

## **Methodological comments on the tables in the section “Interest rates on loans and deposits and the structure of loans and deposits by maturity”**

### General provisions

1. Interest rates on loans
  - 1.1. Interest rates on loans granted to individuals
  - 1.2. Interest rates on loans granted to nonfinancial organizations
2. Interest rates on deposits
  - 2.1. Interest rates on deposits by individuals
  - 2.2. Interest rates on deposits by nonfinancial organizations

### **General provisions**

The data of section “Interest rates on loans and deposits and the structure of loans and deposits by maturity” is based on information from credit institutions (excluding the State Development Corporation “VEB.RF”) and non-bank credit institutions that provide credit and deposit operations to / from individuals and non-financial organizations.

Tables on data “Total for The Russian Federation” contain interest rates information total for the Russian Federation:

#### on loans

- interest rates and structure of loans granted to individuals by banks (in rubles, in US dollars and in euros);
- interest rates and structure of car loans<sup>1</sup> to individuals by banks (until 01.01.2026 – in rubles, in US dollars and in euros; since 01.02.2026 – total for all maturities);

---

<sup>1</sup> Car loans — include loans extended to purchase of vehicles against the collateral of them.

- interest rates and structure of loans granted to non-financial organizations<sup>2</sup> (including small and medium-sized businesses<sup>3</sup>) by banks (in rubles, in US dollars, in euros and yuan);
- interest rates on loans granted to non-financial organizations in rubles (including small and medium-sized businesses) by economic activity (OKVED2) and by maturity up to and over 1 year;
- interest rates on loans (without concessional) granted to non-financial organizations in rubles (including small and medium-sized businesses);

on deposits

- interest rates and structure of deposits borrowed by banks from individuals and nonfinancial organizations<sup>4</sup> (in rubles, in US dollars and in euros by maturities).

Tables on data “Territory Structure” presented is broken down by federal district of the Russian Federation<sup>5</sup>:

on loans

- interest rates on loans granted to individuals in rubles (including car loans) by maturity up to and over 1 year;
- interest rates on car loans to individuals in rubles total for all maturities;
- interest rates on loans granted to non-financial organizations which are residents of the Russian Federation in rubles (including small and medium-sized businesses) by maturity up to and over 1 year;

on deposits

- interest rates on deposits borrowed by banks from individuals in rubles by maturity up to and over 1 year;

---

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

<sup>3</sup> Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation” according to the data obtained from the register of small and medium-sized business managed by the Federal tax service.

<sup>4</sup> Excluding individual entrepreneurs (for deposits - since January, 2016).

<sup>5</sup> Federal districts’ structure is determined by President of the Russian Federation Decree No. 849, dated May 13, 2000 (as amended). Information is published excluding statistical information on: Lugansk People’s Republic, Donetsk People’s Republic, Kherson Region and Zaporozhye Region.

- interest rates on deposits borrowed by banks from non-financial organizations in rubles by maturity up to and over 1 year.

## **1. Interest rates on loans**

### 1.1. Interest rates on loans granted to individuals

Interest rates on loans granted to individuals — are weighted average annual rates on loans for both residents of the Russian Federation and non-residents calculated basing on annual rates from loan agreements and volumes granted in the reporting month.

The source of information for loans of individuals (including car loans) is the Reporting Form 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions”<sup>6</sup> compiled by credit institutions in accordance with the Bank of Russia Ordinance No 6406-U, dated April 10, 2023, “On the Forms, Deadlines, Procedure for Compiling and Presenting Credit Institutions (Banking Groups) Reporting Forms to the Central Bank of the Russian Federation, as well as a List of Information on the Activities of Credit Institutions (Banking Groups)”. Since 01.02.2026 the source for car loans data is the Reporting Form 0409316 “Information on Granted Funds to Individuals”.

Weighted average rate is calculated by the formula:

$$P_{av} = (V_1 \times P_1 + V_2 \times P_2 + \dots + V_n \times P_n) : (V_1 + V_2 + \dots + V_n),$$

where:

$P_1, P_2, \dots, P_n$  — nominal annual interest rate as included in an agreement;

$V_1, V_2, \dots, V_n$  — amount of loan as included in an agreement.

---

<sup>6</sup> Starting from January 2019 reporting date non-bank credit institutions started reporting by the Form 0409128.

Structure of loans to individuals – a ratio of total volume of loans to individuals to the corresponding summarized volume of loans to individuals in the reporting month by maturity (in percent).

Structure of car loans granted to individuals – a ratio of total volume of car loans to individuals to the summarized volume of loans to individuals in the reporting month (in percent).

In the calculation of weighted average interest rates for individuals' loans (including car loans until 01.01.2026) following operations are excluded:

- interest-free operations of granted funds;
- operations to provide loans using credit cards;
- provision of funds operations with affiliates (individuals and legal entities subject to be displayed in the Reporting Form 0409053 “Information about Shareholders (Participants) of a Credit Institution, about Parties Exercising Control over Shareholders (Participants) of a Credit Institution, Parties Performing the Functions of the Sole Executive Body of These Parties, Parties Who Are Nominee Holders of Shares of a Credit Institutions, as well as about Affiliated Parties of a Credit Institution”, and other parties which operating activities are controlled by financial organization or when activity of party is strongly influenced by financial organization, and (or) parties, which controls or have strong influence on activities of financial organizations ( according to criteria compiled by article 64.1 of Federal law № 86, dated July 10, 2002, “On the Central Bank of the Russian Federation (Bank of Russia)”. Where borrower's status of relationship should be determined at date of loan agreement is made (latest amendment to the agreement);
- loans granted with floating interest rate, which is related to external price indicators (RUONIA rate and its term version, Bank of Russia key rate, stock indices, consumer price indices and other indicators);

- loans where less than three financial organizations are involved for each term of placement;
- loans the rate or currency of the agreement of which changes before the expiration of the loan agreement;
- loans with a grace period providing for the suspension of obligations fulfillment;
- prolonged loans ;
- loans granted with non-market interest rates (rates are higher than maximum border or lower then minimum border), which are selected by the following filtration procedure:

Maturity	Borders	Interest rate value	
		In rubles	In US dollars and Euros
Individuals' loans			
all maturities	max	5 * Bank of Russia key rate as of reporting date	3 * 9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
loans with maturity less than 1 month	min	<p>Since calculation for 01.04.2022: If Bank of Russia key rate as of reporting date <math>\leq 9,5</math>, then</p> <p>Bank of Russia key rate as of reporting date / 1 ;</p> <p>If Bank of Russia key rate as of reporting date <math>&gt; 9,5</math>, then</p> <p><math>(9,5 + (\text{Bank of Russia key rate as of reporting date} - 9,5) * 0,2) / 1</math>.</p> <p>Applied to calculation up to and including 01.03.2022: Bank of Russia key rate as of reporting date / 1</p>	9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021) / 4,5
loans with maturity which differs from less than 1 month	min	<p>Since calculation for 01.04.2022: If Bank of Russia key rate as of reporting date <math>\leq 9,5</math>, then</p> <p>Bank of Russia key rate as of reporting date / 1,5 ;</p>	9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021) / 4,5

		<p>If Bank of Russia key rate as of reporting date &gt; 9,5, then</p> <p>(9,5+ (Bank of Russia key rate as of reporting date - 9,5) * 0,2) / 1,5.</p> <p>Applied to calculation up to and including 01.03.2022: Bank of Russia key rate as of reporting date / 1,5</p>	
Car loans			
all maturities	max	<p>Applied to calculation up to and including 01.01.2026: 4 * Bank of Russia key rate as of reporting date</p>	<p>3 * 9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)</p>

*Note: as of the reporting date 01.03.2022 (according to the data for February 2022) the threshold was calculated on the basis of the Bank of Russia key rate valid before 28.02.2022 - 9.5%.*

## 1.2 Interest rates on loans granted to nonfinancial organizations

Interest rates on loans granted to nonfinancial organizations – are weighted average annual rates on loans for both residents of the Russian Federation and non-residents calculated basing on annual rates from loan agreements and volumes granted in the reporting month, and volumes prolonged in the reporting month.

The source of information for loans of non-financial organizations is the Reporting Form 0409303 “Granted Funds to Legal Entities”<sup>7</sup> compiled by credit institutions in accordance with the Bank of Russia Ordinance No 6406-U, dated April 10, 2023, “On the Forms, Deadlines, Procedure for Compiling and Presenting Credit Institutions (Banking Groups) Reporting Forms to the Central Bank of the Russian Federation, as well as a List of Information on the Activities of Credit Institutions (Banking Groups)”.

Weighted average rate is calculated by the formula:

$$P_{av} = (V_1 \times P_1 + V_2 \times P_2 + \dots + V_n \times P_n) : (V_1 + V_2 + \dots + V_n),$$

<sup>7</sup> Starting from January 2019.

where:

P1, P2, ... Pn — nominal annual interest rate as included in an agreement;

V1, V2, ... Vn — amount of loan as included in an agreement.

Structure of loans granted to non-financial organizations – a ratio of total volume of loans to non-financial organizations (including small and medium-sized businesses) to the corresponding summarized volume of loans granted and prolonged to non-financial organizations in the reporting month by maturity (in percent).

In the calculation of weighted average interest rates for non-financial organizations following operations are excluded:

- interest-free operations of granted funds;
- provision of funds operations with affiliates (individuals and legal entities subject to be displayed in the Reporting Form 0409053 “Information about Shareholders (Participants) of a Credit Institution, about Parties Exercising Control over Shareholders (Participants) of a Credit Institution, Parties Performing the Functions of the Sole Executive Body of These Parties, Parties Who Are Nominee Holders of Shares of a Credit Institutions, as well as about Affiliated Parties of a Credit Institution ”, and other parties which operating activities are controlled by financial organization or when activity of party is strongly influenced by financial organization, and (or) parties, which controls or have strong influence on activities of financial organizations ( according to criteria compiled by article 64.1 of Federal law № 86, dated July 10, 2002, “On the Central Bank of the Russian Federation (Bank of Russia)”. Where borrower’s status of relationship should be determined at date of loan agreement is made (latest amendment to the agreement);

- loans granted with floating interest rate, which is related to external price indicators (RUONIA rate and its term version, Bank of Russia key rate, stock indices, consumer price indices and other indicators);

- loans where less than three financial organizations are involved for each term of placement.

The following loans with nonfinancial organizations are excluded from the calculations of the weighted average interest rates:

- Where value of interest rates and volume are considered untypical by the Tukey<sup>8</sup> method simultaneously;
- Loans granted with non-market interest rates (rates are higher than maximum level or lower than minimum border) are also excluded from the calculation of the weighted average interest rates, which are selected by the following filtration procedure.

Reference values of countries' policy rates used in calculation are updated on monthly basis before the calculation procedure.

Borders	Interest rate value	
	In rubles	In US dollars, Euros and Yuan
Non-financial organizations' loans		
max	4 * Bank of Russia key rate as of reporting date	2 * 9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
min	<p>Since calculation for 01.03.2022:            If Bank of Russia key rate as of reporting date <math>\leq 9,5</math>, then            Bank of Russia key rate as of reporting date / 4;</p> <p>If Bank of Russia key rate as of reporting date <math>&gt; 9,5</math>, then  <math>(9,5 + (\text{Bank of Russia key rate as of reporting date} - 9,5) * 0,2) / 4</math>.</p>	<p>Since calculation for 01.02.2022:</p> <ul style="list-style-type: none"> <li>• For loans in US dollars: maximum value between Federal Funds Rate / 1 and 0;</li> <li>• For loans in euros: maximum value between Fixed Rate on Main Refinancing Operations / 1 and 0.</li> </ul>

<sup>8</sup> Since calculation for 01.02.2022 the procedure of selecting untypical values has been modified.

	Applied to calculation up to and including 01.02.2022: Bank of Russia key rate as of reporting date / 4	<ul style="list-style-type: none"> <li>For loans in yuan (for data since 01.02.2023): maximum value between People's Bank of China Bank Rate / 1 and 0.</li> </ul> <p>Applied to calculation until 01.01.2022: 9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021) / 9</p>
Small and medium-sized businesses' loans		
max	5 * Bank of Russia key rate as of reporting date	3 * 9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
min	<p>Since calculation for 01.03.2022: If Bank of Russia key rate as of reporting date <math>\leq 9,5</math>, then Bank of Russia key rate as of reporting date / 5;</p> <p>If Bank of Russia key rate as of reporting date <math>&gt; 9,5</math>, then (9,5+ (Bank of Russia key rate as of reporting date -9,5)*0,2) / 5.</p> <p>Applied to calculation up to and including 01.02.2022: Bank of Russia key rate as of reporting date / 5</p>	<p>Since calculation for 01.02.2022:</p> <ul style="list-style-type: none"> <li>For loans in US dollars: maximum value between Federal Funds Rate / 1 and 0;</li> <li>For loans in euros: maximum value between Fixed Rate on Main Refinancing Operations / 1 and 0.</li> <li>For loans in yuan (for data since 01.02.2023): maximum value between People's Bank of China Bank Rate / 1 and 0.</li> </ul> <p>Applied to calculation until 01.01.2022: 9 (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021) / 9</p>

*Note: as of the reporting date 01.03.2022 (according to the data for February 2022) the threshold was calculated on the basis of the Bank of Russia key rate valid before 28.02.2022 - 9.5%.*

## 2. Interest rates on deposits

### 2.1. Interest rates on deposits by individuals

Interest rates on deposits by individuals — are weighted average annual interest rates on deposits by individuals for both residents of the Russian Federation and non-residents, borrowed by banks in the country's territory in the reporting month, and are

calculated based on annual interest rates, which are stated in deposit agreement, and volume of borrowed funds in the reporting month.

The source of information for deposits of individuals and nonfinancial organizations is the Reporting Form 0409129 “Weighted Average Interest Rates Funds offered by Credit Institutions, Savings Accounts of Individuals And Banking Accounts of Legal Entities And Individual Entrepreneurs” compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 6406-U, dated April 10, 2023, “On the Forms, Deadlines, Procedure for Compiling and Presenting Credit Institutions (Banking Groups) Reporting Forms to the Central Bank of the Russian Federation, as well as a List of Information on the Activities of Credit Institutions (Banking Groups)”.

The formula is as follows:

$$P_{av} = (V_1 \times P_1 + V_2 \times P_2 + \dots + V_n \times P_n) : (V_1 + V_2 + \dots + V_n),$$

where:

$V_1, V_2, \dots, V_n$  — amount of deposit as included in an agreement;

$P_1, P_2, \dots, P_n$  — nominal annual interest rate as included in an agreement.

Structure of deposits borrowed by credit institutions from individuals – a ratio of total volume of deposits (borrowed by credit institutions from individuals) to corresponding total volume of deposits in the reporting month by maturity (in percent).

Following Operations are excluded from calculation of weighted average interest rates of deposits of individuals:

- borrowings and deposits granted with floating interest rate, which is related to external price indicators (RUONIA rate and its term version, Bank of Russia key rate, stock indices, consumer price indices and other indicators);

- interest-free operations of borrowing funds;
  
- deposits and borrowing operations with affiliated parties (individuals and legal entities subject to be displayed in the Reporting Form 0409053 “Information about Shareholders (Participants) of a Credit Institution, about Parties Exercising Control over Shareholders (Participants) of a Credit Institution, Parties Performing the Functions of the Sole Executive Body of These Parties, Parties Who Are Nominee Holders of Shares of a Credit Institutions, as well as about Affiliated Parties of a Credit Institution”, and other parties which operating activities are controlled by financial organization or when activity of party is strongly influenced by financial organization, and (or) parties, which controls or have strong influence on activities of financial organizations ( according to criteria compiled by article 64.1 of Federal law № 86, dated July 10, 2002, “On the Central Bank of the Russian Federation (Bank of Russia)”. Where borrower’s status of relationship should be determined at date of loan agreement is made (latest amendment to the agreement);
  
- deposits the rate, maturity or currency of the agreement of which changes before the expiration of the deposit agreement;
  
- security deposits;
  
- subordinated deposits;
  
- structured (synthetic) deposits, which consist of elements of bank agreement and a derivative;
  
- prolonged deposits;

- deposits where less than three financial organizations are involved for each term of placement.

Deposits with non-market interest rates (rates are higher than maximum border or lower than minimum border) are excluded from the calculation of weighted average interest rates for deposits of individuals according to the following filtering procedure:

Maturity	Borders	Interest rate value	
		In rubles	In US dollars and Euros
Individuals' deposits			
maturity less than 1 month	max	Since calculation for 01.04.2022: $1.5 * \text{Bank of Russia key rate as of reporting date}$  Applied to calculation up to and including 01.03.2022: $1 * \text{Bank of Russia key rate as of reporting date}$	$1 * 9$ (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
maturity which differs from less than 1 month	max	$2 * \text{Bank of Russia key rate as of reporting date}$	$2 * 9$ (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
all maturities	min	Since calculation for 01.04.2022:  If Bank of Russia key rate as of reporting date $\leq 9,5$ , then $\text{Bank of Russia key rate as of reporting date} / 4$  If Bank of Russia key rate as of reporting date $> 9,5$ , then  $(9,5 + (\text{Bank of Russia key rate as of reporting date} - 9,5) * 0,2) / 4$  Applied to calculation up to and including 01.03.2022:  $\text{Bank of Russia key rate as of reporting date} / 3,7$	$9$ (Rate of taxable base for funds in foreign currency (determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021) / 90)

*Note: as of the reporting date 01.03.2022 (according to the data for February 2022) the threshold was calculated on the basis of the Bank of Russia key rate valid before 28.02.2022 - 9.5%.*

## 2.2. Interest rates on deposits by nonfinancial organizations

Interest rates on deposits by nonfinancial organizations — are weighted average annual interest rates on deposits by nonfinancial organizations for both residents of the Russian Federation and non-residents, borrowed by banks in the country’s territory in the reporting month, and are calculated based on annual interest rates, which are stated in deposit agreement, and volume of borrowed funds in the reporting month.

The source of information for deposits of individuals and nonfinancial organizations is the Reporting Form 0409129 “Weighted Average Interest Rates Funds offered by Credit Institutions, Savings Accounts of Individuals And Banking Accounts of Legal Entities And Individual Entrepreneurs” compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 6406-U, dated April 10, 2023, “On the Forms, Deadlines, Procedure for Compiling and Presenting Credit Institutions (Banking Groups) Reporting Forms to the Central Bank of the Russian Federation, as well as a List of Information on the Activities of Credit Institutions (Banking Groups)”.

The formula is as follows:

$$P_{av} = (V_1 \times P_1 + V_2 \times P_2 + \dots + V_n \times P_n) : (V_1 + V_2 + \dots + V_n),$$

where:

$V_1, V_2, \dots, V_n$  — amount of deposit as included in an agreement;

$P_1, P_2, \dots, P_n$  — nominal annual interest rate as included in an agreement.

Structure of deposits borrowed by credit institutions from nonfinancial organizations – a ratio of total volume of deposits (borrowed by credit institutions from nonfinancial organizations) to corresponding total volume of deposits in the reporting month by maturity (in percent).

Following Operations are excluded from calculation of weighted average interest rates of deposits of nonfinancial organizations:

- borrowings and deposits granted with floating interest rate, which is related to external price indicators (RUONIA rate and its term version, Bank of Russia key rate, stock indices, consumer price indices and other indicators);
- interest-free operations of borrowing funds;
- deposits and borrowing operations with affiliated parties (individuals and legal entities subject to be displayed in the Reporting Form 0409053 “Information about Shareholders (Participants) of a Credit Institution, about Parties Exercising Control over Shareholders (Participants) of a Credit Institution, Parties Performing the Functions of the Sole Executive Body of These Parties, Parties Who Are Nominee Holders of Shares of a Credit Institutions, as well as about Affiliated Parties of a Credit Institution”, and other parties which operating activities are controlled by financial organization or when activity of party is strongly influenced by financial organization, and (or) parties, which controls or have strong influence on activities of financial organizations ( according to criteria compiled by article 64.1 of Federal law № 86, dated July 10, 2002, “On the Central Bank of the Russian Federation (Bank of Russia)”. Where borrower’s status of relationship should be determined at date of loan agreement is made (latest amendment to the agreement);
- deposits the rate, maturity or currency of the agreement of which changes before the expiration of the deposit agreement;
- security deposits;
- subordinated deposits;

- structured (synthetic) deposits, which consist of elements of bank agreement and a derivative;
- prolonged deposits;
- deposits where less than three financial organizations are involved for each term of placement.

Deposits with non-market interest rates (rates are higher than maximum border or lower than minimum border) are excluded from the calculation of weighted average interest rates for deposits of non-financial organizations according to the following filtering procedure:

Maturity	Borders	Interest rate value	
		In rubles	In US dollars and Euros
Non-financial organizations' deposits			
maturity less than 1 month	max	Since calculation for 01.04.2022: $1.5 * \text{Bank of Russia key rate as of reporting date}$  Applied to calculation up to and including 01.03.2022:  $1 * \text{Bank of Russia key rate as of reporting date}$	$0,3 * 9$ (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
maturity which differs from less than 1 month	max	$3 * \text{Bank of Russia key rate as of reporting date}$	$0,5 * 9$ (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021)
all maturities	min	Since calculation for 01.04.2022:  If Bank of Russia key rate as of reporting date $\leq 9,5$ , then $\text{Bank of Russia key rate as of reporting date} / 4$  If Bank of Russia key rate as of reporting date $> 9,5$ , then  $(9,5 + (\text{Bank of Russia key rate as of reporting date} - 9,5) * 0,2) / 4$	$9$ (Definition of 9% level rate is based on historical value of taxable base rate for funds in foreign currency had been determined according to paragraph 1 article 214.2 part 2 of Tax Code of the Russian Federation cancelled since January 01, 2021) / 90

		Applied to calculation up to and including 01.03.2022:  Bank of Russia key rate as of reporting date / 3,7	
--	--	--	--

*Note: as of the reporting date 01.03.2022 (according to the data for February 2022) the threshold was calculated on the basis of the Bank of Russia key rate valid before 28.02.2022 - 9.5%.*

## **Retrospective Information**

### **Until 01.03.2022**

Tables on Data by 30 Largest Banks (total for The Russian Federation) include indicators calculated with the actual list of 30 largest banks of the Russian Federation for each reporting period to prepare data on 30 largest banks. This list is formed according to the internal methodology of the Bank of Russia, which provides for the ranking of credit organizations by the value of the integral assessment, calculated using the main indicators of banks' performance, including the size of assets, loans and borrowed funds accounted with different weights. Non-bank credit organizations and banks under resolution with negative capital are excluded from the list. This list had been publishing in the Bank of Russia Bulletin (Vestnik Banka Rossii) up to and including 01.09.2020 (its electronic version is available on the Bank of Russia website).

### **Until 01.02.2022**

Data on weighted average interest rates on loans and deposits in rubles except for Sberbank additionally is presented by maturity up to and over 1 year.