0.37 | 3.69 | 3.20 | 3.56 |
| February | 0.29 | 0.33 | 0.67 | 1.29 | 1.59 | 2.80 | 1.84 | 2.20 | 2.89 | 2.88 | 2.89 | 0.11 | 0.72 | 2.64 | 0.78 | 0.28 | 0.83 | 3.73 | 1.52 |
| March | 0.33 | 0.37 | 1.12 | 0.85 | 1.87 | 2.54 | 1.66 | 2.01 | 2.59 | 2.24 | 2.55 | 0.17 | 0.74 | 1.25 | 1.79 | 0.33 | 1.72 | 3.37 | 1.98 |
| April | 0.39 | 0.66 | 2.22 | 0.86 | 1.71 | 2.87 | 1.87 | 2.12 | 3.34 | 2.61 | 3.26 | 0.14 | 0.81 | 1.05 | 1.92 | 0.34 | 2.69 | 3.51 | 3.03 |
| May | 0.30 | 0.41 | 1.49 | 1.00 | 1.71 | 2.74 | 1.78 | 1.99 | 2.94 | 2.76 | 2.91 | 0.15 | 0.90 | 1.66 | 2.30 | 0.28 | 3.55 | 3.75 | 3.74 |
| June | 0.49 | 0.56 | 1.01 | 0.94 | 1.99 | 2.68 | 1.83 | 2.06 | 3.08 | 2.66 | 3.04 | 0.18 | 0.82 | 2.32 | 2.56 | 0.29 | 2.95 | 4.54 | 3.39 |
| July | 0.22 | 0.28 | 1.54 | 0.88 | 1.65 | 2.47 | 1.58 | 1.88 | 3.04 | 2.43 | 2.98 | 0.13 | 0.61 | 2.40 | 2.44 | 0.30 | 3.22 | 3.95 | 3.71 |
| August | 0.20 | 0.26 | 1.27 | 1.03 | 2.25 | 2.51 | 1.77 | 2.06 | 3.09 | 2.96 | 3.08 | 0.17 | 1.15 | 2.28 | 2.42 | 0.36 | 3.87 | 5.30 | 4.89 |
| September | 0.15 | 0.22 | 1.17 | 0.91 | 1.91 | 2.68 | 1.63 | 2.06 | 3.12 | 2.51 | 3.08 | 0.27 | 1.80 | 2.54 | 3.06 | 0.75 | 4.89 | 5.99 | 5.42 |
| October | 0.49 | 0.55 | 1.19 | 0.99 | 1.78 | 2.99 | 1.95 | 2.23 | 3.56 | 3.72 | 3.58 | 0.46 | 1.88 | 3.18 | 4.37 | 0.99 | 5.12 | 6.00 | 5.38 |
| November | 0.42 | 0.53 | 1.31 | 1.45 | 2.00 | 3.37 | 2.26 | 2.58 | 3.86 | 3.53 | 3.83 | 0.48 | 2.33 | 3.25 | 4.42 | 0.77 | 5.73 | 3.85 | 5.73 |
| December | 0.54 | 0.72 | 2.60 | 3.87 | 5.05 | 5.96 | 5.22 | 5.56 | 5.45 | 4.21 | 5.36 | 1.54 | 3.18 | 4.63 | 5.02 | 2.06 | 5.67 | 6.72 | 5.87 |
| in euros | | | | | | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | | | | | | |
| January | 0.38 | 0.42 | 1.08 | 0.80 | 1.32 | 2.37 | 1.59 | 1.80 | 2.77 | 1.91 | 2.70 | 0.08 | 0.66 | 1.47 | 1.70 | 0.28 | 1.84 | 1.30 | 1.80 |
| February | 0.31 | 0.37 | 0.77 | 0.90 | 1.33 | 2.24 | 1.47 | 1.70 | 2.55 | 1.92 | 2.49 | 0.07 | 0.80 | 0.92 | 1.74 | 0.26 | 3.27 | – | 3.27 |
| March | 0.52 | 0.54 | 1.18 | 0.71 | 1.26 | 2.13 | 1.35 | 1.58 | 2.26 | 1.69 | 2.18 | 0.06 | 0.33 | 0.41 | 2.00 | 0.24 | 3.33 | 4.17 | 3.41 |
| April | 0.56 | 0.58 | 0.72 | 0.68 | 1.33 | 2.46 | 1.54 | 1.73 | 2.81 | 2.06 | 2.74 | 0.08 | 0.55 | 0.69 | 3.05 | 0.35 | 2.59 | 5.29 | 2.64 |
| May | 0.49 | 0.54 | 1.18 | 0.86 | 1.38 | 2.29 | 1.47 | 1.64 | 2.81 | 1.89 | 2.72 | 0.16 | 0.63 | 1.61 | 2.07 | 0.24 | 2.93 | – | 2.93 |
| June | 0.28 | 0.35 | 0.80 | 0.77 | 1.26 | 2.37 | 1.45 | 1.67 | 2.64 | 2.19 | 2.61 | 0.21 | 0.43 | 0.96 | 1.81 | 0.32 | 6.09 | 4.46 | 5.68 |
| July | 0.23 | 0.24 | 0.53 | 0.74 | 1.25 | 2.15 | 1.36 | 1.56 | 2.64 | 2.16 | 2.60 | 0.19 | 0.54 | 0.90 | 1.63 | 0.34 | 3.19 | – | 3.19 |
| August | 0.24 | 0.28 | 0.78 | 0.84 | 1.34 | 2.18 | 1.39 | 1.61 | 2.59 | 2.28 | 2.57 | 0.35 | 0.33 | 0.99 | 1.25 | 0.42 | 2.71 | 7.54 | 2.81 |
| September | 0.15 | 0.22 | 0.74 | 0.70 | 1.26 | 2.41 | 1.55 | 1.81 | 2.88 | 2.18 | 2.83 | 0.36 | 1.21 | 1.27 | 1.86 | 0.68 | 3.25 | 5.45 | 3.29 |
| October | 0.40 | 0.46 | 1.24 | 0.89 | 1.59 | 2.64 | 1.73 | 1.98 | 3.39 | 3.02 | 3.34 | 0.37 | 1.36 | 3.08 | 3.40 | 0.95 | 3.93 | 4.00 | 3.96 |
| November | 0.30 | 0.41 | 1.05 | 1.07 | 1.57 | 2.89 | 2.00 | 2.24 | 3.61 | 3.16 | 3.56 | 0.35 | 1.26 | 1.95 | 5.33 | 1.01 | 3.82 | – | 3.82 |
| December | 0.47 | 0.66 | 2.51 | 3.21 | 4.55 | 5.58 | 4.88 | 5.21 | 4.99 | 3.23 | 4.90 | 0.98 | 2.92 | 3.08 | 3.74 | 1.66 | 5.95 | 5.78 | 5.95 |

Table 4.2.5

Weighted Average Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

(% p.a.)

| | By maturity | | | | | | |
|------------------------|-------------|---|------------------|-------------------|-----------------------|--|----------------|
| | 1 day | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | over 1 year |
| in rubles | | | | | | | |
| 2014 | | | | | | | |
| January | 5.79 | 5.82 | 7.00 | 7.43 | 9.14 | 5.84 | 8.98 |
| February | 5.75 | 5.74 | 7.19 | 7.05 | 7.92 | 5.80 | 7.88 |
| March | 7.46 | 7.48 | 8.94 | 8.38 | 8.58 | 7.50 | 9.10 |
| April | 7.50 | 7.62 | 9.47 | 9.28 | 8.68 | 7.65 | 8.97 |
| May | 7.91 | 7.90 | 9.53 | 9.94 | 9.98 | 7.96 | 9.53 |
| June | 7.86 | 7.98 | 9.11 | 8.62 | 8.94 | 8.01 | 6.59 |
| July | 7.92 | 8.04 | 9.03 | 9.49 | 9.54 | 8.07 | 6.21 |
| August | 7.85 | 7.93 | 9.57 | 10.16 | 10.41 | 7.96 | 10.18 |
| September | 7.85 | 7.92 | 9.40 | 9.01 | 10.44 | 7.95 | 9.24 |
| October | 8.11 | 8.24 | 9.41 | 10.75 | 11.41 | 8.26 | 10.53 |
| November | 9.98 | 10.15 | 11.36 | 12.16 | 13.09 | 10.19 | 7.74 |
| December | 14.48 | 15.54 | 17.75 | 20.25 | 18.07 | 15.57 | 7.97 |
| in U.S. dollars | | | | | | | |
| 2014 | | | | | | | |
| January | 0.12 | 0.13 | 1.16 | 1.52 | 3.03 | 0.15 | 2.75 |
| February | 0.13 | 0.16 | 0.59 | 1.45 | 3.23 | 0.19 | 4.79 |
| March | 0.21 | 0.28 | 0.77 | 1.10 | 2.68 | 0.33 | 6.04 |
| April | 0.24 | 0.32 | 0.53 | 1.51 | 2.59 | 0.44 | 2.32 |
| May | 0.15 | 0.23 | 0.60 | 1.80 | 2.61 | 0.28 | 3.20 |
| June | 0.15 | 0.22 | 0.86 | 1.61 | 2.22 | 0.29 | 2.77 |
| July | 0.16 | 0.19 | 0.67 | 1.86 | 4.04 | 0.24 | 2.01 |
| August | 0.22 | 0.25 | 1.51 | 2.20 | 3.94 | 0.34 | 3.40 |
| September | 0.65 | 0.66 | 1.44 | 2.16 | 2.98 | 0.72 | 5.47 |
| October | 0.65 | 0.71 | 1.97 | 1.40 | 2.65 | 0.81 | 4.01 |
| November | 0.53 | 0.62 | 1.93 | 1.94 | 2.38 | 0.70 | 2.62 |
| December | 0.97 | 1.41 | 3.79 | 3.74 | 4.48 | 3.61 | 5.40 |
| in euros | | | | | | | |
| 2014 | | | | | | | |
| January | 0.32 | 0.37 | 1.52 | 2.21 | 2.38 | 0.40 | 1.86 |
| February | 0.23 | 0.35 | 0.87 | 2.88 | 3.03 | 0.48 | 1.97 |
| March | 0.21 | 0.37 | 1.79 | 1.53 | 4.06 | 0.46 | 2.46 |
| April | 0.21 | 0.34 | 2.11 | 5.22 | 2.21 | 0.39 | 2.15 |
| May | 0.23 | 0.42 | 2.44 | 3.69 | 1.83 | 0.52 | 3.82 |
| June | 0.17 | 0.34 | 3.02 | 1.46 | 3.81 | 0.58 | 3.32 |
| July | 0.18 | 0.18 | 0.62 | 2.30 | 3.98 | 0.29 | 3.28 |
| August | 0.14 | 0.32 | 1.04 | 3.06 | 2.62 | 0.43 | 2.19 |
| September | 0.20 | 0.23 | 1.18 | 2.33 | 4.27 | 0.41 | 2.06 |
| October | 0.27 | 0.28 | 1.73 | 1.67 | 3.86 | 0.4 | 3.35 |
| November | 0.16 | 0.19 | 1.64 | 3.26 | 2.12 | 0.24 | 2.29 |
| December | 0.79 | 0.95 | 1.57 | 4.17 | 3.15 | 2.66 | 1.90 |

Table 4.2.6

Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

(millions of rubles)

| 1 | Deposit certificates | | | | | | | Savings certificates | | | | | | |
|-------------|----------------------|----------------------|---------------|----------------|--------------------|-------------------|--------------|----------------------|----------------------|---------------|----------------|--------------------|-------------------|--------------|
| | total | of which by maturity | | | | | | total | of which by maturity | | | | | |
| | | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | over 3 years | | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | over 3 years |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | |
| 2013 | | | | | | | | | | | | | | |
| 30.06 | 5,310 | 43 | 779 | 840 | 1,558 | 703 | 411 | 307,387 | 0 | 60 | 26,826 | 30,272 | 234,271 | 3,344 |
| 31.07 | 4,777 | 86 | 562 | 1,090 | 1,769 | 759 | 406 | 317,269 | 4 | 160 | 27,169 | 29,336 | 247,148 | 2,280 |
| 31.08 | 4,894 | 18 | 556 | 1,213 | 1,904 | 675 | 406 | 327,095 | 266 | 339 | 25,665 | 29,088 | 259,452 | 363 |
| 30.09 | 3,384 | 48 | 673 | 707 | 796 | 626 | 410 | 334,738 | 333 | 107 | 23,766 | 29,245 | 268,187 | 165 |
| 31.10 | 3,884 | 162 | 975 | 484 | 756 | 705 | 413 | 341,754 | 147 | 371 | 23,507 | 31,557 | 272,346 | 164 |
| 30.11 | 3,836 | 105 | 1,090 | 466 | 756 | 824 | 408 | 342,024 | 34 | 164 | 24,971 | 32,683 | 270,301 | 164 |
| 31.12 | 5,338 | 85 | 1,245 | 415 | 1,320 | 1,717 | 408 | 349,711 | 30 | 222 | 27,815 | 35,125 | 273,386 | 380 |
| 2014 | | | | | | | | | | | | | | |
| 31.01 | 7,020 | 143 | 835 | 395 | 2,881 | 2,040 | 408 | 353,218 | 137 | 128 | 27,453 | 36,032 | 275,442 | 461 |
| 28.02 | 6,725 | 75 | 559 | 488 | 3,166 | 1,874 | 433 | 351,876 | 18 | 591 | 26,284 | 35,362 | 274,570 | 829 |
| 31.03 | 6,453 | 177 | 452 | 429 | 2,898 | 1,900 | 433 | 346,027 | 0 | 623 | 24,045 | 34,181 | 271,325 | 848 |
| 30.04 | 5,647 | 48 | 323 | 431 | 3,002 | 1,249 | 429 | 344,552 | 126 | 139 | 24,896 | 33,278 | 269,653 | 1,175 |
| 31.05 | 6,147 | 40 | 630 | 293 | 3,021 | 1,403 | 428 | 342,647 | 20 | 322 | 25,285 | 32,608 | 266,122 | 1,257 |
| 30.06 | 6,122 | 17 | 676 | 405 | 3,113 | 1,325 | 400 | 343,465 | 0 | 84 | 24,731 | 31,722 | 267,711 | 1,272 |
| 31.07 | 7,400 | 50 | 729 | 871 | 3,969 | 1,198 | 403 | 353,188 | 1 | 76 | 24,834 | 34,378 | 274,989 | 1,334 |
| 31.08 | 5,884 | 70 | 467 | 925 | 2,284 | 1,592 | 398 | 360,096 | 5 | 49 | 24,509 | 36,464 | 279,894 | 1,384 |
| 30.09 | 6,064 | 22 | 588 | 853 | 2,334 | 1,571 | 598 | 365,844 | 1 | 95 | 23,112 | 39,562 | 284,970 | 1,356 |
| 31.10 | 6,542 | 59 | 473 | 976 | 2,696 | 1,550 | 628 | 378,578 | 51 | 56 | 21,922 | 44,549 | 295,515 | 1,311 |
| 30.11 | 6,193 | 35 | 244 | 948 | 2,547 | 1,506 | 607 | 407,827 | 5 | 656 | 26,235 | 53,259 | 311,106 | 1,333 |
| 31.12 | 5,813 | 262 | 134 | 760 | 2,176 | 1,554 | 638 | 460,543 | 5 | 838 | 41,357 | 106,429 | 298,897 | 1,347 |

Table 4.2.6 (end)
(millions of rubles)

| | Bonds | | | | | | | Derivatives (at fair value) |
|-------------|-----------|----------------------|---------------|----------------|--------------------|-------------------|--------------|--------------------------------|
| | total | of which by maturity | | | | | | |
| | | up to 30 days | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | over 3 years | |
| 1 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 2013 | | | | | | | | |
| 30.06 | 1,133,128 | 0 | 0 | 0 | 3,694 | 596,502 | 532,932 | 173,562 |
| 31.07 | 1,157,669 | 0 | 0 | 0 | 3,697 | 596,699 | 557,273 | 165,055 |
| 31.08 | 1,150,881 | 0 | 0 | 0 | 5,021 | 579,733 | 565,789 | 158,717 |
| 30.09 | 1,161,491 | 0 | 147 | 253 | 6,117 | 587,195 | 567,779 | 144,917 |
| 31.10 | 1,237,492 | 0 | 147 | 253 | 6,118 | 600,035 | 630,939 | 141,585 |
| 30.11 | 1,242,765 | 0 | 0 | 120 | 3,304 | 602,224 | 633,874 | 161,343 |
| 31.12 | 1,213,098 | 0 | 0 | 120 | 3,558 | 591,684 | 617,736 | 134,660 |
| 2014 | | | | | | | | |
| 31.01 | 1,212,650 | 0 | 0 | 120 | 4,048 | 581,745 | 626,738 | 318,942 |
| 28.02 | 1,174,568 | 0 | 0 | 0 | 3,665 | 561,044 | 608,965 | 342,424 |
| 31.03 | 1,149,021 | 0 | 0 | 0 | 3,296 | 543,094 | 602,631 | 286,228 |
| 30.04 | 1,126,232 | 0 | 17 | 0 | 2,943 | 524,158 | 597,114 | 284,353 |
| 31.05 | 1,152,036 | 10 | 17 | 30 | 2,943 | 527,566 | 621,226 | 253,507 |
| 30.06 | 1,203,837 | 0 | 0 | 140 | 2,913 | 534,630 | 665,472 | 225,665 |
| 31.07 | 1,199,448 | 0 | 16 | 252 | 1,602 | 526,166 | 666,412 | 273,533 |
| 31.08 | 1,193,895 | 0 | 224 | 287 | 3,711 | 517,945 | 671,492 | 321,294 |
| 30.09 | 1,220,235 | 0 | 224 | 287 | 4,955 | 508,820 | 705,949 | 526,240 |
| 31.10 | 1,223,873 | 0 | 3 | 204 | 5,635 | 475,226 | 742,806 | 853,096 |
| 30.11 | 1,209,417 | 0 | 0 | 0 | 5,119 | 458,272 | 745,797 | 1,348,629 |
| 31.12 | 1,357,528 | 0 | 0 | 0 | 12,021 | 541,604 | 802,848 | 1,953,347 |

Table 4.2.7

Funds Raised Through Banking Bills from Legal Entities and Individuals

(millions of rubles)

| | Ruble-denominated bills, by maturity period | | | | | | | | Foreign currency-denominated bills, by maturity period | | | | | | | | |
|-------------|--|----------|------------------|------------------|-------------------|-----------------------|----------------------|-----------------|---|----------|------------------|------------------|-------------------|-----------------------|----------------------|-----------------|--|
| | total | of which | | | | | | | total | of which | | | | | | | |
| | | at sight | 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 | | at sight | 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 | |
| 2013 | | | | | | | | | | | | | | | | | |
| 30.06 | 715,099 | 34,419 | 9,424 | 33,933 | 67,180 | 284,921 | 203,637 | 61,590 | 505,711 | 31,455 | 382 | 2,778 | 20,045 | 171,100 | 273,814 | 4,739 | |
| 31.07 | 679,384 | 34,906 | 3,947 | 31,761 | 57,497 | 270,043 | 198,816 | 61,985 | 450,796 | 4,055 | 27 | 3,731 | 15,825 | 156,095 | 264,964 | 4,567 | |
| 31.08 | 691,091 | 34,186 | 4,301 | 32,079 | 57,721 | 271,432 | 210,791 | 62,305 | 445,335 | 26,090 | 665 | 21,532 | 13,422 | 149,519 | 227,727 | 4,585 | |
| 30.09 | 675,295 | 35,181 | 18,711 | 29,115 | 51,678 | 241,412 | 213,430 | 63,326 | 395,476 | 15,591 | 930 | 9,233 | 13,983 | 128,313 | 221,004 | 4,250 | |
| 31.10 | 655,700 | 31,346 | 5,239 | 31,411 | 50,883 | 238,850 | 213,433 | 64,786 | 393,339 | 12,323 | 112 | 2,634 | 7,731 | 125,776 | 238,213 | 4,289 | |
| 30.11 | 650,693 | 32,935 | 5,930 | 29,136 | 48,763 | 234,839 | 214,528 | 64,181 | 400,199 | 8,584 | 127 | 6,576 | 7,900 | 128,422 | 242,410 | 4,031 | |
| 31.12 | 619,106 | 31,074 | 7,741 | 40,906 | 39,627 | 202,704 | 213,852 | 63,159 | 385,182 | 9,546 | 380 | 16,080 | 9,187 | 107,952 | 236,741 | 3,514 | |
| 2014 | | | | | | | | | | | | | | | | | |
| 31.01 | 604,004 | 33,922 | 6,698 | 35,749 | 33,418 | 193,130 | 212,143 | 67,221 | 406,581 | 7,944 | 384 | 13,840 | 6,988 | 107,060 | 264,435 | 3,701 | |
| 28.02 | 577,278 | 64,945 | 6,097 | 30,142 | 31,670 | 151,232 | 204,934 | 66,424 | 380,880 | 23,574 | 253 | 4,277 | 5,904 | 96,243 | 244,191 | 3,788 | |
| 31.03 | 571,457 | 28,053 | 5,426 | 27,389 | 36,187 | 143,983 | 244,758 | 65,844 | 394,249 | 9,918 | 100 | 4,302 | 21,025 | 103,366 | 247,018 | 5,243 | |
| 30.04 | 575,103 | 28,364 | 5,659 | 23,617 | 42,551 | 144,907 | 240,934 | 69,112 | 398,973 | 8,413 | 20 | 3,373 | 33,453 | 94,297 | 249,709 | 5,225 | |
| 31.05 | 571,305 | 25,470 | 5,153 | 30,488 | 40,877 | 134,532 | 244,568 | 69,048 | 349,305 | 3,653 | 116 | 7,056 | 31,803 | 79,694 | 217,175 | 5,255 | |
| 30.06 | 554,283 | 23,635 | 4,887 | 33,860 | 37,028 | 131,630 | 235,055 | 68,957 | 308,781 | 18,846 | 993 | 6,317 | 15,332 | 74,136 | 183,036 | 5,857 | |
| 31.07 | 555,252 | 23,233 | 5,097 | 33,772 | 43,729 | 126,982 | 231,518 | 72,547 | 331,613 | 13,329 | 29 | 1,674 | 17,726 | 93,191 | 195,854 | 6,057 | |
| 31.08 | 558,911 | 25,278 | 12,872 | 36,755 | 44,647 | 114,062 | 234,519 | 73,933 | 332,696 | 14,983 | 53 | 1,335 | 26,302 | 90,561 | 185,097 | 6,643 | |
| 30.09 | 565,094 | 22,497 | 6,248 | 38,080 | 52,168 | 109,340 | 236,589 | 77,844 | 306,716 | 12,332 | 281 | 1,279 | 22,556 | 77,616 | 179,773 | 8,572 | |
| 31.10 | 542,161 | 24,531 | 2,338 | 36,297 | 56,334 | 96,362 | 230,509 | 79,138 | 315,694 | 19,566 | 19 | 1,313 | 25,189 | 86,072 | 170,679 | 10,697 | |
| 30.11 | 517,993 | 20,793 | 4,533 | 31,273 | 52,409 | 88,645 | 225,302 | 79,625 | 332,364 | 4,757 | 227 | 2,389 | 26,817 | 96,027 | 187,219 | 12,671 | |
| 31.12 | 489,538 | 26,875 | 6,867 | 64,799 | 47,508 | 71,563 | 178,246 | 79,633 | 378,561 | 5,312 | 445 | 13,232 | 20,116 | 108,075 | 207,847 | 16,451 | |

4.3. Lending

Table 4.3.1

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

(millions of rubles)

| 1 | Loans, Deposits and Other Funds in rubles | | | | | | | | | |
|---------------|---|----------------|---|----------------------|-------------------|--------------|-----------|-----------|-----------|---------------------|
| | total | individuals | of which | | | | | | | credit institutions |
| | | | organizations (except general and local governments and extrabudgetary funds) | | | | | | | |
| | | | total | of which by maturity | | | | | | |
| up to 30 days | 31 to 90 day | 91 to 180 days | | 181 days to 1 year | 1 year to 3 years | over 3 years | | | | |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| 2013 | | | | | | | | | | |
| 30.09 | 28,887,160 | 9,150,825 | 18,024,766 | 779,778 | 523,250 | 903,691 | 3,065,956 | 4,938,512 | 6,947,042 | 1,711,570 |
| 31.10 | 29,430,501 | 9,366,007 | 18,275,268 | 764,632 | 553,343 | 962,168 | 3,100,835 | 4,889,492 | 7,115,607 | 1,789,226 |
| 30.11 | 29,886,148 | 9,518,505 | 18,572,555 | 882,667 | 553,485 | 990,598 | 3,110,321 | 4,871,518 | 7,273,833 | 1,795,088 |
| 31.12 | 29,836,692 | 9,719,936 | 18,191,891 | 711,940 | 537,253 | 919,766 | 2,960,796 | 4,710,812 | 7,506,222 | 1,924,865 |
| 2014 | | | | | | | | | | |
| 31.01 | 30,054,646 | 9,727,547 | 18,439,565 | 772,116 | 557,028 | 927,274 | 3,026,177 | 4,637,142 | 7,658,892 | 1,887,535 |
| 28.02 | 30,169,754 | 9,841,613 | 18,476,471 | 766,467 | 585,636 | 924,915 | 2,949,125 | 4,640,341 | 7,724,642 | 1,851,669 |
| 31.03 | 30,559,819 | 9,984,225 | 18,817,493 | 732,562 | 539,455 | 978,268 | 3,085,800 | 4,705,845 | 7,872,819 | 1,758,101 |
| 30.04 | 31,355,493 | 10,171,239 | 19,194,940 | 671,295 | 512,772 | 990,240 | 3,203,776 | 4,872,777 | 7,999,453 | 1,989,314 |
| 31.05 | 32,141,828 | 10,290,908 | 19,462,937 | 734,061 | 468,532 | 977,007 | 3,229,983 | 4,927,258 | 8,122,993 | 2,387,983 |
| 30.06 | 32,667,642 | 10,422,995 | 19,625,766 | 728,450 | 443,131 | 984,096 | 3,274,032 | 4,980,503 | 8,238,923 | 2,618,880 |
| 31.07 | 32,759,800 | 10,593,657 | 19,867,945 | 738,612 | 453,782 | 927,892 | 3,374,534 | 5,027,008 | 8,333,727 | 2,298,198 |
| 31.08 | 33,163,682 | 10,729,179 | 19,941,272 | 750,375 | 470,172 | 915,108 | 3,452,673 | 4,926,502 | 8,393,747 | 2,493,231 |
| 30.09 | 33,728,887 | 10,856,151 | 20,181,081 | 812,884 | 479,010 | 906,237 | 3,403,825 | 5,010,172 | 8,570,321 | 2,691,655 |
| 31.10 | 34,217,571 | 10,949,877 | 20,473,639 | 915,001 | 522,571 | 907,467 | 3,416,657 | 5,040,769 | 8,660,942 | 2,794,054 |
| 30.11 | 35,222,770 | 11,038,528 | 20,778,931 | 877,249 | 569,052 | 952,992 | 3,456,095 | 5,187,294 | 8,705,105 | 3,405,311 |
| 31.12 | 34,888,476 | 11,028,783 | 20,849,792 | 696,167 | 472,194 | 944,587 | 3,333,470 | 5,419,011 | 8,886,409 | 3,009,901 |

Table 4.3.1 (end)
(millions of rubles)

| | Loans, Deposits and Other Funds in foreign currency | | | | | | | | | | |
|-------------|---|-------------|---|----------------------|--------------|----------------|--------------------|-------------------|--------------|-----------|---------------------|
| | total | of which | | | | | | | | | |
| | | individuals | organizations (except general and local governments and extrabudgetary funds) | | | | | | | | credit institutions |
| | | | total | of which by maturity | | | | | | | |
| | | | | up to 30 days | 31 to 90 day | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | over 3 years | | |
| 1 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | |
| 2013 | | | | | | | | | | | |
| 30.09 | 8,671,477 | 250,770 | 5,142,944 | 77,452 | 73,652 | 148,170 | 768,872 | 1,187,208 | 2,784,889 | 3,275,956 | |
| 31.10 | 8,765,642 | 247,938 | 5,224,392 | 100,479 | 140,857 | 140,989 | 702,610 | 1,239,498 | 2,791,244 | 3,291,167 | |
| 30.11 | 9,229,017 | 249,502 | 5,357,650 | 143,490 | 154,926 | 148,983 | 612,213 | 1,338,071 | 2,849,486 | 3,619,821 | |
| 31.12 | 8,931,234 | 237,158 | 5,486,152 | 191,373 | 91,811 | 193,294 | 600,173 | 1,318,253 | 2,989,923 | 3,205,776 | |
| 2014 | | | | | | | | | | | |
| 31.01 | 10,194,943 | 252,264 | 5,842,482 | 120,491 | 126,897 | 205,659 | 625,096 | 1,354,984 | 3,298,785 | 4,097,925 | |
| 28.02 | 10,679,210 | 254,283 | 6,067,556 | 165,312 | 112,694 | 200,623 | 628,720 | 1,396,706 | 3,445,534 | 4,355,007 | |
| 31.03 | 9,786,133 | 243,877 | 6,146,831 | 151,286 | 155,131 | 228,754 | 611,955 | 1,385,126 | 3,502,575 | 3,394,075 | |
| 30.04 | 10,169,899 | 240,927 | 6,305,833 | 140,682 | 161,608 | 169,708 | 613,832 | 1,393,129 | 3,719,418 | 3,621,725 | |
| 31.05 | 9,907,083 | 228,344 | 6,139,262 | 147,469 | 110,910 | 181,332 | 576,086 | 1,365,276 | 3,649,179 | 3,538,058 | |
| 30.06 | 9,391,024 | 216,166 | 5,976,621 | 165,872 | 173,547 | 148,478 | 487,466 | 1,339,688 | 3,557,475 | 3,196,905 | |
| 31.07 | 9,886,541 | 226,695 | 6,305,468 | 157,442 | 162,162 | 162,772 | 524,101 | 1,401,294 | 3,787,282 | 3,352,982 | |
| 31.08 | 9,761,823 | 229,738 | 6,568,491 | 171,570 | 136,249 | 175,381 | 549,038 | 1,461,506 | 3,959,787 | 2,961,926 | |
| 30.09 | 10,131,792 | 240,225 | 6,935,102 | 182,304 | 63,620 | 176,452 | 570,195 | 1,518,477 | 4,303,488 | 2,954,803 | |
| 31.10 | 10,997,087 | 258,097 | 7,651,792 | 177,514 | 73,832 | 178,411 | 638,234 | 1,635,645 | 4,807,815 | 3,085,366 | |
| 30.11 | 12,196,035 | 282,195 | 8,637,338 | 263,037 | 72,293 | 209,816 | 629,839 | 1,820,352 | 5,486,566 | 3,274,494 | |
| 31.12 | 14,180,978 | 300,766 | 9,992,617 | 689,997 | 125,968 | 204,262 | 643,029 | 1,954,804 | 6,206,291 | 3,885,090 | |

Table 4.3.2

Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Individuals

(% p.a.)

| | Total | | | | | | | | Of which car loans | | | | | | | |
|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | |
| January | 28.04 | 16.09 | 30.39 | 23.81 | 24.41 | 21.69 | 17.29 | 18.31 | 16.47 | 19.95 | 18.15 | 12.38 | 12.49 | 13.94 | 16.12 | 15.44 |
| February | 28.25 | 15.35 | 23.72 | 22.58 | 22.77 | 20.99 | 17.21 | 18.00 | 16.30 | 15.43 | 18.59 | 12.70 | 12.75 | 13.87 | 15.91 | 15.25 |
| March | 26.37 | 15.09 | 25.27 | 23.67 | 23.78 | 20.76 | 16.98 | 17.78 | 18.83 | 18.18 | 18.45 | 12.52 | 12.63 | 13.82 | 15.87 | 15.22 |
| April | 23.52 | 15.99 | 23.17 | 20.58 | 20.97 | 20.85 | 16.96 | 17.74 | 18.37 | 19.87 | 18.98 | 12.52 | 12.61 | 14.04 | 15.93 | 15.38 |
| May | 27.48 | 15.79 | 26.56 | 24.90 | 24.89 | 20.83 | 16.82 | 17.67 | 16.13 | 17.34 | 20.91 | 12.76 | 12.91 | 14.28 | 16.42 | 15.80 |
| June | 28.08 | 14.80 | 23.40 | 24.09 | 23.91 | 20.73 | 16.65 | 17.53 | 18.45 | 20.52 | 18.39 | 12.36 | 12.48 | 14.12 | 16.41 | 15.74 |
| July | 28.36 | 13.97 | 22.53 | 23.35 | 23.28 | 20.98 | 16.62 | 17.53 | 18.01 | 22.60 | 16.16 | 12.13 | 13.19 | 14.03 | 16.75 | 15.92 |
| August | 29.51 | 14.78 | 25.94 | 23.10 | 23.82 | 20.73 | 16.49 | 17.39 | – | 21.90 | 19.34 | 12.01 | 12.23 | 14.06 | 16.98 | 16.09 |
| September | 23.72 | 16.30 | 23.46 | 24.51 | 23.93 | 21.08 | 16.76 | 17.66 | 20.80 | 19.47 | 19.33 | 12.02 | 12.20 | 14.32 | 17.11 | 16.29 |
| October | 25.33 | 16.40 | 23.95 | 24.84 | 24.37 | 21.57 | 16.64 | 17.60 | 17.91 | 20.42 | 19.36 | 12.23 | 12.47 | 14.68 | 17.06 | 16.37 |
| November | 24.31 | 16.02 | 25.78 | 25.08 | 24.59 | 21.45 | 16.74 | 17.72 | 16.76 | 20.87 | 19.42 | 12.41 | 12.55 | 14.66 | 16.94 | 16.20 |
| December | 25.32 | 17.99 | 25.44 | 25.66 | 24.82 | 22.24 | 16.33 | 17.37 | 23.51 | 20.20 | 19.47 | 13.11 | 13.32 | 15.25 | 17.29 | 16.60 |

Table 4.3.3

Weighted Average Interest Rates on U.S. dollar-Denominated Loans Extended to Individuals

(% p.a.)

| | Total | | | | | | | | Of which car loans | | | | | | | |
|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | |
| January | 9.69 | 13.03 | 11.63 | 11.97 | 11.45 | 15.18 | 10.52 | 13.37 | – | – | – | – | – | 11.49 | 10.12 | 10.68 |
| February | 12.23 | 10.69 | 10.35 | 12.05 | 11.43 | 11.56 | 10.60 | 10.96 | – | – | – | – | – | 13.05 | 12.57 | 12.68 |
| March | 9.69 | 11.18 | 12.01 | 11.87 | 10.77 | 10.27 | 11.45 | 10.82 | – | – | – | – | – | 12.05 | 11.61 | 11.68 |
| April | 9.32 | 12.35 | 12.72 | 11.82 | 11.03 | 10.97 | 10.46 | 10.67 | – | – | – | 13.00 | 13.00 | 10.59 | 12.10 | 11.99 |
| May | 12.30 | 10.78 | 11.55 | 12.32 | 12.18 | 11.40 | 11.32 | 11.37 | – | – | – | 13.50 | 13.50 | 16.00 | 10.89 | 11.34 |
| June | 11.36 | 14.19 | 10.50 | 12.84 | 12.29 | 12.00 | 9.92 | 10.87 | – | – | – | 12.50 | 12.50 | 12.00 | 11.36 | 11.45 |
| July | 11.14 | 11.18 | 12.50 | 11.27 | 11.32 | 11.41 | 10.88 | 11.19 | – | – | – | – | – | 10.20 | 13.92 | 12.26 |
| August | 15.12 | 12.11 | 12.43 | 11.64 | 12.05 | 9.78 | 12.11 | 10.33 | – | – | – | – | – | 11.53 | 11.62 | 11.55 |
| September | 10.59 | 14.23 | 11.95 | 12.60 | 11.94 | 11.99 | 9.30 | 10.86 | – | – | – | – | – | 10.18 | 13.31 | 12.71 |
| October | 12.57 | 11.96 | 12.08 | 11.04 | 11.42 | 11.88 | 10.65 | 11.54 | – | – | – | – | – | 17.00 | 13.05 | 13.37 |
| November | 13.54 | 14.37 | 10.84 | 12.02 | 12.50 | 10.83 | 10.78 | 10.80 | – | – | – | – | – | 15.70 | 9.00 | 12.63 |
| December | 13.87 | 11.11 | 13.66 | 11.85 | 11.75 | 10.46 | 10.13 | 10.30 | – | – | – | 18.00 | 18.00 | 10.18 | 11.60 | 10.97 |

Table 4.3.4

Weighted Average Interest Rates on Euro-Denominated Loans Extended to Individuals

(% p.a.)

| | On individual loans, by maturity | | | | | | | | Of which car loans | | | | | | | |
|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | |
| January | 11.70 | 12.39 | 11.89 | 11.99 | 11.92 | 10.88 | 6.81 | 8.91 | – | – | – | – | – | – | – | – |
| February | 9.88 | 13.52 | 9.39 | 9.54 | 9.73 | 10.39 | 9.44 | 9.99 | – | – | – | 20.72 | 20.72 | – | 11.00 | 11.00 |
| March | 11.18 | 10.26 | 8.70 | 9.50 | 9.68 | 10.68 | 9.11 | 10.08 | – | – | – | – | – | – | – | – |
| April | 11.78 | 12.71 | 12.77 | 10.66 | 11.21 | 9.65 | 10.11 | 9.79 | – | – | – | – | – | – | – | – |
| May | 13.05 | 15.24 | 12.84 | 10.62 | 12.59 | 9.85 | 10.43 | 9.98 | – | – | – | – | – | – | – | – |
| June | 10.94 | 10.40 | 11.49 | 11.75 | 11.41 | 12.30 | 12.63 | 12.38 | – | – | – | – | – | 12.00 | – | 12.00 |
| July | 13.15 | 13.23 | 6.19 | 10.61 | 10.58 | 12.95 | 7.25 | 12.16 | – | – | – | – | – | – | 5.80 | 5.80 |
| August | 13.98 | 12.50 | 5.26 | 10.11 | 7.36 | 11.23 | 9.47 | 10.00 | – | – | – | – | – | – | 9.00 | 9.00 |
| September | 12.67 | 7.55 | 13.07 | 12.32 | 10.58 | 10.49 | 8.84 | 9.41 | – | – | – | – | – | – | 9.65 | 9.65 |
| October | 13.13 | 12.54 | 13.48 | 9.31 | 11.02 | 9.10 | 9.86 | 9.24 | – | – | – | – | – | – | – | – |
| November | 12.99 | – | 6.00 | 10.53 | 10.97 | 12.84 | 9.41 | 10.65 | – | – | – | – | – | 13.00 | – | 13.00 |
| December | 6.13 | 12.20 | 9.60 | 10.72 | 10.52 | 9.97 | 8.59 | 9.46 | – | – | – | – | – | – | 16.90 | 16.90 |

Table 4.3.5

Weighted Average Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations

(% p.a.)

| | Total | | | | | | | | Of which to small, medium-sized businesses | | | | | | | |
|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|--|---------------|----------------|--------------------|--|-------------------|--------------|-------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | |
| January | 7.35 | 9.94 | 10.62 | 11.18 | 9.15 | 11.09 | 10.28 | 10.64 | 12.60 | 11.61 | 12.33 | 13.15 | 12.49 | 13.10 | 12.34 | 12.83 |
| February | 7.47 | 10.16 | 10.98 | 11.59 | 9.43 | 11.26 | 10.91 | 11.11 | 12.49 | 11.88 | 12.26 | 13.19 | 12.59 | 13.31 | 12.76 | 13.15 |
| March | 8.99 | 11.06 | 10.92 | 11.23 | 10.29 | 10.87 | 10.30 | 10.60 | 12.38 | 12.24 | 12.24 | 12.91 | 12.55 | 12.59 | 12.87 | 12.68 |
| April | 9.27 | 11.05 | 11.57 | 11.53 | 10.53 | 10.82 | 11.24 | 10.97 | 12.83 | 12.16 | 12.67 | 13.29 | 12.85 | 13.10 | 12.88 | 13.03 |
| May | 9.32 | 11.53 | 11.86 | 12.09 | 10.60 | 11.19 | 11.29 | 11.23 | 13.09 | 12.38 | 12.68 | 13.16 | 12.88 | 13.20 | 12.33 | 12.76 |
| June | 9.43 | 11.45 | 11.89 | 12.05 | 10.68 | 11.84 | 11.48 | 11.67 | 13.11 | 12.32 | 12.73 | 13.29 | 12.95 | 13.28 | 12.32 | 12.82 |
| July | 9.39 | 11.45 | 12.09 | 12.38 | 10.69 | 11.98 | 11.81 | 11.92 | 12.97 | 12.56 | 12.93 | 13.49 | 13.09 | 13.27 | 13.26 | 13.27 |
| August | 9.29 | 11.75 | 11.28 | 12.31 | 10.56 | 11.96 | 11.66 | 11.83 | 13.14 | 12.58 | 13.27 | 13.37 | 13.16 | 13.67 | 13.42 | 13.59 |
| September | 9.22 | 12.00 | 12.66 | 12.62 | 10.62 | 12.38 | 11.70 | 12.05 | 13.15 | 12.77 | 13.53 | 13.39 | 13.27 | 13.68 | 13.08 | 13.45 |
| October | 9.58 | 12.26 | 12.54 | 12.69 | 10.79 | 12.29 | 12.16 | 12.24 | 12.82 | 13.05 | 13.28 | 13.62 | 13.33 | 13.93 | 13.20 | 13.64 |
| November | 11.20 | 12.82 | 13.07 | 13.09 | 11.97 | 12.82 | 11.94 | 12.56 | 13.51 | 13.43 | 13.80 | 14.00 | 13.77 | 14.24 | 13.61 | 14.00 |
| December | 19.81 | 17.16 | 15.00 | 15.02 | 18.31 | 14.12 | 12.15 | 12.94 | 15.95 | 15.90 | 15.97 | 16.27 | 16.09 | 15.31 | 14.22 | 14.92 |

Table 4.3.6

Weighted Average Interest Rates on U.S. dollar-Denominated Loans Extended to Nonfinancial Organizations

(% p.a.)

| | Total | | | | | | | | Of which to small, medium-sized businesses | | | | | | | |
|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|--|---------------|----------------|--------------------|--|-------------------|--------------|-------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | |
| January | 1.02 | 4.06 | 4.39 | 6.39 | 2.66 | 5.86 | 7.79 | 7.00 | 8.95 | 10.03 | 10.65 | 11.55 | 10.67 | 10.31 | 9.43 | 10.01 |
| February | 1.01 | 5.07 | 6.74 | 6.72 | 3.49 | 5.98 | 7.07 | 6.57 | 10.62 | 11.06 | 10.07 | 11.06 | 10.75 | 10.38 | 8.25 | 9.49 |
| March | 1.36 | 2.74 | 4.56 | 7.01 | 3.47 | 5.63 | 5.34 | 5.44 | 11.67 | 10.28 | 6.95 | 12.08 | 11.00 | 10.35 | 8.75 | 9.99 |
| April | 1.25 | 4.51 | 5.68 | 5.89 | 3.39 | 5.50 | 5.43 | 5.45 | 10.02 | 10.71 | 8.37 | 10.84 | 10.32 | 10.86 | 9.06 | 10.17 |
| May | 1.33 | 3.34 | 5.50 | 7.41 | 3.40 | 6.08 | 7.19 | 6.65 | 12.05 | 9.37 | 9.20 | 10.46 | 10.30 | 10.81 | 11.17 | 11.12 |
| June | 1.17 | 6.12 | 3.48 | 7.13 | 4.41 | 7.80 | 6.83 | 7.05 | 9.34 | 8.73 | 8.74 | 11.55 | 10.47 | 9.73 | 8.36 | 9.03 |
| July | 1.29 | 3.58 | 5.30 | 6.39 | 3.32 | 5.70 | 7.40 | 6.62 | 10.80 | 11.23 | 11.00 | 11.67 | 11.39 | 10.13 | 11.28 | 10.55 |
| August | 1.30 | 4.67 | 5.28 | 6.65 | 3.08 | 6.56 | 7.19 | 7.01 | 8.71 | 13.57 | 10.00 | 11.57 | 11.19 | 11.73 | 8.62 | 10.21 |
| September | 2.51 | 4.58 | 5.79 | 7.20 | 4.39 | 5.76 | 7.23 | 6.88 | 12.90 | 11.77 | 8.32 | 10.36 | 10.25 | 10.53 | 9.01 | 9.65 |
| October | 2.18 | 5.18 | 6.79 | 7.13 | 4.38 | 7.48 | 6.32 | 6.74 | 13.06 | 12.98 | 7.54 | 10.91 | 10.10 | 10.17 | 7.53 | 8.38 |
| November | 3.08 | 6.51 | 6.99 | 9.37 | 5.03 | 8.01 | 5.55 | 6.29 | 9.23 | 12.34 | 9.84 | 11.34 | 10.89 | 11.97 | 9.27 | 10.84 |
| December | 2.74 | 5.37 | 7.37 | 8.44 | 4.96 | 8.24 | 6.74 | 7.11 | 8.00 | 10.33 | 10.10 | 10.71 | 9.67 | 11.70 | 11.13 | 11.45 |

Table 4.3.7

Weighted Average Interest Rates on Euro-Denominated Loans Extended to Nonfinancial Organizations

(% p.a.)

| | Total | | | | | | | | Of which to small, medium-sized businesses | | | | | | | |
|-------------|---|---------------|----------------|--------------------|--|-------------------|--------------|-------------|--|---------------|----------------|--------------------|--|-------------------|--------------|-------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | 1 year to 3 years | over 3 years | over 1 year |
| 2014 | | | | | | | | | | | | | | | | |
| January | 2.27 | 3.26 | 5.57 | 8.07 | 5.28 | 5.25 | 7.71 | 6.56 | 6.35 | 9.65 | 7.90 | 13.08 | 11.94 | 9.53 | 8.17 | 9.00 |
| February | 3.77 | 5.14 | 7.35 | 9.11 | 6.58 | 6.57 | 7.90 | 7.23 | 10.32 | 10.72 | 10.17 | 11.52 | 11.16 | 10.37 | 9.35 | 9.97 |
| March | 1.42 | 4.16 | 6.88 | 7.67 | 5.71 | 9.16 | 5.45 | 6.24 | 18.00 | 8.84 | 11.20 | 12.12 | 11.32 | 9.34 | 6.53 | 8.61 |
| April | 2.82 | 5.86 | 6.06 | 6.55 | 5.66 | 9.75 | 6.94 | 8.63 | 12.34 | 8.04 | 9.24 | 10.19 | 9.56 | 9.74 | 9.92 | 9.82 |
| May | 2.35 | 5.14 | 5.22 | 7.17 | 4.83 | 5.34 | 6.02 | 5.59 | 12.14 | 6.84 | 5.74 | 13.38 | 9.49 | 10.44 | 6.50 | 8.73 |
| June | 6.50 | 5.53 | 6.10 | 6.31 | 6.19 | 7.98 | 7.77 | 7.89 | 12.89 | 10.02 | 9.18 | 11.34 | 11.58 | 11.50 | 10.20 | 11.35 |
| July | 3.95 | 6.40 | 4.58 | 5.91 | 5.38 | 6.64 | 6.77 | 6.68 | 12.60 | 11.70 | 7.12 | 10.95 | 10.63 | 9.05 | 8.21 | 8.97 |
| August | 2.84 | 7.82 | 7.11 | 6.98 | 5.51 | 5.58 | 7.35 | 6.19 | 12.57 | 12.72 | 9.15 | 8.95 | 10.80 | 9.59 | 10.66 | 9.79 |
| September | 1.41 | 5.78 | 4.93 | 6.88 | 4.41 | 8.10 | 6.73 | 7.24 | 11.40 | 9.73 | 9.61 | 10.48 | 10.05 | 9.79 | 9.61 | 9.77 |
| October | 2.81 | 6.96 | 6.19 | 7.80 | 5.63 | 6.63 | 7.39 | 7.08 | 12.55 | 13.00 | 7.97 | 10.30 | 11.56 | 9.34 | 9.45 | 9.38 |
| November | 1.22 | 4.75 | 7.79 | 7.94 | 3.03 | 9.17 | 5.32 | 7.00 | 12.78 | 11.94 | 8.71 | 10.15 | 10.80 | 10.00 | – | 10.00 |
| December | 1.32 | 6.21 | 5.03 | 10.38 | 2.32 | 8.31 | 7.52 | 7.68 | 9.45 | 11.71 | 11.33 | 11.70 | 10.71 | 10.86 | 8.96 | 10.57 |

Table 4.3.8

Weighted Average Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

(% p.a.)

| | By maturity | | | | | | |
|------------------------|-------------|---|------------------|-------------------|-----------------------|--|----------------|
| | 1 day | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | up to 1 year including demand deposits | over 1 year |
| in rubles | | | | | | | |
| 2014 | | | | | | | |
| January | 5.87 | 5.93 | 7.24 | 7.52 | 9.03 | 5.94 | 8.98 |
| February | 5.87 | 5.88 | 7.39 | 7.35 | 7.82 | 5.91 | 7.84 |
| March | 7.56 | 7.61 | 8.88 | 8.57 | 8.43 | 7.64 | 9.42 |
| April | 7.67 | 7.80 | 8.46 | 9.05 | 8.52 | 7.83 | 8.87 |
| May | 8.12 | 8.10 | 9.24 | 9.90 | 10.50 | 8.15 | 9.57 |
| June | 8.03 | 8.10 | 8.68 | 8.74 | 11.23 | 8.15 | 9.68 |
| July | 8.00 | 8.11 | 8.73 | 9.80 | 9.57 | 8.14 | 7.22 |
| August | 7.89 | 7.97 | 8.73 | 10.33 | 10.63 | 8.00 | 10.24 |
| September | 7.86 | 7.95 | 9.02 | 10.25 | 10.56 | 7.98 | 8.84 |
| October | 8.16 | 8.29 | 9.23 | 10.72 | 11.32 | 8.32 | 10.47 |
| November | 10.06 | 10.24 | 10.77 | 12.04 | 12.57 | 10.27 | 11.45 |
| December | 14.33 | 15.60 | 16.40 | 17.51 | 18.46 | 15.62 | 8.92 |
| in U.S. dollars | | | | | | | |
| 2014 | | | | | | | |
| January | 0.13 | 0.14 | 0.65 | 3.53 | 2.89 | 0.14 | 4.60 |
| February | 0.14 | 0.14 | 0.57 | 1.08 | 1.78 | 0.14 | 7.40 |
| March | 0.15 | 0.16 | 0.68 | 1.80 | 2.19 | 0.17 | 5.02 |
| April | 0.15 | 0.17 | 0.43 | 2.10 | 3.50 | 0.18 | 6.02 |
| May | 0.14 | 0.16 | 0.61 | 1.12 | 7.39 | 0.18 | 3.62 |
| June | 0.14 | 0.16 | 0.99 | 2.07 | 2.65 | 0.17 | 3.90 |
| July | 0.13 | 0.15 | 0.84 | 1.38 | 2.66 | 0.16 | 4.06 |
| August | 0.14 | 0.18 | 1.92 | 6.90 | 6.33 | 0.23 | 7.91 |
| September | 0.41 | 0.48 | 2.95 | 2.34 | 8.16 | 0.50 | 8.40 |
| October | 0.27 | 0.36 | 2.97 | 1.95 | 4.79 | 0.38 | 7.13 |
| November | 0.16 | 0.27 | 1.91 | 1.03 | 5.11 | 0.28 | 7.77 |
| December | 0.34 | 0.52 | 4.68 | 4.62 | 7.11 | 0.56 | 8.26 |
| in euros | | | | | | | |
| 2014 | | | | | | | |
| January | 0.11 | 0.14 | 3.68 | 2.98 | 2.96 | 0.16 | 1.79 |
| February | 0.08 | 0.10 | 0.67 | 8.98 | 6.87 | 0.10 | 2.15 |
| March | 0.12 | 0.12 | 1.11 | 0.49 | 3.31 | 0.13 | 5.10 |
| April | 0.18 | 0.19 | 5.08 | 2.31 | 4.16 | 0.20 | 7.76 |
| May | 0.18 | 0.20 | 4.43 | 6.82 | 6.07 | 0.20 | 4.39 |
| June | 0.10 | 0.09 | 5.45 | 2.29 | 4.45 | 0.11 | 3.50 |
| July | 0.08 | 0.10 | 5.23 | 3.73 | 6.14 | 0.12 | 3.84 |
| August | 0.15 | 0.20 | 2.89 | 3.89 | 6.00 | 0.29 | 8.01 |
| September | 0.20 | 0.25 | 2.87 | 3.06 | 7.00 | 0.40 | 6.44 |
| October | 0.39 | 0.52 | 2.58 | 3.55 | 6.15 | 1.38 | 5.04 |
| November | 0.59 | 0.68 | 5.65 | 1.84 | 3.23 | 0.90 | 5.25 |
| December | 0.85 | 0.99 | 4.11 | 5.82 | 5.13 | 1.58 | 6.95 |

Table 4.3.9

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

| | Volume of extended loans | | | | Debt | | | | Of which overdue debt | | | | |
|-------------|-----------------------------------|-----------------------------------|---|-----------------------------------|-----------------------------------|-----------------------------------|---|-----------------------------------|-----------------------------------|-----------------------------------|---|-----------------------------------|--|
| | in rubles | | in foreign currency and precious metals | | in rubles | | in foreign currency and precious metals | | in rubles | | in foreign currency and precious metals | | |
| | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | |
| 2013 | | | | | | | | | | | | | |
| 31.12 | 7,761,530 | 688,022 | 303,229 | 3,006 | 4,877,979 | 640,018 | 282,665 | 5,262 | 356,115 | 32,610 | 9,330 | 290 | |
| 2014 | | | | | | | | | | | | | |
| 31.01 | 480,390 | 38,002 | 15,395 | 161 | 4,918,697 | 629,736 | 311,305 | 5,813 | 373,740 | 34,547 | 10,243 | 332 | |
| 28.02 | 1,058,984 | 86,490 | 44,197 | 686 | 4,930,185 | 634,680 | 319,844 | 6,278 | 384,861 | 36,717 | 10,441 | 319 | |
| 31.03 | 1,767,997 | 146,554 | 71,304 | 891 | 5,007,726 | 646,491 | 306,149 | 6,286 | 373,023 | 37,265 | 10,095 | 314 | |
| 30.04 | 2,430,938 | 203,290 | 101,619 | 1,026 | 4,966,231 | 653,383 | 307,362 | 6,198 | 392,528 | 39,553 | 9,467 | 314 | |
| 31.05 | 3,060,115 | 251,845 | 129,927 | 1,082 | 5,019,374 | 657,968 | 302,004 | 5,710 | 409,700 | 41,535 | 9,424 | 266 | |
| 30.06 | 3,680,525 | 301,843 | 153,389 | 1,453 | 5,060,661 | 662,438 | 296,225 | 5,494 | 401,088 | 42,645 | 8,209 | 260 | |
| 31.07 | 4,328,123 | 349,624 | 179,835 | 1,532 | 5,085,264 | 658,036 | 305,914 | 5,591 | 423,096 | 45,631 | 10,037 | 271 | |
| 31.08 | 4,864,949 | 392,496 | 202,705 | 1,825 | 4,819,434 | 655,175 | 270,401 | 5,842 | 380,091 | 47,916 | 8,439 | 268 | |
| 30.09 | 5,461,666 | 442,159 | 228,567 | 2,062 | 4,829,955 | 653,630 | 285,725 | 6,255 | 367,926 | 48,827 | 9,349 | 279 | |
| 31.10 | 6,058,594 | 487,791 | 282,080 | 2,340 | 4,802,516 | 646,850 | 328,040 | 6,833 | 378,658 | 51,633 | 10,856 | 289 | |
| 30.11 | 6,568,433 | 530,747 | 331,581 | 2,626 | 4,789,962 | 643,899 | 370,132 | 6,576 | 384,865 | 53,666 | 12,356 | 330 | |
| 31.12 | 7,194,044 | 579,633 | 415,361 | 2,944 | 4,699,381 | 635,173 | 416,877 | 7,607 | 378,750 | 51,785 | 15,637 | 276 | |

Table 4.3.10

Mortgage Loans Extended by Credit Institutions to Individuals-Residents

| | In rubles | | | | | | | |
|-------------|---------------------------------|--|--|-----------------------|---|----------------------------------|---|----------------------------------|
| | number of extended loans, units | volume of extended loans, millions of rubles | debt on extended loans, millions of rubles | | weighted average maturity, months | | weighted average interest rate, % | |
| | | | total | of which overdue debt | on loans extended since the beginning of the year | on loans extended over the month | on loans extended since the beginning of the year | on loans extended over the month |
| 2013 | | | | | | | | |
| 31.12 | 878,495 | 1,385,357 | 2,647,421 | 27,783 | 172.9 | 174.0 | 12.51 | 12.20 |
| 2014 | | | | | | | | |
| 31.01 | 50,367 | 81,445 | 2,673,770 | 28,057 | 172.0 | 172.0 | 12.30 | 12.30 |
| 28.02 | 123,772 | 203,542 | 2,738,006 | 28,410 | 178.9 | 183.4 | 12.30 | 12.31 |
| 31.03 | 208,384 | 344,270 | 2,808,111 | 28,296 | 181.6 | 185.5 | 12.18 | 12.00 |
| 30.04 | 307,048 | 509,785 | 2,907,324 | 28,611 | 172.4 | 153.4 | 12.22 | 12.32 |
| 31.05 | 389,019 | 647,685 | 2,983,209 | 28,932 | 174.2 | 180.7 | 12.22 | 12.22 |
| 30.06 | 471,253 | 789,470 | 3,049,588 | 28,983 | 173.9 | 172.9 | 12.22 | 12.26 |
| 31.07 | 565,548 | 951,109 | 3,143,383 | 29,587 | 176.6 | 189.4 | 12.23 | 12.24 |
| 31.08 | 652,340 | 1,100,934 | 3,213,458 | 29,800 | 176.6 | 177.2 | 12.24 | 12.33 |
| 30.09 | 739,223 | 1,253,577 | 3,288,544 | 29,654 | 177.1 | 180.2 | 12.27 | 12.46 |
| 31.10 | 836,059 | 1,423,064 | 3,360,733 | 29,946 | 177.8 | 183.2 | 12.34 | 12.85 |
| 30.11 | 919,987 | 1,568,997 | 3,436,433 | 30,436 | 178.1 | 180.6 | 12.37 | 12.62 |
| 31.12 | 1,058,135 | 1,806,902 | 3,508,934 | 32,131 | 178.1 | 178.2 | 12.47 | 13.15 |

Table 4.3.10 (end)

| | In foreign currency | | | | | |
|-------------|------------------------------------|---|---|-----------------------|--|--|
| | number of extended loans, units | volume of extended loans, millions of rubles | debt on extended loans, millions of rubles | | weighted average maturity on loans extended since the beginning of the year, months | weighted average interest rate on loans extended since the beginning of the year, % |
| | | | total | of which overdue debt | | |
| 2013 | | | | | | |
| 31.12 | 1,987 | 19,176 | 118,057 | 15,648 | 128.0 | 9.66 |
| 2014 | | | | | | |
| 31.01 | 65 | 359 | 124,040 | 16,206 | 171.1 | 9.81 |
| 28.02 | 145 | 1,185 | 122,665 | 16,200 | 150.2 | 9.43 |
| 31.03 | 229 | 2,114 | 116,402 | 15,569 | 137.4 | 9.39 |
| 30.04 | 313 | 3,232 | 114,102 | 15,343 | 127.9 | 9.56 |
| 31.05 | 373 | 3,849 | 108,625 | 14,711 | 122.6 | 9.63 |
| 30.06 | 439 | 4,390 | 103,421 | 14,319 | 126.3 | 9.56 |
| 31.07 | 516 | 5,163 | 107,610 | 15,095 | 128.7 | 9.53 |
| 31.08 | 588 | 6,216 | 107,917 | 15,223 | 128.2 | 9.43 |
| 30.09 | 656 | 7,550 | 112,107 | 15,603 | 122.1 | 9.45 |
| 31.10 | 701 | 8,505 | 120,558 | 17,021 | 122.0 | 9.40 |
| 30.11 | 755 | 10,126 | 132,677 | 19,127 | 122.3 | 9.32 |
| 31.12 | 807 | 12,767 | 140,809 | 17,623 | 128.1 | 9.32 |

Table 4.3.11

Mortgage Loans Extended by Credit Institutions to Individuals-Residents and Rights of Claim under Mortgage Loans Acquired

| | In rubles | | | | | | | | |
|-------------|---------------------------------------|--|---|--------------------------|---|-------------------------------------|---|-------------------------------------|--|
| | number of extended loans, units | volume of extended loans, millions of rubles | debt on extended loans, millions of rubles | | weighted average maturity, months | | weighted average interest rate, % | | memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles |
| | | | total | of which overdue debt | on loans extended since the beginning of the year | on loans extended over the month | on loans extended since the beginning of the year | on loans extended over the month | |
| 2013 | | | | | | | | | |
| 31.12 | 823,175 | 1,338,731 | 2,536,869 | 25,443 | 176.4 | 176.4 | 12.44 | 12.12 | 61,709 |
| 2014 | | | | | | | | | |
| 31.01 | 47,662 | 79,003 | 2,563,456 | 25,567 | 174.1 | 174.1 | 12.28 | 12.28 | 75,418 |
| 28.02 | 117,700 | 197,263 | 2,627,915 | 25,856 | 181.2 | 186.0 | 12.29 | 12.29 | 75,062 |
| 31.03 | 197,895 | 333,113 | 2,697,437 | 25,766 | 183.9 | 187.8 | 12.16 | 11.97 | 74,700 |
| 30.04 | 291,564 | 493,597 | 2,794,838 | 26,075 | 174.5 | 154.9 | 12.20 | 12.30 | 75,752 |
| 31.05 | 369,806 | 628,148 | 2,870,627 | 26,357 | 176.2 | 182.3 | 12.20 | 12.20 | 76,965 |
| 30.06 | 448,160 | 765,983 | 2,936,315 | 26,368 | 175.9 | 174.7 | 12.20 | 12.23 | 77,076 |
| 31.07 | 538,040 | 922,825 | 3,028,239 | 26,859 | 178.4 | 190.5 | 12.21 | 12.22 | 75,450 |
| 31.08 | 620,869 | 1,067,917 | 3,096,126 | 27,005 | 178.4 | 178.7 | 12.22 | 12.29 | 76,390 |
| 30.09 | 703,766 | 1,215,490 | 3,169,360 | 26,960 | 178.8 | 181.7 | 12.24 | 12.44 | 76,131 |
| 31.10 | 796,578 | 1,379,611 | 3,239,395 | 27,205 | 179.5 | 184.9 | 12.32 | 12.85 | 78,089 |
| 30.11 | 881,767 | 1,528,959 | 3,320,695 | 27,691 | 179.7 | 181.4 | 12.35 | 12.62 | 72,409 |
| 31.12 | 1,011,551 | 1,751,691 | 3,383,727 | 28,953 | 179.5 | 178.1 | 12.45 | 13.16 | 72,229 |

Table 4.3.11 (end)

| | In foreign currency | | | | | | |
|-------------|---------------------------------|--|--|-----------------------|---|---|---|
| | number of extended loans, units | volume of extended loans, millions of rubles | debt on extended loans, millions of rubles | | weighted average maturity on loans extended since the beginning of the year, months | weighted average interest rate on loans extended since the beginning of the year, % | memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles |
| | | | total | of which overdue debt | | | |
| 2013 | | | | | | | |
| 31.12 | 1,864 | 15,195 | 111,990 | 14,207 | 151.9 | 9.57 | 24,274 |
| 2014 | | | | | | | |
| 31.01 | 64 | 315 | 118,839 | 14,867 | 193.2 | 9.84 | 25,702 |
| 28.02 | 141 | 981 | 117,973 | 15,263 | 177.2 | 9.34 | 25,494 |
| 31.03 | 216 | 1,704 | 112,210 | 14,839 | 165.9 | 9.31 | 26,654 |
| 30.04 | 294 | 2,722 | 110,293 | 14,815 | 148.4 | 9.50 | 25,912 |
| 31.05 | 351 | 3,184 | 105,285 | 14,314 | 143.9 | 9.55 | 24,604 |
| 30.06 | 414 | 3,670 | 100,231 | 13,953 | 145.9 | 9.50 | 23,317 |
| 31.07 | 489 | 4,376 | 104,289 | 14,708 | 147.2 | 9.48 | 24,093 |
| 31.08 | 558 | 5,366 | 104,492 | 14,790 | 144.5 | 9.37 | 24,547 |
| 30.09 | 619 | 6,372 | 108,556 | 15,208 | 140.3 | 9.39 | 25,521 |
| 31.10 | 661 | 7,179 | 117,046 | 16,581 | 140.1 | 9.34 | 27,539 |
| 30.11 | 708 | 8,562 | 128,539 | 18,627 | 139.9 | 9.26 | 30,530 |
| 31.12 | 750 | 10,832 | 136,371 | 17,143 | 146.3 | 9.25 | 33,803 |

Table 4.3.12

Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

(millions of rubles)

| | Credit institutions grouped by assets (in descending order) as of 31.12.2014 | | | | | | |
|--|--|---------|---------|---------|---------|---------|-----------|
| | 1–5 | 6–20 | 21–50 | 51–200 | 201–500 | 501–842 | total |
| Number of credit institutions extended mortgage loans, units | 5 | 14 | 29 | 114 | 226 | 241 | 629 |
| Number of mortgage loans extended to individuals-residents, units, of which loans extended: | 780,810 | 89,243 | 50,060 | 54,256 | 32,903 | 5,029 | 1,012,301 |
| in rubles | 780,658 | 89,174 | 49,967 | 53,981 | 32,752 | 5,019 | 1,011,551 |
| in foreign currency | 152 | 69 | 93 | 275 | 151 | 10 | 750 |
| Volume of mortgage loans extended to individuals, – total, millions of rubles | 1,317,290 | 165,683 | 109,149 | 112,337 | 48,699 | 9,365 | 1,762,523 |
| in rubles | 1,315,910 | 164,372 | 108,052 | 108,973 | 45,322 | 9,062 | 1,751,691 |
| in foreign currency | 1,380 | 1,311 | 1,097 | 3,364 | 3,377 | 303 | 10,832 |
| Debt on mortgage loans, extended by credit institutions, – total, millions of rubles | 2,563,288 | 368,366 | 260,492 | 264,382 | 51,868 | 11,702 | 3,520,098 |
| in rubles | 2,536,313 | 327,713 | 237,884 | 226,830 | 43,689 | 11,298 | 3,383,727 |
| in foreign currency | 26,975 | 40,653 | 22,608 | 37,552 | 8,179 | 404 | 136,371 |
| of which: overdue, – total | 25,787 | 8,421 | 6,446 | 3,851 | 1,461 | 130 | 46,096 |
| in rubles | 18,634 | 3,124 | 4,225 | 1,925 | 915 | 130 | 28,953 |
| in foreign currency | 7,153 | 5,297 | 2,221 | 1,926 | 546 | 0 | 17,143 |
| Weighted average maturity, months, of which on loans extended: | | | | | | | |
| in rubles | 181.7 | 173.2 | 185.7 | 173.9 | 148.5 | 126.4 | 179.5 |
| in foreign currency | 197.7 | 172.3 | 216.4 | 140.6 | 107.9 | 37.3 | 146.3 |
| Weighted average interest rate, %, of which on loans extended: | | | | | | | |
| in rubles | 12.40 | 12.50 | 12.20 | 12.80 | 12.60 | 12.50 | 12.45 |
| in foreign currency | 7.60 | 8.00 | 8.30 | 9.70 | 11.30 | 10.80 | 9.25 |
| Rights of claim under mortgage loans, – total, millions of rubles | 19,338 | 6,554 | 22,815 | 41,048 | 15,784 | 493 | 106,032 |
| in rubles | 10,016 | 2,935 | 13,954 | 29,394 | 15,551 | 379 | 72,229 |
| in foreign currency | 9,322 | 3,619 | 8,861 | 11,654 | 233 | 114 | 33,803 |

Table 4.3.13

Investment Portfolio of Credit Institutions and Derivatives

(millions of rubles)

| 1 | Investments in debt obligations | | | | | | | | | |
|-------------|---------------------------------|--|--------------------------|---|---|---|-------------------------------------|--|--------------------------|---------------------------------|
| | 2 | of which investments in debt obligations at balance-sheet value (regardless revaluation) by kinds of instruments | | | | | | | | 11 |
| | | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| | total | 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 |
| 2013 | | | | | | | | | | |
| 30.09 | 5,742,080 | 935,286 | – | 126,152 | 423,381 | 991,719 | 640,441 | 2,615,443 | 9,790 | –132 |
| 31.10 | 5,847,406 | 976,619 | – | 215,789 | 459,067 | 929,092 | 829,609 | 2,417,579 | 8,467 | 11,184 |
| 30.11 | 6,061,117 | 965,403 | – | 186,207 | 440,591 | 989,048 | 744,017 | 2,752,567 | 8,500 | –25,217 |
| 31.12 | 6,162,887 | 814,109 | – | 131,807 | 410,262 | 883,192 | 687,840 | 3,248,865 | 6,341 | –19,529 |
| 2014 | | | | | | | | | | |
| 31.01 | 6,271,472 | 936,737 | – | 165,072 | 448,084 | 918,384 | 825,097 | 3,026,266 | 6,414 | –54,583 |
| 28.02 | 6,332,510 | 1,181,896 | – | 175,981 | 479,653 | 955,086 | 1,014,448 | 2,573,613 | 6,426 | –54,594 |
| 31.03 | 6,217,776 | 868,001 | – | 96,258 | 388,354 | 998,869 | 720,319 | 3,242,663 | 6,406 | –103,094 |
| 30.04 | 6,135,429 | 791,642 | – | 77,898 | 338,510 | 945,289 | 642,264 | 3,482,123 | 6,185 | –148,481 |
| 31.05 | 6,256,447 | 1,053,164 | – | 138,113 | 408,306 | 905,621 | 776,887 | 3,051,381 | 6,137 | –83,162 |
| 30.06 | 6,216,333 | 1,151,946 | – | 151,485 | 422,548 | 898,601 | 850,596 | 2,798,154 | 5,870 | –62,868 |
| 31.07 | 6,360,387 | 1,227,781 | – | 147,381 | 463,085 | 939,612 | 780,374 | 2,941,765 | 5,825 | –145,434 |
| 31.08 | 6,336,363 | 1,307,077 | – | 155,532 | 497,169 | 999,417 | 879,655 | 2,662,284 | 5,690 | –170,461 |
| 30.09 | 6,410,166 | 1,137,281 | – | 143,146 | 517,779 | 1,047,906 | 856,610 | 2,860,774 | 5,114 | –158,444 |
| 31.10 | 6,633,837 | 1,206,177 | – | 132,613 | 471,834 | 1,120,600 | 714,212 | 3,184,230 | 5,197 | –201,026 |
| 30.11 | 7,102,542 | 1,095,900 | – | 106,138 | 416,010 | 1,279,027 | 635,501 | 3,840,634 | 5,243 | –275,912 |
| 31.12 | 7,651,441 | 1,268,375 | – | 108,870 | 456,429 | 1,301,048 | 666,449 | 4,261,831 | 5,197 | –416,759 |

Table 4.3.13 (end)

(millions of rubles)

| | Investment in equities | | | | | | Equity in subsidiaries and associated companies | | Other equity interest | Derivatives (at fair value) | |
|-------------|------------------------|--|-----------------|--------------------|--|---------|---|---|-----------------------|-----------------------------|-------------------------|
| | total | of which | | | | | total | of which shares of subsidiaries and associated resident credit institutions | | | |
| | | investment in equities at balance-sheet value (regardless revaluation) | | | | | | | | | revaluation of equities |
| | | of resident credit institutions | of nonresidents | of other residents | shares transferred that do not qualify for the derecognition | | | | | | |
| 1 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | |
| 2013 | | | | | | | | | | | |
| 30.09 | 784,685 | 8,497 | 89,441 | 607,061 | 96,486 | -16,800 | 588,694 | 181,714 | 355,864 | 180,234 | |
| 31.10 | 769,575 | 7,204 | 90,772 | 622,644 | 68,560 | -19,605 | 591,054 | 181,713 | 350,560 | 176,162 | |
| 30.11 | 808,310 | 6,952 | 89,000 | 625,752 | 109,353 | -22,748 | 599,125 | 181,738 | 351,773 | 194,331 | |
| 31.12 | 790,391 | 5,116 | 94,545 | 591,672 | 116,602 | -17,544 | 594,897 | 189,240 | 353,860 | 175,848 | |
| 2014 | | | | | | | | | | | |
| 31.01 | 801,610 | 4,582 | 97,333 | 615,793 | 111,913 | -28,010 | 617,808 | 189,702 | 363,374 | 381,930 | |
| 28.02 | 764,095 | 4,729 | 103,595 | 599,777 | 83,878 | -27,883 | 626,357 | 199,650 | 367,732 | 417,845 | |
| 31.03 | 785,258 | 5,262 | 95,644 | 583,111 | 134,825 | -33,583 | 695,952 | 228,828 | 376,811 | 397,487 | |
| 30.04 | 366,881 | 5,055 | 22,880 | 129,223 | 115,430 | -25,628 | 1,068,331 | 228,858 | 436,039 | 403,993 | |
| 31.05 | 424,229 | 7,292 | 53,672 | 141,977 | 143,078 | -12,177 | 1,063,449 | 228,868 | 441,179 | 363,203 | |
| 30.06 | 397,161 | 3,882 | 53,409 | 160,055 | 114,830 | -8,591 | 1,050,073 | 229,252 | 446,599 | 316,392 | |
| 31.07 | 360,245 | 6,002 | 53,039 | 149,050 | 103,274 | -26,327 | 1,058,313 | 229,481 | 439,395 | 355,258 | |
| 31.08 | 372,597 | 6,654 | 68,783 | 145,944 | 95,483 | -14,156 | 1,355,956 | 507,783 | 439,830 | 417,576 | |
| 30.09 | 375,855 | 3,885 | 79,278 | 151,944 | 87,734 | -16,799 | 1,372,051 | 507,784 | 441,585 | 615,456 | |
| 31.10 | 385,977 | 6,441 | 66,224 | 131,507 | 111,486 | -12,242 | 1,413,347 | 507,838 | 442,656 | 989,708 | |
| 30.11 | 449,448 | 6,535 | 64,122 | 170,208 | 127,012 | -5,559 | 1,395,487 | 507,815 | 445,384 | 1,554,612 | |
| 31.12 | 488,713 | 4,113 | 84,504 | 197,775 | 124,840 | -16,405 | 1,365,934 | 503,437 | 427,589 | 2,298,646 | |

Table 4.3.14

Discounted Bills

(millions of rubles)

| | Discounted bills denominated in rubles | | | | | | Discounted bills denominated in foreign currency | | | | |
|-------------|--|---|---|----------------------------|---------------------|-------------|--|---|----------------------------|---------------------|-------------|
| | total | of which | | | | | total | of which | | | |
| | | bills issued and guaranteed by federal government | bills issued and guaranteed by constituent entities and local authorities | credit institutions' bills | nonresidents' bills | other bills | | bills issued and guaranteed by federal government | credit institutions' bills | nonresidents' bills | other bills |
| 2013 | | | | | | | | | | | |
| 30.06 | 284,371 | 0 | 0 | 240,833 | 10 | 43,528 | 98,019 | 0 | 95,613 | 2,154 | 252 |
| 31.07 | 265,287 | 0 | 0 | 221,099 | 10 | 44,178 | 78,411 | 0 | 75,991 | 2,165 | 255 |
| 31.08 | 263,350 | 0 | 0 | 218,777 | 10 | 44,563 | 95,582 | 0 | 93,131 | 2,192 | 259 |
| 30.09 | 260,830 | 0 | 0 | 213,891 | 10 | 46,929 | 76,690 | 0 | 74,542 | 2,141 | 7 |
| 31.10 | 260,240 | 0 | 0 | 213,647 | 10 | 46,583 | 65,878 | 0 | 63,743 | 2,128 | 7 |
| 30.11 | 257,763 | 0 | 0 | 208,266 | 10 | 49,486 | 60,613 | 0 | 58,205 | 2,240 | 168 |
| 31.12 | 221,821 | 0 | 0 | 173,110 | 10 | 48,701 | 52,279 | 0 | 49,896 | 2,217 | 166 |
| 2014 | | | | | | | | | | | |
| 31.01 | 215,048 | 0 | 0 | 168,474 | 10 | 46,564 | 49,509 | 0 | 46,935 | 2,394 | 179 |
| 28.02 | 203,699 | 0 | 0 | 156,772 | 11 | 46,916 | 49,140 | 0 | 46,502 | 2,455 | 184 |
| 31.03 | 202,616 | 0 | 0 | 145,977 | 11 | 56,629 | 46,436 | 0 | 43,855 | 2,398 | 182 |
| 30.04 | 199,566 | 0 | 0 | 143,123 | 11 | 56,432 | 46,234 | 0 | 43,621 | 2,430 | 182 |
| 31.05 | 200,121 | 0 | 0 | 144,684 | 11 | 55,427 | 26,185 | 0 | 24,020 | 2,157 | 8 |
| 30.06 | 202,554 | 0 | 0 | 144,589 | 11 | 57,954 | 24,988 | 0 | 22,893 | 2,095 | 0 |
| 31.07 | 207,502 | 0 | 0 | 149,807 | 11 | 57,685 | 24,991 | 0 | 22,727 | 2,230 | 35 |
| 31.08 | 205,537 | 0 | 0 | 147,060 | 11 | 58,467 | 24,769 | 0 | 22,485 | 2,284 | 0 |
| 30.09 | 208,326 | 0 | 0 | 151,037 | 11 | 57,279 | 15,610 | 0 | 13,143 | 2,467 | 0 |
| 31.10 | 195,017 | 0 | 0 | 140,893 | 11 | 54,113 | 17,736 | 0 | 15,014 | 2,722 | 0 |
| 30.11 | 179,775 | 0 | 0 | 124,614 | 11 | 55,150 | 19,436 | 0 | 16,403 | 3,033 | 0 |
| 30.12 | 188,737 | 0 | 0 | 129,280 | 11 | 59,446 | 29,214 | 0 | 25,582 | 3,542 | 90 |

Table 4.3.15

Weighted Average Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity

(% p.a.)

| | On bills discounted by credit institutions, issued by nonfinancial organizations | | | | | On bills discounted by credit institutions, issued by credit institutions | | | | | On bills issued by credit institutions | | | | |
|-------------|---|------------------|-------------------|-----------------------|----------------------|--|------------------|-------------------|-----------------------|----------------------|---|------------------|-------------------|-----------------------|----------------------|
| | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years | up to 30 days including demand deposits | 31 to 90 days | 91 to 180 days | 181 days to 1 year | 1 year to 3 years |
| 2014 | | | | | | | | | | | | | | | |
| January | 8.52 | 13.26 | 11.55 | 12.99 | 12.07 | 7.97 | 8.26 | 8.69 | 9.45 | 6.30 | 4.93 | 6.82 | 7.57 | 8.76 | 11.30 |
| February | 6.51 | 10.61 | 13.28 | 13.28 | 9.27 | 7.29 | 8.32 | 8.59 | 9.50 | 5.93 | 5.99 | 6.68 | 7.18 | 8.92 | 11.18 |
| March | 9.88 | 9.62 | 10.15 | 8.98 | 8.98 | 1.36 | 8.59 | 9.72 | 9.50 | 4.83 | 5.12 | 7.40 | 7.95 | 8.02 | 8.74 |
| April | 8.10 | 11.01 | 14.79 | 7.68 | 2.91 | 8.95 | 9.43 | 10.70 | 13.42 | 5.52 | 5.32 | 6.37 | 8.17 | 9.05 | 11.62 |
| May | 26.14 | 18.64 | 13.39 | 8.94 | 3.49 | 8.92 | 9.83 | 11.01 | 10.91 | 6.78 | 6.13 | 8.12 | 8.69 | 9.51 | 11.08 |
| June | 9.27 | 8.64 | 8.42 | 13.27 | 5.99 | 9.10 | 10.32 | 10.57 | 8.76 | 6.68 | 5.43 | 7.99 | 8.79 | 9.08 | 11.69 |
| July | 15.48 | 12.97 | 9.87 | 12.13 | 13.44 | 9.26 | 9.99 | 10.16 | 11.02 | 5.21 | 6.52 | 9.09 | 9.14 | 9.42 | 11.93 |
| August | 5.71 | 5.52 | 10.81 | 6.94 | 4.04 | 9.86 | 9.90 | 10.45 | 10.02 | 6.92 | 6.85 | 8.58 | 9.49 | 9.59 | 12.27 |
| September | 7.36 | 8.90 | 12.04 | 5.53 | 13.00 | 10.69 | 10.05 | 10.64 | 10.51 | 8.90 | 6.57 | 9.16 | 9.13 | 8.83 | 12.04 |
| October | 10.42 | 10.95 | 11.13 | 10.89 | 17.92 | 9.48 | 10.45 | 10.51 | 11.89 | 12.84 | 6.87 | 9.33 | 10.12 | 9.48 | 12.06 |
| November | 9.76 | 13.21 | 5.71 | 10.11 | 13.98 | 9.95 | 11.46 | 11.77 | 14.97 | 9.24 | 7.39 | 10.36 | 11.06 | 9.84 | 12.30 |
| December | 15.17 | 14.60 | 16.30 | 11.89 | 13.82 | 18.16 | 22.30 | 15.47 | 18.97 | 13.40 | 13.22 | 20.30 | 12.96 | 12.39 | 12.66 |

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 | | | | Claims on delivery of securities | | | |
|-------------|---|---------------------------|---------------|--------------|-------------------------------------|---------------------------|---------------|--------------|---------------------------------------|---------------------------|---------------|--------------|----------------------------------|---------------------------|---------------|--------------|
| | total | of which those with terms | | | total | of which those with terms | | | total | of which those with terms | | | total | of which those with terms | | |
| | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 2013 | | | | | | | | | | | | | | | | |
| 30.06 | 2,833,290 | 742,211 | 552,097 | 1,495,882 | 3,175,345 | 542,995 | 479,812 | 2,097,032 | 255,197 | 18,727 | 19,385 | 20,893 | 107,920 | 64,475 | 17,383 | 19,198 |
| 31.07 | 2,840,772 | 681,579 | 569,666 | 1,496,407 | 3,293,481 | 545,103 | 472,675 | 2,175,765 | 267,631 | 24,417 | 11,700 | 20,525 | 87,638 | 31,079 | 26,476 | 17,850 |
| 31.08 | 2,985,448 | 885,968 | 523,854 | 1,561,724 | 3,965,307 | 1,111,894 | 516,800 | 2,278,274 | 273,829 | 33,303 | 17,722 | 20,848 | 73,583 | 45,275 | 3,508 | 21,249 |
| 30.09 | 3,227,365 | 753,147 | 917,936 | 1,479,343 | 3,850,264 | 721,612 | 830,740 | 2,160,690 | 240,155 | 24,693 | 25,671 | 12,945 | 65,622 | 21,700 | 23,664 | 13,828 |
| 31.10 | 3,297,050 | 934,330 | 836,038 | 1,445,365 | 3,992,176 | 890,235 | 747,658 | 2,204,598 | 253,590 | 31,005 | 35,563 | 16,968 | 69,853 | 15,337 | 41,133 | 1,017 |
| 30.11 | 3,284,991 | 1,117,272 | 592,897 | 1,534,395 | 3,988,760 | 1,048,120 | 588,614 | 2,299,702 | 241,361 | 41,675 | 8,146 | 17,406 | 75,444 | 53,210 | 12,904 | 4,285 |
| 31.12 | 4,102,762 | 1,740,761 | 706,692 | 1,633,623 | 4,833,383 | 1,758,555 | 765,691 | 2,257,082 | 227,632 | 20,802 | 5,798 | 21,364 | 58,013 | 23,662 | 26,399 | 991 |
| 2014 | | | | | | | | | | | | | | | | |
| 31.01 | 5,473,240 | 1,147,274 | 1,207,830 | 3,045,056 | 7,431,379 | 1,184,401 | 1,243,774 | 4,782,634 | 415,224 | 64,719 | 29,720 | 45,256 | 98,274 | 59,618 | 26,733 | 3,156 |
| 28.02 | 5,585,528 | 1,199,352 | 1,034,532 | 3,294,211 | 7,685,793 | 1,366,872 | 995,781 | 5,080,816 | 468,380 | 37,956 | 28,985 | 87,549 | 96,156 | 67,139 | 11,384 | 9,226 |
| 31.03 | 5,656,541 | 947,812 | 1,244,520 | 3,389,005 | 8,089,503 | 1,288,459 | 1,350,820 | 5,170,668 | 533,027 | 31,478 | 23,007 | 176,790 | 59,703 | 16,985 | 20,184 | 7,014 |
| 30.04 | 5,776,757 | 847,307 | 1,264,535 | 3,611,864 | 8,192,369 | 1,156,446 | 1,453,896 | 5,362,436 | 607,168 | 21,238 | 26,824 | 262,303 | 48,655 | 9,796 | 21,904 | 6,930 |
| 31.05 | 5,839,442 | 1,259,050 | 830,115 | 3,687,493 | 8,021,404 | 1,643,571 | 929,829 | 5,281,056 | 588,195 | 22,610 | 34,944 | 244,695 | 64,652 | 48,277 | 1,056 | 8,250 |
| 30.06 | 5,407,432 | 742,176 | 879,509 | 3,709,530 | 7,504,094 | 1,078,089 | 1,021,651 | 5,177,392 | 654,893 | 19,762 | 41,901 | 318,823 | 73,431 | 19,702 | 23,674 | 6,036 |
| 31.07 | 6,115,377 | 1,052,931 | 969,291 | 3,912,674 | 8,183,146 | 1,191,534 | 1,150,437 | 5,598,398 | 666,551 | 21,943 | 47,438 | 321,562 | 80,141 | 31,528 | 22,796 | 4,364 |
| 31.08 | 6,096,470 | 1,086,160 | 1,044,522 | 3,871,949 | 9,066,485 | 1,898,090 | 1,257,004 | 5,764,967 | 711,176 | 71,175 | 51,483 | 319,378 | 77,323 | 56,302 | 3,111 | 12,201 |
| 30.09 | 6,108,249 | 891,007 | 1,322,158 | 3,682,290 | 9,759,592 | 1,331,596 | 1,615,738 | 6,467,598 | 687,335 | 35,145 | 62,136 | 308,216 | 56,473 | 16,112 | 19,452 | 7,057 |
| 31.10 | 6,524,333 | 1,181,387 | 1,283,862 | 3,787,871 | 10,911,245 | 1,750,621 | 1,733,226 | 6,977,744 | 720,315 | 77,028 | 55,655 | 323,669 | 42,303 | 3,887 | 25,281 | 4,848 |
| 30.11 | 6,981,909 | 1,652,605 | 1,187,313 | 3,706,594 | 12,476,933 | 2,247,530 | 1,956,009 | 7,753,757 | 767,850 | 81,388 | 69,207 | 329,925 | 56,511 | 24,216 | 4,279 | 17,871 |
| 31.12 | 7,148,473 | 1,609,954 | 1,548,429 | 3,771,822 | 13,732,289 | 2,497,741 | 2,245,703 | 8,512,178 | 855,651 | 92,577 | 53,218 | 372,566 | 54,972 | 29,793 | 14,283 | 6,207 |

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 | | | |
|-------------|--|---------------------------|---------------|--------------|--|---------------------------|---------------|--------------|--|---------------------------|---------------|--------------|---------------------------------------|---------------------------|---------------|--------------|
| | total | of which those with terms | | | total | of which those with terms | | | total | of which those with terms | | | total | of which those with terms | | |
| | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days |
| 1 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 |
| 2013 | | | | | | | | | | | | | | | | |
| 30.06 | 2,639,078 | 387,168 | 346,767 | 1,648,349 | 3,549,934 | 879,830 | 664,956 | 1,934,450 | 82,271 | 48,905 | 10,886 | 16,668 | 151,768 | 55,153 | 52,151 | 34,390 |
| 31.07 | 2,732,458 | 332,216 | 369,813 | 1,755,959 | 3,531,031 | 833,187 | 656,464 | 1,896,989 | 118,198 | 67,163 | 13,010 | 13,730 | 150,805 | 60,175 | 41,134 | 43,365 |
| 31.08 | 2,834,380 | 436,708 | 398,441 | 1,781,848 | 4,206,851 | 1,479,148 | 622,427 | 2,033,845 | 108,065 | 67,732 | 17,040 | 17,739 | 164,429 | 95,460 | 23,679 | 40,683 |
| 30.09 | 3,173,514 | 492,272 | 710,214 | 1,732,727 | 3,950,631 | 902,278 | 1,018,129 | 1,889,607 | 100,884 | 63,332 | 17,835 | 11,260 | 151,212 | 59,540 | 50,643 | 31,480 |
| 31.10 | 3,339,390 | 656,348 | 670,472 | 1,757,314 | 4,002,827 | 1,081,382 | 923,989 | 1,852,807 | 120,189 | 77,784 | 18,572 | 17,732 | 156,574 | 57,748 | 48,021 | 35,124 |
| 30.11 | 3,220,278 | 750,787 | 489,538 | 1,780,981 | 4,129,310 | 1,330,916 | 706,815 | 1,982,432 | 113,321 | 88,499 | 2,935 | 14,833 | 165,384 | 93,052 | 5,485 | 59,213 |
| 31.12 | 4,002,987 | 1,403,256 | 625,657 | 1,767,296 | 4,999,083 | 2,041,808 | 810,658 | 2,069,386 | 68,062 | 53,226 | 2,892 | 11,137 | 151,979 | 44,081 | 65,358 | 37,738 |
| 2014 | | | | | | | | | | | | | | | | |
| 31.01 | 5,212,384 | 791,353 | 946,838 | 3,138,442 | 7,818,619 | 1,517,722 | 1,483,553 | 4,600,177 | 170,456 | 110,207 | 30,706 | 26,693 | 171,583 | 46,120 | 59,441 | 49,293 |
| 28.02 | 5,347,693 | 935,748 | 745,370 | 3,315,111 | 8,053,319 | 1,559,192 | 1,267,380 | 4,969,665 | 195,658 | 88,588 | 44,293 | 61,328 | 165,875 | 96,619 | 14,385 | 49,836 |
| 31.03 | 5,399,829 | 726,886 | 873,762 | 3,426,609 | 8,447,248 | 1,459,560 | 1,634,972 | 5,065,792 | 200,802 | 52,719 | 54,297 | 89,162 | 180,935 | 48,863 | 57,472 | 63,104 |
| 30.04 | 5,539,212 | 640,580 | 898,157 | 3,664,108 | 8,572,839 | 1,334,463 | 1,747,961 | 5,274,692 | 232,544 | 28,967 | 52,693 | 150,135 | 190,036 | 30,092 | 51,514 | 100,735 |
| 31.05 | 5,691,172 | 936,104 | 619,816 | 3,786,589 | 8,300,795 | 1,855,946 | 1,101,217 | 5,179,780 | 223,803 | 66,748 | 10,208 | 144,972 | 218,936 | 90,564 | 57,038 | 64,303 |
| 30.06 | 5,363,064 | 579,131 | 690,475 | 3,727,992 | 7,664,008 | 1,162,830 | 1,165,743 | 5,113,746 | 285,029 | 53,874 | 25,395 | 204,533 | 209,861 | 56,754 | 69,694 | 71,052 |
| 31.07 | 5,723,087 | 652,308 | 788,432 | 3,869,521 | 8,688,666 | 1,541,855 | 1,302,440 | 5,562,150 | 309,662 | 59,567 | 44,835 | 203,727 | 219,382 | 53,699 | 45,390 | 102,262 |
| 31.08 | 6,027,603 | 973,698 | 831,654 | 3,876,965 | 9,271,729 | 1,953,871 | 1,415,970 | 5,752,503 | 356,083 | 122,251 | 30,325 | 196,337 | 223,304 | 71,523 | 70,349 | 77,726 |
| 30.09 | 6,061,104 | 740,418 | 1,074,859 | 3,775,624 | 9,962,062 | 1,449,313 | 1,819,796 | 6,345,151 | 299,701 | 68,809 | 27,164 | 192,183 | 203,724 | 34,187 | 101,662 | 58,978 |
| 31.10 | 6,547,742 | 884,293 | 1,119,237 | 3,888,322 | 10,989,880 | 1,982,051 | 1,932,650 | 6,844,309 | 314,843 | 86,036 | 27,619 | 199,689 | 235,442 | 77,235 | 59,664 | 58,776 |
| 30.11 | 6,987,613 | 1,436,054 | 947,349 | 3,753,483 | 12,213,947 | 2,477,865 | 2,155,932 | 7,387,441 | 323,587 | 75,852 | 55,960 | 187,191 | 501,886 | 40,485 | 104,474 | 270,037 |
| 31.12 | 6,909,657 | 1,299,130 | 1,170,751 | 3,782,880 | 13,495,966 | 2,839,076 | 2,366,451 | 8,125,786 | 351,991 | 83,093 | 59,394 | 208,460 | 556,785 | 64,822 | 278,314 | 150,852 |

Table 4.4 (end)
(millions of rubles)

| | Claims on delivery of ruble-denominated derivatives | | | | Claims on delivery of foreign currency-denominated derivatives | | | | Liabilities on delivery of ruble-denominated derivatives | | | | Liabilities 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 | | | total | of which those with terms | | |
| | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days | | 2 to 30 days | 31 to 90 days | over 91 days |
| 1 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
| 2013 | | | | | | | | | | | | | | | | |
| 30.06 | 3,321 | 42 | 37 | 0 | 32,982 | 904 | 275 | 10,847 | 12,261 | 850 | 451 | 7,980 | 14,936 | 114 | 149 | 2,233 |
| 31.07 | 5,777 | 19 | 83 | 38 | 75,718 | 22 | 4,395 | 8,446 | 15,016 | 8 | 4,206 | 5,572 | 46,820 | 39 | 128 | 2,287 |
| 31.08 | 7,174 | 87 | 0 | 38 | 79,984 | 364 | 4,185 | 8,575 | 16,606 | 283 | 3,970 | 5,611 | 52,978 | 288 | 73 | 2,317 |
| 30.09 | 4,729 | 449 | 118 | 38 | 77,305 | 4,752 | 1,192 | 7,637 | 13,495 | 4,588 | 756 | 4,955 | 79,755 | 635 | 308 | 2,214 |
| 31.10 | 4,625 | 95 | 366 | 133 | 61,861 | 2,180 | 1,966 | 6,906 | 11,236 | 1,729 | 1,485 | 4,276 | 56,846 | 338 | 381 | 2,292 |
| 30.11 | 7,638 | 485 | 38 | 133 | 79,960 | 1,140 | 1,881 | 6,131 | 10,976 | 672 | 1,750 | 3,339 | 40,198 | 328 | 253 | 2,373 |
| 31.12 | 3,773 | 38 | 118 | 133 | 69,312 | 5,120 | 2,066 | 10,040 | 15,369 | 2,974 | 1,929 | 7,777 | 40,444 | 2,319 | 385 | 2,302 |
| 2014 | | | | | | | | | | | | | | | | |
| 31.01 | 70,336 | 1,498 | 584 | 47,550 | 158,864 | 261 | 1,967 | 6,175 | 75,998 | 656 | 2,708 | 52,097 | 139,629 | 482 | 1,232 | 51 |
| 28.02 | 72,770 | 2,332 | 0 | 47,522 | 216,422 | 1,759 | 854 | 5,962 | 79,801 | 3,022 | 1,734 | 52,097 | 186,041 | 1,055 | 1,561 | 52 |
| 31.03 | 58,423 | 608 | 8,053 | 40,919 | 164,094 | 805 | 691 | 6,485 | 65,300 | 318 | 10,760 | 45,461 | 133,874 | 1,760 | 463 | 677 |
| 30.04 | 61,917 | 5,851 | 3,528 | 40,836 | 124,461 | 1,113 | 644 | 6,902 | 67,259 | 6,122 | 4,283 | 45,453 | 120,325 | 696 | 1,381 | 3,383 |
| 31.05 | 65,804 | 7,058 | 0 | 44,701 | 133,097 | 597 | 779 | 6,737 | 72,395 | 9,379 | 0 | 49,318 | 124,474 | 1,820 | 973 | 3,298 |
| 30.06 | 57,445 | 5,080 | 208 | 44,235 | 145,392 | 1,039 | 19,171 | 49,384 | 60,812 | 7 | 4,375 | 48,851 | 178,029 | 1,437 | 21,391 | 89,391 |
| 31.07 | 59,694 | 2,474 | 124 | 44,235 | 128,690 | 2,621 | 4,401 | 51,420 | 68,078 | 1,944 | 4,686 | 48,851 | 162,116 | 4,286 | 5,073 | 88,856 |
| 31.08 | 64,728 | 2,639 | 0 | 44,235 | 151,664 | 7,206 | 10,688 | 55,133 | 74,540 | 7,390 | 88 | 49,543 | 179,749 | 9,080 | 8,451 | 83,702 |
| 30.09 | 69,153 | 757 | 41 | 44,235 | 139,507 | 37 | 11,625 | 71,008 | 73,080 | 215 | 5,097 | 44,235 | 170,935 | 1,062 | 10,185 | 103,957 |
| 31.10 | 286,619 | 160 | 17,136 | 114,354 | 163,069 | 9,014 | 10,253 | 69,631 | 207,724 | 685 | 6,837 | 45,144 | 197,474 | 9,202 | 8,767 | 107,451 |
| 30.11 | 416,973 | 396 | 0 | 117,795 | 156,562 | 1,186 | 17,958 | 72,685 | 364,950 | 15,588 | 0 | 50,678 | 203,467 | 4,829 | 10,135 | 125,697 |
| 31.12 | 141,754 | 0 | 17,961 | 44,235 | 135,004 | 11,928 | 22,134 | 71,792 | 140,935 | 0 | 17,409 | 44,235 | 185,537 | 11,182 | 12,877 | 131,798 |

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

Table 4.5.1

Main Indicators of Private Pension Funds' Performance

| | Proprietary assets, millions of rubles | Assets to support statutory activities (ASSA) ¹ , millions of rubles | Capital and reserves, millions of rubles | Pension funds, millions of rubles | Pension savings, millions of rubles | | Short-term and long-term liabilities of fund, millions of rubles |
|-------------|---|---|---|--------------------------------------|--|--------------|--|
| | | | | | balance value | market value | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2011 | 1,200,573.24 | 99,182.19 | – | 700,313.84 | 393,786.22 | 393,710.86 | 7,290.97 |
| 2012 | 1,550,472.32 | 109,941.66 | – | 758,072.90 | 668,690.45 | 669,190.26 | 13,767.31 |
| 2013 | | | | | | | |
| Q1, 2013 | 1,705,991.79 | 107,397.69 | – | 768,066.37 | 823,264.78 | 817,713.13 | 7,161.27 |
| Q2, 2013 | 1,794,543.60 | 108,168.06 | – | 783,375.02 | 897,546.88 | 887,520.94 | 5,452.94 |
| Q3, 2013 | 1,901,219.42 | 108,240.81 | – | 800,905.61 | 986,352.70 | 976,510.55 | 5,720.30 |
| Q4, 2013 | 2,063,235.41 | 127,503.97 | – | 831,640.62 | 1,086,276.91 | 1,088,411.36 | 17,813.91 |
| 2014 | | | | | | | |
| Q1, 2014 | 2,072,176.02 | 129,259.86 | – | 845,544.06 | 1,091,179.00 | 1,088,854.27 | 6,193.11 |
| Q2, 2014 | 2,113,858.39 | 109,485.14 | 25,659.00 | 861,471.23 | 1,109,494.97 | 1,108,020.63 | 7,748.04 |
| Q3, 2014 | 2,150,450.66 | 98,992.49 | 42,453.39 | 878,348.57 | 1,122,996.41 | 1,118,270.78 | 7,659.79 |

Table 4.5.1 (end)

| | Number of insured persons, persons | | Payouts of pension benefits under mandatory pension insurance, millions of rubles | Number of participants, persons | | Payouts of pensions under private (voluntary) pension provision, millions of rubles |
|-------------|---------------------------------------|---------------------------------------|--|------------------------------------|---------------------------------------|--|
| | total | of which persons receiving pension | | total | of which persons receiving pension | |
| | 8 | 9 | | 11 | 12 | |
| 2011 | 11,875,993 | 24 | 0.03 | 6,595,994 | 1,470,893 | 31,304.95 |
| 2012 | 16,570,105 | 125,208 | 1,739.81 | 6,781,470 | 1,537,090 | 36,648.56 |
| 2013 | | | | | | |
| Q1, 2013 | 19,494,353 | 112,616 | 1,026.10 | 6,721,863 | 1,506,565 | 9,904.64 |
| Q2, 2013 | 20,307,223 | 234,441 | 1,961.86 | 6,706,338 | 1,511,467 | 19,993.99 |
| Q3, 2013 | 21,063,329 | 262,961 | 3,349.23 | 6,666,918 | 1,526,086 | 30,573.52 |
| Q4, 2013 | 22,185,762 | 323,949 | 4,203.21 | 6,769,148 | 1,551,158 | 40,997.23 |
| 2014 | | | | | | |
| Q1, 2014 | 22,165,981 | 169,910 | 633.64 | 6,571,320 | 1,560,633 | 11,070.66 |
| Q2, 2014 | 22,136,963 | 300,640 | 1,299.09 | 6,375,814 | 1,569,809 | 23,317.51 |
| Q3, 2014 | 22,094,201 | 457,555 | 2,575.56 | 6,337,002 | 1,564,577 | 33,883.30 |

¹ Assets to support statutory activities (ASSA) mean assets needed to support the operations of the Fund prescribed in its constitution (statute) and to cover the costs incurred in the course of such operations.

Table 4.5.2

Private Pension Funds' Investment of Mandatory Pension Insurance

(millions of rubles)

| | 2013 |
|---|--------------|
| Total assets | 1,095,126.86 |
| of which: | |
| Central government securities of the Russian Federation – total | 47,392.98 |
| of which denominated in foreign currency | 8,334.77 |
| Local government securities of the Russian Federation – total | 62,832.95 |
| of which denominated in foreign currency | – |
| Bonds by domestic issuers (excluding central and local government bonds) | 397,274.01 |
| Shares issued by domestic open Joint stock company | 69,775.54 |
| Investment units (shares, stakes) of index funds, which invest in foreign government securities, and bonds and shares of foreign issuers | – |
| Mortgage securities issued in line with the mortgage securities legislation of the Russian Federation | 29,712.81 |
| Deposits with credit institutions – total | 335,506.61 |
| of which denominated in foreign currency | 165.95 |
| Funds in accounts with credit institutions – total | 110,787.66 |
| of which denominated in foreign currency | 602.80 |
| Securities issued by international financial institutions, eligible for allocation and (or) public trading in the Russian Federation in line with the mortgage securities legislation of the Russian Federation | 2,996.82 |
| Other assets ¹ | 38,847.48 |

¹ The sum of a debt receivable of asset management companies is underlined.

Table 4.5.3

Private Pension Funds' Pension Reserves Generation

(millions of rubles)

| | Pension reserves at the beginning of the year | Pension contributions, acted in reporting year | Earmarked receipts in reporting year | Pension reserves investment returns | Pay-outs | | Pension reserves at the end of the year |
|------|--|---|---|--|-----------|-----------|--|
| | | | | | accrued | actual | |
| 2011 | 643,206.38 | 79,262.18 | 2,011.18 | 51,813.65 | 35,429.36 | 35,331.59 | 700,313.84 |
| 2012 | 696,962.83 | 80,426.00 | 3,759.36 | 53,219.33 | 44,522.41 | 44,300.88 | 758,070.85 |
| 2013 | 755,567.91 | 86,874.60 | 4,131.66 | 69,839.60 | 50,469.36 | 50,435.22 | 831,640.61 |

Таблица 4.5.4

Private Pension Funds' Pension Reserves Investment

(millions of rubles)

| | Value of pension reserves managed by asset management companies | Value of pension reserves allocated by the private pension fund at its own discretion | Total annual costs associated with allocation of pension reserves |
|------|---|---|---|
| 2011 | 599,115.53 | 104,583.83 | 466,350.73 |
| 2012 | 634,407.39 | 128,075.98 | 446,134.46 |
| 2013 | 747,806.71 | 89,295.16 | 407,277.32 |

Table 4.5.5

Private Pension Funds' Pension Accruals Investment

(millions of rubles)

| | Pension savings at private pension funds | | Costs of private pension funds associated with pension savings' investment ¹ | | |
|------|--|--|---|--|--|
| | total | transferred in trust (fiduciary) management | total | of which | |
| | | | | payment for necessary expenses of asset manager | payment for specialized depository services |
| 2011 | 389,636.64 | 236,940.50 | 466.15 | 179.52 | 266.65 |
| 2012 | 656,705.54 | 246,600.00 | 1,448.20 | 411.09 | 986.97 |
| 2013 | 1,086,164.95 | 407,106.32 | 1,086.97 | 286.25 | 744.85 |

¹ Costs financed by a portion of returns on invested pension savings used to finance assets designated to support the private pension fund's statutory operations, and also financed by the assets designated to support the fund's statutory operations in the reporting year.

Table 4.5.6

Payout of Private Pension Funds' Accruals

(millions of rubles)

| | Funds designated to finance payouts from pension savings | | | Payouts from pension savings made by private pension funds | | |
|------|--|--|--|--|--|--|
| | total | of which | | total | of which | |
| | | payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments) | payouts to legal successors of insured persons | | payouts of the funded part of work pensions (funded part of work pensions and lump-sum payments) | payouts to legal successors of insured persons |
| 2011 | 5,723.12 | 0.003 | 172.33 | 443.95 | 0.03 | 353.12 |
| 2012 | 15,663.17 | 5,338.350 | 388.94 | 3,083.09 | 1,734.92 | 660.33 |
| 2013 | 43,285.01 | 3,099.810 | 704.06 | 5,244.75 | 4,203.21 | 1,221.85 |

Table 4.5.7

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 | | | |
|------|---|---|--|--|--|---|--|--|
| | total | of which | | | total | of which | | |
| | | maternity capital (a portion of maternity (family) capital), including investment returns | contributions towards co-financing of pension savings | | | maternity capital (a portion of maternity (family) capital), including investment returns | contributions towards co-financing of pension savings | |
| | | | total | including contributions towards co-financing of pension savings disbursed from the National Welfare Fund | | | total | including contributions towards co-financing of pension savings disbursed from the National Welfare Fund |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | |
| 2011 | 234,113.09 | 19.69 | 2,957.34 | 1,381.65 | 7,092.87 | 0.72 | 918.02 | 20.42 |
| 2012 | 244,178.58 | 61.53 | 4,628.97 | 2,114.88 | 19,312.71 | 3.03 | 3,367.84 | 46.49 |
| 2013 | 371,039.03 | 65.70 | 10,266.88 | 3,424.73 | 44,273.10 | 11.39 | 785.79 | 197.84 |

Table 4.5.7 (end)
(millions of rubles)

| | Pension accruals transferred to the Pension Fund of the Russian Federation | | | | Pension accruals transferred to other private pension funds | | | | Payouts from pension savings | | | | |
|------|--|---|----------------------|--|---|---|----------------------|--|------------------------------|-------------------------------|--|------------------|---|
| | total | of which | | | total | of which | | | total | of which | | | |
| | | maternity capital (a portion of maternity (family) capital), including investment returns | funds of instalments | | | maternity capital (a portion of maternity (family) capital), including investment returns | funds of instalments | | | memory part of labour pension | payments to assignees of insured persons | lumpsum payments | |
| | | | total | including contributions towards co-financing of pension savings disbursed from the National Welfare Fund | | | total | including contributions towards co-financing of pension savings disbursed from the National Welfare Fund | | | | total | including maternity capital (a portion of maternity (family) capital), including investment returns |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | |
| 2011 | 908.46 | – | 30.00 | 4.45 | 6,223.44 | 0.01 | 1,066.01 | 21.98 | 442.95 | 0.03 | 353.30 | 0.13 | – |
| 2012 | 3,553.99 | 1.15 | 287.87 | 15.11 | 19,114.89 | 4.17 | 1,691.65 | 68.99 | 2,531.11 | 2.61 | 657.60 | 1,717.20 | – |
| 2013 | 5,176.47 | 6.57 | 269.51 | 99.08 | 43,593.15 | 10.46 | 811.55 | 197.81 | 5,244.75 | 35.13 | 1,221.85 | 4,168.08 | – |

Table 4.5.8

Main Indicators of Unit Investment Funds' Performance

| 1 | Number of personal accounts in registers of investment fund share holders, thousands of units | | | | Value of net assets, millions of rubles | | | |
|-------------|--|---------------------------------------|----------|--------|--|--|-----------|--------------|
| | total | of which by types of investment funds | | | total | of which by types of unit investment funds | | |
| | | opened | interval | closed | | opened | interval | closed |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| 2011 | 1,951.88 | 795.04 | 1,148.22 | 8.62 | 1,294,171.08 | 81,427.71 | 20,889.07 | 1,191,854.30 |
| 2012 | 2,034.59 | 871.98 | 1,153.64 | 8.97 | 1,598,011.01 | 88,775.55 | 18,277.05 | 1,490,958.42 |
| 2013 | | | | | | | | |
| Q1, 2013 | 2,050.91 | 889.18 | 1,152.57 | 9.16 | 1,710,315.16 | 86,420.57 | 18,491.49 | 1,605,403.10 |
| Q2, 2013 | 2,050.14 | 890.07 | 1,150.48 | 9.59 | 1,750,919.47 | 96,194.56 | 13,715.89 | 1,641,009.01 |
| Q3, 2013 | 2,004.76 | 858.32 | 1,137.05 | 9.39 | 1,806,325.48 | 104,698.74 | 12,454.91 | 1,689,171.83 |
| Q4, 2013 | 2,033.84 | 888.37 | 1,135.74 | 9.73 | 1,865,928.30 | 113,221.68 | 19,486.60 | 1,733,220.02 |
| 2014 | | | | | | | | |
| Q1, 2014 | 2,048.32 | 902.02 | 1,136.22 | 10.09 | 1,924,457.46 | 105,001.63 | 18,167.69 | 1,801,288.14 |
| Q2, 2014 | 2,155.06 | 991.32 | 1,153.60 | 10.15 | 1,972,782.76 | 95,200.32 | 18,006.20 | 1,859,576.25 |
| Q3, 2014 | 2,277.87 | 1,109.35 | 1,158.95 | 9.57 | 2,048,451.18 | 94,910.94 | 19,836.04 | 1,933,704.20 |

Table 4.5.8 (end)

| | Issue of investment shares, millions of rubles | | | | Redemption of investment shares, millions of rubles | | | |
|-------------|---|---------------------------------------|----------|------------|--|---------------------------------------|----------|-----------|
| | total | of which by types of investment funds | | | total | of which by types of investment funds | | |
| | | opened | interval | closed | | opened | interval | closed |
| 1 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 2011 | 133,780.31 | 58,191.98 | 4,226.51 | 71,361.82 | 55,571.67 | 31,010.62 | 3,618.68 | 20,942.37 |
| 2012 | 155,275.76 | 28,178.13 | 2,620.57 | 124,477.06 | 76,218.82 | 29,835.80 | 4,181.50 | 42,201.52 |
| 2013 | | | | | | | | |
| Q1, 2013 | 91,609.88 | 6,421.53 | 224.27 | 84,964.08 | 13,485.46 | 8,446.99 | 480.59 | 4,557.87 |
| Q2, 2013 | 145,802.43 | 25,029.29 | 749.65 | 120,023.49 | 29,095.20 | 14,633.25 | 847.38 | 13,614.57 |
| Q3, 2013 | 203,269.71 | 36,487.98 | 149.98 | 166,631.74 | 43,687.83 | 23,430.66 | 704.50 | 19,552.67 |
| Q4, 2013 | 245,316.98 | 68,204.61 | 260.63 | 176,851.74 | 89,014.47 | 49,462.34 | 1,028.79 | 38,523.34 |
| 2014 | | | | | | | | |
| Q1, 2014 | 78,181.31 | 11,828.16 | 127.88 | 66,225.27 | 27,819.38 | 17,005.23 | 433.81 | 10,380.34 |
| Q2, 2014 | 103,967.10 | 19,942.32 | 211.25 | 83,813.53 | 53,716.92 | 37,060.32 | 706.09 | 15,950.51 |
| Q3, 2014 | 169,473.01 | 35,058.94 | 1,727.19 | 132,686.88 | 96,449.12 | 55,436.08 | 2,312.87 | 38,700.17 |

Table 4.5.9

Insurers' Premiums and Payoffs by Types of Insurance

(millions of rubles)

| | January–June 2014 | | January–September 2014 | |
|---|---------------------------|----------------|---------------------------|----------------|
| | insurance premiums, total | payoffs, total | insurance premiums, total | payoffs, total |
| Total – across all types of insurance | 507,227.6 | 216,058.2 | 741,772.6 | 333,117.9 |
| of which: | | | | |
| Voluntary insurance | 414,256.0 | 166,708.8 | 609,117.8 | 255,899.1 |
| Life insurance | 47,444.4 | 5,803.7 | 74,833.6 | 8,902.1 |
| Whole life insurance, term life insurance | 32,659.1 | 4,387.7 | 51,830.5 | 6,806.9 |
| On condition of periodic insurance payouts (rent, annuity) and (or) participation of the insured in the insurer's investment income | 13,835.9 | 977.0 | 21,752.8 | 1,473.8 |
| Pension insurance | 949.4 | 439.0 | 1,250.4 | 621.4 |
| Personal insurance (excluding life insurance) | 132,853.7 | 51,132.4 | 178,125.3 | 80,428.9 |
| Accident and sickness insurance | 49,430.8 | 7,094.4 | 73,013.2 | 11,000.5 |
| Health insurance | 83,422.9 | 44,037.9 | 105,112.1 | 69,428.4 |
| Insurance of property | 205,562.7 | 103,205.4 | 312,771.5 | 156,771.9 |
| Insurance of land vehicles, excluding railway vehicles | 104,334.6 | 84,256.0 | 158,072.9 | 127,124.2 |
| Railway vehicles | 516.3 | 158.2 | 756.9 | 325.8 |
| Aircraft | 3,187.7 | 394.2 | 4,862.8 | 1,078.4 |
| Watercraft | 2,226.1 | 1,252.0 | 3,483.7 | 1,751.8 |
| Cargo | 9,771.9 | 1,470.5 | 15,479.3 | 2,175.2 |
| Agricultural insurance | 8,822.7 | 2,181.4 | 12,700.3 | 3,153.6 |
| Insurance of other assets of legal entities and individuals | 76,703.5 | 13,493.1 | 117,415.5 | 21,162.9 |
| Public/third party liability insurance | 17,436.2 | 4,810.1 | 27,235.2 | 7,293.0 |
| Owners of auto vehicles | 3,545.6 | 2,283.4 | 5,487.2 | 3,797.7 |
| Owners of railway vehicles | 4.6 | 64.4 | 5.1 | 89.3 |
| Owners of aircraft | 1,181.1 | 175.1 | 2,104.6 | 266.9 |
| Owners of watercraft | 1,086.7 | 490.2 | 1,543.9 | 613.2 |
| Operators of hazardous facilities | 1,041.7 | 129.3 | 1,243.8 | 104.7 |
| Product liability | 943.6 | 41.0 | 1,460.9 | 118.9 |
| Third party liability | 8,010.6 | 722.4 | 11,995.3 | 1,201.6 |
| Failure to perform or improper performance of contractual obligations | 1,622.2 | 904.3 | 3,394.4 | 1,100.8 |
| Business and financial risk insurance | 10,959.0 | 1,757.2 | 16,152.3 | 2,503.1 |
| Mandatory insurance | 92,971.6 | 49,349.4 | 132,654.8 | 77,218.8 |
| Mandatory motor third party liability insurance (OSAGO) | 67,362.2 | 40,464.8 | 105,606.8 | 63,622.4 |
| Mandatory insurance (excluding OSAGO) | 25,609.4 | 8,884.6 | 27,048.0 | 13,596.4 |
| Personal insurance of passengers (tourists, sightseers) | – | 0.0 | – | 0.0 |
| Life and health insurance of patients participating in clinical trials of medicines | 34.0 | 4.7 | 54.2 | 7.3 |
| Government personal insurance of tax officials | 10.9 | 8.0 | 17.3 | 16.4 |
| Government life and health insurance of servicemen and similar categories | 17,368.8 | 8,375.6 | 17,530.2 | 12,797.3 |
| Insurance of carrier's public liabilities to aircraft passengers | 1.0 | 7.7 | 1.1 | 8.0 |
| Insurance of public liability of hazardous facility owners | 5,436.8 | 123.7 | 6,022.5 | 206.5 |
| Other types of mandatory insurance | 2,757.9 | 364.9 | 3,422.7 | 561.0 |

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

Table 5.1

Payments Effected by the Payment System of Russia

| | Total payments | | Of which payments effected | | | | | | | | | | | | |
|--------------------|--------------------|--------------------|--|--------------------|-------------------------------------|--------------------|--|--------------------|--|--------------------|--|--------------------|--|--------------------|--------------------|
| | | | by the payment system of the Bank of Russia ¹ | | by credit institutions ² | | of which | | | | | | | | |
| | | | | | | | by non-bank settlement credit institutions | | by credit institutions through correspondent accounts opened with other credit institutions ³ | | between various divisions of one credit institution ³ | | within one division of a credit institution ³ | | |
| thousands of units | billions of rubles | thousands of units | billions of rubles | thousands of units | billions of rubles | thousands of units | billions of rubles | thousands of units | billions of rubles | thousands of units | billions of rubles | thousands of units | billions of rubles | thousands of units | billions of rubles |
| 2012 | 3,700,377.9 | 1,350,879.4 | 1,258,993.0 | 1,150,497.3 | 2,441,384.9 | 200,382.1 | 10,246.6 | 2,332.3 | 158,696.1 | 10,965.7 | 446,806.5 | 88,598.7 | 1,825,635.7 | 98,485.4 | |
| 2013 | 4,123,653.9 | 1,434,035.5 | 1,341,198.5 | 1,224,893.6 | 2,782,455.4 | 209,141.9 | 10,586.8 | 1,924.8 | 181,144.5 | 12,523.4 | 481,205.9 | 90,780.1 | 2,109,518.2 | 103,913.6 | |
| 2014 | 4,381,653.8 | 1,438,023.6 | 1,370,560.0 | 1,205,179.7 | 3,011,093.8 | 232,843.9 | 9,174.9 | 2,821.6 | 97,999.0 | 12,663.0 | 520,733.4 | 102,069.9 | 2,383,186.5 | 115,289.4 | |
| 2013 | | | | | | | | | | | | | | | |
| Q1 | 917,143.8 | 340,125.3 | 287,509.5 | 293,070.5 | 629,634.3 | 47,054.8 | 552.2 | 367.1 | 42,284.7 | 2,781.6 | 105,166.8 | 20,388.1 | 481,630.6 | 23,518.0 | |
| Q2 | 997,759.1 | 364,946.8 | 326,439.8 | 314,867.6 | 671,319.3 | 50,079.2 | 3,291.8 | 488.8 | 43,931.6 | 2,706.4 | 116,572.6 | 21,643.1 | 507,523.3 | 25,240.9 | |
| Q3 | 1,068,121.7 | 346,920.1 | 345,718.0 | 294,213.7 | 722,403.7 | 52,706.4 | 2,818.4 | 544.8 | 50,030.4 | 3,325.8 | 126,363.1 | 23,323.0 | 543,191.8 | 25,512.8 | |
| Q4 | 1,140,629.3 | 382,043.3 | 381,531.2 | 322,741.8 | 759,098.1 | 59,301.5 | 3,924.4 | 524.1 | 44,897.8 | 3,709.6 | 133,103.4 | 25,425.9 | 577,172.5 | 29,641.9 | |
| 2014 | | | | | | | | | | | | | | | |
| Q1 | 974,473.3 | 322,533.0 | 293,153.1 | 270,735.9 | 681,320.2 | 51,797.1 | 3,052.0 | 401.6 | 29,598.2 | 3,024.4 | 114,421.6 | 23,409.9 | 534,248.4 | 24,961.2 | |
| Q2 | 1,072,458.8 | 325,951.0 | 333,719.7 | 272,202.4 | 738,739.1 | 53,748.6 | 3,277.1 | 812.8 | 22,990.4 | 3,030.9 | 127,902.8 | 24,102.4 | 584,568.8 | 25,802.5 | |
| Q3 | 1,125,191.9 | 361,118.2 | 352,657.0 | 304,094.9 | 772,534.9 | 57,023.3 | 1,870.6 | 852.1 | 23,075.4 | 2,995.8 | 132,445.5 | 25,224.8 | 615,143.4 | 27,950.6 | |
| Q4 | 1,209,529.8 | 428,421.4 | 391,030.2 | 358,146.5 | 818,499.6 | 70,274.9 | 975.2 | 755.1 | 22,335.0 | 3,611.9 | 145,963.5 | 29,332.8 | 649,225.9 | 36,575.1 | |

¹ 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.

² 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.

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

Table 5.2

Payments Effected by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

| | The Bank of Russia payment system ¹ | | | | | | Credit institutions payment systems ² | | | | | |
|-------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|--|---------------------------------------|
| | total | | of which | | | | total | | of which | | | |
| | number of payments, thousands of units | value of payments, billions of rubles | electronic payments | | paper-based payments ³ | | 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 | number of payments, thousands of units | value of payments, billions of rubles | | | number of payments, thousands of units | value of payments, billions of rubles | number of payments, thousands of units | value of payments, billions of rubles |
| 2012 | 1,258,993.0 | 1,150,497.3 | 1,258,484.1 | 1,150,021.0 | 508.9 | 476.3 | 2,441,384.9 | 200,382.1 | 1,676,235.4 | 179,906.8 | 765,149.5 | 20,475.3 |
| 2013 | 1,341,198.5 | 1,224,893.6 | 1,340,603.5 | 1,221,133.1 | 595.0 | 3,760.5 | 2,782,455.4 | 209,141.9 | 2,255,263.9 | 192,468.8 | 527,191.5 | 16,673.1 |
| 2014 | 1,370,560.0 | 1,205,179.7 | 1,369,784.6 | 1,192,762.5 | 775.4 | 12,417.2 | 3,011,093.8 | 232,843.9 | 2,580,737.1 | 219,310.2 | 430,356.7 | 13,533.7 |
| 2013 | | | | | | | | | | | | |
| Q1 | 287,509.5 | 293,070.5 | 287,451.1 | 293,023.6 | 58.4 | 46.9 | 629,634.3 | 47,054.8 | 483,930.1 | 42,394.9 | 145,704.2 | 4,659.9 |
| Q2 | 326,439.8 | 314,867.6 | 326,383.5 | 314,822.5 | 56.3 | 45.1 | 671,319.3 | 50,079.2 | 529,168.9 | 45,698.3 | 142,150.4 | 4,380.9 |
| Q3 | 345,718.0 | 294,213.7 | 345,654.2 | 294,168.6 | 63.8 | 45.1 | 722,403.7 | 52,706.4 | 599,096.9 | 49,148.1 | 123,306.8 | 3,558.3 |
| Q4 | 381,531.2 | 322,741.8 | 381,114.7 | 319,118.4 | 416.5 | 3,623.4 | 759,098.1 | 59,301.5 | 643,068.0 | 55,227.5 | 116,030.1 | 4,074.0 |
| 2014 | | | | | | | | | | | | |
| Q1 | 293,153.1 | 270,735.9 | 292,973.9 | 268,057.5 | 179.2 | 2,678.4 | 681,320.2 | 51,797.1 | 574,642.0 | 48,848.7 | 106,678.2 | 2,948.4 |
| Q2 | 333,719.7 | 272,202.4 | 333,534.0 | 269,824.7 | 185.7 | 2,377.7 | 738,739.1 | 53,748.6 | 628,835.6 | 50,618.8 | 109,903.5 | 3,129.8 |
| Q3 | 352,657.0 | 304,094.9 | 352,461.5 | 301,406.5 | 195.5 | 2,688.4 | 772,534.9 | 57,023.3 | 664,903.8 | 53,785.4 | 107,631.1 | 3,237.9 |
| Q4 | 391,030.2 | 358,146.5 | 390,815.2 | 353,473.8 | 215.0 | 4,672.7 | 818,499.6 | 70,274.9 | 712,355.7 | 66,057.3 | 106,143.9 | 4,217.6 |

¹ 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.

² 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.

³ Since Q4 2013 the increase in volume and value of payments conducted by the Bank of Russia Payment System using paper technology has been connected with the update of the Bank of Russia's statistic methodology in accordance with the BIS recommendations.

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)

| | 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 | |
|-------------|--|----------------------------------|-------------------------|----------------------------------|---------------------------------------|----------------------------------|
| | total | of which participate in exchange | total | of which participate in exchange | total | of which participate in exchange |
| 2011 | | | | | | |
| 31.12 | 3,059 | 2,998 | 656 | 199 | 8,928 | 1,450 |
| 2012 | | | | | | |
| 31.03 | 3,043 | 2,983 | 626 | 220 | 6,127 | 1,583 |
| 30.06 | 2,979 | 2,928 | 592 | 200 | 5,764 | 1,667 |
| 30.09 | 2,972 | 2,914 | 566 | 216 | 6,038 | 1,709 |
| 31.12 | 2,916 | 2,859 | 527 | 224 | 5,444 | 1,792 |
| 2013 | | | | | | |
| 31.03 | 2,873 | 2,821 | 528 | 229 | 5,385 | 1,873 |
| 30.06 | 2,831 | 2,806 | 527 | 241 | 5,680 | 1,928 |
| 30.09 | 2,812 | 2,791 | 488 | 238 | 5,375 | 1,923 |
| 31.12 | 2,691 | 2,653 | 380 | 192 | 3,424 | 1,160 |
| 2014 | | | | | | |
| 31.03 | 2,576 | 2,545 | 270 | 140 | 2,665 | 698 |
| 30.06 | 2,506 | 2,475 | 257 | 137 | 2,519 | 522 |
| 30.09 | 2,443 | 2,419 | 241 | 135 | 2,628 | 523 |
| 31.12 | 2,343 | 2,330 | 232 | 130 | 1,847 | 496 |

Table 5.4

Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

(units)

| 1 | The Bank of Russia institutions | Of which members | | | Credit institutions | Of which users | | |
|-------------|---------------------------------|--------------------------------------|--------------------------------------|-------------|---------------------|--------------------------------------|--------------------------------------|-------------|
| | | intraregional electronic settlements | interregional electronic settlements | BESP system | | intraregional electronic settlements | interregional electronic settlements | BESP system |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| 2011 | | | | | | | | |
| 31.12 | 543 | 542 | 543 | 279 | 990 | 990 | 990 | 946 |
| 2012 | | | | | | | | |
| 31.03 | 543 | 541 | 542 | 277 | 983 | 983 | 983 | 940 |
| 30.06 | 531 | 530 | 531 | 274 | 972 | 972 | 972 | 931 |
| 30.09 | 519 | 517 | 518 | 270 | 971 | 971 | 971 | 925 |
| 31.12 | 505 | 85 | 86 | 82 | 963 | 963 | 963 | 925 |
| 2013 | | | | | | | | |
| 31.03 | 505 | 86 | 86 | 82 | 958 | 958 | 958 | 925 |
| 30.06 | 504 | 85 | 85 | 83 | 962 | 962 | 962 | 949 |
| 30.09 | 504 | 85 | 85 | 84 | 950 | 950 | 950 | 934 |
| 31.12 | 439 | 85 | 85 | 84 | 931 | 931 | 931 | 920 |
| 2014 | | | | | | | | |
| 31.03 | 439 | 85 | 85 | 84 | 907 | 907 | 907 | 895 |
| 30.06 | 441 | 86 | 86 | 86 | 890 | 890 | 890 | 884 |
| 30.09 | 440 | 86 | 86 | 86 | 867 | 867 | 867 | 861 |
| 31.12 | 365 | 86 | 86 | 86 | 843 | 843 | 843 | 835 |

Table 5.4 (end)

(units)

| 1 | Branches of credit institutions ¹ | Of which users | | | Other customers | Of which users | |
|-------------|---|---|---|----------------|-----------------|----------------|-----------------------------|
| | | intraregional electronic settlements | interregional electronic settlements | BESP system | | VER, MER | BESP system participants |
| | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 2011 | | | | | | | |
| 31.12 | 2,069 | 2,058 | 2,061 | 1,941 | 1,649 | 1,649 | 82 |
| 2012 | | | | | | | |
| 31.03 | 2,060 | 2,052 | 2,056 | 1,932 | 1,803 | 1,803 | 83 |
| 30.06 | 2,007 | 1,996 | 2,000 | 1,891 | 1,867 | 1,867 | 83 |
| 30.09 | 2,001 | 1,987 | 1,991 | 1,856 | 1,925 | 1,925 | 84 |
| 31.12 | 1,953 | 1,943 | 1,947 | 1,802 | 2,016 | 2,016 | 85 |
| 2013 | | | | | | | |
| 31.03 | 1,915 | 1,908 | 1,908 | 1,764 | 2,102 | 2,102 | 85 |
| 30.06 | 1,869 | 1,865 | 1,865 | 1,771 | 2,169 | 2,169 | 87 |
| 30.09 | 1,862 | 1,855 | 1,855 | 1,749 | 2,161 | 2,161 | 87 |
| 31.12 | 1,760 | 1,757 | 1,757 | 1,684 | 1,352 | 1,352 | 88 |
| 2014 | | | | | | | |
| 31.03 | 1,669 | 1,661 | 1,661 | 1,640 | 838 | 838 | 88 |
| 30.06 | 1,616 | 1,614 | 1,614 | 1,588 | 659 | 659 | 90 |
| 30.09 | 1,576 | 1,574 | 1,574 | 1,555 | 658 | 658 | 90 |
| 31.12 | 1,500 | 1,497 | 1,497 | 1,484 | 626 | 626 | 90 |

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

Selected Indicators On Bank Card Transactions

| 1 | Individuals | | | | | |
|-------------------------|--|---|--|--------------------------------------|--|--|
| | the number of bank cards ¹ , thousands of units | the number of bank cards in use, thousands of units | total value of operations conducted using bank cards, millions of rubles | of which | | |
| | | | | cash withdrawals, millions of rubles | payments for goods (works, services), millions of rubles | other transactions, millions of rubles |
| 2 | 3 | 4 | 5 | 6 | 7 | |
| 2012 | 239,043 | – | 23,240,455 | 17,834,393 | 3,659,875 | 1,746,187 |
| 2013 ² | 216,870 | – | 28,622,703 | 20,908,550 | 5,176,519 | 2,537,634 |
| 2014 | 226,802 | – | 34,668,512 | 23,212,171 | 7,138,931 | 4,317,411 |
| 2012 | | | | | | |
| Q1 | 190,306 | 123,241 | 4,814,902 | 3,742,693 | 771,533 | 300,677 |
| Q2 | 196,128 | 122,287 | 5,644,107 | 4,389,953 | 839,228 | 414,926 |
| Q3 | 208,898 | 135,465 | 5,917,599 | 4,549,527 | 916,695 | 451,376 |
| Q4 | 239,043 | 178,644 | 6,863,847 | 5,152,220 | 1,132,419 | 579,208 |
| 2013² | | | | | | |
| Q1 | 199,691 | 102,464 | 6,034,003 | 4,475,043 | 1,102,993 | 455,968 |
| Q2 | 204,497 | 106,330 | 6,919,706 | 5,155,115 | 1,194,410 | 570,181 |
| Q3 | 210,792 | 109,930 | 7,435,193 | 5,427,907 | 1,341,987 | 665,299 |
| Q4 | 216,870 | 113,569 | 8,233,801 | 5,850,486 | 1,537,129 | 846,186 |
| 2014 | | | | | | |
| Q1 | 218,612 | 112,850 | 7,334,071 | 5,020,719 | 1,520,590 | 792,762 |
| Q2 | 219,954 | 115,882 | 8,224,509 | 5,624,586 | 1,642,219 | 957,704 |
| Q3 | 223,633 | 117,905 | 8,786,087 | 5,834,780 | 1,824,037 | 1,127,270 |
| Q4 | 226,802 | 122,207 | 10,323,844 | 6,732,086 | 2,152,085 | 1,439,674 |

Table 5.5 (end)

| 1 | Legal entities | | | | | |
|-------------------------|--|---|--|--------------------------------------|--|--|
| | the number of bank cards ¹ , thousands of units | the number of bank cards in use, thousands of units | total value of operations conducted using bank cards, millions of rubles | of which | | |
| | | | | cash withdrawals, millions of rubles | payments for goods (works, services), millions of rubles | other transactions, millions of rubles |
| 8 | 9 | 10 | 11 | 12 | 13 | |
| 2012 | 505 | – | 601,161 | 388,154 | 212,590 | 417 |
| 2013 ² | 593 | – | 990,291 | 568,714 | 421,314 | 263 |
| 2014 | 698 | – | 1,481,176 | 878,585 | 602,154 | 436 |
| 2012 | | | | | | |
| Q1 | 457 | 196 | 86,415 | 70,477 | 15,856 | 82 |
| Q2 | 450 | 218 | 119,889 | 84,508 | 35,282 | 98 |
| Q3 | 471 | 221 | 171,953 | 100,210 | 71,650 | 93 |
| Q4 | 505 | 242 | 222,904 | 132,959 | 89,801 | 144 |
| 2013² | | | | | | |
| Q1 | 567 | 252 | 190,430 | 105,935 | 84,420 | 75 |
| Q2 | 555 | 278 | 215,499 | 120,987 | 94,483 | 29 |
| Q3 | 581 | 287 | 264,873 | 150,862 | 113,959 | 52 |
| Q4 | 593 | 305 | 319,489 | 190,930 | 128,452 | 107 |
| 2014 | | | | | | |
| Q1 | 623 | 299 | 262,612 | 154,321 | 108,189 | 102 |
| Q2 | 655 | 316 | 322,236 | 181,596 | 140,563 | 76 |
| Q3 | 654 | 310 | 374,305 | 229,292 | 144,887 | 126 |
| Q4 | 698 | 339 | 522,022 | 313,376 | 208,514 | 132 |

¹ The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

² 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.

Table 5.6

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

| | Payments conducted on the basis of payment orders and letters of credit sent to the Bank of Russia | | | | Payments effected with use of payment request and order of collections | |
|------|--|---------------------------------------|---------------------------------------|---------------------------------------|--|---------------------------------------|
| | electronic payments | | paper based payments ¹ | | number of payments, millions of units | value of payments, billions of rubles |
| | number of payments, millions of units | value of payments, billions of rubles | number of payments, millions of units | value of payments, billions of rubles | | |
| 2003 | ... | ... | ... | ... | 1.30 | 20.4 |
| 2004 | ... | ... | ... | ... | 0.20 | 2.8 |
| 2005 | ... | ... | ... | ... | 0.13 | 2.7 |
| 2006 | ... | ... | ... | ... | 0.11 | 1.3 |
| 2007 | 124.4 | 35,955.8 | 10.6 | 2,704.1 | 0.10 | 1.1 |
| 2008 | 142.5 | 48,620.4 | 9.1 | 3,640.1 | 0.05 | 1.5 |
| 2009 | 158.0 | 56,487.1 | 8.4 | 1,797.2 | 0.03 | 1.1 |
| 2010 | 169.4 | 61,097.5 | 7.8 | 1,663.3 | 0.02 | 4.8 |
| 2011 | 174.7 | 74,679.4 | 7.0 | 1,524.3 | 0.01 | 3.3 |
| 2012 | 186.9 | 90,145.3 | 3.3 | 3,914.0 | 0.01 | 0.9 |
| 2013 | 191.5 | 99,111.3 | 1.9 | 8,238.5 | 0.01 | 0.9 |
| 2014 | 192.5 | 105,747.6 | 0.6 | 10,689.2 | 0.004 | 0.4 |

¹ Since Q4 2013 the increase in volume and value of payments conducted by the Bank of Russia Payment System using paper technology has been connected with the update of the Bank of Russia's statistic methodology in accordance with the BIS recommendations.

Table 5.7

Payments Effected by the Payment System of the Bank of Russia by Each Settlement System

| | Intraregional electronic settlements | | Interregional electronic settlements | | BESP system | | Paper-based payments using letter of advice | |
|------|--|--|--|--|--|--|---|--|
| | number of payments, millions of units | value of payments, billions of rubles | number of payments, millions of units | value of payments, billions of rubles | number of payments, millions of units | value of payments, billions of rubles | number of payments, millions of units | value of payments, billions of rubles |
| 1998 | 109.4 | 7,557.7 | 4.1 | 454.2 | – | – | 57.3 | 2,683.8 |
| 1999 | 137.2 | 13,302.9 | 9.8 | 2,143.0 | – | – | 52.1 | 5,702.5 |
| 2000 | 181.9 | 28,166.4 | 17.2 | 5,759.8 | – | – | 45.0 | 9,031.8 |
| 2001 | 255.8 | 53,487.6 | 27.4 | 9,784.2 | – | – | 34.0 | 8,788.4 |
| 2002 | 312.5 | 62,712.4 | 38.3 | 13,632.7 | – | – | 25.6 | 5,997.2 |
| 2003 | 361.5 | 90,303.1 | 50.3 | 17,863.7 | – | – | 14.8 | 5,757.6 |
| 2004 | 405.2 | 110,356.1 | 66.9 | 25,000.4 | – | – | 7.6 | 3,052.0 |
| 2005 | 464.3 | 153,785.6 | 86.3 | 36,112.1 | – | – | 5.1 | 4,073.4 |
| 2006 | 573.3 | 215,644.2 | 120.5 | 50,955.5 | – | – | 2.5 | 1,074.0 |
| 2007 | 676.9 | 375,041.4 | 154.1 | 69,580.8 | – | – | 2.8 | 1,131.0 |
| 2008 | 752.6 | 423,354.4 | 184.4 | 88,643.4 | 0.006 | 2,060.4 | 3.1 | 2,215.9 |
| 2009 | 748.7 | 432,748.1 | 192.5 | 69,620.3 | 0.063 | 106,609.4 | 1.7 | 887.9 |
| 2010 | 819.3 | 444,999.6 | 238.5 | 81,335.1 | 0.200 | 127,309.5 | 0.9 | 721.0 |
| 2011 | 898.7 | 600,570.7 | 287.6 | 92,398.3 | 0.626 | 222,844.1 | 0.7 | 340.3 |
| 2012 | 923.4 | 599,227.8 | 333.9 | 103,535.0 | 1.189 | 447,258.3 | 0.5 | 476.3 |
| 2013 | 934.6 | 604,349.3 | 404.4 | 116,334.8 | 2.105 | 504,112.9 | 0.2 | 96.4 |
| 2014 | 919.6 | 607,716.9 | 447.9 | 121,909.9 | 3.0 | 475,550.8 | 0.01 | 2.2 |

6. REGIONAL SECTION

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

(millions of U.S. dollars)

| 1 | 2011 | | | 2012 | | | 2013 | | |
|--------------------------|--------|----------|---------|--------|----------|---------|--------|----------|---------|
| | Net | Outflows | Inflows | Net | Outflows | Inflows | Net | Outflows | Inflows |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| THE RUSSIAN FEDERATION | 66,851 | 105,465 | 38,614 | 48,822 | 101,819 | 52,997 | 86,712 | 162,530 | 75,818 |
| CENTRAL FEDERAL DISTRICT | 49,036 | 72,601 | 23,566 | 43,682 | 77,102 | 33,420 | 75,840 | 126,881 | 51,041 |
| Belgorod Region | 2,357 | 3,271 | 914 | 1,672 | 2,387 | 714 | 1,101 | 3,643 | 2,542 |
| Bryansk Region | 6 | 8 | 1 | 14 | 17 | 4 | 7 | 9 | 2 |
| Vladimir Region | 55 | 59 | 5 | 31 | 32 | 2 | 21 | 22 | 2 |
| Voronezh Region | 65 | 137 | 72 | 50 | 83 | 33 | 56 | 77 | 21 |
| Ivanovo Region | 28 | 29 | 1 | 98 | 105 | 8 | 37 | 37 | 1 |
| Kaluga Region | 24 | 213 | 189 | -60 | 22 | 83 | 17 | 19 | 2 |
| Kostroma Region | 24 | 25 | 1 | 53 | 100 | 47 | 5 | 6 | 2 |
| Kursk Region | 28 | 264 | 237 | 31 | 500 | 469 | 255 | 610 | 355 |
| Lipetsk Region | 1,806 | 2,415 | 610 | 531 | 958 | 427 | -8 | 479 | 486 |
| Moscow Region | 1,456 | 2,480 | 1,024 | 1,196 | 5,697 | 4,500 | -1,542 | 4,694 | 6,236 |
| Orel Region | -13 | 8 | 20 | -9 | 5 | 14 | 8 | 9 | 1 |
| Ryazan Region | 13 | 13 | 1 | 16 | 17 | 1 | 12 | 13 | 1 |
| Smolensk Region | 46 | 54 | 8 | -23 | 25 | 47 | 30 | 37 | 7 |
| Tambov Region | 0 | 1 | 1 | 0 | 0 | 1 | 2 | 3 | 1 |
| Tver Region | 10 | 85 | 75 | 27 | 34 | 7 | 19 | 22 | 3 |
| Tula Region | 30 | 31 | 1 | -14 | 5 | 19 | 13 | 14 | 2 |
| Yaroslavl Region | 33 | 41 | 8 | 82 | 84 | 2 | -28 | 32 | 60 |
| Moscow | 43,068 | 63,467 | 20,399 | 39,987 | 67,031 | 27,044 | 75,836 | 117,154 | 41,318 |

Table 6.1.1 (cont.)

(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| NORTH-WESTERN FEDERAL DISTRICT | 6,336 | 9,949 | 3,613 | 2,693 | 8,473 | 5,780 | 3,220 | 9,091 | 5,872 |
| Republic of Karelia | 36 | 159 | 123 | -12 | 85 | 97 | 21 | 23 | 1 |
| Republic of Komi | 43 | 52 | 9 | 20 | 25 | 5 | 8 | 10 | 2 |
| Arkhangelsk Region | 102 | 135 | 34 | 21 | 31 | 10 | -5 | 19 | 23 |
| Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 102 | 135 | 34 | 21 | 31 | 10 | -5 | 19 | 23 |
| Vologda Region | 2,310 | 3,313 | 1,002 | -412 | 329 | 741 | -181 | 308 | 489 |
| Kaliningrad Region | 47 | 58 | 11 | 39 | 77 | 38 | 35 | 81 | 46 |
| Leningrad Region | -240 | 1,172 | 1,412 | 85 | 1,250 | 1,165 | 154 | 1,558 | 1,404 |
| Murmansk Region | 15 | 16 | 1 | -383 | 1,059 | 1,443 | -625 | 21 | 647 |
| Novgorod Region | 54 | 91 | 37 | 469 | 1,123 | 654 | 301 | 378 | 77 |
| Pskov Region | 4 | 4 | 0 | 1 | 1 | 0 | 1 | 2 | 1 |
| Saint Petersburg | 3,966 | 4,949 | 983 | 2,866 | 4,493 | 1,627 | 3,511 | 6,693 | 3,183 |
| SOUTHERN FEDERAL DISTRICT | 581 | 824 | 243 | 530 | 724 | 194 | 504 | 636 | 132 |
| Republic of Adygeya (Adygeya) | 14 | 15 | 1 | 0 | 2 | 2 | 2 | 2 | 0 |
| Republic of Kalmykia | -3 | 1 | 3 | 1 | 1 | 0 | 1 | 2 | 1 |
| Krasnodar Territory | 265 | 311 | 46 | 376 | 407 | 32 | 364 | 406 | 42 |
| Astrakhan Region | 4 | 4 | 0 | 5 | 7 | 1 | 5 | 6 | 0 |
| Volgograd Region | 25 | 72 | 48 | 56 | 77 | 21 | 42 | 67 | 25 |
| Rostov Region | 277 | 421 | 144 | 92 | 230 | 138 | 90 | 153 | 63 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 230 | 238 | 8 | 102 | 143 | 41 | 175 | 225 | 49 |
| Republic of Daghestan | 55 | 55 | 0 | 7 | 9 | 2 | 111 | 146 | 34 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 1 | 2 | 0 | 2 | 3 | 1 | 2 | 3 | 1 |
| Karachay-Cherkess Republic | 28 | 29 | 0 | -24 | 3 | 27 | 4 | 4 | 0 |
| Republic of North Ossetia – Alania | 3 | 3 | 0 | 3 | 5 | 1 | 1 | 2 | 1 |
| Chechen Republic | 1 | 2 | 1 | -1 | 1 | 2 | 1 | 2 | 0 |
| Stavropol Territory | 142 | 148 | 6 | 114 | 123 | 8 | 56 | 68 | 12 |
| VOLGA FEDERAL DISTRICT | 1,498 | 2,030 | 533 | 1,552 | 3,248 | 1,696 | 2,425 | 4,644 | 2,219 |
| Republic of Bashkortostan | 27 | 61 | 34 | 227 | 242 | 16 | 367 | 378 | 11 |
| Mari El Republic | 1 | 2 | 0 | 3 | 4 | 1 | 3 | 4 | 1 |
| Republic of Mordovia | 1 | 1 | 0 | 1 | 1 | 0 | -13 | 2 | 15 |

Table 6.1.1 (cont.)

(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--|--------------|--------------|--------------|---------------|--------------|--------------|---------------|---------------|---------------|
| Republic of Tatarstan (Tatarstan) | 76 | 94 | 18 | 361 | 409 | 48 | 139 | 160 | 20 |
| Udmurt Republic | -80 | 18 | 98 | 14 | 35 | 21 | 11 | 14 | 3 |
| Chuvash Republic – Chuvashia | 21 | 25 | 4 | 12 | 14 | 2 | 14 | 18 | 5 |
| Perm Territory | 920 | 1,013 | 93 | 212 | 1,387 | 1,175 | 1,283 | 2,824 | 1,541 |
| Kirov Region | -2 | 31 | 34 | 14 | 17 | 3 | 18 | 31 | 13 |
| Nizhny Novgorod Region | 148 | 167 | 19 | 311 | 370 | 59 | 426 | 925 | 500 |
| Orenburg Region | 119 | 160 | 41 | -54 | 60 | 114 | 51 | 52 | 1 |
| Penza Region | -3 | 3 | 6 | 6 | 10 | 4 | 10 | 12 | 2 |
| Samara Region | 217 | 348 | 131 | 413 | 595 | 182 | 50 | 86 | 36 |
| Saratov Region | 20 | 53 | 33 | 25 | 26 | 1 | 48 | 117 | 69 |
| Ulyanovsk Region | 32 | 53 | 21 | 7 | 78 | 71 | 17 | 21 | 4 |
| URALS FEDERAL DISTRICT | 1,512 | 5,573 | 4,062 | 1,116 | 5,974 | 4,858 | 9,281 | 10,689 | 1,407 |
| Kurgan Region | 2 | 2 | 1 | 2 | 2 | 1 | 5 | 5 | 0 |
| Sverdlovsk Region | 1,052 | 2,149 | 1,097 | -711 | 3,653 | 4,364 | 353 | 1,142 | 790 |
| Tyumen Region | -646 | 2,244 | 2,890 | 1,696 | 2,056 | 360 | 8,390 | 8,418 | 28 |
| Khanty-Mansi Autonomous Area – Yugra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yamal-Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | -646 | 2,244 | 2,890 | 1,696 | 2,056 | 360 | 8,390 | 8,418 | 28 |
| Chelyabinsk Region | 1,104 | 1,178 | 74 | 129 | 263 | 134 | 533 | 1,122 | 589 |
| SIBERIAN FEDERAL DISTRICT | 3,036 | 8,507 | 5,471 | -3,338 | 2,503 | 5,841 | -7,109 | 5,858 | 12,966 |
| Altai Republic | 2 | 2 | 0 | -7 | 0 | 7 | 0 | 0 | 0 |
| Republic of Buryatia | 8 | 8 | 1 | 11 | 12 | 1 | 10 | 11 | 1 |
| Republic of Tuva | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 8 | 62 | 54 | -10 | 3 | 12 | -46 | 2 | 47 |
| Altai Territory | 3 | 9 | 5 | 13 | 13 | 1 | 9 | 9 | 0 |
| Trans-Baikal Territory | 1 | 1 | 0 | -5 | 3 | 8 | -3 | 8 | 11 |
| Krasnoyarsk Territory | 4,249 | 6,064 | 1,815 | -2,529 | 1,865 | 4,394 | -6,799 | 4,871 | 11,670 |
| Irkutsk Region | -159 | 1,060 | 1,220 | -45 | 298 | 342 | -282 | 383 | 665 |
| Kemerovo Region | -1,308 | 1,000 | 2,308 | -596 | 68 | 665 | -99 | 338 | 437 |
| Novosibirsk Region | 209 | 257 | 48 | -202 | 170 | 372 | 120 | 177 | 57 |
| Omsk Region | 19 | 25 | 6 | 35 | 46 | 11 | 28 | 32 | 3 |
| Tomsk Region | 4 | 19 | 15 | -3 | 24 | 27 | -47 | 26 | 73 |

Table 6.1.1 (cont.)

(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|-------|-------|-----|-------|-------|-----|-------|-------|-------|
| FAR-EASTERN FEDERAL DISTRICT | 492 | 1,403 | 911 | 1,368 | 2,071 | 703 | 506 | 886 | 380 |
| Republic of Sakha (Yakutia) | -135 | 254 | 389 | 1,115 | 1,276 | 161 | -197 | 11 | 208 |
| Kamchatka Territory | 17 | 17 | 0 | 7 | 10 | 3 | 8 | 15 | 7 |
| Primorye Territory | 170 | 241 | 72 | 89 | 126 | 37 | 31 | 70 | 39 |
| Khabarovsk Territory | 35 | 76 | 41 | 145 | 171 | 26 | 501 | 578 | 77 |
| Amur Region | 440 | 476 | 36 | 35 | 348 | 312 | 155 | 164 | 9 |
| Magadan Region | 40 | 40 | 0 | 6 | 6 | 0 | -19 | 13 | 32 |
| Sakhalin Region | 20 | 27 | 7 | 102 | 120 | 18 | 26 | 33 | 7 |
| Jewish Autonomous Region | 20 | 20 | 0 | 12 | 12 | 0 | 1 | 1 | 0 |
| Chukotka Autonomous Area | -115 | 252 | 366 | -143 | 0 | 144 | 0 | 0 | 0 |
| Unallocated by Region of Russian Federation | 4,131 | 4,338 | 207 | 1,117 | 1,582 | 465 | 1,869 | 3,622 | 1,752 |

Table 6.1.1 (cont.)
(millions of U.S. dollars)

| 1 | Q3 2013 | | | Q4 2013 | | | Q1 2014 | | | Q2 2014 | | |
|--------------------------|---------|----------|---------|---------|----------|---------|---------|----------|---------|---------|----------|---------|
| | Net | Outflows | Inflows | Net | Outflows | Inflows | Net | Outflows | Inflows | Net | Outflows | Inflows |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| THE RUSSIAN FEDERATION | 10,137 | 27,124 | 16,988 | 13,222 | 34,427 | 21,205 | 18,122 | 33,683 | 15,561 | 14,793 | 26,162 | 11,369 |
| CENTRAL FEDERAL DISTRICT | 4,341 | 18,188 | 13,847 | 7,821 | 24,642 | 16,821 | 15,595 | 25,620 | 10,024 | 11,147 | 18,825 | 7,678 |
| Belgorod Region | 794 | 1,146 | 352 | 658 | 2,087 | 1,429 | 82 | 162 | 79 | -137 | 11 | 148 |
| Bryansk Region | 1 | 1 | 0 | 3 | 3 | 1 | 2 | 2 | 0 | 1 | 2 | 0 |
| Vladimir Region | 8 | 9 | 1 | 8 | 8 | 0 | -2 | 5 | 7 | 3 | 3 | 0 |
| Voronezh Region | 13 | 17 | 4 | 27 | 29 | 2 | 31 | 33 | 2 | 17 | 19 | 2 |
| Ivanovo Region | 5 | 5 | 0 | 27 | 27 | 0 | 12 | 13 | 0 | 3 | 4 | 1 |
| Kaluga Region | 3 | 3 | 1 | 4 | 4 | 1 | 8 | 9 | 1 | 6 | 7 | 1 |
| Kostroma Region | 0 | 1 | 1 | 1 | 2 | 0 | -117 | 210 | 327 | 268 | 663 | 395 |
| Kursk Region | 93 | 93 | 0 | -261 | 93 | 354 | 34 | 34 | 0 | 81 | 118 | 37 |
| Lipetsk Region | 162 | 312 | 150 | -44 | 15 | 59 | 219 | 235 | 16 | 179 | 257 | 78 |
| Moscow Region | 346 | 1,327 | 981 | -1,640 | 1,105 | 2,744 | -26 | 727 | 753 | 464 | 1,009 | 545 |
| Orel Region | 1 | 1 | 0 | 2 | 2 | 0 | 2 | 3 | 1 | 1 | 1 | 1 |
| Ryazan Region | 3 | 4 | 1 | 3 | 3 | 0 | 4 | 4 | 0 | 5 | 5 | 0 |
| Smolensk Region | 11 | 16 | 5 | 7 | 8 | 1 | 2 | 2 | 1 | 6 | 7 | 1 |
| Tambov Region | 0 | 0 | 0 | 1 | 2 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Tver Region | 3 | 4 | 1 | 5 | 6 | 1 | -2 | 12 | 14 | 6 | 6 | 1 |
| Tula Region | -1 | 0 | 1 | -2 | -1 | 1 | 2 | 2 | 1 | 3 | 3 | 0 |
| Yaroslavl Region | 6 | 7 | 1 | -51 | 5 | 56 | 24 | 26 | 2 | -6 | -3 | 3 |
| Moscow | 2,892 | 15,240 | 12,347 | 9,072 | 21,244 | 12,172 | 15,318 | 24,139 | 8,821 | 10,247 | 16,711 | 6,464 |

Table 6.1.1 (cont.)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|-------|-------|-------|-----|-------|-------|--------|-------|-------|------|-------|-------|
| NORTH-WESTERN FEDERAL DISTRICT | 518 | 1,838 | 1,320 | 959 | 3,760 | 2,802 | 998 | 1,772 | 774 | 109 | 1,513 | 1,404 |
| Republic of Karelia | 0 | 0 | 1 | 2 | 2 | 0 | 46 | 48 | 2 | -12 | 1 | 13 |
| Republic of Komi | 2 | 4 | 2 | 3 | 3 | 0 | 6 | 7 | 1 | 1 | 1 | 0 |
| Arkhangelsk Region | -2 | 7 | 9 | 0 | 4 | 4 | 9 | 10 | 0 | 12 | 18 | 6 |
| Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | -2 | 7 | 9 | 0 | 4 | 4 | 9 | 10 | 0 | 12 | 18 | 6 |
| Vologda Region | -76 | 112 | 188 | 183 | 184 | 1 | -66 | 164 | 230 | -227 | 113 | 340 |
| Kaliningrad Region | 16 | 25 | 9 | 18 | 24 | 5 | 10 | 24 | 14 | -27 | 13 | 40 |
| Leningrad Region | 3 | 40 | 38 | 416 | 901 | 485 | 61 | 126 | 65 | -220 | 126 | 345 |
| Murmansk Region | -581 | 3 | 585 | 3 | 3 | 0 | 3 | 3 | 0 | 3 | 4 | 1 |
| Novgorod Region | 112 | 116 | 4 | 78 | 81 | 3 | -66 | -36 | 31 | 101 | 197 | 97 |
| Pskov Region | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 0 |
| Saint Petersburg | 1,044 | 1,530 | 486 | 255 | 2,558 | 2,303 | 996 | 1,426 | 430 | 477 | 1,039 | 562 |
| SOUTHERN FEDERAL DISTRICT | 175 | 200 | 25 | 182 | 214 | 32 | 240 | 290 | 50 | 156 | 207 | 51 |
| Republic of Adygeya (Adygeya) | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 1 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Krasnodar Territory | 133 | 149 | 16 | 129 | 133 | 4 | 125 | 129 | 4 | 79 | 102 | 23 |
| Astrakhan Region | 1 | 1 | 0 | 1 | 2 | 0 | 1 | 1 | 0 | 4 | 4 | 0 |
| Volgograd Region | 14 | 21 | 7 | 18 | 26 | 8 | 18 | 25 | 7 | 14 | 22 | 7 |
| Rostov Region | 27 | 28 | 2 | 33 | 53 | 21 | 94 | 133 | 39 | 58 | 79 | 21 |
| NORTH CAUCASIAN FEDERAL DISTRICT | -18 | 19 | 37 | 75 | 82 | 6 | 13 | 17 | 4 | 19 | 25 | 6 |
| Republic of Daghestan | -28 | 3 | 31 | 36 | 39 | 3 | 1 | 2 | 1 | 3 | 7 | 4 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 2 | 0 | 1 | 1 | 0 |
| Karachay-Cherkess Republic | 1 | 1 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 1 | 1 | 0 |
| Republic of North Ossetia – Alania | 0 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 8 | 13 | 5 | 36 | 38 | 3 | 11 | 13 | 2 | 14 | 15 | 1 |
| VOLGA FEDERAL DISTRICT | 1,105 | 2,121 | 1,016 | 461 | 780 | 318 | -2,221 | 816 | 3,037 | 461 | 859 | 397 |
| Republic of Bashkortostan | 17 | 19 | 3 | 301 | 303 | 2 | 41 | 77 | 36 | 21 | 36 | 15 |
| Mari El Republic | 0 | 0 | 0 | 1 | 1 | 0 | 2 | 2 | 0 | 0 | 1 | 0 |
| Republic of Mordovia | 0 | 1 | 0 | -14 | 1 | 14 | 0 | 1 | 0 | 2 | 2 | 0 |

Table 6.1.1 (cont.)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|--------------|--------------|------------|--------------|--------------|------------|--------------|--------------|------------|--------------|--------------|------------|
| Republic of Tatarstan (Tatarstan) | 45 | 47 | 2 | 36 | 51 | 15 | 65 | 71 | 5 | -40 | 63 | 103 |
| Udmurt Republic | 1 | 3 | 2 | 5 | 5 | 0 | 11 | 11 | 0 | 3 | 4 | 0 |
| Chuvash Republic – Chuvashia | 2 | 2 | 1 | 2 | 4 | 2 | 5 | 5 | 1 | 5 | 6 | 0 |
| Perm Territory | 899 | 1,642 | 743 | -106 | -34 | 72 | -2,508 | 353 | 2,861 | 275 | 314 | 39 |
| Kirov Region | 1 | 3 | 1 | 14 | 24 | 10 | 4 | 5 | 1 | 16 | 16 | 0 |
| Nizhny Novgorod Region | 94 | 353 | 259 | 168 | 298 | 130 | 24 | 116 | 92 | 122 | 338 | 216 |
| Orenburg Region | 8 | 9 | 0 | 22 | 22 | 0 | 3 | 3 | 0 | -11 | 4 | 16 |
| Penza Region | 1 | 1 | 0 | 5 | 5 | 0 | 2 | 3 | 1 | 1 | 3 | 2 |
| Samara Region | 21 | 23 | 2 | 8 | 12 | 4 | 91 | 93 | 1 | 54 | 57 | 3 |
| Saratov Region | 14 | 14 | 1 | 7 | 75 | 68 | 35 | 65 | 30 | 7 | 8 | 1 |
| Ulyanovsk Region | 1 | 3 | 3 | 12 | 13 | 1 | 5 | 13 | 8 | 6 | 8 | 2 |
| URALS FEDERAL DISTRICT | 2,767 | 2,931 | 164 | 3,176 | 3,292 | 117 | 1,773 | 2,288 | 515 | 2,053 | 2,341 | 288 |
| Kurgan Region | 2 | 2 | 0 | 1 | 1 | 0 | 2 | 2 | 0 | 1 | 1 | 0 |
| Sverdlovsk Region | -29 | 128 | 156 | 106 | 209 | 103 | -20 | 130 | 150 | -220 | 62 | 282 |
| Tyumen Region | 2,726 | 2,728 | 2 | 2,775 | 2,786 | 11 | 1,548 | 1,909 | 361 | 2,177 | 2,177 | 0 |
| Khanty-Mansi Autonomous Area – Yugra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yamal-Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 2,726 | 2,728 | 2 | 2,775 | 2,786 | 11 | 1,548 | 1,909 | 361 | 2,177 | 2,177 | 0 |
| Chelyabinsk Region | 68 | 73 | 5 | 294 | 296 | 2 | 244 | 248 | 4 | 95 | 100 | 5 |
| SIBERIAN FEDERAL DISTRICT | 1,027 | 1,082 | 55 | -159 | 395 | 554 | 449 | 915 | 466 | 974 | 1,406 | 432 |
| Altai Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Buryatia | 2 | 2 | 0 | 2 | 3 | 0 | 2 | 3 | 1 | 6 | 6 | 0 |
| Republic of Tuva | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | -20 | 0 | 21 | -6 | 1 | 7 | -5 | 1 | 6 | -2 | 0 | 2 |
| Altai Territory | 3 | 3 | 0 | 1 | 2 | 0 | 1 | 1 | 0 | 2 | 3 | 1 |
| Trans-Baikal Territory | -5 | 0 | 5 | 3 | 4 | 1 | 0 | 1 | 1 | 1 | 1 | 0 |
| Krasnoyarsk Territory | 978 | 980 | 2 | -48 | -44 | 4 | 349 | 729 | 380 | 873 | 1,284 | 411 |
| Irkutsk Region | -1 | 9 | 10 | 14 | 222 | 209 | 31 | 96 | 65 | 24 | 24 | 1 |
| Kemerovo Region | 17 | 17 | 0 | -181 | 132 | 312 | -15 | -14 | 1 | -12 | -11 | 1 |
| Novosibirsk Region | 42 | 55 | 12 | 39 | 58 | 19 | 67 | 76 | 9 | 71 | 86 | 14 |
| Omsk Region | 6 | 6 | 1 | 9 | 11 | 1 | 9 | 9 | 1 | 3 | 4 | 0 |
| Tomsk Region | 5 | 8 | 4 | 7 | 8 | 0 | 10 | 11 | 1 | 8 | 9 | 1 |

Table 6.1.1 (end)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|-----|-----|-----|------|-----|-----|-----|-------|-----|------|-----|-------|
| FAR-EASTERN FEDERAL DISTRICT | 56 | 118 | 62 | 160 | 389 | 229 | 457 | 486 | 28 | 74 | 149 | 75 |
| Republic of Sakha (Yakutia) | -8 | 2 | 10 | -152 | 3 | 155 | 3 | 3 | 0 | 0 | 2 | 3 |
| Kamchatka Territory | 3 | 3 | 0 | 0 | 7 | 7 | 12 | 12 | 0 | 14 | 15 | 0 |
| Primorye Territory | 22 | 23 | 1 | -10 | 17 | 27 | 330 | 334 | 4 | 71 | 73 | 2 |
| Khabarovsk Territory | 14 | 33 | 18 | 258 | 297 | 39 | -2 | 22 | 24 | 21 | 22 | 1 |
| Amur Region | 51 | 52 | 0 | 52 | 52 | 1 | 98 | 99 | 0 | -37 | 32 | 69 |
| Magadan Region | -29 | 2 | 31 | 6 | 6 | 0 | 2 | 2 | 0 | 1 | 1 | 0 |
| Sakhalin Region | 3 | 4 | 0 | 5 | 6 | 1 | 14 | 14 | 0 | 4 | 4 | 0 |
| Jewish Autonomous Region | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chukotka Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIMEA FEDERAL DISTRICT | | | | | | | ... | ... | ... | ... | ... | ... |
| Republic of Crimea | | | | | | | ... | ... | ... | ... | ... | ... |
| Sevastopol | | | | | | | ... | ... | ... | ... | ... | ... |
| Unallocated by Region of Russian Federation | 166 | 628 | 462 | 545 | 872 | 327 | 921 | 1,586 | 665 | -200 | 838 | 1,037 |

Table 6.1.2

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

(millions of U.S. dollars)

| 1 | 2011 | | | 2012 | | | 2013 | | |
|--------------------------|--------|---------|----------|--------|---------|----------|--------|---------|----------|
| | Net | Inflows | Outflows | Net | Inflows | Outflows | Net | Inflows | Outflows |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| THE RUSSIAN FEDERATION | 55,084 | 235,082 | 179,998 | 50,588 | 161,132 | 110,545 | 70,654 | 194,611 | 123,957 |
| CENTRAL FEDERAL DISTRICT | 43,350 | 172,635 | 129,285 | 37,935 | 95,454 | 57,519 | 43,082 | 121,078 | 77,995 |
| Belgorod Region | -128 | 215 | 343 | -29 | 154 | 183 | 1,600 | 1,839 | 239 |
| Bryansk Region | 1 | 2 | 1 | -59 | 29 | 88 | 47 | 68 | 21 |
| Vladimir Region | 423 | 604 | 181 | 107 | 362 | 255 | -61 | 238 | 298 |
| Voronezh Region | 257 | 655 | 398 | 151 | 501 | 350 | 2 | 239 | 238 |
| Ivanovo Region | -20 | 7 | 27 | -137 | 7 | 144 | -10 | 19 | 29 |
| Kaluga Region | 19 | 476 | 458 | 4 | 936 | 932 | 376 | 648 | 272 |
| Kostroma Region | 201 | 370 | 169 | 239 | 396 | 157 | 291 | 488 | 196 |
| Kursk Region | 25 | 34 | 9 | -195 | 162 | 357 | 86 | 168 | 82 |
| Lipetsk Region | 761 | 1,263 | 503 | 943 | 1,140 | 197 | 856 | 1,110 | 254 |
| Moscow Region | 2,377 | 6,673 | 4,295 | 2,950 | 7,445 | 4,495 | 866 | 6,477 | 5,612 |
| Orel Region | -3 | 90 | 93 | 116 | 204 | 89 | 38 | 59 | 21 |
| Ryazan Region | 29 | 123 | 94 | -46 | 83 | 129 | -41 | 27 | 68 |
| Smolensk Region | 165 | 290 | 125 | 198 | 220 | 22 | -71 | 62 | 134 |
| Tambov Region | -14 | 13 | 26 | -5 | 24 | 29 | 9 | 19 | 10 |
| Tver Region | 44 | 87 | 44 | 122 | 178 | 56 | 63 | 104 | 41 |
| Tula Region | 255 | 546 | 291 | -599 | 115 | 714 | 240 | 927 | 687 |
| Yaroslavl Region | 721 | 1,316 | 595 | -3,053 | 813 | 3,866 | -817 | 481 | 1,298 |
| Moscow | 38,236 | 159,868 | 121,632 | 37,230 | 82,685 | 45,455 | 39,610 | 108,107 | 68,497 |

Table 6.1.2 (cont.)

(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|--------|--------|--------|-------|--------|--------|-------|--------|--------|
| NORTH-WESTERN FEDERAL DISTRICT | 5,176 | 16,240 | 11,064 | 7,233 | 20,792 | 13,559 | 7,950 | 20,649 | 12,700 |
| Republic of Karelia | 42 | 205 | 163 | -38 | 37 | 75 | -11 | 20 | 31 |
| Republic of Komi | -75 | 417 | 492 | 110 | 452 | 342 | 33 | 412 | 378 |
| Arkhangelsk Region | 151 | 329 | 177 | 149 | 428 | 279 | 604 | 837 | 233 |
| Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 151 | 329 | 177 | 149 | 428 | 279 | 604 | 837 | 233 |
| Vologda Region | 1,588 | 1,884 | 296 | 1,021 | 3,772 | 2,751 | 268 | 1,951 | 1,683 |
| Kaliningrad Region | 123 | 195 | 72 | 8 | 167 | 159 | -25 | 187 | 211 |
| Leningrad Region | -1,981 | 2,204 | 4,185 | 372 | 2,620 | 2,248 | 572 | 3,762 | 3,190 |
| Murmansk Region | -292 | 177 | 469 | -413 | 28 | 441 | -24 | 13 | 37 |
| Novgorod Region | 5 | 234 | 229 | 375 | 584 | 209 | 111 | 398 | 287 |
| Pskov Region | 37 | 59 | 22 | -1 | 48 | 49 | 3 | 13 | 10 |
| Saint Petersburg | 5,576 | 10,536 | 4,959 | 5,651 | 12,657 | 7,006 | 6,419 | 13,058 | 6,638 |
| SOUTHERN FEDERAL DISTRICT | 512 | 2,420 | 1,908 | 14 | 2,250 | 2,237 | 335 | 2,821 | 2,486 |
| Republic of Adygeya (Adygeya) | 108 | 109 | 0 | 38 | 39 | 1 | 8 | 20 | 11 |
| Republic of Kalmykia | 2 | 3 | 1 | 2 | 2 | 0 | 12 | 17 | 5 |
| Krasnodar Territory | 164 | 1,380 | 1,216 | 453 | 1,333 | 881 | -83 | 1,925 | 2,008 |
| Astrakhan Region | 63 | 64 | 1 | -13 | 42 | 55 | 34 | 63 | 29 |
| Volgograd Region | -92 | 159 | 251 | -396 | 156 | 552 | 189 | 289 | 100 |
| Rostov Region | 267 | 705 | 439 | -71 | 678 | 749 | 175 | 507 | 332 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 101 | 222 | 121 | -48 | 144 | 192 | 19 | 67 | 48 |
| Republic of Daghestan | 14 | 18 | 5 | 30 | 31 | 2 | 34 | 34 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 0 | 0 | 0 | 1 | 1 | 0 | 4 | 4 | 0 |
| Karachay-Cherkess Republic | 4 | 4 | 0 | -2 | 0 | 2 | 0 | 0 | 0 |
| Republic of North Ossetia – Alania | 2 | 2 | 0 | -43 | 4 | 48 | 0 | 0 | 0 |
| Chechen Republic | 1 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 80 | 196 | 116 | -36 | 105 | 141 | -19 | 29 | 48 |
| VOLGA FEDERAL DISTRICT | -609 | 5,261 | 5,871 | 918 | 5,165 | 4,247 | 1,709 | 5,936 | 4,227 |
| Republic of Bashkortostan | 270 | 490 | 220 | -546 | 171 | 716 | 192 | 310 | 117 |
| Mari El Republic | 10 | 10 | 0 | 34 | 49 | 15 | 1 | 9 | 8 |
| Republic of Mordovia | 1 | 1 | 0 | -6 | 10 | 16 | 4 | 5 | 1 |

Table 6.1.2 (cont.)

(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Republic of Tatarstan (Tatarstan) | -62 | 322 | 384 | 418 | 777 | 359 | 157 | 438 | 281 |
| Udmurt Republic | 73 | 621 | 549 | 299 | 592 | 293 | 503 | 784 | 281 |
| Chuvash Republic – Chuvashia | 3 | 29 | 27 | 4 | 19 | 15 | 105 | 163 | 58 |
| Perm Territory | -1,115 | 1,137 | 2,252 | -503 | 884 | 1,387 | -860 | 1,314 | 2,174 |
| Kirov Region | 35 | 63 | 28 | -36 | 18 | 54 | 9 | 15 | 5 |
| Nizhny Novgorod Region | 436 | 1,141 | 705 | 337 | 997 | 660 | 630 | 1,045 | 415 |
| Orenburg Region | 303 | 436 | 132 | 93 | 250 | 157 | 83 | 292 | 209 |
| Penza Region | 6 | 33 | 27 | 52 | 101 | 49 | 32 | 52 | 20 |
| Samara Region | -580 | 771 | 1,351 | 673 | 1,142 | 469 | 817 | 1,372 | 555 |
| Saratov Region | -16 | 144 | 160 | 14 | 49 | 36 | -17 | 71 | 88 |
| Ulyanovsk Region | 28 | 63 | 34 | 86 | 108 | 22 | 53 | 67 | 14 |
| URALS FEDERAL DISTRICT | 3,060 | 21,019 | 17,959 | 7,854 | 23,207 | 15,353 | 10,950 | 15,668 | 4,718 |
| Kurgan Region | 27 | 64 | 37 | 3 | 9 | 6 | 3 | 7 | 4 |
| Sverdlovsk Region | -2,263 | 1,299 | 3,562 | 4,624 | 5,169 | 545 | -359 | 1,081 | 1,440 |
| Tyumen Region | 5,385 | 18,782 | 13,397 | 2,978 | 16,515 | 13,537 | 10,577 | 13,493 | 2,915 |
| Khanty-Mansi Autonomous Area – Yugra | 0 | 0 | 0 | -4 | 0 | 4 | 0 | 0 | 0 |
| Yamal-Nenets Autonomous Area | -149 | 453 | 601 | -182 | 545 | 727 | -95 | 624 | 720 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 5,534 | 18,329 | 12,795 | 3,164 | 15,970 | 12,806 | 10,673 | 12,869 | 2,196 |
| Chelyabinsk Region | -90 | 873 | 963 | 250 | 1,514 | 1,265 | 728 | 1,087 | 358 |
| SIBERIAN FEDERAL DISTRICT | 1,510 | 4,975 | 3,465 | -4,970 | 4,160 | 9,131 | 2,310 | 14,965 | 12,655 |
| Altai Republic | 1 | 2 | 1 | -21 | 0 | 21 | 0 | 0 | 0 |
| Republic of Buryatia | 0 | 1 | 1 | 3 | 5 | 2 | 208 | 274 | 66 |
| Republic of Tuva | 78 | 81 | 3 | 183 | 328 | 145 | 22 | 43 | 21 |
| Republic of Khakassia | 0 | 190 | 189 | -1,248 | 2 | 1,251 | 159 | 200 | 40 |
| Altai Territory | 120 | 344 | 224 | -112 | 17 | 129 | 13 | 42 | 30 |
| Trans-Baikal Territory | 70 | 88 | 18 | 224 | 242 | 18 | 268 | 332 | 64 |
| Krasnoyarsk Territory | 949 | 1,738 | 789 | 639 | 1,238 | 599 | 981 | 11,472 | 10,491 |
| Irkutsk Region | -481 | 357 | 838 | -218 | 249 | 467 | 56 | 325 | 269 |
| Kemerovo Region | -133 | 833 | 966 | -4,755 | 967 | 5,723 | 179 | 1,327 | 1,148 |
| Novosibirsk Region | 276 | 449 | 173 | 47 | 628 | 580 | 359 | 610 | 251 |
| Omsk Region | -30 | 137 | 167 | 50 | 70 | 20 | -17 | 26 | 43 |
| Tomsk Region | 660 | 757 | 97 | 238 | 413 | 176 | 81 | 314 | 232 |

Table 6.1.2 (cont.)

(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|-------|-------|-------|--------|-------|-------|--------|-------|-------|
| FAR-EASTERN FEDERAL DISTRICT | 950 | 8,228 | 7,277 | 564 | 7,528 | 6,964 | 1,981 | 7,854 | 5,873 |
| Republic of Sakha (Yakutia) | 223 | 704 | 480 | 390 | 1,385 | 994 | -2,390 | 379 | 2,769 |
| Kamchatka Territory | 12 | 13 | 1 | -52 | 17 | 69 | -10 | 12 | 23 |
| Primorye Territory | -184 | 485 | 668 | 302 | 565 | 263 | -60 | 370 | 429 |
| Khabarovsk Territory | 219 | 322 | 103 | -207 | 75 | 282 | 737 | 1,070 | 333 |
| Amur Region | 691 | 802 | 111 | 495 | 717 | 222 | 596 | 762 | 166 |
| Magadan Region | 291 | 297 | 6 | -1,338 | 27 | 1,365 | 696 | 761 | 66 |
| Sakhalin Region | -601 | 4,771 | 5,372 | 1,056 | 4,662 | 3,606 | 2,370 | 4,457 | 2,087 |
| Jewish Autonomous Region | 35 | 114 | 79 | -11 | 1 | 12 | 0 | 0 | 0 |
| Chukotka Autonomous Area | 264 | 720 | 456 | -70 | 80 | 150 | 42 | 42 | 0 |
| Unallocated by Region of Russian Federation | 1,033 | 4,082 | 3,049 | 1,087 | 2,430 | 1,343 | 2,317 | 5,573 | 3,256 |

Table 6.1.2 (cont.)
(millions of U.S. dollars)

| 1 | Q3 2013 | | | Q4 2013 | | | Q1 2014 | | | Q2 2014 | | |
|--------------------------|---------|----------|---------|---------|----------|---------|---------|----------|---------|---------|----------|---------|
| | Net | Outflows | Inflows | Net | Outflows | Inflows | Net | Outflows | Inflows | Net | Outflows | Inflows |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| THE RUSSIAN FEDERATION | 14,090 | 43,017 | 28,927 | 9,147 | 46,391 | 37,244 | 12,600 | 31,845 | 19,245 | 11,195 | 36,526 | 25,331 |
| CENTRAL FEDERAL DISTRICT | 8,148 | 25,798 | 17,651 | 4,156 | 29,610 | 25,454 | 7,588 | 19,296 | 11,707 | 4,240 | 20,924 | 16,685 |
| Belgorod Region | 724 | 755 | 31 | -115 | 59 | 173 | -2 | 51 | 53 | 148 | 159 | 11 |
| Bryansk Region | -3 | 1 | 4 | 0 | 11 | 10 | 1 | 2 | 1 | -2 | 2 | 3 |
| Vladimir Region | 1 | 86 | 85 | -50 | 47 | 96 | -214 | 42 | 255 | 6 | 98 | 92 |
| Voronezh Region | 17 | 66 | 49 | -52 | 54 | 106 | 6 | 26 | 20 | -10 | 29 | 39 |
| Ivanovo Region | -10 | 6 | 16 | 0 | 2 | 2 | 7 | 7 | 0 | -2 | 3 | 4 |
| Kaluga Region | 19 | 75 | 56 | 177 | 223 | 45 | -45 | 80 | 125 | -2 | 128 | 130 |
| Kostroma Region | 105 | 125 | 21 | -38 | 107 | 145 | 216 | 269 | 53 | 194 | 300 | 106 |
| Kursk Region | 4 | 26 | 22 | 82 | 108 | 26 | 1 | 10 | 9 | 1 | 28 | 27 |
| Lipetsk Region | 75 | 85 | 10 | -138 | -68 | 70 | 147 | 156 | 9 | -3 | 108 | 111 |
| Moscow Region | 294 | 1,310 | 1,015 | 354 | 1,819 | 1,465 | -45 | 1,107 | 1,152 | 33 | 2,241 | 2,208 |
| Orel Region | 0 | 3 | 3 | -5 | 2 | 6 | 228 | 244 | 16 | -7 | 4 | 11 |
| Ryazan Region | -10 | 2 | 12 | -4 | 13 | 16 | 1 | 27 | 26 | 4 | 4 | 0 |
| Smolensk Region | -9 | 43 | 52 | -61 | 8 | 69 | -11 | 3 | 14 | -3 | 4 | 7 |
| Tambov Region | 1 | 3 | 2 | 7 | 8 | 1 | 1 | 1 | 0 | 1 | 6 | 5 |
| Tver Region | 10 | 13 | 3 | 27 | 52 | 26 | -1 | 26 | 27 | 29 | 34 | 5 |
| Tula Region | -3 | 44 | 47 | 32 | 418 | 386 | -146 | 8 | 153 | 122 | 149 | 27 |
| Yaroslavl Region | -19 | 62 | 82 | 119 | 349 | 230 | 60 | 66 | 6 | -149 | 27 | 176 |
| Moscow | 6,952 | 23,094 | 16,142 | 3,817 | 26,399 | 22,582 | 7,383 | 17,171 | 9,788 | 3,880 | 17,601 | 13,722 |

Table 6.1.2 (cont.)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|-------|-------|-------|-------|-------|-------|------|-------|-------|------|-------|-------|
| NORTH-WESTERN FEDERAL DISTRICT | 1,261 | 4,833 | 3,572 | 2,354 | 5,442 | 3,088 | -850 | 3,316 | 4,166 | 745 | 5,274 | 4,529 |
| Republic of Karelia | -4 | 4 | 8 | -2 | 11 | 13 | 2 | 2 | 1 | -1 | 2 | 4 |
| Republic of Komi | -8 | 85 | 94 | -7 | 75 | 82 | 7 | 49 | 42 | -27 | 105 | 132 |
| Arkhangelsk Region | 81 | 115 | 34 | -71 | 28 | 99 | -160 | 30 | 191 | 36 | 79 | 43 |
| Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 81 | 115 | 34 | -71 | 28 | 99 | -160 | 30 | 191 | 36 | 79 | 43 |
| Vologda Region | 35 | 889 | 855 | 243 | 376 | 133 | -422 | 298 | 720 | -110 | 366 | 476 |
| Kaliningrad Region | 3 | 25 | 22 | -24 | 127 | 151 | -8 | 8 | 16 | -1 | 43 | 44 |
| Leningrad Region | -352 | 251 | 603 | 324 | 1,401 | 1,076 | -80 | 911 | 991 | 402 | 1,935 | 1,533 |
| Murmansk Region | -20 | 4 | 23 | -4 | 2 | 6 | 2 | 3 | 1 | -4 | 4 | 8 |
| Novgorod Region | -9 | 99 | 118 | 46 | 71 | 25 | -52 | -17 | 35 | -41 | 129 | 170 |
| Pskov Region | -2 | 1 | 3 | 4 | 5 | 1 | 5 | 5 | 0 | 1 | 1 | 0 |
| Saint Petersburg | 1,547 | 3,360 | 1,813 | 1,846 | 3,346 | 1,501 | -143 | 2,027 | 2,170 | 491 | 2,611 | 2,119 |
| SOUTHERN FEDERAL DISTRICT | 238 | 1,462 | 1,224 | 149 | 713 | 564 | -20 | 333 | 353 | 192 | 651 | 458 |
| Republic of Adygeya (Adygeya) | 0 | 1 | 0 | -9 | 2 | 11 | 0 | 0 | 0 | 2 | 2 | 0 |
| Republic of Kalmykia | 0 | 0 | 0 | 1 | 2 | 1 | 0 | 0 | 0 | 1 | 1 | 0 |
| Krasnodar Territory | 122 | 1,208 | 1,086 | -37 | 368 | 406 | -6 | 182 | 188 | 51 | 360 | 309 |
| Astrakhan Region | -2 | 6 | 8 | 22 | 37 | 16 | -37 | 16 | 52 | 0 | 6 | 6 |
| Volgograd Region | 7 | 26 | 19 | 173 | 224 | 51 | 24 | 67 | 43 | 41 | 68 | 26 |
| Rostov Region | 109 | 221 | 111 | -1 | 79 | 80 | -1 | 68 | 70 | 96 | 213 | 117 |
| NORTH CAUCASIAN FEDERAL DISTRICT | -13 | 4 | 17 | 6 | 12 | 5 | 7 | 11 | 4 | 19 | 19 | 0 |
| Republic of Daghestan | 0 | 0 | 0 | 1 | 1 | 0 | 2 | 2 | 0 | 9 | 9 | 0 |
| Republic of Ingushetia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 1 | 1 | 0 | 1 | 1 | 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 | 1 | 1 | 0 |
| Chechen Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | -14 | 3 | 17 | 4 | 10 | 5 | 6 | 9 | 4 | 9 | 9 | 0 |
| VOLGA FEDERAL DISTRICT | -54 | 1,850 | 1,903 | 549 | 1,271 | 723 | 379 | 1,325 | 946 | 684 | 1,364 | 681 |
| Republic of Bashkortostan | -13 | 41 | 54 | 87 | 113 | 26 | 37 | 60 | 23 | 94 | 108 | 14 |
| Mari El Republic | 1 | 8 | 6 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Mordovia | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 |

Table 6.1.2 (cont.)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|
| Republic of Tatarstan (Tatarstan) | 48 | 97 | 49 | 22 | 122 | 100 | 55 | 79 | 24 | 118 | 180 | 62 |
| Udmurt Republic | 491 | 497 | 7 | 64 | 111 | 48 | 99 | 100 | 1 | 111 | 113 | 3 |
| Chuvash Republic – Chuvashia | -48 | 3 | 52 | 152 | 156 | 4 | 19 | 20 | 1 | 1 | 1 | 0 |
| Perm Territory | -1,224 | 224 | 1,448 | -23 | 97 | 120 | 210 | 349 | 139 | -190 | 119 | 309 |
| Kirov Region | 2 | 2 | 0 | 7 | 7 | 0 | 1 | 1 | 0 | 1 | 1 | 0 |
| Nizhny Novgorod Region | 154 | 299 | 145 | 193 | 346 | 153 | 153 | 511 | 357 | 224 | 316 | 91 |
| Orenburg Region | 0 | 41 | 41 | 62 | 112 | 50 | -225 | 16 | 241 | 57 | 59 | 2 |
| Penza Region | 1 | 5 | 4 | 28 | 33 | 5 | 2 | 4 | 1 | 15 | 19 | 4 |
| Samara Region | 521 | 604 | 83 | -34 | 117 | 151 | 18 | 61 | 43 | 219 | 313 | 94 |
| Saratov Region | 1 | 12 | 12 | -26 | 27 | 53 | -6 | 108 | 114 | -86 | 10 | 96 |
| Ulyanovsk Region | 13 | 15 | 3 | 18 | 28 | 10 | 15 | 15 | 0 | 120 | 126 | 5 |
| URALS FEDERAL DISTRICT | 2,545 | 4,656 | 2,111 | 3,366 | 4,107 | 740 | 3,430 | 4,137 | 706 | 3,158 | 4,228 | 1,071 |
| Kurgan Region | 0 | 1 | 2 | -2 | 0 | 2 | 0 | 1 | 2 | -1 | 0 | 1 |
| Sverdlovsk Region | -114 | 175 | 290 | 145 | 301 | 157 | 450 | 561 | 112 | -375 | 141 | 516 |
| Tyumen Region | 2,516 | 4,272 | 1,756 | 2,792 | 3,289 | 497 | 2,773 | 3,347 | 574 | 3,149 | 3,627 | 479 |
| Khanty-Mansi Autonomous Area – Yugra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Yamal-Nenets Autonomous Area | -38 | 133 | 171 | -26 | 176 | 201 | -40 | 129 | 169 | -34 | 148 | 182 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 2,554 | 4,138 | 1,585 | 2,818 | 3,113 | 296 | 2,814 | 3,218 | 404 | 3,182 | 3,479 | 297 |
| Chelyabinsk Region | 144 | 208 | 64 | 432 | 516 | 85 | 208 | 227 | 19 | 385 | 460 | 76 |
| SIBERIAN FEDERAL DISTRICT | -40 | 864 | 904 | 1,430 | 2,638 | 1,207 | 431 | 874 | 444 | 669 | 1,118 | 449 |
| Altai Republic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 4 | -3 | 3 | 6 |
| Republic of Buryatia | -35 | 30 | 65 | 38 | 39 | 1 | 0 | 0 | 0 | -16 | 0 | 16 |
| Republic of Tuva | 5 | 10 | 5 | -12 | 3 | 16 | 4 | 17 | 13 | 1 | 63 | 63 |
| Republic of Khakassia | -37 | 3 | 40 | 92 | 92 | 0 | 0 | 0 | 0 | -49 | 0 | 49 |
| Altai Territory | -23 | 3 | 26 | 23 | 26 | 3 | 1 | 1 | 0 | 6 | 8 | 2 |
| Trans-Baikal Territory | 16 | 16 | 0 | 200 | 260 | 61 | 5 | 19 | 14 | 12 | 13 | 1 |
| Krasnoyarsk Territory | 193 | 254 | 61 | 773 | 1,568 | 796 | 314 | 330 | 16 | 269 | 323 | 54 |
| Irkutsk Region | -39 | 111 | 150 | 68 | 140 | 71 | 0 | 25 | 26 | 360 | 391 | 31 |
| Kemerovo Region | -245 | 211 | 456 | 104 | 257 | 153 | 72 | 91 | 18 | -55 | 65 | 120 |
| Novosibirsk Region | 122 | 190 | 68 | 124 | 155 | 31 | 42 | 353 | 311 | 39 | 124 | 84 |
| Omsk Region | -15 | 2 | 17 | -11 | 4 | 15 | 2 | 2 | 0 | -9 | 3 | 12 |
| Tomsk Region | 20 | 35 | 15 | 32 | 93 | 61 | -9 | 33 | 42 | 113 | 126 | 13 |

Table 6.1.2 (end)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|-------|-------|-------|--------|-------|-------|-------|-------|-----|-------|-------|-----|
| FAR-EASTERN FEDERAL DISTRICT | 832 | 2,023 | 1,192 | -2,016 | 1,367 | 3,384 | 1,246 | 1,610 | 364 | 1,164 | 1,995 | 831 |
| Republic of Sakha (Yakutia) | -233 | 47 | 280 | -118 | 41 | 2,160 | 0 | 4 | 4 | 53 | 77 | 24 |
| Kamchatka Territory | 1 | 1 | 1 | 1 | 1 | 0 | 45 | 46 | 1 | 0 | 1 | 1 |
| Primorye Territory | -106 | 15 | 121 | -112 | 32 | 144 | 28 | 112 | 84 | 94 | 213 | 119 |
| Khabarovsk Territory | -131 | 22 | 153 | 7 | 175 | 168 | 8 | 10 | 2 | 5 | 8 | 2 |
| Amur Region | 153 | 191 | 38 | 201 | 234 | 33 | 191 | 229 | 39 | 173 | 184 | 10 |
| Magadan Region | 546 | 551 | 5 | -35 | 0 | 35 | 35 | 35 | 0 | 0 | 0 | 0 |
| Sakhalin Region | 601 | 1,196 | 595 | 35 | 879 | 844 | 929 | 1,163 | 234 | 799 | 1,473 | 674 |
| Jewish Autonomous Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32 | 32 | 0 |
| Chukotka Autonomous Area | 1 | 1 | 0 | 5 | 5 | 0 | 10 | 10 | 0 | 8 | 8 | 0 |
| CRIMEA FEDERAL DISTRICT | | | | | | | ... | ... | ... | ... | ... | ... |
| Republic of Crimea | | | | | | | ... | ... | ... | ... | ... | ... |
| Sevastopol | | | | | | | ... | ... | ... | ... | ... | ... |
| Unallocated by Region of Russian Federation | 1,173 | 1,527 | 353 | -848 | 1,230 | 2,078 | 389 | 943 | 555 | 325 | 952 | 627 |

6.2. Institutional Characteristics

Table 6.2.1

Number of Credit Institutions and Their Branches

(units)

| 1 | 31.01.2015 | | | |
|--|---|----------------------------------|---|--|
| | 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 | 830 | 1,691 | 225 | 1,466 |
| CENTRAL FEDERAL DISTRICT | 503 | 344 | 67 | 277 |
| Belgorod Region | 3 | 10 | 1 | 9 |
| Bryansk Region | – | 7 | – | 7 |
| Vladimir Region | 3 | 12 | – | 12 |
| Voronezh Region | 1 | 28 | – | 28 |
| Ivanovo Region | 6 | 11 | – | 11 |
| Kaluga Region | 4 | 9 | – | 9 |
| Kostroma Region | 5 | 5 | – | 5 |
| Kursk Region | 1 | 7 | – | 7 |
| Lipetsk Region | 1 | 9 | – | 9 |
| Moscow Region | 9 | 40 | – | 40 |
| Orel Region | 1 | 12 | – | 12 |
| Ryazan Region | 4 | 9 | – | 9 |
| Smolensk Region | 2 | 8 | 2 | 6 |
| Tambov Region | 1 | 3 | – | 3 |
| Tver Region | 4 | 10 | 1 | 9 |
| Tula Region | 4 | 12 | – | 12 |
| Yaroslavl Region | 5 | 24 | 2 | 22 |
| Moscow | 449 | 128 | 23 | 105 |
| NORTH-WESTERN FEDERAL DISTRICT | 64 | 249 | 8 | 241 |
| Republic of Karelia | 1 | 11 | 2 | 9 |
| Republic of Komi | 1 | 11 | 2 | 9 |
| Arkhangelsk Region | – | 17 | – | 17 |
| Nenets Autonomous Area | – | 1 | – | 1 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | – | 16 | – | 16 |
| Vologda Region | 9 | 11 | 2 | 9 |
| Kaliningrad Region | 1 | 23 | 1 | 22 |
| Leningrad Region | 4 | 11 | – | 11 |
| Murmansk Region | 3 | 12 | – | 12 |
| Novgorod Region | 2 | 8 | – | 8 |
| Pskov Region | 2 | 7 | – | 7 |
| Saint Petersburg | 41 | 138 | 1 | 137 |
| SOUTHERN FEDERAL DISTRICT | 43 | 196 | 13 | 183 |
| Republic of Adygeya (Adygeya) | 4 | 5 | 1 | 4 |
| Republic of Kalmykia | 1 | 3 | – | 3 |
| Krasnodar Territory | 15 | 59 | 1 | 58 |
| Astrakhan Region | 5 | 12 | – | 12 |
| Volgograd Region | 4 | 32 | – | 32 |
| Rostov Region | 14 | 85 | 11 | 74 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 27 | 94 | 20 | 74 |
| Republic of Daghestan | 11 | 23 | 14 | 9 |
| Republic of Ingushetia | – | 3 | – | 3 |
| Kabardino-Balkar Republic | 5 | 8 | – | 8 |
| Karachay-Cherkess Republic | 4 | 5 | – | 5 |

Table 6.2.1 (end)
(units)

| 1 | 2 | 3 | 4 | 5 |
|--|-----------|------------|-----------|------------|
| Republic of North Ossetia – Alania | 2 | 9 | 1 | 8 |
| Chechen Republic | – | 4 | – | 4 |
| Stavropol Territory | 5 | 42 | 5 | 37 |
| VOLGA FEDERAL DISTRICT | 91 | 317 | 38 | 279 |
| Republic of Bashkortostan | 7 | 30 | – | 30 |
| Mari El Republic | 2 | 11 | 3 | 8 |
| Republic of Mordovia | 3 | 4 | – | 4 |
| Republic of Tatarstan (Tatarstan) | 22 | 49 | 31 | 18 |
| Udmurt Republic | 2 | 8 | – | 8 |
| Chuvash Republic – Chuvashia | 4 | 6 | – | 6 |
| Perm Territory | 4 | 33 | – | 33 |
| Kirov Region | 3 | 7 | – | 7 |
| Nizhny Novgorod Region | 10 | 70 | 2 | 68 |
| Orenburg Region | 7 | 11 | – | 11 |
| Penza Region | 1 | 11 | – | 11 |
| Samara Region | 15 | 45 | 2 | 43 |
| Saratov Region | 9 | 22 | – | 22 |
| Ulyanovsk Region | 2 | 10 | – | 10 |
| URALS FEDERAL DISTRICT | 35 | 193 | 55 | 138 |
| Kurgan Region | 2 | 7 | – | 7 |
| Sverdlovsk Region | 14 | 65 | 4 | 61 |
| Tyumen Region | 12 | 53 | 13 | 40 |
| Khanty-Mansi Autonomous Area – Yugra | 6 | 15 | 1 | 14 |
| Yamal-Nenets Autonomous Area | – | 9 | – | 9 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 6 | 29 | 12 | 17 |
| Chelyabinsk Region | 7 | 68 | 38 | 30 |
| SIBERIAN FEDERAL DISTRICT | 43 | 192 | 18 | 174 |
| Altai Republic | 2 | 6 | 1 | 5 |
| Republic of Buryatia | 1 | 8 | 2 | 6 |
| Republic of Tuva | 1 | 3 | – | 3 |
| Republic of Khakassia | 2 | 2 | – | 2 |
| Altai Territory | 6 | 13 | 4 | 9 |
| Trans-Baikal Territory | – | 5 | – | 5 |
| Krasnoyarsk Territory | 5 | 30 | 3 | 27 |
| Irkutsk Region | 6 | 18 | – | 18 |
| Kemerovo Region | 6 | 12 | – | 12 |
| Novosibirsk Region | 7 | 58 | – | 58 |
| Omsk Region | 5 | 20 | – | 20 |
| Tomsk Region | 2 | 17 | 8 | 9 |
| FAR-EASTERN FEDERAL DISTRICT | 22 | 88 | 6 | 82 |
| Republic of Sakha (Yakutia) | 4 | 13 | – | 13 |
| Kamchatka Territory | 3 | 7 | 3 | 4 |
| Primorye Territory | 6 | 18 | 1 | 17 |
| Khabarovsk Territory | 2 | 28 | – | 28 |
| Amur Region | 2 | 5 | – | 5 |
| Magadan Region | – | 5 | – | 5 |
| Sakhalin Region | 5 | 7 | 2 | 5 |
| Jewish Autonomous Region | – | 4 | – | 4 |
| Chukotka Autonomous Area | – | 1 | – | 1 |
| CRIMEA FEDERAL DISTRICT | 2 | 18 | – | 18 |
| Republic of Crimea | 1 | 13 | – | 13 |
| Sevastopol | 1 | 5 | – | 5 |

Table 6.2.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

| 1 | 31.01.2015 | | | | |
|---|--------------------|---------------------|---------------------|---------------------|---------------|
| | additional offices | external cash desks | cash credit offices | operational offices | total |
| 2 | 3 | 4 | 5 | 6 | |
| THE RUSSIAN FEDERATION | 23,198 | 6,687 | 2,188 | 9,202 | 41,275 |
| CENTRAL FEDERAL DISTRICT | 6,902 | 2,280 | 256 | 2,017 | 11,455 |
| Belgorod Region | 154 | 188 | 16 | 137 | 495 |
| Bryansk Region | 100 | 47 | 9 | 108 | 264 |
| Vladimir Region | 183 | 89 | 11 | 137 | 420 |
| Voronezh Region | 326 | 207 | 35 | 168 | 736 |
| Ivanovo Region | 178 | 7 | 9 | 82 | 276 |
| Kaluga Region | 131 | 34 | 8 | 109 | 282 |
| Kostroma Region | 110 | 3 | 4 | 71 | 188 |
| Kursk Region | 128 | 75 | 18 | 114 | 335 |
| Lipetsk Region | 153 | 76 | 20 | 97 | 346 |
| Moscow Region | 1,413 | 447 | 14 | 132 | 2,006 |
| Orel Region | 103 | 47 | 9 | 55 | 214 |
| Ryazan Region | 126 | 53 | 12 | 89 | 280 |
| Smolensk Region | 96 | 32 | 6 | 91 | 225 |
| Tambov Region | 125 | 129 | 11 | 77 | 342 |
| Tver Region | 129 | 58 | 11 | 101 | 299 |
| Tula Region | 164 | 50 | 10 | 138 | 362 |
| Yaroslavl Region | 234 | 2 | 14 | 138 | 388 |
| Moscow | 3,049 | 736 | 39 | 173 | 3,997 |
| NORTH-WESTERN FEDERAL DISTRICT | 2,273 | 175 | 346 | 1,053 | 3,847 |
| Republic of Karelia | 110 | 7 | 17 | 64 | 198 |
| Republic of Komi | 171 | 17 | 15 | 83 | 286 |
| Arkhangelsk Region | 183 | 4 | 24 | 94 | 305 |
| Nenets Autonomous Area | 13 | – | – | 1 | 14 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 170 | 4 | 24 | 93 | 291 |
| Vologda Region | 233 | 7 | 37 | 107 | 384 |
| Kaliningrad Region | 122 | 12 | 32 | 96 | 262 |
| Leningrad Region | 45 | 16 | 15 | 347 | 423 |
| Murmansk Region | 121 | 6 | 12 | 84 | 223 |
| Novgorod Region | 117 | 2 | 15 | 59 | 193 |
| Pskov Region | 105 | 9 | 13 | 51 | 178 |
| Saint Petersburg | 1,066 | 95 | 166 | 68 | 1,395 |
| SOUTHERN FEDERAL DISTRICT | 2,559 | 397 | 239 | 706 | 3,901 |
| Republic of Adygeya (Adygeya) | 75 | 5 | 6 | 18 | 104 |
| Republic of Kalmykia | 32 | 1 | 2 | 11 | 46 |
| Krasnodar Territory | 1,132 | 126 | 94 | 314 | 1,666 |
| Astrakhan Region | 109 | 59 | 13 | 62 | 243 |
| Volgograd Region | 272 | 153 | 46 | 183 | 654 |
| Rostov Region | 939 | 53 | 78 | 118 | 1,188 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 783 | 79 | 124 | 119 | 1,105 |
| Republic of Daghestan | 134 | 9 | 11 | 17 | 171 |
| Republic of Ingushetia | 15 | 1 | 1 | 1 | 18 |
| Kabardino-Balkar Republic | 83 | 40 | 8 | 10 | 141 |
| Karachay-Cherkess Republic | 31 | 1 | 3 | 8 | 43 |

Table 6.2.2 (end)

(units)

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|--------------|--------------|------------|--------------|--------------|
| Republic of North Ossetia – Alania | 45 | 11 | 9 | 14 | 79 |
| Chechen Republic | 33 | – | 6 | 12 | 51 |
| Stavropol Territory | 442 | 17 | 86 | 57 | 602 |
| VOLGA FEDERAL DISTRICT | 4,740 | 2,248 | 524 | 2,075 | 9,587 |
| Republic of Bashkortostan | 752 | 335 | 75 | 238 | 1,400 |
| Mari El Republic | 68 | 38 | 13 | 59 | 178 |
| Republic of Mordovia | 142 | 70 | 7 | 59 | 278 |
| Republic of Tatarstan (Tatarstan) | 735 | 456 | 77 | 224 | 1,492 |
| Udmurt Republic | 243 | 12 | 32 | 131 | 418 |
| Chuvash Republic – Chuvashia | 133 | 134 | 27 | 108 | 402 |
| Perm Territory | 549 | 23 | 43 | 237 | 852 |
| Kirov Region | 207 | 71 | 29 | 96 | 403 |
| Nizhny Novgorod Region | 580 | 267 | 58 | 141 | 1,046 |
| Orenburg Region | 277 | 249 | 48 | 170 | 744 |
| Penza Region | 157 | 174 | 16 | 97 | 444 |
| Samara Region | 463 | 165 | 62 | 235 | 925 |
| Saratov Region | 276 | 187 | 22 | 191 | 676 |
| Ulyanovsk Region | 158 | 67 | 15 | 89 | 329 |
| URALS FEDERAL DISTRICT | 2,150 | 513 | 267 | 789 | 3,719 |
| Kurgan Region | 84 | 157 | 13 | 79 | 333 |
| Sverdlovsk Region | 895 | 160 | 67 | 110 | 1,232 |
| Tyumen Region | 696 | 84 | 87 | 345 | 1,212 |
| Khanty-Mansi Autonomous Area – Yugra | 345 | 51 | 36 | 151 | 583 |
| Yamal-Nenets Autonomous Area | 129 | 14 | 7 | 64 | 214 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 222 | 19 | 44 | 130 | 415 |
| Chelyabinsk Region | 475 | 112 | 100 | 255 | 942 |
| SIBERIAN FEDERAL DISTRICT | 2,667 | 864 | 305 | 1,462 | 5,298 |
| Altai Republic | 33 | 4 | 3 | 8 | 48 |
| Republic of Buryatia | 148 | 2 | 14 | 122 | 286 |
| Republic of Tuva | 40 | – | 3 | 10 | 53 |
| Republic of Khakassia | 66 | 22 | 6 | 67 | 161 |
| Altai Territory | 266 | 432 | 26 | 160 | 884 |
| Trans-Baikal Territory | 160 | 1 | 13 | 88 | 262 |
| Krasnoyarsk Territory | 477 | 91 | 39 | 252 | 859 |
| Irkutsk Region | 273 | 46 | 36 | 234 | 589 |
| Kemerovo Region | 285 | 81 | 45 | 217 | 628 |
| Novosibirsk Region | 475 | 113 | 68 | 67 | 723 |
| Omsk Region | 303 | 67 | 31 | 144 | 545 |
| Tomsk Region | 141 | 5 | 21 | 93 | 260 |
| FAR-EASTERN FEDERAL DISTRICT | 1,000 | 113 | 102 | 633 | 1,848 |
| Republic of Sakha (Yakutia) | 178 | 30 | 9 | 115 | 332 |
| Kamchatka Territory | 69 | 5 | 4 | 38 | 116 |
| Primorye Territory | 299 | 21 | 42 | 167 | 529 |
| Khabarovsk Territory | 226 | 18 | 29 | 77 | 350 |
| Amur Region | 113 | 18 | 9 | 88 | 228 |
| Magadan Region | 26 | 7 | 3 | 25 | 61 |
| Sakhalin Region | 67 | 13 | 4 | 78 | 162 |
| Jewish Autonomous Region | 22 | 1 | 2 | 24 | 49 |
| Chukotka Autonomous Area | – | – | – | 21 | 21 |
| CRIMEA FEDERAL DISTRICT | 124 | 18 | 25 | 348 | 515 |
| Republic of Crimea | 116 | 7 | 15 | 249 | 387 |
| Sevastopol | 8 | 11 | 10 | 99 | 128 |

Table 6.2.3

Number of Credit Institutions with Nonresidents Equity

(units)

| | Credit institutions operating in the Russian Federation, total | Licensed by the Bank of Russia | | |
|---|--|--------------------------------|---|-----------------------------|
| | | general | conduct operations in foreign currency (except general) | accept funds of individuals |
| THE RUSSIAN FEDERATION | | | | |
| 30.06.2014 | 238 (33) | 127 (14) | 110 (19) | 211 (30) |
| 30.09.2014 | 231 (30) | 124 (15) | 106 (15) | 205 (28) |
| 31.12.2014 | 225 (30) | 120 (15) | 104 (15) | 198 (28) |
| CENTRAL FEDERAL DISTRICT | | | | |
| 30.06.2014 | 158 (23) | 84 (10) | 73 (13) | 132 (21) |
| 30.09.2014 | 158 (20) | 83 (10) | 74 (10) | 133 (19) |
| 31.12.2014 | 156 (20) | 81 (10) | 74 (10) | 130 (19) |
| Moscow and Moscow Region | | | | |
| 30.06.2014 | 150 (22) | 81 (9) | 68 (13) | 124 (20) |
| 30.09.2014 | 151 (19) | 80 (9) | 70 (10) | 126 (18) |
| 31.12.2014 | 149 (19) | 78 (9) | 70 (10) | 123 (18) |
| NORTH-WEST FEDERAL DISTRICT | | | | |
| 30.06.2014 | 20 (2) | 11 (1) | 9 (1) | 20 (2) |
| 30.09.2014 | 17 (3) | 10 (2) | 7 (1) | 17 (3) |
| 31.12.2014 | 17 (3) | 10 (2) | 7 (1) | 17 (3) |
| SOUTHERN FEDERAL DISTRICT | | | | |
| 30.06.2014 | 9 | 4 | 5 | 9 |
| 30.09.2014 | 9 | 4 | 5 | 9 |
| 31.12.2014 | 9 | 4 | 5 | 9 |
| NORTH CAUCASIAN FEDERAL DISTRICT | | | | |
| 30.06.2014 | 1 | – | 1 | 1 |
| 30.09.2014 | 1 | – | 1 | 1 |
| 31.12.2014 | 1 | – | 1 | 1 |
| VOLGA FEDERAL DISTRICT | | | | |
| 30.06.2014 | 25 (3) | 11 (1) | 14 (2) | 25 (3) |
| 30.09.2014 | 24 (3) | 11 (1) | 13 (2) | 24 (3) |
| 31.12.2014 | 21 (3) | 10 (1) | 11 (2) | 21 (3) |
| URALS FEDERAL DISTRICT | | | | |
| 30.06.2014 | 9 (2) | 8 (1) | 1 (1) | 9 (2) |
| 30.09.2014 | 8 (1) | 8 (1) | – | 8 (1) |
| 31.12.2014 | 7 (1) | 7 (1) | – | 7 (1) |
| SIBERIAN FEDERAL DISTRICT | | | | |
| 30.06.2014 | 10 (3) | 3 (1) | 7 (2) | 9 (2) |
| 30.09.2014 | 7 (3) | 2 (1) | 5 (2) | 6 (2) |
| 31.12.2014 | 7 (3) | 2 (1) | 5 (2) | 6 (2) |
| FAR-EASTERN FEDERAL DISTRICT | | | | |
| 30.06.2014 | 6 | 6 | – | 6 |
| 30.09.2014 | 6 | 6 | – | 6 |
| 31.12.2014 | 6 | 6 | – | 6 |
| CRIMEA FEDERAL DISTRICT | | | | |
| 30.06.2014 | ... | ... | ... | ... |
| 30.09.2014 | 1 | – | 1 | 1 |
| 31.12.2014 | 1 | – | 1 | 1 |

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

Table 6.2.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

| | 31.01.2015 | | | | | | | | | | |
|---|----------------------------------|---|--|--|---|--|--|---|--|--------------------------------------|-------|
| | up to 3 millions of rubles | 3 millions to 10 millions of rubles | 10 millions to 30 millions of rubles | 30 millions to 60 millions of rubles | 60 millions to 150 millions of rubles | 150 millions to 300 millions of rubles | 300 millions to 500 millions of rubles | 500 millions to 1 billion of rubles | 1 billion to 10 billions of rubles | 10 billions of rubles and more | total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| THE RUSSIAN FEDERATION | 10 | 13 | 39 | 30 | 107 | 211 | 119 | 110 | 164 | 27 | 830 |
| CENTRAL FEDERAL DISTRICT | 2 | 7 | 24 | 20 | 51 | 118 | 61 | 76 | 121 | 23 | 503 |
| Belgorod Region | – | – | – | – | – | – | 2 | 1 | – | – | 3 |
| Bryansk Region | – | – | – | – | – | – | – | – | – | – | – |
| Vladimir Region | – | – | – | – | 1 | 1 | – | 1 | – | – | 3 |
| Voronezh Region | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Ivanovo Region | – | – | 1 | – | 3 | 2 | – | – | – | – | 6 |
| Kaluga Region | – | – | – | 1 | – | 2 | – | 1 | – | – | 4 |
| Kostroma Region | – | – | – | – | 1 | 1 | 2 | – | 1 | – | 5 |
| Kursk Region | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Lipetsk Region | – | – | – | – | – | – | – | 1 | – | – | 1 |
| Moscow Region | – | 1 | – | – | 1 | 2 | 2 | 1 | 2 | – | 9 |
| Orel Region | – | – | – | – | – | – | 1 | – | – | – | 1 |
| Ryazan Region | – | – | – | 3 | – | 1 | – | – | – | – | 4 |
| Smolensk Region | – | – | – | – | 1 | – | 1 | – | – | – | 2 |
| Tambov Region | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Tver Region | – | – | – | 1 | 1 | 2 | – | – | – | – | 4 |
| Tula Region | – | – | 1 | – | 1 | 2 | – | – | – | – | 4 |
| Yaroslavl Region | – | – | 1 | 1 | 1 | – | 1 | 1 | – | – | 5 |
| Moscow | 2 | 6 | 21 | 14 | 38 | 105 | 52 | 70 | 118 | 23 | 449 |
| NORTH-WESTERN FEDERAL DISTRICT | 3 | 3 | 4 | 3 | 10 | 13 | 12 | 8 | 8 | – | 64 |
| 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 | 2 | 2 | 1 | 1 | – | 9 |
| Kaliningrad Region | – | – | – | – | – | – | – | – | 1 | – | 1 |

Table 6.2.4 (cont.)

(units)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|----------|-----------|
| Leningrad Region | – | – | 1 | – | – | – | 2 | 1 | – | – | 4 |
| Murmansk Region | 1 | – | – | – | – | 1 | – | 1 | – | – | 3 |
| Novgorod Region | – | 1 | – | – | – | 1 | – | – | – | – | 2 |
| Pskov Region | – | – | – | – | 1 | – | 1 | – | – | – | 2 |
| Saint Petersburg | 2 | 2 | 2 | 3 | 5 | 9 | 7 | 5 | 6 | – | 41 |
| SOUTHERN FEDERAL DISTRICT | 1 | 1 | 3 | – | 6 | 19 | 8 | 3 | 2 | – | 43 |
| Republic of Adygeya (Adygeya) | – | – | 2 | – | – | 2 | – | – | – | – | 4 |
| Republic of Kalmykia | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Krasnodar Territory | – | – | 1 | – | 2 | 5 | 4 | 1 | 2 | – | 15 |
| Astrakhan Region | 1 | 1 | – | – | – | 2 | 1 | – | – | – | 5 |
| Volgograd Region | – | – | – | – | – | 4 | – | – | – | – | 4 |
| Rostov Region | – | – | – | – | 3 | 6 | 3 | 2 | – | – | 14 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 1 | – | 1 | – | 8 | 11 | 3 | 3 | – | – | 27 |
| Republic of Dagestan | 1 | – | 1 | – | 2 | 5 | 1 | 1 | – | – | 11 |
| Republic of Ingushetia | – | – | – | – | – | – | – | – | – | – | – |
| Kabardino-Balkar Republic | – | – | – | – | 2 | 3 | – | – | – | – | 5 |
| Karachay-Cherkess Republic | – | – | – | – | 1 | – | 1 | 2 | – | – | 4 |
| Republic of North Ossetia – Alania | – | – | – | – | 1 | – | 1 | – | – | – | 2 |
| Chechen Republic | – | – | – | – | – | – | – | – | – | – | – |
| Stavropol Territory | – | – | – | – | 2 | 3 | – | – | – | – | 5 |
| VOLGA FEDERAL DISTRICT | 1 | 1 | 2 | 2 | 11 | 19 | 23 | 10 | 18 | 4 | 91 |
| Republic of Bashkortostan | – | – | – | – | – | 1 | 4 | 1 | 1 | – | 7 |
| Mari El Republic | – | – | 2 | – | – | – | – | – | – | – | 2 |
| Republic of Mordovia | – | – | – | – | – | – | 2 | 1 | – | – | 3 |
| Republic of Tatarstan (Tatarstan) | – | 1 | – | – | 2 | 4 | 2 | 4 | 6 | 3 | 22 |
| Udmurt Republic | – | – | – | – | – | – | 2 | – | – | – | 2 |
| Chuvash Republic – Chuvashia | – | – | – | – | 1 | 2 | 1 | – | – | – | 4 |
| Perm Territory | 1 | – | – | – | – | 2 | – | – | 1 | – | 4 |
| Kirov Region | – | – | – | 1 | – | – | – | 1 | 1 | – | 3 |
| Nizhni Novgorod Region | – | – | – | – | 3 | 1 | 5 | – | 1 | – | 10 |
| Orenburg Region | – | – | – | – | 2 | – | 1 | 1 | 3 | – | 7 |
| Penza Region | – | – | – | – | – | 1 | – | – | – | – | 1 |
| Samara Region | – | – | – | – | – | 5 | 2 | 2 | 5 | 1 | 15 |
| Saratov Region | – | – | – | 1 | 2 | 2 | 4 | – | – | – | 9 |
| Ulyanovsk Region | – | – | – | – | 1 | 1 | – | – | – | – | 2 |

Table 6.2.4 (end)

(units)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|--|---|---|---|---|---|----|---|---|----|----|----|
| URALS FEDERAL DISTRICT | 1 | – | 2 | 1 | 7 | 9 | 3 | 3 | 9 | – | 35 |
| Kurgan Region | – | – | – | – | 1 | 1 | – | – | – | – | 2 |
| Sverdlovsk Region | – | – | – | – | 4 | 5 | – | 1 | 4 | – | 14 |
| Tyumen Region | 1 | – | 1 | 1 | 2 | 2 | 1 | – | 4 | – | 12 |
| Khanty-Mansi Autonomous Area – Yugra | – | – | 1 | 1 | 1 | – | 1 | – | 2 | – | 6 |
| Yamal-Nenets Autonomous Area | – | – | – | – | – | – | – | – | – | – | – |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 1 | – | – | – | 1 | 2 | – | – | 2 | – | 6 |
| Chelyabinsk Region | – | – | 1 | – | – | 1 | 2 | 2 | 1 | – | 7 |
| SIBERIAN FEDERAL DISTRICT | 1 | 1 | 2 | 2 | 9 | 14 | 6 | 4 | 4 | – | 43 |
| Altai Republic | – | – | – | – | 2 | – | – | – | – | – | 2 |
| Republic of Buryatia | – | – | – | – | – | – | – | 1 | – | – | 1 |
| Republic of Tuva | – | – | – | – | – | 1 | – | – | – | – | 1 |
| Republic of Khakassia | – | – | – | – | – | 1 | 1 | – | – | – | 2 |
| Altai Territory | – | – | – | 1 | 2 | 2 | – | – | 1 | – | 6 |
| Trans-Baikal Territory | – | – | – | – | – | – | – | – | – | – | – |
| Krasnoyarsk Territory | – | – | 1 | – | 1 | 1 | 2 | – | – | – | 5 |
| Irkutsk Region | – | – | – | – | 3 | 3 | – | – | – | – | 6 |
| Kemerovo Region | – | – | – | 1 | 1 | 2 | 1 | 1 | – | – | 6 |
| Novosibirsk Region | 1 | – | 1 | – | – | 1 | 1 | 1 | 2 | – | 7 |
| Omsk Region | – | 1 | – | – | – | 3 | – | – | 1 | – | 5 |
| Tomsk Region | – | – | – | – | – | – | 1 | 1 | – | – | 2 |
| FAR-EASTERN FEDERAL DISTRICT | – | – | 1 | 2 | 5 | 7 | 2 | 3 | 2 | – | 22 |
| Republic of Sakha (Yakutia) | – | – | – | – | 1 | 1 | – | 1 | 1 | – | 4 |
| Kamchatka Territory | – | – | 1 | 1 | – | – | – | – | 1 | – | 3 |
| Primorye Territory | – | – | – | – | 2 | 4 | – | – | – | – | 6 |
| Khabarovsk Territory | – | – | – | – | 1 | 1 | – | – | – | – | 2 |
| Amur Region | – | – | – | – | – | – | – | 2 | – | – | 2 |
| Magadan Region | – | – | – | – | – | – | – | – | – | – | – |
| Sakhalin Region | – | – | – | 1 | 1 | 1 | 2 | – | – | – | 5 |
| Jewish Autonomous Region | – | – | – | – | – | – | – | – | – | – | – |
| Chukotka Autonomous Area | – | – | – | – | – | – | – | – | – | – | – |
| CRIMEA FEDERAL DISTRICT | – | – | – | – | – | 1 | 1 | – | – | – | 2 |
| Republic of Crimea | – | – | – | – | – | 1 | – | – | – | – | 1 |
| Sevastopol | – | – | – | – | – | – | 1 | – | – | – | 1 |

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 |
|---|---|-------------------------------|---|
| THE RUSSIAN FEDERATION | | | |
| 30.09.2014 | 859 | 64,072,509.0 | 35 |
| 31.10.2014 | 850 | 66,982,357.0 | 34 |
| 30.11.2014 | 842 | 71,162,765.6 | 32 |
| 31.12.2014 | 834 | 77,652,994.1 | 31 |
| CENTRAL FEDERAL DISTRICT | | | |
| 30.09.2014 | 513 | 57,987,418.4 | 20 |
| 31.10.2014 | 507 | 60,775,640.3 | 20 |
| 30.11.2014 | 505 | 65,212,704.0 | 19 |
| 31.12.2014 | 504 | 71,454,110.6 | 19 |
| Moscow and Moscow Region | | | |
| 30.09.2014 | 466 | 57,566,062.3 | 19 |
| 31.10.2014 | 460 | 60,353,310.2 | 19 |
| 30.11.2014 | 458 | 64,782,428.9 | 18 |
| 31.12.2014 | 459 | 71,008,975.2 | 18 |
| NORTH-WEST FEDERAL DISTRICT | | | |
| 30.09.2014 | 66 | 1,639,737.1 | 8 |
| 31.10.2014 | 66 | 1,682,689.2 | 8 |
| 30.11.2014 | 66 | 1,772,936.9 | 8 |
| 31.12.2014 | 64 | 1,816,053.3 | 8 |
| SOUTHERN FEDERAL DISTRICT | | | |
| 30.09.2014 | 45 | 302,773.5 | 11 |
| 31.10.2014 | 43 | 298,397.2 | 11 |
| 30.11.2014 | 43 | 301,671.5 | 11 |
| 31.12.2014 | 43 | 329,635.2 | 10 |
| NORTH CAUCASIAN FEDERAL DISTRICT | | | |
| 30.09.2014 | 30 | 43,788.3 | 11 |
| 31.10.2014 | 30 | 43,491.0 | 11 |
| 30.11.2014 | 28 | 45,296.2 | 10 |
| 31.12.2014 | 28 | 49,987.9 | 10 |
| VOLGA FEDERAL DISTRICT | | | |
| 30.09.2014 | 98 | 1,625,246.6 | 25 |
| 31.10.2014 | 98 | 1,662,614.0 | 25 |
| 30.11.2014 | 96 | 1,663,955.6 | 24 |
| 31.12.2014 | 92 | 1,717,683.7 | 23 |
| URALS FEDERAL DISTRICT | | | |
| 30.09.2014 | 38 | 1,295,691.3 | 7 |
| 31.10.2014 | 37 | 1,307,297.7 | 7 |
| 30.11.2014 | 36 | 954,440.9 | 8 |
| 31.12.2014 | 35 | 1,042,226.4 | 8 |
| SIBERIA FEDERAL DISTRICT | | | |
| 30.09.2014 | 45 | 609,966.9 | 7 |
| 31.10.2014 | 45 | 636,896.9 | 6 |
| 30.11.2014 | 44 | 630,279.3 | 6 |
| 31.12.2014 | 44 | 654,437.5 | 6 |
| FAR-EASTERN FEDERAL DISTRICT | | | |
| 30.09.2014 | 22 | 556,122.2 | 4 |
| 31.10.2014 | 22 | 564,096.5 | 4 |
| 30.11.2014 | 22 | 569,750.2 | 4 |
| 31.12.2014 | 22 | 576,900.1 | 4 |
| CRIMEA FEDERAL DISTRICT | | | |
| 30.09.2014 | 2 | 11,764.7 | 2 |
| 31.10.2014 | 2 | 11,234.2 | 2 |
| 30.11.2014 | 2 | 11,730.9 | 2 |
| 31.12.2014 | 2 | 11,959.3 | 2 |

Table 6.2.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from February 10 to March 10, 2015
Grouped by Registered Authorized Capital**

(units)

| 1 | Less than 3 millions of rubles | From 3 millions to 10 millions of rubles | From 10 millions to 30 millions of rubles | From 30 millions to 60 millions of rubles | From 60 millions to 150 millions of rubles | From 150 millions to 300 millions of rubles | From 300 millions to 500 millions of rubles | From 500 millions to 1 billion of rubles | From 1 billion to 10 billions of rubles | 10 billions of rubles and more | Total |
|---|--------------------------------------|---|--|--|---|--|--|---|--|--------------------------------------|-------|
| THE RUSSIAN FEDERATION | 8 | 10 | 19 | 21 | 75 | 156 | 92 | 97 | 141 | 25 | 644 |
| CENTRAL FEDERAL DISTRICT | 2 | 5 | 7 | 13 | 26 | 72 | 42 | 66 | 101 | 21 | 355 |
| Belgorod Region | – | – | – | – | – | – | 2 | 1 | – | – | 3 |
| Bryansk Region | – | – | – | – | – | – | – | – | – | – | – |
| Vladimir Region | – | – | – | – | 1 | 1 | – | 1 | – | – | 3 |
| Voronezh Region | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Ivanovo Region | – | – | – | – | 1 | 1 | – | – | – | – | 2 |
| Kaluga Region | – | – | – | 1 | – | 2 | – | 1 | – | – | 4 |
| Kostroma Region | – | – | – | – | 1 | 1 | 2 | – | 1 | – | 5 |
| Kursk Region | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Lipetsk Region | – | – | – | – | – | – | – | 1 | – | – | 1 |
| Orel Region | – | – | – | – | – | – | – | – | – | – | – |
| Ryazan Region | – | – | – | 3 | – | 1 | – | – | – | – | 4 |
| Smolensk Region | – | – | – | – | 1 | – | 1 | – | – | – | 2 |
| Tambov Region | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Tver Region | – | – | – | – | 1 | 2 | – | – | – | – | 3 |
| Tula Region | – | – | 1 | – | 1 | 2 | – | – | – | – | 4 |
| Yaroslavl Region | 1 | – | 1 | 1 | 1 | – | 1 | – | – | – | 5 |
| Moscow and Moscow Region | 1 | 5 | 5 | 8 | 16 | 62 | 36 | 62 | 100 | 21 | 316 |
| NORTH-WESTERN FEDERAL DISTRICT | 2 | 2 | 3 | 2 | 9 | 10 | 9 | 7 | 7 | 0 | 51 |
| Republic of Karelia | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Republic of Komi | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Arkhangelsk Region | – | – | – | – | – | – | – | – | – | – | – |
| Nenets Autonomous Area | – | – | – | – | – | – | – | – | – | – | – |
| Arkhangelsk Region, excluding Nenets Autonomous Area | – | – | – | – | – | – | – | – | – | – | – |
| Vologda Region | – | – | 1 | – | 1 | 2 | 2 | 1 | 1 | – | 8 |
| Kaliningrad Region | – | – | – | – | – | – | – | – | 1 | – | 1 |
| Leningrad Region | – | – | 1 | – | – | 1 | 2 | 1 | – | – | 5 |
| Murmansk Region | 1 | – | – | – | – | 1 | – | 1 | – | – | 3 |
| Novgorod Region | – | 1 | – | – | – | 1 | – | – | – | – | 2 |

Table 6.2.6 (cont.)

(units)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|----------|-----------|
| Pskov Region | – | – | – | – | 1 | – | 1 | – | – | – | 2 |
| Saint Petersburg | 1 | 1 | 1 | 2 | 5 | 5 | 4 | 4 | 5 | – | 28 |
| SOUTHERN FEDERAL DISTRICT | – | 1 | 3 | – | 4 | 17 | 7 | 3 | 1 | – | 36 |
| Republic of Adygeya (Adygeya) | – | – | 2 | – | – | 2 | – | – | – | – | 4 |
| Republic of Kalmykia | – | – | – | – | 1 | – | – | – | – | – | 1 |
| Krasnodar Territory | – | – | 1 | – | 2 | 5 | 4 | 1 | 1 | – | 14 |
| Astrakhan Region | – | 1 | – | – | – | 1 | 1 | – | – | – | 3 |
| Volgograd Region | – | – | – | – | – | 4 | – | – | – | – | 4 |
| Rostov Region | – | – | – | – | 1 | 5 | 2 | 2 | – | – | 10 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 1 | – | 1 | – | 8 | 11 | 3 | 2 | – | – | 26 |
| Republic of Dagestan | 1 | – | – | – | 2 | 5 | 1 | – | – | – | 9 |
| Republic of Ingushetia | – | – | – | – | – | – | – | – | – | – | – |
| Kabardino-Balkar Republic | – | – | – | – | 2 | 3 | – | – | – | – | 5 |
| Karachay-Cherkess Republic | – | – | 1 | – | 1 | – | 1 | 2 | – | – | 5 |
| Republic of North Ossetia – Alania | – | – | – | – | 1 | – | 1 | – | – | – | 2 |
| Chechen Republic | – | – | – | – | – | – | – | – | – | – | – |
| Stavropol Territory | – | – | – | – | 2 | 3 | – | – | – | – | 5 |
| VOLGA FEDERAL DISTRICT | 1 | 1 | 2 | 2 | 10 | 18 | 22 | 10 | 17 | 4 | 87 |
| Republic of Bashkortostan | – | – | – | – | – | 1 | 4 | 1 | 1 | – | 7 |
| Mari El Republic | – | – | 2 | – | – | – | – | – | – | – | 2 |
| Republic of Mordovia | – | – | – | – | – | – | 2 | 1 | – | – | 3 |
| Republic of Tatarstan (Tatarstan) | – | 1 | – | – | 2 | 4 | 2 | 4 | 5 | 3 | 21 |
| Udmurt Republic | – | – | – | – | – | – | 2 | – | – | – | 2 |
| Chuvash Republic – Chuvashia | – | – | – | – | 1 | 2 | 1 | – | – | – | 4 |
| Perm Territory | 1 | – | – | – | – | 2 | – | – | 1 | – | 4 |
| Kirov Region | – | – | – | 1 | – | – | – | 1 | 1 | – | 3 |
| Nizhni Novgorod Region | – | – | – | – | 2 | 1 | 5 | – | 1 | – | 9 |
| Orenburg Region | – | – | – | – | 2 | – | 1 | 1 | 3 | – | 7 |
| Penza Region | – | – | – | – | – | 1 | – | – | – | – | 1 |
| Samara Region | – | – | – | – | – | 4 | 1 | 2 | 5 | 1 | 13 |
| Saratov Region | – | – | – | 1 | 2 | 2 | 4 | – | – | – | 9 |
| Ulyanovsk Region | – | – | – | – | 1 | 1 | – | – | – | – | 2 |
| URALS FEDERAL DISTRICT | 1 | – | 2 | 1 | 5 | 8 | 2 | 2 | 9 | – | 30 |
| Kurgan Region | – | – | – | – | 1 | 1 | – | – | – | – | 2 |

Table 6.2.7

Financial Performance of Credit Institutions

| 1 | 31.12.2014 | | | | | |
|---|--|--|---|--|---|--|
| | 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 profit allocation, millions of rubles |
| 2 | 3 | 4 | 5 | 6 | 7 | |
| THE RUSSIAN FEDERATION | 589,141.3 | 853,239.6 | 84.9 | 264,098.3 | 15.1 | 177,032.1 |
| CENTRAL FEDERAL DISTRICT | 534,513.2 | 785,935.0 | 85.7 | 251,421.8 | 14.3 | 163,740.3 |
| Belgorod Region | 230.3 | 230.3 | 100.0 | 0.0 | 0.0 | 31.4 |
| Bryansk Region | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Vladimir Region | 1,473.9 | 1,473.9 | 100.0 | 0.0 | 0.0 | 44.7 |
| Voronezh Region | 31.2 | 31.2 | 100.0 | 0.0 | 0.0 | 8.8 |
| Ivanovo Region | 215.9 | 239.2 | 83.3 | 23.3 | 16.7 | 20.4 |
| Kaluga Region | 492.3 | 606.1 | 50.0 | 113.8 | 50.0 | 117.9 |
| Kostroma Region | 6,911.5 | 6,961.4 | 60.0 | 50.0 | 40.0 | 348.9 |
| Kursk Region | 442.5 | 442.5 | 100.0 | 0.0 | 0.0 | 90.6 |
| Lipetsk Region | 154.4 | 154.4 | 100.0 | 0.0 | 0.0 | 42.4 |
| Moscow Region | -195.7 | 386.8 | 88.9 | 582.4 | 11.1 | 130.1 |
| Orel Region | -66.2 | 0.0 | 0.0 | 66.2 | 100.0 | 0.7 |
| Ryazan Region | 231.1 | 231.1 | 100.0 | 0.0 | 0.0 | 38.9 |
| Smolensk Region | 24.1 | 24.1 | 100.0 | 0.0 | 0.0 | 34.2 |
| Tambov Region | 42.7 | 42.7 | 100.0 | 0.0 | 0.0 | 9.3 |
| Tver Region | 49.4 | 186.8 | 75.0 | 137.4 | 25.0 | 25.6 |
| Tula Region | 111.1 | 111.1 | 100.0 | 0.0 | 0.0 | 56.5 |
| Yaroslavl Region | 393.7 | 393.7 | 100.0 | 0.0 | 0.0 | 41.5 |
| Moscow | 523,970.9 | 774,419.6 | 85.7 | 250,448.7 | 14.3 | 162,698.3 |
| NORTH-WESTERN FEDERAL DISTRICT | 25,323.2 | 25,957.3 | 90.6 | 634.1 | 9.4 | 4,496.8 |
| Republic of Karelia | 32.8 | 32.8 | 100.0 | 0.0 | 0.0 | 4.8 |
| Republic of Komi | 69.7 | 69.7 | 100.0 | 0.0 | 0.0 | 12.2 |
| Arkhangelsk Region | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Vologda Region | -343.3 | 168.5 | 77.8 | 511.8 | 22.2 | 107.5 |
| Kaliningrad Region | 113.8 | 113.8 | 100.0 | 0.0 | 0.0 | 20.8 |

Table 6.2.7 (cont.)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|-----------------|-----------------|-------------|----------------|-------------|----------------|
| Leningrad Region | 221.4 | 221.4 | 100.0 | 0.0 | 0.0 | 5.9 |
| Murmansk Region | 285.1 | 285.1 | 100.0 | 0.0 | 0.0 | 31.1 |
| Novgorod Region | 130.0 | 130.0 | 100.0 | 0.0 | 0.0 | 17.3 |
| Pskov Region | 61.1 | 61.1 | 100.0 | 0.0 | 0.0 | 13.2 |
| Saint Petersburg | 24,752.6 | 24,874.9 | 90.2 | 122.3 | 9.8 | 4,284.1 |
| SOUTHERN FEDERAL DISTRICT | 6,129.0 | 6,256.4 | 86.0 | 127.4 | 14.0 | 1,292.7 |
| Republic of Adygeya (Adygeya) | 662.8 | 662.8 | 100.0 | 0.0 | 0.0 | 70.8 |
| Republic of Kalmykia | -14.3 | 0.0 | 0.0 | 14.3 | 100.0 | 0.0 |
| Krasnodar Territory | 2,973.6 | 3,031.0 | 93.3 | 57.4 | 6.7 | 634.7 |
| Astrakhan Region | 236.0 | 236.0 | 100.0 | 0.0 | 0.0 | 36.5 |
| Volgograd Region | 297.6 | 341.4 | 75.0 | 43.8 | 25.0 | 103.6 |
| Rostov Region | 1,973.3 | 1,985.3 | 78.6 | 12.0 | 21.4 | 447.1 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 2,364.1 | 2,448.0 | 75.0 | 83.8 | 25.0 | 351.6 |
| Republic of Daghestan | 390.9 | 425.7 | 75.0 | 34.8 | 25.0 | 109.4 |
| Republic of Ingushetia | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Kabardino-Balkar Republic | 169.5 | 178.9 | 60.0 | 9.4 | 40.0 | 47.0 |
| Karachay-Cherkess Republic | 1,314.8 | 1,350.4 | 75.0 | 35.7 | 25.0 | 118.8 |
| Republic of North Ossetia – Alania | 117.5 | 117.5 | 100.0 | 0.0 | 0.0 | 6.1 |
| Chechen Republic | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Stavropol Territory | 371.5 | 375.5 | 80.0 | 4.0 | 20.0 | 70.3 |
| VOLGA FEDERAL DISTRICT | 11,344.7 | 12,912.2 | 89.1 | 1,567.5 | 10.9 | 3,800.3 |
| Republic of Bashkortostan | 639.0 | 696.9 | 85.7 | 57.9 | 14.3 | 98.3 |
| Mari El Republic | 31.4 | 31.4 | 100.0 | 0.0 | 0.0 | 6.7 |
| Republic of Mordovia | 0.7 | 275.9 | 75.0 | 275.3 | 25.0 | 39.9 |
| Republic of Tatarstan (Tatarstan) | 4,607.6 | 5,188.0 | 95.5 | 580.4 | 4.5 | 1,650.0 |
| Udmurt Republic | 199.4 | 199.4 | 100.0 | 0.0 | 0.0 | 207.0 |
| Chuvash Republic – Chuvashia | 69.3 | 69.3 | 100.0 | 0.0 | 0.0 | 13.4 |
| Perm Territory | 63.5 | 65.7 | 75.0 | 2.1 | 25.0 | 27.0 |
| Kirov Region | 859.7 | 859.7 | 100.0 | 0.0 | 0.0 | 205.1 |
| Nizhny Novgorod Region | 1,831.2 | 1,868.8 | 90.0 | 37.6 | 10.0 | 278.3 |
| Orenburg Region | 582.8 | 587.8 | 85.7 | 5.1 | 14.3 | 117.3 |
| Penza Region | 47.9 | 47.9 | 100.0 | 0.0 | 0.0 | 14.2 |
| Samara Region | 1,438.6 | 2,047.7 | 73.3 | 609.0 | 26.7 | 759.0 |
| Saratov Region | 940.9 | 940.9 | 100.0 | 0.0 | 0.0 | 355.5 |
| Ulyanovsk Region | 32.9 | 32.9 | 100.0 | 0.0 | 0.0 | 28.7 |

Table 6.2.7 (end)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--|----------|----------|-------|---------|-------|---------|
| URALS FEDERAL DISTRICT | 11,998.7 | 13,150.8 | 74.3 | 1,152.2 | 25.7 | 1,448.6 |
| Kurgan Region | 86.9 | 86.9 | 100.0 | 0.0 | 0.0 | 20.7 |
| Sverdlovsk Region | 2,337.9 | 3,267.4 | 64.3 | 929.5 | 35.7 | 328.1 |
| Tyumen Region | 7,817.3 | 7,970.0 | 75.0 | 152.7 | 25.0 | 603.9 |
| Khanty-Mansi Autonomous Area – Yugra | 5,849.8 | 5,935.2 | 83.3 | 85.4 | 16.7 | 111.4 |
| Yamal-Nenets Autonomous Area | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 1,967.5 | 2,034.8 | 66.7 | 67.3 | 33.3 | 492.5 |
| Chelyabinsk Region | 1,756.6 | 1,826.6 | 85.7 | 69.9 | 14.3 | 496.0 |
| SIBERIAN FEDERAL DISTRICT | 255.8 | 3,682.9 | 79.5 | 3,427.1 | 20.5 | 755.0 |
| Altai Republic | 23.0 | 23.0 | 100.0 | 0.0 | 0.0 | 3.3 |
| Republic of Buryatia | 145.4 | 145.4 | 100.0 | 0.0 | 0.0 | 4.8 |
| Republic of Tuva | -5.6 | 0.0 | 0.0 | 5.6 | 100.0 | 0.1 |
| Republic of Khakassia | 116.2 | 116.2 | 100.0 | 0.0 | 0.0 | 21.8 |
| Altai Territory | 220.3 | 283.1 | 85.7 | 62.8 | 14.3 | 36.5 |
| Trans-Baikal Territory | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Krasnoyarsk Territory | -1,388.6 | 51.7 | 60.0 | 1,440.2 | 40.0 | 10.1 |
| Irkutsk Region | -63.5 | 119.9 | 71.4 | 183.3 | 28.6 | 27.8 |
| Kemerovo Region | 402.4 | 402.4 | 100.0 | 0.0 | 0.0 | 21.0 |
| Novosibirsk Region | 629.1 | 2,289.3 | 66.7 | 1,660.2 | 33.3 | 547.8 |
| Omsk Region | 62.5 | 137.4 | 80.0 | 74.9 | 20.0 | 36.7 |
| Tomsk Region | 114.5 | 114.5 | 100.0 | 0.0 | 0.0 | 45.2 |
| FAR-EASTERN FEDERAL DISTRICT | -2,799.8 | 2,884.5 | 68.2 | 5,684.3 | 31.8 | 1,146.5 |
| Republic of Sakha (Yakutia) | 256.1 | 274.8 | 75.0 | 18.8 | 25.0 | 99.6 |
| Kamchatka Territory | 4.9 | 121.1 | 66.7 | 116.2 | 33.3 | 48.5 |
| Primorye Territory | 2,330.4 | 2,330.4 | 100.0 | 0.0 | 0.0 | 432.3 |
| Khabarovsk Territory | 15.7 | 26.0 | 50.0 | 10.3 | 50.0 | 0.8 |
| Amur Region | -5,089.0 | 0.0 | 0.0 | 5,089.0 | 100.0 | 541.9 |
| Magadan Region | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Sakhalin Region | -317.9 | 132.2 | 60.0 | 450.1 | 40.0 | 23.4 |
| 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 |
| CRIMEA FEDERAL DISTRICT | 12.5 | 12.5 | 100.0 | 0.0 | 0.0 | 0.4 |
| Republic of Crimea | 11.9 | 11.9 | 100.0 | 0.0 | 0.0 | 0.0 |
| Sevastopol | 0.6 | 0.6 | 100.0 | 0.0 | 0.0 | 0.4 |

Table 6.2.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

| | Up to 1% | 1 to 20% | 20 to 50% | 50 to 100% | 100% |
|---|----------|----------|-----------|----------------------|---------|
| THE RUSSIAN FEDERATION | | | | | |
| 30.06.2014 | 44 | 48 | 29 | 42 (21) ¹ | 75 (12) |
| 30.09.2014 | 44 | 47 | 27 | 37 (18) | 76 (12) |
| 31.12.2014 | 42 | 45 | 25 | 38 (19) | 75 (11) |
| CENTRAL FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 20 | 27 | 20 | 23 (11) | 68 (12) |
| 30.09.2014 | 21 | 28 | 19 | 21 (9) | 69 (11) |
| 31.12.2014 | 20 | 28 | 17 | 22 (10) | 69 (10) |
| Moscow and Moscow Region | | | | | |
| 30.06.2014 | 17 | 25 | 19 | 22 (11) | 67 (11) |
| 30.09.2014 | 18 | 27 | 18 | 19 (8) | 69 (11) |
| 31.12.2014 | 17 | 27 | 16 | 20 (9) | 69 (10) |
| NORTH-WESTERN FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 6 | 5 | 1 | 4 (2) | 4 |
| 30.09.2014 | 5 | 4 | – | 4 (2) | 4(1) |
| 31.12.2014 | 5 | 4 | – | 4 (2) | 4(1) |
| SOUTHERN FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 3 | 1 | – | 3 | 2 |
| 30.09.2014 | 3 | 1 | – | 3 | 2 |
| 31.12.2014 | 3 | 1 | 1 | 2 | 2 |
| NORTH CAUCASIAN FEDERAL DISTRICT | | | | | |
| 30.06.2014 | – | 1 | – | – | – |
| 30.09.2014 | – | 1 | – | – | – |
| 31.12.2014 | – | 1 | – | – | – |
| VOLGA FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 6 | 8 | 5 | 5 (3) | 1 |
| 30.09.2014 | 6 | 8 | 5 | 4 (3) | 1 |
| 31.12.2014 | 6 | 6 | 4 | 5 (3) | – |
| URALS FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 5 | 1 | 1 | 2 (2) | – |
| 30.09.2014 | 5 | 1 | 1 | 1 (1) | – |
| 31.12.2014 | 4 | 1 | 1 | 1 (1) | – |
| SIBERIAN FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 3 | 3 | – | 4 (3) | – |
| 30.09.2014 | 2 | 2 | – | 3 (3) | – |
| 31.12.2014 | 2 | 2 | – | 3 (3) | – |
| FAR-EASTERN FEDERAL DISTRICT | | | | | |
| 30.06.2014 | 1 | 2 | 2 | 1 | – |
| 30.09.2014 | 1 | 2 | 2 | 1 | – |
| 31.12.2014 | 1 | 2 | 2 | 1 | – |
| CRIMEA FEDERAL DISTRICT | | | | | |
| 30.06.2014 | ... | ... | ... | ... | ... |
| 30.09.2014 | 1 | – | – | – | – |
| 31.12.2014 | 1 | – | – | – | – |

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.2.9

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

(units)

| 1 | 30.06.2014 | | | 30.09.2014 | | |
|--|------------|------------------|-----------------|------------|------------------|-----------------|
| | GDA | GLA ¹ | CA ¹ | GDA | GLA ¹ | CA ¹ |
| 2 | 3 | 4 | 5 | 6 | 7 | 7 |
| THE RUSSIAN FEDERATION | 476 | 603 | 1,112 | 499 | 597 | 1,112 |
| CENTRAL FEDERAL DISTRICT | 267 | 340 | 551 | 283 | 336 | 548 |
| Belgorod Region | 2 | 1 | 4 | 3 | 1 | 4 |
| Bryansk Region | – | – | 2 | – | – | 2 |
| Vladimir Region | 1 | 3 | 7 | 1 | 3 | 7 |
| Voronezh Region | 1 | 1 | 6 | 1 | 1 | 6 |
| Ivanovo Region | 2 | 4 | 7 | 2 | 4 | 7 |
| Kaluga Region | 2 | 2 | 5 | 2 | 2 | 5 |
| Kostroma Region | 3 | 5 | 8 | 4 | 5 | 8 |
| Kursk Region | – | 1 | 4 | – | 1 | 4 |
| Lipetsk Region | 1 | 1 | 4 | 1 | 1 | 4 |
| Orel Region | – | 1 | 4 | – | 1 | 4 |
| Ryazan Region | 1 | 4 | 7 | 1 | 4 | 7 |
| Smolensk Region | – | 2 | 5 | – | 2 | 5 |
| Tambov Region | – | 1 | 4 | – | 1 | 4 |
| Tver Region | 4 | 3 | 6 | 3 | 2 | 5 |
| Tula Region | 2 | 3 | 6 | 3 | 3 | 6 |
| Yaroslavl Region | 2 | 3 | 8 | 4 | 3 | 8 |
| Moscow and Moscow Region | 246 | 305 | 464 | 258 | 302 | 462 |
| NORTH-WESTERN FEDERAL DISTRICT | 29 | 34 | 81 | 32 | 35 | 82 |
| Republic of Karelia | – | 1 | 4 | – | 1 | 4 |
| Republic of Komi | 1 | 1 | 4 | 1 | 1 | 4 |
| Arkhangelsk Region | – | – | 2 | – | – | 2 |
| Nenets Autonomous Area | – | – | – | – | – | – |
| Arkhangelsk Region, excluding Nenets Autonomous Area | – | – | 2 | – | – | 2 |
| Vologda Region | 7 | 7 | 9 | 7 | 7 | 9 |
| Kaliningrad Region | 2 | 2 | 6 | 2 | 2 | 6 |
| Leningrad Region | 2 | 3 | 3 | 3 | 3 | 3 |
| Murmansk Region | 2 | 1 | 4 | 3 | 1 | 4 |
| Novgorod Region | 2 | 1 | 3 | 2 | 1 | 3 |
| Pskov Region | 2 | – | 2 | 2 | 1 | 3 |
| Saint Petersburg | 11 | 18 | 44 | 12 | 18 | 44 |
| SOUTHERN FEDERAL DISTRICT | 34 | 34 | 66 | 35 | 36 | 68 |
| Republic of Adygeya (Adygeya) | 3 | 4 | 5 | 3 | 4 | 5 |
| Republic of Kalmykia | 1 | 2 | 3 | 1 | 2 | 3 |
| Krasnodar Territory | 13 | 14 | 23 | 13 | 14 | 23 |
| Astrakhan Region | 4 | 2 | 5 | 4 | 3 | 6 |
| Volgograd Region | 4 | 3 | 9 | 4 | 3 | 9 |
| Rostov Region | 9 | 9 | 21 | 10 | 10 | 22 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 7 | 13 | 26 | 7 | 12 | 25 |
| Republic of Daghestan | 2 | 1 | 1 | 2 | 1 | 1 |
| Republic of Ingushetia | – | – | – | – | – | – |
| Kabardino-Balkar Republic | – | 4 | 6 | – | 4 | 6 |
| Karachay-Cherkess Republic | 2 | 3 | 5 | 2 | 3 | 5 |
| Republic of North Ossetia – Alania | – | 3 | 5 | – | 2 | 4 |
| Chechen Republic | – | – | – | – | – | – |
| Stavropol Territory | 3 | 2 | 9 | 3 | 2 | 9 |

Table 6.2.9 (end)

(units)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--|------------|------------|------------|------------|------------|------------|
| VOLGA FEDERAL DISTRICT | 74 | 87 | 162 | 74 | 85 | 160 |
| Republic of Bashkortostan | 4 | 7 | 21 | 4 | 7 | 21 |
| Mari El Republic | 1 | – | 2 | 1 | – | 2 |
| Republic of Mordovia | 3 | 4 | 6 | 3 | 4 | 6 |
| Republic of Tatarstan (Tatarstan) | 19 | 20 | 24 | 19 | 20 | 24 |
| Udmurt Republic | 2 | 2 | 4 | 2 | 2 | 4 |
| Chuvash Republic – Chuvashia | 3 | 4 | 7 | 3 | 4 | 7 |
| Perm Territory | 3 | 5 | 12 | 3 | 4 | 11 |
| Kirov Region | 3 | 3 | 6 | 3 | 3 | 6 |
| Nizhny Novgorod Region | 7 | 11 | 23 | 8 | 11 | 23 |
| Orenburg Region | 5 | 5 | 8 | 5 | 5 | 8 |
| Penza Region | 1 | 1 | 5 | 1 | 1 | 5 |
| Samara Region | 14 | 14 | 24 | 13 | 13 | 23 |
| Saratov Region | 9 | 9 | 14 | 9 | 9 | 14 |
| Ulyanovsk Region | – | 2 | 6 | – | 2 | 6 |
| URALS FEDERAL DISTRICT | 29 | 34 | 56 | 30 | 34 | 62 |
| Kurgan Region | 1 | 2 | 4 | 1 | 2 | 4 |
| Sverdlovsk Region | 9 | 13 | 22 | 10 | 13 | 28 |
| Tyumen Region | 12 | 12 | 19 | 12 | 12 | 19 |
| Khanty-Mansi Autonomous Area – Yugra | 6 | 5 | 6 | 6 | 5 | 6 |
| Yamal-Nenets Autonomous Area | – | – | – | – | – | – |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 6 | 7 | 13 | 6 | 6 | 13 |
| Chelyabinsk Region | 7 | 7 | 11 | 7 | 7 | 11 |
| SIBERIAN FEDERAL DISTRICT | 23 | 40 | 108 | 24 | 38 | 105 |
| Altai Republic | 1 | 1 | 3 | 1 | 1 | 3 |
| Republic of Buryatia | 1 | 1 | 5 | 1 | 1 | 5 |
| Republic of Tuva | – | 1 | 3 | – | 1 | 3 |
| Republic of Khakassia | 2 | 2 | 3 | 2 | 2 | 3 |
| Altai Territory | 1 | 5 | 7 | 2 | 5 | 7 |
| Trans-Baikal Territory | – | – | 3 | – | – | 3 |
| Krasnoyarsk Territory | 3 | 3 | 12 | 3 | 3 | 12 |
| Irkutsk Region | 2 | 7 | 17 | 2 | 6 | 16 |
| Kemerovo Region | 4 | 5 | 11 | 4 | 5 | 11 |
| Novosibirsk Region | 5 | 7 | 25 | 5 | 7 | 25 |
| Omsk Region | 2 | 6 | 13 | 2 | 5 | 11 |
| Tomsk Region | 2 | 2 | 6 | 2 | 2 | 6 |
| FAR-EASTERN FEDERAL DISTRICT | 13 | 21 | 62 | 14 | 21 | 62 |
| Republic of Sakha (Yakutia) | 4 | 4 | 9 | 4 | 4 | 9 |
| Kamchatka Territory | 2 | 3 | 6 | 2 | 3 | 6 |
| Primorye Territory | 3 | 6 | 14 | 4 | 6 | 14 |
| Khabarovsk Territory | – | 2 | 15 | – | 2 | 15 |
| Amur Region | 2 | 2 | 4 | 2 | 2 | 4 |
| Magadan Region | – | – | 3 | – | – | 3 |
| Sakhalin Region | 2 | 4 | 8 | 2 | 4 | 8 |
| Jewish Autonomous Region | – | – | 2 | – | – | 2 |
| Chukotka Autonomous Area | – | – | 1 | – | – | 1 |
| CRIMEA FEDERAL DISTRICT | ... | ... | ... | ... | ... | ... |
| Republic of Crimea | ... | ... | ... | ... | ... | ... |
| Sevastopol | ... | ... | ... | ... | ... | ... |

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

Table 6.2.10

Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

| | Q4, 2014 | | | | | |
|---|--|---|--|---|---|--|
| | number of registered issues (additional issues) of corporate issue-grade securities – total, units | value of registered issues (additional issues) of corporate issue-grade securities – total, thousands of rubles | of which by types | | | |
| | | | number of registered issues (additional issues) of shares, units | value of registered issues (additional issues) of shares, thousands of rubles | number of registered issues (additional issues) of bonds, units | value of registered issues (additional issues) of bonds, thousands of rubles |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| THE RUSSIAN FEDERATION | 1,260 | 784,857.52 | 1,214 | 634,699.42 | 46 | 150,158.10 |
| CENTRAL FEDERAL DISTRICT | 643 | 618,554.98 | 600 | 481,396.88 | 43 | 137,158.10 |
| Belgorod Region | 7 | 22.95 | 7 | 22.95 | – | – |
| Bryansk Region | 7 | 6.25 | 7 | 6.25 | – | – |
| Vladimir Region | 8 | 264.94 | 8 | 264.94 | – | – |
| Voronezh Region | 14 | 6,881.47 | 14 | 6,881.47 | – | – |
| Ivanovo Region | 4 | 420.20 | 4 | 420.20 | – | – |
| Kaluga Region | 8 | 1,453.42 | 8 | 1,453.42 | – | – |
| Kostroma Region | 2 | 0.04 | 2 | 0.04 | – | – |
| Kursk Region | 1 | 7.57 | 1 | 7.57 | – | – |
| Lipetsk Region | 7 | 78.66 | 7 | 78.66 | – | – |
| Moscow Region | 61 | 23,795.91 | 60 | 23,495.91 | 1 | 300.00 |
| Orel Region | 5 | 10.32 | 5 | 10.32 | – | – |
| Ryazan Region | 2 | 0.02 | 2 | 0.02 | – | – |
| Smolensk Region | 4 | 40.16 | 4 | 40.16 | – | – |
| Tambov Region | 3 | 464.01 | 3 | 464.01 | – | – |
| Tver Region | 2 | 0.11 | 2 | 0.11 | – | – |
| Tula Region | 9 | 813.93 | 9 | 813.93 | – | – |
| Yaroslavl Region | 7 | 278.43 | 7 | 278.43 | – | – |
| Moscow | 492 | 584,016.60 | 450 | 447,158.50 | 42 | 136,858.10 |
| NORTH-WESTERN FEDERAL DISTRICT | 148 | 28,398.10 | 145 | 15,398.10 | 3 | 13,000.00 |
| Republic of Karelia | 1 | 4.99 | 1 | 4.99 | – | – |
| Republic of Komi | 2 | 37.40 | 2 | 37.40 | – | – |
| Arkhangelsk Region | 5 | 10.31 | 5 | 10.31 | – | – |
| Nenets Autonomous Area | – | – | – | – | – | – |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 5 | 10.31 | 5 | 10.31 | – | – |
| Vologda Region | 7 | 2.65 | 7 | 2.65 | – | – |
| Kaliningrad Region | 6 | 5,000.35 | 5 | 0.35 | 1 | 5,000.00 |

Table 6.2.10 (cont.)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|------------|------------------|------------|------------------|----------|----------|
| Leningrad Region | 19 | 1,770.02 | 19 | 1,770.02 | – | – |
| Murmansk Region | 4 | 1,324.26 | 4 | 1,324.26 | – | – |
| Novgorod Region | 3 | 73.04 | 3 | 73.04 | – | – |
| Pskov Region | 1 | 109.80 | 1 | 109.80 | – | – |
| Saint Petersburg | 100 | 20,065.28 | 98 | 12,065.28 | 2 | 8,000.00 |
| SOUTHERN FEDERAL DISTRICT | 41 | 10,514.12 | 41 | 10,514.12 | – | – |
| Republic of Adygeya (Adygeya) | – | – | – | – | – | – |
| Republic of Kalmykia | 2 | 6.37 | 2 | 6.37 | – | – |
| Krasnodar Territory | 17 | 5,452.47 | 17 | 5,452.47 | – | – |
| Astrakhan Region | 4 | 15.24 | 4 | 15.24 | – | – |
| Volgograd Region | 3 | 258.78 | 3 | 258.78 | – | – |
| Rostov Region | 15 | 4,781.26 | 15 | 4,781.26 | – | – |
| NORTH CAUCASIAN FEDERAL DISTRICT | 11 | 20,204.33 | 11 | 20,204.33 | – | – |
| Republic of Daghestan | 2 | 27.21 | 2 | 27.21 | – | – |
| Republic of Ingushetia | 1 | 1.49 | 1 | 1.49 | – | – |
| Kabardino-Balkar Republic | 1 | 26.00 | 1 | 26.00 | – | – |
| Karachay-Cherkess Republic | – | – | – | – | – | – |
| Republic of North Ossetia – Alania | 3 | 85.00 | 3 | 85.00 | – | – |
| Chechen Republic | – | – | – | – | – | – |
| Stavropol Territory | 4 | 20,064.63 | 4 | 20,064.63 | – | – |
| VOLGA FEDERAL DISTRICT | 125 | 40,410.71 | 125 | 40,410.71 | – | – |
| Republic of Bashkortostan | 8 | 4,239.13 | 8 | 4,239.13 | – | – |
| Mari El Republic | 3 | 18.37 | 3 | 18.37 | – | – |
| Republic of Mordovia | 4 | 24.12 | 4 | 24.12 | – | – |
| Republic of Tatarstan (Tatarstan) | 19 | 2,522.57 | 19 | 2,522.57 | – | – |
| Udmurt Republic | 5 | 10,050.60 | 5 | 10,050.60 | – | – |
| Chuvash Republic – Chuvashia | 3 | 55.83 | 3 | 55.83 | – | – |
| Perm Territory | 8 | 59.27 | 8 | 59.27 | – | – |
| Kirov Region | 2 | 0.20 | 2 | 0.20 | – | – |
| Nizhny Novgorod Region | 17 | 3,189.91 | 17 | 3,189.91 | – | – |
| Orenburg Region | 3 | 110.03 | 3 | 110.03 | – | – |
| Penza Region | 6 | 441.16 | 6 | 441.16 | – | – |
| Samara Region | 31 | 17,520.50 | 31 | 17,520.50 | – | – |
| Saratov Region | 8 | 111.98 | 8 | 111.98 | – | – |
| Ulyanovsk Region | 8 | 2,067.05 | 8 | 2,067.05 | – | – |

Table 6.2.10 (end)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--|----|-----------|----|-----------|---|---|
| URALS FEDERAL DISTRICT | 63 | 54,178.66 | 63 | 54,178.66 | – | – |
| Kurgan Region | – | – | – | – | – | – |
| Sverdlovsk Region | 29 | 51,166.15 | 29 | 51,166.15 | – | – |
| Tyumen Region | 24 | 1,469.15 | 24 | 1,469.15 | – | – |
| Khanty-Mansi Autonomous Area – Yugra | 10 | 607.82 | 10 | 607.82 | – | – |
| Yamal-Nenets Autonomous Area | 2 | 290.27 | 2 | 290.27 | – | – |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 12 | 571.06 | 12 | 571.06 | – | – |
| Chelyabinsk Region | 10 | 1,543.36 | 10 | 1,543.36 | – | – |
| SIBERIAN FEDERAL DISTRICT | 88 | 3,762.37 | 88 | 3,762.37 | – | – |
| Altai Republic | – | – | – | – | – | – |
| Republic of Buryatia | 2 | 90.42 | 2 | 90.42 | – | – |
| Republic of Tuva | – | – | – | – | – | – |
| Republic of Khakassia | 1 | 17.87 | 1 | 17.87 | – | – |
| Altai Territory | 12 | 152.50 | 12 | 152.50 | – | – |
| Trans-Baikal Territory | 4 | 279.92 | 4 | 279.92 | – | – |
| Krasnoyarsk Territory | 9 | 808.76 | 9 | 808.76 | – | – |
| Irkutsk Region | 10 | 423.14 | 10 | 423.14 | – | – |
| Kemerovo Region | 12 | 467.87 | 12 | 467.87 | – | – |
| Novosibirsk Region | 26 | 942.53 | 26 | 942.53 | – | – |
| Omsk Region | 8 | 528.71 | 8 | 528.71 | – | – |
| Tomsk Region | 4 | 50.65 | 4 | 50.65 | – | – |
| FAR-EASTERN FEDERAL DISTRICT | 66 | 6,851.96 | 66 | 6,851.96 | – | – |
| Republic of Sakha (Yakutia) | 11 | 828.09 | 11 | 828.09 | – | – |
| Kamchatka Territory | 14 | 856.08 | 14 | 856.08 | – | – |
| Primorye Territory | 13 | 59.31 | 13 | 59.31 | – | – |
| Khabarovsk Territory | 11 | 4,216.76 | 11 | 4,216.76 | – | – |
| Amur Region | 3 | 10.70 | 3 | 10.70 | – | – |
| Magadan Region | 1 | 0.01 | 1 | 0.01 | – | – |
| Sakhalin Region | 12 | 819.06 | 12 | 819.06 | – | – |
| Jewish Autonomous Region | 1 | 61.96 | 1 | 61.96 | – | – |
| Chukotka Autonomous Area | – | – | – | – | – | – |
| CRIMEA FEDERAL DISTRICT | 75 | 1,982.28 | 75 | 1,982.28 | – | – |
| Republic of Crimea | 51 | 1,752.83 | 51 | 1,752.83 | – | – |
| Sevastopol | 24 | 229.45 | 24 | 229.45 | – | – |

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 Individuals¹

(millions of rubles)

| | 31.12.2014 | | | | | | | | | |
|--------------------------|-----------------------|---|------------------------|-----------|--------------------------|-----------|----------------------------|---------------------|---------------------|---------------------|
| | customer funds, total | | of which | | | | | | | |
| | in rubles | in foreign currency and precious metals | funds of organizations | | | | deposits of legal entities | | individual deposits | |
| | | | public organizations | | non-public organizations | | in rubles | in foreign currency | in rubles | in foreign currency |
| in rubles | in foreign currency | in rubles | in foreign currency | in rubles | in foreign currency | in rubles | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| THE RUSSIAN FEDERATION | 27,523,647 | 15,134,647 | 517,027 | 110,038 | 4,831,055 | 1,418,654 | 6,566,818 | 4,586,078 | 13,699,086 | 4,983,991 |
| CENTRAL FEDERAL DISTRICT | 15,834,180 | 12,395,028 | 339,676 | 102,000 | 3,205,722 | 1,048,454 | 4,637,684 | 4,077,244 | 6,111,713 | 3,374,054 |
| Belgorod Region | 160,920 | 61,799 | 1,973 | 18 | 16,956 | 1,516 | 27,870 | 25,854 | 111,648 | 30,978 |
| Bryansk Region | 79,363 | 26,290 | 564 | 0 | 7,520 | 854 | 8,244 | 17,374 | 61,524 | 8,005 |
| Vladimir Region | 135,465 | 17,168 | 2,272 | 16 | 11,597 | 886 | 13,550 | 893 | 105,424 | 13,271 |
| Voronezh Region | 268,017 | 46,213 | 2,394 | 16 | 33,526 | 3,300 | 31,946 | 11,379 | 192,790 | 29,984 |
| Ivanovo Region | 84,059 | 15,002 | 161 | 0 | 6,584 | 658 | 5,646 | 328 | 69,945 | 13,881 |
| Kaluga Region | 125,023 | 18,674 | 2,746 | 57 | 12,719 | 3,298 | 26,406 | 2,991 | 81,386 | 11,604 |
| Kostroma Region | 55,182 | 7,074 | 274 | 0 | 5,413 | 854 | 5,095 | 1,541 | 42,309 | 4,248 |
| Kursk Region | 100,649 | 13,766 | 545 | 5 | 8,144 | 335 | 26,299 | 6,141 | 63,041 | 7,228 |
| Lipetsk Region | 107,547 | 26,032 | 713 | 0 | 11,774 | 1,952 | 12,706 | 13,909 | 80,829 | 9,970 |
| Moscow Region | 1,022,609 | 186,655 | 16,158 | 984 | 113,985 | 16,919 | 90,807 | 17,962 | 786,964 | 146,354 |
| Orel Region | 59,170 | 5,351 | 1,008 | 0 | 4,689 | 207 | 5,003 | 449 | 46,866 | 4,531 |
| Ryazan Region | 108,659 | 14,676 | 597 | 0 | 12,635 | 1,249 | 10,360 | 3,001 | 83,146 | 9,869 |
| Smolensk Region | 74,545 | 12,404 | 1,143 | 32 | 9,909 | 1,506 | 6,138 | 1,046 | 55,979 | 7,837 |
| Tambov Region | 70,163 | 6,110 | 767 | 14 | 6,384 | 196 | 6,931 | 83 | 54,514 | 5,037 |
| Tver Region | 114,183 | 17,578 | 547 | 0 | 13,163 | 900 | 9,771 | 1,716 | 89,148 | 12,058 |
| Tula Region | 142,723 | 34,762 | 530 | 61 | 14,788 | 5,164 | 21,717 | 14,996 | 103,554 | 13,074 |
| Yaroslavl Region | 158,393 | 29,162 | 1,994 | 1 | 17,165 | 2,183 | 19,335 | 3,031 | 115,158 | 23,626 |
| Moscow | 12,967,510 | 11,856,312 | 305,290 | 100,796 | 2,898,771 | 1,006,477 | 4,309,860 | 3,954,550 | 3,967,488 | 3,022,499 |

Table 6.3.1 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|-----------|---------|--------|-------|---------|---------|---------|---------|-----------|---------|
| NORTH-WESTERN FEDERAL DISTRICT | 2,742,219 | 946,356 | 46,015 | 5,594 | 489,083 | 127,840 | 491,719 | 162,631 | 1,596,809 | 539,548 |
| Republic of Karelia | 56,750 | 7,395 | 197 | 22 | 4,144 | 380 | 4,650 | 347 | 46,728 | 6,556 |
| Republic of Komi | 93,063 | 12,860 | 230 | 0 | 5,529 | 917 | 5,560 | 764 | 79,764 | 10,334 |
| Arkhangelsk Region | 140,811 | 15,149 | 1,086 | 31 | 28,800 | 1,759 | 6,905 | 1,595 | 101,486 | 11,443 |
| Nenets Autonomous Area | 7,468 | 320 | 236 | 0 | 584 | 33 | 846 | 0 | 5,590 | 287 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 133,343 | 14,829 | 850 | 31 | 28,216 | 1,726 | 6,059 | 1,595 | 95,896 | 11,156 |
| Vologda Region | 120,815 | 32,991 | 555 | 0 | 10,519 | 8,371 | 16,935 | 9,804 | 88,784 | 13,581 |
| Kaliningrad Region | 115,922 | 42,783 | 2,038 | 843 | 14,612 | 6,293 | 10,162 | 3,013 | 83,865 | 28,283 |
| Leningrad Region | 109,474 | 20,491 | 1,051 | 4 | 10,074 | 2,833 | 8,604 | 3,542 | 88,441 | 11,480 |
| Murmansk Region | 122,304 | 22,372 | 710 | 65 | 8,415 | 5,048 | 7,533 | 2,636 | 104,079 | 14,599 |
| Novgorod Region | 49,249 | 7,284 | 251 | 0 | 5,344 | 1,538 | 4,189 | 260 | 38,567 | 5,228 |
| Pskov Region | 49,782 | 7,046 | 391 | 1 | 4,769 | 687 | 7,630 | 1,884 | 36,294 | 3,980 |
| Saint Petersburg | 1,884,049 | 777,985 | 39,506 | 4,628 | 396,877 | 100,014 | 419,551 | 138,786 | 928,801 | 434,064 |
| SOUTHERN FEDERAL DISTRICT | 1,221,479 | 217,434 | 19,681 | 302 | 135,174 | 28,700 | 126,081 | 17,081 | 899,993 | 162,921 |
| Republic of Adygeya (Adygeya) | 16,995 | 1,058 | 42 | 0 | 1,305 | 46 | 1,163 | 34 | 14,051 | 976 |
| Republic of Kalmykia | 7,267 | 695 | 105 | 0 | 720 | 9 | 336 | 0 | 5,893 | 607 |
| Krasnodar Territory | 558,268 | 94,834 | 10,936 | 81 | 66,760 | 9,187 | 70,542 | 5,634 | 394,998 | 79,173 |
| Astrakhan Region | 66,767 | 9,211 | 1,011 | 19 | 5,627 | 1,660 | 3,352 | 909 | 53,967 | 6,448 |
| Volgograd Region | 187,469 | 33,288 | 1,969 | 194 | 18,483 | 2,189 | 15,672 | 912 | 146,892 | 28,085 |
| Rostov Region | 384,713 | 78,348 | 5,618 | 8 | 42,279 | 15,609 | 35,016 | 9,592 | 284,192 | 47,632 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 350,718 | 41,638 | 13,347 | 12 | 51,893 | 2,610 | 25,622 | 4,115 | 249,920 | 30,480 |
| Republic of Dagestan | 52,913 | 3,477 | 799 | 5 | 11,893 | 766 | 1,165 | 0 | 37,802 | 2,239 |
| Republic of Ingushetia | 7,764 | 386 | 374 | 0 | 3,526 | 65 | 400 | 0 | 3,290 | 319 |
| Kabardino-Balkar Republic | 28,127 | 4,050 | 300 | 2 | 3,381 | 31 | 1,566 | 35 | 22,165 | 2,530 |
| Karachay-Cherkess Republic | 13,255 | 1,217 | 481 | 1 | 1,909 | 75 | 416 | 101 | 9,845 | 843 |
| Republic of North Ossetia – Alania | 29,816 | 2,236 | 582 | 1 | 2,604 | 68 | 1,717 | 15 | 24,216 | 1,845 |
| Chechen Republic | 16,143 | 2,041 | 596 | 0 | 6,074 | 279 | 1,473 | 1,463 | 7,517 | 299 |
| Stavropol Territory | 202,700 | 28,231 | 10,215 | 3 | 22,506 | 1,326 | 18,885 | 2,501 | 145,085 | 22,405 |

Table 6.3.1 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|--|------------------|----------------|---------------|------------|----------------|----------------|----------------|----------------|------------------|----------------|
| VOLGA FEDERAL DISTRICT | 3,190,202 | 713,570 | 40,914 | 439 | 407,152 | 124,952 | 626,532 | 148,693 | 2,022,655 | 364,163 |
| Republic of Bashkortostan | 402,243 | 57,766 | 5,354 | 64 | 37,145 | 6,812 | 128,961 | 13,489 | 224,619 | 33,372 |
| Mari El Republic | 42,641 | 4,349 | 286 | 8 | 3,460 | 665 | 7,948 | 848 | 30,067 | 2,767 |
| Republic of Mordovia | 53,100 | 5,449 | 580 | 2 | 4,847 | 271 | 6,074 | 1,052 | 40,685 | 3,165 |
| Republic of Tatarstan (Tatarstan) | 660,486 | 139,827 | 9,388 | 93 | 89,556 | 11,670 | 205,056 | 24,657 | 318,737 | 60,700 |
| Udmurt Republic | 133,964 | 17,031 | 2,263 | 2 | 21,175 | 2,283 | 22,925 | 1,177 | 84,973 | 10,934 |
| Chuvash Republic – Chuvashia | 88,420 | 13,344 | 533 | 0 | 8,628 | 958 | 11,571 | 3,093 | 66,197 | 8,002 |
| Perm Territory | 283,887 | 170,230 | 2,319 | 31 | 40,820 | 71,819 | 39,414 | 54,513 | 194,293 | 41,248 |
| Kirov Region | 94,624 | 11,669 | 1,039 | 1 | 8,704 | 536 | 8,553 | 2,450 | 73,231 | 7,472 |
| Nizhny Novgorod Region | 397,906 | 75,547 | 8,360 | 173 | 62,919 | 5,977 | 45,812 | 6,931 | 269,952 | 48,574 |
| Orenburg Region | 145,206 | 18,849 | 1,375 | 2 | 15,696 | 1,357 | 19,015 | 2,762 | 106,253 | 14,717 |
| Penza Region | 94,539 | 8,687 | 1,818 | 0 | 9,516 | 579 | 7,651 | 334 | 73,162 | 6,690 |
| Samara Region | 482,304 | 147,704 | 3,046 | 6 | 67,230 | 16,674 | 93,673 | 33,576 | 307,276 | 94,569 |
| Saratov Region | 209,522 | 31,611 | 2,755 | 57 | 22,492 | 2,130 | 19,898 | 3,592 | 160,232 | 24,115 |
| Ulyanovsk Region | 101,360 | 11,507 | 1,798 | 0 | 14,964 | 3,221 | 9,981 | 219 | 72,978 | 7,838 |
| URALS FEDERAL DISTRICT | 1,680,263 | 381,887 | 12,501 | 953 | 216,609 | 34,156 | 353,179 | 56,658 | 1,054,826 | 265,253 |
| Kurgan Region | 41,033 | 3,129 | 279 | 0 | 2,562 | 170 | 2,819 | 154 | 34,044 | 2,781 |
| Sverdlovsk Region | 607,598 | 128,021 | 4,491 | 127 | 96,878 | 21,538 | 89,521 | 20,831 | 399,496 | 81,686 |
| Tyumen Region | 716,210 | 176,224 | 3,162 | 20 | 82,356 | 4,178 | 222,159 | 15,173 | 394,831 | 142,101 |
| Khanty-Mansi Autonomous Area – Yugra | 393,443 | 132,742 | 1,247 | 0 | 39,872 | 1,491 | 151,931 | 5,750 | 191,473 | 110,948 |
| Yamal-Nenets Autonomous Area | 100,048 | 13,043 | 526 | 0 | 16,598 | 64 | 11,081 | 6,357 | 69,852 | 6,615 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 222,719 | 30,439 | 1,389 | 20 | 25,886 | 2,623 | 59,147 | 3,066 | 133,506 | 24,538 |
| Chelyabinsk Region | 315,422 | 74,513 | 4,569 | 806 | 34,813 | 8,270 | 38,680 | 20,500 | 226,455 | 38,685 |
| SIBERIAN FEDERAL DISTRICT | 1,606,039 | 261,086 | 26,485 | 583 | 201,356 | 20,071 | 192,618 | 68,758 | 1,143,411 | 156,669 |
| Altai Republic | 8,171 | 333 | 213 | 0 | 602 | 23 | 760 | 6 | 6,312 | 301 |
| Republic of Buryatia | 47,384 | 13,327 | 573 | 0 | 5,323 | 312 | 4,639 | 7,489 | 33,870 | 4,584 |
| Republic of Tuva | 7,221 | 232 | 171 | 0 | 840 | 0 | 185 | 0 | 5,690 | 232 |
| Republic of Khakassia | 25,733 | 1,375 | 638 | 0 | 2,218 | 33 | 1,807 | 0 | 20,036 | 1,322 |
| Altai Territory | 137,177 | 23,276 | 2,522 | 14 | 12,948 | 936 | 16,604 | 6,557 | 101,340 | 15,231 |
| Trans-Baikal Territory | 54,232 | 4,015 | 523 | 0 | 5,101 | 204 | 3,421 | 535 | 43,573 | 3,083 |
| Krasnoyarsk Territory | 268,030 | 27,967 | 8,572 | 23 | 42,848 | 2,714 | 24,123 | 2,131 | 183,967 | 21,714 |

Table 6.3.1 (end)
(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|----------------|----------------|---------------|------------|----------------|---------------|----------------|---------------|----------------|---------------|
| Irkutsk Region | 216,395 | 50,728 | 2,812 | 24 | 25,471 | 3,001 | 34,918 | 27,029 | 148,411 | 18,605 |
| Kemerovo Region | 202,255 | 37,385 | 1,936 | 0 | 15,443 | 3,333 | 24,350 | 9,535 | 157,264 | 22,297 |
| Novosibirsk Region | 372,651 | 66,566 | 5,220 | 391 | 55,170 | 7,660 | 49,723 | 11,525 | 252,250 | 41,276 |
| Omsk Region | 155,653 | 19,927 | 1,457 | 0 | 17,716 | 1,356 | 18,166 | 2,101 | 114,955 | 15,738 |
| Tomsk Region | 111,137 | 15,955 | 1,848 | 131 | 17,676 | 499 | 13,922 | 1,850 | 75,743 | 12,286 |
| FAR-EASTERN FEDERAL DISTRICT | 858,173 | 169,277 | 14,114 | 132 | 113,464 | 30,334 | 110,925 | 50,752 | 597,484 | 84,389 |
| Republic of Sakha (Yakutia) | 111,890 | 6,198 | 3,188 | 23 | 16,420 | 721 | 20,726 | 975 | 67,812 | 4,454 |
| Kamchatka Territory | 58,115 | 8,340 | 1,237 | 10 | 9,332 | 779 | 2,845 | 627 | 42,854 | 6,664 |
| Primorye Territory | 245,263 | 54,181 | 2,518 | 71 | 37,337 | 7,870 | 27,228 | 11,297 | 173,830 | 34,342 |
| Khabarovsk Territory | 204,165 | 68,474 | 3,716 | 18 | 24,598 | 16,345 | 21,485 | 31,238 | 150,398 | 19,690 |
| Amur Region | 75,256 | 6,564 | 1,493 | 9 | 5,370 | 482 | 11,234 | 561 | 54,389 | 4,599 |
| Magadan Region | 36,118 | 6,814 | 313 | 1 | 2,834 | 620 | 6,477 | 3,146 | 25,536 | 2,989 |
| Sakhalin Region | 107,808 | 17,348 | 1,167 | 0 | 16,186 | 3,496 | 20,312 | 2,787 | 66,262 | 10,649 |
| Jewish Autonomous Region | 9,962 | 860 | 66 | 0 | 556 | 21 | 205 | 113 | 8,753 | 701 |
| Chukotka Autonomous Area | 9,596 | 498 | 416 | 0 | 831 | 0 | 413 | 8 | 7,650 | 301 |
| CRIMEA FEDERAL DISTRICT | 40,374 | 8,371 | 4,294 | 23 | 10,602 | 1,537 | 2,458 | 146 | 22,275 | 6,514 |
| Republic of Crimea | 30,340 | 5,276 | 3,350 | 23 | 8,584 | 1,214 | 1,977 | 1 | 15,859 | 3,912 |
| Sevastopol | 10,034 | 3,095 | 944 | 0 | 2,018 | 323 | 481 | 145 | 6,416 | 2,602 |
| OUTSIDE THE RU.S.SIAN FEDERATION | 5,435 | 76,996 | 0 | 0 | 0 | 0 | 3,582 | 35,080 | 478 | 5,876 |

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

Table 6.3.2

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

| 1 | 31.12.2014 | | | |
|---|----------------------|---------------------------------|--------------------|-----------------------|
| | federal budget funds | regional and local budget funds | other budget funds | extra-budgetary funds |
| 2 | 3 | 4 | 5 | |
| THE RUSSIAN FEDERATION | 286.1 | 396.9 | 71,508.4 | 80.6 |
| CENTRAL FEDERAL DISTRICT | 285.8 | 338.4 | 58,323.2 | 55.9 |
| Belgorod Region | 2.3 | 0.0 | 0.3 | 3.2 |
| Bryansk Region | 0.0 | 0.0 | 1.1 | 0.0 |
| Vladimir Region | 0.0 | 0.0 | 0.3 | 0.6 |
| Voronezh Region | 0.0 | 0.1 | 21.6 | 5.2 |
| Ivanovo Region | 0.0 | 0.0 | 1.6 | 0.0 |
| Kaluga Region | 0.0 | 0.0 | 29.0 | 0.0 |
| Kostroma Region | 0.0 | 0.0 | 9.7 | 0.0 |
| Kursk Region | 0.0 | 0.1 | 0.0 | 0.0 |
| Lipetsk Region | 0.0 | 0.0 | 4.3 | 0.0 |
| Moscow Region | 0.0 | 0.2 | 517.9 | 0.0 |
| Orel Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Ryazan Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Smolensk Region | 0.4 | 0.0 | 3.6 | 0.0 |
| Tambov Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Tver Region | 0.5 | 0.0 | 0.4 | 0.0 |
| Tula Region | 0.0 | 0.0 | 0.0 | 1.2 |
| Yaroslavl Region | 0.0 | 0.0 | 14.0 | 0.0 |
| Moscow | 282.6 | 338.0 | 57,719.4 | 45.7 |
| NORTH-WESTERN FEDERAL DISTRICT | 0.0 | 0.2 | 1,277.7 | 0.7 |
| Republic of Karelia | 0.0 | 0.0 | 1.2 | 0.0 |
| Republic of Komi | 0.0 | 0.2 | 16.2 | 0.0 |
| Arkhangelsk Region | 0.0 | 0.0 | 0.8 | 0.0 |
| Nenets Autonomous Area | 0.0 | 0.0 | 0.0 | 0.0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 0.0 | 0.0 | 0.8 | 0.0 |
| Vologda Region | 0.0 | 0.0 | 21.8 | 0.0 |
| Kaliningrad Region | 0.0 | 0.0 | 2.6 | 0.0 |
| Leningrad Region | 0.0 | 0.0 | 0.4 | 0.0 |
| Murmansk Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Novgorod Region | 0.0 | 0.0 | 0.0 | 0.7 |
| Pskov Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Saint Petersburg | 0.0 | 0.0 | 1,234.7 | 0.0 |
| SOUTHERN FEDERAL DISTRICT | 0.0 | 0.0 | 39.1 | 5.6 |
| Republic of Adygeya (Adygeya) | 0.0 | 0.0 | 0.0 | 0.0 |
| Republic of Kalmykia | 0.0 | 0.0 | 0.0 | 0.0 |
| Krasnodar Territory | 0.0 | 0.0 | 38.8 | 5.6 |
| Astrakhan Region | 0.0 | 0.0 | 0.2 | 0.0 |
| Volgograd Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Rostov Region | 0.0 | 0.0 | 0.1 | 0.0 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 0.2 | 0.5 | 170.3 | 0.0 |
| Republic of Daghestan | 0.0 | 0.1 | 0.0 | 0.0 |
| Republic of Ingushetia | 0.0 | 0.0 | 0.0 | 0.0 |
| Kabardino-Balkar Republic | 0.0 | 0.0 | 0.0 | 0.0 |
| Karachay-Cherkess Republic | 0.0 | 0.0 | 0.0 | 0.0 |
| Republic of North Ossetia – Alania | 0.0 | 0.0 | 0.0 | 0.0 |
| Chechen Republic | 0.0 | 0.0 | 0.0 | 0.0 |
| Stavropol Territory | 0.2 | 0.4 | 170.3 | 0.0 |

Table 6.3.2 (end)
(millions of rubles)

| 1 | 2 | 3 | 4 | 5 |
|--|-----|------|----------|------|
| VOLGA FEDERAL DISTRICT | 0.0 | 0.2 | 10,992.9 | 0.1 |
| Republic of Bashkortostan | 0.0 | 0.0 | 136.6 | 0.0 |
| Mari El Republic | 0.0 | 0.0 | 0.0 | 0.0 |
| Republic of Mordovia | 0.0 | 0.0 | 187.4 | 0.0 |
| Republic of Tatarstan (Tatarstan) | 0.0 | 0.2 | 10,365.1 | 0.0 |
| Udmurt Republic | 0.0 | 0.0 | 7.8 | 0.0 |
| Chuvash Republic – Chuvashia | 0.0 | 0.0 | 21.1 | 0.0 |
| Perm Territory | 0.0 | 0.0 | 127.8 | 0.0 |
| Kirov Region | 0.0 | 0.0 | 18.0 | 0.1 |
| Nizhny Novgorod Region | 0.0 | 0.0 | 76.1 | 0.0 |
| Orenburg Region | 0.0 | 0.0 | 32.1 | 0.0 |
| Penza Region | 0.0 | 0.0 | 19.7 | 0.0 |
| Samara Region | 0.0 | 0.0 | 0.1 | 0.0 |
| Saratov Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Ulyanovsk Region | 0.0 | 0.0 | 1.1 | 0.0 |
| URALS FEDERAL DISTRICT | 0.0 | 55.4 | 464.5 | 0.1 |
| Kurgan Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Sverdlovsk Region | 0.0 | 0.0 | 107.0 | 0.0 |
| Tyumen Region | 0.0 | 55.4 | 337.7 | 0.1 |
| Khanty-Mansi Autonomous Area – Yugra | 0.0 | 0.0 | 163.2 | 0.0 |
| Yamal-Nenets Autonomous Area | 0.0 | 0.0 | 148.0 | 0.1 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 0.0 | 55.4 | 26.5 | 0.0 |
| Chelyabinsk Region | 0.0 | 0.0 | 19.8 | 0.0 |
| SIBERIAN FEDERAL DISTRICT | 0.0 | 1.4 | 55.0 | 0.0 |
| Altai Republic | 0.0 | 0.0 | 0.0 | 0.0 |
| Republic of Buryatia | 0.0 | 0.3 | 0.0 | 0.0 |
| Republic of Tuva | 0.0 | 0.0 | 0.0 | 0.0 |
| Republic of Khakassia | 0.0 | 0.2 | 0.0 | 0.0 |
| Altai Territory | 0.0 | 0.0 | 0.2 | 0.0 |
| Trans-Baikal Territory | 0.0 | 0.0 | 0.0 | 0.0 |
| Krasnoyarsk Territory | 0.0 | 0.0 | 0.0 | 0.0 |
| Irkutsk Region | 0.0 | 0.3 | 10.9 | 0.0 |
| Kemerovo Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Novosibirsk Region | 0.0 | 0.5 | 42.1 | 0.0 |
| Omsk Region | 0.0 | 0.1 | 0.7 | 0.0 |
| Tomsk Region | 0.0 | 0.0 | 1.1 | 0.0 |
| FAR-EASTERN FEDERAL DISTRICT | 0.0 | 0.8 | 185.7 | 18.2 |
| Republic of Sakha (Yakutia) | 0.0 | 0.0 | 52.6 | 0.0 |
| Kamchatka Territory | 0.0 | 0.0 | 0.0 | 0.0 |
| Primorye Territory | 0.0 | 0.4 | 24.0 | 0.0 |
| Khabarovsk Territory | 0.0 | 0.0 | 0.0 | 0.0 |
| Amur Region | 0.0 | 0.1 | 4.5 | 0.0 |
| Magadan Region | 0.0 | 0.0 | 0.3 | 18.0 |
| Sakhalin Region | 0.0 | 0.3 | 104.3 | 0.2 |
| Jewish Autonomous Region | 0.0 | 0.0 | 0.0 | 0.0 |
| Chukotka Autonomous Area | 0.0 | 0.0 | 0.0 | 0.0 |
| CRIMEA FEDERAL DISTRICT | 0.1 | 0.0 | 0.0 | 0.0 |
| Republic of Crimea | 0.0 | 0.0 | 0.0 | 0.0 |
| Sevastopol | 0.1 | 0.0 | 0.0 | 0.0 |

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

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 Use¹

(millions of rubles)

| | 31.12.2014 | | | | | | | | | | | |
|--------------------------|------------|--|---|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|
| | total | of which | | | | | | | | | | |
| | | mining and quarrying of natural minerals | of which mining and quarrying of energy producing materials | manufacturing | electricity, gas and water supply | agriculture, hunting and forestry | construction | transport and communications | wholesale and retail trade; repair services for means of transport, furnishings and private used goods | real estate activities | other activities | for settlement finality |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| THE RUSSIAN FEDERATION | 33,240,887 | 771,696 | 588,365 | 5,412,654 | 915,233 | 573,526 | 1,886,835 | 1,212,604 | 9,317,642 | 1,679,596 | 4,576,669 | 6,894,432 |
| CENTRAL FEDERAL DISTRICT | 19,201,865 | 378,998 | 310,539 | 2,681,195 | 245,436 | 226,484 | 961,117 | 713,046 | 5,744,611 | 1,110,889 | 3,879,135 | 3,260,954 |
| Belgorod Region | 179,050 | 1,920 | 0 | 61,171 | 2,165 | 40,068 | 7,485 | 2,183 | 21,690 | 2,414 | 4,210 | 35,744 |
| Bryansk Region | 65,461 | 0 | 0 | 11,917 | 200 | 12,156 | 1,639 | 545 | 10,757 | 3,748 | 871 | 23,628 |
| Vladimir Region | 163,873 | 25 | 5 | 94,714 | 4,065 | 2,330 | 3,226 | 809 | 22,052 | 2,424 | 1,999 | 32,229 |
| Voronezh Region | 272,926 | 71 | 0 | 44,752 | 4,279 | 36,491 | 8,908 | 2,116 | 84,598 | 27,062 | 6,564 | 58,085 |
| Ivanovo Region | 59,771 | 0 | 0 | 9,833 | 2,777 | 213 | 2,776 | 712 | 15,428 | 3,563 | 1,268 | 23,201 |
| Kaluga Region | 141,519 | 85 | 0 | 46,197 | 6,345 | 7,093 | 8,370 | 1,063 | 28,281 | 10,570 | 4,811 | 28,704 |
| Kostroma Region | 52,593 | 62 | 1 | 11,275 | 1,148 | 1,330 | 1,337 | 374 | 17,940 | 1,403 | 2,827 | 14,897 |
| Kursk Region | 149,866 | 56,290 | 1,480 | 22,375 | 1,775 | 14,977 | 2,813 | 772 | 30,278 | 2,843 | 1,762 | 15,981 |
| Lipetsk Region | 105,617 | 20 | 0 | 31,132 | 1,002 | 18,845 | 3,844 | 659 | 23,010 | 2,428 | 6,687 | 17,990 |
| Moscow Region | 2,390,867 | 907 | 19 | 343,673 | 17,741 | 16,006 | 84,820 | 25,702 | 968,904 | 128,755 | 192,897 | 611,462 |
| Orel Region | 81,503 | 101 | 87 | 11,445 | 766 | 11,592 | 2,158 | 1,687 | 39,020 | 975 | 1,849 | 11,910 |
| Ryazan Region | 88,015 | 22 | 6 | 21,876 | 454 | 6,345 | 6,863 | 822 | 25,643 | 2,118 | 2,650 | 21,222 |
| Smolensk Region | 66,915 | 4 | 0 | 31,469 | 1,306 | 674 | 2,254 | 527 | 13,178 | 2,241 | 896 | 14,366 |
| Tambov Region | 75,006 | 0 | 0 | 16,284 | 4,052 | 12,353 | 1,578 | 2,284 | 20,437 | 2,559 | 1,353 | 14,106 |
| Tver Region | 65,306 | 59 | 0 | 19,155 | 99 | 4,306 | 2,705 | 1,388 | 17,232 | 1,274 | 3,198 | 15,890 |
| Tula Region | 357,307 | 1,347 | 0 | 178,111 | 40,764 | 3,703 | 11,501 | 1,266 | 42,075 | 8,673 | 21,394 | 48,473 |
| Yaroslavl Region | 177,446 | 19 | 6 | 53,154 | 17,541 | 2,050 | 4,707 | 1,721 | 26,894 | 3,200 | 10,054 | 58,106 |
| Moscow | 14,708,824 | 318,066 | 308,935 | 1,672,665 | 138,957 | 35,952 | 804,133 | 668,416 | 4,337,190 | 904,639 | 3,613,845 | 2,214,961 |

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 | 3,272,110 | 29,100 | 11,929 | 589,307 | 101,598 | 30,011 | 271,917 | 209,039 | 686,485 | 118,575 | 225,913 | 1,010,165 |
| Republic of Karelia | 126,416 | 835 | 294 | 2,322 | 6,340 | 292 | 403 | 489 | 6,881 | 935 | 4,931 | 102,988 |
| Republic of Komi | 59,099 | 6,418 | 6,408 | 3,728 | 2,147 | 568 | 3,975 | 1,292 | 11,849 | 3,341 | 4,934 | 20,847 |
| Arkhangelsk Region | 117,938 | 291 | 117 | 51,301 | 1,535 | 1,103 | 2,352 | 1,949 | 16,250 | 3,393 | 3,783 | 35,981 |
| Nenets Autonomous Area | 2,322 | 0 | 0 | 66 | 150 | 0 | 186 | 46 | 88 | 13 | 1,773 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 115,616 | 291 | 117 | 51,235 | 1,385 | 1,103 | 2,166 | 1,903 | 16,162 | 3,380 | 2,010 | 35,981 |
| Vologda Region | 123,234 | 0 | 0 | 40,525 | 919 | 1,911 | 5,601 | 903 | 24,499 | 2,418 | 2,677 | 43,781 |
| Kaliningrad Region | 109,642 | 3 | 0 | 23,965 | 5,560 | 4,561 | 3,333 | 4,240 | 33,766 | 2,061 | 8,919 | 23,234 |
| Leningrad Region | 229,062 | 1,058 | 0 | 37,746 | 12,762 | 9,777 | 55,424 | 2,556 | 49,242 | 3,586 | 8,039 | 48,872 |
| Murmansk Region | 55,093 | 5,100 | 5,100 | 1,724 | 3,516 | 3,868 | 1,208 | 887 | 10,515 | 4,623 | 5,442 | 18,210 |
| Novgorod Region | 42,169 | 13 | 0 | 11,692 | 1,298 | 2,260 | 2,259 | 282 | 8,839 | 494 | 366 | 14,666 |
| Pskov Region | 24,754 | 2 | 2 | 6,890 | 1,729 | 1,413 | 1,978 | 545 | 3,703 | 268 | 1,813 | 6,413 |
| Saint Petersburg | 2,384,703 | 15,380 | 8 | 409,415 | 65,792 | 4,258 | 195,384 | 195,896 | 520,942 | 97,456 | 185,009 | 695,171 |
| SOUTHERN FEDERAL DISTRICT | 1,859,662 | 7,179 | 5,944 | 318,797 | 33,739 | 95,820 | 69,797 | 46,441 | 752,412 | 52,234 | 69,885 | 413,358 |
| Republic of Adygeya (Adygeya) | 18,703 | 51 | 0 | 5,718 | 31 | 1,397 | 1,354 | 224 | 5,292 | 608 | 1,227 | 2,801 |
| Republic of Kalmykia | 3,486 | 0 | 0 | 31 | 0 | 1,525 | 376 | 113 | 703 | 28 | 111 | 599 |
| Krasnodar Territory | 1,070,652 | 500 | 31 | 108,615 | 14,584 | 53,550 | 40,639 | 36,106 | 535,959 | 29,531 | 43,715 | 207,453 |
| Astrakhan Region | 27,259 | 108 | 108 | 4,260 | 119 | 651 | 3,607 | 624 | 8,022 | 4,925 | 1,256 | 3,687 |
| Volgograd Region | 168,643 | 346 | 171 | 42,619 | 2,646 | 10,545 | 3,897 | 4,041 | 42,822 | 4,168 | 2,627 | 54,932 |
| Rostov Region | 570,919 | 6,174 | 5,634 | 157,553 | 16,359 | 28,153 | 19,924 | 5,333 | 159,616 | 12,974 | 20,949 | 143,884 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 261,892 | 872 | 203 | 49,610 | 7,453 | 31,370 | 17,528 | 3,104 | 89,131 | 5,963 | 9,110 | 47,751 |
| Republic of Dagestan | 19,594 | 15 | 0 | 4,903 | 60 | 1,541 | 2,664 | 197 | 4,449 | 19 | 1,004 | 4,742 |
| Republic of Ingushetia | 2,321 | 0 | 0 | 1,121 | 0 | 22 | 576 | 15 | 193 | 0 | 85 | 309 |
| Kabardino-Balkar Republic | 16,352 | 10 | 0 | 4,603 | 0 | 4,951 | 766 | 291 | 3,362 | 221 | 1,002 | 1,146 |
| Karachay-Cherkess Republic | 31,548 | 20 | 0 | 4,566 | 1,357 | 1,048 | 2,610 | 223 | 20,922 | 250 | 204 | 348 |
| Republic of North Ossetia – Alania | 11,357 | 757 | 200 | 3,369 | 3 | 868 | 1,586 | 153 | 2,630 | 297 | 682 | 1,012 |
| Chechen Republic | 7,622 | 0 | 0 | 1,013 | 0 | 1,144 | 632 | 40 | 4,658 | 81 | 54 | 0 |
| Stavropol Territory | 173,098 | 70 | 3 | 30,035 | 6,033 | 21,795 | 8,694 | 2,185 | 52,918 | 5,095 | 6,079 | 40,194 |
| VOLGA FEDERAL DISTRICT | 3,881,444 | 125,884 | 118,072 | 940,922 | 266,696 | 100,262 | 230,237 | 80,141 | 906,265 | 196,390 | 209,535 | 825,112 |
| Republic of Bashkortostan | 492,350 | 88,532 | 86,454 | 87,481 | 6,945 | 10,424 | 40,003 | 5,971 | 127,596 | 14,158 | 19,799 | 91,441 |
| Mari El Republic | 48,077 | 16 | 13 | 5,965 | 3,834 | 7,247 | 2,212 | 684 | 6,809 | 2,190 | 2,054 | 17,066 |
| Republic of Mordovia | 59,894 | 9 | 0 | 14,115 | 104 | 4,330 | 5,014 | 726 | 10,580 | 7,368 | 2,674 | 14,974 |

Table 6.4.1 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|------------------|----------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|
| Republic of Tatarstan (Tatarstan) | 704,255 | 11,922 | 10,495 | 175,307 | 9,791 | 21,407 | 43,410 | 10,240 | 165,279 | 63,401 | 64,935 | 138,563 |
| Udmurt Republic | 145,102 | 9,933 | 9,933 | 29,297 | 568 | 3,442 | 11,275 | 1,411 | 34,727 | 4,380 | 2,289 | 47,780 |
| Chuvash Republic – Chuvashia | 74,777 | 24 | 0 | 21,259 | 8,279 | 1,630 | 7,032 | 1,659 | 12,998 | 3,362 | 2,108 | 16,426 |
| Perm Territory | 404,638 | 2,312 | 2,295 | 106,288 | 38,297 | 2,174 | 15,208 | 17,289 | 123,352 | 19,904 | 8,619 | 71,195 |
| Kirov Region | 77,219 | 571 | 540 | 14,896 | 5,854 | 3,950 | 3,451 | 1,892 | 23,491 | 1,847 | 1,692 | 19,575 |
| Nizhny Novgorod Region | 759,408 | 978 | 280 | 229,466 | 82,932 | 8,550 | 20,987 | 12,243 | 159,447 | 31,450 | 15,840 | 197,515 |
| Orenburg Region | 152,783 | 3,975 | 1,378 | 25,837 | 13,262 | 4,122 | 12,903 | 9,733 | 34,897 | 2,989 | 1,934 | 43,131 |
| Penza Region | 81,467 | 7 | 0 | 19,934 | 1,184 | 13,351 | 4,508 | 832 | 15,837 | 3,985 | 2,010 | 19,819 |
| Samara Region | 557,376 | 6,819 | 6,038 | 121,141 | 85,319 | 7,701 | 33,429 | 14,431 | 119,244 | 27,701 | 69,078 | 72,513 |
| Saratov Region | 224,885 | 706 | 646 | 49,289 | 9,596 | 9,572 | 24,540 | 2,463 | 54,052 | 10,416 | 6,768 | 57,483 |
| Ulyanovsk Region | 99,213 | 80 | 0 | 40,647 | 731 | 2,362 | 6,265 | 567 | 17,956 | 3,239 | 9,735 | 17,631 |
| URALS FEDERAL DISTRICT | 1,893,234 | 63,744 | 50,235 | 387,171 | 30,338 | 42,487 | 151,532 | 76,993 | 400,323 | 109,971 | 88,936 | 541,739 |
| Kurgan Region | 38,010 | 112 | 0 | 8,576 | 1,756 | 2,028 | 1,480 | 273 | 7,362 | 440 | 767 | 15,216 |
| Sverdlovsk Region | 814,993 | 4,021 | 28 | 212,826 | 10,520 | 7,563 | 39,854 | 22,921 | 223,816 | 38,784 | 36,051 | 218,637 |
| Tyumen Region | 558,768 | 55,586 | 50,125 | 37,494 | 12,687 | 9,468 | 91,701 | 49,546 | 76,583 | 51,216 | 32,370 | 142,117 |
| Khanty-Mansi Autonomous Area – Yugra | 198,522 | 18,551 | 17,257 | 2,645 | 4,550 | 1,355 | 40,257 | 30,640 | 26,612 | 15,548 | 15,758 | 42,606 |
| Yamal-Nenets Autonomous Area | 63,985 | 14,245 | 14,037 | 10,841 | 376 | 9 | 10,698 | 1,714 | 5,843 | 857 | 1,186 | 18,216 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 296,261 | 22,790 | 18,831 | 24,008 | 7,761 | 8,104 | 40,746 | 17,192 | 44,128 | 34,811 | 15,426 | 81,295 |
| Chelyabinsk Region | 481,463 | 4,025 | 82 | 128,275 | 5,375 | 23,428 | 18,497 | 4,253 | 92,562 | 19,531 | 19,748 | 165,769 |
| SIBERIAN FEDERAL DISTRICT | 2,124,490 | 130,838 | 82,912 | 373,228 | 172,429 | 35,669 | 121,820 | 51,027 | 475,855 | 67,603 | 64,462 | 631,559 |
| Altai Republic | 24,198 | 379 | 339 | 1,352 | 14 | 319 | 797 | 655 | 10,716 | 928 | 131 | 8,907 |
| Republic of Buryatia | 40,704 | 798 | 0 | 13,167 | 95 | 669 | 5,355 | 358 | 11,402 | 841 | 805 | 7,214 |
| Republic of Tuva | 4,102 | 1,140 | 1,137 | 116 | 67 | 59 | 282 | 194 | 1,405 | 33 | 51 | 755 |
| Republic of Khakassia | 21,613 | 1,446 | 407 | 1,872 | 1,185 | 519 | 1,115 | 325 | 6,830 | 1,345 | 1,750 | 5,226 |
| Altai Territory | 189,511 | 422 | 0 | 31,873 | 8,964 | 8,562 | 9,466 | 3,061 | 47,797 | 5,182 | 2,407 | 71,777 |
| Trans-Baikal Territory | 34,139 | 2,520 | 2 | 783 | 6,335 | 228 | 2,231 | 539 | 10,915 | 256 | 1,078 | 9,254 |
| Krasnoyarsk Territory | 436,614 | 43,173 | 4,707 | 135,437 | 37,818 | 5,497 | 21,609 | 9,205 | 69,613 | 12,763 | 14,494 | 87,005 |
| Irkutsk Region | 321,151 | 24,727 | 24,074 | 37,421 | 67,241 | 3,535 | 22,005 | 6,956 | 56,868 | 10,337 | 5,568 | 86,493 |
| Kemerovo Region | 314,057 | 55,134 | 51,780 | 57,721 | 10,865 | 2,751 | 3,466 | 2,186 | 66,170 | 3,394 | 9,299 | 103,071 |
| Novosibirsk Region | 415,786 | 635 | 2 | 43,768 | 25,874 | 5,106 | 30,868 | 22,717 | 119,228 | 18,353 | 21,968 | 127,269 |
| Omsk Region | 184,201 | 0 | 0 | 37,685 | 12,611 | 5,632 | 16,134 | 2,786 | 47,344 | 11,155 | 4,131 | 46,723 |
| Tomsk Region | 138,414 | 464 | 464 | 12,033 | 1,360 | 2,792 | 8,492 | 2,045 | 27,564 | 3,016 | 2,780 | 77,868 |

Table 6.4.1 (end)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|------------------------------|---------|--------|-------|--------|--------|--------|--------|--------|---------|--------|--------|---------|
| FAR-EASTERN FEDERAL DISTRICT | 736,661 | 33,936 | 7,386 | 72,154 | 55,982 | 11,403 | 62,574 | 32,406 | 260,685 | 17,769 | 27,488 | 162,264 |
| Republic of Sakha (Yakutia) | 83,722 | 20,845 | 6,655 | 4,007 | 9,627 | 455 | 5,236 | 8,463 | 16,607 | 3,802 | 2,618 | 12,062 |
| Kamchatka Territory | 26,201 | 4 | 0 | 853 | 2,992 | 440 | 1,095 | 1,249 | 6,364 | 2,780 | 5,718 | 4,706 |
| Primorye Territory | 318,213 | 121 | 10 | 48,940 | 13,403 | 3,602 | 8,068 | 12,549 | 128,994 | 3,060 | 9,546 | 89,930 |
| Khabarovsk Territory | 179,236 | 2,929 | 101 | 13,072 | 21,223 | 3,123 | 30,092 | 5,464 | 64,398 | 5,392 | 5,271 | 28,272 |
| Amur Region | 38,375 | 1,344 | 0 | 3,738 | 422 | 3,079 | 8,754 | 716 | 9,993 | 1,107 | 904 | 8,318 |
| Magadan Region | 25,112 | 7,098 | 74 | 467 | 3,113 | 148 | 332 | 542 | 10,119 | 164 | 742 | 2,387 |
| Sakhalin Region | 46,157 | 697 | 531 | 855 | 4,164 | 462 | 8,554 | 2,384 | 14,754 | 1,416 | 2,457 | 10,414 |
| Jewish Autonomous Region | 3,574 | 0 | 0 | 218 | 23 | 94 | 170 | 134 | 1,411 | 48 | 138 | 1,338 |
| Chukotka Autonomous Area | 16,071 | 898 | 15 | 4 | 1,015 | 0 | 273 | 905 | 8,045 | 0 | 94 | 4,837 |
| CRIMEA FEDERAL DISTRICT | 9,529 | 1,145 | 1,145 | 266 | 1,562 | 20 | 313 | 407 | 1,876 | 202 | 2,205 | 1,533 |
| Republic of Crimea | 8,667 | 1,145 | 1,145 | 256 | 1,412 | 20 | 313 | 407 | 1,857 | 103 | 1,714 | 1,440 |
| Sevastopol | 862 | 0 | 0 | 10 | 150 | 0 | 0 | 0 | 20 | 99 | 490 | 93 |

¹ 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/>.

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 Use¹

(millions of rubles)

| 1 | 31.12.2014 | | | | | | | | | | | |
|--------------------------|------------|--|---|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|
| | total | of which | | | | | | | | | | |
| | | mining and quarrying of natural minerals | of which mining and quarrying of energy producing materials | manufacturing | electricity, gas and water supply | agriculture, hunting and forestry | construction | transport and communications | wholesale and retail trade; repair services for means of transport, furnishings and private used goods | real estate activities | other activities | for settlement finality |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| THE RUSSIAN FEDERATION | 5,288,409 | 683,986 | 361,450 | 1,474,815 | 4,693 | 28,987 | 153,556 | 165,138 | 732,339 | 666,731 | 1,312,266 | 65,898 |
| CENTRAL FEDERAL DISTRICT | 3,094,818 | 207,627 | 182,270 | 364,012 | 4,243 | 17,092 | 129,949 | 73,337 | 475,035 | 534,043 | 1,244,457 | 45,023 |
| Belgorod Region | 20,994 | 9,471 | 0 | 9,852 | 0 | 402 | 0 | 0 | 1,099 | 0 | 170 | 0 |
| Bryansk Region | 5,012 | 0 | 0 | 46 | 0 | 3,932 | 52 | 0 | 982 | 0 | 0 | 0 |
| Vladimir Region | 3,448 | 0 | 0 | 3,373 | 0 | 4 | 23 | 0 | 0 | 0 | 48 | 0 |
| Voronezh Region | 31,104 | 0 | 0 | 20,550 | 0 | 259 | 102 | 95 | 4,602 | 1,435 | 4,061 | 0 |
| Ivanovo Region | 1,391 | 0 | 0 | 829 | 0 | 0 | 0 | 0 | 518 | 44 | 0 | 0 |
| Kaluga Region | 7,028 | 0 | 0 | 1,099 | 0 | 320 | 364 | 420 | 1,610 | 6 | 220 | 2,989 |
| Kostroma Region | 9,423 | 0 | 0 | 4,453 | 0 | 0 | 0 | 0 | 669 | 1,125 | 3,176 | 0 |
| Kursk Region | 311 | 0 | 0 | 20 | 0 | 179 | 0 | 0 | 112 | 0 | 0 | 0 |
| Lipetsk Region | 3,370 | 0 | 0 | 3,094 | 0 | 128 | 0 | 0 | 148 | 0 | 0 | 0 |
| Moscow Region | 216,417 | 0 | 0 | 18,162 | 0 | 7,758 | 11,908 | 11,362 | 37,756 | 64,769 | 62,195 | 2,507 |
| Orel Region | 5,045 | 0 | 0 | 4,160 | 0 | 0 | 0 | 0 | 880 | 0 | 0 | 5 |
| Ryazan Region | 3,439 | 0 | 0 | 116 | 0 | 0 | 2,812 | 0 | 511 | 0 | 0 | 0 |
| Smolensk Region | 31,278 | 0 | 0 | 30,488 | 0 | 0 | 0 | 226 | 551 | 13 | 0 | 0 |
| Tambov Region | 4,739 | 0 | 0 | 62 | 0 | 85 | 0 | 0 | 4,592 | 0 | 0 | 0 |
| Tver Region | 4,169 | 0 | 0 | 2,344 | 0 | 318 | 0 | 0 | 18 | 1,489 | 0 | 0 |
| Tula Region | 67,250 | 0 | 0 | 38,279 | 0 | 0 | 63 | 0 | 733 | 234 | 25,926 | 2,015 |
| Yaroslavl Region | 11,053 | 0 | 0 | 10,668 | 0 | 0 | 7 | 0 | 290 | 0 | 88 | 0 |
| Moscow | 2,669,347 | 198,156 | 182,270 | 216,416 | 4,243 | 3,706 | 114,617 | 61,234 | 419,964 | 464,928 | 1,148,576 | 37,507 |

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 | 659,684 | 59,086 | 33,164 | 287,274 | 0 | 825 | 6,132 | 45,801 | 149,214 | 52,545 | 41,310 | 17,497 |
| Republic of Karelia | 10,809 | 10,419 | 0 | 138 | 0 | 0 | 0 | 0 | 0 | 0 | 252 | 0 |
| Republic of Komi | 3,372 | 134 | 134 | 0 | 0 | 4 | 0 | 0 | 35 | 428 | 0 | 2,771 |
| Arkhangelsk Region | 2,974 | 207 | 207 | 811 | 0 | 37 | 0 | 0 | 0 | 0 | 1,916 | 3 |
| Nenets Autonomous Area | 207 | 207 | 207 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 2,767 | 0 | 0 | 811 | 0 | 37 | 0 | 0 | 0 | 0 | 1,916 | 3 |
| Vologda Region | 95,620 | 0 | 0 | 82,532 | 0 | 65 | 0 | 0 | 76 | 0 | 56 | 12,891 |
| Kaliningrad Region | 86,515 | 14 | 7 | 73,057 | 0 | 625 | 1,117 | 317 | 8,132 | 2,314 | 914 | 25 |
| Leningrad Region | 9,474 | 11 | 0 | 5,953 | 0 | 0 | 0 | 2,471 | 569 | 0 | 391 | 79 |
| Murmansk Region | 24,627 | 11,849 | 0 | 5,626 | 0 | 0 | 0 | 0 | 1,171 | 2,131 | 3,850 | 0 |
| Novgorod Region | 28,163 | 0 | 0 | 24,191 | 0 | 94 | 0 | 0 | 3,878 | 0 | 0 | 0 |
| Pskov Region | 4,483 | 0 | 0 | 4,483 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Saint Petersburg | 393,647 | 36,452 | 32,816 | 90,482 | 0 | 0 | 5,015 | 43,013 | 135,353 | 47,672 | 33,931 | 1,729 |
| SOUTHERN FEDERAL DISTRICT | 159,488 | 31 | 31 | 90,119 | 0 | 2,740 | 147 | 12,943 | 39,465 | 12,014 | 2,010 | 19 |
| Republic of Adygeya (Adygeya) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Kalmykia | 254 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 254 | 0 | 0 |
| Krasnodar Territory | 79,064 | 0 | 0 | 42,125 | 0 | 2,434 | 100 | 4,636 | 20,690 | 8,383 | 695 | 1 |
| Astrakhan Region | 1,289 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 197 | 1,084 | 0 | 0 |
| Volgograd Region | 11,983 | 0 | 0 | 11,425 | 0 | 0 | 0 | 97 | 461 | 0 | 0 | 0 |
| Rostov Region | 66,898 | 31 | 31 | 36,569 | 0 | 306 | 47 | 8,202 | 18,117 | 2,293 | 1,315 | 18 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 5,331 | 2,431 | 0 | 1,521 | 0 | 0 | 130 | 0 | 1,179 | 30 | 40 | 0 |
| Republic of Dagestan | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Ingushetia | 18 | 0 | 0 | 0 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 60 | 0 | 0 | 0 | 0 | 0 | 60 | 0 | 0 | 0 | 0 | 0 |
| Karachay-Cherkess Republic | 249 | 0 | 0 | 153 | 0 | 0 | 0 | 0 | 96 | 0 | 0 | 0 |
| Republic of North Ossetia – Alania | 2,558 | 2,431 | 0 | 0 | 0 | 0 | 27 | 0 | 60 | 0 | 40 | 0 |
| Chechen Republic | 25 | 0 | 0 | 0 | 0 | 0 | 25 | 0 | 0 | 0 | 0 | 0 |
| Stavropol Territory | 2,421 | 0 | 0 | 1,368 | 0 | 0 | 0 | 0 | 1,023 | 30 | 0 | 0 |
| VOLGA FEDERAL DISTRICT | 475,889 | 54,727 | 34,171 | 375,274 | 86 | 609 | 2,938 | 12,838 | 17,626 | 4,472 | 7,046 | 273 |
| Republic of Bashkortostan | 111,475 | 5,577 | 0 | 102,523 | 0 | 252 | 1,406 | 67 | 1,420 | 0 | 230 | 0 |
| Mari El Republic | 9,935 | 0 | 0 | 9,908 | 0 | 0 | 0 | 0 | 27 | 0 | 0 | 0 |
| Republic of Mordovia | 9 | 0 | 0 | 0 | 0 | 9 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 6.4.2 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|----------------|----------------|---------------|----------------|------------|------------|--------------|--------------|---------------|---------------|---------------|--------------|
| Republic of Tatarstan (Tatarstan) | 40,673 | 7,659 | 0 | 29,452 | 0 | 0 | 0 | 4 | 1,050 | 1,775 | 680 | 53 |
| Udmurt Republic | 28,934 | 28,129 | 28,129 | 0 | 0 | 0 | 0 | 0 | 116 | 347 | 342 | 0 |
| Chuvash Republic – Chuvashia | 1,947 | 0 | 0 | 1,893 | 0 | 0 | 0 | 0 | 23 | 31 | 0 | 0 |
| Perm Territory | 186,286 | 4,782 | 4,782 | 178,785 | 0 | 67 | 268 | 0 | 1,620 | 173 | 591 | 0 |
| Kirov Region | 733 | 0 | 0 | 141 | 0 | 0 | 34 | 0 | 34 | 524 | 0 | 0 |
| Nizhny Novgorod Region | 26,899 | 0 | 0 | 20,490 | 0 | 0 | 82 | 3,537 | 2,605 | 7 | 19 | 159 |
| Orenburg Region | 25,639 | 6,720 | 135 | 13,644 | 86 | 0 | 36 | 0 | 0 | 0 | 5,153 | 0 |
| Penza Region | 2,702 | 512 | 0 | 269 | 0 | 281 | 84 | 0 | 825 | 731 | 0 | 0 |
| Samara Region | 9,660 | 223 | 0 | 4,706 | 0 | 0 | 56 | 326 | 4,259 | 29 | 0 | 61 |
| Saratov Region | 11,117 | 1,125 | 1,125 | 3,521 | 0 | 0 | 972 | 0 | 5,468 | 0 | 31 | 0 |
| Ulyanovsk Region | 19,880 | 0 | 0 | 9,938 | 0 | 0 | 0 | 8,904 | 182 | 856 | 0 | 0 |
| URALS FEDERAL DISTRICT | 338,388 | 32,427 | 19,196 | 212,920 | 364 | 0 | 6,112 | 9,878 | 26,978 | 45,981 | 1,584 | 2,144 |
| Kurgan Region | 2,839 | 0 | 0 | 2,839 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sverdlovsk Region | 148,033 | 2,425 | 0 | 95,927 | 364 | 0 | 24 | 0 | 2,277 | 45,981 | 1,033 | 2 |
| Tyumen Region | 113,052 | 19,196 | 19,196 | 58,588 | 0 | 0 | 4,219 | 9,878 | 18,575 | 0 | 454 | 2,142 |
| Khanty-Mansi Autonomous Area – Yugra | 27,598 | 18,370 | 18,370 | 0 | 0 | 0 | 0 | 7,090 | 0 | 0 | 0 | 2,138 |
| Yamal-Nenets Autonomous Area | 6,761 | 826 | 826 | 0 | 0 | 0 | 0 | 0 | 5,935 | 0 | 0 | 0 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 78,693 | 0 | 0 | 58,588 | 0 | 0 | 4,219 | 2,788 | 12,640 | 0 | 454 | 4 |
| Chelyabinsk Region | 74,464 | 10,806 | 0 | 55,566 | 0 | 0 | 1,869 | 0 | 6,126 | 0 | 97 | 0 |
| SIBERIAN FEDERAL DISTRICT | 320,043 | 137,212 | 78,443 | 135,221 | 0 | 112 | 6,691 | 374 | 10,327 | 16,539 | 12,632 | 935 |
| Altai Republic | 690 | 58 | 0 | 235 | 0 | 0 | 0 | 0 | 353 | 0 | 44 | 0 |
| Republic of Buryatia | 2,957 | 900 | 0 | 1,800 | 0 | 4 | 0 | 0 | 0 | 253 | 0 | 0 |
| Republic of Tuva | 5,444 | 5,444 | 3,313 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 8,624 | 434 | 0 | 5,671 | 0 | 0 | 0 | 0 | 0 | 684 | 1,835 | 0 |
| Altai Territory | 5,346 | 2,082 | 0 | 919 | 0 | 0 | 0 | 36 | 59 | 0 | 2,250 | 0 |
| Trans-Baikal Territory | 6,322 | 6,185 | 0 | 0 | 0 | 0 | 21 | 0 | 8 | 0 | 108 | 0 |
| Krasnoyarsk Territory | 115,074 | 16,038 | 0 | 84,739 | 0 | 0 | 0 | 0 | 64 | 14,154 | 79 | 0 |
| Irkutsk Region | 55,609 | 34,495 | 30,652 | 17,278 | 0 | 105 | 0 | 338 | 2,286 | 0 | 1,107 | 0 |
| Kemerovo Region | 96,435 | 55,325 | 28,231 | 22,950 | 0 | 3 | 6,617 | 0 | 4,349 | 0 | 7,191 | 0 |
| Novosibirsk Region | 20,788 | 16,235 | 16,234 | 1,154 | 0 | 0 | 3 | 0 | 1,013 | 1,448 | 0 | 935 |
| Omsk Region | 2,190 | 0 | 0 | 476 | 0 | 0 | 50 | 0 | 1,664 | 0 | 0 | 0 |
| Tomsk Region | 564 | 13 | 13 | 0 | 0 | 0 | 0 | 0 | 533 | 0 | 18 | 0 |

Table 6.4.2 (end)
(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|------------------------------|---------|---------|--------|-------|---|-------|-------|-------|--------|-------|-------|----|
| FAR-EASTERN FEDERAL DISTRICT | 234,614 | 190,451 | 14,175 | 8,471 | 0 | 7,609 | 1,457 | 9,967 | 12,363 | 1,107 | 3,182 | 7 |
| Republic of Sakha (Yakutia) | 182,747 | 181,831 | 13,796 | 777 | 0 | 0 | 0 | 18 | 32 | 89 | 0 | 0 |
| Kamchatka Territory | 2,906 | 1,416 | 0 | 191 | 0 | 0 | 0 | 0 | 0 | 0 | 1,299 | 0 |
| Primorye Territory | 23,943 | 0 | 0 | 979 | 0 | 1,128 | 0 | 9,247 | 11,489 | 18 | 1,082 | 0 |
| Khabarovsk Territory | 21,869 | 5,895 | 0 | 6,384 | 0 | 6,481 | 1,350 | 699 | 795 | 0 | 265 | 0 |
| Amur Region | 211 | 0 | 0 | 104 | 0 | 0 | 107 | 0 | 0 | 0 | 0 | 0 |
| Magadan Region | 769 | 317 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 441 | 0 |
| Sakhalin Region | 1,557 | 379 | 379 | 36 | 0 | 0 | 0 | 3 | 37 | 1,000 | 95 | 7 |
| Jewish Autonomous Region | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chukotka Autonomous Area | 612 | 612 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIMEA FEDERAL DISTRICT | 154 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 152 | 0 | 2 | 0 |
| Republic of Crimea | 153 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 152 | 0 | 1 | 0 |
| Sevastopol | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |

¹ 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/>.

Table 6.4.3

Debt on Ruble-Denominated Loans to Legal Entities – Residents and Individual Entrepreneurs, by Economic Activities and Fund Use¹

(millions of rubles)

| | 31.12.2014 | | | | | | | | | | | |
|--------------------------|------------|--|---|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|
| | total | of which | | | | | | | | | | |
| | | mining and quarrying of natural minerals | of which mining and quarrying of energy producing materials | manufacturing | electricity, gas and water supply | agriculture, hunting and forestry | construction | transport and communications | wholesale and retail trade; repair services for means of transport, furnishings and private used goods | real estate activities | other activities | for settlement finality |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| THE RUSSIAN FEDERATION | 20,659,499 | 741,419 | 517,573 | 4,031,056 | 962,852 | 1,346,797 | 1,818,402 | 1,291,566 | 4,474,931 | 2,598,837 | 3,215,242 | 178,397 |
| CENTRAL FEDERAL DISTRICT | 10,722,610 | 248,969 | 176,730 | 1,193,102 | 342,265 | 486,930 | 960,418 | 747,041 | 2,443,660 | 1,775,714 | 2,451,096 | 73,415 |
| Belgorod Region | 215,824 | 1,774 | 0 | 70,248 | 427 | 99,983 | 10,461 | 5,192 | 15,270 | 5,294 | 6,461 | 714 |
| Bryansk Region | 72,657 | 0 | 0 | 16,383 | 467 | 34,435 | 1,323 | 874 | 11,030 | 6,073 | 1,276 | 796 |
| Vladimir Region | 88,074 | 152 | 7 | 45,629 | 2,413 | 12,769 | 3,780 | 1,444 | 13,569 | 4,717 | 2,496 | 1,105 |
| Voronezh Region | 265,902 | 124 | 0 | 55,138 | 2,258 | 62,751 | 5,425 | 4,283 | 53,990 | 56,203 | 24,065 | 1,665 |
| Ivanovo Region | 41,024 | 41 | 1 | 12,659 | 809 | 1,398 | 2,640 | 1,009 | 12,225 | 7,451 | 2,076 | 716 |
| Kaluga Region | 118,047 | 269 | 0 | 53,688 | 4,805 | 13,683 | 9,169 | 1,614 | 13,928 | 14,833 | 5,474 | 584 |
| Kostroma Region | 35,996 | 64 | 0 | 10,386 | 323 | 2,866 | 1,210 | 697 | 13,200 | 3,763 | 3,111 | 376 |
| Kursk Region | 165,050 | 54,823 | 0 | 25,989 | 557 | 47,856 | 5,453 | 1,966 | 24,091 | 1,913 | 1,682 | 720 |
| Lipetsk Region | 97,241 | 66 | 0 | 26,905 | 686 | 33,133 | 4,348 | 1,708 | 16,650 | 7,235 | 6,019 | 491 |
| Moscow Region | 1,130,436 | 1,219 | 323 | 198,772 | 44,765 | 24,834 | 84,607 | 30,210 | 251,998 | 184,214 | 294,876 | 14,941 |
| Orel Region | 56,597 | 8 | 0 | 10,628 | 199 | 25,164 | 1,028 | 1,462 | 14,981 | 1,770 | 1,104 | 253 |
| Ryazan Region | 89,578 | 109 | 90 | 24,162 | 498 | 21,658 | 15,510 | 1,588 | 17,834 | 4,852 | 2,666 | 701 |
| Smolensk Region | 64,293 | 7 | 0 | 23,776 | 986 | 11,038 | 2,582 | 1,636 | 17,823 | 3,767 | 2,230 | 448 |
| Tambov Region | 85,075 | 0 | 0 | 26,724 | 1,076 | 34,967 | 1,605 | 2,643 | 12,836 | 3,341 | 1,257 | 626 |
| Tver Region | 60,344 | 148 | 0 | 16,917 | 444 | 15,505 | 2,700 | 2,235 | 16,027 | 2,684 | 3,275 | 409 |
| Tula Region | 147,828 | 1,699 | 0 | 39,150 | 30,729 | 15,320 | 7,559 | 3,155 | 20,164 | 11,374 | 17,118 | 1,560 |
| Yaroslavl Region | 127,730 | 188 | 28 | 48,306 | 14,558 | 14,389 | 6,715 | 1,763 | 22,395 | 5,681 | 11,517 | 2,218 |
| Moscow | 7,860,914 | 188,278 | 176,281 | 487,649 | 236,265 | 15,184 | 794,303 | 683,562 | 1,895,651 | 1,450,549 | 2,064,381 | 45,092 |

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 | 2,245,380 | 9,635 | 2,156 | 665,530 | 116,751 | 107,119 | 223,860 | 236,483 | 421,381 | 165,691 | 279,063 | 19,867 |
| Republic of Karelia | 30,699 | 942 | 294 | 6,678 | 3,234 | 1,302 | 488 | 857 | 6,958 | 1,572 | 8,287 | 381 |
| Republic of Komi | 27,854 | 1,643 | 1,634 | 4,737 | 207 | 1,216 | 2,462 | 1,719 | 9,294 | 4,460 | 1,646 | 470 |
| Arkhangelsk Region | 122,244 | 148 | 117 | 89,642 | 2,957 | 6,003 | 1,583 | 1,318 | 13,953 | 2,521 | 3,034 | 1,085 |
| Nenets Autonomous Area | 977 | 0 | 0 | 30 | 157 | 0 | 274 | 69 | 101 | 15 | 331 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 121,267 | 148 | 117 | 89,612 | 2,800 | 6,003 | 1,309 | 1,249 | 13,852 | 2,506 | 2,703 | 1,085 |
| Vologda Region | 97,913 | 0 | 0 | 45,556 | 1,447 | 10,927 | 3,958 | 1,621 | 19,461 | 3,202 | 10,398 | 1,343 |
| Kaliningrad Region | 127,528 | 124 | 0 | 46,954 | 5,884 | 16,653 | 5,230 | 4,739 | 27,387 | 6,415 | 13,013 | 1,129 |
| Leningrad Region | 225,330 | 6,336 | 0 | 60,317 | 28,184 | 32,989 | 36,835 | 7,872 | 26,146 | 11,795 | 13,595 | 1,261 |
| Murmansk Region | 29,783 | 93 | 93 | 1,347 | 1,541 | 5,372 | 928 | 893 | 7,816 | 5,606 | 5,689 | 498 |
| Novgorod Region | 32,859 | 29 | 0 | 10,823 | 819 | 10,398 | 2,122 | 650 | 6,109 | 678 | 726 | 505 |
| Pskov Region | 35,586 | 2 | 1 | 7,930 | 244 | 17,576 | 2,104 | 1,136 | 4,546 | 555 | 1,319 | 174 |
| Saint Petersburg | 1,515,584 | 318 | 17 | 391,548 | 72,234 | 4,683 | 168,150 | 215,678 | 299,711 | 128,887 | 221,354 | 13,021 |
| SOUTHERN FEDERAL DISTRICT | 1,281,023 | 7,628 | 6,161 | 336,673 | 70,286 | 200,051 | 129,288 | 39,851 | 304,222 | 119,946 | 60,004 | 13,074 |
| Republic of Adygeya (Adygeya) | 17,703 | 193 | 0 | 7,639 | 56 | 2,864 | 1,219 | 299 | 3,497 | 956 | 850 | 130 |
| Republic of Kalmykia | 8,101 | 6 | 0 | 121 | 25 | 5,199 | 347 | 179 | 1,292 | 670 | 240 | 22 |
| Krasnodar Territory | 683,633 | 753 | 21 | 110,372 | 30,839 | 110,500 | 96,625 | 28,521 | 178,234 | 83,521 | 37,810 | 6,458 |
| Astrakhan Region | 37,298 | 48 | 46 | 5,440 | 2,113 | 2,695 | 8,703 | 1,046 | 8,707 | 6,403 | 2,037 | 106 |
| Volgograd Region | 129,827 | 580 | 404 | 39,583 | 2,125 | 23,939 | 7,019 | 3,877 | 33,787 | 10,812 | 5,760 | 2,345 |
| Rostov Region | 404,461 | 6,048 | 5,690 | 173,517 | 35,128 | 54,854 | 15,375 | 5,929 | 78,706 | 17,584 | 13,307 | 4,013 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 307,465 | 2,503 | 528 | 90,689 | 11,898 | 69,232 | 26,786 | 5,773 | 73,768 | 8,895 | 16,061 | 1,860 |
| Republic of Dagestan | 34,473 | 196 | 97 | 12,408 | 106 | 7,030 | 5,798 | 313 | 6,620 | 184 | 1,658 | 160 |
| Republic of Ingushetia | 6,971 | 50 | 25 | 3,979 | 0 | 1,253 | 660 | 42 | 828 | 142 | 1 | 16 |
| Kabardino-Balkar Republic | 43,643 | 79 | 36 | 12,870 | 59 | 13,069 | 1,707 | 859 | 11,599 | 1,330 | 1,999 | 72 |
| Karachay-Cherkess Republic | 30,225 | 239 | 0 | 11,462 | 424 | 5,481 | 3,282 | 459 | 7,492 | 839 | 535 | 12 |
| Republic of North Ossetia – Alania | 14,479 | 1,539 | 365 | 3,060 | 80 | 1,935 | 1,805 | 531 | 4,597 | 331 | 565 | 36 |
| Chechen Republic | 19,679 | 0 | 0 | 2,423 | 0 | 4,600 | 8,968 | 281 | 2,083 | 143 | 1,181 | 0 |
| Stavropol Territory | 157,995 | 400 | 5 | 44,487 | 11,229 | 35,864 | 4,566 | 3,288 | 40,549 | 5,926 | 10,122 | 1,564 |
| VOLGA FEDERAL DISTRICT | 2,633,149 | 110,415 | 98,262 | 849,979 | 159,308 | 263,821 | 155,719 | 81,050 | 515,847 | 292,910 | 176,223 | 27,877 |
| Republic of Bashkortostan | 305,409 | 77,530 | 73,899 | 86,429 | 2,726 | 29,541 | 23,252 | 5,354 | 43,623 | 20,367 | 14,037 | 2,550 |
| Mari El Republic | 60,314 | 8 | 0 | 17,177 | 392 | 27,993 | 2,531 | 772 | 6,351 | 2,376 | 2,147 | 567 |
| Republic of Mordovia | 94,051 | 39 | 0 | 32,663 | 181 | 24,891 | 2,732 | 1,036 | 10,402 | 4,778 | 17,057 | 272 |

Table 6.4.3 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|---------------|
| Republic of Tatarstan (Tatarstan) | 542,390 | 6,741 | 5,604 | 188,027 | 7,818 | 44,426 | 39,555 | 12,083 | 109,010 | 80,420 | 50,003 | 4,307 |
| Udmurt Republic | 94,214 | 9,486 | 9,306 | 35,771 | 350 | 6,053 | 3,795 | 1,812 | 25,424 | 6,406 | 3,400 | 1,717 |
| Chuvash Republic – Chuvashia | 95,553 | 70 | 0 | 15,020 | 5,704 | 4,770 | 5,615 | 2,052 | 21,044 | 36,585 | 4,288 | 405 |
| Perm Territory | 256,677 | 2,344 | 2,333 | 86,479 | 21,904 | 6,109 | 11,756 | 18,392 | 71,634 | 28,251 | 7,893 | 1,915 |
| Kirov Region | 57,904 | 26 | 0 | 16,563 | 749 | 15,063 | 2,876 | 2,045 | 15,400 | 2,844 | 1,758 | 580 |
| Nizhny Novgorod Region | 360,226 | 793 | 331 | 123,628 | 62,343 | 19,518 | 10,834 | 10,539 | 75,617 | 33,669 | 19,013 | 4,272 |
| Orenburg Region | 120,113 | 7,807 | 3,690 | 32,907 | 7,605 | 22,700 | 8,820 | 7,312 | 20,992 | 7,590 | 2,396 | 1,984 |
| Penza Region | 67,432 | 16 | 0 | 17,868 | 1,024 | 24,816 | 3,251 | 1,616 | 10,936 | 5,994 | 1,365 | 546 |
| Samara Region | 347,439 | 2,632 | 2,079 | 114,512 | 31,725 | 15,610 | 20,178 | 14,212 | 58,982 | 41,121 | 42,804 | 5,663 |
| Saratov Region | 152,591 | 1,151 | 1,020 | 42,842 | 16,543 | 14,197 | 17,031 | 2,468 | 36,380 | 12,597 | 6,875 | 2,507 |
| Ulyanovsk Region | 78,836 | 1,772 | 0 | 40,092 | 244 | 8,134 | 3,493 | 1,357 | 10,052 | 9,913 | 3,187 | 592 |
| URALS FEDERAL DISTRICT | 1,439,130 | 173,836 | 123,922 | 416,480 | 59,636 | 71,575 | 129,723 | 88,160 | 248,467 | 116,426 | 117,210 | 17,617 |
| Kurgan Region | 31,161 | 111 | 0 | 8,644 | 4,062 | 5,405 | 1,197 | 615 | 8,530 | 947 | 1,322 | 328 |
| Sverdlovsk Region | 509,067 | 4,234 | 69 | 194,756 | 19,767 | 13,169 | 31,787 | 32,598 | 124,707 | 44,663 | 35,922 | 7,464 |
| Tyumen Region | 518,059 | 166,270 | 123,473 | 24,747 | 29,835 | 11,442 | 70,806 | 50,824 | 62,784 | 38,223 | 59,100 | 4,028 |
| Khanty-Mansi Autonomous Area – Yugra | 151,023 | 8,502 | 7,806 | 4,566 | 14,287 | 1,342 | 31,118 | 33,198 | 22,633 | 11,726 | 22,066 | 1,585 |
| Yamal-Nenets Autonomous Area | 113,639 | 70,462 | 70,461 | 1,996 | 3,446 | 28 | 10,413 | 1,771 | 6,413 | 2,640 | 16,281 | 189 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 253,397 | 87,307 | 45,206 | 18,185 | 12,102 | 10,072 | 29,275 | 15,854 | 33,738 | 23,857 | 20,753 | 2,254 |
| Chelyabinsk Region | 380,843 | 3,222 | 380 | 188,332 | 5,972 | 41,559 | 25,933 | 4,123 | 52,446 | 32,593 | 20,866 | 5,797 |
| SIBERIAN FEDERAL DISTRICT | 1,501,308 | 158,203 | 99,505 | 350,740 | 151,721 | 122,047 | 153,965 | 49,000 | 325,608 | 90,633 | 79,642 | 19,749 |
| Altai Republic | 12,750 | 579 | 408 | 1,863 | 120 | 677 | 890 | 575 | 6,802 | 592 | 386 | 266 |
| Republic of Buryatia | 62,513 | 752 | 0 | 36,217 | 77 | 3,559 | 4,199 | 962 | 12,545 | 1,793 | 1,971 | 438 |
| Republic of Tuva | 3,634 | 655 | 639 | 194 | 33 | 214 | 239 | 227 | 1,784 | 101 | 151 | 36 |
| Republic of Khakassia | 15,577 | 1,963 | 407 | 1,862 | 563 | 1,840 | 487 | 588 | 4,368 | 1,383 | 2,310 | 213 |
| Altai Territory | 130,307 | 314 | 0 | 35,899 | 2,755 | 33,804 | 6,563 | 2,683 | 35,193 | 6,582 | 3,862 | 2,652 |
| Trans-Baikal Territory | 20,864 | 1,340 | 1 | 762 | 4,300 | 475 | 1,559 | 950 | 9,073 | 629 | 1,511 | 265 |
| Krasnoyarsk Territory | 382,927 | 40,405 | 4,098 | 115,769 | 64,574 | 26,735 | 46,501 | 8,589 | 47,505 | 16,459 | 14,047 | 2,343 |
| Irkutsk Region | 179,628 | 19,090 | 18,534 | 19,731 | 49,003 | 7,318 | 13,430 | 6,510 | 39,521 | 15,111 | 7,078 | 2,836 |
| Kemerovo Region | 231,636 | 87,830 | 70,426 | 57,513 | 5,784 | 7,315 | 4,111 | 5,853 | 32,238 | 9,374 | 19,017 | 2,601 |
| Novosibirsk Region | 248,911 | 708 | 454 | 39,570 | 17,440 | 19,353 | 27,619 | 17,732 | 74,612 | 24,163 | 23,828 | 3,886 |
| Omsk Region | 137,361 | 0 | 0 | 28,136 | 6,433 | 14,665 | 43,292 | 1,997 | 28,305 | 9,660 | 2,807 | 2,066 |
| Tomsk Region | 75,200 | 4,568 | 4,538 | 13,224 | 640 | 6,092 | 5,074 | 2,334 | 33,661 | 4,786 | 2,674 | 2,147 |

Table 6.4.3 (end)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|-------------------------------------|---------|--------|--------|---------|--------|--------|--------|--------|---------|--------|--------|-------|
| FAR-EASTERN FEDERAL DISTRICT | 526,415 | 30,090 | 10,169 | 127,629 | 50,919 | 26,003 | 38,513 | 43,801 | 141,092 | 28,461 | 34,989 | 4,918 |
| Republic of Sakha (Yakutia) | 73,694 | 14,897 | 9,429 | 5,739 | 8,643 | 1,467 | 3,674 | 8,985 | 20,461 | 5,688 | 3,798 | 342 |
| Kamchatka Territory | 28,193 | 89 | 0 | 2,162 | 6,094 | 674 | 707 | 1,063 | 6,714 | 2,442 | 8,054 | 194 |
| Primorye Territory | 202,065 | 719 | 12 | 93,687 | 9,380 | 9,005 | 10,046 | 10,957 | 48,885 | 6,833 | 10,172 | 2,381 |
| Khabarovsk Territory | 132,787 | 1,342 | 56 | 20,056 | 19,539 | 5,234 | 14,353 | 18,607 | 33,531 | 10,487 | 8,182 | 1,456 |
| Amur Region | 32,990 | 1,953 | 0 | 3,456 | 1,329 | 7,537 | 4,963 | 622 | 10,058 | 1,253 | 1,587 | 232 |
| Magadan Region | 17,594 | 10,467 | 499 | 514 | 1,102 | 268 | 311 | 477 | 3,407 | 372 | 538 | 138 |
| Sakhalin Region | 30,302 | 324 | 170 | 1,678 | 4,343 | 1,196 | 4,171 | 2,839 | 11,974 | 1,236 | 2,427 | 114 |
| Jewish Autonomous Region | 3,607 | 18 | 3 | 334 | 2 | 622 | 234 | 164 | 1,873 | 150 | 149 | 61 |
| Chukotka Autonomous Area | 5,183 | 281 | 0 | 5 | 487 | 0 | 54 | 87 | 4,188 | 0 | 81 | 0 |
| CRIMEA FEDERAL DISTRICT | 3,019 | 140 | 140 | 239 | 68 | 19 | 130 | 407 | 871 | 161 | 964 | 20 |
| Republic of Crimea | 2,479 | 140 | 140 | 233 | 68 | 19 | 130 | 407 | 866 | 62 | 542 | 12 |
| Sevastopol | 540 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 7 | 99 | 420 | 8 |

¹ 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/>.

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 Use¹

(millions of rubles)

| 1 | 31.12.2014 | | | | | | | | | | | |
|--------------------------|------------|--|---|---------------|-----------------------------------|-----------------------------------|--------------|------------------------------|--|------------------------|------------------|-------------------------|
| | 2 | of which | | | | | | | | | | |
| | | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | total | mining and quarrying of natural minerals | of which mining and quarrying of energy producing materials | manufacturing | electricity, gas and water supply | agriculture, hunting and forestry | construction | transport and communications | wholesale and retail trade; repair services for means of transport, furnishings and private used goods | real estate activities | other activities | for settlement finality |
| THE RUSSIAN FEDERATION | 7,125,803 | 981,694 | 502,480 | 2,086,895 | 5,168 | 113,989 | 447,102 | 421,121 | 535,390 | 1,499,086 | 1,032,242 | 3,116 |
| CENTRAL FEDERAL DISTRICT | 3,584,502 | 167,090 | 151,332 | 458,187 | 4,926 | 68,960 | 355,077 | 152,309 | 384,209 | 1,133,465 | 857,381 | 2,898 |
| Belgorod Region | 24,595 | 9,476 | 0 | 13,651 | 0 | 890 | 93 | 158 | 245 | 82 | 0 | 0 |
| Bryansk Region | 36,988 | 0 | 0 | 84 | 0 | 35,314 | 0 | 77 | 1,513 | 0 | 0 | 0 |
| Vladimir Region | 8,565 | 72 | 0 | 7,853 | 0 | 78 | 23 | 24 | 0 | 0 | 515 | 0 |
| Voronezh Region | 66,749 | 0 | 0 | 33,958 | 0 | 1,219 | 941 | 95 | 8,930 | 6,260 | 15,346 | 0 |
| Ivanovo Region | 2,577 | 0 | 0 | 906 | 0 | 0 | 244 | 9 | 313 | 1,105 | 0 | 0 |
| Kaluga Region | 14,613 | 0 | 0 | 294 | 227 | 6,550 | 1,867 | 342 | 3,427 | 1,642 | 217 | 47 |
| Kostroma Region | 10,041 | 0 | 0 | 6,534 | 0 | 0 | 0 | 0 | 645 | 2,642 | 220 | 0 |
| Kursk Region | 756 | 0 | 0 | 206 | 0 | 179 | 130 | 0 | 241 | 0 | 0 | 0 |
| Lipetsk Region | 8,208 | 0 | 0 | 7,174 | 0 | 205 | 28 | 0 | 785 | 0 | 16 | 0 |
| Moscow Region | 406,460 | 0 | 0 | 30,397 | 0 | 9,517 | 48,489 | 60,464 | 32,877 | 132,921 | 91,795 | 0 |
| Orel Region | 1,006 | 0 | 0 | 533 | 0 | 0 | 0 | 0 | 356 | 0 | 117 | 0 |
| Ryazan Region | 4,577 | 0 | 0 | 1,196 | 0 | 191 | 2,721 | 0 | 469 | 0 | 0 | 0 |
| Smolensk Region | 22,035 | 0 | 0 | 20,292 | 0 | 0 | 0 | 659 | 1,042 | 42 | 0 | 0 |
| Tambov Region | 5,156 | 0 | 0 | 2,472 | 0 | 87 | 2,597 | 0 | 0 | 0 | 0 | 0 |
| Tver Region | 14,664 | 0 | 0 | 10,963 | 0 | 503 | 0 | 0 | 172 | 2,846 | 180 | 0 |
| Tula Region | 55,496 | 0 | 0 | 12,119 | 0 | 410 | 63 | 858 | 979 | 682 | 40,385 | 0 |
| Yaroslavl Region | 24,228 | 3,376 | 3,376 | 19,265 | 0 | 82 | 108 | 0 | 194 | 924 | 279 | 0 |
| Moscow | 2,877,788 | 154,166 | 147,956 | 290,287 | 4,699 | 13,737 | 297,774 | 89,623 | 332,020 | 984,320 | 708,311 | 2,851 |

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 | 743,041 | 54,891 | 33,282 | 308,294 | 0 | 2,343 | 26,286 | 87,129 | 49,323 | 128,777 | 85,993 | 5 |
| Republic of Karelia | 4,617 | 0 | 0 | 2,235 | 0 | 0 | 0 | 124 | 0 | 381 | 1,877 | 0 |
| Republic of Komi | 6,824 | 134 | 134 | 0 | 0 | 79 | 0 | 0 | 283 | 4,500 | 1,828 | 0 |
| Arkhangelsk Region | 27,610 | 10,343 | 10,343 | 6,361 | 0 | 0 | 0 | 6,963 | 171 | 0 | 3,772 | 0 |
| Nenets Autonomous Area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 27,610 | 10,343 | 10,343 | 6,361 | 0 | 0 | 0 | 6,963 | 171 | 0 | 3,772 | 0 |
| Vologda Region | 62,800 | 0 | 0 | 62,021 | 0 | 262 | 0 | 0 | 292 | 56 | 169 | 0 |
| Kaliningrad Region | 89,695 | 25 | 14 | 67,541 | 0 | 1,657 | 1,115 | 6,988 | 6,164 | 5,289 | 911 | 5 |
| Leningrad Region | 52,141 | 7,252 | 0 | 27,639 | 0 | 0 | 0 | 5,385 | 105 | 406 | 11,354 | 0 |
| Murmansk Region | 49,282 | 15,606 | 1,260 | 5,626 | 0 | 0 | 0 | 4,250 | 500 | 1,412 | 21,888 | 0 |
| Novgorod Region | 44,832 | 0 | 0 | 42,480 | 0 | 144 | 0 | 0 | 2,171 | 37 | 0 | 0 |
| Pskov Region | 1,648 | 0 | 0 | 1,634 | 0 | 0 | 0 | 0 | 0 | 14 | 0 | 0 |
| Saint Petersburg | 403,592 | 21,531 | 21,531 | 92,757 | 0 | 201 | 25,171 | 63,419 | 39,637 | 116,682 | 44,194 | 0 |
| SOUTHERN FEDERAL DISTRICT | 296,964 | 0 | 0 | 94,403 | 0 | 1,522 | 4,066 | 133,763 | 9,591 | 43,872 | 9,739 | 8 |
| Republic of Adygeya (Adygeya) | 83 | 0 | 0 | 83 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Kalmykia | 1,347 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,112 | 235 | 0 | 0 |
| Krasnodar Territory | 190,869 | 0 | 0 | 41,248 | 0 | 746 | 3,263 | 109,898 | 3,943 | 27,778 | 3,993 | 0 |
| Astrakhan Region | 6,023 | 0 | 0 | 88 | 0 | 0 | 569 | 159 | 185 | 4,097 | 925 | 0 |
| Volgograd Region | 18,043 | 0 | 0 | 12,657 | 0 | 231 | 0 | 97 | 1,449 | 72 | 3,537 | 0 |
| Rostov Region | 80,599 | 0 | 0 | 40,329 | 0 | 545 | 234 | 23,607 | 2,902 | 11,690 | 1,284 | 8 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 26,591 | 2,430 | 0 | 20,993 | 18 | 515 | 151 | 145 | 2,309 | 30 | 0 | 0 |
| Republic of Dagestan | 6,819 | 0 | 0 | 6,801 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Ingushetia | 41 | 0 | 0 | 0 | 0 | 0 | 41 | 0 | 0 | 0 | 0 | 0 |
| Kabardino-Balkar Republic | 4,404 | 0 | 0 | 4,177 | 0 | 54 | 0 | 0 | 173 | 0 | 0 | 0 |
| Karachay-Cherkess Republic | 2,536 | 0 | 0 | 2,313 | 0 | 0 | 0 | 129 | 94 | 0 | 0 | 0 |
| Republic of North Ossetia – Alania | 2,632 | 2,431 | 0 | 0 | 0 | 0 | 0 | 0 | 201 | 0 | 0 | 0 |
| Chechen Republic | 203 | 0 | 0 | 0 | 0 | 0 | 110 | 0 | 93 | 0 | 0 | 0 |
| Stavropol Territory | 9,956 | 0 | 0 | 7,701 | 0 | 461 | 0 | 16 | 1,748 | 30 | 0 | 0 |
| VOLGA FEDERAL DISTRICT | 796,104 | 278,262 | 169,321 | 414,726 | 200 | 6,370 | 11,193 | 31,350 | 18,643 | 20,474 | 14,886 | 0 |
| Republic of Bashkortostan | 114,822 | 15,260 | 9,683 | 94,477 | 119 | 880 | 2,218 | 0 | 310 | 275 | 1,283 | 0 |
| Mari El Republic | 4,226 | 0 | 0 | 3,909 | 0 | 268 | 0 | 0 | 33 | 0 | 16 | 0 |
| Republic of Mordovia | 59 | 0 | 0 | 59 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 6.4.4 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|----------------|----------------|---------------|----------------|----------|--------------|---------------|--------------|---------------|---------------|---------------|------------|
| Republic of Tatarstan (Tatarstan) | 122,183 | 77,828 | 2,917 | 21,291 | 0 | 0 | 0 | 78 | 4,552 | 15,411 | 3,023 | 0 |
| Udmurt Republic | 151,577 | 149,924 | 149,924 | 0 | 0 | 0 | 0 | 0 | 280 | 18 | 1,355 | 0 |
| Chuvash Republic – Chuvashia | 4,578 | 0 | 0 | 1,758 | 0 | 0 | 2,653 | 0 | 23 | 144 | 0 | 0 |
| Perm Territory | 214,933 | 8,315 | 4,782 | 196,486 | 0 | 3,878 | 3,248 | 0 | 1,651 | 367 | 988 | 0 |
| Kirov Region | 1,870 | 0 | 0 | 152 | 0 | 0 | 25 | 0 | 6 | 1,687 | 0 | 0 |
| Nizhny Novgorod Region | 42,532 | 0 | 0 | 24,610 | 0 | 0 | 2,368 | 13,519 | 1,734 | 133 | 168 | 0 |
| Orenburg Region | 43,201 | 11,091 | 135 | 26,123 | 81 | 55 | 36 | 0 | 662 | 0 | 5,153 | 0 |
| Penza Region | 16,202 | 13,831 | 0 | 470 | 0 | 305 | 84 | 0 | 781 | 731 | 0 | 0 |
| Samara Region | 18,846 | 135 | 0 | 13,265 | 0 | 0 | 214 | 212 | 3,950 | 633 | 437 | 0 |
| Saratov Region | 6,050 | 1,880 | 1,880 | 523 | 0 | 984 | 346 | 0 | 1,891 | 402 | 24 | 0 |
| Ulyanovsk Region | 55,025 | 0 | 0 | 31,602 | 0 | 0 | 0 | 17,541 | 2,770 | 673 | 2,439 | 0 |
| URALS FEDERAL DISTRICT | 731,609 | 44,903 | 37,423 | 477,011 | 0 | 568 | 40,320 | 9,126 | 42,419 | 83,778 | 33,279 | 205 |
| Kurgan Region | 3,675 | 0 | 0 | 3,631 | 0 | 44 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sverdlovsk Region | 340,825 | 2,707 | 0 | 234,561 | 0 | 0 | 4,835 | 142 | 7,277 | 83,051 | 8,252 | 0 |
| Tyumen Region | 270,098 | 37,423 | 37,423 | 147,851 | 0 | 89 | 22,527 | 8,984 | 27,644 | 647 | 24,728 | 205 |
| Khanty-Mansi Autonomous Area – Yugra | 31,664 | 26,029 | 26,029 | 421 | 0 | 0 | 0 | 4,362 | 0 | 647 | 0 | 205 |
| Yamal-Nenets Autonomous Area | 47,900 | 5,384 | 5,384 | 0 | 0 | 0 | 69 | 0 | 21,596 | 0 | 20,851 | 0 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 190,534 | 6,010 | 6,010 | 147,431 | 0 | 89 | 22,458 | 4,622 | 6,047 | 0 | 3,877 | 0 |
| Chelyabinsk Region | 117,011 | 4,773 | 0 | 90,968 | 0 | 435 | 12,958 | 0 | 7,498 | 80 | 299 | 0 |
| SIBERIAN FEDERAL DISTRICT | 570,968 | 180,147 | 91,689 | 261,543 | 0 | 2,924 | 7,835 | 322 | 20,477 | 85,331 | 12,389 | 0 |
| Altai Republic | 1,789 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 672 | 987 | 130 | 0 |
| Republic of Buryatia | 1,864 | 450 | 0 | 123 | 0 | 883 | 0 | 0 | 0 | 408 | 0 | 0 |
| Republic of Tuva | 8,333 | 8,333 | 6,364 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Republic of Khakassia | 14,879 | 691 | 0 | 12,285 | 0 | 0 | 0 | 0 | 0 | 684 | 1,219 | 0 |
| Altai Territory | 10,450 | 5,395 | 0 | 852 | 0 | 823 | 839 | 12 | 199 | 30 | 2,300 | 0 |
| Trans-Baikal Territory | 8,728 | 8,407 | 0 | 249 | 0 | 0 | 21 | 0 | 37 | 0 | 14 | 0 |
| Krasnoyarsk Territory | 211,174 | 19,415 | 0 | 119,676 | 0 | 0 | 12 | 0 | 102 | 71,731 | 238 | 0 |
| Irkutsk Region | 35,472 | 8,295 | 4,689 | 23,797 | 0 | 214 | 0 | 298 | 1,756 | 0 | 1,112 | 0 |
| Kemerovo Region | 239,306 | 112,676 | 64,152 | 86,742 | 0 | 375 | 6,923 | 0 | 15,763 | 9,638 | 7,189 | 0 |
| Novosibirsk Region | 22,257 | 15,854 | 15,854 | 2,878 | 0 | 629 | 40 | 0 | 896 | 1,854 | 106 | 0 |
| Omsk Region | 15,146 | 0 | 0 | 14,941 | 0 | 0 | 0 | 12 | 140 | 0 | 53 | 0 |
| Tomsk Region | 1,570 | 630 | 630 | 0 | 0 | 0 | 0 | 0 | 912 | 0 | 28 | 0 |

Table 6.4.4 (end)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|------------------------------|---------|---------|--------|--------|----|--------|-------|-------|-------|-------|--------|----|
| FAR-EASTERN FEDERAL DISTRICT | 375,206 | 253,972 | 19,433 | 51,735 | 24 | 30,787 | 2,174 | 6,981 | 8,267 | 3,357 | 17,909 | 0 |
| Republic of Sakha (Yakutia) | 191,269 | 190,843 | 14,210 | 425 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| Kamchatka Territory | 16,353 | 14,113 | 0 | 181 | 0 | 0 | 0 | 0 | 0 | 0 | 2,059 | 0 |
| Primorye Territory | 32,486 | 4,713 | 0 | 1,801 | 24 | 5,014 | 149 | 6,126 | 5,637 | 6 | 9,016 | 0 |
| Khabarovsk Territory | 113,058 | 25,805 | 103 | 48,765 | 0 | 25,773 | 1,350 | 838 | 2,575 | 1,788 | 6,164 | 0 |
| Amur Region | 10,571 | 10,350 | 0 | 196 | 0 | 0 | 9 | 0 | 16 | 0 | 0 | 0 |
| Magadan Region | 2,870 | 2,142 | 0 | 367 | 0 | 0 | 0 | 0 | 9 | 0 | 352 | 0 |
| Sakhalin Region | 7,698 | 5,120 | 5,120 | 0 | 0 | 0 | 665 | 17 | 30 | 1,563 | 303 | 0 |
| Jewish Autonomous Region | 489 | 475 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 0 |
| Chukotka Autonomous Area | 412 | 412 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CRIMEA FEDERAL DISTRICT | 818 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 152 | 0 | 666 | 0 |
| Republic of Crimea | 554 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 152 | 0 | 402 | 0 |
| Sevastopol | 264 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 264 | 0 |

¹ 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/>.

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

| | 31.12.2014 | | | | | | | | | | | |
|--------------------------------|-----------------------------------|-----------------------------------|---|-----------------------------------|-----------------------------------|-----------------------------------|---|-----------------------------------|-----------------------------------|-----------------------------------|---|-----------------------------------|
| | volume of extended loans | | | | debt | | | | of which overdue debt | | | |
| | in rubles | | in foreign currency and precious metals | | in rubles | | in foreign currency and precious metals | | in rubles | | in foreign currency and precious metals | |
| | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs | small and medium-sized businesses | of which individual entrepreneurs |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| THE RUSSIAN FEDERATION | 7,194,044 | 579,633 | 415,361 | 2,944 | 4,699,381 | 635,173 | 416,877 | 7,607 | 378,750 | 51,785 | 15,637 | 276 |
| CENTRAL FEDERAL DISTRICT | 3,027,025 | 120,314 | 273,362 | 1,991 | 1,884,996 | 136,445 | 281,161 | 5,187 | 123,128 | 10,549 | 9,603 | 123 |
| Belgorod Region | 47,143 | 7,150 | 503 | 0 | 41,690 | 8,599 | 519 | 2 | 2,586 | 594 | 2 | 2 |
| Bryansk Region | 26,823 | 6,289 | 1,033 | 339 | 26,319 | 7,902 | 1,697 | 1,130 | 1,962 | 342 | 9 | 0 |
| Vladimir Region | 41,282 | 6,627 | 79 | 0 | 42,431 | 6,677 | 1,661 | 1 | 2,302 | 593 | 23 | 0 |
| Voronezh Region | 109,283 | 8,890 | 605 | 0 | 96,074 | 13,810 | 1,005 | 0 | 5,208 | 792 | 8 | 0 |
| Ivanovo Region | 42,650 | 5,633 | 250 | 21 | 26,435 | 4,711 | 747 | 18 | 3,013 | 232 | 9 | 9 |
| Kaluga Region | 42,551 | 5,447 | 358 | 0 | 38,787 | 6,146 | 2,932 | 0 | 1,852 | 374 | 0 | 0 |
| Kostroma Region | 31,516 | 5,189 | 5,565 | 0 | 27,267 | 4,259 | 4,171 | 0 | 2,064 | 172 | 0 | 0 |
| Kursk Region | 45,918 | 11,467 | 132 | 0 | 39,679 | 7,895 | 388 | 0 | 2,003 | 491 | 0 | 0 |
| Lipetsk Region | 32,158 | 3,597 | 148 | 0 | 32,898 | 4,514 | 716 | 0 | 5,628 | 412 | 0 | 0 |
| Moscow Region | 357,033 | 13,155 | 35,008 | 522 | 243,720 | 17,672 | 34,799 | 605 | 19,770 | 1,825 | 1,949 | 7 |
| Orel Region | 24,365 | 4,218 | 143 | 0 | 22,210 | 3,352 | 227 | 0 | 1,970 | 126 | 0 | 0 |
| Ryazan Region | 47,097 | 5,675 | 30 | 1 | 44,715 | 6,218 | 195 | 19 | 4,018 | 599 | 154 | 0 |
| Smolensk Region | 27,277 | 4,213 | 378 | 13 | 41,864 | 6,124 | 492 | 42 | 8,166 | 907 | 0 | 0 |
| Tambov Region | 31,641 | 3,022 | 62 | 0 | 26,289 | 3,853 | 62 | 0 | 1,193 | 195 | 0 | 0 |
| Tver Region | 30,602 | 2,714 | 104 | 0 | 25,999 | 3,946 | 253 | 0 | 2,470 | 319 | 0 | 0 |
| Tula Region | 62,036 | 6,690 | 1,792 | 0 | 41,882 | 6,406 | 1,108 | 15 | 4,215 | 766 | 1 | 1 |
| Yaroslavl Region | 72,342 | 6,547 | 153 | 0 | 44,358 | 5,267 | 399 | 18 | 6,320 | 505 | 53 | 18 |
| Moscow | 1,955,308 | 13,791 | 227,019 | 1,095 | 1,022,379 | 19,094 | 229,790 | 3,337 | 48,388 | 1,305 | 7,395 | 86 |
| NORTH-WESTERN FEDERAL DISTRICT | 836,396 | 44,570 | 103,307 | 13 | 496,492 | 40,676 | 69,499 | 319 | 46,284 | 3,515 | 1,726 | 7 |
| Republic of Karelia | 19,296 | 1,834 | 252 | 0 | 19,076 | 2,085 | 2,382 | 0 | 1,119 | 108 | 0 | 0 |
| Republic of Komi | 15,809 | 4,187 | 35 | 0 | 10,801 | 4,936 | 0 | 0 | 780 | 341 | 0 | 0 |

Table 6.4.5 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|------------------|----------------|--------------|-----------|----------------|----------------|---------------|------------|---------------|--------------|--------------|-----------|
| Arkhangelsk Region | 38,243 | 9,492 | 108 | 0 | 18,895 | 5,323 | 2,094 | 88 | 2,027 | 346 | 139 | 0 |
| Nenets Autonomous Area | 396 | 128 | 0 | 0 | 498 | 158 | 0 | 0 | 28 | 16 | 0 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 37,847 | 9,364 | 108 | 0 | 18,397 | 5,165 | 2,094 | 88 | 1,999 | 330 | 139 | 0 |
| Vologda Region | 60,859 | 10,576 | 133 | 0 | 37,475 | 7,377 | 503 | 31 | 7,493 | 1,113 | 28 | 0 |
| Kaliningrad Region | 37,396 | 2,904 | 3,035 | 5 | 34,176 | 3,810 | 2,659 | 14 | 3,946 | 274 | 206 | 0 |
| Leningrad Region | 71,994 | 2,077 | 2,584 | 0 | 52,219 | 3,002 | 8,530 | 1 | 7,541 | 285 | 308 | 1 |
| Murmansk Region | 25,133 | 3,043 | 3,456 | 0 | 15,210 | 2,642 | 16,252 | 0 | 2,870 | 205 | 4 | 0 |
| Novgorod Region | 19,052 | 1,743 | 12 | 0 | 13,883 | 2,219 | 45 | 0 | 792 | 196 | 45 | 0 |
| Pskov Region | 13,720 | 1,953 | 4 | 0 | 14,224 | 1,991 | 230 | 0 | 2,598 | 134 | 158 | 0 |
| Saint Petersburg | 534,894 | 6,761 | 93,688 | 8 | 280,533 | 7,291 | 36,804 | 185 | 17,118 | 513 | 838 | 6 |
| SOUTHERN FEDERAL DISTRICT | 521,852 | 67,069 | 9,367 | 0 | 436,313 | 81,270 | 16,689 | 175 | 56,387 | 9,471 | 44 | 18 |
| Republic of Adygeya (Adygeya) | 10,545 | 1,656 | 0 | 0 | 13,017 | 2,225 | 83 | 0 | 925 | 93 | 0 | 0 |
| Republic of Kalmykia | 3,180 | 1,021 | 0 | 0 | 7,010 | 3,345 | 0 | 0 | 1,505 | 1,017 | 0 | 0 |
| Krasnodar Territory | 232,474 | 28,047 | 6,929 | 0 | 212,040 | 33,526 | 10,851 | 139 | 34,663 | 4,002 | 23 | 2 |
| Astrakhan Region | 20,309 | 4,847 | 27 | 0 | 23,556 | 7,133 | 304 | 5 | 2,239 | 1,102 | 0 | 0 |
| Volgograd Region | 63,969 | 7,633 | 702 | 0 | 57,097 | 10,100 | 1,049 | 0 | 6,075 | 1,256 | 1 | 0 |
| Rostov Region | 191,375 | 23,865 | 1,709 | 0 | 123,593 | 24,941 | 4,402 | 31 | 10,980 | 2,001 | 20 | 16 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 122,477 | 21,992 | 868 | 0 | 178,648 | 32,898 | 2,724 | 31 | 15,459 | 3,939 | 204 | 31 |
| Republic of Dagestan | 10,898 | 2,944 | 0 | 0 | 20,199 | 4,951 | 18 | 0 | 1,320 | 394 | 0 | 0 |
| Republic of Ingushetia | 1,049 | 363 | 0 | 0 | 3,022 | 1,399 | 0 | 0 | 1,651 | 809 | 0 | 0 |
| Kabardino-Balkar Republic | 11,354 | 2,076 | 0 | 0 | 33,081 | 4,610 | 227 | 0 | 1,453 | 485 | 173 | 0 |
| Karachay-Cherkess Republic | 9,248 | 815 | 249 | 0 | 15,767 | 2,525 | 313 | 31 | 1,555 | 395 | 31 | 31 |
| Republic of North Ossetia – Alania | 9,845 | 2,034 | 101 | 0 | 13,181 | 2,354 | 201 | 0 | 2,767 | 187 | 0 | 0 |
| Chechen Republic | 3,692 | 406 | 25 | 0 | 13,749 | 798 | 203 | 0 | 129 | 33 | 0 | 0 |
| Stavropol Territory | 76,391 | 13,354 | 493 | 0 | 79,649 | 16,261 | 1,762 | 0 | 6,584 | 1,636 | 0 | 0 |
| VOLGA FEDERAL DISTRICT | 1,145,992 | 123,318 | 9,428 | 31 | 763,637 | 135,919 | 18,959 | 481 | 59,909 | 9,671 | 1,315 | 26 |
| Republic of Bashkortostan | 110,829 | 11,892 | 1,873 | 0 | 69,669 | 13,091 | 4,217 | 0 | 4,890 | 792 | 1 | 0 |
| Mari El Republic | 18,945 | 4,134 | 28 | 0 | 13,669 | 3,858 | 34 | 0 | 1,706 | 134 | 8 | 0 |
| Republic of Mordovia | 30,015 | 2,842 | 0 | 0 | 29,708 | 4,103 | 0 | 0 | 2,539 | 530 | 0 | 0 |
| Republic of Tatarstan (Tatarstan) | 237,238 | 17,503 | 31 | 0 | 146,003 | 17,927 | 710 | 0 | 5,343 | 1,497 | 0 | 0 |
| Udmurt Republic | 35,541 | 7,067 | 750 | 0 | 19,599 | 7,001 | 118 | 0 | 1,569 | 562 | 0 | 0 |
| Chuvash Republic – Chuvashia | 31,024 | 5,369 | 268 | 0 | 27,903 | 6,269 | 381 | 0 | 1,082 | 313 | 0 | 0 |
| Perm Territory | 62,629 | 12,302 | 238 | 0 | 36,093 | 14,771 | 406 | 69 | 4,627 | 979 | 0 | 0 |
| Kirov Region | 38,136 | 6,985 | 63 | 0 | 32,197 | 7,850 | 31 | 0 | 4,120 | 651 | 0 | 0 |

Table 6.4.5 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|--|----------------|---------------|--------------|------------|----------------|---------------|--------------|------------|---------------|--------------|--------------|-----------|
| Nizhny Novgorod Region | 187,934 | 15,980 | 453 | 6 | 102,160 | 19,065 | 1,529 | 374 | 7,888 | 886 | 126 | 26 |
| Orenburg Region | 57,613 | 10,228 | 2,617 | 0 | 54,916 | 13,169 | 3,275 | 0 | 7,635 | 1,250 | 0 | 0 |
| Penza Region | 41,666 | 6,943 | 157 | 0 | 36,955 | 8,333 | 247 | 15 | 1,940 | 534 | 0 | 0 |
| Samara Region | 179,047 | 4,108 | 2,374 | 25 | 105,419 | 5,248 | 4,440 | 20 | 9,522 | 513 | 1,180 | 0 |
| Saratov Region | 85,056 | 13,477 | 576 | 0 | 58,058 | 11,506 | 798 | 0 | 4,093 | 758 | 0 | 0 |
| Ulyanovsk Region | 30,319 | 4,488 | 0 | 0 | 31,288 | 3,728 | 2,773 | 3 | 2,955 | 272 | 0 | 0 |
| URALS FEDERAL DISTRICT | 566,826 | 61,211 | 3,430 | 125 | 322,547 | 68,368 | 7,919 | 395 | 27,056 | 5,922 | 1,897 | 37 |
| Kurgan Region | 17,850 | 5,104 | 0 | 0 | 16,865 | 5,506 | 44 | 0 | 1,111 | 252 | 44 | 0 |
| Sverdlovsk Region | 181,343 | 13,903 | 340 | 117 | 86,211 | 15,964 | 2,754 | 380 | 9,438 | 1,275 | 749 | 37 |
| Tyumen Region | 198,890 | 22,092 | 2,485 | 8 | 142,764 | 32,618 | 2,772 | 8 | 10,216 | 3,083 | 0 | 0 |
| Khanty-Mansi Autonomous Area – Yugra | 62,234 | 9,882 | 1,185 | 0 | 56,188 | 16,686 | 2,175 | 0 | 4,249 | 1,642 | 0 | 0 |
| Yamal-Nenets Autonomous Area | 22,646 | 3,313 | 20 | 0 | 12,451 | 5,388 | 88 | 0 | 798 | 365 | 0 | 0 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 114,010 | 8,897 | 1,280 | 8 | 74,125 | 10,544 | 509 | 8 | 5,169 | 1,076 | 0 | 0 |
| Chelyabinsk Region | 168,743 | 20,112 | 605 | 0 | 76,707 | 14,280 | 2,349 | 7 | 6,291 | 1,312 | 1,104 | 0 |
| SIBERIAN FEDERAL DISTRICT | 707,895 | 93,504 | 5,173 | 699 | 437,845 | 90,022 | 6,848 | 893 | 36,136 | 6,007 | 204 | 24 |
| Altai Republic | 8,981 | 1,232 | 0 | 0 | 6,349 | 1,541 | 0 | 0 | 412 | 84 | 0 | 0 |
| Republic of Buryatia | 17,481 | 5,734 | 253 | 0 | 17,560 | 6,825 | 394 | 0 | 1,347 | 412 | 0 | 0 |
| Republic of Tuva | 2,423 | 1,349 | 0 | 0 | 2,476 | 1,748 | 0 | 0 | 69 | 26 | 0 | 0 |
| Republic of Khakassia | 12,382 | 5,102 | 684 | 192 | 7,864 | 3,502 | 687 | 192 | 513 | 188 | 3 | 0 |
| Altai Territory | 87,017 | 8,309 | 898 | 0 | 74,030 | 10,557 | 817 | 63 | 8,174 | 987 | 96 | 0 |
| Trans-Baikal Territory | 14,099 | 7,263 | 136 | 0 | 12,161 | 6,974 | 72 | 0 | 368 | 141 | 0 | 0 |
| Krasnoyarsk Territory | 111,125 | 15,681 | 330 | 3 | 59,761 | 14,125 | 748 | 16 | 3,855 | 663 | 51 | 0 |
| Irkutsk Region | 100,526 | 13,581 | 1,575 | 27 | 64,989 | 14,511 | 1,727 | 28 | 3,206 | 644 | 5 | 0 |
| Kemerovo Region | 58,887 | 7,385 | 4 | 0 | 31,897 | 7,400 | 823 | 0 | 4,879 | 901 | 0 | 0 |
| Novosibirsk Region | 166,993 | 6,765 | 717 | 0 | 87,477 | 6,767 | 871 | 95 | 9,005 | 684 | 7 | 7 |
| Omsk Region | 87,241 | 16,234 | 536 | 477 | 50,919 | 10,556 | 580 | 499 | 3,106 | 1,057 | 42 | 17 |
| Tomsk Region | 40,740 | 4,869 | 40 | 0 | 22,362 | 5,516 | 129 | 0 | 1,202 | 220 | 0 | 0 |

Table 6.4.5 (end)
(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|------------------------------|---------|--------|--------|----|---------|--------|--------|-----|--------|-------|-----|----|
| FAR-EASTERN FEDERAL DISTRICT | 263,160 | 47,620 | 10,272 | 84 | 177,447 | 49,559 | 12,301 | 108 | 14,390 | 2,711 | 454 | 10 |
| Republic of Sakha (Yakutia) | 23,940 | 6,704 | 407 | 0 | 24,947 | 9,054 | 2,497 | 0 | 2,792 | 461 | 85 | 0 |
| Kamchatka Territory | 14,472 | 3,856 | 185 | 0 | 15,125 | 3,761 | 689 | 0 | 3,037 | 102 | 0 | 0 |
| Primorye Territory | 109,773 | 12,794 | 8,034 | 67 | 54,762 | 12,360 | 6,741 | 77 | 2,609 | 434 | 359 | 0 |
| Khabarovsk Territory | 57,944 | 8,632 | 636 | 0 | 36,110 | 9,355 | 702 | 14 | 2,325 | 633 | 10 | 10 |
| Amur Region | 20,791 | 6,934 | 104 | 0 | 19,020 | 6,604 | 101 | 0 | 927 | 292 | 0 | 0 |
| Magadan Region | 8,392 | 2,447 | 452 | 0 | 8,444 | 1,870 | 901 | 0 | 745 | 77 | 0 | 0 |
| Sakhalin Region | 23,636 | 4,057 | 454 | 17 | 14,981 | 4,042 | 656 | 17 | 1,050 | 284 | 0 | 0 |
| Jewish Autonomous Region | 3,199 | 1,883 | 0 | 0 | 3,553 | 2,181 | 14 | 0 | 893 | 423 | 0 | 0 |
| Chukotka Autonomous Area | 1,013 | 313 | 0 | 0 | 505 | 332 | 0 | 0 | 12 | 5 | 0 | 0 |
| CRIMEA FEDERAL DISTRICT | 2,421 | 35 | 154 | 1 | 1,456 | 16 | 777 | 18 | 1 | 0 | 190 | 0 |
| Republic of Crimea | 1,717 | 16 | 153 | 1 | 923 | 11 | 513 | 18 | 1 | 0 | 138 | 0 |
| Sevastopol | 704 | 19 | 1 | 0 | 533 | 5 | 264 | 0 | 0 | 0 | 52 | 0 |

Table 6.4.6

Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

(millions of rubles)

| | 31.12.2014 | | | | | | | |
|--------------------------|------------|---------------|----------------|------------------------|------------------|---------------|----------------|------------------------|
| | rubles | | | | foreign currency | | | |
| | total | housing loans | including | | total | housing loans | including | |
| | | | mortgage loans | including overdue debt | | | mortgage loans | including overdue debt |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| THE RUSSIAN FEDERATION | 11,005,289 | 3,508,934 | 3,383,727 | 28,953 | 289,483 | 140,809 | 136,371 | 17,143 |
| CENTRAL FEDERAL DISTRICT | 3,059,595 | 967,621 | 951,864 | 12,364 | 223,182 | 104,526 | 100,909 | 13,138 |
| Belgorod Region | 99,029 | 22,745 | 21,764 | 95 | 459 | 400 | 398 | 46 |
| Bryansk Region | 65,388 | 19,516 | 19,036 | 49 | 299 | 241 | 228 | 1 |
| Vladimir Region | 88,526 | 24,779 | 23,947 | 174 | 641 | 539 | 531 | 31 |
| Voronezh Region | 133,008 | 42,686 | 41,818 | 370 | 826 | 496 | 495 | 69 |
| Ivanovo Region | 53,108 | 16,054 | 15,904 | 60 | 1,079 | 196 | 196 | 30 |
| Kaluga Region | 76,817 | 27,464 | 27,120 | 68 | 1,137 | 672 | 664 | 47 |
| Kostroma Region | 36,314 | 11,403 | 11,283 | 46 | 69 | 53 | 53 | 0 |
| Kursk Region | 71,125 | 20,931 | 20,202 | 87 | 305 | 267 | 265 | 17 |
| Lipetsk Region | 65,676 | 18,339 | 18,033 | 42 | 285 | 151 | 151 | 18 |
| Moscow Region | 744,806 | 272,556 | 270,452 | 3,067 | 45,571 | 28,019 | 27,512 | 3,867 |
| Orel Region | 42,434 | 12,684 | 12,323 | 22 | 457 | 239 | 237 | 0 |
| Ryazan Region | 69,392 | 24,336 | 24,096 | 75 | 469 | 344 | 308 | 18 |
| Smolensk Region | 61,779 | 22,352 | 22,007 | 85 | 835 | 335 | 303 | 4 |
| Tambov Region | 53,550 | 15,879 | 15,530 | 22 | 244 | 213 | 208 | 7 |
| Tver Region | 80,619 | 28,920 | 28,775 | 619 | 767 | 620 | 619 | 30 |
| Tula Region | 98,705 | 29,541 | 29,236 | 90 | 740 | 596 | 576 | 14 |
| Yaroslavl Region | 78,847 | 24,653 | 24,379 | 101 | 375 | 254 | 243 | 11 |
| Moscow | 1,140,472 | 332,783 | 325,959 | 7,292 | 168,624 | 70,891 | 67,922 | 8,928 |

Table 6.4.6 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|---|------------------|----------------|----------------|--------------|---------------|---------------|---------------|--------------|
| NORTH-WESTERN FEDERAL DISTRICT | 1,172,875 | 392,919 | 383,621 | 2,412 | 32,253 | 16,344 | 16,068 | 1,596 |
| Republic of Karelia | 57,464 | 17,927 | 17,663 | 44 | 197 | 161 | 159 | 3 |
| Republic of Komi | 93,338 | 35,038 | 30,706 | 50 | 173 | 145 | 145 | 9 |
| Arkhangelsk Region | 100,220 | 35,616 | 35,155 | 87 | 449 | 385 | 378 | 60 |
| Nenets Autonomous Area | 5,577 | 2,716 | 2,701 | 2 | 42 | 42 | 42 | 0 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 94,643 | 32,900 | 32,454 | 85 | 407 | 343 | 336 | 60 |
| Vologda Region | 92,474 | 31,819 | 31,258 | 152 | 366 | 291 | 288 | 59 |
| Kaliningrad Region | 65,775 | 17,687 | 17,455 | 144 | 3,603 | 918 | 870 | 155 |
| Leningrad Region | 132,267 | 42,625 | 42,126 | 280 | 3,030 | 1,350 | 1,332 | 164 |
| Murmansk Region | 78,872 | 18,653 | 18,414 | 80 | 266 | 189 | 180 | 17 |
| Novgorod Region | 42,904 | 12,067 | 11,803 | 63 | 163 | 133 | 133 | 11 |
| Pskov Region | 36,850 | 10,144 | 9,854 | 17 | 138 | 117 | 116 | 4 |
| Saint Petersburg | 472,711 | 171,343 | 169,187 | 1,495 | 23,868 | 12,655 | 12,467 | 1,114 |
| SOUTHERN FEDERAL DISTRICT | 922,508 | 243,023 | 234,518 | 2,067 | 6,786 | 3,619 | 3,532 | 324 |
| Republic of Adygeya (Adygeya) | 25,545 | 4,504 | 4,339 | 32 | 132 | 117 | 116 | 0 |
| Republic of Kalmykia | 23,401 | 5,937 | 5,837 | 11 | 126 | 100 | 100 | 0 |
| Krasnodar Territory | 370,255 | 96,674 | 92,541 | 1,016 | 2,632 | 1,511 | 1,488 | 210 |
| Astrakhan Region | 70,052 | 18,344 | 17,899 | 44 | 175 | 134 | 134 | 16 |
| Volgograd Region | 144,664 | 41,722 | 40,988 | 450 | 732 | 535 | 527 | 38 |
| Rostov Region | 288,591 | 75,842 | 72,914 | 514 | 2,989 | 1,222 | 1,167 | 60 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 308,194 | 73,526 | 70,824 | 724 | 2,109 | 1,614 | 1,539 | 280 |
| Republic of Dagestan | 33,559 | 8,833 | 8,692 | 216 | 324 | 243 | 243 | 40 |
| Republic of Ingushetia | 4,404 | 308 | 272 | 2 | 1 | 1 | 0 | 0 |
| Kabardino-Balkar Republic | 37,153 | 8,533 | 7,977 | 38 | 266 | 227 | 219 | 64 |
| Karachay-Cherkess Republic | 23,078 | 4,289 | 3,993 | 25 | 69 | 65 | 64 | 1 |
| Republic of North Ossetia – Alania | 32,589 | 7,900 | 7,590 | 162 | 296 | 243 | 221 | 54 |
| Chechen Republic | 17,177 | 895 | 892 | 4 | 147 | 16 | 11 | 0 |
| Stavropol Territory | 160,234 | 42,768 | 41,408 | 277 | 1,006 | 819 | 781 | 121 |

Table 6.4.6 (cont.)

(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--|------------------|----------------|----------------|--------------|---------------|--------------|--------------|------------|
| VOLGA FEDERAL DISTRICT | 2,046,850 | 675,361 | 640,633 | 3,998 | 11,132 | 6,436 | 6,364 | 789 |
| Republic of Bashkortostan | 290,855 | 88,384 | 75,036 | 497 | 872 | 471 | 469 | 11 |
| Mari El Republic | 37,446 | 14,040 | 13,773 | 51 | 207 | 106 | 106 | 7 |
| Republic of Mordovia | 41,324 | 14,501 | 14,003 | 23 | 275 | 249 | 249 | 17 |
| Republic of Tatarstan (Tatarstan) | 278,330 | 87,301 | 84,777 | 431 | 1,489 | 369 | 369 | 17 |
| Udmurt Republic | 111,785 | 41,366 | 37,242 | 154 | 450 | 374 | 371 | 31 |
| Chuvash Republic – Chuvashia | 77,567 | 33,761 | 33,520 | 102 | 472 | 378 | 377 | 46 |
| Perm Territory | 220,376 | 74,099 | 67,062 | 814 | 1,170 | 722 | 692 | 161 |
| Kirov Region | 78,284 | 27,013 | 26,059 | 87 | 269 | 226 | 226 | 1 |
| Nizhny Novgorod Region | 216,033 | 73,310 | 71,207 | 427 | 1,425 | 824 | 797 | 161 |
| Orenburg Region | 149,081 | 46,205 | 45,313 | 173 | 466 | 352 | 351 | 31 |
| Penza Region | 74,154 | 23,444 | 22,687 | 57 | 349 | 286 | 286 | 25 |
| Samara Region | 231,699 | 77,063 | 76,047 | 863 | 2,485 | 1,222 | 1,216 | 200 |
| Saratov Region | 145,836 | 43,308 | 42,837 | 221 | 803 | 490 | 489 | 32 |
| Ulyanovsk Region | 94,080 | 31,566 | 31,070 | 98 | 400 | 367 | 366 | 49 |
| URALS FEDERAL DISTRICT | 1,295,164 | 478,952 | 441,126 | 2,943 | 4,096 | 2,553 | 2,507 | 303 |
| Kurgan Region | 59,212 | 18,467 | 16,381 | 85 | 89 | 43 | 43 | 0 |
| Sverdlovsk Region | 386,546 | 123,276 | 112,887 | 1,076 | 1,599 | 1,060 | 1,040 | 190 |
| Tyumen Region | 572,321 | 249,677 | 232,655 | 714 | 946 | 626 | 606 | 76 |
| Khanty-Mansi Autonomous Area – Yugra | 270,886 | 134,556 | 126,241 | 332 | 294 | 246 | 242 | 11 |
| Yamal-Nenets Autonomous Area | 94,996 | 47,399 | 43,636 | 52 | 128 | 98 | 95 | 28 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 206,439 | 67,722 | 62,778 | 330 | 524 | 282 | 269 | 37 |
| Chelyabinsk Region | 277,085 | 87,532 | 79,203 | 1,068 | 1,462 | 824 | 818 | 37 |
| SIBERIAN FEDERAL DISTRICT | 1,625,613 | 499,078 | 486,045 | 3,794 | 6,561 | 3,849 | 3,719 | 568 |
| Altai Republic | 13,954 | 1,736 | 1,725 | 13 | 81 | 0 | 0 | 0 |
| Republic of Buryatia | 91,342 | 20,301 | 20,152 | 129 | 195 | 119 | 119 | 7 |
| Republic of Tuva | 21,419 | 5,839 | 5,830 | 62 | 3 | 1 | 1 | 0 |
| Republic of Khakassia | 35,004 | 10,485 | 10,229 | 64 | 76 | 47 | 47 | 0 |
| Altai Territory | 155,099 | 39,862 | 39,497 | 255 | 451 | 367 | 358 | 99 |
| Trans-Baikal Territory | 90,368 | 25,406 | 25,223 | 75 | 57 | 48 | 48 | 0 |
| Krasnoyarsk Territory | 290,551 | 98,826 | 95,006 | 936 | 754 | 533 | 490 | 87 |

Table 6.4.6 (end)
(millions of rubles)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|-------------------------------------|----------------|----------------|----------------|------------|--------------|--------------|--------------|------------|
| Irkutsk Region | 236,203 | 73,365 | 72,820 | 465 | 572 | 330 | 330 | 65 |
| Kemerovo Region | 209,274 | 54,534 | 52,763 | 442 | 1,456 | 461 | 460 | 58 |
| Novosibirsk Region | 248,186 | 92,472 | 90,585 | 710 | 1,635 | 1,211 | 1,192 | 190 |
| Omsk Region | 143,160 | 41,875 | 38,674 | 493 | 893 | 425 | 382 | 16 |
| Tomsk Region | 91,053 | 34,377 | 33,541 | 150 | 388 | 307 | 292 | 46 |
| FAR-EASTERN FEDERAL DISTRICT | 572,328 | 178,393 | 175,038 | 651 | 2,820 | 1,858 | 1,730 | 143 |
| Republic of Sakha (Yakutia) | 111,320 | 40,807 | 40,291 | 99 | 115 | 94 | 94 | 0 |
| Kamchatka Territory | 30,712 | 8,691 | 8,562 | 16 | 159 | 138 | 60 | 0 |
| Primorye Territory | 141,862 | 37,434 | 36,977 | 172 | 1,748 | 1,032 | 984 | 66 |
| Khabarovsk Territory | 126,044 | 41,928 | 41,215 | 183 | 547 | 395 | 395 | 44 |
| Amur Region | 75,274 | 23,053 | 22,303 | 102 | 93 | 87 | 87 | 33 |
| Magadan Region | 18,938 | 5,902 | 5,817 | 6 | 17 | 15 | 13 | 0 |
| Sakhalin Region | 52,012 | 15,575 | 15,121 | 62 | 120 | 78 | 78 | 0 |
| Jewish Autonomous Region | 11,959 | 3,514 | 3,278 | 10 | 16 | 15 | 15 | 0 |
| Chukotka Autonomous Area | 4,207 | 1,489 | 1,474 | 1 | 5 | 4 | 4 | 0 |
| CRIMEA FEDERAL DISTRICT | 2,162 | 61 | 58 | 0 | 544 | 10 | 3 | 2 |
| Republic of Crimea | 1,730 | 52 | 49 | 0 | 318 | 10 | 3 | 2 |
| Sevastopol | 432 | 9 | 9 | 0 | 226 | 0 | 0 | 0 |

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

| | 31.12.2014 | | | | | | | | |
|--------------------------|--|---------------------------------|----------------------------|-----------------------------------|-----------------------------------|---------------------------------|----------------------------|-----------------------------------|-----------------------------------|
| | volume of consumer loans extended since the beginning of the year, total, millions of rubles | including | | | | | | | |
| | | housing loans | | | | of which mortgage loans | | | |
| | | number of extended loans, units | volume, millions of rubles | weighted average maturity, months | weighted average interest rate, % | number of extended loans, units | volume, millions of rubles | weighted average maturity, months | weighted average interest rate, % |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| THE RUSSIAN FEDERATION | 8,456,353 | 1,058,135 | 1,806,902 | 178.1 | 12.47 | 1,011,551 | 1,751,691 | 179.5 | 12.45 |
| CENTRAL FEDERAL DISTRICT | 2,624,980 | 241,550 | 532,041 | 174.6 | 12.49 | 237,819 | 522,194 | 176.7 | 12.48 |
| Belgorod Region | 73,055 | 8,227 | 11,431 | 181.5 | 12.37 | 7,814 | 11,231 | 183.3 | 12.35 |
| Bryansk Region | 47,358 | 8,217 | 10,892 | 177.4 | 12.52 | 8,061 | 10,803 | 178.2 | 12.50 |
| Vladimir Region | 55,096 | 9,374 | 13,409 | 172.7 | 12.68 | 9,033 | 13,158 | 174.2 | 12.66 |
| Voronezh Region | 103,295 | 16,533 | 23,747 | 184.5 | 12.52 | 16,328 | 23,646 | 184.8 | 12.51 |
| Ivanovo Region | 40,853 | 7,245 | 9,679 | 167.3 | 12.50 | 7,162 | 9,619 | 167.9 | 12.49 |
| Kaluga Region | 55,263 | 8,419 | 15,135 | 179.5 | 12.44 | 8,378 | 15,078 | 179.8 | 12.44 |
| Kostroma Region | 29,180 | 5,782 | 6,879 | 168.2 | 12.55 | 5,736 | 6,827 | 168.9 | 12.55 |
| Kursk Region | 53,834 | 8,403 | 11,358 | 182.7 | 12.52 | 8,240 | 11,286 | 183.8 | 12.51 |
| Lipetsk Region | 52,615 | 7,633 | 10,075 | 185.8 | 12.63 | 7,523 | 10,003 | 186.5 | 12.62 |
| Moscow Region | 564,564 | 56,086 | 152,480 | 174.7 | 12.48 | 55,463 | 150,804 | 175.3 | 12.47 |
| Orel Region | 32,995 | 5,455 | 7,115 | 175.4 | 12.53 | 5,330 | 7,058 | 175.9 | 12.53 |
| Ryazan Region | 50,396 | 9,634 | 13,916 | 174.4 | 12.53 | 9,509 | 13,823 | 175.2 | 12.51 |
| Smolensk Region | 43,852 | 7,272 | 11,192 | 184.9 | 12.55 | 7,203 | 11,151 | 185.3 | 12.55 |
| Tambov Region | 39,135 | 6,169 | 8,871 | 180.5 | 12.46 | 6,040 | 8,809 | 181.0 | 12.46 |
| Tver Region | 57,926 | 9,219 | 14,973 | 182.6 | 12.49 | 9,135 | 14,913 | 183.0 | 12.48 |
| Tula Region | 75,255 | 10,777 | 16,457 | 177.2 | 12.50 | 10,728 | 16,425 | 177.3 | 12.50 |
| Yaroslavl Region | 60,502 | 10,085 | 14,057 | 167.6 | 12.51 | 9,965 | 13,985 | 168.1 | 12.50 |
| Moscow | 1,189,806 | 47,020 | 180,375 | 170.7 | 12.47 | 46,171 | 173,575 | 175.3 | 12.45 |

Table 6.4.7 (cont.)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|----------------|----------------|----------------|--------------|--------------|----------------|----------------|--------------|--------------|
| NORTH-WESTERN FEDERAL DISTRICT | 960,335 | 114,110 | 211,352 | 168.5 | 12.40 | 112,609 | 210,003 | 169.1 | 12.40 |
| Republic of Karelia | 41,951 | 5,388 | 8,337 | 170.6 | 12.41 | 5,323 | 8,308 | 170.9 | 12.40 |
| Republic of Komi | 66,860 | 9,853 | 17,269 | 161.0 | 12.33 | 9,815 | 17,235 | 161.2 | 12.32 |
| Arkhangelsk Region | 73,753 | 11,211 | 17,934 | 171.1 | 12.39 | 11,091 | 17,879 | 171.3 | 12.39 |
| Nenets Autonomous Area | 3,052 | 298 | 690 | 191.6 | 12.24 | 294 | 664 | 191.5 | 12.25 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 70,701 | 10,913 | 17,244 | 170.2 | 12.40 | 10,797 | 17,215 | 170.5 | 12.39 |
| Vologda Region | 67,700 | 12,738 | 16,247 | 173.7 | 12.46 | 12,386 | 16,063 | 174.8 | 12.44 |
| Kaliningrad Region | 53,950 | 6,377 | 10,333 | 174.0 | 12.17 | 6,323 | 10,295 | 174.3 | 12.16 |
| Leningrad Region | 98,708 | 11,902 | 22,679 | 171.1 | 12.39 | 11,656 | 22,539 | 171.5 | 12.39 |
| Murmansk Region | 64,752 | 6,577 | 11,231 | 167.1 | 11.90 | 6,563 | 11,214 | 167.1 | 11.89 |
| Novgorod Region | 32,414 | 4,380 | 6,219 | 175.3 | 12.63 | 4,268 | 6,162 | 176.2 | 12.61 |
| Pskov Region | 29,432 | 4,212 | 5,897 | 167.5 | 12.07 | 4,050 | 5,823 | 169.4 | 12.06 |
| Saint Petersburg | 430,815 | 41,472 | 95,206 | 166.8 | 12.50 | 41,134 | 94,485 | 167.6 | 12.50 |
| SOUTHERN FEDERAL DISTRICT | 674,204 | 84,741 | 128,442 | 180.5 | 12.64 | 81,459 | 127,000 | 181.8 | 12.63 |
| Republic of Adygeya (Adygeya) | 24,190 | 1,860 | 2,857 | 171.8 | 13.04 | 1,857 | 2,856 | 171.9 | 13.04 |
| Republic of Kalmykia | 14,259 | 1,739 | 2,957 | 195.7 | 12.51 | 1,737 | 2,957 | 195.8 | 12.51 |
| Krasnodar Territory | 271,851 | 32,982 | 51,037 | 181.3 | 12.82 | 31,211 | 50,232 | 183.2 | 12.79 |
| Astrakhan Region | 50,245 | 6,660 | 9,835 | 197.6 | 12.07 | 6,554 | 9,770 | 198.5 | 12.06 |
| Volgograd Region | 108,653 | 15,973 | 22,405 | 180.9 | 12.48 | 15,890 | 22,334 | 181.0 | 12.47 |
| Rostov Region | 205,006 | 25,527 | 39,351 | 174.4 | 12.65 | 24,210 | 38,851 | 175.8 | 12.64 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 195,106 | 23,986 | 36,592 | 188.4 | 12.31 | 22,935 | 35,983 | 190.7 | 12.29 |
| Republic of Daghestan | 21,334 | 2,501 | 4,712 | 181.4 | 11.68 | 2,346 | 4,558 | 185.9 | 11.67 |
| Republic of Ingushetia | 1,865 | 280 | 269 | 183.0 | 12.71 | 105 | 192 | 200.0 | 12.06 |
| Kabardino-Balkar Republic | 20,370 | 2,520 | 3,600 | 182.8 | 12.43 | 1,979 | 3,356 | 195.6 | 12.35 |
| Karachay-Cherkess Republic | 11,468 | 1,275 | 2,048 | 206.7 | 12.43 | 1,272 | 2,043 | 206.8 | 12.43 |
| Republic of North Ossetia – Alania | 20,987 | 2,268 | 4,108 | 197.5 | 12.55 | 2,265 | 4,097 | 197.5 | 12.54 |
| Chechen Republic | 8,874 | 325 | 654 | 191.0 | 12.17 | 324 | 654 | 191.1 | 12.17 |
| Stavropol Territory | 110,208 | 14,817 | 21,201 | 187.3 | 12.37 | 14,644 | 21,083 | 187.9 | 12.36 |

Table 6.4.7 (cont.)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--|-----------|---------|---------|-------|-------|---------|---------|-------|-------|
| VOLGA FEDERAL DISTRICT | 1,534,080 | 272,617 | 363,026 | 179.2 | 12.49 | 258,579 | 352,439 | 180.9 | 12.47 |
| Republic of Bashkortostan | 218,593 | 38,086 | 48,663 | 171.8 | 12.63 | 27,691 | 40,693 | 179.1 | 12.56 |
| Mari El Republic | 26,246 | 5,931 | 7,606 | 178.4 | 12.48 | 5,896 | 7,544 | 179.3 | 12.47 |
| Republic of Mordovia | 27,919 | 5,639 | 7,783 | 180.6 | 12.67 | 5,494 | 7,720 | 181.4 | 12.66 |
| Republic of Tatarstan (Tatarstan) | 202,263 | 39,699 | 52,953 | 167.6 | 12.62 | 38,745 | 52,279 | 168.9 | 12.60 |
| Udmurt Republic | 83,508 | 18,126 | 19,904 | 189.2 | 12.35 | 17,773 | 19,710 | 190.4 | 12.34 |
| Chuvash Republic – Chuvashia | 52,804 | 14,118 | 19,020 | 186.1 | 12.29 | 14,000 | 18,959 | 186.3 | 12.29 |
| Perm Territory | 157,500 | 26,442 | 35,141 | 179.2 | 12.49 | 25,912 | 34,846 | 179.8 | 12.48 |
| Kirov Region | 56,385 | 13,179 | 16,195 | 185.3 | 12.52 | 13,030 | 16,127 | 185.6 | 12.52 |
| Nizhny Novgorod Region | 194,022 | 24,905 | 37,717 | 176.0 | 12.49 | 24,432 | 37,460 | 176.7 | 12.48 |
| Orenburg Region | 105,739 | 17,252 | 23,806 | 196.5 | 12.16 | 16,909 | 23,577 | 197.0 | 12.15 |
| Penza Region | 55,538 | 9,283 | 12,835 | 183.2 | 12.51 | 9,144 | 12,756 | 183.9 | 12.50 |
| Samara Region | 182,075 | 29,583 | 41,172 | 180.1 | 12.50 | 29,381 | 40,801 | 181.3 | 12.49 |
| Saratov Region | 108,883 | 16,747 | 23,305 | 187.3 | 12.46 | 16,633 | 23,193 | 187.8 | 12.46 |
| Ulyanovsk Region | 62,605 | 13,627 | 16,926 | 177.3 | 12.50 | 13,539 | 16,774 | 178.5 | 12.50 |
| URALS FEDERAL DISTRICT | 889,195 | 117,813 | 203,381 | 189.9 | 12.39 | 100,063 | 177,495 | 192.9 | 12.35 |
| Kurgan Region | 41,633 | 6,379 | 8,179 | 205.5 | 12.26 | 5,254 | 7,002 | 205.2 | 12.27 |
| Sverdlovsk Region | 278,163 | 33,497 | 58,329 | 184.8 | 12.41 | 28,978 | 50,730 | 187.2 | 12.38 |
| Tyumen Region | 376,762 | 43,845 | 94,271 | 203.6 | 12.33 | 36,921 | 82,670 | 207.4 | 12.28 |
| Khanty-Mansi Autonomous Area – Yugra | 166,396 | 17,867 | 41,556 | 203.5 | 12.33 | 15,248 | 35,910 | 206.4 | 12.29 |
| Yamal-Nenets Autonomous Area | 63,288 | 7,141 | 18,320 | 211.3 | 11.91 | 6,049 | 16,216 | 217.5 | 11.81 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 147,078 | 18,837 | 34,395 | 199.6 | 12.57 | 15,624 | 30,544 | 203.2 | 12.52 |
| Chelyabinsk Region | 192,637 | 34,092 | 42,602 | 163.8 | 12.55 | 28,910 | 37,093 | 166.0 | 12.54 |
| SIBERIAN FEDERAL DISTRICT | 1,143,502 | 158,918 | 239,861 | 179.6 | 12.44 | 155,165 | 236,513 | 180.1 | 12.43 |
| Altai Republic | 10,681 | 801 | 1,098 | 169.4 | 11.97 | 760 | 1,079 | 172.1 | 11.93 |
| Republic of Buryatia | 60,377 | 5,937 | 9,333 | 181.8 | 12.55 | 5,905 | 9,289 | 181.8 | 12.55 |
| Republic of Tuva | 16,194 | 1,002 | 2,049 | 184.7 | 12.58 | 998 | 2,045 | 184.8 | 12.58 |
| Republic of Khakassia | 24,675 | 3,152 | 4,583 | 171.2 | 12.72 | 3,115 | 4,557 | 171.5 | 12.71 |
| Altai Territory | 116,047 | 16,377 | 21,169 | 175.1 | 12.11 | 16,178 | 21,042 | 175.6 | 12.10 |
| Trans-Baikal Territory | 58,678 | 6,835 | 11,628 | 181.4 | 12.28 | 6,816 | 11,606 | 181.5 | 12.28 |
| Krasnoyarsk Territory | 191,710 | 28,778 | 48,207 | 171.2 | 12.69 | 28,182 | 47,507 | 171.6 | 12.68 |

Table 6.4.7 (end)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|-------------------------------------|----------------|---------------|---------------|--------------|--------------|---------------|---------------|--------------|--------------|
| Irkutsk Region | 159,063 | 21,730 | 33,352 | 171.5 | 12.58 | 21,508 | 33,167 | 172.1 | 12.57 |
| Kemerovo Region | 150,053 | 19,846 | 29,638 | 185.1 | 12.33 | 19,249 | 29,370 | 186.3 | 12.31 |
| Novosibirsk Region | 183,251 | 29,180 | 43,093 | 187.2 | 12.38 | 28,870 | 42,952 | 187.6 | 12.37 |
| Omsk Region | 108,322 | 14,997 | 21,091 | 190.7 | 12.52 | 13,468 | 19,373 | 192.5 | 12.53 |
| Tomsk Region | 64,451 | 10,283 | 14,620 | 181.9 | 12.15 | 10,116 | 14,526 | 182.4 | 12.14 |
| FAR-EASTERN FEDERAL DISTRICT | 431,732 | 44,370 | 92,141 | 178.4 | 12.43 | 42,893 | 90,001 | 179.0 | 12.39 |
| Republic of Sakha (Yakutia) | 81,344 | 8,884 | 19,745 | 177.2 | 12.71 | 8,536 | 19,543 | 178.9 | 12.68 |
| Kamchatka Territory | 26,134 | 2,421 | 5,111 | 170.8 | 12.50 | 2,334 | 5,030 | 172.5 | 11.92 |
| Primorye Territory | 111,950 | 10,923 | 21,372 | 174.5 | 12.43 | 10,592 | 20,780 | 174.9 | 12.42 |
| Khabarovsk Territory | 93,182 | 10,231 | 21,395 | 182.9 | 12.30 | 9,981 | 20,934 | 182.8 | 12.30 |
| Amur Region | 56,940 | 5,772 | 10,535 | 184.0 | 12.39 | 5,544 | 10,295 | 184.0 | 12.39 |
| Magadan Region | 13,964 | 1,554 | 3,488 | 178.8 | 12.39 | 1,535 | 3,463 | 179.4 | 12.38 |
| Sakhalin Region | 37,085 | 3,180 | 7,753 | 178.6 | 12.16 | 3,034 | 7,547 | 178.7 | 12.17 |
| Jewish Autonomous Region | 8,044 | 1,002 | 1,823 | 176.2 | 12.32 | 939 | 1,494 | 175.5 | 12.26 |
| Chukotka Autonomous Area | 3,089 | 403 | 919 | 170.7 | 12.62 | 398 | 915 | 171.1 | 12.61 |
| CRIMEA FEDERAL DISTRICT | 3,219 | 30 | 66 | 193.2 | 12.02 | 29 | 63 | 198.5 | 11.97 |
| Republic of Crimea | 2,683 | 24 | 50 | 195.2 | 12.36 | 23 | 47 | 202.4 | 12.31 |
| Sevastopol | 536 | 6 | 16 | 187.0 | 10.90 | 6 | 16 | 187.0 | 10.90 |

Table 6.4.8

Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals-Residents

| | 31.12.2014 | | | | | | | | |
|--------------------------|--|---------------------------------|----------------------------|-----------------------------------|-----------------------------------|---------------------------------|----------------------------|-----------------------------------|-----------------------------------|
| | volume of consumer loans extended since the beginning of the year, total, millions of rubles | including | | | | | | | |
| | | housing loans | | | | of which mortgage loans | | | |
| | | number of extended loans, units | volume, millions of rubles | weighted average maturity, months | weighted average interest rate, % | number of extended loans, units | volume, millions of rubles | weighted average maturity, months | weighted average interest rate, % |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| THE RUSSIAN FEDERATION | 168,293 | 807 | 12,767 | 128.1 | 9.32 | 750 | 10,832 | 146.3 | 9.25 |
| CENTRAL FEDERAL DISTRICT | 145,243 | 509 | 10,925 | 119.3 | 9.43 | 459 | 9,131 | 138.3 | 9.35 |
| Belgorod Region | 35 | 3 | 15 | 214.3 | 8.51 | 3 | 15 | 214.3 | 8.51 |
| Bryansk Region | 93 | 3 | 21 | 159.9 | 8.41 | 3 | 21 | 159.9 | 8.41 |
| Vladimir Region | 71 | 2 | 8 | 283.0 | 6.74 | 2 | 8 | 283.0 | 6.74 |
| Voronezh Region | 201 | 5 | 46 | 249.7 | 9.07 | 5 | 46 | 249.7 | 9.07 |
| Ivanovo Region | 518 | 2 | 14 | 302.0 | 11.80 | 2 | 14 | 302.0 | 11.80 |
| Kaluga Region | 237 | 9 | 53 | 238.1 | 10.31 | 9 | 53 | 238.1 | 10.31 |
| Kostroma Region | 30 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Kursk Region | 39 | 2 | 8 | 208.0 | 11.12 | 2 | 8 | 208.0 | 11.12 |
| Lipetsk Region | 109 | 2 | 12 | 255.8 | 11.19 | 2 | 12 | 255.8 | 11.19 |
| Moscow Region | 13,491 | 143 | 1,993 | 166.6 | 9.74 | 137 | 1,862 | 176.3 | 9.71 |
| Orel Region | 52 | 2 | 16 | 182.0 | 7.81 | 2 | 16 | 182.0 | 7.81 |
| Ryazan Region | 169 | 2 | 7 | 281.7 | 11.27 | 2 | 7 | 281.7 | 11.27 |
| Smolensk Region | 201 | 6 | 48 | 244.3 | 10.70 | 6 | 48 | 244.3 | 10.70 |
| Tambov Region | 31 | 1 | 6 | 230.0 | 7.00 | 1 | 6 | 230.0 | 7.00 |
| Tver Region | 182 | 11 | 93 | 162.6 | 10.51 | 11 | 93 | 162.6 | 10.51 |
| Tula Region | 95 | 3 | 15 | 289.1 | 8.03 | 3 | 15 | 289.1 | 8.03 |
| Yaroslavl Region | 99 | 2 | 19 | 302.0 | 10.80 | 2 | 19 | 302.0 | 10.80 |
| Moscow | 129,590 | 311 | 8,551 | 103.7 | 9.27 | 267 | 6,888 | 123.3 | 9.15 |

Table 6.4.8 (cont.)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---------------|-----------|------------|--------------|-------------|-----------|------------|--------------|-------------|
| NORTH-WESTERN FEDERAL DISTRICT | 12,367 | 90 | 559 | 147.5 | 8.44 | 88 | 523 | 157.0 | 8.44 |
| Republic of Karelia | 19 | 1 | 5 | 182.0 | 9.00 | 1 | 5 | 182.0 | 9.00 |
| Republic of Komi | 9 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Arkhangelsk Region | 113 | 8 | 63 | 93.0 | 8.91 | 8 | 63 | 93.0 | 8.91 |
| Nenets Autonomous Area | 0 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 113 | 8 | 63 | 93.0 | 8.91 | 8 | 63 | 93.0 | 8.91 |
| Vologda Region | 42 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Kaliningrad Region | 493 | 14 | 45 | 153.4 | 7.85 | 14 | 45 | 153.4 | 7.85 |
| Leningrad Region | 3,030 | 6 | 25 | 162.0 | 9.88 | 6 | 25 | 162.0 | 9.88 |
| Murmansk Region | 66 | 2 | 5 | 208.4 | 8.06 | 2 | 5 | 208.4 | 8.06 |
| Novgorod Region | 10 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Pskov Region | 10 | 1 | 1 | 62.0 | 7.50 | 1 | 1 | 62.0 | 7.50 |
| Saint Petersburg | 8,575 | 58 | 415 | 153.5 | 8.37 | 56 | 379 | 167.1 | 8.36 |
| SOUTHERN FEDERAL DISTRICT | 2,301 | 48 | 430 | 186.2 | 8.98 | 48 | 430 | 186.2 | 8.98 |
| Republic of Adygeya (Adygeya) | 13 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Republic of Kalmykia | 13 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Krasnodar Territory | 713 | 35 | 226 | 217.3 | 9.43 | 35 | 226 | 217.3 | 9.43 |
| Astrakhan Region | 54 | 1 | 4 | 242.0 | 9.50 | 1 | 4 | 242.0 | 9.50 |
| Volgograd Region | 121 | 2 | 26 | 273.7 | 8.80 | 2 | 26 | 273.7 | 8.80 |
| Rostov Region | 1,387 | 10 | 174 | 131.5 | 8.05 | 10 | 174 | 131.5 | 8.05 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 351 | 14 | 101 | 220.0 | 9.46 | 14 | 101 | 220.0 | 9.46 |
| Republic of Daghestan | 106 | 5 | 35 | 272.2 | 10.67 | 5 | 35 | 272.2 | 10.67 |
| Republic of Ingushetia | 0 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Kabardino-Balkar Republic | 48 | 4 | 39 | 219.4 | 8.23 | 4 | 39 | 219.4 | 8.23 |
| Karachay-Cherkess Republic | 1 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Republic of North Ossetia – Alania | 13 | 1 | 4 | 182.0 | 10.30 | 1 | 4 | 182.0 | 10.30 |
| Chechen Republic | 54 | 1 | 12 | 11.9 | 12.00 | 1 | 12 | 11.9 | 12.00 |
| Stavropol Territory | 129 | 3 | 11 | 308.5 | 8.86 | 3 | 11 | 308.5 | 8.86 |

Table 6.4.8 (cont.)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|--|--------------|-----------|------------|--------------|--------------|-----------|------------|--------------|--------------|
| VOLGA FEDERAL DISTRICT | 4,284 | 57 | 245 | 229.7 | 9.17 | 57 | 245 | 229.7 | 9.17 |
| Republic of Bashkortostan | 338 | 5 | 19 | 214.9 | 10.72 | 5 | 19 | 214.9 | 10.72 |
| Mari El Republic | 53 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Republic of Mordovia | 28 | 2 | 12 | 240.7 | 11.59 | 2 | 12 | 240.7 | 11.59 |
| Republic of Tatarstan (Tatarstan) | 1,762 | 5 | 27 | 288.8 | 10.64 | 5 | 27 | 288.8 | 10.64 |
| Udmurt Republic | 98 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Chuvash Republic – Chuvashia | 47 | 3 | 11 | 180.3 | 9.14 | 3 | 11 | 180.3 | 9.14 |
| Perm Territory | 111 | 2 | 10 | 95.2 | 9.30 | 2 | 10 | 95.2 | 9.30 |
| Kirov Region | 39 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Nizhny Novgorod Region | 232 | 8 | 34 | 151.1 | 8.65 | 8 | 34 | 151.1 | 8.65 |
| Orenburg Region | 94 | 4 | 20 | 197.3 | 8.83 | 4 | 20 | 197.3 | 8.83 |
| Penza Region | 46 | 3 | 17 | 272.1 | 11.00 | 3 | 17 | 272.1 | 11.00 |
| Samara Region | 1,021 | 22 | 70 | 273.3 | 7.55 | 22 | 70 | 273.3 | 7.55 |
| Saratov Region | 387 | 3 | 25 | 227.0 | 9.49 | 3 | 25 | 227.0 | 9.49 |
| Ulyanovsk Region | 28 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| URALS FEDERAL DISTRICT | 1,004 | 23 | 108 | 231.4 | 10.05 | 23 | 108 | 231.4 | 10.05 |
| Kurgan Region | 17 | 1 | 7 | 242.0 | 10.00 | 1 | 7 | 242.0 | 10.00 |
| Sverdlovsk Region | 428 | 9 | 43 | 214.9 | 10.13 | 9 | 43 | 214.9 | 10.13 |
| Tyumen Region | 384 | 11 | 44 | 276.9 | 10.30 | 11 | 44 | 276.9 | 10.30 |
| Khanty-Mansi Autonomous Area – Yugra | 20 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Yamal-Nenets Autonomous Area | 64 | 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 | 300 | 11 | 44 | 276.9 | 10.30 | 11 | 44 | 276.9 | 10.30 |
| Chelyabinsk Region | 175 | 2 | 14 | 134.9 | 8.14 | 2 | 14 | 134.9 | 8.14 |
| SIBERIAN FEDERAL DISTRICT | 1,617 | 21 | 139 | 167.9 | 9.00 | 17 | 81 | 229.7 | 8.49 |
| Altai Republic | 4 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Republic of Buryatia | 194 | 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 |
| Republic of Khakassia | 10 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Altai Territory | 92 | 2 | 9 | 242.0 | 9.60 | 2 | 9 | 242.0 | 9.60 |
| Trans-Baikal Territory | 44 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Krasnoyarsk Territory | 275 | 6 | 63 | 84.8 | 10.70 | 2 | 5 | 133.3 | 8.21 |

Table 6.4.8 (end)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|-------------------------------------|------------|-----------|------------|--------------|-------------|-----------|------------|--------------|-------------|
| Irkutsk Region | 206 | 2 | 7 | 227.8 | 7.20 | 2 | 7 | 227.8 | 7.20 |
| Kemerovo Region | 132 | 1 | 5 | 182.0 | 11.30 | 1 | 5 | 182.0 | 11.30 |
| Novosibirsk Region | 406 | 6 | 26 | 227.8 | 9.91 | 6 | 26 | 227.8 | 9.91 |
| Omsk Region | 151 | 2 | 19 | 240.2 | 7.18 | 2 | 19 | 240.2 | 7.18 |
| Tomsk Region | 103 | 2 | 10 | 278.7 | 6.58 | 2 | 10 | 278.7 | 6.58 |
| FAR-EASTERN FEDERAL DISTRICT | 887 | 45 | 260 | 160.6 | 8.16 | 44 | 213 | 177.6 | 8.18 |
| Republic of Sakha (Yakutia) | 23 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Kamchatka Territory | 56 | 1 | 47 | 83.7 | 8.00 | 0 | 0 | 0.0 | 0.00 |
| Primorye Territory | 606 | 39 | 168 | 171.9 | 8.27 | 39 | 168 | 171.9 | 8.27 |
| Khabarovsk Territory | 137 | 3 | 27 | 240.9 | 7.66 | 3 | 27 | 240.9 | 7.66 |
| Amur Region | 4 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Magadan Region | 9 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Sakhalin Region | 31 | 2 | 18 | 135.8 | 8.46 | 2 | 18 | 135.8 | 8.46 |
| Jewish Autonomous Region | 7 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Chukotka Autonomous Area | 14 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| CRIMEA FEDERAL DISTRICT | 239 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Republic of Crimea | 234 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |
| Sevastopol | 5 | 0 | 0 | 0.0 | 0.00 | 0 | 0 | 0.0 | 0.00 |

6.5. Foreign Cash Operations

Table 6.5.1

Foreign Cash Sales to Individuals by Authorized Banks (in U.S. Dollar Equivalent for All Currencies)

(millions of U.S. dollars)

| 1 | 2014 | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| | June 2 | July 3 | August 4 | September 5 | October 6 |
| THE RUSSIAN FEDERATION | 5,341.22 | 4,972.63 | 5,066.01 | 4,917.07 | 8,577.30 |
| CENTRAL FEDERAL DISTRICT | 2,673.58 | 2,436.66 | 2,559.46 | 2,481.70 | 4,493.02 |
| Belgorod Region | 11.02 | 10.71 | 11.33 | 10.15 | 17.02 |
| Bryansk Region | 5.81 | 7.94 | 6.30 | 5.34 | 8.20 |
| Vladimir Region | 10.59 | 11.80 | 14.10 | 14.66 | 23.48 |
| Voronezh Region | 43.08 | 45.69 | 43.19 | 39.09 | 83.99 |
| Ivanovo Region | 11.50 | 10.70 | 10.45 | 10.67 | 16.86 |
| Kaluga Region | 25.62 | 26.76 | 27.27 | 23.61 | 34.75 |
| Kostroma Region | 4.17 | 4.32 | 4.45 | 4.18 | 7.98 |
| Kursk Region | 5.91 | 6.15 | 5.51 | 5.83 | 11.97 |
| Lipetsk Region | 7.03 | 9.00 | 7.65 | 9.30 | 11.22 |
| Moscow Region | 98.09 | 107.39 | 91.87 | 88.82 | 130.35 |
| Orel Region | 10.72 | 7.89 | 8.25 | 8.18 | 16.17 |
| Ryazan Region | 29.80 | 27.94 | 29.25 | 29.84 | 50.38 |
| Smolensk Region | 12.53 | 12.85 | 12.40 | 8.95 | 13.10 |
| Tambov Region | 2.77 | 3.42 | 3.13 | 2.51 | 5.84 |
| Tver Region | 15.78 | 17.35 | 15.70 | 14.21 | 23.04 |
| Tula Region | 23.88 | 24.58 | 25.15 | 23.77 | 47.80 |
| Yaroslavl Region | 20.27 | 19.34 | 18.40 | 16.43 | 29.81 |
| Moscow | 2,335.02 | 2,082.83 | 2,225.05 | 2,166.16 | 3,961.05 |
| NORTH-WESTERN FEDERAL DISTRICT | 767.14 | 702.71 | 685.53 | 606.25 | 1,004.70 |
| Republic of Karelia | 6.60 | 6.69 | 5.97 | 5.07 | 8.13 |
| Republic of Komi | 6.27 | 6.52 | 5.23 | 5.53 | 8.50 |
| Arkhangelsk Region | 9.49 | 7.79 | 7.78 | 7.68 | 14.31 |
| Nenets Autonomous Area | 0.23 | 0.19 | 0.10 | 0.12 | 0.18 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 9.27 | 7.60 | 7.68 | 7.56 | 14.13 |
| Vologda Region | 17.96 | 17.80 | 15.77 | 16.61 | 31.24 |
| Kaliningrad Region | 42.26 | 37.12 | 32.05 | 28.52 | 57.96 |
| Leningrad Region | 145.65 | 132.05 | 124.16 | 114.47 | 119.93 |
| Murmansk Region | 10.37 | 8.52 | 7.47 | 6.91 | 17.79 |
| Novgorod Region | 5.30 | 5.09 | 5.24 | 4.32 | 7.33 |
| Pskov Region | 3.86 | 4.25 | 3.90 | 3.16 | 5.09 |
| Saint Petersburg | 519.39 | 476.90 | 477.97 | 413.97 | 734.43 |
| SOUTHERN FEDERAL DISTRICT | 291.28 | 288.29 | 299.29 | 297.83 | 501.60 |
| Republic of Adygeya (Adygeya) | 3.94 | 4.06 | 5.00 | 4.95 | 6.33 |
| Republic of Kalmykia | 1.26 | 1.67 | 1.62 | 1.54 | 1.73 |
| Krasnodar Territory | 144.46 | 138.08 | 143.84 | 142.73 | 238.95 |
| Astrakhan Region | 10.84 | 10.22 | 9.99 | 8.74 | 17.18 |
| Volgograd Region | 30.93 | 28.64 | 30.58 | 32.91 | 52.13 |
| Rostov Region | 99.86 | 105.62 | 108.27 | 106.97 | 185.30 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 134.98 | 98.62 | 96.73 | 128.64 | 255.79 |
| Republic of Daghestan | 28.03 | 19.07 | 19.40 | 21.55 | 29.29 |
| Republic of Ingushetia | 5.99 | 3.42 | 2.69 | 4.29 | 10.84 |
| Kabardino-Balkar Republic | 10.69 | 10.77 | 10.21 | 9.92 | 15.62 |
| Karachay-Cherkess Republic | 3.02 | 4.16 | 3.38 | 3.04 | 5.31 |

Table 6.5.1 (end)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|---------------|---------------|---------------|---------------|---------------|
| Republic of North Ossetia – Alania | 9.41 | 10.67 | 9.83 | 9.99 | 22.64 |
| Chechen Republic | 2.25 | 1.54 | 1.18 | 2.66 | 3.22 |
| Stavropol Territory | 75.59 | 48.99 | 50.03 | 77.20 | 168.89 |
| VOLGA FEDERAL DISTRICT | 454.84 | 457.37 | 443.84 | 428.13 | 669.44 |
| Republic of Bashkortostan | 55.04 | 60.37 | 57.28 | 53.10 | 70.77 |
| Mari El Republic | 2.24 | 2.60 | 2.58 | 2.22 | 4.02 |
| Republic of Mordovia | 3.63 | 4.15 | 3.96 | 4.85 | 4.95 |
| Republic of Tatarstan (Tatarstan) | 77.25 | 85.36 | 82.70 | 84.50 | 125.24 |
| Udmurt Republic | 22.03 | 15.98 | 17.56 | 18.26 | 32.36 |
| Chuvash Republic – Chuvashia | 4.65 | 5.04 | 4.75 | 4.57 | 7.93 |
| Perm Territory | 33.20 | 36.46 | 31.29 | 29.59 | 44.02 |
| Kirov Region | 11.94 | 9.65 | 9.56 | 9.14 | 14.19 |
| Nizhny Novgorod Region | 63.74 | 63.05 | 66.62 | 61.92 | 102.92 |
| Orenburg Region | 14.94 | 16.88 | 15.11 | 13.92 | 22.20 |
| Penza Region | 6.28 | 7.36 | 6.43 | 6.26 | 9.53 |
| Samara Region | 93.88 | 88.07 | 83.22 | 82.29 | 132.54 |
| Saratov Region | 38.52 | 35.36 | 34.48 | 33.38 | 59.88 |
| Ulyanovsk Region | 27.50 | 27.04 | 28.31 | 24.13 | 38.90 |
| URALS FEDERAL DISTRICT | 321.82 | 308.12 | 291.93 | 284.76 | 453.07 |
| Kurgan Region | 4.72 | 4.43 | 3.97 | 4.04 | 5.04 |
| Sverdlovsk Region | 160.23 | 144.66 | 145.52 | 150.64 | 233.00 |
| Tyumen Region | 98.54 | 100.25 | 84.38 | 76.87 | 124.86 |
| Khanty-Mansi Autonomous Area – Yugra | 45.52 | 47.23 | 38.85 | 36.11 | 62.72 |
| Yamal-Nenets Autonomous Area | 9.73 | 10.05 | 7.04 | 7.13 | 11.53 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 43.29 | 42.96 | 38.49 | 33.63 | 50.61 |
| Chelyabinsk Region | 58.34 | 58.78 | 58.06 | 53.21 | 90.18 |
| SIBERIAN FEDERAL DISTRICT | 382.07 | 391.75 | 367.82 | 347.20 | 558.65 |
| Altai Republic | 0.72 | 0.77 | 0.75 | 0.89 | 1.21 |
| Republic of Buryatia | 33.11 | 35.15 | 30.40 | 32.86 | 53.44 |
| Republic of Tuva | 0.23 | 0.24 | 0.25 | 0.25 | 0.39 |
| Republic of Khakassia | 3.65 | 4.41 | 4.64 | 4.88 | 4.71 |
| Altai Territory | 14.15 | 16.30 | 15.76 | 14.53 | 21.85 |
| Trans-Baikal Territory | 3.77 | 4.52 | 4.74 | 4.15 | 10.16 |
| Krasnoyarsk Territory | 44.34 | 46.27 | 49.50 | 42.52 | 77.95 |
| Irkutsk Region | 32.34 | 31.91 | 28.71 | 28.15 | 45.63 |
| Kemerovo Region | 18.12 | 18.44 | 18.18 | 17.11 | 26.08 |
| Novosibirsk Region | 173.97 | 176.89 | 157.93 | 150.73 | 242.64 |
| Omsk Region | 41.27 | 41.22 | 42.51 | 37.72 | 52.85 |
| Tomsk Region | 16.39 | 15.63 | 14.45 | 13.42 | 21.74 |
| FAR-EASTERN FEDERAL DISTRICT | 313.17 | 255.46 | 252.43 | 258.91 | 499.20 |
| Republic of Sakha (Yakutia) | 6.75 | 9.99 | 7.49 | 7.09 | 10.98 |
| Kamchatka Territory | 9.20 | 8.43 | 8.57 | 10.32 | 16.52 |
| Primorye Territory | 176.23 | 122.98 | 127.49 | 128.65 | 259.29 |
| Khabarovsk Territory | 51.72 | 49.45 | 47.68 | 49.74 | 92.22 |
| Amur Region | 47.52 | 44.22 | 39.70 | 39.22 | 84.59 |
| Magadan Region | 5.22 | 4.48 | 4.53 | 6.00 | 9.70 |
| Sakhalin Region | 15.98 | 15.29 | 16.47 | 17.25 | 25.05 |
| Jewish Autonomous Region | 0.34 | 0.47 | 0.38 | 0.34 | 0.50 |
| Chukotka Autonomous Area | 0.21 | 0.14 | 0.13 | 0.31 | 0.36 |
| CRIMEA FEDERAL DISTRICT | ... | 34.00 | 67.04 | 80.24 | 138.07 |
| Republic of Crimea | ... | 31.29 | 57.14 | 72.05 | 117.71 |
| Sevastopol | ... | 2.71 | 9.91 | 8.19 | 20.36 |

Table 6.5.2

Foreign Cash Purchases by Authorized Banks from Individuals (in U.S. Dollar Equivalent for All Currencies)

(millions of U.S. dollars)

| 1 | 2014 | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| | June | July | August | September | October |
| 2 | 3 | 4 | 5 | 6 | |
| THE RUSSIAN FEDERATION | 2,312.42 | 2,880.98 | 2,420.92 | 2,732.35 | 2,266.90 |
| CENTRAL FEDERAL DISTRICT | 1,305.98 | 1,640.06 | 1,258.40 | 1,368.72 | 1,205.40 |
| Belgorod Region | 7.17 | 8.88 | 8.89 | 7.46 | 6.59 |
| Bryansk Region | 3.89 | 5.35 | 5.70 | 6.04 | 5.21 |
| Vladimir Region | 5.52 | 8.61 | 10.25 | 12.92 | 9.49 |
| Voronezh Region | 18.46 | 26.53 | 23.29 | 25.32 | 19.98 |
| Ivanovo Region | 5.21 | 6.01 | 5.38 | 5.88 | 4.49 |
| Kaluga Region | 13.51 | 17.11 | 15.32 | 17.27 | 16.84 |
| Kostroma Region | 2.88 | 3.24 | 3.53 | 3.87 | 3.11 |
| Kursk Region | 3.27 | 4.63 | 4.51 | 4.56 | 3.90 |
| Lipetsk Region | 4.83 | 8.73 | 6.83 | 7.38 | 5.00 |
| Moscow Region | 53.30 | 63.30 | 54.56 | 57.99 | 48.73 |
| Orel Region | 3.80 | 5.14 | 5.15 | 5.48 | 4.23 |
| Ryazan Region | 9.59 | 13.56 | 11.85 | 13.26 | 13.21 |
| Smolensk Region | 7.75 | 9.08 | 8.66 | 8.58 | 8.76 |
| Tambov Region | 1.52 | 2.87 | 2.54 | 2.56 | 1.97 |
| Tver Region | 4.91 | 6.39 | 6.50 | 6.60 | 4.80 |
| Tula Region | 8.85 | 10.20 | 9.85 | 12.24 | 9.93 |
| Yaroslavl Region | 8.57 | 10.24 | 9.43 | 11.91 | 9.16 |
| Moscow | 1,142.96 | 1,430.20 | 1,066.16 | 1,159.42 | 1,030.02 |
| NORTH-WESTERN FEDERAL DISTRICT | 387.03 | 429.07 | 382.79 | 459.61 | 364.26 |
| Republic of Karelia | 3.82 | 4.49 | 4.09 | 4.09 | 4.05 |
| Republic of Komi | 1.54 | 1.83 | 2.04 | 2.37 | 1.52 |
| Arkhangelsk Region | 3.58 | 3.83 | 3.32 | 7.39 | 3.14 |
| Nenets Autonomous Area | 0.03 | 0.02 | 0.04 | 0.06 | 0.04 |
| Arkhangelsk Region, excluding Nenets Autonomous Area | 3.55 | 3.81 | 3.29 | 7.33 | 3.09 |
| Vologda Region | 4.61 | 8.25 | 7.03 | 9.69 | 7.44 |
| Kaliningrad Region | 24.26 | 36.34 | 30.32 | 37.77 | 28.21 |
| Leningrad Region | 108.92 | 91.35 | 81.36 | 89.61 | 70.59 |
| Murmansk Region | 4.26 | 4.52 | 4.43 | 5.65 | 4.86 |
| Novgorod Region | 2.45 | 2.72 | 2.72 | 2.82 | 2.37 |
| Pskov Region | 3.59 | 4.04 | 3.54 | 4.00 | 3.66 |
| Saint Petersburg | 230.01 | 271.70 | 243.94 | 296.22 | 238.43 |
| SOUTHERN FEDERAL DISTRICT | 138.11 | 187.47 | 172.03 | 186.16 | 146.57 |
| Republic of Adygeya (Adygeya) | 3.47 | 3.29 | 4.04 | 4.12 | 3.81 |
| Republic of Kalmykia | 0.47 | 0.50 | 0.47 | 0.99 | 0.64 |
| Krasnodar Territory | 70.57 | 98.98 | 81.13 | 85.28 | 70.97 |
| Astrakhan Region | 4.67 | 6.64 | 6.31 | 8.29 | 6.04 |
| Volgograd Region | 14.26 | 16.85 | 17.71 | 20.34 | 16.43 |
| Rostov Region | 44.67 | 61.20 | 62.38 | 67.14 | 48.68 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 22.20 | 27.18 | 27.87 | 28.49 | 22.31 |
| Republic of Daghestan | 2.89 | 2.97 | 2.86 | 3.02 | 2.53 |
| Republic of Ingushetia | 0.10 | 0.88 | 0.13 | 0.15 | 0.13 |
| Kabardino-Balkar Republic | 2.23 | 2.62 | 2.87 | 2.91 | 2.52 |
| Karachay-Cherkess Republic | 0.80 | 0.94 | 0.76 | 1.33 | 1.19 |

Table 6.5.2 (end)
(millions of U.S. dollars)

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|---------------|---------------|---------------|---------------|---------------|
| Republic of North Ossetia – Alania | 2.25 | 2.25 | 2.50 | 2.56 | 2.16 |
| Chechen Republic | 0.13 | 0.38 | 0.18 | 0.16 | 0.12 |
| Stavropol Territory | 13.80 | 17.14 | 18.57 | 18.36 | 13.66 |
| VOLGA FEDERAL DISTRICT | 166.59 | 213.05 | 201.31 | 252.89 | 187.06 |
| Republic of Bashkortostan | 18.41 | 23.02 | 21.99 | 27.11 | 19.91 |
| Mari El Republic | 1.49 | 2.00 | 1.52 | 2.30 | 1.61 |
| Republic of Mordovia | 1.45 | 2.07 | 1.68 | 4.01 | 1.68 |
| Republic of Tatarstan (Tatarstan) | 28.14 | 36.31 | 32.58 | 42.01 | 29.17 |
| Udmurt Republic | 5.47 | 8.42 | 8.18 | 10.61 | 7.52 |
| Chuvash Republic – Chuvashia | 2.08 | 2.77 | 3.21 | 3.37 | 3.12 |
| Perm Territory | 10.66 | 14.38 | 14.48 | 14.60 | 13.09 |
| Kirov Region | 2.92 | 3.65 | 3.94 | 6.01 | 4.12 |
| Nizhny Novgorod Region | 26.32 | 32.97 | 28.94 | 39.88 | 30.30 |
| Orenburg Region | 6.13 | 9.30 | 9.74 | 13.01 | 8.19 |
| Penza Region | 3.17 | 4.50 | 4.31 | 4.29 | 3.46 |
| Samara Region | 31.40 | 39.86 | 36.50 | 45.61 | 33.85 |
| Saratov Region | 17.44 | 20.69 | 19.49 | 22.92 | 18.56 |
| Ulyanovsk Region | 11.51 | 13.13 | 14.74 | 17.18 | 12.49 |
| URALS FEDERAL DISTRICT | 92.55 | 113.68 | 108.74 | 135.25 | 107.23 |
| Kurgan Region | 1.61 | 1.32 | 1.92 | 2.11 | 1.84 |
| Sverdlovsk Region | 42.12 | 55.17 | 49.96 | 60.82 | 45.27 |
| Tyumen Region | 26.14 | 28.58 | 28.39 | 34.50 | 28.68 |
| Khanty-Mansi Autonomous Area – Yugra | 9.44 | 11.16 | 12.00 | 14.46 | 12.52 |
| Yamal-Nenets Autonomous Area | 1.77 | 1.97 | 2.20 | 2.42 | 1.99 |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | 14.93 | 15.45 | 14.19 | 17.62 | 14.17 |
| Chelyabinsk Region | 22.69 | 28.61 | 28.47 | 37.83 | 31.44 |
| SIBERIAN FEDERAL DISTRICT | 118.70 | 150.43 | 149.29 | 172.02 | 129.75 |
| Altai Republic | 0.37 | 0.57 | 0.58 | 0.63 | 0.39 |
| Republic of Buryatia | 6.20 | 8.79 | 8.07 | 11.15 | 7.34 |
| Republic of Tuva | 0.10 | 0.14 | 0.13 | 0.12 | 0.12 |
| Republic of Khakassia | 1.24 | 1.62 | 2.16 | 1.52 | 1.09 |
| Altai Territory | 7.01 | 9.40 | 9.70 | 9.30 | 6.53 |
| Trans-Baikal Territory | 2.35 | 2.69 | 2.70 | 2.14 | 1.33 |
| Krasnoyarsk Territory | 11.29 | 14.71 | 14.26 | 16.37 | 12.69 |
| Irkutsk Region | 8.33 | 14.87 | 12.07 | 12.12 | 11.73 |
| Kemerovo Region | 7.25 | 8.18 | 7.75 | 8.72 | 7.15 |
| Novosibirsk Region | 50.08 | 60.96 | 60.95 | 74.86 | 56.06 |
| Omsk Region | 20.07 | 22.82 | 25.34 | 28.06 | 20.48 |
| Tomsk Region | 4.40 | 5.68 | 5.58 | 7.04 | 4.84 |
| FAR-EASTERN FEDERAL DISTRICT | 80.05 | 115.00 | 110.73 | 117.70 | 94.19 |
| Republic of Sakha (Yakutia) | 2.47 | 2.34 | 2.38 | 2.69 | 2.37 |
| Kamchatka Territory | 2.64 | 5.31 | 3.29 | 3.40 | 2.36 |
| Primorye Territory | 47.83 | 69.54 | 66.69 | 72.52 | 56.44 |
| Khabarovsk Territory | 12.25 | 15.11 | 16.67 | 17.37 | 13.71 |
| Amur Region | 7.27 | 11.96 | 11.88 | 11.72 | 11.39 |
| Magadan Region | 0.98 | 1.32 | 1.16 | 1.35 | 0.99 |
| Sakhalin Region | 6.43 | 9.00 | 8.40 | 8.35 | 6.74 |
| Jewish Autonomous Region | 0.14 | 0.36 | 0.13 | 0.22 | 0.15 |
| Chukotka Autonomous Area | 0.05 | 0.06 | 0.13 | 0.08 | 0.06 |
| CRIMEA FEDERAL DISTRICT | ... | 4.16 | 9.44 | 11.34 | 10.11 |
| Republic of Crimea | ... | 3.58 | 4.46 | 6.46 | 4.72 |
| Sevastopol | ... | 0.58 | 4.98 | 4.88 | 5.38 |

6.6. Insurance Companies and Private Pension Funds

Table 6.6.1

Insurers' Premiums and Payoffs

(millions of rubles)

| | January–June 2014 | | January–September 2014 | |
|---|--------------------|------------------|------------------------|------------------|
| | insurance premiums | payoffs | insurance premiums | payoffs |
| | 1 | 2 | 3 | 4 |
| THE RUSSIAN FEDERATION | 507,227.6 | 216,058.2 | 741,772.6 | 333,117.9 |
| CENTRAL FEDERAL DISTRICT | 297,143.7 | 116,012.1 | 431,112.3 | 178,746.3 |
| Belgorod Region | 2,232.6 | 872.5 | 3,740.9 | 1,337.5 |
| Bryansk Region | 1,394.5 | 581.7 | 2,133.4 | 937.5 |
| Vladimir Region | 2,211.4 | 1,281.6 | 3,454.1 | 1,888.2 |
| Voronezh Region | 3,559.9 | 1,856.0 | 5,346.6 | 2,922.4 |
| Ivanovo Region | 1,258.8 | 732.2 | 1,885.3 | 1,100.6 |
| Kaluga Region | 1,630.7 | 778.1 | 2,494.0 | 1,195.7 |
| Kostroma Region | 721.2 | 274.8 | 1,119.8 | 427.7 |
| Kursk Region | 1,465.0 | 647.5 | 2,165.7 | 975.2 |
| Lipetsk Region | 1,712.1 | 779.8 | 2,485.4 | 1,165.3 |
| Moscow Region | 11,584.0 | 4,363.4 | 18,716.4 | 7,119.8 |
| Orel Region | 815.7 | 354.8 | 1,248.1 | 571.6 |
| Ryazan Region | 1,939.9 | 979.9 | 3,018.1 | 1,501.2 |
| Smolensk Region | 1,539.3 | 573.8 | 2,426.8 | 910.2 |
| Tambov Region | 1,151.8 | 446.9 | 1,864.6 | 681.4 |
| Tver Region | 1,744.0 | 826.9 | 2,767.5 | 1,228.7 |
| Tula Region | 2,188.9 | 1,210.3 | 3,357.4 | 1,755.4 |
| Yaroslavl Region | 2,312.9 | 1,121.5 | 3,431.1 | 1,756.9 |
| Moscow | 257,635.4 | 98,300.0 | 369,392.9 | 151,235.6 |
| NORTH-WESTERN FEDERAL DISTRICT | 48,407.3 | 26,137.5 | 71,326.1 | 39,362.3 |
| Republic of Karelia | 1,201.6 | 579.0 | 1,791.1 | 896.2 |
| Republic of Komi | 1,728.9 | 685.5 | 2,424.8 | 1,031.1 |
| Arkhangelsk Region | 1,992.9 | 1,021.1 | 2,989.6 | 1,563.2 |
| Nenets Autonomous Area | ... | ... | ... | ... |
| Arkhangelsk Region, excluding Nenets Autonomous Area | ... | ... | ... | ... |
| Vologda Region | 2,911.0 | 1,391.8 | 4,065.1 | 2,058.0 |
| Kaliningrad Region | 1,639.6 | 677.4 | 2,617.5 | 1,050.6 |
| Leningrad Region | 1,874.5 | 554.7 | 2,866.1 | 859.4 |
| Murmansk Region | 1,788.7 | 790.7 | 2,450.1 | 1,286.9 |
| Novgorod Region | 1,011.9 | 505.9 | 1,535.4 | 770.0 |
| Pskov Region | 754.1 | 247.6 | 1,165.4 | 394.8 |
| Saint Petersburg | 33,504.1 | 19,683.8 | 49,421.0 | 29,452.2 |
| SOUTHERN FEDERAL DISTRICT | 20,851.3 | 10,555.5 | 31,524.4 | 16,584.9 |
| Republic of Adygeya (Adygeya) | 247.3 | 141.3 | 396.3 | 318.5 |
| Republic of Kalmykia | 218.8 | 79.2 | 336.1 | 113.1 |
| Krasnodar Territory | 9,349.4 | 4,646.2 | 14,404.4 | 7,313.5 |
| Astrakhan Region | 1,699.6 | 644.9 | 2,472.8 | 1,123.4 |
| Volgograd Region | 3,717.6 | 1,685.1 | 5,277.7 | 2,727.9 |
| Rostov Region | 5,618.6 | 3,358.8 | 8,637.1 | 4,988.6 |
| NORTH CAUCASIAN FEDERAL DISTRICT | 5,481.2 | 2,426.3 | 8,300.0 | 3,693.2 |
| Republic of Daghestan | 719.8 | 217.9 | 1,094.2 | 368.2 |
| Republic of Ingushetia | 97.7 | 26.7 | 232.2 | 42.7 |
| Kabardino-Balkar Republic | 399.0 | 148.1 | 632.3 | 213.0 |
| Karachay-Cherkess Republic | 313.9 | 100.4 | 442.7 | 166.4 |
| Republic of North Ossetia – Alania | 293.8 | 100.8 | 466.8 | 145.3 |
| Chechen Republic | 322.1 | 69.3 | 477.1 | 103.5 |
| Stavropol Territory | 3,334.9 | 1,763.1 | 4,954.6 | 2,654.0 |

Table 6.6.1 (end)
(millions of rubles)

| | 1 | 2 | 3 | 4 |
|--|-----------------|-----------------|-----------------|-----------------|
| VOLGA FEDERAL DISTRICT | 60,824.0 | 27,698.2 | 89,897.4 | 42,932.8 |
| Republic of Bashkortostan | 6,828.6 | 3,166.1 | 10,089.3 | 4,799.6 |
| Mari El Republic | 816.9 | 369.8 | 1,300.4 | 569.6 |
| Republic of Mordovia | 1,002.1 | 469.4 | 1,481.3 | 735.8 |
| Republic of Tatarstan (Tatarstan) | 12,477.4 | 5,421.3 | 17,735.4 | 8,534.3 |
| Udmurt Republic | 2,551.9 | 1,189.2 | 3,809.7 | 1,888.4 |
| Chuvash Republic – Chuvashia | 1,859.6 | 795.9 | 2,775.5 | 1,207.7 |
| Perm Territory | 5,583.1 | 2,567.8 | 8,094.6 | 3,984.5 |
| Kirov Region | 1,895.0 | 806.9 | 2,897.1 | 1,285.7 |
| Nizhny Novgorod Region | 7,446.7 | 3,794.8 | 11,014.2 | 5,858.7 |
| Orenburg Region | 3,303.2 | 1,622.1 | 5,012.2 | 2,496.4 |
| Penza Region | 1,599.7 | 680.5 | 2,478.4 | 1,023.3 |
| Samara Region | 9,771.3 | 3,995.2 | 14,437.5 | 6,105.7 |
| Saratov Region | 3,836.6 | 1,816.6 | 5,687.3 | 2,819.6 |
| Ulyanovsk Region | 1,851.9 | 1,002.6 | 3,084.4 | 1,623.5 |
| URALS FEDERAL DISTRICT | 34,050.1 | 16,873.4 | 48,270.0 | 26,601.8 |
| Kurgan Region | 987.7 | 421.6 | 1,493.0 | 665.6 |
| Sverdlovsk Region | 10,231.6 | 5,596.6 | 15,149.4 | 8,581.9 |
| Tyumen Region | 16,187.1 | 6,529.8 | 21,254.3 | 10,872.8 |
| Khanty-Mansi Autonomous Area – Yugra | ... | ... | ... | ... |
| Yamal-Nenets Autonomous Area | ... | ... | ... | ... |
| Tyumen Region, excluding Khanty-Mansi Autonomous Area – Yugra and Yamal-Nenets Autonomous Area | ... | ... | ... | ... |
| Chelyabinsk Region | 6,643.7 | 4,325.4 | 10,373.3 | 6,481.5 |
| SIBERIAN FEDERAL DISTRICT | 29,731.8 | 12,730.3 | 44,883.5 | 19,474.4 |
| Altai Republic | 90.6 | 30.3 | 133.8 | 52.5 |
| Republic of Buryatia | 1,078.3 | 410.4 | 1,632.6 | 593.2 |
| Republic of Tuva | 182.3 | 50.0 | 274.5 | 71.5 |
| Republic of Khakassia | 555.8 | 203.4 | 900.4 | 317.6 |
| Altai Territory | 2,065.1 | 931.9 | 3,331.3 | 1,402.2 |
| Trans-Baikal Territory | 909.3 | 240.8 | 1,385.1 | 357.1 |
| Krasnoyarsk Territory | 5,368.0 | 2,357.5 | 8,257.9 | 3,645.6 |
| Irkutsk Region | 5,138.3 | 2,089.3 | 7,290.6 | 3,139.0 |
| Kemerovo Region | 4,326.9 | 2,065.3 | 6,353.8 | 3,145.0 |
| Novosibirsk Region | 5,375.8 | 2,178.5 | 8,203.5 | 3,438.0 |
| Omsk Region | 2,716.9 | 1,204.5 | 4,306.3 | 1,904.7 |
| Tomsk Region | 1,924.5 | 968.4 | 2,813.7 | 1,407.9 |
| FAR-EASTERN FEDERAL DISTRICT | 10,729.7 | 3,624.9 | 16,386.7 | 5,721.5 |
| Republic of Sakha (Yakutia) | 1,585.8 | 412.1 | 2,428.1 | 704.6 |
| Kamchatka Territory | 410.8 | 262.9 | 665.0 | 358.5 |
| Primorye Territory | 3,460.2 | 1,100.7 | 5,222.0 | 1,816.7 |
| Khabarovsk Territory | 2,991.3 | 1,138.5 | 4,516.8 | 1,742.2 |
| Amur Region | 952.2 | 378.1 | 1,464.3 | 541.3 |
| Magadan Region | 216.2 | 57.0 | 355.5 | 144.1 |
| Sakhalin Region | 944.9 | 237.3 | 1,459.1 | 358.7 |
| Jewish Autonomous Region | 148.6 | 32.4 | 226.7 | 47.8 |
| Chukotka Autonomous Area | 19.7 | 6.0 | 49.2 | 7.5 |
| CRIMEA FEDERAL DISTRICT | 8.5 | – | 72.2 | 0.8 |
| Republic of Crimea | 7.4 | – | 63.2 | 0.6 |
| Sevastopol | 1.1 | – | 9.0 | 0.2 |

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 statuses.

Table 6.6.2

Private Pension Funds' Performance

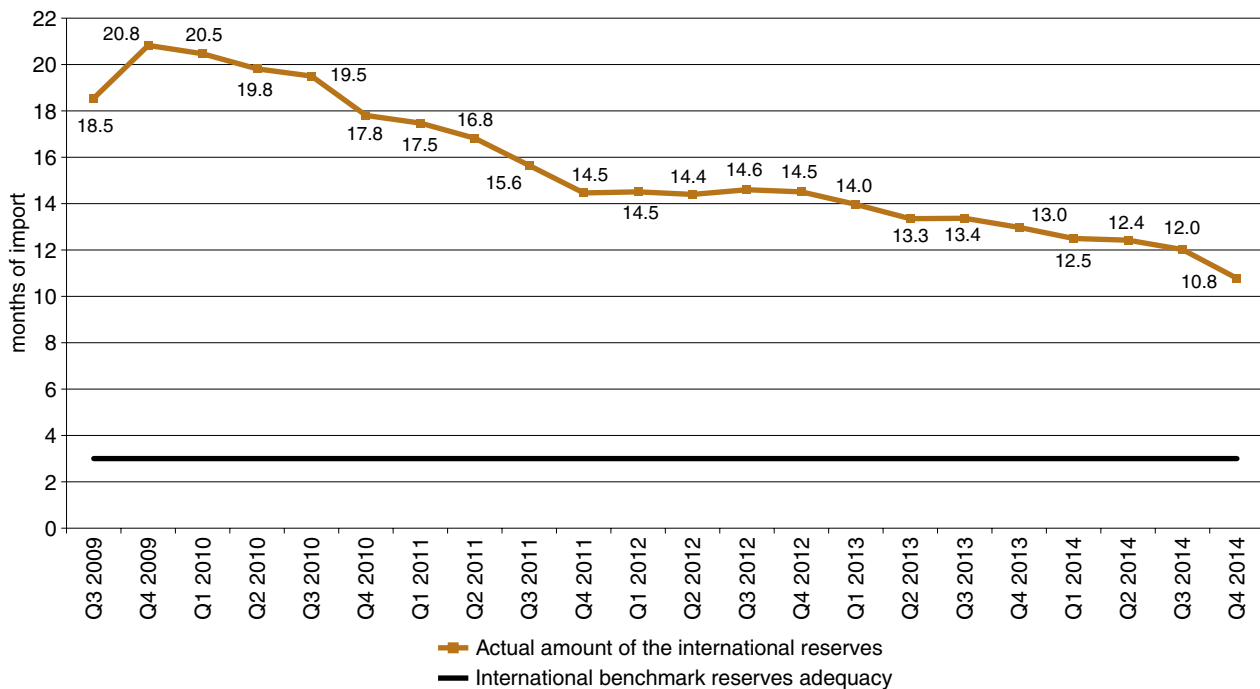
| | Q3, 2014 | | | | | | |
|--|---------------------------------|--|---|--|--|---|--|
| | number of participants, persons | pension reserves – total, millions of rubles | number of insured participants, persons | pension savings (market value), millions of rubles | payouts of pension benefits under non-governmental pension provision, millions of rubles | pension contributions – total, millions of rubles | number of participants receiving pensions, persons |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| THE RUSSIAN FEDERATION | 6,337,002 | 878,348.6 | 22,094,201 | 1,118,270.8 | 33,883.3 | 62,781.4 | 1,564,577 |
| CENTRAL FEDERAL DISTRICT | 4,957,813 | 815,057.5 | 17,731,591 | 944,132.2 | 28,856.2 | 57,438.3 | 1,154,861 |
| Belgorod Region | – | – | – | – | – | – | – |
| Bryansk Region | – | – | – | – | – | – | – |
| Vladimir Region | – | – | – | – | – | – | – |
| Voronezh Region | – | – | – | – | – | – | – |
| Ivanovo Region | – | – | – | – | – | – | – |
| Kaluga Region | – | – | – | – | – | – | – |
| Kostroma Region | – | – | – | – | – | – | – |
| Kursk Region | – | – | – | – | – | – | – |
| Lipetsk Region | 33,429 | 2,551.5 | 140,579 | 7,514.8 | 96.3 | 147.6 | 4,649 |
| Moscow Region | 21,322 | 373.3 | 9,391 | 837.4 | 4.9 | 12.2 | 319 |
| Orel Region | – | – | – | – | – | – | – |
| Ryazan Region | – | – | – | – | – | – | – |
| Smolensk Region | – | – | – | – | – | – | – |
| Tambov Region | – | – | – | – | – | – | – |
| Tver Region | 781 | 24.5 | – | – | 6.8 | 3.3 | 625 |
| Tula Region | – | – | – | – | – | – | – |
| Yaroslavl Region | – | – | – | – | – | – | – |
| Moscow | 4,902,281 | 812,108.1 | 17,581,621 | 935,780.0 | 28,748.2 | 57,275.2 | 1,149,268 |
| NORTH-WESTERN FEDERAL DISTRICT | 270,461 | 6,820.2 | 3,008,926 | 103,665.4 | 403.5 | 215.8 | 35,992 |
| Republic of Karelia | – | – | – | – | – | – | – |
| Republic of Komi | – | – | – | – | – | – | – |
| Arkhangelsk Region | – | – | – | – | – | – | – |
| Nenets Autonomous Area | – | – | – | – | – | – | – |
| Arkhangelsk Region, excluding Nenets Autonomous Area | – | – | – | – | – | – | – |
| Vologda Region | 145,816 | 4,121.7 | 1,000,675 | 36,347.2 | 230.9 | 86.3 | 25,342 |
| Kaliningrad Region | – | – | – | – | – | – | – |

Table 6.6.2 (cont.)

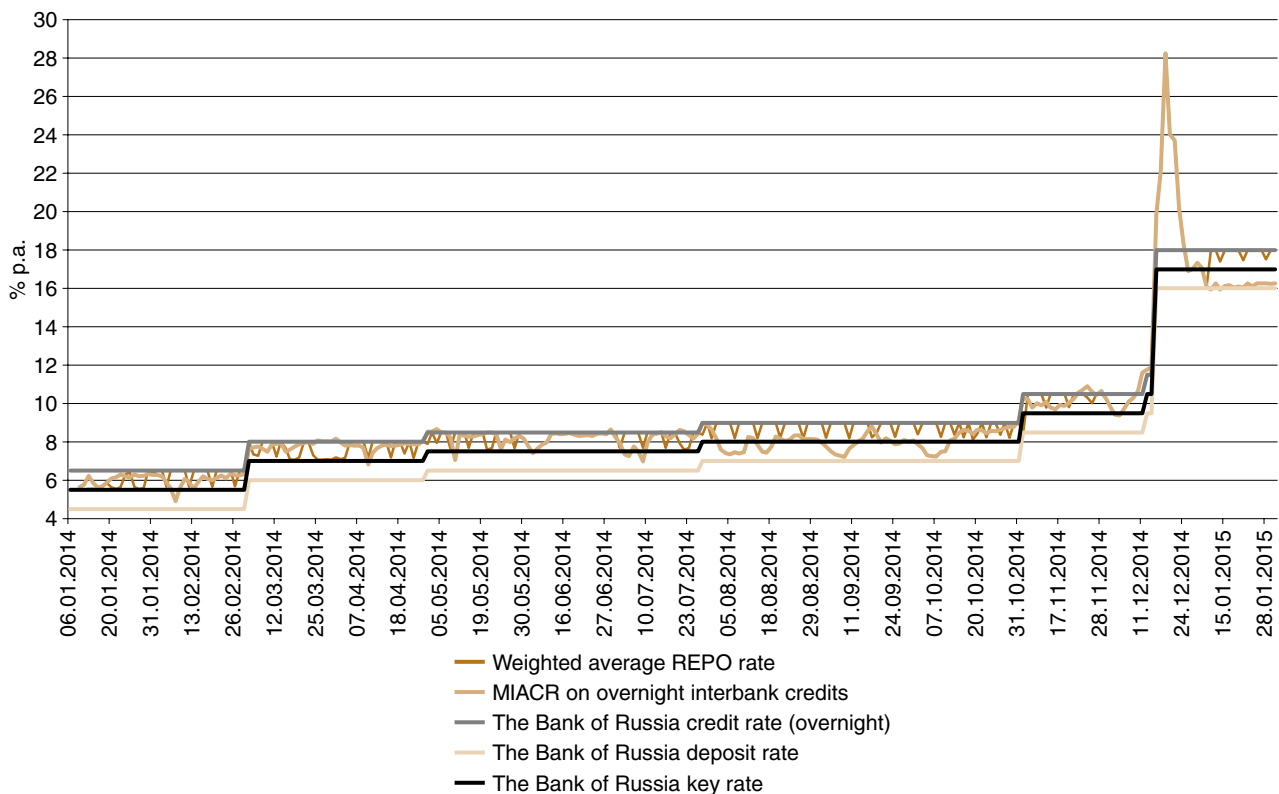
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|----------------|-----------------|----------------|-----------------|--------------|----------------|---------------|
| Leningrad Region | – | – | – | – | – | – | – |
| Murmansk Region | – | – | – | – | – | – | – |
| Novgorod Region | – | – | – | – | – | – | – |
| Pskov Region | – | – | – | – | – | – | – |
| Saint Petersburg | 124,645 | 2,698.5 | 2,008,251 | 67,318.3 | 172.7 | 129.4 | 10,650 |
| SOUTHERN FEDERAL DISTRICT | 103,660 | 1,555.5 | 233,500 | 10,520.0 | 76.0 | 161.5 | 7,353 |
| Republic of Adygeya (Adygeya) | – | – | – | – | – | – | – |
| Republic of Kalmykia | – | – | – | – | – | – | – |
| Krasnodar Territory | 25,564 | 6.3 | 213,125 | 9,470.2 | 0.0 | 0.0 | 2 |
| Astrakhan Region | – | – | – | – | – | – | – |
| Volgograd Region | 4,392 | 239.4 | 1,197 | 80.6 | 41.3 | 21.5 | 1,555 |
| Rostov Region | 73,704 | 1,309.8 | 19,178 | 969.2 | 34.7 | 139.9 | 5,796 |
| NORTH CAUCASIAN FEDERAL DISTRICT | – | – | – | – | – | – | – |
| Republic of Daghestan | – | – | – | – | – | – | – |
| Republic of Ingushetia | – | – | – | – | – | – | – |
| Kabardino-Balkar Republic | – | – | – | – | – | – | – |
| Karachay-Cherkess Republic | – | – | – | – | – | – | – |
| Republic of North Ossetia – Alania | – | – | – | – | – | – | – |
| Chechen Republic | – | – | – | – | – | – | – |
| Stavropol Territory | – | – | – | – | – | – | – |
| VOLGA FEDERAL DISTRICT | 383,299 | 10,187.5 | 346,586 | 15,089.1 | 862.4 | 1,204.0 | 94,609 |
| Republic of Bashkortostan | 30,497 | 54.9 | 9,926 | 450.7 | 1.5 | 0.3 | 197 |
| Mari El Republic | – | – | – | – | – | – | – |
| Republic of Mordovia | – | – | – | – | – | – | – |
| Republic of Tatarstan (Tatarstan) | 105,746 | 3,474.6 | 109,006 | 5,040.7 | 199.1 | 534.3 | 24,948 |
| Udmurt Republic | 41 | 18.3 | – | – | 2.5 | 0.0 | 23 |
| Chuvash Republic – Chuvashia | – | – | – | – | – | – | – |
| Perm Territory | 89,891 | 2,484.5 | 110,375 | 5,305.9 | 149.7 | 243.1 | 30,411 |
| Kirov Region | – | – | – | – | – | – | – |
| Nizhny Novgorod Region | 28,136 | 2,329.5 | 2,884 | 228.3 | 106.1 | 290.1 | 8,342 |
| Orenburg Region | 21,818 | 228.5 | 106,757 | 3,680.1 | 27.5 | 32.3 | 643 |
| Penza Region | – | – | – | – | – | – | – |
| Samara Region | 91,887 | 1,505.5 | 2,981 | 214.5 | 375.1 | 103.2 | 29,806 |
| Saratov Region | – | – | – | – | – | – | – |
| Ulyanovsk Region | 15,283 | 91.8 | 4,657 | 169.0 | 0.9 | 0.5 | 239 |

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy (International Reserves in Months of Import)¹

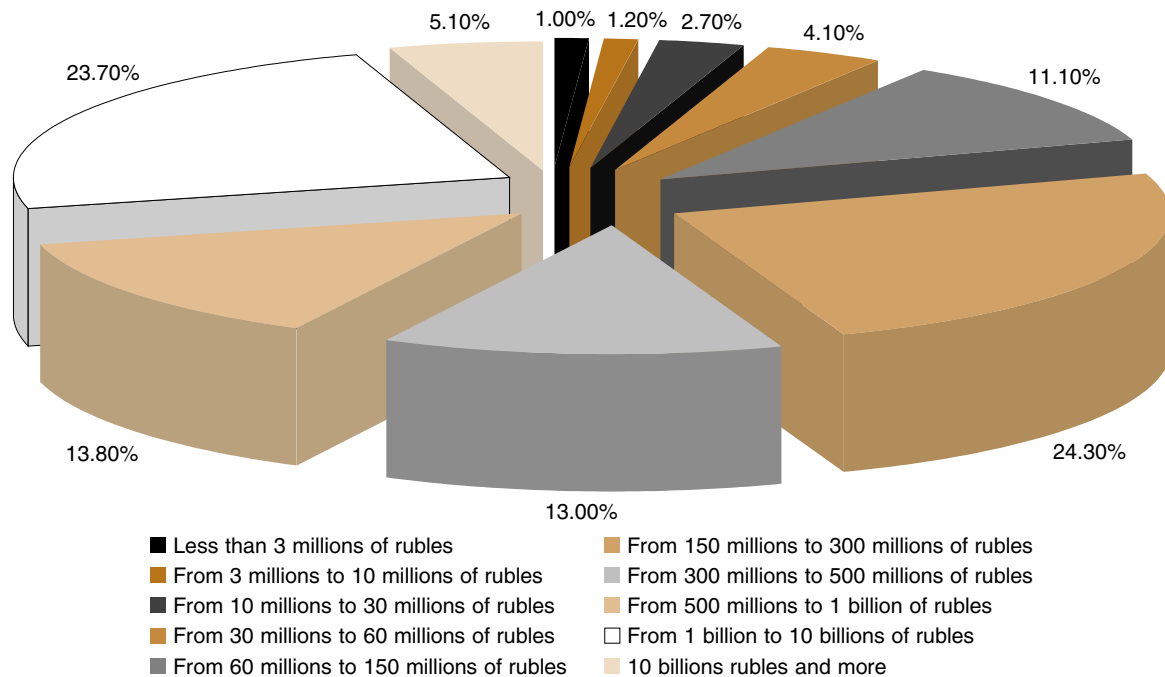


7.2. Interest Rates Dynamics in January, 2014 – January, 2015

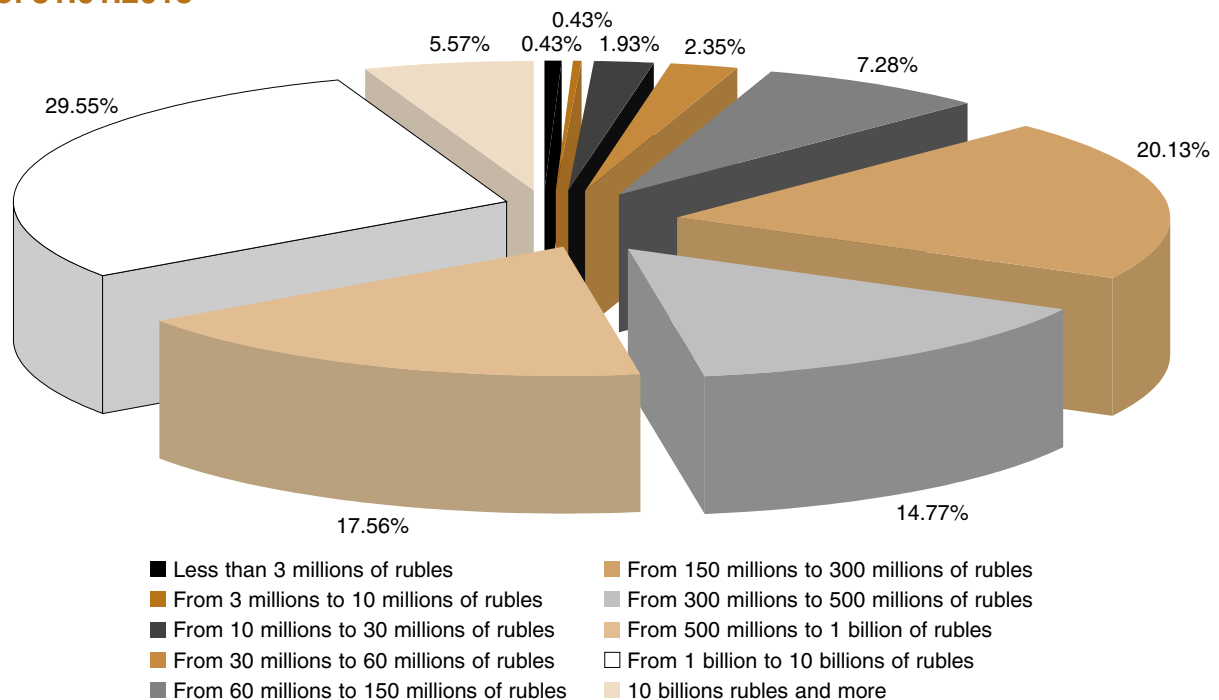


¹ See also the methodological comments to the table 1.11 "International Reserves of the Russian Federation".

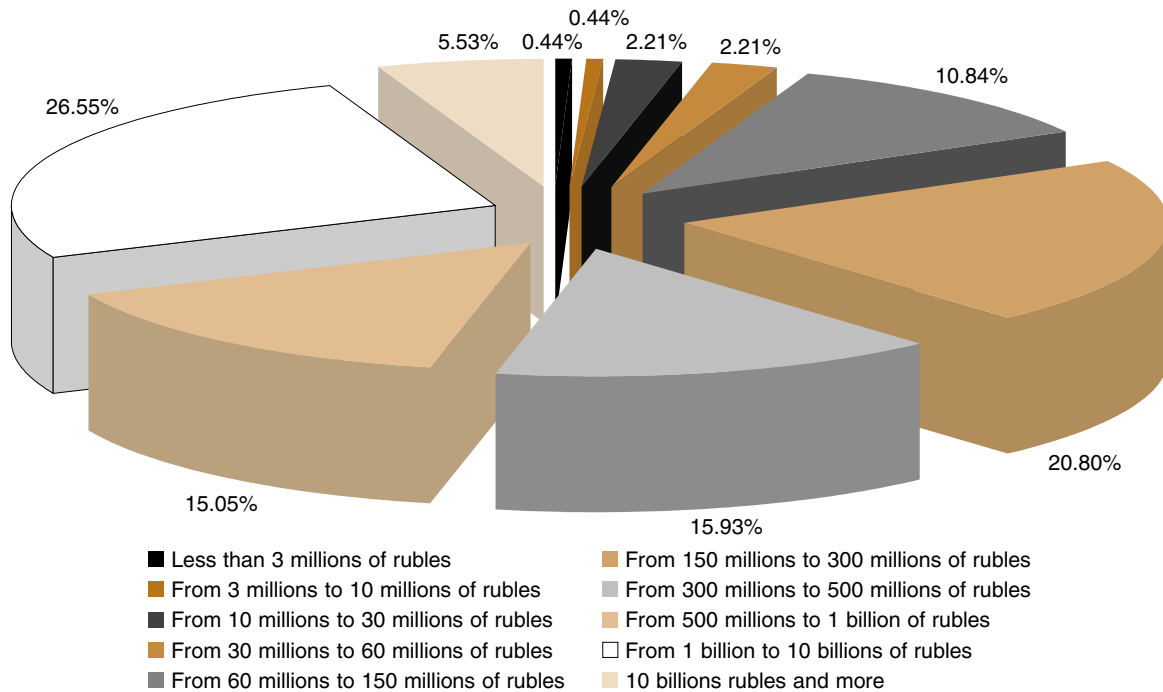
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 404-P, on 09.08.2013, Grouped by Size of Registered Authorized Capital as of 31.01.2015



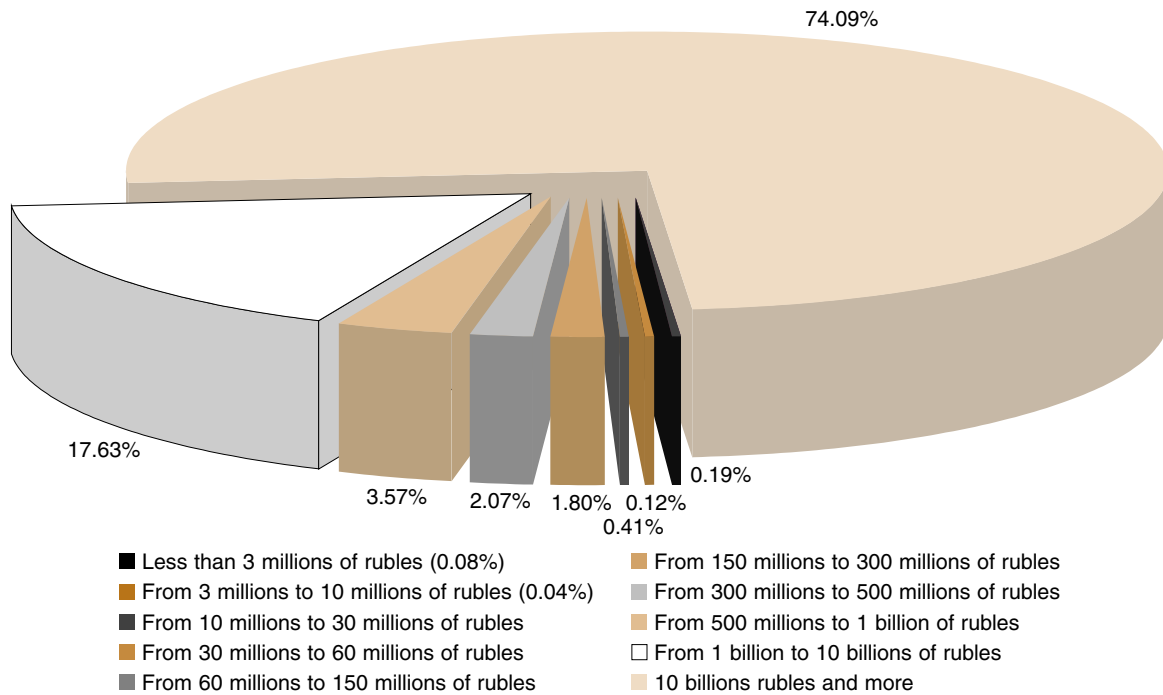
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 04.08.2003, Grouped by Size of Registered Authorized Capital as of 31.01.2015



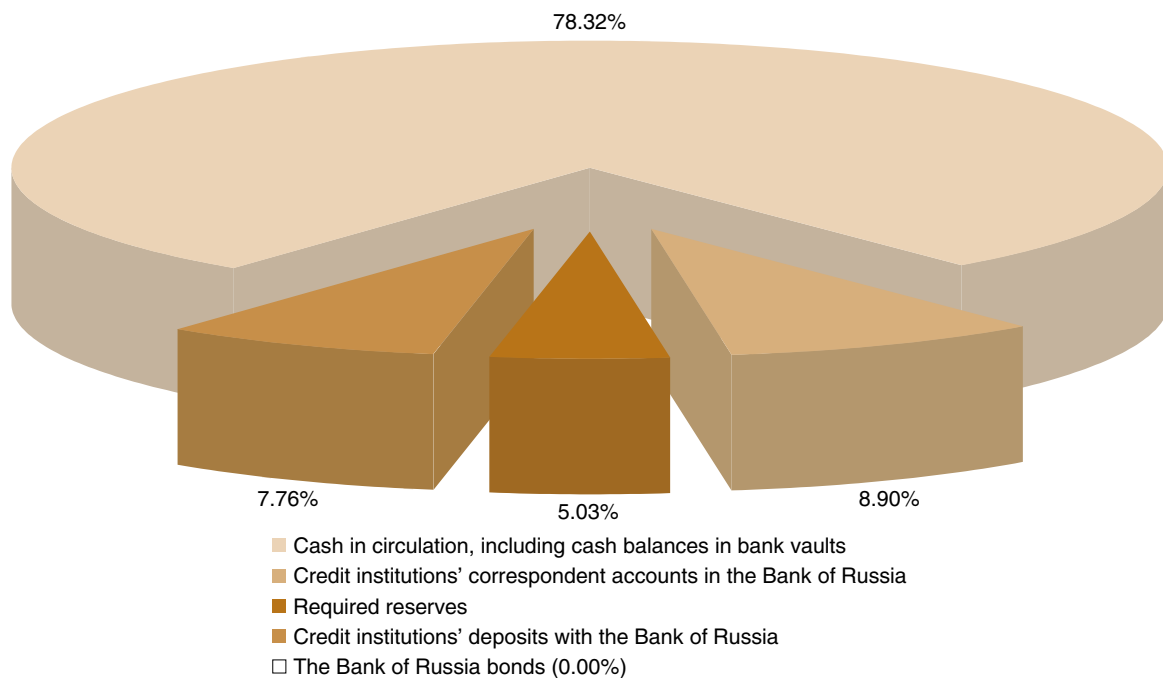
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 312-P, on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.01.2015



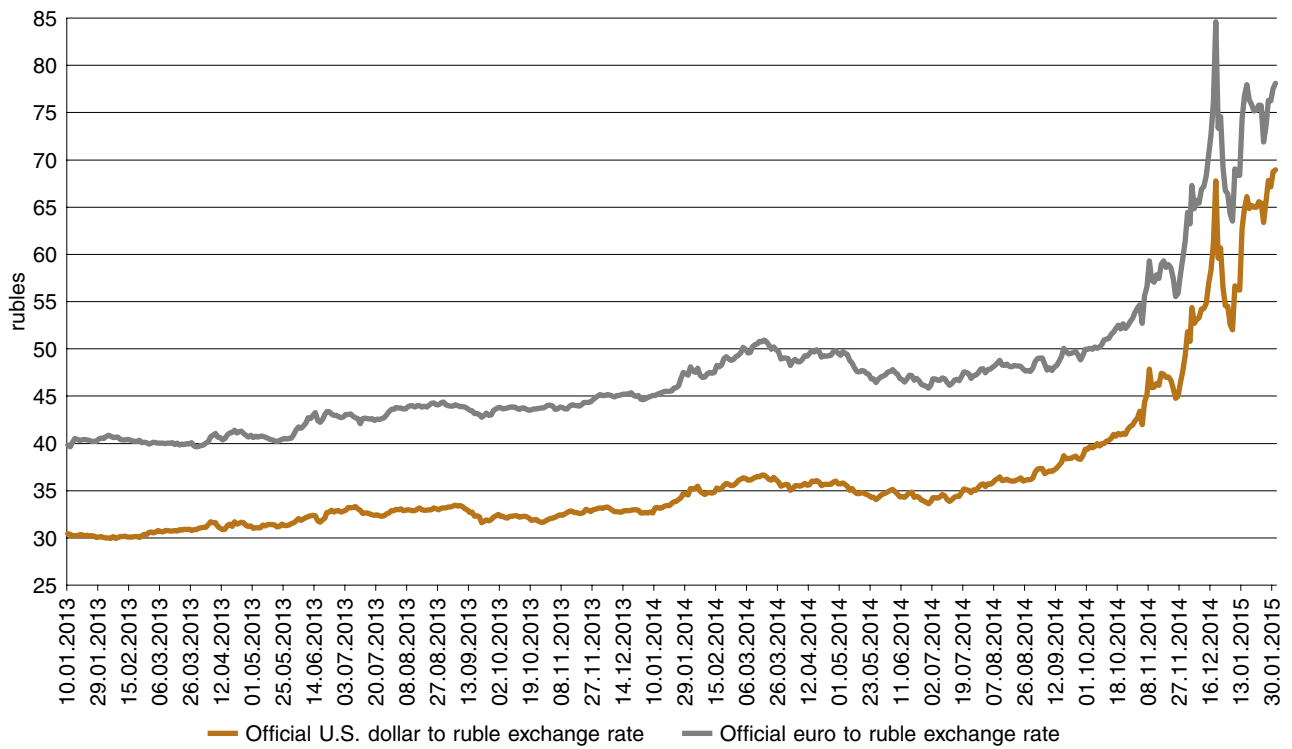
7.6. Average Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from February 10 to March 10, 2015 (Credit Institutions Grouped by Size of Registered Authorized Capital)



7.7. Structure of Broad Monetary Base as of 31.01.2015

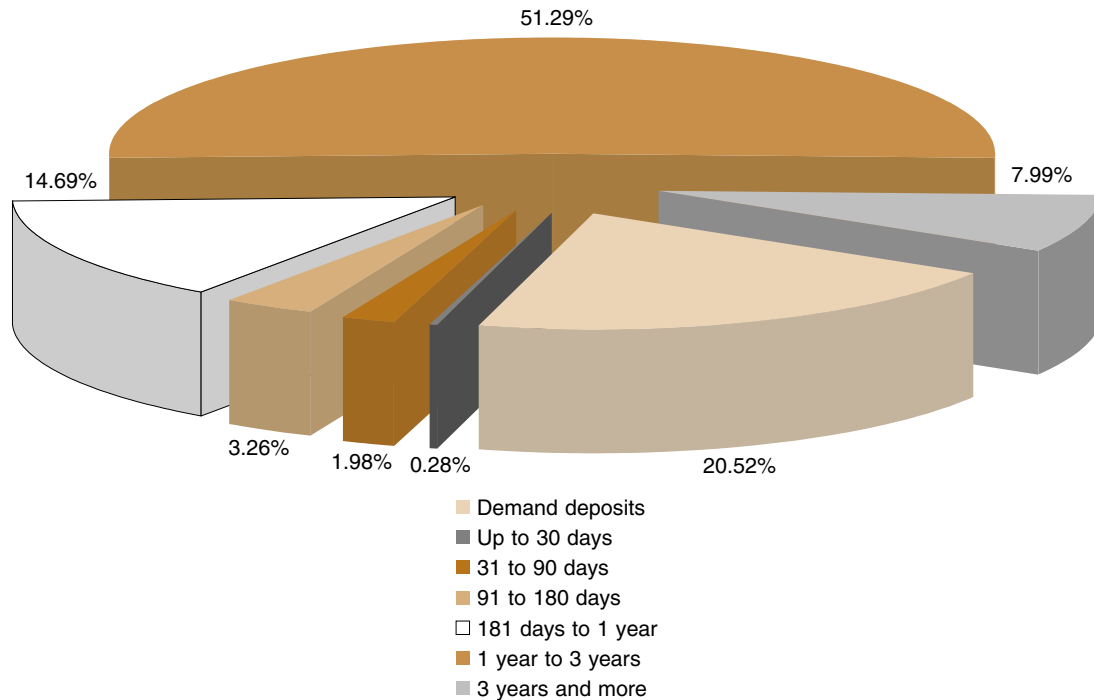


7.8. Official Ruble Exchange Rate Dynamics in January, 2013 – January, 2015

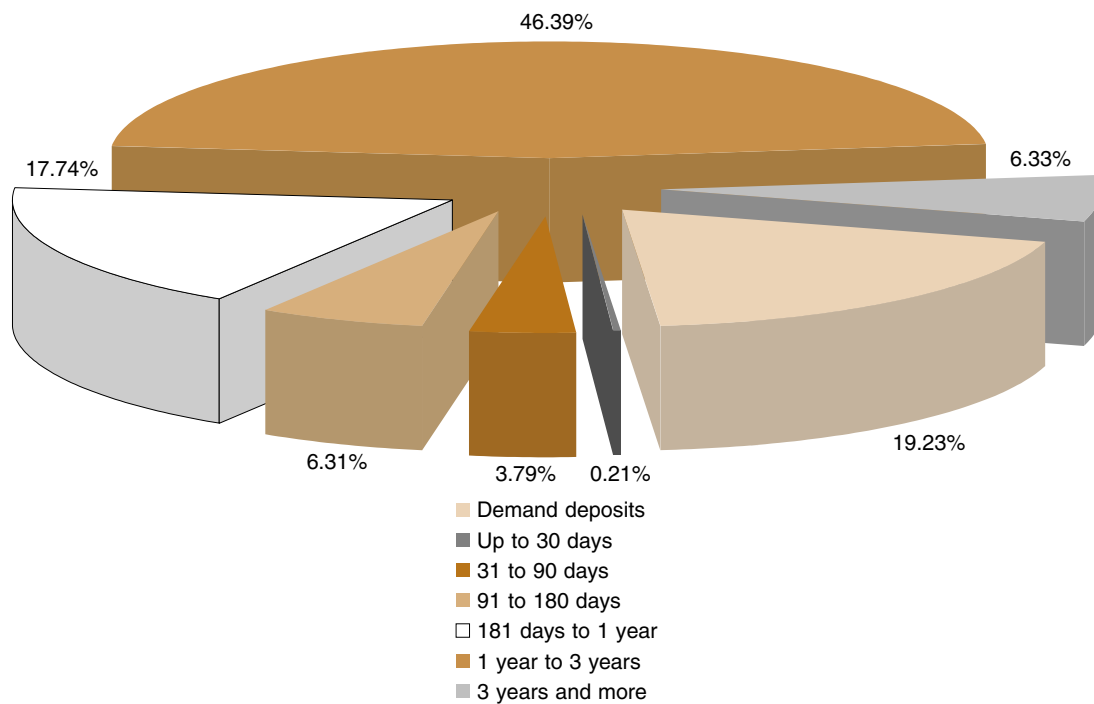


7.9. Structure of Individual Deposits Denominated in Rubles

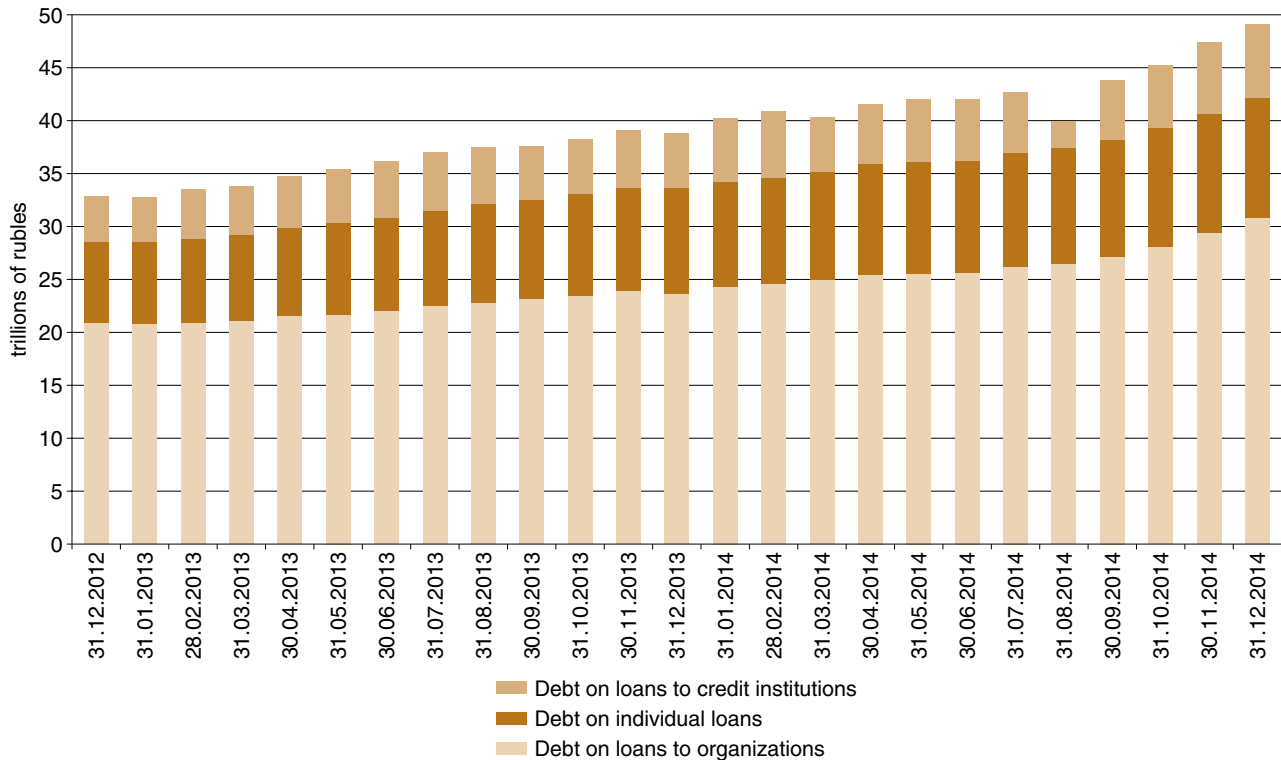
as of 31.12.2013



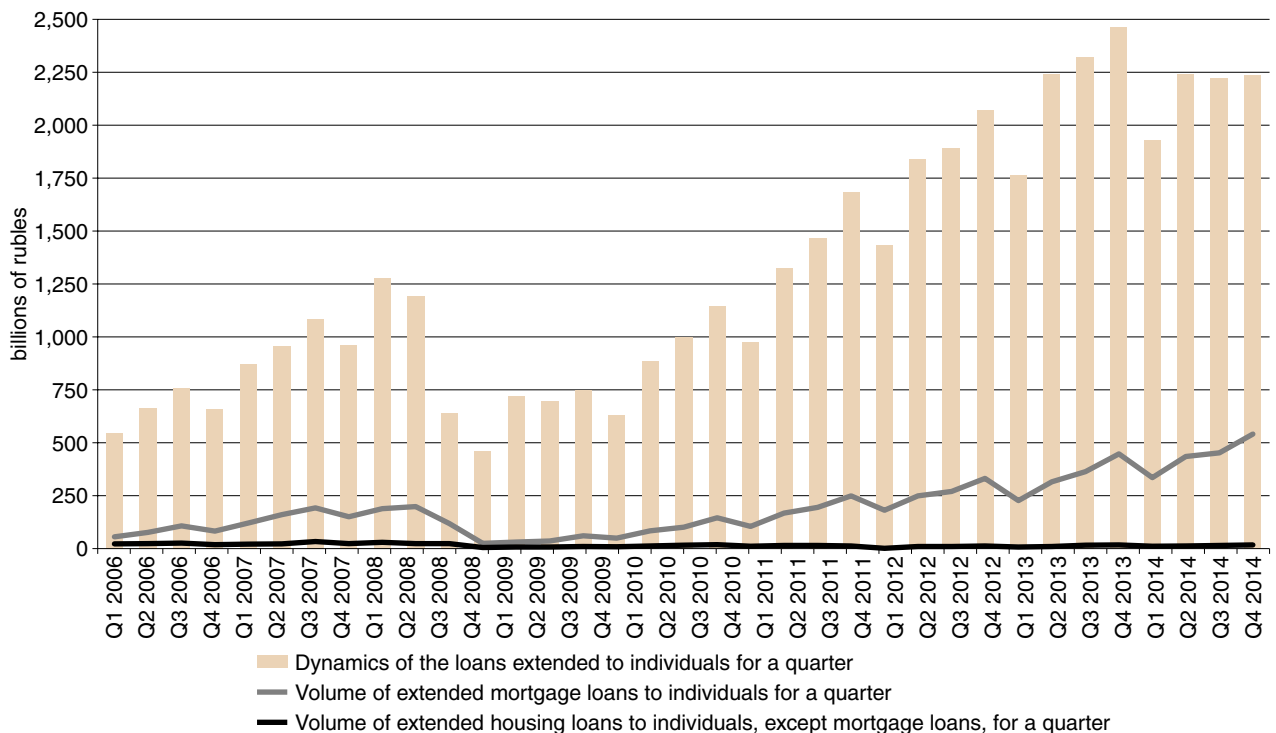
as of 31.12.2014



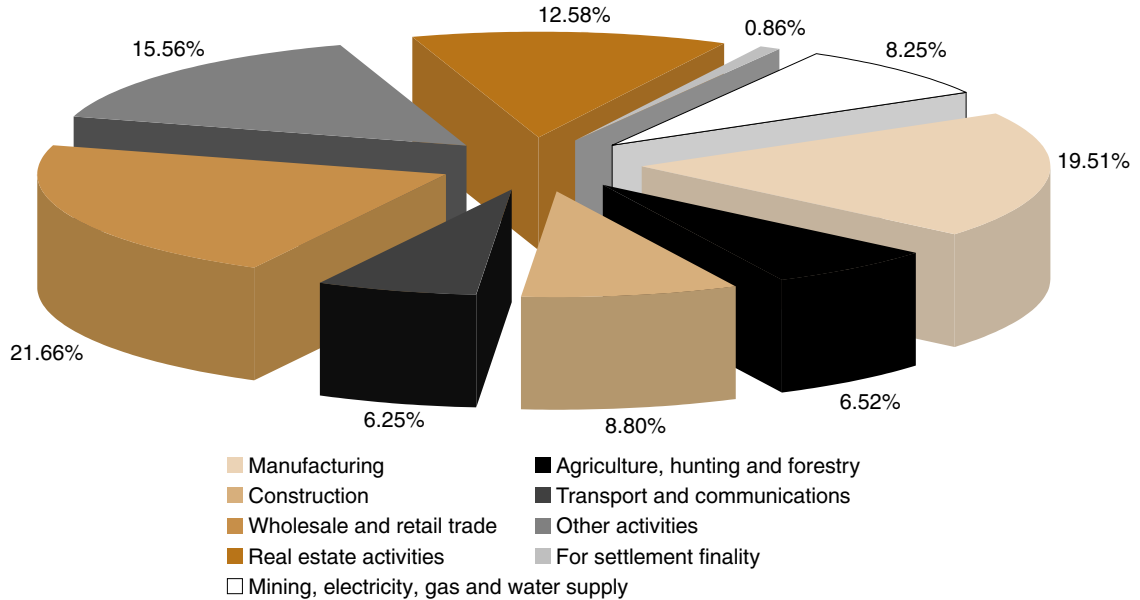
7.10. Dynamics of Debt on Loans Extended



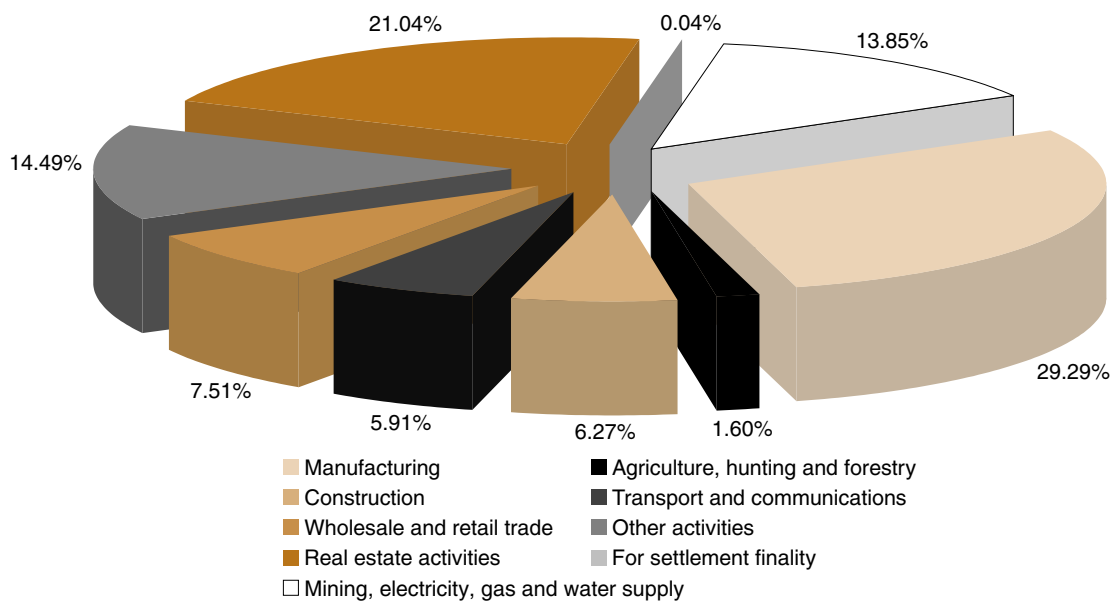
7.11. Loans Extended by Credit Institutions to Individuals-Residents, for a Quarter (Including by some Purpose Loans)



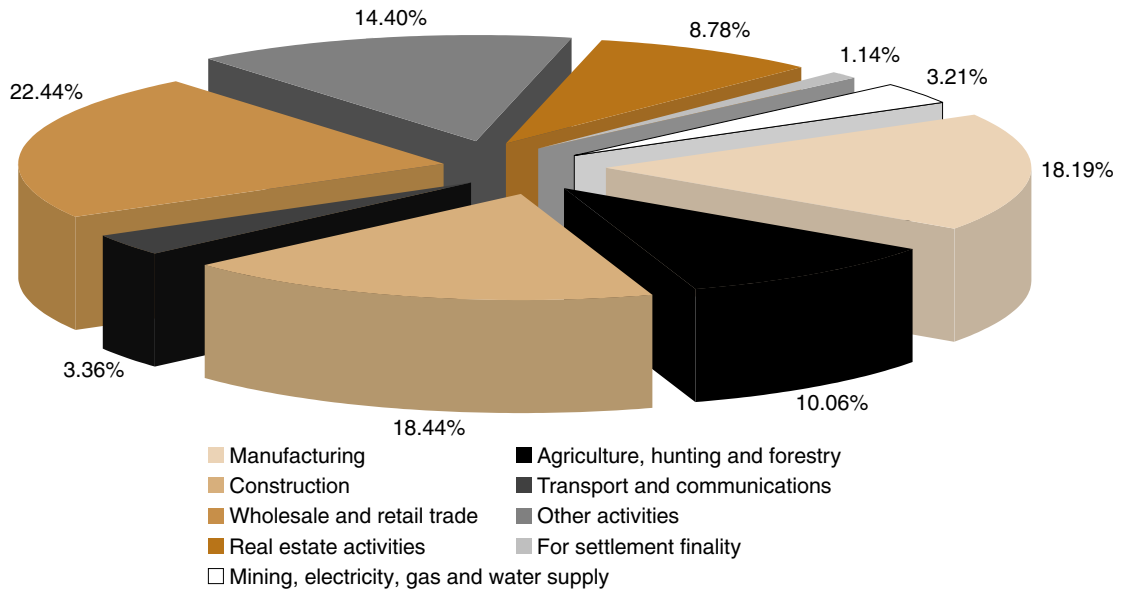
7.12. Structure of Ruble-Denominated Loans Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2014



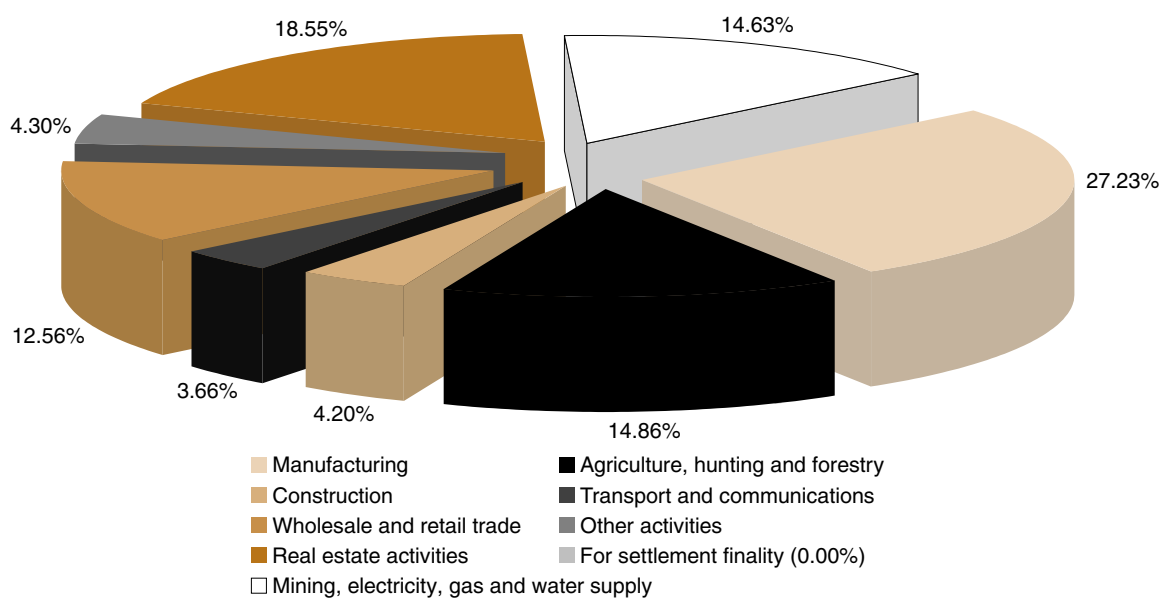
7.13. Structure of Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities – Residents and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 31.12.2014



**7.14. Structure of Ruble-Denominated Overdue Loans
Extended to Legal Entities – Residents and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.12.2014**



**7.15. Structure of Overdue Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities – Residents and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 31.12.2014**



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
The Russian Federation Balance of Payments

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 nonresidents¹ within a reporting period.

The table is compiled and published by the Bank of Russia on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's macroeconomic policies, namely, the foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the Bank of Russia based on the basis of (i) Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*. *BPM6* deepens the harmonization of the IMF's external sector statistics' recommendations with the update of the *System of National Accounts*, and the international standards in the area of direct investment statistics and other macroeconomic statistics.

The main changes in the accounts of the balance of payments include the following: within the *balance on trade in goods — goods for and after processing* are excluded and *net exports of goods under merchanting* are included; within the *balance on trade in services — manufacturing services on physical imports owned by the others and financial intermediation services indirectly measured (FISIM)* items are added; within the *balance on income — rent* is included; within *capital account — migrants' transfers* are excluded. The *balance on income and balance on current transfers* have been respectively renamed as *primary income* and *secondary income* accounts, *monetary authorities sector — as central bank*.

Calculations of some of the balance of payments items and data aggregations have been adjusted in many other instances to reflect the improved methodology and reclassification of certain components in accordance with *BPM6*.

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the Bank of Russia from the Ministry of Finance of the Russian Federation, Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry, international financial organizations, credit institutions, custodians, non-financial corporations as well as the Bank of Russia's expert estimates.

A specific list of reporting forms and other background materials are available on the Bank of Russia's website (www.cbr.ru). They are also published in special issues of the *Bank of Russia Bulletin*, which contains besides more detailed data on the balance of payments for the reporting period, and metadata (e.g. see *Bank of Russia Bulletin* No. 8—9 (1404—1405)). The informational analytical addition "Balance of payments and External Debt of the Russian Federation for the reporting period" placed on the Bank of Russia's website contains an analogous set of data on balance of payments.

The table is an analytical presentation of the balance of payments. In contrast to the neutral presentation, which has the structure that meets international standards, an analytical presentation makes it possible to encompass the economy's specifics and to group data in a way that reveals the most significant transactions. In particular, based on the balance of payments' information it is possible to identify (i) the total amount of financial resources attracted from nonresidents that is treated as a net increase in Russia's total foreign liabilities (investments in the Russian economy), and (ii) a net increase in Russia's foreign assets (net capital outflow abroad); classification of assets and liabilities by sector helps assess the effect of transactions performed by a particular sector on the country's balance of payments, etc.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources, and the improvement of methodology for individual indicators. Such an approach provides users of balance of payments statistics with access to the most exhaustive data that meets comparability requirements.

Balance of payments data for the reporting period are available on the Bank of Russia's website and are published (i) in the *Bank of Russia Bulletin*, (ii) in mass media (*Rossiyskaya Gazeta*, etc.), and (iii) 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 the goods, of which ownership 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 Federal Customs Service, the item involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the customs border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) goods undeclared and/or inadequately declared when imported by legal entities; (iv) goods exported/imported by individuals for subsequent sale; (v) other goods, (vi) net exports of goods under merchanting.

Goods for and after processing are excluded from the Federal Customs Service data.

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

1.2. Services include services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as transport, travel and other services, including manufacturing services on physical inputs owned by others, maintenance and repair services, construction, insurance, financial, telecommunication, computer and information services, other business services, personal, cultural and recreational services, government services.

1.3. Primary income captures returns for the provision of labor and financial assets to nonresidents and renting of natural resources and vice versa.

The item **Compensation of employees** shows employee compensation earned by residents working abroad, and com-

¹ **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.

pensation earned by nonresidents employed in the Russian economy.

Recorded under the item **Investment income** is income derived from a resident's ownership of foreign financial assets, i.e. receipts paid by nonresidents to residents on holdings of foreign assets (interest, dividends and other similar types of income) and vice versa.

Rent covers income receivable for the use of land and putting natural resources at the disposal of nonresidents and vice versa.

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, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Transfers that can't be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1). 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 (e.g. humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

2. Capital account is comprised of capital transfers and acquisition or disposal of non-produced, nonfinancial assets.

2.1. Capital transfers result in changes in volume of recipient and donor's assets and liabilities (e.g. provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction.

2.2. Acquisition or disposal of non-produced, nonfinancial assets comprises transactions associated with tangible assets that may be used or necessary for production of goods and services but are not actually produced (e.g. land and subsoil assets) and transactions associated with nonproduced, intangible assets (e.g. patents, copyrights, trademarks, franchises, etc. and leases or other transferable contracts).

3. Financial account (excluding reserve assets). Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors, namely, central bank, banks, general government and other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations (excluding banks), nonprofit institutions serving households (NPISHs) and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Arrears of general government are not shown separately but are added to the respective instruments (loans, debt securities). Other sectors' data includes financial derivatives starting the fourth quarter of 2009. Assets of other sectors have the following additional breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, fictitious transactions. The latter includes fictitious transactions related to trade in goods and services, securities trading and transactions with money transfers to resident's accounts abroad (since the first quarter of 2010), the purpose of which is transferring of money 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 transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment provided by the OECD, invested capital can be regarded as direct investment when a direct investor owns 10% or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

3.2. Portfolio investment includes, in addition to equity capital, negotiable debt instruments in the form of bonds and notes. Excluded are the aforementioned instruments, included under direct investment and reserve assets.

3.3. Financial derivatives. A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator, and through which specific financial risks can, in their own right, be traded in financial markets. They involve transactions such as options and forward contracts.

3.4. Other investment. Financial transactions that are not classified as direct investment, portfolio investment, financial derivatives and reserve assets, are included in other investment category.

4. Net errors and omissions. Labeled by some compilers as a balancing item or statistical discrepancy, this item is intended to offset the overstatement or understatement of the components recorded in the balance of payments.

5. Reserve assets include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the Bank of Russia and the General Government.

A comprehensive description of international reserve assets is given in the methodological comments to the correspondent table.

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 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. With a view to providing international comparability for direct investment relationships identification quantitative criterion is used: ownership of 10% or more of the voting power of 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 OECD *Benchmark Definition of Foreign Direct Investment*, the 4th edition (*BMD4*).

General Provisions

The table contains data on time series of direct investment in the Russian Federation and direct investment abroad broken down by sectors and instruments. Data on direct investment is a part of financial account and compiled according to the asset/liability principle. The table is 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 investment in equity of foreign enterprises, including financial aid.

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, as well as between fellow enterprises, including loans, debt securities and trade credits.

Sources of information comprise reports of Russian residents on international transactions. These returns are regularly provided to the Bank of Russia by credit institutions, non-banking custodians, other financial corporations, nonfinancial corporations, the Ministry of Energy, as well as partner countries data and expert estimates.

Direct investment data are published in the *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

Individual Indicators Highlights

Russian Federation Direct Investment Abroad covers resident direct investors' claims to their direct investment enter-

prises, resident direct investment enterprises claims to direct investors and claims to non-resident fellow enterprises.

General government direct investment includes transactions in acquiring participation in the equity of foreign enterprises by the federal and local governments.

Direct investment of banks and **Direct investment of other sectors** include transactions related to 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 on their direct investors, resident direct investors on direct investment enterprises and liabilities of resident enterprises on non-resident fellow enterprises.

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

Table 1.3

**Net Inflows/Outflows of Capital by Private Sector
(Based on the Balance of Payments, Flows Data)**

General Provisions

The table reports the value of an inflow (+) / outflow (–) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and since 2007 also monthly, and it is based on the balance of payments data.

The table is available on the Bank of Russia's website.

Individual Indicators Highlights

Net inflows/outflows of capital by the private sector for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net inflows/outflows of capital by banks is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

Net inflows/outflows of capital by other sectors is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of nonfinancial corporations, financial corporations other than credit institutions, non-profit organizations serving households and households plus the value of "net errors and omissions" item of the balance of payments.FF

Foreign assets consist of transactions in the form of: direct and portfolio investment; trade credit; other assets, as well as transactions of these agents in cash foreign exchange and fictitious transactions. The balance of payments item "Indebtedness on supplies according to intergovernmental agreements" is not included.

Foreign liabilities incorporate transactions in all types of foreign liabilities of other sectors.

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

Table 1.4

External Debt of the Russian Federation

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Central bank, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.5

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

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation Maturity and Financial Instruments".

Total debt of the main sectors of the economy is presented in a breakdown by domestic currency and foreign currency and by maturity.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

Individual Indicators Highlights

The description of indicators "General government", "Central bank", "Banks" and "Other sectors" complies with that given in the commentary for the table "External Debt of the Russian Federation by Maturity and Financial Instruments".

Table 1.6

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

General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

The data is elaborated by the Bank of Russia according to the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2013)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to non-residents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to international methodology includes debt of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the debt is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors are appraised at market value or — if it is not available — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and non-residents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic data systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories:

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

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia, the Ministry of Finance of the Russian Federation, Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank, depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia's external debt are available on the Bank of Russia's website and are published in the *Bank of Russia Bulletin* and in mass media (*Rossiiskaya Gazeta*).

Individual Indicators Highlights

General government. This category includes external liabilities of the Russian Federal Government since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR's dissolution (*the former USSR debt*) as well as debt to nonresidents on loans drawn by local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt consists of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government, including those issued in 1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring. These obligations are not overdue. Other liabilities consist of other current debt.

The former USSR debt includes borrowings from former socialist countries, from other official creditors, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

Debt securities. Debt vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia is included. Only non-resident holdings of government securities are reported. Data is presented at face value.

Loans item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

Other debt liabilities include liabilities on current transactions of the Ministry of Finance of the Russian Federation, intergovernmental liabilities on clearing settlements, and remainders of arrears on letters of credit, overdue collections, trade credits, and interest on arrears which are recorded in other liabilities.

Central bank. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance of the Russian Federation (liabilities to the IMF in the form of loans granted to the Ministry of Finance of the Russian Federation were redeemed in Q2 2005; liabilities on SDR allocations are reflected on the Bank of Russia's balance since Q1 2011).

Loans. Contains external liabilities of the Bank of Russia on direct repos.

Currency and deposits consist of the debt of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia's estimate of the outstanding amount of national currency owned by nonresidents (description of the methodol-

ogy of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities are liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covers the debt of credit institutions (except for nonbanking credit institutions, recorded within "Other sectors") and Vnesheconombank (with respect to commercial activities of the latter) to nonresidents; external debt recorded by the Vnesheconombank within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

Debt securities. Includes indebtedness of banks to nonresidents on their own issues of debt securities.

Loans. Funds attracted by banks on securities repurchase agreements (direct repos) from nonresidents which are not banks are included.

Current accounts and deposits item includes indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits as well as other funds obtained from nonresident banks and excludes liabilities on securities repurchase agreements (direct repos) to nonresidents which are not banks, recorded within "Loans".

Other liabilities. Contains other accounts payable to nonresidents.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). Covers foreign liabilities of other sectors.

Loans. Contains short-term and long-term loans along with direct repos and financial leases.

Debt securities. The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don't provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents are included.

Trade credits. Consists of accounts payable to nonresidents for transactions in goods and services.

Other liabilities. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, liabilities of insurance companies and liabilities arising when a resident commits a cession of claim to a non-resident.

Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises. Includes loans and other capital obtained from foreign direct investors and direct investment enterprises and indebtedness on dividends payable.

Table 1.7
International Investment Position
of the Russian Federation
for January—September of 2014

Table 1.8
International Investment Position
of the Russian Federation
for the Third Quarter of 2014

General Provisions

International investment position (IIP) is a statistical statement that shows the value and composition of an economy's stock of external assets and liabilities at the beginning and at the end of a reporting period, as well as all changes that have occurred within the reporting period as a result of transactions, valuation changes, and other adjustments.

The IIP for Russia covers information for the Bank of Russia, deposit-taking corporations, General government (including data on government external assets and liabilities reported by Vnesheconombank), and other sectors.

The following data sources are used for Russia's IIP compilation: report forms of the Bank of Russia, data obtained from the Ministry of Finance of the Russian Federation, Federal Service for Property Management, Federal Customs Service, information from international financial organizations, local governments,

credit institutions, Vnesheconombank, other financial corporations, non-financial corporations as well as the Bank of Russia's expert estimates.

Methodology for compilation of the IIP components is based on the 6th edition of the IMF's *Balance of Payments and International Investment Position Manual (BPM6)*.

As interdependency of the world economy increases, the information derived from the IIP of Russia plays an important role in the design and development of both foreign and domestic economic policies. The economy's net international investment position (representing the difference between its foreign financial claims and foreign liabilities) allows to determine the status of Russia's external economic relations with other economies at a certain point in time. Depending on whether the international investment position is positive or negative, the country is respectively, either a "net creditor" or a "net debtor" vis-a-vis the rest of the world.

Information provided in sections "Assets" and "Liabilities", in addition to enabling an assessment of the value of Russia's external claims and liabilities, also allows to analyze the composition thereof.

The international investment position of the Russian Federation is annually published in the *Bank of Russia Bulletin*, and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a certain date (which, if netted, result in the net international investment position) are the major classification groupings presented in **the left column of the table**.

Assets and liabilities, in turn, are classified by:

- functional category (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- type of financial instrument (equity and investment fund shares, debt instruments of direct investment, debt securities, currency and deposits, loans, insurance, pension, and standardized guarantee schemes, trade credit and advances, other accounts receivable/payable, monetary gold, Special Drawing Rights, etc.);
- sector (central bank, deposit-taking corporations, except central bank, general government and other sectors that have additional breakdown into (i) *nonfinancial corporations, households, and NPISHs (nonprofit institutions serving households)* and (ii) *other financial corporations*);
- maturity (short-term — refers to those with maturities of 12 month or less and long-term — refers to instruments with original maturities of more than 12 months).

Upper row of the table characterizes the stock of foreign assets/liabilities of Russia's residents at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes arising from transactions reflect only those net changes in the foreign assets/liabilities, which have occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not arising from transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation consist of net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: reclassification (e.g. change of functional category from portfolio investment to direct investment following an increase of an investor's share in equity capital of a direct investment enterprise), unilateral write-offs of debts by a creditor, debt write-offs resulting from accounts' reconciliation, and other changes.

Methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, definitions of individual indicators are the same as those set forth in the comment to the table "The Russian Federation Balance of Payments".

Valuation of indicators

External assets and liabilities are measured mainly at market (fair) values, except for positions in trade credit and advances

and loans related to General governments, which are recorded at book values.

Data on portfolio investment (including government securities) are presented at market values.

Trade credit and advances of other sectors include net balances on accounts receivable and payable with nonresidents related to exports and imports of goods. In the column "Other changes" of the line it is shown an accumulated debt write-off for the period preceding the last three years.

Column "Other adjustments" includes, inter alia, assets and liabilities of credit institutions, whose licenses to conduct banking transactions were cancelled within the reporting period.

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

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia, is comprised of data on banks, including Vnesheconombank.

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized banks and Vnesheconombank. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning and at the end of the reporting period, (ii) composition of foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning and at the end of the reporting period, and (ii) composition of those liabilities. Besides, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the *Bank of Russia Bulletin* and is available on the Bank of Russia's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is available in the comment to the table "The Russian Federation Balance of Payments".

Columns of the table reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning and at the end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities.

These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. Changes due to revaluation cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. Other changes include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g. the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

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

Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Table 1.10
The Russian Federation Merchandise Trade
(Based on the Balance of Payments Methodology)

Beginning with 2012 the Russian Federation's merchandise trade 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)*.

Conceptually, *BPM6* maintains the overall framework of the methodology of the previous (fifth) edition of the *Manual (BPM5)*.

General Provisions

The table "The Russian Federation Merchandise Trade" 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 data are presented in millions of U.S. dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to the table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in accordance with the IMF's methodology.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on: (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation;
- data from credit institutions' reports;
- reporting data by major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in *Bank of Russia Bulletin* and are available on the Bank of Russia's website.

Individual Indicators Highlights

Exports of Goods (balance of payments methodology) is the 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 Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods exported by individuals for subsequent selling, and other goods, net exports of goods under merchanting.

Goods for and after processing are excluded from the Federal Customs Service data.

Imports of Goods (balance of payments methodology) covers (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 Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Goods for and after processing are excluded from the Federal Customs Service data.

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 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 U.S. 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.

Chart 7.1. International Reserves Adequacy (International Reserves in Months of Import)

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.

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 in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Federation on April 1, 2010 to the average monthly import of goods and services for the period Q2—Q4 2009 — Q1 2010.

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

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 U.S. dollars. Foreign exchange assets are converted to U.S. dollars using cross exchange rates of foreign currencies for the U.S. 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.

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Insurance Companies and Private Pension Funds Subsector Survey, Financial Sector Survey

The Central Bank Survey, Credit Institutions Survey, Banking System Survey, Insurance Companies and Private Pension Funds Subsector Survey, Financial Sector Survey 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 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 Insurance Companies and Private Pension Funds Subsector Survey and Financial Sector Survey are published quarterly.

Table 1.13 Central Bank Survey

General Provisions

The Bank of Russia's monthly aggregate balance sheet and the Ministry of Finance of the Russian Federation's data on international reserves of the Russian Federation government are the sources of information used to compile the "Central Bank Survey".

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 nonresidents¹, 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, securities other than shares, 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 and other liabilities to nonresidents*.

¹ 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".

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions' arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

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 due 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 (other Bank of Russia's accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

Claims on other sectors include the Bank of Russia's claims on other financial institutions¹, public nonfinancial organizations and other nonfinancial institutions².

Claims on other financial institutions include the Bank of Russia's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

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

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

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

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.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in 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 the Russian Federation resident organizations' time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other **deposits** are presented across the institutional sectors. These deposits include ones of

other financial institutions, public nonfinancial organizations and other nonfinancial organizations.

Shares and other equity include authorized and supplementary capital, reserves and other funds of the Bank of Russia.

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

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, 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 1.14
Credit Institutions Survey

General Provisions

The sources of information for compiling the table "Credit Institutions Survey" are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licences, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

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 the 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 and presented across the following financial instruments: 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; securities other than shares — debt securities and bills issued by foreign governments, banks and other nonresidents; credit and loans — loans extended to non-banks — nonresidents (till December 2011 — also included loans extended to nonresident banks); 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 and present across the following financial instruments: 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; securities other than shares — 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 are presented across the following financial instruments: cash — cash in national currency in

¹ Hereinafter financial organizations are 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, the public corporation "Deposit Insurance Agency".

² Hereinafter nonfinancial organizations are the ones engaged in the production and selling goods and services and not related to the financial sector.

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); securities other than shares — credit institutions' investments in the Bank of Russia bonds (valued at market price).

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 are presented across the following financial instruments: securities — the Russian Federation government securities, Russian Federation constituent entities and local authorities' securities held in the Bank of Russia portfolio; other claims — credits extended to the Russian Federation government, fiscal authorities of the Russian Federation constituent entities and local authorities, the Russian Federation government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

Liabilities to general government are presented across the following financial instruments: 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 on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

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

Claims on households comprise credits (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 credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

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 bank 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 **of public nonfinancial organizations**, ones **of other nonfinancial organizations** and **households'** ones.

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).

Securities other than shares 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 include fixed assets, capital 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 1.15
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). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Ministry of Finance of the Russian Federation's data on international reserves are the sources of information used to compile the "Banking System Survey".

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.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other 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 Fed-

eration government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government.

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.

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

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 public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in the national and foreign currency and 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 liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) 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).

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 are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other 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.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

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

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

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

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

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

Table 1.16
Money Supply (National Definition)

General Provisions

The table "Money Supply (National Definition)" 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). 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, financial institutions (except for credit ones) and 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, financial institutions (except for credit ones) and households. The money supply in the national definition includes all cash and non-cash funds of resident nonfinancial organizations and financial institutions (except for credit ones) and households in rubles.

Non-cash funds include transferable deposits and other deposits. Data on transferable and other deposits are presented across the institutional sectors. These deposits include ones of nonfinancial organizations, financial institutions (except for credit ones) and households.

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

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

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

Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been revoked are not included in the M2 monetary aggregate.

Table 1.17
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

¹ Equivalent to the indicator "Broad money".

not a monetary aggregate but it serves as a basis for creating monetary aggregates, and 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 credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value). 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 bank 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 in the currency of the Russian Federation, 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 with the Bank of Russia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on the tables 2.3—2.5).

Table 1.18
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 extra-budgetary 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 1.19
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. Main Indicators and 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), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, 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.

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, reverse repos with nonresidents and foreign issuers' securities acquired by the Bank of Russia.

Credits and deposits include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

Securities are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

Claims on IMF — include quota subscription of the Russian Federation in the IMF denominated in rubles, holdings of SDRs and other funds of SDRs on the account of the Russian Federation in the IMF.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding 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 the Bank of Russia banknotes and coins issued for circulation less cash in rubles in the Bank of Russia vaults and en route.

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 IMF — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

Other liabilities represent the Bank of Russia current-year revenues net of expenses, liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained 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 authorised capital, additional capital and reserve and special-purpose funds.

Table 2.2
The Bank of Russia Key Rate

General Provisions

The Bank of Russia key rate — interest rate on one-week liquidity provision and absorption open market operations.

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

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Table 2.5

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

Required reserves (reserve requirements) are one of the main instruments of the Bank of Russia's monetary policy used for regulating the overall liquidity of the banking system. Reserve requirements are established in order to limit the credit institutions' lending ability and to avoid the unlimited growth of money supply. In the event of revocation of the banking licence the required reserves held with the Bank of Russia are used according to the procedures established by the federal laws and corresponding Bank of Russia regulations.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of the required reserves as a percentage of a credit institution's liabilities and the procedure of their depositing with the Bank of Russia is established by the Bank of Russia's Board of Directors.

Credit institution's required reserves are held in the Bank of Russia's special accounts where they are placed through non-cash transactions and/(or) in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio established by the Bank of Russia).

The scaling factor is a numerical multiplier whose value is in an interval from 0 to 1. It's established by the Bank of Russia Board of Directors to compute the sum of liabilities of the credit institutions to other credit institutions — residents for the issued debt securities, that should be excluded from reserved obligations in accordance with the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On required reserves of the credit institutions".

Information on the size of the scaling factor is published in the *Bank of Russia Bulletin*.

Note:

The required reserves averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the *Bank of Russia Bulletin*.

Credit institutions are authorized 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.

Table 2.6
Fixed-term Rates on the Bank of Russia
Deposit Operations

The table shows time series of the Bank of Russia fixed deposit interest rates since 2003 in compliance with the decisions of the Bank of Russia Board of Directors (time series over a longer period — since November 1997 — are shown on the Bank of Russia's website).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia's website following a corresponding decision by the Bank of Russia Board of Directors on the rate change, and is also announced 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), and after February 1, 2014, 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." The description of the standard terms of deposits (overnight, tom-next, etc.) is given in the Addendum to the above Order.

Table 2.7
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 and on the CBCREDIT page of Reuters news agency and on page "CBR" on Bloomberg Services on a daily basis.

Individual Indicators Highlights

The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.8
Interest Rates on the Bank of Russia Loans
Secured by Gold, Assets or 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). The Bank of Russia extends gold-backed loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 362-P, dated November 30, 2010, "On the Procedure for Extending Bank of Russia Loans Secured by Gold to Credit Institutions".

Individual Indicators Highlights

Loans secured by gold, assets or guarantees extended by the Bank of Russia for the period from 1 to 549 days.

Interest rates on loans secured by gold, assets or guarantees are set by the decision of the Bank of Russia Board of Directors.

Table 2.9
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, No. 312-P and No. 362-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 day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

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 settlement 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 settlement units in the Moscow region.

Table 2.10

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, No. 312-P and No. 362-P.

The table shows data on secured loans extended by the Bank of Russia, including lombard and other kinds of loans collateralized by assets, guarantees and gold (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, number of lombard loan auctions and lombard loans weighted average interest rates.

Data on secured loans of the Bank of Russia collateralized by assets and guarantees are presented by terms of funds accommodation, number of loan auctions and also weighted average interest rates.

Data on loans of the Bank of Russia collateralized by gold are presented with a breakdown by terms of funds accommodation and also weighted average interest rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of Reuters news agency website and on page "CBR" on Bloomberg Services.

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 2.11

Interest Rates on Specialized Refinancing Tools of the Bank of Russia

General Provisions

The table contains on series of interest rates established by the Bank of Russia:

- loans secured by pledge of receivables in investment projects, selected according to the rules approved by the Government of the Russian Federation;
- loans, secured by the state guarantee of the Russian Federation;
- loans secured by pledge of bonds issued for the purpose of financing of investment projects;
- loans secured by pledge of receivables on credit agreements backed with insurance contracts of OJSC "Export Insurance Agency of Russia" (OJSC "EXIAR");
- mortgage loans;
- loans, extended by the Bank of Russia to open joint-stock company "Russian Bank for Small and Medium Enterprises Support" (SME Bank OJSC) within the experiment.

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 2.12

Weighted Average Interest Rates on the Bank of Russia Deposit Operations

Table 2.13

Main Characteristics of the Bank of Russia Deposit Operations

Table 2.14

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.

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).

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 2.15
REPO Aggregates

General Provisions

The table contains information on the results of the Bank of Russia's repo transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Weighted average rate — the repo rate weighted by the amounts of repo transactions at the auction and/or during the trading session at the market-determined rate.

Weighted average duration — repo duration weighted by the amounts of repo transactions at the auction and/or during the trading session at a market-determined rate.

Debt — funds provided by the Bank of Russia at a repo auction and/or during the trading session in transactions with an unredeemed second part.

Funds provided — funds provided by the Bank of Russia at a repo auction and/or during a trading session on the reporting date.

Table 2.16
Official Exchange Rate of U.S. Dollar Against Ruble
Table 2.17
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 U.S. 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 U.S. dollar against ruble and EUR/USD quotations in the international interbank foreign exchange market.

Table 2.20
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 U.S. 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.

Section 3. Financial Markets

Subsection 3.1 Interbank Credit Market

Table 3.1.1

Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR)

Table 3.1.2

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

Table 3.1.3

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR)

Table 3.1.4

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

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).

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. 2332-U, dated November 12, 2009, "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 Herald of the Bank of Russia and on the Bank of Russia's official website.

Individual Indicators Highlights

Monthly Average Moscow Interbank Bid Rates (MIBID) and Monthly Average Moscow Interbank Offered Rates (MIBOR) are calculated as simple averages of daily MIBID and MIBOR rates for the corresponding period with breakdown by maturity bands.

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR) are calculated as simple averages of daily bid/offered rates of contributing Moscow banks with breakdown by maturity bands. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

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 Moscow banks' 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.

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

Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

Table 3.1.6

Average Daily Interbank Credits (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. 2332-U, dated November 12, 2009, "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 credits (deposits) turnover and repo operations include interbank lending transactions and deposits without any collateral or obligations and repo operations, conducted with residents (excluding double counting) and non-residents (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 Market

Table 3.2.1

Trades at the Unified trading session of Moscow Exchange

General Provisions

The data describes the U.S. 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 3.2.2
Total Average Daily Currencies' Turnover
of Spot FX Transactions on Domestic Currency
Market of the Russian Federation

Table 3.2.3
Total Average Daily Currencies' Turnover
of Forward FX Transactions on Domestic Currency
Market of the Russian Federation

General Provisions

These tables are formed on the basis of the daily reporting form 0409701 "The foreign exchange and money markets transactions report" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "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 (excluding double counting) and non-residents. 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 3.2.4
Foreign Cash Flow Through Authorized Banks
Across Russia

General Provisions

The table contains principal indicators of foreign cash (all currencies in dollar terms) circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bank of Russia Statistical Bulletin*, the *Bank of Russia Bulletin* and placed on the Bank of Russia's website.

Individual Indicators Highlights

Total foreign currency receipts include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

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 resident banks¹ — the amount of foreign cash held by authorized banks as a result of transactions with other resident banks.

Purchased from individuals (residents and nonresidents) and accepted for conversion — the amount of foreign cash

purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the 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 bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the "other receipts" category, rather than in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

Other receipts — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)²;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

Total foreign cash expenses — all types of foreign cash expenditures by authorized banks (branches) except for interbranch operations.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorized banks.

Sales to resident banks — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to 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 accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in "other expenses" category, rather than this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid

¹ Terms of "residents" and "nonresidents" used for compiling tables "Foreign Cash Flow Through Authorized Banks Across Russia", "Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" and "Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches" are defined according to Federal Law No. 173-FZ "On Foreign Exchange Regulation and Foreign Exchange Control", dated December 10, 2003.

² From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

Other expenses — the amount of other expenses, including:

- purchasing foreign currency cheques;
- foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)¹;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities' foreign currency current accounts;
- other legitimate foreign currency expenses.

Foreign cash balances at the end of reporting period — foreign cash balance at the end of a reporting month.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The table shows transactions in U.S. dollars and Euros, which are the key currencies available on the domestic foreign cash market.

Data are 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).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through the *Bank of Russia Statistical Bulletin*, it is also available on the Bank of Russia's website.

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 (U.S. dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6

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

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).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through the *Bank of Russia Statistical Bulletin*, and it is also available on the Bank of Russia's website.

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 3.3

Stock Exchange Trade by Types of Securities and Financial Derivatives

General Provisions

The table shows volumes of stock exchange trade in securities and in derivative financial instruments (derivatives) by types of securities and derivatives.

Transactions in futures contracts show separate figures of volumes for security futures contracts and stock index futures contracts, while options trade includes figures of volumes for options on securities, on stock indices, on security futures contracts and on stock index futures contracts.

Individual Indicators Highlights

The terms 'share', 'bond', 'investment share', 'derivative financial instrument', '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 Regulation on Types of Derivative Financial Instruments approved by FSFM Order No. 10-13/pz-n, dated March 4, 2010.

A 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.

A 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.

An 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).

A 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

¹ From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

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.

A 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.

An 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 3.4
Main Share Price Indices

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 U.S. dollars. The sample of stocks used for the RTS index calculation basis is the expert evaluation.

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

Individual Indicators Highlights

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

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

More detailed information on the calculation of the above indicators is available at the website <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 the registered credit institutions 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.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

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:

- licence to conduct banking operations in rubles (without the right to accept individual deposits);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a bank along with a licence to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- licence to accept individual deposits in rubles. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles (without the right to accept individual deposits);
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a bank simultaneously with a licence for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to conduct banking operations in rubles (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and to implement collection of cash, bills, payment documents and cash service of individuals and legal entities);
- licence to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations;
- licence to conduct banking operations in rubles and foreign currency for nonbanking credit institutions authorized for money transfers without opening accounts and other banking operations connected with them.

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

- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- licence to accept and invest precious metals. This licence may be granted to a credit institution that has a license to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- licence to accept individual deposits in rubles;
- licence to accept individual deposits in rubles and foreign currency. This licence may be granted to a credit institution that has a licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits) or simultaneously with it;
- general licence;
- licence to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits and

to render collect of cash, bills, payment documents and cash service of individuals and legal entities).

A general licence may be issued to a credit institution that has licences to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law "On Banks and Banking Activities" own funds (capital) adequacy requirements. A bank is not required to have a licence to carry out banking operations with precious metals in order to receive a general licence. A bank with a General licence has a right to establish branches abroad after obtaining permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General licence has a right by the Bank of Russia authority and in accordance with requirements of the Bank of Russia to establish subsidiaries abroad.

The Bank of Russia's licences to accept deposits of individuals — licence to accept individual deposits in rubles and licence to accept individual deposits in rubles and foreign currency.

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, i.e. after an authorized registrar has made in a single state register of legal entities an entry on state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

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 "Sberbank branches" shows Russia's Sberbank branches 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 Savings Bank (Sberbank) branches.

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 with revoked licences — credit institutions whose banking licences were revoked following a decision by the Bank of Russia under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

Following the publication of the Bank of Russia's decision to revoke a licence, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law "On Banks and Banking Activities".

Credit institutions subject to liquidation — credit institutions subject to liquidation:

- a) without signs of bankruptcy by decision of:
 - a general meeting of stockholders (equity holders) or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);

- an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).

b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, "On Insolvency (Bankruptcy)" and Federal Law No. 40-FZ, dated February 25, 1999, "On Insolvency (Bankruptcy) of Credit Institutions").

Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed) — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
 - the stockholders (equity holders) or a body that has taken a decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
 - a liquidator has been appointed by a decision of an arbitration court;
- b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table carries information on nonresidents' participation in the authorized capital of credit institutions in the Russian Federation.

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 greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents 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 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.

When calculating indicators of the table, credit institutions with a General licence were not included in the number of credit institutions licenced by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
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 4.1.4
Credit Institutions Grouped by
the Share of Nonresidents Equity

General Provisions

The table shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

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

Table 4.1.5
Selected Performance Indicators
of Credit Institutions Grouped by 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 Russian operating credit institutions submitted in compliance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "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 reports compiled in accordance with Reporting Form 0409101 "The Trial Balance of a Credit Institution".

Unsecured consumer loans (portfolio of homogenous loans) — debt on homogeneous loans (including loans with overdue payments) extended to private individuals for the purchase of goods for personal, family, household or other use unrelated to entrepreneurial activity, and also for the payment of various kinds of personal expenses (tuition fees, payment for medical services, etc.).

The data source is the financial statements compiled in compliance with Reporting Form 0409115 "Information on the

Quality of Assets of a Credit Institution (Banking Group)", section 3 "Information on Portfolios of Homogeneous Claims and Loans to Private Individuals".

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 — the capital adequacy ratio of banks is calculated as a ratio of banks' own funds (capital) to their risk-weighted assets according to Bank of Russia Instruction No. 139-I, dated December 3, 2012, "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 (Basel III)".

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 Russia, interest arrears, interest accrued on deposits accounted for in separate accounts and balances of accounts, which cannot be classified unambiguously.

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.

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

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

The data are provided on operating credit institutions. The data are based on the financial statements of Russia's operating credit institutions submitted in accordance with Form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U dated of November 12, 2009, "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(-) for the current year 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 for the current year 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.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7
Distribution of the Credit Institutions
by Own Funds (Capital)

General Provisions

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From 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)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which a decision on insolvency prevention was taken in September 2008, before Federal Law No. 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" came into affect are shown separately.

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 data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation".

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) 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. The Capital adequacy ratio of credit institutions is calculated as a ratio of own funds (capital) of credit institutions to its risk-weighted assets according to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios" (with amendments, earlier — Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratios").

Table 4.1.8
Number of Non-Credit Financial Institutions
and Self-Regulating Organizations

General Provisions

The table contains monthly data on the number of insurance companies, securities market professional participants, infra-

structures, collective investment market participants, micro-finance organizations and cooperatives, accredited rating agencies and chief actuaries authorized to operate on the financial market as of the corresponding date, and also data on the number of self-regulating organizations of microfinance organizations, credit consumer cooperatives and 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. Insurance companies (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" (hereinafter Law No. 4015-1) under a respective licence. Information on an insurance company is subject to be entered into a Single State Register of Insurance Companies.

1.2. Securities market professional participants (brokers, dealers, depositories, managers and registrars) perform their activities pursuant to Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market", FFMS Order No. 10-49/pz-n, dated July 20, 2010, "On Approval of the Regulation on License Requirements and Conditions for Securities Market Professional Participants", FFMS Order No. 11-5/pz-n, dated January 25, 2011, "On Approval of Administrative Rules for Licencing by the Federal Financial Market Service of Securities Market Professional Participants" 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" 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 and Clearing Activities" under a respective licence.

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 Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations" and a Procedure for Keeping the State Register of Microfinance Organizations approved by Russia's Ministry of Finance Order No. 26n, dated March 3, 2011.

2.2. A State Register of Self-Regulating Microfinance Organizations under Federal Law No. 151-FZ, dated July 2, 2010, "On Microfinance Activities and Microfinance Organizations".

2.3. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" and the Procedure for Keeping the State Register of Self-Regulating Organizations of Credit Consumer Cooperatives approved by Russia's Ministry of Finance Order No. 44n, dated April 19, 2011.

2.4. State Registers of Pawn Shops and Credit Consumer Cooperatives pursuant to Federal Law No. 196-FZ, dated July 19, 2007, "On Pawn Shops" and Federal Law No. 190-FZ, dated July 18, 2009, "On Credit Cooperation" based on information received from an authorized federal executive body that registers legal entities.

2.5. A Register of Housing Savings Cooperatives pursuant to Federal Law No. 215-FZ, dated December 30, 2004, "On Housing Savings Cooperatives" and the Procedure for Maintaining the State Register of Housing Savings Cooperatives approved by FFMS Order No. 12-85/pz-n, dated October 4, 2012.

2.6. A Single Register of Chief Actuaries under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

2.7. A Register of Accredited Rating Agencies pursuant to the Procedure for the Accreditation of Rating Agencies and

Keeping the Register of Accredited Rating Agencies approved by Russia's Ministry of Finance Order No. 37n, dated May 4, 20E10.

2.8. A State Register of Self-Regulating Organizations of Credit Consumer Cooperatives under Federal Law No. 293-FZ, dated November 2, 2013, "On Actuarial Activities in the Russian Federation".

Subsection 4.2 Borrowings

Table 4.2.1 Deposits of Individuals Accepted by Credit Institutions

Table 4.2.2 Funds of Organizations 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 these tables 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.

In the table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in on accounts of individual entrepreneurs.

The data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) 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 of 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.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations 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 organizations, except credit institutions, and nonfinancial organizations (these include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

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 Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

Table 4.2.4 Weighted Average Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

Table 4.2.5 Weighted Average Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

General Provisions

The tables contain aggregate weighted average interest rates on deposit offered by credit institutions in the ruble, U.S. dollar and euro. The data are presented with a breakdown by type of depositors (individuals, nonfinancial organizations and credit institutions) and deposit maturities.

The source of information is Report Form 0409129 "Weighted Average Interest Rates Funds offered by Credit Institutions" compiled by credit institutions in accordance with Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Data on weighted average rates for individual short-term deposits in rubles are published in the IMF's statistical publication *International Financial Statistics*.

Individual Indicators Highlights

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

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

— weighted average deposit rate;
P — nominal annual deposit rate as included in an agreement;
V — amount of a deposit as included in an agreement.

Table 4.2.6 Savings (Deposit) Certificates, Bonds Issued by Credit Institutions and Derivatives

General Provisions

The table contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds) and also data on derivatives at fair value being a liability. 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 the monthly aggregate balance sheet of operating Russian credit institutions.

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.

Derivatives at fair value being a liability¹.

Derivative is a liability, if the overall estimated value of contractual liabilities on a counterparty exceeds corresponding contractual claims to the same counterparty and a credit institution expects an decrease of future economic benefits resulting from retirement of the assets (cash and other property), exchange of assets or liabilities’ redemption on the potentially unfavorable conditions for the credit institution.

Table 4.2.7
Funds Raised Through Banking Bills
from Legal Entities and Individuals

General Provisions

The table contains credit institutions’ liabilities on issued bills and bank acceptances.

The data source is the monthly aggregate balance sheet of operating credit institutions.

Individual Indicators Highlights

Bill — 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 — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — 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).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles / foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles / foreign currency raised by bills and banker’s acceptances are broken down by maturity periods. Bills matured at a fixed date and at a fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in “at sight” position. In case of non-payment these bills are treated similarly to the term bills.

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 total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the table “Selected Indicators of Credit Institutions Performance Grouped by Assets” by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

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
Weighted Average Interest Rates on Ruble-
Denominated Loans Extended to Individuals

Table 4.3.3
Weighted Average Interest Rates on U.S. dollar-
Denominated Loans Extended to Individuals

Table 4.3.4
Weighted Average Interest Rates on Euro-
Denominated Loans Extended to Individuals

¹ According to the Bank of Russia Regulation No. 372-P dated July 4, 2011 “On the Procedure for Derivatives Accounting”.

Table 4.3.5
Weighted Average Interest Rates
on Ruble-Denominated Loans
Extended to Nonfinancial Organizations

Table 4.3.6
Weighted Average Interest Rates
on U.S. dollar-Denominated Loans
Extended to Nonfinancial Organizations

Table 4.3.7
Weighted Average Interest Rates
on Euro-Denominated Loans
Extended to Nonfinancial Organizations

Table 4.3.8
Weighted Average Interest Rates
on Interbank Loans Denominated in Rubles
and Foreign Currency

General Provisions

These tables contain aggregate weighted average interest rates on loans extended by credit institutions in the ruble, U.S. dollar and euro. The data are presented with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) 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 Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Along with the *Bank of Russia Statistical Bulletin*, data on weighted average interest rates on short-term ruble loans to nonfinancial organizations are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

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

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

\bar{P} — weighted average loan interest rate;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

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. 2332-U, dated November 12, 2009, "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

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in 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 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 4.3.10
Mortgage Loans Extended by Credit Institutions
to Individuals-Residents

Table 4.3.11
Mortgage Loans Extended by Credit Institutions
to Individuals-Residents and Rights of Claim
under Mortgage Loans Acquired

Table 4.3.12
Selected Indicators Characterizing Performance
of Credit Institutions (Grouped by Size of Assets)
on Mortgage Loans Market

General Provisions

These tables show data on housing / mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

In addition to being published in the *Bank of Russia Statistical Bulletin*, this information is available on the Bank of Russia's website.

Individual Indicators Highlights

Volume of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year 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 extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Weighted average maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing / mortgage loans extended by credit institutions since the beginning of the year 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 extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It's a calculated value.

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 and Derivatives

General Provisions

The table shows values of credit institutions' investments in securities, such as debt obligations, except bills of exchange and equities. 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.

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.

Derivatives at fair value being an asset.

Derivative is an asset, if the overall estimated value of contractual claims on a counterparty exceeds corresponding contractual liabilities to the same counterparty and a credit institution expects an increase of future economic benefits resulting from receipt of the assets (cash and other property), exchange of assets or liabilities' redemption on the potentially favorable conditions for the credit institution.

Table 4.3.14 Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Table 4.3.15 Weighted Average Interest rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity

General Provisions

The table contains weighted average interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble denominated bills acquired (discounted) by credit institutions over the reporting period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble denominated bills issued by credit institutions over the reporting period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "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

Weighted average interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — weighted average interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

Weighted average interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — weighted average interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

Weighted average interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity — weighted average interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and placed on the primary market with a breakdown into redemption periods.

Weighted average interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

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

\bar{P} — weighted average interest rate on discounted bills;

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

Weighted average interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

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

\bar{P} — weighted average interest rate on issued bills;

P — bill's annualized yield;

V — value of the placed on the primary market bill.

Table 4.4
Credit Institutions' Claims and Liabilities
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.

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".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

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 presents main performance indicators of private pension funds (hereinafter PPF), licensed to engage in pension provision and pension insurance activities.

The indicators are derived from data contained in the following forms:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Proprietary Assets mean the Fund's assets, including assets to support statutory activities of the Fund, pension reserves and pension savings.

Assets to Support Statutory Activities mean assets needed to support the operations of the Fund prescribed in its constitution (statute) and to cover the costs incurred in the course of such operations.

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 to cover losses on pension reserve investment.

Pension Savings — this term is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.

Number of Insured Persons means the number of individuals who have entered into mandatory pension insurance agreements.

Payouts of Pension Benefits under Mandatory Pension Insurance mean lump sum payouts, term payouts, funded part of the work pension.

Number of Participants means the number of individuals entitled to receive or actually receiving Private pensions under their respective pension agreements.

Payouts of Pensions under Private (Voluntary) Pension Provision mean cash regularly paid to participants pursuant to their pension agreements.

Table 4.5.2
Private Pension Funds'
Investment of Mandatory Pension Insurance

General Provisions

The table reflects relative shares of pension savings' investments to eligible assets (investment instruments).

The data are gathered from Form 2 of mandatory pension insurance reporting of Private pension funds prescribed in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

The list of eligible assets (investment instruments) to invest pension savings is set forth in Article 26 of Federal Law

No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Labor Pensions in the Russian Federation'.

Table 4.5.3
Private Pension Funds'
Pension Reserves Generation

General Provisions

The table presents data on private pension funds' pension reserves.

The data are drawn from the following sources:

- Form No. 1-PPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form PPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.
- Form PPF-R 'Statement of Pension Reserves' Investment', prescribed in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007.

Individual Indicators Highlights

Opening Balance of Pension Reserves means total resources at the beginning of the reporting period owned by the Fund and designated to finance the Fund's obligations to its participants in accordance with respective pension agreements.

Pension Contributions are funds paid by the contributor for the account of the participant under the terms of the pension agreement.

Earmarked Receipts mean cash provided by contributors to support operations of Funds established as non-profits. These are grants, not expected to be repaid. Pension contributions are an example of earmarked receipts provided at least 97% of those should be used to build up pension reserves of the Private pension fund.

Pension Reserves Investment Returns capture pension reserves' investment performance (dividends and yields from securities, income (interest) from bank deposits, other types of income from invested pension reserves, net financial result from the sale of assets and gains/losses from pension reserves' revaluation as of the reporting date).

Accrued Pay-outs reflect accrued Private pension benefits and cash surrender values.

Actual Pay-outs reflect the amounts of Private pension benefits and cash surrender values that have been paid to beneficiaries.

Closing Balance of Pension Reserves means total resources at the end of the reporting period owned by the Fund and designated to finance the Fund's obligations to its participants in accordance with respective pension agreements.

Table 4.5.4
Private Pension Funds'
Pension Reserves Investment

General Provisions

The table reflects investment of pension reserves of Private pension funds.

The data is gathered from Form PPF-R 'Statement of Pension Reserves' Investment', stipulated in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007, and Form No. 2-PPF 'Private Pension Fund Profit and Loss Statement', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds'.

Individual Indicators Highlights

Pursuant to Article 25 of Federal Law No. 75-FZ 'On Private Pension Funds', Funds may invest pension reserves at their own discretion or via an asset management company (management companies).

Table 4.5.5
Private Pension Funds'
Pension Accruals Investment

General Provisions

The table presents data on the investment of pension savings accumulated in private pension funds.

The data are drawn from Form 1 and Form 4 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

Pension Savings of Private Pension Funds are defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation', as a totality of funds contributed towards the funded part of work pensions and designated to finance the Fund's obligations to insured persons pursuant to respective mandatory pension insurance agreements.

Expenses of Private Pension Funds Associated with Pension Savings Investment mean the expenses financed by a portion of returns on invested pension savings; this portion goes to finance assets designated to support the Private pension fund's statutory operations; these costs are also financed by the assets designated to support the fund's statutory operations in the reporting year.

Necessary Expenses of Asset Management Companies mean expenses associated with fiduciary management of pension savings, which the company has covered from its own funds. Specifically, they include:

- payment of services associated with a contract for trust (fiduciary) management of pension savings, excluding specialised depositary services, services under a bank account (bank deposit) contract, under a brokerage services contract, and under a contract for the safekeeping of assets held by the management company under such a contract and (or) for the record-keeping and transfer of rights to these assets;
- expenses involved in the exercise of rights to securities held by an asset management company under a contract for trust management of pension savings.

Necessary expenses shall be reimbursed at no more than 1% of the average value of net assets in the Private pension fund's investment portfolio in the reporting year.

Specialised Depositary Services shall be paid for at a rate not exceeding 0.1% of the average value of net assets in the Fund's investment portfolio in the reporting year.

The average value of net assets is calculated as a sum total of the value of net assets in the Fund's investment portfolio as of the end of each business day of the reporting year (period of actual provision of services to the Fund) further subdivided by the number of business days in the reporting year (period of actual provision of services to the Fund) when net assets' value was calculated.

The value of the net assets where pension savings are invested is calculated as a difference between these assets' market value and the Fund's obligations (accounts payable) to be fulfilled using the assets in the investment portfolio.

The value of net assets where pension savings are invested shall be calculated and presented according to a Form set forth in Appendix No. 2 to the Procedure for the Calculation of Market Value of Assets and Value of Net Assets where Pension Savings are Invested, approved by FSFM Order No. 06-155/pz-n, dated December 26, 2006.

Table 4.5.6
Payout Private Pension Funds'
Pension Accruals

General Provisions

The table presents payouts from pension savings with private pension funds.

The data are compiled from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regu-

lation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Table 4.5.7 Private Pension Funds' Pension Accruals Flows

General Provisions

The table presents data on inflows and outflows of pension savings to/from private pension funds.

The data are drawn from Form 1 of private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Table 4.5.8 Main Indicators of Unit Investment Funds' Performance

General Provisions

The table presents performance indicators of unit investment funds, broken down by types of unit investment funds: number of personal accounts in registers of investment fund share holders, value of net assets of unit investment funds, volumes of issue and volumes of redemption.

The indicators are compiled on the basis of aggregated data from the Statements of Owners of Investment Shares in Unit Investment Funds, Notes of Net Asset Values of Unit Investment Funds, and Statements of Changes in Net Asset Values of Unit Investment Funds, submitted to the Bank of Russia by asset management companies of unit investment funds as prescribed in the Regulation on Reporting by Joint Stock Investment Funds and Reporting by the Management Company of a Unit Investment Fund, approved by Federal Securities Commission Resolution No. 03-41/ps, dated October 22, 2003.

Individual Indicators Highlights

Indicator **Number of Personal Accounts in the Registers of Investment Fund Shareholders** reflects the number of personal accounts opened in registers of unit investment funds.

Indicator **Value of Net Assets** captures aggregate values of the net assets of operational unit investment funds.

Indicator **Issue of Investment Shares** reflects an aggregate amount of issued investment shares in unit investment funds in the reporting period. The indicator is shown as a year to date total.

Indicator **Redemption of Investment Shares** reflects an aggregate amount of redeemed investment shares in unit investment funds in the reporting period, also shown as a year to date total.

Table 4.5.9 Insurers' Premiums and Payoffs by Types of Insurance

General Provisions

The table reflects volumes of insurance premiums and benefits by types of insurance, over the reporting period.

The indicators are compiled on the basis of statistical reporting provided by insurers to the Bank of Russia in accordance with Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

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.

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 or beneficiary upon the occurrence of the 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 by the Payment System of the Bank of Russia and Credit Institutions, by Method of Payment

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
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — the BESP system) of the Bank of Russia.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via the BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia

and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5
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 5.6
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 5.7
Payments of Participants (Users) Effected by the Payment System of the Bank of Russia by Each Settlement System

General Provisions

Information on the volume and value cashless payments effected through settlement systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

Individual Indicator Highlights

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the BEBP system are effected in real time between system participants, irrespective of their territorial location.

Settlement system using letter of advice provides paper-based settlements both on intraregional and interregional level.

Section 6. Regional Section

The information in the tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with a breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by President of the Russian Federation Decree 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 U.S. 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 U.S. 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 internal structure of registered credit institutions in the Russian Federation.

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.

¹ Article 5 of the Russian Federation Constitution establishes that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

Table 6.2.3
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table presents data on nonresident stake holdings in the authorized capital of credit institutions operating in the Russian Federation.

Data in brackets include the number of credit institutions in which decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents 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.

When calculating indicators of the table, banks with the General licence were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

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 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions’ Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

Assets are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

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

Table 6.2.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from February 10 to March 10, 2015
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to Bank of Russia Regulation No. 342-P, dated August 7, 2009, “On the Required Reserves of Credit Institutions” (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as part of the credit institution’s required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in corresponding federal districts where their correspondent accounts are held with a breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.2.7
Financial Performance of Credit Institutions

General Provisions

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

The data are provided on operating credit institutions registered in corresponding federal districts with a breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated November 12, 2009, “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(–) for the current year 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 for the current year 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.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by a decision of a stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.2.8
Credit Institutions

Grouped by the Share of Nonresidents Equity

General Provisions

The table shows how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

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

Individual Indicators Highlights

See commentary for table "Number of Credit Institutions with Nonresidents Equity".

Table 6.2.9

Number of Credit Institutions under the General Deposit Agreement with the Bank of Russia (GDA), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)

General Provisions

The table contains the following information:

Information on GDA — before 1 February 2014 (the Agreement on Deposit Operations, AD) — the number of credit institutions that have concluded and have not cancelled the agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the Moscow Exchange Electronic Trade System in compliance with 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);

— after February 1, 2014 (GDA) — the number of credit institutions that have concluded General deposit agreements with the Bank of Russia regional branches at the place of opening of their correspondent accounts 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 have not cancelled them as of the corresponding reporting date, with a breakdown by constituent entities of the Russian Federation, federal districts and the Russian Federation as a whole;

Information on GLA — the number of credit institutions that have concluded General loan agreements with the Bank of Russia under Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Assets or Guarantees" (as amended) and/or General loan agreements for the provision of the Bank of Russia loans against gold under Bank of Russia

Regulation No. 362-P, dated November 30, 2010, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against Gold" and/or General loan agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities under Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for the Bank of Russia to Extend Loans to Credit Institutions against the Collateral (Blocking) of Securities" (as amended) and/or agreements for the provision of the Bank of Russia loans against the collateral (blocking) of securities in Moscow Exchange transactions with the use of the Moscow Exchange Electronic Trade System, according to Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";

Information on CA — the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General loan agreements.

Credit institutions conclude General agreements / General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Credit institutions conclude General loan agreements with those the Bank of Russia regional branches where their correspondent accounts were opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

The total on the Russian Federation includes the total number of credit institutions that have concluded General loan agreements with the Bank of Russia as of the reporting date.

The total on the federal district includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches in the corresponding federal district where they opened correspondent accounts as of the corresponding reporting date.

The total on constituent entities includes the number of credit institutions that have concluded General loan agreements with the Bank of Russia regional branches where their correspondent accounts were opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

The total on the Russian Federation includes total credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the federal district includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

The total on the constituent entities includes the number of credit institutions' correspondent accounts / sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General loan agreements as of the corresponding date.

Table 6.2.10
Number and Value of Issues (Additional Issues) of Corporate Issue-Grade Securities

General Provisions

The Bank of Russia registers issues (additional issues) of shares and bonds (except for general and local government bonds) including securities issued by non-credit institutions. The table includes data on the number and value of shares and bonds (except for general and local government bonds and the bonds of credit institutions) issues (additional issues) registered, in a breakdown by federal districts of the Russian Federation where the issuers of the issue-grade securities are located.

Information is given on a quarterly basis.

Individual Indicators Highlights

The number of issues (additional issues) of corporate issue-grade securities is the amount of all registered issues (additional issues) of ordinary and preferred shares, bonds, including convertible bonds.

The issue of issue-grade securities is the total amount of all issuer's securities that are providing their holders with equal rights and have an equal nominal value in cases when the presence of a nominal value is stipulated by legislation of the Russian Federation.

The issue of issue-grade securities is assigned with a state registration number, which is applied to all securities of the issue, and an identification number if the issue is not a subject to state registration under the legislation of the Russian Federation.

The additional issue of issue-grade securities is the total of securities being placed additionally to the previously placed securities of the same issue of issue-grade securities.

The value of registered issues (additional issues) of corporate issue-grade securities by each corresponding federal district is given at nominal value in rubles and calculated using the following formula:

$$V = \sum_{i=1}^n (K_i \times N_i), \text{ where}$$

n is the total number of all issues (additional issues) of securities registered in the corresponding federal district;

K is the number of securities in the i -issue (additional issue) of securities subject to placement;

N is the nominal value of a security in the i -issue (additional issue) of securities subject to placement.

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, their branches and internal divisions.

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. 2332-U, dated November 12, 2009, "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 in rubles and foreign currency.

Deposits of legal entities 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

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, their branches and internal divisions.

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. 2332-U, dated November 12, 2009, "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

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 indi-

vidual 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. 2332-U of November 12, 2009, "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.

Table 6.4.5 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. 2332-U of November 12, 2009, "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 6.4.6 Loans Extended by Credit Institutions to Individuals-Residents, Outstanding Debt

Table 6.4.7 Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals-Residents

Table 6.4.8 Selected Indicators on Foreign Currency- Denominated Loans Extended by Credit Institutions to Individuals-Residents

General Provisions

These tables show data on loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

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

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

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

The category of mortgage loans comprises housing loans extended to individuals against a collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — the form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions' Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

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

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had banking licences revoked during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Weighted average maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year 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 extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n.

Weighted average interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year 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 extended by a credit institution No. 1...n;

$V_{1...n}$ is the value of loans extended by a credit institution No. 1...n;

$T_{1...n}$ is the weighted average maturity of loans extended 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 U.S. 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.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of sale of major currencies (the U.S. dollar and the euro) by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in U.S. 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, internal divisions of 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 U.S. 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.

To addition to being published in the *Bank of Russia Statistical Bulletin*, data on the volume of purchase of the U.S. dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in U.S. dollar equivalent for all currencies) – amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of autho-

rized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.6 Insurance Companies and Private Pension Funds

Table 6.6.1
Insurers' Premiums and Payoffs

General Provisions

The table reflects volumes of insurance premiums and benefits in the reporting period broken down by federal districts of the Russian Federation.

The indicators are derived from statistical reporting submitted by insurers to the Bank of Russia as required by Law of the Russian Federation No. 4015-1, dated November 27, 1992, 'On the Organisation of Insurance Business in the Russian Federation'.

Individual Indicators Highlights

Indicator **Insurance Premiums** reflects the payment for insurance that the insured (beneficiary) has to make to the insurer in the manner and timeframes stipulated in the insurance contract.

Indicator **Payoffs** reflects a cash amount determined according to the procedure prescribed in federal legislation and (or) in the insurance contract, to be paid by the insurer to the insured or beneficiary upon the occurrence of the 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 for private pension funds licensed to engage in pension provision and pension insurance, broken down by federal districts and regions of the Russian Federation.

The indicators are compiled on the basis of data from the following forms:

- Form No. 1-NPF 'Private Pension Fund Balance Sheet', approved by Ministry of Finance Order No. 3n, dated January 10, 2007, 'On the Specifics of Accounting for Private Pension Funds';
- Form NPF-D 'Statement of Implemented Contractual Obligations to Deliver Private Pension Provision Services and the Number of Personal and Collective Pension Accounts', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 07-92/pz-n, dated August 30, 2007;
- Form 1 and Form 5 of Private pension fund reporting on mandatory pension insurance, set forth in the Regulation on Private Pension Fund Reporting on Mandatory Pension Insurance, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010;
- Form NPF-F 'Statement of Financial Activities', set forth in the Regulation on Annual and Quarterly Reports of Private Pension Funds, approved by FSFM Order No. 10-60/pz-n, dated September 21, 2010.

Individual Indicators Highlights

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 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 liabilities and an 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 to cover losses on pension reserve investment.

Number of Insured Persons indicates the number of individuals who have entered into a mandatory pension insurance agreement.

Payouts of Pension Benefits under Private Pension Provision mean regular cash payments to participants pursuant to the terms of their pension agreements.

Pension Contributions mean cash paid by contributors for the account of participants pursuant to the terms of pension agreements.

The term **Pension Savings (Market Value)** is used in the meaning defined in Federal Law No. 111-FZ, dated July 24, 2002, 'On Investments to Finance the Funded Part of Work Pensions in the Russian Federation'.



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