

The digital ruble will bring 260 billion to the Russian economy annually

The introduction of a digital ruble can annually add 200-260 billion rubles to the Russian economy by 2031. Such a forecast is contained in the analytical review of the National Rating Agency (NRA). The banking sector will receive an additional 40-50 billion rubles annually.

The first years of the project, starting from September 2026, will bring more modest results – 30-50 billion rubles for business and 5-8 billion for banks. Financial organizations will have to invest 200-300 million rubles each in technological integration, and the total sector costs will amount to 30-50 billion rubles.

Experts note possible risks for banks: outflow of funds to the accounts of the Central Bank, reduction of the passive base and a decrease in commission income. In the pessimistic scenarios by 2027, banks can undergo 45-95 billion rubles of profit.

Quantum calculations that can create new tools for hacking a digital ruble pose a special threat. However, by 2029, the economic effect should be distributed more evenly in all sectors of the economy.