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STATISTICAL YEARBOOK  
(INTERNET-VERSION)

**HOUSING (MORTGAGE)  
LOAN MARKET  
IN RUSSIA**

Moscow  
2016

## Foreword

The following yearbook “Housing (Mortgage) Loan Market in Russia” (hereinafter – the yearbook) is statistical annuary of the Central Bank of the Russian Federation (the Bank of Russia).

The yearbook contains statistical data on the primary and the secondary housing (mortgage) loan markets in Russia for the period from 2011 to 2015.

The yearbook comprises data from the Bank of Russia, the Federal State Statistics Service, the Federal Service for State Registration, Cadastre and Cartography.

The published information contains total data on the Russian Federation, and breakdown by subjects of the Russian Federation and federal districts as well. The data on autonomous areas is represented separately for each autonomous area, and also in the structure of subjects of the Russian Federation, to which they relate.

The yearbook includes data on the number of credit institutions, which conduct operations on the primary and the secondary housing (mortgage) loan market; information on housing (mortgage) loans extended by credit institutions to individuals-residents in rubles and foreign currency; data on volumes and sources of early repayment and refinancing of mortgage loans (rights of claim to mortgage loans), and also there are macroeconomics indexes and socio-economic indicators.

## SYMBOLS AND NOTES:

m	- metre
m <sup>2</sup>	- square metre
-	- nil
...	- not available
0,0 и 0,00	- non-significant volume

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

## ABBREVIATION LIST

### Organizations

The Bank of Russia	- The Central Bank of the Russian Federation
Rosreestr	- The Federal Service for State Registration, Cadastre and Cartography
Rosstat	- The Federal State Statistics Service

### Indicators

GDP	- gross domestic product
HLs	- housing loans
HMLs	- housing (mortgage) loans

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# Summary Methodology

## Chapter 1. Economic Indicators

**Gross domestic product** – an indicator, which characterizes the end result of production activity of economic units-residents that can be measured as value of goods and services produced by these units for consumptive use.

**Consumer price index** – an indicator, which characterizes time change of the general price level of goods and services that are acquired by population for nonproductive consumption. It measures the ratio of value of the fixed set of goods' (foods and nonfoods) and services in prices of the present period to its value in prices of the base period. It is one of the most important indicators that describes the inflation processes in economy.

**Economically active population** – persons at the age that is specified for measuring the economically active population who are employed or unemployed during the reference period.

**Average income per capita** – ratio of aggregated amount of cash income to the size of resident population.

**Nominal wage** - an established value of the wage, fixed in pay-roll or other documents in money terms, which characterizes the level of remuneration of labour, irrelatively of prices on goods and services and cash outlay of workers.

**Housing facilities** – an aggregate of all residential premises that are situated on the territory of the Russian Federation.

**Residential premises** – an isolated premises, which is a real estate and adequate for permanent residence of citizens (in case of meeting sanitary, technical and other regulatory requirements )

**Residential real estate price index** – a relative indicator in percentage terms, which characterizes changes in registered prices on newly constructed apartments and apartments on the secondary market, which are owned, if they are object matters of contracts.

**Borrowed funds** – monetary funds that are received for a definite period.

**Credit institution** – a legal entity authorized by a special the Bank of Russia permission (licence) to make its profits from banking activities within the framework of the Federal law on the 2nd of December 1990 No. 395-1 "On banks and bank activity".

**Loans to individuals-residents** – loans extended for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

**Housing loans** – loans, extended by credit institutions to individuals-residents for the acquisition and development of land for housing construction, to finance construction and to buy housing.

**Housing (mortgage) loans** – housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on the 16th of July 1998 No. 102-FZ on Mortgage (real estate mortgage).

**Primary housing (mortgage) loan market** – market of housing (mortgage) loans extended by credit institutions to individuals-residents.

**Secondary housing (mortgage) loan market** – market of refinancing of housing (mortgage) loans.

**Volume of HMLs extended to individuals-residents** – the amount of funds provided during the reporting period under loan/additional agreements. This indicator is compiled cumulatively since the beginning of the year, including data on loans extended by credit institutions that had their banking licenses revoked in the reporting period.

**Debt on HMLs** – the balance of debt (including overdue debt) on loans as of the reporting date.

**Refinancing of HMLs** – funds attraction on terms that dependent on the quality of the portfolio of HMLs including the sale of the rights of claim of the pool of HMLs and issue of mortgage-backed bonded debts.

**Mortgage** – a form of creditor's (mortgagee) money claims' securitization (mortgagee) to debtor (mortgagor) based on value of pledged real estate.

**Mortgages under the law** – a mortgage, in case of acquisition of real estate for the borrowed funds from the moment of state registration of rights of ownership of property (state registration of the mortgage under the law is conducted with state registration of mortgagor's rights at the same time)

**Mortgages under the contract** – a mortgage that is based on mortgage contract (pledge agreement) and is liable for registration on separate statements of parties.

**Mortgage certificate** – a nominal share that certifies the right of legal holder to obtain a fulfillment of money obligations, secured by mortgage, without any other representations of existence of these obligations, and a right of pledge on property, burdened with mortgage.

**Number of extended loans** – number of loans in units. This indicator is compiled cumulatively since the beginning of the year, including data on loans extended by credit institutions that had their banking licenses revoked in the reporting period.

**Average volume of HMLs** – ratio of aggregated volume of extended HMLs to their number.

**Average price of residential real estate market for 1m<sup>2</sup> of residential premises** – weighted average price level of residential premises of subjects of the Russian Federation (by methodology of Rosstat).

**Primary Housing Market** – a market in which the transfer of rights on residential premises (built or reconstructed) to private property is conducted on a commercial basis.

**Secondary Housing Market** – a market premises that are purchased and (or) used before by their original owners.

## Chapter 2. Aggregated Indicators, which Characterize HMLs Market

**Number of operating credit institutions** – the number of credit institutions licensed to engage in banking activities. The source of information is the State Register of Credit Institutions.

**Number of credit institutions extending HMLs** – the number of credit institutions conducting operations of HMLs to households since the beginning of the year or having debts on HMLs.

**Number of credit institutions purchasing rights of claim under HMLs** - the number of credit institutions conducting operations for the purchase of rights of claim for HMLs since the beginning of the year and having investments rights of claim for HMLs.

**Number of credit institutions refinancing previously extended HMLs** – the number of credit institutions which extended loans for the repayment previously extended (purchased) HMLs since the beginning of the year.

**Number of credit institutions refinancing on the secondary HMLs market** – the number of credit institutions conducting operations of issuing of mortgage-backed securities, the sale of HMLs/rights of claim thereon to another institutions, the transfer of credit risk for HMLs/rights of claim thereon to the third parties (the creation of derivatives).

**Overdue debt on HMLs** – debt on extended loans with expired (under the terms of contract) payments.

**Weighted average maturity of loans extended since the beginning of the year** characterizes average maturities of HMLs provided since the beginning of the year and is calculated by the formula:

$$T = \frac{(V1 \times T1 + V2 \times T2 + \dots + Vn \times Tn)}{(V1 + V2 + \dots + Vn)}, \text{ where:}$$

T — the average weighted maturity;

T1... n — the average weighted maturity of loans extended by the credit institution n;

V1... n — the volume of loans extended by the credit institution n.

**Weighted average maturity of loans extended during the month** characterizes average maturities of HMLs extended by credit institutions during the month.

*Weighted average interest rate on the loans extended since the beginning of the year* describes average interest rates on HMLs provided by credit institutions since the beginning of the year and is calculated by the formula:

$$P = \frac{(V1 \times P1 \times T1 + V2 \times P2 \times T2 + \dots + Vn \times Pn \times Tn)}{(V1 \times T1 + V2 \times T2 + \dots + Vn \times Tn)}, \text{ where:}$$

P — average weighted interest rate;

P1... n — average weighted interest rate on the loans extended by the credit institution n;

V1... n — the volume of loans provided by the credit institution n;

T1... n — the average weighted maturity of loans extended by the credit institution n.

*Weighted average interest rate on loans extended during the month* characterizes average interest rates on HMLs extended by credit institutions during the month.

*Rights of claim under mortgage loans acquired by credit institutions* mean the balance of debt on the rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

*Debt on HMLs by terms of arrears* – debt with overdue payments in the total debt on HMLs by the maximum period of delay in payment in case of credit (part of credit) is unpaid in time.

*Debt on HMLs by terms of arrears* – debt with overdue payments in the total debt on HMLs in case of outstanding in credit (part of credit) terms (by the maximum period of delay in payment).

*Volume of early repaid HMLs/rights of claim thereon* – the amount of HMLs/rights of claim thereon repaid prematurely during the reporting period. Calculated as a sum of deposited funds, which are exceeding the annual (semiannual) value of payment of principal that is prescribed in the HMLs/additional agreements to repaid main debt on HMLs. This indicator is compiled cumulatively since the beginning of the year.

*Volume of refinanced HMLs/rights of claim thereon* – the amount of HMLs/rights of claim thereon refinanced during the reporting period by issuing of mortgage-backed securities, the sale of HMLs/rights of claim thereon to another institutions, the transfer of credit risk for HMLs/rights of claim thereon to the third parties (the creation of derivatives). This indicator is compiled cumulatively since the beginning of the year.

*Refinancing of HMLs/rights of claim thereon with the sale of the pool of HMLs/rights of claim thereon* means refinancing based on the sale of the asset (asset sale without forming an additional financial instrument, or asset sale followed by the issue of mortgage-backed securities).

*Refinancing of HMLs/rights of claim thereon with the asset kept on the credit institution's balance sheet* means refinancing whereby the asset refinanced is recorded on the credit institution's balance sheet (issue of mortgage-backed securities by the credit institution, or creation of derivatives based on the refinanced asset).

*Resident specialized organizations* – organizations (mortgage agents) whose exclusive activity is to purchase rights of claim on mortgage-secured loans and/or mortgages and that are entitled, under the Federal Law No 152-FZ, dated November 11, 2003, 'On Mortgage-Backed Securities', to issue mortgage bonds.

*Special purpose vehicles (SPVs)* – special organizations established under foreign legislation in the form of a partnership, trust, or corporation for purchasing credit institutions' assets and issuing securities.

*Other organizations* – non-profit organizations established as foundations based on voluntary property contributions for the development of housing and social construction.

*Unit investment fund (PIF)* – a self-contained property complex consisting of property placed by its founder(s) into the trust of its management company on the condition of joining this with the other trust founders' property, and of property obtained in the process of such trust management, a share in title whereto is certified by a security issued by the management company. A unit investment fund is not a legal entity. An investment unit is a registered security certifying its holder's interest in title to the property constituting the unit investment fund.

### Chapter 3. Regional structure

The regional breakdown of subsections «Participants in Housing (Mortgage) Loan Market» and «Indicators on the Secondary Housing (Mortgage) Loan Market» are formed by grouping information by location of credit institutions according to the State Register of Credit Institutions.

The regional breakdown of subsections «Indicators on the Primary Housing (Mortgage) Loan Market» and «Early Repayment of Housing (Mortgage) Loans» are formed by grouping information by borrowers' location.

### Chapter 4. Graphs and Charts

*Credit institutions ranged by assets* – credit institutions, which are ranked by their assets in descending order and then grouped into tiers depending on their rank.

## 1.1. Selected Macroeconomic Indicators

	GDP <sup>1</sup> at market prices, billion rubles <sup>2</sup>	The dynamics of real GDP in % to the corresponding period of the previous year <sup>2</sup>	Consumer price index in % to the corresponding period of the previous year <sup>1</sup>	The official rate of the US dollar against the ruble (at the end of the quarter), USD/RUB.	The official rate of the euro against the ruble (at the end of the quarter), EUR/RUB
2011					
I quarter	12 844,3	103,3	109,5	28,4290	40,0223
II quarter	14 313,7	103,3	109,5	28,0758	40,3870
III quarter	15 663,6	105,0	108,1	31,8751	43,3979
IV quarter	16 876,6	105,2	106,7	32,1961	41,6714
2012					
I quarter	14 925,0	105,3	103,9	29,3282	39,1707
II quarter	16 149,0	104,3	103,8	32,8169	41,3230
III quarter	17 442,1	103,1	106,0	30,9169	39,9786
IV quarter	18 410,7	101,8	106,5	30,3727	40,2286
2013					
I quarter	15 891,7	100,6	107,1	31,0834	39,8023
II quarter	17 015,1	101,1	107,2	32,7090	42,7180
III quarter	18 543,5	101,2	106,4	32,3451	43,6497
IV quarter	19 566,5	102,1	106,4	32,7292	44,9699
2014					
I quarter	17 138,9	100,6	106,4	35,6871	49,0519
II quarter	18 884,6	101,1	107,6	33,6306	45,8251
III quarter	20 406,9	100,9	107,7	39,3866	49,9540
IV quarter	21 514,7	100,2	109,6	56,2584	68,3427
2015					
I quarter	18 209,7	97,2	116,2	58,4643	63,3695
II quarter	19 284,1	95,5	115,8	55,5240	61,5206
III quarter	21 294,4	96,3	115,7	66,2367	74,5825
IV quarter	22 016,1	96,2	114,5	72,8827	79,6972

<sup>1</sup> Subannual GDP — estimation.

<sup>2</sup> According to Rosstat.

## 1.2. Main Socio-Economic Indicators<sup>1</sup>

	2011	2012	2013	2014	2015
Population size, million people	142,9	143,0	143,3	143,7	146,3
Economically active population size, million people	75,8	75,7	75,5	75,4	76,6
Average cash income per capita (per month), thousand rubles	20,8	23,2	25,9	27,8	30,2
Average monthly nominal accrued wage of one worker, thousand rubles	23,4	26,6	29,8	32,5	34,0
Share of expenses on real estate acquisition in cash expenses of the population, %	4,1	4,2	3,9	4,5	...
Housing facilities, million m <sup>2</sup> of residential premises	3 288	3 349	3 359	3 473	3 546
Commissioning, million m <sup>2</sup> of residential premises	62,3	65,7	70,5	84,2	85,3
<i>including on own and borrowed funds of population</i>	26,8	28,4	30,7	36,2	35,2
Number of ready-built apartments, thousands of unit	786	838	929	1124	1 195
<i>including on own and borrowed funds of population</i>	201	211	228	268	272
Average size of apartment, m <sup>2</sup> of residential premises	79,3	78,4	75,8	74,9	71,4

<sup>1</sup> According to Rosstat (at the end of the period).

### 1.3. Main Indicators, which Characterize HMLs Market<sup>1</sup>

	2011	2012	2013	2014	2015
Share of extended HMLs in GDP, % <sup>2</sup>	1,20	1,54	1,91	2,26	1,44
of which in rubles	1,17	1,52	1,89	2,25	1,43
of which in foreign currency	0,03	0,02	0,02	0,01	0,00
Share of debt on extended HMLs in GDP, % <sup>2</sup>	2,48	2,98	3,73	4,53	4,93
of which in rubles	2,20	2,80	3,57	4,35	4,77
of which in foreign currency	0,28	0,18	0,16	0,18	0,16
Average amount of debt on extended HMLs per capita of economically active population in rubles <sup>2</sup>	19 512	26 383	35 084	46 795	51 987
of which in rubles	17 339	24 760	33 601	44 985	50 276
of which in foreign currency	2 172	1 623	1 483	1810	1 711
Rate of increase in the volume of extended HMLs to the previous period, %	88,6	43,9	31,2	30,3	-34,2
of which in rubles <sup>3</sup>	91,3	45,9	31,6	31,0	-34,0
of which in foreign currency <sup>4</sup>	26,6	-24,8	3,5	-28,7	-64,0
Share of extended HMLs in the volume of extended HMLs in the reporting period, %	93,2	96,2	96,4	96,9	98,9
of which in rubles <sup>3</sup>	93,5	96,5	96,6	96,9	99,0
of which in foreign currency <sup>4</sup>	82,6	79,7	79,2	84,8	67,6
Share of extended HMLs in the volume of extended loans to individuals in the reporting period, %	13,2	14,3	15,4	20,4	19,8
of which in rubles <sup>3</sup>	13,2	14,4	15,5	20,7	20,1
of which in foreign currency <sup>4</sup>	13,1	9,7	9,2	6,4	4,1
Rate of increase in the debt on extended HMLs to the corresponding period of the previous year, %	31,0	35,0	32,6	33,2	12,9
of which in rubles <sup>3</sup>	38,5	42,6	35,3	33,7	13,5
of which in foreign currency <sup>4</sup>	-8,6	-25,4	-8,8	21,9	-4,0
Share of debt on extended HMLs in the debt on extended HMLs, %	91,0	94,1	95,8	96,5	98,4
of which in rubles <sup>3</sup>	90,7	94,1	95,8	96,4	98,4
of which in foreign currency <sup>4</sup>	93,4	94,1	94,9	96,9	96,8
Share of debt on extended HMLs in the debt on extended loans to individuals, %	26,7	25,9	26,7	31,2	37,4
of which in rubles <sup>3</sup>	25,2	25,1	26,2	30,8	37,1
of which in foreign currency <sup>4</sup>	52	51,7	49,3	47,2	49,1
Share of overdue debt on extended HMLs in the debt on extended HMLs, %	3,06	2,08	1,50	1,31	1,66
of which in rubles <sup>3</sup>	1,97	1,47	1,00	0,85	1,03
of which in foreign currency <sup>4</sup>	11,77	11,42	12,69	12,56	20,36
Ratio of repayed HMLs in the reporting period to extended HMLs, %	51,2	49,8	51,9	50,1	60,9
of which in rubles <sup>3</sup>	47,7	45,0	50,5	51,2	60,3
of which in foreign currency <sup>4</sup>	179,2	384,8	171,5	-126,2	238,5
Ratio of early repayed HMLs (rights of claim to HMLs) to extended HMLs, %	30,2	25,9	30,7	30,1	41,1
of which in rubles <sup>3</sup>	27,1	23,6	29,6	28,7	38,4
of which in foreign currency <sup>4</sup>	143,1	187,5	130,5	256,7	834,6
Ratio of refinanced HMLs (rights of claim to HMLs) to extended HMLs, %	15,2	9,9	17,0	15,3	8,0
of which in rubles <sup>3</sup>	15,1	9,5	17,1	15,3	7,6
of which in foreign currency <sup>4</sup>	19,1	34,5	13,4	22,0	113,2

<sup>1</sup> Data are given at the end of period.

<sup>2</sup> The calculation of the indicator based on the data of Rosstat.

<sup>3</sup> To corresponding indicator in rubles.

<sup>4</sup> To corresponding indicator in foreign currency.

#### 1.4. Selected Indicators Describing the Residential Real Estate Market<sup>1</sup>

	Rights of ownership of residential premises registered by individuals, units <sup>2</sup>	Registered mortgages on residential premises, units <sup>2</sup>				Issued mortgage certificates for residential premises, units <sup>2</sup>	Amount of extended HMLs, units			Average volume of HMLs, thousand rubles			Average price of residential real estate market for 1 m2 of residential premises, thousand rubles <sup>3</sup>		Residential real estate price index, in % to the corresponding period of the previous year <sup>3</sup>	
		of which					total	of which		total	of which		primary market	secondary market	primary market	secondary market
		individuals	under the contracts	under the law	of which residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan			in rubles	in foreign currency		in rubles	in foreign currency				
2011	8 246 006	1 002 492	93 454	958 568	585 651	300 524	523 582	520 658	2 924	1 369	1 339	6 678	43,7	48,2	106,7	105,8
2012	8 729 967	1 159 208	85 365	1 110 850	790 736	399 197	691 724	690 050	1 674	1 492	1 474	8 767	48,2	56,4	110,7	112,1
2013	9 768 589	1 245 833	82 217	1 200 732	922 534	399 396	825 039	823 175	1 864	1 641	1 626	8 152	50,2	56,5	104,8	103,6
2014	9 696 212	1 425 016	93 199	1 370 323	1 105 143	454 176	1 012 814	1 012 064	750	1 742	1 732	14 443	51,7	58,1	105,7	105,1
2015	9 069 938	1 134 333	93 719	1 085 374	789 371	247 053	699 510	699 419	91	1 661	1 655	42 890	51,5	56,3	99,7	96,8

<sup>1</sup> Data are given at the end of period.

<sup>2</sup> According to Rosreestr.

<sup>3</sup> According to Rosstat.

## 1.5. Indicators, which Characterize Development Level of the Residential Real Estate Market in Different Countries<sup>1</sup>

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Afghanistan	01.01.2016	2,6	1,8
Argentina	01.01.2016	2,7	4,0
Armenia	01.01.2016	8,6	...
Australia	01.01.2016	62,3	8,2
Austria	01.01.2016	19,5	...
Bangladesh	01.07.2015	2,7	3,3
Belarus	01.01.2016	12,7	2,3
Belgium	01.10.2015	14,1	...
Bhutan	01.10.2015	25,2	0,2
Botswana	01.10.2014	16,6	7,3
Brazil	01.01.2016	14,0	2,3
Cambodia	01.01.2016	6,3	0,6
Canada	01.01.2016	36,6	3,1
China, P.R.: Hong Kong	01.01.2016	14,3	6,1
China, P.R.: Macao	01.01.2016	22,1	20,8
Croatia	01.01.2016	22,2	...
Denmark	01.01.2016	36,0	12,4
Fiji	01.01.2016	18,7	10,5
Georgia	01.01.2016	26,4	26,2
Germany	01.01.2016	19,2	5,8
Greece	01.01.2016	27,6	...
India	01.01.2016	10,5	3,1
Indonesia	01.01.2016	8,2	7,4
Israel	01.01.2016	34,9	13,8
Italy	01.01.2016	18,5	7,9
Kazakhstan	01.01.2016	1,9	5,9
Kenya	01.04.2015	4,8	7,8
Korea, The Republic of	01.07.2014	21,8	22,5
Latvia	01.01.2016	23,6	12,6
Luxembourg	01.01.2016	4,3	...
Malta	01.01.2016	41,6	20,0
Mauritius	01.10.2015	8,9	6,0
Mexico	01.03.2016	16,4	...
Namibia	01.01.2016	38,0	13,3
Norway	01.01.2016	42,8	2,1
Poland	01.01.2016	32,0	6,2
Portugal	01.01.2016	37,5	8,6
Romania	01.10.2015	24,6	27,6
South Africa	01.02.2016	24,4	9,1
Spain	01.01.2016	29,2	...
Swaziland	01.10.2015	15,7	4,0
Sweden	01.01.2016	37,6	...
Tajikistan	01.10.2015	1,0	...
The Netherlands	01.01.2016	22,7	...
The Philippines	01.01.2016	7,2	13,9
The Russian Federation	01.01.2016	7,9	3,8
The Slovak Republic	01.01.2016	42,4	...
The United Kingdom	01.07.2015	21,1	3,2
The United States	01.01.2016	31,6	16,1
Trinidad and Tobago	01.01.2016	19,0	8,2
Turkey	01.01.2016	9,1	0,5
Uganda	01.01.2016	7,9	14,8
Ukraine	01.01.2016	6,3	1,2

<sup>1</sup> According to the International Monetary Fund.

## 2.1. Number of Credit Institutions Participating in HLs(HMLs) Market

(units)

	Number of operating credit institutions	Number of credit institutions extending HLs	Number of credit institutions extending HMLs	Number of credit institutions purchasing rights of claim under HMLs	Number of credit institutions refinancing previously extended HMLs	Number of credit institutions refinancing on the secondary HMLs market
01.01.2012	978	731	658	142	34	168
01.01.2013	956	725	667	146	49	177
01.01.2014	923	715	658	149	26	152
01.01.2015	834	673	629	150	37	147
01.01.2016	733	587	559	141	34	110

## 2.2. Ruble-Denominated HLs Extended by Credit Institutions to Individuals-Residents

	Number of extended loans, units	Volume of extended loans, million rubles	Debt on extended loans, million 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
2011								
01.02	20 029	22 593	1 102 760	27 559	184,0	184,0	12,96	12,96
01.03	51 740	60 904	1 114 576	27 539	186,4	187,8	12,74	12,61
01.04	91 472	112 136	1 134 453	27 863	187,6	189,0	12,64	12,53
01.05	136 070	167 873	1 160 253	27 967	187,3	186,8	12,47	12,12
01.06	182 740	224 857	1 189 241	28 647	186,3	183,5	12,40	12,18
01.07	232 628	288 945	1 225 010	28 965	185,0	180,5	12,35	12,16
01.08	282 259	351 582	1 255 772	29 161	182,8	172,4	12,29	11,99
01.09	335 560	419 567	1 290 781	29 158	181,1	172,3	12,22	11,82
01.10	391 240	489 874	1 321 632	29 208	178,7	164,3	12,15	11,72
01.11	449 383	563 507	1 356 057	29 515	177,2	167,7	12,08	11,58
01.12	509 339	641 297	1 398 578	29 786	176,2	167,3	12,03	11,62
2012								
01.01	587 600	745 971	1 448 522	29 313	174,6	165,7	11,98	11,69
01.02	30 405	40 210	1 456 199	29 461	168,9	168,9	11,92	11,92
01.03	78 800	106 759	1 488 459	29 847	171,2	172,6	11,98	12,01
01.04	136 432	187 040	1 529 396	28 993	172,8	174,9	12,05	12,14
01.05	198 427	274 774	1 578 338	29 212	174,2	177,1	12,09	12,16
01.06	258 004	357 217	1 619 098	29 116	174,6	176,1	12,12	12,21
01.07	318 388	441 116	1 662 618	29 071	174,9	176,0	12,14	12,27
01.08	381 359	530 490	1 702 749	29 077	175,0	175,8	12,16	12,24
01.09	450 784	627 803	1 758 902	28 999	175,5	178,2	12,19	12,34
01.10	513 166	717 081	1 807 153	28 782	175,4	174,4	12,21	12,39
01.11	585 035	821 767	1 867 604	28 689	175,3	175,1	12,25	12,49
01.12	656 728	928 302	1 926 842	28 497	175,8	179,7	12,29	12,62
2013								
01.01	739 393	1 054 073	1 992 388	31 213	176,6	182,6	12,32	12,51
01.02	35 778	53 054	2 000 178	31 649	179,0	179,0	12,73	12,73
01.03	89 169	135 215	2 042 749	31 576	177,8	177,1	12,82	12,89
01.04	150 774	230 824	2 083 220	31 248	177,4	176,8	12,87	12,94
01.05	223 546	345 415	2 147 924	31 415	177,0	176,1	12,81	12,70
01.06	286 170	441 424	2 201 187	31 179	175,9	172,3	12,80	12,74
01.07	356 292	550 889	2 258 703	29 994	175,4	173,1	12,76	12,61
01.08	436 885	675 104	2 326 601	30 487	175,1	174,0	12,71	12,47
01.09	517 007	800 415	2 384 020	30 362	174,4	170,3	12,67	12,45
01.10	593 898	925 077	2 390 674	29 123	174,1	172,7	12,64	12,42
01.11	683 351	1 066 105	2 476 266	29 002	174,0	172,9	12,60	12,36
01.12	767 667	1 202 022	2 553 718	28 575	172,8	163,3	12,56	12,21
2014								
01.01	878 495	1 385 357	2 647 421	27 783	172,9	174,0	12,51	12,20
01.02	50 367	81 445	2 673 992	28 057	172,0	172,0	12,30	12,30
01.03	123 772	203 542	2 738 205	28 410	178,9	183,4	12,30	12,31
01.04	208 384	344 270	2 808 289	28 296	181,6	185,5	12,18	12,00
01.05	307 049	509 789	2 907 478	28 611	172,4	153,4	12,22	12,32
01.06	389 021	647 699	2 983 358	28 932	174,2	180,7	12,22	12,22
01.07	471 256	789 505	3 049 741	28 983	173,9	172,9	12,22	12,26
01.08	565 551	951 145	3 143 500	29 587	176,6	189,4	12,23	12,24
01.09	652 343	1 100 969	3 213 547	29 800	176,6	177,2	12,24	12,33
01.10	739 226	1 253 612	3 288 628	29 654	177,1	180,2	12,27	12,46
01.11	836 062	1 423 100	3 360 775	29 946	177,8	183,2	12,34	12,85
01.12	923 945	1 576 680	3 443 067	30 464	178,1	180,8	12,37	12,61
2015								
01.01	1 058 641	1 808 551	3 517 094	32 131	178,1	178,0	12,47	13,16
01.02	44 924	73 036	3 520 747	32 840	175,9	175,9	14,16	14,16
01.03	94 862	153 466	3 546 831	33 401	174,6	173,3	14,46	14,73
01.04	138 911	222 034	3 547 477	34 635	172,9	169,2	14,54	14,73
01.05	189 551	304 530	3 570 523	35 794	171,6	168,1	14,41	14,06
01.06	234 503	379 132	3 594 711	36 733	171,3	170,1	14,23	13,48
01.07	287 957	467 982	3 612 817	37 602	171,9	174,6	14,05	13,31
01.08	347 425	565 340	3 645 485	38 506	172,0	172,3	13,95	13,46
01.09	406 377	661 876	3 686 484	39 958	172,5	175,1	13,79	12,88
01.10	473 466	772 500	3 732 393	40 840	173,0	176,5	13,70	13,15
01.11	539 966	884 638	3 782 381	41 743	173,4	175,9	13,59	12,89
01.12	608 173	998 088	3 831 417	43 280	174,1	179,8	13,44	12,30
2016								
01.01	710 450	1 169 240	3 912 845	44 226	175,2	181,5	13,36	12,89

### 2.3. Foreign Currency-Denominated HLLs Extended by Credit Institutions to Individuals-Residents

	Number of extended loans, units	Volume of extended loans, million rubles	Debt on extended loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %
			total	of which overdue debt		
on loans extended since the beginning of the year						
2011						
01.02	145	705	187 150	20 898	123,3	10,79
01.03	368	2 206	180 877	20 672	132,1	10,87
01.04	611	3 919	176 309	20 476	135,3	10,90
01.05	902	5 478	169 724	20 007	138,3	10,23
01.06	1 150	7 273	170 843	20 214	140,8	10,02
01.07	1 485	10 419	171 230	20 514	132,4	9,88
01.08	1 792	12 197	167 399	20 061	133,3	9,83
01.09	2 165	14 703	173 382	20 976	137,8	9,77
01.10	2 441	18 728	185 906	22 648	134,4	9,67
01.11	2 644	19 380	171 164	21 380	135,7	9,64
01.12	2 837	21 209	175 143	22 093	136,5	9,72
2012						
01.01	3 089	23 630	176 323	22 372	130,8	9,76
01.02	72	389	163 858	21 399	159,0	9,69
01.03	188	1 602	153 529	21 481	106,2	9,47
01.04	346	2 733	151 198	21 621	124,8	9,77
01.05	524	4 133	147 136	21 573	133,3	9,58
01.06	695	5 834	158 470	23 387	139,4	9,63
01.07	881	8 097	158 405	23 326	133,7	9,76
01.08	1 018	9 792	152 986	22 903	123,0	9,74
01.09	1 159	10 715	151 174	23 073	125,8	9,76
01.10	1 269	12 054	143 180	21 844	121,1	9,78
01.11	1 422	13 761	143 448	22 297	121,0	9,79
01.12	1 582	15 480	139 640	22 026	118,5	9,78
2013						
01.01	1 788	18 409	130 598	16 328	116,5	9,91
01.02	97	1 052	126 820	16 069	91,5	9,09
01.03	237	2 469	126 600	16 204	104,0	9,87
01.04	432	3 904	126 206	16 501	123,2	9,72
01.05	672	6 091	125 285	16 684	127,9	10,04
01.06	816	7 590	124 518	16 758	125,1	10,10
01.07	1 017	9 271	127 673	17 564	134,0	9,88
01.08	1 211	11 055	126 944	17 500	132,2	9,82
01.09	1 388	12 977	127 145	17 570	136,5	9,65
01.10	1 522	14 485	122 129	16 275	131,0	9,68
01.11	1 687	16 386	120 547	16 067	129,0	9,60
01.12	1 831	18 176	122 777	16 288	127,7	9,64
2014						
01.01	1 987	19 176	118 057	15 648	128,0	9,66
01.02	65	359	124 040	16 206	171,1	9,81
01.03	145	1 185	122 665	16 200	150,2	9,43
01.04	229	2 114	116 402	15 569	137,4	9,39
01.05	313	3 232	114 102	15 343	127,9	9,56
01.06	373	3 849	108 624	14 711	122,6	9,63
01.07	439	4 390	103 421	14 319	126,3	9,56
01.08	516	5 163	107 610	15 095	128,7	9,53
01.09	588	6 216	107 917	15 223	128,2	9,43
01.10	656	7 550	112 107	15 603	122,1	9,45
01.11	701	8 505	120 558	17 021	122,0	9,40
01.12	755	10 126	132 682	19 127	122,3	9,32
2015						
01.01	807	12 767	140 809	17 623	128,1	9,32
01.02	13	299	170 345	21 600	64,6	10,42
01.03	29	782	148 657	19 535	38,5	11,81
01.04	42	1 417	139 488	19 375	33,6	12,20
01.05	49	1 970	118 400	17 305	32,5	12,01
01.06	62	2 294	116 587	18 191	34,7	11,30
01.07	78	2 598	119 318	19 401	41,2	10,71
01.08	94	3 419	123 252	20 809	44,1	10,34
01.09	101	4 030	136 734	24 087	44,9	10,29
01.10	108	4 231	133 204	24 444	45,4	10,26
01.11	117	4 405	126 103	23 600	43,9	10,12
01.12	121	4 656	126 188	24 382	43,5	10,13
2016						
01.01	131	5 776	135 446	27 441	40,0	10,09

2.4. Ruble-Denominated HMLs Extended by Credit Institutions to Individuals-Residents and Rights of Claim to HMLs

	Number of extended loans, units	Volume of extended loans, million rubles	Debt on extended loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %		Memo: rights of claim to HMLs, acquired by credit institutions, million 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	
2011									
01.02	15 135	19 901	958 006	24 333	196,4	196,4	12,63	12,63	83 303
01.03	40 421	54 280	969 771	24 221	195,8	195,5	12,50	12,43	83 139
01.04	74 750	101 913	993 849	24 476	194,3	192,5	12,44	12,37	83 456
01.05	111 521	152 437	1 020 032	24 586	193,9	193,1	12,33	12,12	78 279
01.06	151 795	204 872	1 049 487	25 007	191,5	184,7	12,29	12,16	77 784
01.07	195 803	265 304	1 083 924	25 462	188,3	177,6	12,25	12,09	78 975
01.08	238 957	323 275	1 113 145	25 369	187,8	185,2	12,18	11,84	79 630
01.09	286 350	386 388	1 150 160	25 497	186,0	176,6	12,14	11,92	75 692
01.10	337 076	452 674	1 181 914	25 583	183,9	172,0	12,06	11,57	74 230
01.11	390 319	521 529	1 217 198	25 821	182,1	170,1	12,02	11,74	70 457
01.12	446 614	596 508	1 262 395	26 006	180,3	167,7	11,95	11,40	69 505
2012									
01.01	520 658	697 417	1 314 331	25 946	178,9	170,6	11,90	11,63	56 337
01.02	28 243	38 606	1 325 953	26 188	172,0	172,0	11,83	11,83	73 069
01.03	73 249	102 355	1 358 002	26 254	174,5	176,1	11,89	11,92	72 788
01.04	126 750	179 153	1 398 876	25 455	176,1	178,1	11,97	12,09	72 027
01.05	184 513	264 049	1 449 982	25 560	177,5	180,5	12,01	12,08	72 579
01.06	239 631	343 701	1 492 786	25 487	177,9	179,1	12,05	12,18	74 354
01.07	294 868	424 105	1 538 264	25 409	178,1	179,3	12,08	12,20	75 288
01.08	352 542	510 527	1 580 569	25 478	178,7	181,7	12,11	12,25	78 371
01.09	416 659	604 721	1 636 799	25 406	179,0	180,5	12,13	12,26	75 712
01.10	475 235	690 820	1 686 091	25 146	178,5	175,3	12,16	12,34	76 617
01.11	543 019	791 792	1 747 734	25 006	178,6	179,2	12,19	12,44	79 973
01.12	611 061	895 130	1 807 825	24 779	178,9	181,3	12,24	12,55	77 667
2013									
01.01	690 050	1 017 316	1 874 345	27 533	179,5	183,4	12,29	12,67	63 271
01.02	33 580	51 472	1 890 956	28 164	181,6	181,6	12,69	12,69	72 396
01.03	83 762	131 412	1 933 625	28 038	180,6	180,0	12,77	12,83	76 553
01.04	142 067	224 235	1 975 575	27 867	180,5	180,3	12,82	12,89	76 371
01.05	210 950	336 199	2 042 395	27 940	180,0	178,9	12,76	12,62	75 875
01.06	269 452	429 229	2 096 144	27 710	179,0	175,5	12,74	12,70	75 444
01.07	335 210	535 188	2 154 063	26 745	178,5	176,7	12,72	12,62	72 569
01.08	409 887	654 765	2 221 524	27 325	178,2	176,8	12,67	12,45	75 227
01.09	484 319	774 624	2 276 773	27 374	177,8	175,6	12,63	12,41	73 916
01.10	556 099	894 584	2 283 576	26 319	177,4	174,8	12,60	12,37	75 254
01.11	637 642	1 029 124	2 367 199	26 178	176,0	166,6	12,56	12,26	75 456
01.12	717 498	1 160 728	2 443 924	25 639	176,4	179,6	12,48	11,93	74 390
2014									
01.01	823 175	1 338 731	2 536 869	25 443	176,4	176,4	12,44	12,12	61 709
01.02	47 662	79 003	2 563 580	25 567	174,1	174,1	12,28	12,28	75 418
01.03	117 701	197 265	2 628 020	25 856	181,2	186,0	12,29	12,29	75 062
01.04	197 896	333 115	2 697 532	25 767	183,9	187,8	12,16	11,97	74 700
01.05	291 566	493 603	2 794 925	26 075	174,5	154,9	12,20	12,30	75 752
01.06	369 809	628 163	2 870 705	26 357	176,2	182,2	12,20	12,20	76 965
01.07	448 163	766 009	2 936 427	26 368	175,9	174,7	12,20	12,23	77 076
01.08	538 045	922 855	3 028 347	26 859	178,4	190,5	12,21	12,22	75 450
01.09	620 874	1 067 947	3 096 218	27 005	178,4	178,7	12,22	12,29	76 390
01.10	703 771	1 215 518	3 169 450	26 961	178,8	181,7	12,24	12,44	76 131
01.11	796 585	1 379 684	3 239 516	27 205	179,5	184,8	12,32	12,85	78 089
01.12	881 772	1 528 991	3 320 792	27 691	179,7	181,4	12,35	12,62	72 409
2015									
01.01	1 012 064	1 753 294	3 391 888	28 954	179,5	177,9	12,45	13,17	72 229
01.02	43 016	70 259	3 394 376	29 638	176,5	176,5	14,16	14,16	67 310
01.03	92 052	149 640	3 421 314	30 176	175,5	174,6	14,45	14,71	69 952
01.04	135 162	217 176	3 424 346	31 342	174,0	170,7	14,53	14,70	66 746
01.05	184 431	297 857	3 448 873	32 418	173,1	170,5	14,40	14,05	70 156
01.06	228 196	371 332	3 474 034	33 286	172,7	171,5	14,22	13,46	51 783
01.07	280 440	458 999	3 493 319	34 104	173,3	175,4	14,04	13,29	50 430
01.08	338 512	555 335	3 527 048	34 867	173,3	173,7	13,93	13,44	68 655
01.09	396 147	650 852	3 569 433	36 185	173,8	176,3	13,78	12,88	69 858
01.10	461 182	759 239	3 615 354	36 918	174,3	177,8	13,68	13,12	70 121
01.11	526 707	870 312	3 666 185	37 647	174,7	177,2	13,58	12,89	70 646
01.12	594 192	982 732	3 716 496	38 995	175,4	180,7	13,43	12,29	71 078
2016									
01.01	699 419	1 157 760	3 851 153	39 524	176,4	181,9	13,35	12,92	81 467

2.5. Foreign Currency-Denominated HMLs Extended by Credit Institutions to Individuals-Residents and Rights of Claim to HMLs

	Number of extended loans, units	Volume of extended loans, million rubles	Debt on extended loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %	Memo: rights of claim to HMLs, acquired by credit institutions, million rubles
			total	of which overdue debt			
on loans extended since the beginning of the year							
<b>2011</b>							
01.02	135	606	174 976	17 988	133,6	10,87	23 893
01.03	351	1 990	169 388	17 854	141,0	10,91	34 463
01.04	583	3 359	165 021	17 719	145,1	10,76	33 884
01.05	852	4 613	158 883	17 378	151,8	10,10	32 119
01.06	1 089	6 148	159 953	17 604	156,3	9,90	31 512
01.07	1 400	8 137	159 536	17 785	157,0	9,80	32 814
01.08	1 694	9 598	155 980	17 389	157,8	9,74	32 062
01.09	2 056	11 799	161 765	18 205	161,2	9,67	32 653
01.10	2 316	15 328	173 648	19 581	154,0	9,57	35 904
01.11	2 512	16 122	160 150	18 548	153,6	9,54	33 645
01.12	2 690	17 584	163 750	19 152	154,9	9,62	34 618
<b>2012</b>							
01.01	2 924	19 527	164 651	19 381	148,4	9,65	21 137
01.02	67	353	152 802	18 591	166,9	9,67	32 464
01.03	177	1 311	143 301	18 894	124,0	9,44	30 091
01.04	323	2 136	141 004	19 016	151,4	9,73	29 329
01.05	493	3 358	137 174	19 017	157,5	9,55	31 152
01.06	651	4 736	147 946	20 538	160,7	9,58	34 173
01.07	825	6 350	148 044	20 460	154,3	9,63	34 460
01.08	954	7 635	143 325	20 107	143,6	9,61	32 178
01.09	1 088	8 422	141 683	20 208	146,3	9,63	32 268
01.10	1 193	9 664	134 325	19 163	138,8	9,67	30 227
01.11	1 339	11 032	134 667	19 607	139,7	9,69	29 885
01.12	1 484	12 118	130 548	19 238	139,4	9,69	29 752
<b>2013</b>							
01.01	1 674	14 676	122 859	14 026	135,1	9,82	18 487
01.02	91	777	120 128	13 888	115,9	8,99	26 989
01.03	224	1 592	119 542	13 951	146,4	9,76	27 471
01.04	410	2 815	119 330	14 185	156,4	9,67	27 472
01.05	636	4 916	119 041	14 360	149,7	10,03	27 031
01.06	770	5 962	117 974	14 461	148,6	10,06	26 675
01.07	963	7 444	121 005	15 190	158,1	9,84	27 218
01.08	1 145	8 946	120 311	15 130	155,3	9,77	26 815
01.09	1 314	10 477	120 516	15 224	161,7	9,61	26 732
01.10	1 435	11 521	115 769	14 373	155,9	9,61	25 535
01.11	1 592	13 193	114 258	14 176	152,3	9,53	24 648
01.12	1 722	14 513	116 090	14 403	151,0	9,55	25 317
<b>2014</b>							
01.01	1 864	15 195	111 990	14 207	151,9	9,57	24 274
01.02	64	315	118 933	14 867	193,2	9,84	25 702
01.03	141	981	118 068	15 263	177,2	9,34	25 494
01.04	216	1 704	112 287	14 839	165,9	9,31	26 654
01.05	294	2 722	110 370	14 815	148,4	9,50	25 912
01.06	351	3 184	105 360	14 314	143,9	9,55	24 604
01.07	414	3 670	100 304	13 953	145,9	9,50	23 317
01.08	489	4 376	104 366	14 708	147,2	9,48	24 093
01.09	558	5 366	104 572	14 790	144,5	9,37	24 547
01.10	619	6 372	108 641	15 208	140,3	9,39	25 521
01.11	661	7 179	117 139	16 581	140,1	9,34	27 539
01.12	708	8 562	128 645	18 627	139,9	9,26	30 530
<b>2015</b>							
01.01	750	10 832	136 491	17 143	146,3	9,25	33 803
01.02	9	266	164 955	20 965	71,8	10,42	39 473
01.03	14	456	143 777	18 965	53,6	11,27	34 560
01.04	24	958	135 328	18 804	41,9	11,80	33 581
01.05	28	1 163	114 541	16 823	38,2	11,57	28 987
01.06	41	1 472	112 941	17 652	40,4	10,74	26 751
01.07	54	1 698	115 725	18 892	50,4	10,16	27 547
01.08	66	2 189	119 395	20 228	52,4	10,08	32 301
01.09	72	2 618	132 488	23 385	53,6	10,04	35 755
01.10	78	2 789	129 180	23 753	54,2	10,01	30 740
01.11	85	2 953	122 154	22 838	51,9	9,86	32 962
01.12	86	3 030	122 204	23 721	52,2	9,84	33 266
<b>2016</b>							
01.01	91	3 903	131 084	26 685	46,8	9,82	35 474

2.6. Structure of HMLs by Terms of Arrears<sup>1</sup>

	Total debt on HMLs	Of which:									
		without overdue payments		with overdue payments from 1 to 30 days		with overdue payments from 31 to 90 days		with overdue payments from 91 to 180 days		with overdue payments more than 180 days	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2011											
01.02	1 132 982	981 841	86,66	66 053	5,83	18 921	1,67	12 350	1,09	53 817	4,75
01.03	1 139 159	987 310	86,67	68 805	6,04	18 340	1,61	11 961	1,05	52 743	4,63
01.04	1 158 870	1 019 342	87,96	55 510	4,79	18 194	1,57	12 284	1,06	53 540	4,62
01.05	1 178 915	1 045 226	88,66	50 104	4,25	18 627	1,58	11 082	0,94	53 876	4,57
01.06	1 209 440	1 096 720	90,68	43 661	3,61	10 764	0,89	7 378	0,61	50 917	4,21
01.07	1 243 460	1 127 570	90,68	47 251	3,80	9 699	0,78	7 461	0,60	51 479	4,14
01.08	1 269 125	1 158 711	91,30	42 135	3,32	10 153	0,80	7 361	0,58	50 765	4,00
01.09	1 311 925	1 214 580	92,58	28 731	2,19	9 971	0,76	6 822	0,52	51 821	3,95
01.10	1 355 562	1 252 268	92,38	32 533	2,40	10 167	0,75	6 507	0,48	54 087	3,99
01.11	1 377 348	1 273 633	92,47	33 470	2,43	10 330	0,75	6 336	0,46	53 579	3,89
01.12	1 426 145	1 325 031	92,91	29 949	2,10	9 983	0,70	6 418	0,45	54 764	3,84
2012											
01.01	1 478 982	1 391 130	94,06	19 079	1,29	8 726	0,59	5 916	0,40	54 131	3,66
01.02	1 478 755	1 378 939	93,25	30 906	2,09	9 464	0,64	6 654	0,45	52 792	3,57
01.03	1 501 303	1 400 116	93,26	32 728	2,18	9 458	0,63	5 705	0,38	53 296	3,55
01.04	1 539 880	1 450 875	94,22	21 866	1,42	10 317	0,67	5 852	0,38	50 970	3,31
01.05	1 587 156	1 501 290	94,59	20 157	1,27	8 412	0,53	5 714	0,36	51 583	3,25
01.06	1 640 732	1 539 663	93,84	31 830	1,94	7 876	0,48	5 578	0,34	55 785	3,40
01.07	1 686 308	1 593 898	94,52	25 969	1,54	9 781	0,58	5 059	0,30	51 601	3,06
01.08	1 723 894	1 625 115	94,27	33 616	1,95	8 964	0,52	5 344	0,31	50 855	2,95
01.09	1 778 482	1 681 733	94,56	31 835	1,79	9 604	0,54	5 335	0,30	49 975	2,81
01.10	1 820 416	1 727 940	94,92	28 216	1,55	8 920	0,49	5 097	0,28	50 243	2,76
01.11	1 882 401	1 784 140	94,78	34 071	1,81	8 847	0,47	5 459	0,29	49 884	2,65
01.12	1 938 373	1 838 934	94,87	37 604	1,94	8 917	0,46	5 234	0,27	47 684	2,46
2013											
01.01	1 997 204	1 915 917	95,93	22 169	1,11	8 788	0,44	5 193	0,26	45 137	2,26
01.02	2 011 084	1 913 547	95,15	37 808	1,88	9 251	0,46	5 229	0,26	45 249	2,25
01.03	2 053 167	1 948 866	94,92	43 322	2,11	9 855	0,48	5 544	0,27	45 580	2,22
01.04	2 094 905	1 998 540	95,40	31 214	1,49	12 779	0,61	5 656	0,27	46 716	2,23
01.05	2 161 436	2 053 581	95,01	43 877	2,03	11 239	0,52	6 052	0,28	46 687	2,16
01.06	2 214 118	2 104 077	95,03	42 511	1,92	12 842	0,58	7 749	0,35	46 939	2,12
01.07	2 275 068	2 169 277	95,35	37 084	1,63	12 513	0,55	7 963	0,35	48 231	2,12
01.08	2 341 835	2 229 661	95,21	44 495	1,90	12 646	0,54	7 728	0,33	47 305	2,02
01.09	2 397 289	2 291 808	95,60	36 439	1,52	12 466	0,52	6 952	0,29	49 624	2,07
01.10	2 399 345	2 279 857	95,02	51 346	2,14	12 237	0,51	6 958	0,29	48 947	2,04
01.11	2 481 457	2 364 828	95,30	47 148	1,90	13 400	0,54	7 196	0,29	48 885	1,97
01.12	2 560 014	2 454 798	95,89	36 096	1,41	13 312	0,52	6 912	0,27	48 896	1,91
2014											
01.01	2 648 859	2 544 229	96,05	39 733	1,50	10 860	0,41	6 887	0,26	47 150	1,78
01.02	2 682 513	2 559 117	95,40	51 773	1,93	15 827	0,59	7 779	0,29	48 017	1,79
01.03	2 746 088	2 614 001	95,19	60 963	2,22	14 554	0,53	7 964	0,29	48 606	1,77
01.04	2 809 819	2 676 353	95,25	54 510	1,94	17 702	0,63	8 429	0,30	52 825	1,88
01.05	2 905 295	2 768 456	95,29	59 849	2,06	16 270	0,56	8 425	0,29	52 295	1,80
01.06	2 976 065	2 845 416	95,61	49 105	1,65	18 452	0,62	10 416	0,35	52 676	1,77
01.07	3 036 731	2 894 006	95,30	63 771	2,10	16 398	0,54	10 021	0,33	52 535	1,73
01.08	3 132 713	2 990 801	95,47	60 148	1,92	17 543	0,56	10 338	0,33	53 883	1,72
01.09	3 200 790	3 059 635	95,59	57 614	1,80	18 885	0,59	10 563	0,33	54 093	1,69
01.10	3 278 091	3 120 087	95,18	75 396	2,30	17 046	0,52	11 146	0,34	54 416	1,66
01.11	3 356 655	3 197 886	95,27	70 825	2,11	19 804	0,59	11 748	0,35	56 392	1,68
01.12	3 449 437	3 298 352	95,62	56 916	1,65	22 076	0,64	12 073	0,35	60 020	1,74
2015											
01.01	3 528 379	3 369 955	95,51	61 747	1,75	21 523	0,61	13 055	0,37	62 099	1,76
01.02	3 559 331	3 360 721	94,42	80 085	2,25	35 237	0,99	15 661	0,44	67 627	1,90
01.03	3 565 091	3 380 420	94,82	64 172	1,80	38 146	1,07	16 399	0,46	65 954	1,85
01.04	3 559 674	3 359 620	94,38	79 381	2,23	32 393	0,91	23 138	0,65	65 142	1,83
01.05	3 563 414	3 365 288	94,44	80 533	2,26	31 002	0,87	22 450	0,63	64 141	1,80
01.06	3 586 975	3 400 452	94,80	58 468	1,63	31 924	0,89	26 185	0,73	69 946	1,95
01.07	3 609 044	3 393 223	94,02	90 948	2,52	26 707	0,74	23 098	0,64	75 068	2,08
01.08	3 646 443	3 428 751	94,03	80 951	2,22	35 735	0,98	21 149	0,58	79 857	2,19
01.09	3 701 921	3 469 811	93,73	90 697	2,45	33 687	0,91	19 620	0,53	88 106	2,38
01.10	3 744 534	3 504 885	93,60	97 732	2,61	32 577	0,87	20 220	0,54	89 120	2,38
01.11	3 788 339	3 583 011	94,58	63 644	1,68	30 686	0,81	23 109	0,61	87 889	2,32
01.12	3 838 700	3 602 619	93,85	92 513	2,41	26 487	0,69	24 952	0,65	92 129	2,40
2016											
01.01	3 982 237	3 769 586	94,66	64 910	1,63	27 079	0,68	22 301	0,56	98 361	2,47

<sup>1</sup> Based on credit institutions' reporting Form 0409115 'Data on the Quality of the Credit Institution's Assets'. HMLs to be repaid in instalments under agreement are reflected among debts with overdue payments in their full amount and with maximum payment delay if an instalment is not repaid on a due date. Existing discrepancies between totals and sums of items are due to rounding.

## 2.7. Data on Early Repayment of HMLs/Rights of Claim Thereon

(million rubles)

	Volume of early repaid HMLs/rights of claim thereon										Memo: volume of early repaid rights of claim to HMLs
	extended/acquired in rubles					extended/acquired in foreign currency					
	with the borrower's funds	with newly extended HMLs	with proceeds from the sale of pledged property	assignment compensation	with other funds	with the borrower's funds	with newly extended HMLs	with proceeds from the sale of pledged property	assignment compensation	with other funds	
2012											
01.01	149 153	267	3 342	1 029	35 025	25 200	181	1 167	112	1 285	...
01.07	96 487	134	1 442	650	19 871	12 157	1 713	612	73	372	7 222
2013											
01.01	194 851	340	3 114	1 087	40 826	22 297	2 935	1 115	185	981	15 301
01.07	104 924	59	1 249	532	29 826	8 134	122	384	30	293	6 198
2014											
01.01	245 027	144	2 676	1 030	147 567	18 058	238	637	184	714	10 824
01.07	143 576	98	1 528	470	38 911	11 073	396	457	52	491	5 317
2015											
01.01	331 385	269	3 290	1 125	166 726	22 391	2 950	1 032	198	1 240	12 061
01.07	155 119	35	1 384	322	48 205	6 955	8 199	269	73	269	3 538
2016											
01.01	362 538	121	3 003	760	78 113	15 181	14 510	1 150	710	1 023	8 011

## 2.8. Volume of Refinanced HMLs/Rights of Claim Thereon

(million rubles)

	Refinancing of HMLs with the sale of the pool of HMLs/rights of claim thereon				Volume of funds attracted with the sale of the pool of HMLs/rights of claim thereon followed by the issue of securities		Refinancing of HMLs with the asset kept on the credit institution's balance sheet		Volume of funds attracted with the asset kept on the credit institution's balance sheet		Memo: volume of refinanced rights of claim to HMLs
	without forming an additional financial instrument		with the subsequent issue of securities		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							
2012											
01.01	80 770	2 222	10 697	0	11 132	0	14 000	1 517	15 000	0	...
01.07	27 149	3 561	0	0	0	0	0	0	0	0	1 651
2013											
1.01	68 204	5 060	16 952	0	17 373	0	11 635	0	11 000	0	7 410
1.07	26 954	1 533	20 861	0	21 507	0	11 330	0	11 000	0	786
2014											
1.01	84 329	2 037	109 872	0	110 240	0	34 294	0	33 300	0	4 404
1.07	34 166	516	18 095	0	18 530	0	11 332	0	11 000	0	980
2015											
1.01	124 942	2 379	100 894	0	111 406	0	42 312	0	35 700	0	5 833
1.07	14 707	293	13 505	0	14 394	0	8 434	0	7 500	0	1 967
2016											
1.01	34 504	4 209	41 557	0	26 859	0	12 148	208	11 500	0	8 613

## 2.9. Refinancing Sources of HMLs/Rights of Claim Thereon

Refinancing source	01.01.2012			01.01.2013			01.01.2014			01.01.2015			01.01.2016		
	Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, million rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, million rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, million rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, million rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, million rubles	
		in rubles	in foreign currency												
1. Refinancing of HMLs with the sale of the pool of HMLs/rights of claim thereon	177	91 467	2 222	187	85 156	5 060	160	194 201	2 036	166	225 834	2 379	133	76 060	4 209
1.1. Credit institutions	34	11 079	1 988	57	14 081	4 083	44	13 192	188	44	17 358	286	35	10 770	2 870
1.2. Resident specialized organizations	129	78 363	45	119	68 423	929	108	179 262	1 823	114	205 477	1 998	92	64 472	1 322
1.3. Special purpose vehicles	3	6	189	3	36	48	2	9	0	1	1 328	95	1	10	0
1.4. Other organizations	11	2 018	0	7	2 607	0	5	1 603	0	6	1 669	0	4	808	0
1.5. Management companies of unit investment funds	0	0	0	1	9	0	1	134	25	1	2	0	1	0	17
2. Refinancing of HMLs with the asset kept on the credit institution's balance sheet	3	14 000	1 517	2	11 635	0	2	34 294	0	3	42 312	0	3	12 148	208

### 3.1. Regional Structure of Number of Operating Credit Institutions

(units)

	01.01.2012	01.01.2013	01.01.2014	01.01.2015	01.01.2016
<b>THE RUSSIAN FEDERATION</b>	<b>978</b>	<b>956</b>	<b>923</b>	<b>834</b>	<b>733</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>572</b>	<b>564</b>	<b>547</b>	<b>504</b>	<b>434</b>
Belgorod Region	5	5	4	3	3
Bryansk Region	1	0	0	0	0
Vladimir Region	3	3	3	3	2
Voronezh Region	3	3	3	1	1
Ivanovo Region	6	6	6	6	6
Kaluga Region	4	4	4	4	3
Kostroma Region	5	5	5	5	6
Kursk Region	2	2	2	1	1
Lipetsk Region	2	2	1	1	1
Moscow Region	10	12	9	9	9
Orel Region	2	1	1	1	1
Ryazan Region	4	4	4	4	4
Smolensk Region	4	4	2	2	1
Tambov Region	1	1	1	1	1
Tver Region	6	6	4	4	4
Tula Region	5	5	4	4	3
Yaroslavl Region	7	7	5	5	5
Moscow	502	494	489	450	383
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>69</b>	<b>70</b>	<b>70</b>	<b>64</b>	<b>60</b>
Republic of Karelia	1	1	1	1	1
Republic of Komi	2	2	1	1	1
Arkhangelsk Region	2	2	2	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	9	10	10	9	8
Kaliningrad Region	3	3	2	1	1
Leningrad Region	4	5	5	5	4
Murmansk Region	4	3	3	3	3
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	2	2
Saint Petersburg	39	39	41	40	38
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>45</b>	<b>46</b>	<b>46</b>	<b>43</b>	<b>37</b>
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	2	2	2	1	0
Krasnodar Territory	14	15	15	15	13
Astrakhan Region	5	5	5	5	3
Volgograd Region	4	4	4	4	4
Rostov Region	16	16	16	14	13
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>56</b>	<b>50</b>	<b>43</b>	<b>28</b>	<b>22</b>
Republic of Dagestan	31	27	21	12	8
Republic of Ingushetia	2	2	2	0	0
Kabardino-Balkar Republic	5	5	5	5	4
Karachai-Cherkess Republic	5	5	5	4	4
Republic of North Ossetia - Alania	5	5	4	2	2
Chechen Republic	0	0	0	0	0
Stavropol Territory	8	6	6	5	4
<b>VOLGA FEDERAL DISTRICT</b>	<b>111</b>	<b>106</b>	<b>102</b>	<b>92</b>	<b>85</b>
Republic of Bashkortostan	11	11	10	7	5
Mari El Republic	1	2	2	2	2
Republic of Mordovia	4	4	4	4	3
Republic of Tatarstan (Tatarstan)	25	23	22	22	22
Udmurt Republic	4	2	2	2	2
Chuvash Republic - Chuvashia	4	4	4	4	3
Perm Territory	5	5	5	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	12	11	12	10	9
Orenburg Region	8	8	8	7	6
Penza Region	1	1	1	1	1
Samara Region	20	20	17	15	14
Saratov Region	9	9	9	9	9
Ulyanovsk Region	4	3	3	2	2
<b>URAL FEDERAL DISTRICT</b>	<b>45</b>	<b>44</b>	<b>42</b>	<b>35</b>	<b>32</b>
Kurgan Region	4	3	3	2	2
Sverdlovsk Region	16	16	16	14	13
Tyumen Region	16	16	15	12	10
including Khanty-Mansi Autonomous Area - Yugra	9	9	8	6	5
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	9	9	8	7	7
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>54</b>	<b>53</b>	<b>51</b>	<b>44</b>	<b>41</b>
Altai Republic	4	3	2	2	1
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	7	7	5
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	5	5	5	5	5
Irkutsk Region	8	8	8	7	6
Kemerovo Region	9	9	9	6	6
Novosibirsk Region	9	9	8	6	6
Omsk Region	6	6	6	5	6
Tomsk Region	2	2	2	2	2
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>26</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>17</b>
Republic of Sakha (Yakutia)	4	4	4	4	2
Kamchatka Territory	4	3	3	3	3
Primorye Territory	7	6	6	6	5
Khabarovsk Territory	4	3	2	2	2
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	5	5	5	5	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>5</b>
Republic of Crimea <sup>1</sup>	-	-	-	1	3
Sevastopol <sup>1</sup>	-	-	-	1	2

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.2. Regional Structure of Number of Credit Institutions Extending HLs

(units)

	01.01.2012	01.01.2013	01.01.2014	01.01.2015	01.01.2016
<b>THE RUSSIAN FEDERATION</b>	<b>731</b>	<b>725</b>	<b>715</b>	<b>673</b>	<b>587</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>403</b>	<b>397</b>	<b>398</b>	<b>376</b>	<b>319</b>
Belgorod Region	3	3	2	3	2
Bryansk Region	1	0	0	0	0
Vladimir Region	3	3	3	3	2
Voronezh Region	1	2	2	1	1
Ivanovo Region	5	6	5	5	5
Kaluga Region	4	4	4	4	3
Kostroma Region	5	5	5	5	6
Kursk Region	1	1	1	1	1
Lipetsk Region	2	2	2	1	1
Moscow Region	9	9	8	7	7
Orel Region	2	2	1	1	1
Ryazan Region	3	3	3	3	3
Smolensk Region	4	4	4	2	2
Tambov Region	1	1	1	1	1
Tver Region	3	3	3	3	3
Tula Region	3	3	3	2	1
Yaroslavl Region	4	4	4	5	5
Moscow	349	342	347	329	275
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>53</b>	<b>55</b>	<b>57</b>	<b>54</b>	<b>52</b>
Republic of Karelia	1	1	1	1	1
Republic of Komi	2	1	1	1	1
Arkhangelsk Region	1	1	1	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	7	8	8	8	7
Kaliningrad Region	3	3	2	1	1
Leningrad Region	3	3	4	4	4
Murmansk Region	3	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	2	2
Saint Petersburg	28	31	33	33	32
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>38</b>	<b>40</b>	<b>39</b>	<b>37</b>	<b>34</b>
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	1	1	1	1	0
Krasnodar Territory	14	15	14	13	14
Astrakhan Region	4	4	4	4	3
Volgograd Region	4	4	4	4	4
Rostov Region	11	12	12	11	9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>24</b>	<b>27</b>	<b>23</b>	<b>20</b>	<b>12</b>
Republic of Dagestan	11	14	11	7	3
Republic of Ingushetia	2	2	2	2	0
Kabardino-Balkar Republic	4	4	4	4	2
Karachai-Cherkess Republic	3	4	3	3	3
Republic of North Ossetia - Alania	1	1	1	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	2	2	3	3
<b>VOLGA FEDERAL DISTRICT</b>	<b>101</b>	<b>98</b>	<b>94</b>	<b>88</b>	<b>79</b>
Republic of Bashkortostan	10	10	9	9	5
Mari El Republic	1	1	1	1	1
Republic of Mordovia	4	4	4	4	3
Republic of Tatarstan (Tatarstan)	22	21	20	20	20
Udmurt Republic	4	3	2	2	2
Chuvash Republic - Chuvashia	4	4	3	3	3
Perm Territory	5	5	5	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	11	11	11	10	9
Orenburg Region	8	8	8	8	6
Penza Region	1	1	1	1	1
Samara Region	15	14	15	12	12
Saratov Region	9	9	9	9	8
Ulyanovsk Region	4	4	3	2	2
<b>URAL FEDERAL DISTRICT</b>	<b>42</b>	<b>41</b>	<b>40</b>	<b>36</b>	<b>32</b>
Kurgan Region	1	2	2	2	2
Sverdlovsk Region	16	16	16	15	14
Tyumen Region	16	15	14	12	9
including Khanty-Mansi Autonomous Area - Yugra	8	8	7	6	5
including Yamal-Nenets Autonomous Area	1	0	0	0	0
Chelyabinsk Region	9	8	8	7	7
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>47</b>	<b>45</b>	<b>44</b>	<b>40</b>	<b>36</b>
Altai Republic	3	2	1	1	1
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	7	7	6
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	4	4
Irkutsk Region	8	8	8	8	6
Kemerovo Region	7	7	7	5	5
Novosibirsk Region	6	6	6	5	4
Omsk Region	6	5	5	4	4
Tomsk Region	2	2	2	2	2
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>23</b>	<b>22</b>	<b>20</b>	<b>20</b>	<b>18</b>
Republic of Sakha (Yakutia)	3	3	4	4	3
Kamchatka Territory	4	4	3	3	3
Primorye Territory	6	6	5	5	5
Khabarovsk Territory	4	3	2	2	2
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	4	4	4	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>5</b>
Republic of Crimea <sup>1</sup>	-	-	-	1	3
Sevastopol <sup>1</sup>	-	-	-	1	2

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.3. Regional Structure of Number of Credit Institutions Extending HMLs

(units)

	01.01.2012	01.01.2013	01.01.2014	01.01.2015	01.01.2016
<b>THE RUSSIAN FEDERATION</b>	<b>658</b>	<b>667</b>	<b>658</b>	<b>629</b>	<b>559</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>360</b>	<b>363</b>	<b>363</b>	<b>354</b>	<b>305</b>
Belgorod Region	3	3	2	2	1
Bryansk Region	1	0	0	0	0
Vladimir Region	1	2	3	3	2
Voronezh Region	1	2	2	1	1
Ivanovo Region	5	6	5	5	5
Kaluga Region	3	3	4	4	3
Kostroma Region	5	5	5	5	6
Kursk Region	1	1	1	1	1
Lipetsk Region	2	2	2	1	1
Moscow Region	8	9	8	7	7
Orel Region	1	2	1	1	1
Ryazan Region	3	3	3	3	3
Smolensk Region	4	4	4	2	2
Tambov Region	1	1	1	1	1
Tver Region	3	3	3	3	3
Tula Region	3	3	3	2	1
Yaroslavl Region	4	4	4	4	5
Moscow	311	310	312	309	262
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>49</b>	<b>54</b>	<b>57</b>	<b>53</b>	<b>49</b>
Republic of Karelia	1	1	1	1	1
Republic of Komi	2	1	1	1	1
Arkhangelsk Region	0	1	1	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	6	8	8	7	6
Kaliningrad Region	2	2	2	1	1
Leningrad Region	3	3	4	4	4
Murmansk Region	3	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	2	2
Saint Petersburg	27	31	33	33	30
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>36</b>	<b>38</b>	<b>36</b>	<b>36</b>	<b>34</b>
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	14	15	13	13	14
Astrakhan Region	3	3	3	4	3
Volgograd Region	4	4	4	4	4
Rostov Region	11	12	12	11	9
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>12</b>	<b>13</b>	<b>9</b>	<b>9</b>	<b>8</b>
Republic of Dagestan	5	5	3	1	1
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	2	2	2	2	1
Karachai-Cherkess Republic	2	4	3	2	2
Republic of North Ossetia - Alania	1	1	0	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	2	1	1	3	3
<b>VOLGA FEDERAL DISTRICT</b>	<b>94</b>	<b>95</b>	<b>92</b>	<b>87</b>	<b>78</b>
Republic of Bashkortostan	10	10	9	9	5
Mari El Republic	1	1	1	1	1
Republic of Mordovia	4	4	4	4	3
Republic of Tatarstan (Tatarstan)	20	20	20	20	20
Udmurt Republic	4	3	2	2	2
Chuvash Republic - Chuvashia	4	4	3	3	3
Perm Territory	5	5	5	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	10	10	10	10	9
Orenburg Region	7	8	8	8	6
Penza Region	1	1	1	1	1
Samara Region	14	14	15	12	12
Saratov Region	8	8	8	9	8
Ulyanovsk Region	3	4	3	1	1
<b>URAL FEDERAL DISTRICT</b>	<b>41</b>	<b>41</b>	<b>40</b>	<b>34</b>	<b>31</b>
Kurgan Region	1	2	2	2	2
Sverdlovsk Region	16	16	16	14	13
Tyumen Region	15	15	14	11	9
including Khanty-Mansi Autonomous Area - Yuura	7	8	7	5	5
including Yamal-Nenets Autonomous Area	1	0	0	0	0
Chelyabinsk Region	9	8	8	7	7
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>45</b>	<b>44</b>	<b>43</b>	<b>38</b>	<b>35</b>
Altai Republic	3	2	1	1	1
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	7	7	6
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	4	4
Irkutsk Region	8	8	8	7	6
Kemerovo Region	7	7	7	5	5
Novosibirsk Region	5	6	6	5	3
Omsk Region	5	4	4	3	4
Tomsk Region	2	2	2	2	2
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>21</b>	<b>19</b>	<b>18</b>	<b>17</b>	<b>15</b>
Republic of Sakha (Yakutia)	3	3	3	3	2
Kamchatka Territory	2	2	2	1	2
Primorye Territory	6	5	5	5	4
Khabarovsk Territory	4	3	2	2	2
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	4	4	4	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>4</b>
Republic of Crimea <sup>1</sup>	-	-	-	0	2
Sevastopol <sup>1</sup>	-	-	-	1	2

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.4. Regional Structure of Number of Credit Institutions Purchasing Rights of Claim to HMLs

(units)

	01.01.2012	01.01.2013	01.01.2014	01.01.2015	01.01.2016
<b>THE RUSSIAN FEDERATION</b>	<b>142</b>	<b>146</b>	<b>149</b>	<b>150</b>	<b>141</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>77</b>	<b>79</b>	<b>76</b>	<b>83</b>	<b>78</b>
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	1	1	1
Ivanovo Region	0	0	0	1	1
Kaluga Region	0	0	0	0	0
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	1	1	1
Lipetsk Region	0	0	0	0	0
Moscow Region	2	2	1	1	1
Orel Region	0	0	0	0	1
Ryazan Region	0	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	2	2
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	1	0
Moscow	73	75	72	75	70
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>13</b>	<b>13</b>
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	2	2	2	2	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	2	2	2	2	2
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	1	0	0
Saint Petersburg	7	8	9	9	9
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>3</b>
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	1	2	2	1	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	1	1	2	2
Rostov Region	0	0	1	0	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>
Republic of Dagestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	1	1
Republic of North Ossetia - Alania	1	1	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>30</b>	<b>30</b>	<b>32</b>	<b>29</b>	<b>26</b>
Republic of Bashkortostan	6	6	6	4	3
Mari El Republic	0	0	0	0	0
Republic of Mordovia	2	2	2	1	1
Republic of Tatarstan (Tatarstan)	6	6	9	12	11
Udmurt Republic	3	2	2	2	2
Chuvash Republic - Chuvashia	1	0	0	0	0
Perm Territory	0	0	0	1	0
Kirov Region	1	1	1	0	0
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	4	6	5	3	3
Penza Region	0	0	0	0	0
Samara Region	5	6	6	5	6
Saratov Region	1	1	1	1	0
Ulyanovsk Region	1	0	0	0	0
<b>URAL FEDERAL DISTRICT</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>9</b>	<b>8</b>
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	3	3	3	3	2
Tyumen Region	2	2	2	2	2
including Khanty-Mansi Autonomous Area - Yugra	2	2	2	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	3	3	4	4	4
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>9</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>7</b>
Altai Republic	1	0	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	2	2	2	2	1
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	0	1	1	1	2
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	4	4	5	4	2
Omsk Region	2	3	2	2	2
Tomsk Region	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>3</b>
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	2	2	2	2
Khabarovsk Territory	1	0	0	0	0
Amur Region	1	1	2	1	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>2</b>
Republic of Crimea <sup>1</sup>	-	-	-	0	1
Sevastopol <sup>1</sup>	-	-	-	0	1

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.5. Regional Structure of Number of Credit Institutions Refinancing Previously Extended HMLs

(units)

	01.01.2012	01.01.2013	01.01.2014	01.01.2015	01.01.2016
<b>THE RUSSIAN FEDERATION</b>	<b>34</b>	<b>49</b>	<b>26</b>	<b>37</b>	<b>34</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>21</b>	<b>33</b>	<b>19</b>	<b>28</b>	<b>28</b>
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	0	0
Kostroma Region	0	0	0	0	1
Kursk Region	0	0	0	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	0	0	0	0	0
Orel Region	0	0	0	0	0
Ryazan Region	0	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	1	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	21	33	18	28	27
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>1</b>
Republic of Karelia	1	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	1	2	1	3	1
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	0	0	0	1	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	0	0
Rostov Region	1	0	0	0	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>2</b>
Republic of Bashkortostan	0	2	0	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan	2	2	3	2	2
Udmurt Republic	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0
Perm Territory	0	0	0	0	0
Kirov Region	0	0	0	1	0
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	1	0	0	0	0
Penza Region	0	0	0	0	0
Samara Region	0	0	0	0	0
Saratov Region	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
<b>URAL FEDERAL DISTRICT</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	0	1	0	1	0
Tyumen Region	0	1	1	0	0
including Khanty-Mansi Autonomous Area - Yugra	0	1	1	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	1	1	1	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>1</b>
Altai Republic	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	0	1	0	0	0
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	3	1	0	0	1
Omsk Region	1	0	1	0	0
Tomsk Region	1	1	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>1</b>	<b>2</b>
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	0	1	0	0	0
Primorve Territory	0	1	0	1	1
Khabarovsk Territory	0	1	0	0	0
Amur Region	1	1	0	0	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	0	0
Sevastopol <sup>1</sup>	-	-	-	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.6. Regional Structure of Number of Credit Institutions Refinancing on the Secondary HMLs Market

(units)

	01.01.2012	01.01.2013	01.01.2014	01.01.2015	01.01.2016
<b>THE RUSSIAN FEDERATION</b>	<b>168</b>	<b>177</b>	<b>152</b>	<b>147</b>	<b>110</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>76</b>	<b>82</b>	<b>70</b>	<b>73</b>	<b>58</b>
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	1	0	0
Ivanovo Region	0	0	1	2	2
Kaluga Region	2	2	2	1	1
Kostroma Region	0	0	1	1	2
Kursk Region	1	1	0	1	1
Lipetsk Region	1	1	0	0	0
Moscow Region	1	1	2	1	1
Orel Region	1	0	0	0	0
Ryazan Region	2	1	2	1	1
Smolensk Region	1	1	1	0	0
Tambov Region	0	0	0	0	0
Tver Region	2	2	2	2	1
Tula Region	0	0	0	0	0
Yaroslavl Region	1	1	0	0	1
Moscow	64	72	58	64	48
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>15</b>	<b>16</b>	<b>12</b>	<b>10</b>	<b>6</b>
Republic of Karelia	0	0	0	0	0
Republic of Komi	1	1	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	3	4	2	2	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	1	1	1	1	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	10	10	9	7	4
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>6</b>	<b>2</b>
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	4	6	4	2	1
Astrakhan Region	1	1	1	2	0
Volgograd Region	2	2	2	1	0
Rostov Region	0	0	0	1	1
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>0</b>
Republic of Dagestan	1	1	1	1	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	1	1	1	1	0
Republic of North Ossetia - Alania	1	1	1	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>37</b>	<b>37</b>	<b>34</b>	<b>37</b>	<b>29</b>
Republic of Bashkortostan	6	6	5	4	2
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	1	0
Republic of Tatarstan (Tatarstan)	9	11	12	12	10
Udmurt Republic	2	2	1	1	1
Chuvash Republic - Chuvashia	2	2	1	1	1
Perm Territory	0	1	0	1	1
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	1	2	2	0	0
Orenburg Region	4	2	3	3	2
Penza Region	1	1	0	1	1
Samara Region	6	5	6	7	6
Saratov Region	2	2	1	2	1
Ulyanovsk Region	1	0	0	1	1
<b>URAL FEDERAL DISTRICT</b>	<b>10</b>	<b>11</b>	<b>9</b>	<b>6</b>	<b>3</b>
Kurgan Region	0	2	2	1	0
Sverdlovsk Region	4	3	3	2	1
Tyumen Region	1	2	1	0	1
including Khanty-Mansi Autonomous Area - Yugra	1	2	1	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	5	4	3	3	1
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>17</b>	<b>14</b>	<b>13</b>	<b>10</b>	<b>8</b>
Altai Republic	2	0	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	4	4	4	4	3
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	3	2	2	1	1
Irkutsk Region	1	1	1	1	1
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	3	3	3	2	2
Omsk Region	3	3	2	1	1
Tomsk Region	1	1	1	1	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>3</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>3</b>
Republic of Sakha (Yakutia)	0	1	1	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	1	1	1
Khabarovsk Territory	0	1	0	0	0
Amur Region	2	2	2	1	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	1	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>1</b>
Republic of Crimea <sup>1</sup>	-	-	-	0	1
Sevastopol <sup>1</sup>	-	-	-	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.7. Regional Structure of Number of HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(units)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	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
<b>THE RUSSIAN FEDERATION</b>	<b>587 600</b>	<b>3 089</b>	<b>739 393</b>	<b>1 788</b>	<b>878 495</b>	<b>1 987</b>	<b>1 058 641</b>	<b>807</b>	<b>710 450</b>	<b>131</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>114 566</b>	<b>1 865</b>	<b>154 668</b>	<b>1 060</b>	<b>193 148</b>	<b>1 259</b>	<b>241 553</b>	<b>509</b>	<b>163 694</b>	<b>114</b>
Belgorod Region	5 166	11	6 366	9	7 665	7	8 227	3	5 543	1
Bryansk Region	4 130	10	5 319	7	6 272	13	8 217	3	5 577	0
Vladimir Region	4 855	22	5 829	11	7 616	15	9 374	2	6 044	0
Voronezh Region	8 119	18	10 108	8	13 240	11	16 533	5	11 523	1
Ivanovo Region	3 327	10	4 267	7	5 575	6	7 245	2	4 507	1
Kaluga Region	3 621	21	5 289	23	7 123	16	8 419	9	5 439	0
Kostroma Region	2 759	2	3 720	1	4 412	2	5 782	0	3 846	0
Kursk Region	4 575	9	5 642	7	6 784	8	8 403	2	4 951	0
Lipetsk Region	4 032	6	5 437	2	6 205	6	7 633	2	5 338	0
Moscow Region	21 129	523	30 043	297	39 602	353	56 086	143	34 648	28
Orel Region	2 259	7	3 285	5	4 456	8	5 455	2	3 898	0
Ryazan Region	4 380	10	5 532	12	7 034	14	9 634	2	6 406	0
Smolensk Region	4 163	16	5 517	3	6 114	7	7 272	6	4 531	0
Tambov Region	2 794	11	3 782	6	5 002	7	6 169	1	4 133	1
Iver Region	5 436	24	6 646	15	7 321	14	9 219	11	5 911	0
Tula Region	5 121	30	7 273	13	8 770	17	10 777	3	7 023	0
Yaroslavl Region	5 457	8	6 879	5	7 947	6	10 085	2	6 802	0
Moscow	23 243	1 127	33 734	629	42 010	749	47 023	311	37 574	82
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>52 551</b>	<b>348</b>	<b>69 084</b>	<b>218</b>	<b>85 322</b>	<b>207</b>	<b>114 111</b>	<b>90</b>	<b>84 570</b>	<b>7</b>
Republic of Karelia	2 671	4	3 748	3	4 239	3	5 388	1	3 704	0
Republic of Komi	6 693	4	6 680	5	8 122	2	9 853	0	6 530	0
Arkhangelsk Region	6 887	9	8 195	6	8 848	7	11 211	8	8 753	0
including Nenets Autonomous Area	328	0	387	1	302	0	298	0	205	0
Vologda Region	6 778	4	8 750	2	10 445	3	12 738	0	8 305	0
Kaliningrad Region	2 207	22	3 134	17	4 461	25	6 377	14	4 313	1
Leningrad Region	4 612	35	6 750	22	9 005	22	11 902	6	9 560	0
Murmansk Region	2 754	7	3 623	3	4 596	1	6 577	2	5 160	0
Novgorod Region	2 528	1	3 308	2	3 776	1	4 380	0	2 980	1
Pskov Region	1 328	3	2 428	2	3 201	4	4 212	1	2 960	0
Saint Petersburg	16 093	259	22 468	156	28 629	139	41 473	58	32 305	5
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>38 862</b>	<b>136</b>	<b>49 643</b>	<b>97</b>	<b>64 875</b>	<b>106</b>	<b>84 741</b>	<b>48</b>	<b>54 165</b>	<b>2</b>
Republic of Adygeya (Adygeya)	772	2	951	3	1 374	2	1 860	0	1 365	0
Republic of Kalmykia	1 063	4	1 262	1	1 530	5	1 739	0	1 103	0
Krasnodar Territory	14 619	65	19 000	57	25 196	59	32 982	35	19 629	1
Astrakhan Region	3 034	5	4 140	2	5 491	5	6 660	1	4 288	0
Volgograd Region	8 115	23	10 080	9	12 250	14	15 973	2	10 875	1
Rostov Region	11 259	37	14 210	25	19 034	21	25 527	10	16 905	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>21 719</b>	<b>36</b>	<b>27 392</b>	<b>21</b>	<b>25 451</b>	<b>30</b>	<b>23 986</b>	<b>14</b>	<b>17 040</b>	<b>0</b>
Republic of Dagestan	1 411	4	7 848	3	3 789	3	2 501	5	1 925	0
Republic of Ingushetia	7 893	0	2 188	0	2 893	0	280	0	71	0
Kabardino-Balkar Republic	1 770	6	4 293	3	3 870	7	2 520	4	1 429	0
Karachai-Cherkess Republic	431	1	738	3	1 014	1	1 275	0	908	0
Republic of North Ossetia - Alania	652	8	1 314	3	1 912	6	2 268	1	1 756	0
Chechen Republic	1 960	1	65	1	95	1	325	1	364	0
Stavropol Territory	7 602	16	10 946	8	11 878	12	14 817	3	10 587	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>163 705</b>	<b>262</b>	<b>196 470</b>	<b>138</b>	<b>229 918</b>	<b>158</b>	<b>272 618</b>	<b>57</b>	<b>180 084</b>	<b>7</b>
Republic of Bashkortostan	24 457	15	29 743	9	36 342	15	38 086	5	24 347	0
Mari El Republic	2 824	4	3 401	3	4 379	4	5 931	0	4 099	0
Republic of Mordovia	3 167	14	4 002	5	4 430	10	5 639	2	3 720	0
Republic of Tatarstan (Tatarstan)	30 462	16	32 651	11	34 392	14	39 699	5	29 920	0
Udmurt Republic	9 387	9	12 584	1	15 084	10	18 126	0	11 450	0
Chuvash Republic - Chuvashia	6 639	18	8 597	9	10 834	12	14 118	3	9 150	0
Perm Territory	16 902	9	18 455	8	22 889	7	26 442	2	16 190	0
Kirov Region	8 502	7	10 971	7	10 500	4	13 179	0	8 358	0
Nizhny Novgorod Region	13 898	36	16 398	17	20 354	19	24 905	8	16 335	0
Orenburg Region	10 230	8	12 043	4	13 966	7	17 249	4	12 291	0
Penza Region	4 358	9	5 675	9	7 099	11	9 284	3	5 921	1
Samara Region	16 445	85	21 706	40	24 045	24	29 586	22	19 280	5
Saratov Region	9 001	16	10 956	5	13 897	14	16 747	3	10 358	1
Ulyanovsk Region	7 433	16	9 288	10	11 707	7	13 627	0	8 665	0
<b>URAL FEDERAL DISTRICT</b>	<b>78 805</b>	<b>226</b>	<b>92 194</b>	<b>150</b>	<b>107 049</b>	<b>101</b>	<b>118 313</b>	<b>23</b>	<b>81 392</b>	<b>0</b>
Kurgan Region	3 556	2	4 795	1	5 561	2	6 379	1	4 137	0
Sverdlovsk Region	19 743	54	24 457	27	28 905	29	33 997	9	22 033	0
Tyumen Region	33 883	157	36 345	109	40 694	60	43 845	11	31 536	0
including Khanty-Mansi Autonomous Area - Yugra	16 840	149	16 878	104	17 754	47	17 867	0	13 551	0
including Yamal-Nenets Autonomous Area	6 305	0	6 612	0	6 633	1	7 141	0	5 008	0
Chelyabinsk Region	21 623	13	26 597	13	31 889	10	34 092	2	23 686	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>90 726</b>	<b>89</b>	<b>116 764</b>	<b>48</b>	<b>137 713</b>	<b>45</b>	<b>158 918</b>	<b>21</b>	<b>99 096</b>	<b>0</b>
Altai Republic	445	0	366	0	541	0	801	0	529	0
Republic of Buryatia	3 514	4	4 480	2	5 437	2	5 937	0	3 358	0
Republic of Tuva	704	0	838	0	957	0	1 002	0	714	0
Republic of Khakassia	2 561	2	2 609	1	2 898	1	3 152	0	2 400	0
Altai Territory	10 206	12	13 042	3	16 260	8	16 377	2	10 930	0
Trans-Baikal Territory	4 043	0	5 074	0	5 739	0	6 835	0	4 084	0
Krasnoyarsk Territory	16 650	12	19 650	8	23 380	2	28 778	6	18 107	0
Irkutsk Region	13 434	8	15 430	5	18 397	1	21 730	2	13 708	0
Kemerovo Region	10 188	5	15 279	5	17 733	6	19 846	1	13 164	0
Novosibirsk Region	13 268	30	19 975	13	24 616	15	29 180	6	16 471	0
Omsk Region	9 682	14	12 499	9	13 356	8	14 997	2	9 840	0
Tomsk Region	6 031	2	7 522	2	8 399	2	10 283	2	5 791	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>26 666</b>	<b>127</b>	<b>33 178</b>	<b>56</b>	<b>35 019</b>	<b>81</b>	<b>44 371</b>	<b>45</b>	<b>30 190</b>	<b>1</b>
Republic of Sakha (Yakutia)	6 087	2	6 765	1	7 696	1	8 884	0	6 643	0
Kamchatka Territory	1 312	6	1 624	1	1 794	2	2 421	1	1 695	0
Primorye Territory	5 579	109	7 527	47	8 941	66	10 923	39	7 428	1
Khabarovsk Territory	6 568	7	8 218	5	7 796	9	10 231	3	6 724	0
Amur Region	3 811	0	4 668	1	4 016	0	5 772	0	3 412	0
Magadan Region	719	1	1 046	1	1 323	0	1 554	0	1 181	0
Sakhalin Region	1 817	1	2 349	0	2 440	3	3 181	2	2 194	0
Jewish Autonomous Region	647	1	770	0	737	0	1 002	0	612	0
Chukotka Autonomous Area	126	0	211	0	276	0	403	0	301	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	-	-	-	-	-	-	<b>30</b>	<b>0</b>	<b>219</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	24	0	172	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	6	0	47	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

### 3.8. Regional Structure of Number of HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(units)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	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
<b>THE RUSSIAN FEDERATION</b>	<b>520 658</b>	<b>2 924</b>	<b>690 050</b>	<b>1 674</b>	<b>823 175</b>	<b>1 864</b>	<b>1 012 064</b>	<b>750</b>	<b>699 419</b>	<b>91</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>105 632</b>	<b>1 732</b>	<b>149 319</b>	<b>974</b>	<b>187 472</b>	<b>1 160</b>	<b>237 823</b>	<b>459</b>	<b>162 035</b>	<b>79</b>
Belgorod Region	4 230	11	5 738	9	6 874	7	7 814	3	5 304	0
Bryansk Region	3 687	10	5 135	7	6 063	13	8 061	3	5 534	0
Vladimir Region	4 318	22	5 682	10	7 215	15	9 033	2	5 974	0
Voronezh Region	7 448	18	9 685	8	12 813	11	16 328	5	11 464	1
Ivanovo Region	2 909	10	4 021	7	5 386	6	7 162	2	4 466	1
Kaluga Region	3 447	20	5 216	23	7 057	16	8 378	9	5 397	0
Kostroma Region	2 299	2	3 507	1	4 334	2	5 736	0	3 799	0
Kursk Region	4 070	8	5 333	7	6 480	8	8 240	2	4 882	0
Lipetsk Region	3 701	6	5 111	2	5 830	5	7 523	2	5 262	0
Moscow Region	19 990	503	29 475	287	38 861	346	55 462	137	34 389	25
Orel Region	1 809	7	3 116	5	4 243	8	5 330	2	3 870	0
Ryazan Region	4 182	10	5 426	12	6 889	13	9 509	2	6 343	0
Smolensk Region	3 944	16	5 434	2	6 031	7	7 203	6	4 510	0
Tambov Region	2 425	11	3 552	6	4 703	7	6 040	1	4 080	1
Tver Region	5 357	23	6 552	15	7 190	14	9 135	11	5 876	0
Tula Region	4 851	30	7 130	11	8 704	16	10 728	3	6 993	0
Yaroslavl Region	4 996	6	6 477	5	7 748	6	9 965	2	6 713	0
Moscow	21 969	1 019	32 729	557	41 051	660	46 176	267	37 179	51
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>48 056</b>	<b>331</b>	<b>65 914</b>	<b>207</b>	<b>82 979</b>	<b>202</b>	<b>112 609</b>	<b>88</b>	<b>83 817</b>	<b>6</b>
Republic of Karelia	2 490	4	3 504	3	4 095	3	5 323	1	3 681	0
Republic of Komi	5 425	4	6 600	5	8 061	2	9 815	0	6 476	0
Arkhangelsk Region	6 222	8	7 581	5	8 536	7	11 091	8	8 672	0
including Nenets Autonomous Area	319	0	378	1	301	0	294	0	205	0
Vologda Region	6 259	4	8 313	2	10 013	3	12 386	0	8 086	0
Kaliningrad Region	1 931	18	2 934	17	4 351	25	6 323	14	4 290	1
Leningrad Region	4 352	35	6 459	21	8 732	21	11 656	6	9 486	0
Murmansk Region	2 454	7	3 436	3	4 544	1	6 563	2	5 157	0
Novgorod Region	2 393	1	3 164	2	3 572	1	4 268	0	2 923	0
Pskov Region	1 155	3	2 201	2	3 027	4	4 050	1	2 837	0
Saint Petersburg	15 375	247	21 722	147	28 048	135	41 134	56	32 209	5
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>35 049</b>	<b>131</b>	<b>46 078</b>	<b>90</b>	<b>61 002</b>	<b>93</b>	<b>81 459</b>	<b>48</b>	<b>52 247</b>	<b>2</b>
Republic of Adygeya (Adygeya)	747	2	937	3	1 357	2	1 857	0	1 357	0
Republic of Kalmykia	961	4	1 197	1	1 496	5	1 737	0	1 101	0
Krasnodar Territory	12 836	63	16 910	52	22 831	49	31 211	35	18 782	1
Astrakhan Region	2 736	5	3 976	2	5 384	4	6 554	1	4 248	0
Volgograd Region	7 456	23	9 988	7	12 155	14	15 890	2	10 842	1
Rostov Region	10 313	34	13 070	25	17 779	19	24 210	10	15 917	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>10 213</b>	<b>36</b>	<b>16 061</b>	<b>21</b>	<b>18 491</b>	<b>30</b>	<b>22 935</b>	<b>14</b>	<b>16 968</b>	<b>0</b>
Republic of Dagestan	806	4	1 305	3	1 861	3	2 346	5	1 918	0
Republic of Ingushetia	24	0	35	0	43	0	105	0	71	0
Kabardino-Balkar Republic	969	6	1 886	3	1 965	7	1 979	4	1 416	0
Karachai-Cherkess Republic	403	1	734	3	1 013	1	1 272	0	907	0
Republic of North Ossetia - Alania	622	8	1 298	3	1 894	6	2 265	1	1 755	0
Chechen Republic	34	1	64	1	94	1	324	1	363	0
Stavropol Territory	7 355	16	10 739	8	11 621	12	14 644	3	10 538	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>142 262</b>	<b>257</b>	<b>182 226</b>	<b>135</b>	<b>211 122</b>	<b>155</b>	<b>258 587</b>	<b>57</b>	<b>176 036</b>	<b>3</b>
Republic of Bashkortostan	17 555	15	23 335	8	26 479	15	27 691	5	22 752	0
Mari El Republic	2 602	4	3 331	3	4 319	4	5 896	0	4 076	0
Republic of Mordovia	2 690	14	3 687	5	4 154	10	5 494	2	3 574	0
Republic of Tatarstan (Tatarstan)	27 936	15	31 531	9	33 129	13	38 745	5	29 255	0
Udmurt Republic	7 841	9	12 056	1	14 591	10	17 773	0	11 143	0
Chuvash Republic - Chuvashia	6 449	18	8 468	9	10 688	12	14 000	3	9 029	0
Perm Territory	14 358	9	17 895	8	19 491	7	25 912	2	16 047	0
Kirov Region	6 415	7	8 521	7	10 254	4	13 030	0	8 283	0
Nizhny Novgorod Region	12 389	34	15 787	17	19 777	18	24 433	8	16 121	0
Orenburg Region	9 320	8	11 289	4	12 571	7	16 908	4	11 820	0
Penza Region	3 692	9	5 401	9	6 896	11	9 145	3	5 864	1
Samara Region	15 926	85	21 346	40	23 673	23	29 388	22	19 174	1
Saratov Region	8 338	15	10 721	5	13 700	14	16 633	3	10 310	1
Ulyanovsk Region	6 751	15	8 858	10	11 400	7	13 539	0	8 588	0
<b>URAL FEDERAL DISTRICT</b>	<b>71 787</b>	<b>226</b>	<b>86 719</b>	<b>150</b>	<b>96 427</b>	<b>100</b>	<b>100 563</b>	<b>23</b>	<b>79 978</b>	<b>0</b>
Kurgan Region	2 945	2	4 284	1	4 699	2	5 254	1	4 089	0
Sverdlovsk Region	18 048	54	24 025	27	26 569	28	29 478	9	21 922	0
Tyumen Region	30 585	157	32 543	109	36 706	60	36 921	11	31 088	0
including Khanty-Mansi Autonomous Area - Yugra	15 886	149	15 234	104	16 441	47	15 248	0	13 472	0
including Yamal-Nenets Autonomous Area	5 539	0	5 858	0	6 246	1	6 049	0	4 936	0
Chelyabinsk Region	20 209	13	25 867	13	28 453	10	28 910	2	22 879	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>82 983</b>	<b>85</b>	<b>111 970</b>	<b>44</b>	<b>132 214</b>	<b>43</b>	<b>155 165</b>	<b>17</b>	<b>98 301</b>	<b>0</b>
Altai Republic	281	0	303	0	486	0	760	0	523	0
Republic of Buryatia	3 228	4	4 308	2	5 313	2	5 905	0	3 334	0
Republic of Tuva	692	0	826	0	951	0	998	0	712	0
Republic of Khakassia	2 419	2	2 567	1	2 853	1	3 115	0	2 389	0
Altai Territory	9 340	12	12 486	3	15 812	8	16 178	2	10 814	0
Trans-Baikal Territory	3 758	0	4 920	0	5 571	0	6 816	0	4 074	0
Krasnoyarsk Territory	15 612	10	19 305	6	22 407	1	28 182	2	18 043	0
Irkutsk Region	12 541	7	15 018	4	17 806	1	21 508	2	13 596	0
Kemerovo Region	8 971	5	14 369	5	16 898	5	19 249	1	12 983	0
Novosibirsk Region	12 383	29	18 784	13	23 609	15	28 870	6	16 369	0
Omsk Region	8 202	14	11 785	8	12 372	8	13 468	2	9 717	0
Tomsk Region	5 556	2	7 299	2	8 136	2	10 116	2	5 747	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>24 676</b>	<b>126</b>	<b>31 763</b>	<b>53</b>	<b>33 468</b>	<b>81</b>	<b>42 894</b>	<b>44</b>	<b>29 820</b>	<b>1</b>
Republic of Sakha (Yakutia)	5 341	1	6 221	1	7 276	1	8 536	0	6 354	0
Kamchatka Territory	1 199	6	1 493	1	1 696	2	2 334	0	1 672	0
Primorye Territory	5 345	109	7 341	45	8 601	66	10 592	39	7 412	1
Khabarovsk Territory	6 305	7	8 098	5	7 510	9	9 981	3	6 722	0
Amur Region	3 468	0	4 472	0	3 800	0	5 544	0	3 399	0
Magadan Region	692	1	1 023	1	1 285	0	1 535	0	1 167	0
Sakhalin Region	1 601	1	2 166	0	2 303	3	3 035	2	2 184	0
Jewish Autonomous Region	611	1	743	0	729	0	939	0	612	0
Chukotka Autonomous Area	114	0	206	0	268	0	398	0	298	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>0</b>	<b>217</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	23	0	172	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	6	0	45	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

### 3.9. Regional Structure of Volume of HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	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
<b>THE RUSSIAN FEDERATION</b>	<b>745 971</b>	<b>23 630</b>	<b>1 054 073</b>	<b>18 409</b>	<b>1 385 357</b>	<b>19 176</b>	<b>1 808 551</b>	<b>12 767</b>	<b>1 169 240</b>	<b>5 776</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>213 098</b>	<b>18 572</b>	<b>302 493</b>	<b>14 981</b>	<b>403 553</b>	<b>16 028</b>	<b>532 168</b>	<b>10 925</b>	<b>351 445</b>	<b>5 365</b>
Belgorod Region	4 877	27	7 186	34	9 536	23	11 431	15	7 509	76
Bryansk Region	3 920	26	5 893	28	7 679	46	10 892	21	7 265	0
Vladimir Region	5 085	80	7 213	39	10 205	52	13 409	8	8 393	0
Voronezh Region	8 424	59	12 152	36	17 666	31	23 747	46	16 179	5
Ivanovo Region	3 174	31	4 825	27	6 842	25	9 679	14	6 184	3
Kaluga Region	5 383	131	8 244	96	12 120	72	15 135	53	8 907	0
Kostroma Region	2 287	7	3 669	4	4 851	7	6 879	0	4 407	0
Kursk Region	4 230	53	6 123	30	8 401	36	11 358	8	6 552	0
Lipetsk Region	4 045	13	6 234	5	7 642	36	10 075	12	6 825	0
Moscow Region	51 907	3 262	75 264	2 642	101 533	2 575	152 572	1 993	87 108	1 136
Orel Region	2 171	26	3 658	12	5 451	35	7 115	16	5 083	0
Ryazan Region	5 196	39	7 151	55	9 599	105	13 916	7	8 766	0
Smolensk Region	4 309	68	6 799	8	8 478	24	11 192	48	6 728	0
Tambov Region	2 815	37	4 360	21	6 497	26	8 871	6	5 847	8
Tver Region	7 052	110	9 635	54	11 185	83	14 973	93	9 039	0
Tula Region	6 280	108	9 509	66	12 506	79	16 457	15	10 563	0
Yaroslavl Region	5 335	63	7 827	26	10 744	39	14 057	19	8 728	0
Moscow	86 628	14 432	116 751	11 798	152 618	12 734	180 410	8 551	137 361	4 137
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>77 538</b>	<b>1 621</b>	<b>114 875</b>	<b>1 498</b>	<b>151 365</b>	<b>1 255</b>	<b>211 362</b>	<b>559</b>	<b>146 884</b>	<b>256</b>
Republic of Karelia	3 130	10	5 017	14	6 245	10	8 337	5	5 433	0
Republic of Komi	7 003	11	9 261	32	12 937	5	17 269	0	10 677	0
Arkhangelsk Region	7 486	33	10 390	63	12 810	22	17 934	63	13 281	0
including Nenets Autonomous Area	604	0	750	46	640	0	690	0	489	0
Vologda Region	6 392	20	9 665	8	12 934	8	16 247	0	10 070	0
Kaliningrad Region	2 867	43	4 518	42	6 945	63	10 333	45	6 862	5
Leningrad Region	8 012	83	12 378	81	16 832	104	22 679	25	16 974	0
Murmansk Region	3 299	23	5 102	8	7 333	2	11 231	5	8 539	0
Novgorod Region	2 553	2	3 913	4	4 865	4	6 219	0	4 126	2
Pskov Region	1 635	7	3 026	7	4 385	9	5 897	1	3 990	0
Saint Petersburg	35 161	1 389	51 605	1 239	66 079	1 028	95 216	415	66 931	249
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>47 123</b>	<b>526</b>	<b>65 758</b>	<b>365</b>	<b>91 923</b>	<b>325</b>	<b>128 442</b>	<b>430</b>	<b>78 729</b>	<b>75</b>
Republic of Adygeya (Adygeya)	942	6	1 161	36	2 042	6	2 857	0	2 016	0
Republic of Kalmykia	1 181	15	1 637	4	2 286	20	2 957	0	1 812	0
Krasnodar Territory	18 511	256	26 181	212	36 125	147	51 037	226	28 948	2
Astrakhan Region	3 228	16	5 049	5	7 638	16	9 835	4	6 244	0
Volgograd Region	8 894	75	12 261	30	16 066	46	22 405	26	14 741	73
Rostov Region	14 367	158	19 469	78	27 766	90	39 351	174	24 968	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>16 764</b>	<b>277</b>	<b>25 887</b>	<b>354</b>	<b>30 601</b>	<b>141</b>	<b>36 592</b>	<b>101</b>	<b>26 109</b>	<b>0</b>
Republic of Dagestan	1 696	10	5 025	10	4 455	8	4 712	35	3 528	0
Republic of Ingushetia	2 947	0	999	0	1 221	0	269	0	128	0
Kabardino-Balkar Republic	1 647	55	3 835	12	3 934	37	3 600	39	2 300	0
Karachai-Cherkess Republic	716	5	1 028	11	1 671	2	2 048	0	1 761	0
Republic of North Ossetia - Alania	880	29	1 923	14	3 258	19	4 108	4	2 962	0
Chechen Republic	724	129	132	282	206	39	654	12	637	0
Stavropol Territory	8 154	49	12 945	25	15 856	36	21 201	11	14 793	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>145 562</b>	<b>1 394</b>	<b>203 696</b>	<b>522</b>	<b>273 059</b>	<b>716</b>	<b>363 031</b>	<b>245</b>	<b>235 617</b>	<b>77</b>
Republic of Bashkortostan	17 936	66	27 058	21	38 192	112	48 663	19	31 885	0
Mari El Republic	2 595	11	3 753	40	5 329	14	7 606	0	5 263	0
Republic of Mordovia	3 011	41	4 344	14	5 660	39	7 783	12	5 006	0
Republic of Tatarstan (Tatarstan)	23 223	673	30 673	126	38 414	104	52 953	27	37 957	0
Udmurt Republic	8 542	34	11 679	6	15 508	36	19 904	0	13 431	0
Chuvash Republic - Chuvashia	6 045	55	9 584	30	13 491	33	19 020	11	11 936	0
Perm Territory	15 626	18	20 935	23	28 175	38	35 141	10	21 556	0
Kirov Region	5 914	21	8 689	28	11 770	17	16 195	0	10 055	0
Nizhny Novgorod Region	15 045	150	19 879	54	28 330	65	37 717	34	23 668	0
Orenburg Region	10 106	33	13 753	12	17 445	26	23 801	20	16 250	0
Penza Region	4 177	26	6 474	37	8 976	37	12 836	17	7 981	4
Samara Region	17 661	54	24 540	72	30 911	119	41 181	70	26 065	70
Saratov Region	9 133	149	12 744	19	17 564	59	23 305	25	14 330	2
Ulyanovsk Region	6 548	63	9 591	40	13 294	17	16 926	0	10 234	0
<b>URAL FEDERAL DISTRICT</b>	<b>106 657</b>	<b>585</b>	<b>139 327</b>	<b>325</b>	<b>177 776</b>	<b>251</b>	<b>204 881</b>	<b>108</b>	<b>130 098</b>	<b>0</b>
Kurgan Region	3 446	3	5 187	6	6 569	5	8 179	7	5 120	0
Sverdlovsk Region	25 688	243	36 526	55	47 295	130	59 829	43	35 422	0
Tyumen Region	57 985	71	69 832	46	86 669	53	94 271	44	62 760	0
including Khanty-Mansi Autonomous Area - Yugra	31 178	39	35 576	30	43 068	23	41 556	0	28 644	0
including Yamal-Nenets Autonomous Area	11 622	0	14 465	0	16 138	3	18 320	0	11 886	0
Chelyabinsk Region	19 538	268	27 782	218	37 243	63	42 602	14	26 795	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>101 230</b>	<b>311</b>	<b>146 477</b>	<b>213</b>	<b>191 317</b>	<b>209</b>	<b>239 861</b>	<b>139</b>	<b>141 571</b>	<b>0</b>
Altai Republic	352	0	424	0	661	0	1 098	0	672	0
Republic of Buryatia	3 897	12	5 705	6	7 632	8	9 333	0	4 885	0
Republic of Tuva	1 015	0	1 475	0	1 787	0	2 049	0	1 250	0
Republic of Khakassia	2 725	12	2 954	6	3 813	3	4 583	0	3 193	0
Altai Territory	8 844	46	13 222	11	18 422	20	21 169	9	13 426	0
Trans-Baikal Territory	4 934	0	7 167	0	8 979	0	11 628	0	6 594	0
Krasnoyarsk Territory	21 207	80	27 814	38	36 518	9	48 207	63	27 583	0
Irkutsk Region	15 321	25	20 350	17	26 121	1	33 352	7	19 784	0
Kemerovo Region	9 598	8	16 876	56	22 254	22	29 638	5	16 939	0
Novosibirsk Region	16 892	93	27 121	45	36 403	111	43 093	26	25 613	0
Omsk Region	9 661	28	13 676	27	16 869	26	21 091	19	13 060	0
Tomsk Region	6 784	7	9 693	7	11 858	9	14 620	10	8 570	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>37 999</b>	<b>344</b>	<b>55 560</b>	<b>151</b>	<b>65 763</b>	<b>251</b>	<b>92 148</b>	<b>260</b>	<b>58 331</b>	<b>4</b>
Republic of Sakha (Yakutia)	7 864	33	10 756	3	14 575	4	19 745	0	14 145	0
Kamchatka Territory	1 932	20	2 807	2	3 424	33	5 111	47	3 508	0
Primorye Territory	8 631	256	12 812	117	16 449	177	21 372	168	13 461	4
Khabarovsk Territory	9 349	18	14 226	21	15 082	23	21 395	27	12 428	0
Amur Region	5 087	0	7 142	5	6 811	0	10 535	0	5 707	0
Magadan Region	1 024	4	1 720	3	2 564	0	3 488	0	2 403	0
Sakhalin Region	3 180	7	4 618	0	5 178	14	7 760	18	5 072	0
Jewish Autonomous Region	709	6	1 055	0	1 120	0	1 823	0	956	0
Chukotka Autonomous Area	223	0	424	0	560	0	919	0	651	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66</b>	<b>0</b>	<b>456</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	50	0	355	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	16	0	102	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

### 3.10. Regional Structure of Volume of HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	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
<b>THE RUSSIAN FEDERATION</b>	<b>697 417</b>	<b>19 527</b>	<b>1 017 316</b>	<b>14 676</b>	<b>1 338 731</b>	<b>15 195</b>	<b>1 753 294</b>	<b>10 832</b>	<b>1 157 760</b>	<b>3 903</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>200 020</b>	<b>14 928</b>	<b>292 576</b>	<b>11 463</b>	<b>391 762</b>	<b>12 199</b>	<b>522 266</b>	<b>9 131</b>	<b>344 905</b>	<b>3 531</b>
Belgorod Region	4 475	27	6 947	34	9 188	23	11 231	15	7 352	0
Bryansk Region	3 711	26	5 814	28	7 554	46	10 803	21	7 102	0
Vladimir Region	4 834	80	7 089	38	9 956	52	13 158	8	8 359	0
Voronezh Region	8 091	59	11 798	36	17 358	31	23 646	46	16 154	5
Ivanovo Region	3 015	31	4 671	27	6 726	25	9 619	14	6 166	3
Kaluga Region	5 190	99	8 138	96	11 696	72	15 078	53	8 879	0
Kostroma Region	2 059	7	3 535	4	4 791	7	6 827	0	4 377	0
Kursk Region	4 011	32	5 968	30	8 257	36	11 286	8	6 519	0
Lipetsk Region	3 901	13	6 099	5	7 458	26	10 003	12	6 798	0
Moscow Region	49 289	2 974	73 306	2 213	99 788	2 445	150 800	1 862	86 073	901
Orel Region	1 954	26	3 595	12	5 357	35	7 058	16	5 072	0
Ryazan Region	5 098	39	7 056	55	9 495	56	13 823	7	8 735	0
Smolensk Region	4 179	68	6 744	8	8 418	24	11 151	48	6 696	0
Tambov Region	2 670	37	4 276	21	6 357	26	8 809	6	5 812	8
Tver Region	6 957	89	9 560	54	11 072	83	14 913	93	9 018	0
Tula Region	6 032	108	9 420	55	12 450	77	16 425	15	10 547	0
Yaroslavl Region	5 134	13	7 525	26	10 122	39	13 985	19	8 679	0
Moscow	79 420	11 200	111 035	8 721	145 719	9 096	173 651	6 888	132 568	2 615
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>73 763</b>	<b>1 291</b>	<b>112 248</b>	<b>1 453</b>	<b>149 319</b>	<b>1 222</b>	<b>210 003</b>	<b>523</b>	<b>146 331</b>	<b>254</b>
Republic of Karelia	3 026	10	4 895	14	6 158	10	8 308	5	5 425	0
Republic of Komi	5 816	11	9 198	32	12 890	5	17 235	0	10 645	0
Arkhangelsk Region	7 181	30	9 954	62	12 653	22	17 879	63	13 249	0
including Nenets Autonomous Area	595	0	732	46	638	0	664	0	489	0
Vologda Region	6 158	20	9 395	8	12 658	8	16 063	0	9 969	0
Kaliningrad Region	2 675	36	4 386	42	6 881	63	10 295	45	6 811	5
Leningrad Region	7 743	83	12 139	70	16 643	82	22 539	25	16 869	0
Murmansk Region	3 127	23	5 001	8	7 285	2	11 214	5	8 537	0
Novgorod Region	2 432	2	3 841	4	4 773	4	6 162	0	4 106	0
Pskov Region	1 532	7	2 909	7	4 289	9	5 823	1	3 935	0
Saint Petersburg	34 073	1 069	50 530	1 206	65 089	1 017	94 485	379	66 785	249
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>44 969</b>	<b>482</b>	<b>63 752</b>	<b>300</b>	<b>89 846</b>	<b>252</b>	<b>127 000</b>	<b>430</b>	<b>77 807</b>	<b>75</b>
Republic of Adygeya (Adygeya)	923	6	1 144	36	2 006	6	2 856	0	1 995	0
Republic of Kalmykia	1 126	15	1 609	4	2 265	20	2 957	0	1 807	0
Krasnodar Territory	17 399	255	24 969	153	34 947	110	50 232	226	28 515	2
Astrakhan Region	3 104	16	4 952	5	7 474	10	9 770	4	6 224	0
Volgograd Region	8 581	75	12 194	24	15 985	46	22 334	26	14 714	73
Rostov Region	13 836	115	18 884	78	27 169	60	38 851	174	24 552	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>12 150</b>	<b>277</b>	<b>21 264</b>	<b>354</b>	<b>27 571</b>	<b>141</b>	<b>35 983</b>	<b>101</b>	<b>26 030</b>	<b>0</b>
Republic of Dagestan	1 378	10	2 423	10	3 526	8	4 558	35	3 519	0
Republic of Ingushetia	43	0	71	0	88	0	192	0	128	0
Kabardino-Balkar Republic	1 327	55	2 905	12	3 139	37	3 356	39	2 291	0
Karachai-Cherkess Republic	480	5	1 025	11	1 670	2	2 043	0	1 760	0
Republic of North Ossetia - Alania	840	29	1 914	14	3 243	19	4 097	4	2 957	0
Chechen Republic	84	129	105	282	206	39	654	12	627	0
Stavropol Territory	7 998	49	12 821	25	15 699	36	21 083	11	14 749	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>134 360</b>	<b>1 385</b>	<b>197 593</b>	<b>439</b>	<b>263 039</b>	<b>683</b>	<b>352 463</b>	<b>245</b>	<b>233 661</b>	<b>40</b>
Republic of Bashkortostan	15 624	66	24 748	20	33 360	112	40 693	19	31 401	0
Mari El Republic	2 511	11	3 716	40	5 303	14	7 544	0	5 252	0
Republic of Mordovia	2 825	41	4 219	14	5 534	39	7 720	12	4 947	0
Republic of Tatarstan (Tatarstan)	21 416	672	29 925	44	37 589	95	52 279	27	37 511	0
Udmurt Republic	7 372	34	11 462	6	15 243	36	19 710	0	13 297	0
Chuvash Republic - Chuvashia	5 925	55	9 501	30	13 426	33	18 959	11	11 905	0
Perm Territory	13 438	18	20 648	23	26 116	38	34 846	10	21 503	0
Kirov Region	5 392	21	8 251	28	11 668	17	16 127	0	10 020	0
Nizhny Novgorod Region	14 091	144	19 473	54	28 030	44	37 470	34	23 558	0
Orenburg Region	9 647	33	13 390	12	17 059	26	23 575	20	16 059	0
Penza Region	3 815	26	6 325	37	8 881	37	12 757	17	7 957	4
Samara Region	17 278	54	24 111	72	30 455	116	40 816	70	25 833	33
Saratov Region	8 828	148	12 612	19	17 353	59	23 193	25	14 275	2
Ulyanovsk Region	6 198	62	9 212	40	13 022	17	16 774	0	10 143	0
<b>URAL FEDERAL DISTRICT</b>	<b>100 088</b>	<b>585</b>	<b>132 550</b>	<b>325</b>	<b>165 858</b>	<b>250</b>	<b>178 995</b>	<b>108</b>	<b>129 316</b>	<b>0</b>
Kurgan Region	3 124	3	5 034	6	5 797	5	7 002	7	5 100	0
Sverdlovsk Region	24 013	243	36 032	55	43 819	129	52 230	43	35 334	0
Tyumen Region	54 292	71	64 132	46	82 308	53	82 670	44	62 436	0
including Khanty-Mansi Autonomous Area - Yugra	29 923	39	32 692	30	40 684	23	35 910	0	28 578	0
including Yamal-Nenets Autonomous Area	10 619	0	13 212	0	15 418	3	16 216	0	11 800	0
Chelyabinsk Region	18 659	268	27 352	218	33 934	63	37 093	14	26 446	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>95 817</b>	<b>266</b>	<b>143 059</b>	<b>200</b>	<b>187 022</b>	<b>197</b>	<b>236 513</b>	<b>81</b>	<b>141 148</b>	<b>0</b>
Altai Republic	292	0	401	0	637	0	1 079	0	668	0
Republic of Buryatia	3 696	12	5 552	6	7 549	8	9 289	0	4 874	0
Republic of Tuva	1 010	0	1 471	0	1 780	0	2 045	0	1 250	0
Republic of Khakassia	2 657	12	2 933	6	3 767	3	4 557	0	3 190	0
Altai Territory	8 448	46	12 888	11	18 125	20	21 042	9	13 373	0
Trans-Baikal Territory	4 794	0	7 075	0	8 864	0	11 606	0	6 589	0
Krasnoyarsk Territory	20 403	45	27 477	28	35 095	1	47 507	5	27 551	0
Irkutsk Region	14 665	25	19 987	15	25 596	1	33 167	7	19 720	0
Kemerovo Region	9 014	8	16 374	56	21 860	18	29 370	5	16 860	0
Novosibirsk Region	15 858	83	26 281	45	35 880	111	42 952	26	25 566	0
Omsk Region	8 450	28	13 036	26	16 145	26	19 373	19	12 954	0
Tomsk Region	6 530	7	9 584	7	11 724	9	14 526	10	8 553	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>36 250</b>	<b>313</b>	<b>54 274</b>	<b>142</b>	<b>64 314</b>	<b>251</b>	<b>90 008</b>	<b>213</b>	<b>58 107</b>	<b>4</b>
Republic of Sakha (Yakutia)	7 477	2	10 387	3	14 360	4	19 543	0	14 020	0
Kamchatka Territory	1 861	20	2 703	2	3 353	33	5 030	0	3 466	0
Primorye Territory	8 359	256	12 580	113	16 132	177	20 780	168	13 430	4
Khabarovsk Territory	9 055	18	14 078	21	14 714	23	20 934	27	12 424	0
Amur Region	4 727	0	6 950	0	6 545	0	10 295	0	5 701	0
Magadan Region	927	4	1 691	3	2 531	0	3 463	0	2 395	0
Sakhalin Region	2 961	7	4 440	0	5 015	14	7 554	18	5 064	0
Jewish Autonomous Region	686	6	1 029	0	1 110	0	1 494	0	956	0
Chukotka Autonomous Area	197	0	416	0	554	0	915	0	650	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	-	-	-	-	-	-	<b>63</b>	<b>0</b>	<b>455</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	47	0	355	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	16	0	101	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

### 3.11. Regional Structure of Debt on HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	in rubles	in foreign currency								
<b>THE RUSSIAN FEDERATION</b>	<b>1 448 522</b>	<b>176 323</b>	<b>1 992 388</b>	<b>130 598</b>	<b>2 647 421</b>	<b>118 057</b>	<b>3 517 094</b>	<b>140 809</b>	<b>3 912 845</b>	<b>135 446</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>362 701</b>	<b>127 715</b>	<b>530 220</b>	<b>96 446</b>	<b>716 816</b>	<b>87 846</b>	<b>967 742</b>	<b>104 526</b>	<b>1 092 920</b>	<b>100 538</b>
Belgorod Region	9 899	573	13 640	375	17 902	312	22 745	400	25 359	460
Bryansk Region	7 257	262	10 480	190	14 334	194	19 516	241	22 436	220
Vladimir Region	10 527	651	13 691	444	18 699	429	24 779	539	27 056	474
Voronezh Region	15 651	635	22 056	464	30 987	442	42 686	496	49 463	500
Ivanovo Region	4 954	392	7 346	265	10 867	176	16 054	196	18 417	186
Kaluga Region	8 919	844	13 564	552	20 473	532	27 464	672	30 787	669
Kostroma Region	3 726	130	5 715	61	7 946	58	11 403	53	12 436	36
Kursk Region	8 181	389	11 464	247	15 562	224	20 931	267	22 848	233
Lipetsk Region	7 110	334	10 176	196	13 759	147	18 339	151	20 615	156
Moscow Region	89 945	34 191	135 010	25 120	184 875	23 190	272 658	28 019	290 147	26 715
Orel Region	4 127	236	6 148	162	9 109	171	12 684	239	14 913	239
Ryazan Region	9 480	334	12 982	242	17 588	268	24 336	344	27 551	301
Smolensk Region	9 397	449	13 127	316	17 342	290	22 352	335	24 353	301
Tambov Region	4 854	269	7 364	161	11 009	161	15 879	213	18 089	192
Tver Region	12 149	871	17 033	449	22 253	452	28 920	620	32 116	629
Tula Region	11 771	784	17 159	583	22 145	518	29 541	596	33 225	520
Yaroslavl Region	9 802	531	13 684	318	18 529	230	24 653	254	27 543	250
Moscow	134 952	85 840	199 581	66 301	263 437	60 052	332 802	70 891	395 568	68 456
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>154 579</b>	<b>21 489</b>	<b>214 822</b>	<b>15 304</b>	<b>286 775</b>	<b>13 589</b>	<b>392 951</b>	<b>16 344</b>	<b>450 871</b>	<b>15 910</b>
Republic of Karelia	7 522	230	10 584	149	13 529	136	17 927	161	20 083	143
Republic of Komi	14 635	258	19 161	156	25 901	137	35 038	145	38 722	116
Arkhangelsk Region	15 678	322	21 350	275	27 451	235	35 616	385	41 154	290
including Nenets Autonomous Area	2 052	2	2 369	48	2 562	27	2 716	42	2 822	0
Vologda Region	13 039	471	18 643	293	24 995	233	31 837	291	35 527	251
Kaliningrad Region	5 635	1 121	8 124	714	12 254	686	17 690	918	20 745	953
Leningrad Region	15 041	2 013	22 655	1 302	30 400	1 211	42 626	1 350	51 259	1 249
Murmansk Region	6 328	306	9 155	206	12 867	156	18 653	189	23 006	157
Novgorod Region	4 842	214	7 152	156	9 282	107	12 067	133	13 503	114
Pskov Region	2 767	140	4 608	96	6 929	89	10 144	117	11 994	102
Saint Petersburg	69 092	16 414	93 390	11 957	123 167	10 599	171 353	12 655	194 878	12 535
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>93 001</b>	<b>3 900</b>	<b>126 974</b>	<b>2 850</b>	<b>175 279</b>	<b>2 710</b>	<b>243 025</b>	<b>3 619</b>	<b>264 487</b>	<b>3 685</b>
Republic of Adygeya (Adygeya)	1 918	145	2 412	128	3 202	118	4 504	117	6 943	92
Republic of Kalmykia	1 690	87	2 643	65	4 110	79	5 937	100	6 947	82
Krasnodar Territory	35 338	1 597	49 584	1 224	69 083	1 176	96 674	1 511	98 330	1 624
Astrakhan Region	5 946	164	8 497	96	12 999	89	18 346	134	21 285	114
Volgograd Region	17 702	582	23 519	420	31 173	415	41 722	535	47 145	510
Rostov Region	30 407	1 325	40 319	917	54 712	833	75 842	1 222	83 836	1 262
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>27 590</b>	<b>2 278</b>	<b>40 105</b>	<b>1 729</b>	<b>54 108</b>	<b>1 291</b>	<b>73 528</b>	<b>1 614</b>	<b>87 597</b>	<b>1 623</b>
Republic of Dagestan	2 141	255	3 715	193	5 906	170	8 833	243	11 312	242
Republic of Ingushetia	292	34	258	3	279	3	309	1	407	1
Kabardino-Balkar Republic	3 353	313	5 463	213	7 027	138	8 533	227	9 646	233
Karachai-Cherkess Republic	1 230	76	1 845	60	2 993	51	4 289	65	5 439	57
Republic of North Ossetia - Alania	2 263	236	3 506	173	5 354	174	7 900	243	9 759	254
Chechen Republic	140	192	207	339	341	72	895	16	1 425	10
Stavropol Territory	18 171	1 172	25 111	748	32 208	683	42 769	819	49 610	827
<b>VOLGA FEDERAL DISTRICT</b>	<b>276 596</b>	<b>9 584</b>	<b>373 244</b>	<b>6 651</b>	<b>501 865</b>	<b>5 990</b>	<b>675 356</b>	<b>6 436</b>	<b>749 486</b>	<b>6 032</b>
Republic of Bashkortostan	34 949	759	46 793	462	65 364	462	88 391	471	101 165	410
Mari El Republic	5 274	135	7 332	126	10 058	99	14 040	106	15 900	92
Republic of Mordovia	5 998	340	8 075	218	10 722	219	14 501	249	15 979	246
Republic of Tatarstan (Tatarstan)	33 665	1 152	47 657	929	63 675	919	87 304	369	94 150	323
Udmurt Republic	17 546	485	23 394	333	31 256	295	41 366	374	45 574	330
Chuvash Republic - Chuvashia	12 810	506	17 243	362	24 298	321	33 761	378	37 661	364
Perm Territory	35 534	994	45 787	637	57 813	512	74 100	722	79 386	762
Kirov Region	9 764	275	13 942	211	20 227	178	27 013	226	31 345	169
Nizhny Novgorod Region	32 635	1 128	41 968	791	55 487	672	73 310	824	79 788	796
Orenburg Region	18 250	621	25 119	340	33 808	307	46 205	352	53 392	272
Penza Region	8 160	331	11 344	241	16 314	225	23 444	286	26 685	309
Samara Region	34 869	1 689	46 095	1 181	58 019	1 050	77 046	1 222	85 076	1 198
Saratov Region	16 191	839	22 434	494	31 792	424	43 309	490	48 663	461
Ulyanovsk Region	10 951	430	16 061	326	23 032	307	31 566	367	34 721	299
<b>URAL FEDERAL DISTRICT</b>	<b>228 844</b>	<b>3 032</b>	<b>301 099</b>	<b>2 272</b>	<b>387 964</b>	<b>2 048</b>	<b>486 953</b>	<b>2 553</b>	<b>519 388</b>	<b>2 514</b>
Kurgan Region	7 883	91	10 813	38	14 219	30	18 467	43	20 299	54
Sverdlovsk Region	53 574	1 283	73 853	915	96 913	842	131 277	1 060	134 917	1 010
Tyumen Region	125 463	731	163 100	540	206 346	492	249 677	626	269 206	649
including Khanty-Mansi Autonomous Area - Yugra	71 498	256	92 397	191	114 789	194	134 556	246	132 452	242
including Yamal-Nenets Autonomous Area	21 363	136	29 085	85	38 192	62	47 399	98	49 422	125
Chelyabinsk Region	41 924	927	53 333	779	70 486	684	87 532	824	94 967	801
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>237 361</b>	<b>5 832</b>	<b>306 603</b>	<b>3 752</b>	<b>392 774</b>	<b>3 171</b>	<b>499 079</b>	<b>3 849</b>	<b>544 095</b>	<b>3 573</b>
Altai Republic	719	0	866	0	1 252	0	1 737	0	2 568	0
Republic of Buryatia	8 153	139	11 084	105	15 208	92	20 301	119	22 292	57
Republic of Tuva	2 567	3	3 500	2	4 606	2	5 839	1	6 639	2
Republic of Khakassia	6 193	50	7 157	40	9 041	34	10 485	47	12 668	37
Altai Territory	18 910	390	24 901	281	31 341	259	39 862	367	47 853	376
Trans-Baikal Territory	10 632	69	14 476	42	19 218	40	25 406	48	28 406	46
Krasnoyarsk Territory	49 803	1 016	63 134	549	79 406	446	98 826	533	106 037	521
Irkutsk Region	35 765	618	45 283	418	57 499	337	73 365	330	80 468	268
Kemerovo Region	24 354	899	33 138	569	42 648	392	54 534	461	60 966	417
Novosibirsk Region	42 553	1 490	55 426	1 052	72 138	978	92 472	1 211	97 250	1 122
Omsk Region	20 739	792	25 996	439	33 066	360	41 875	425	45 573	433
Tomsk Region	16 973	366	21 642	255	27 351	231	34 377	307	33 875	295
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>67 850</b>	<b>2 493</b>	<b>99 321</b>	<b>1 594</b>	<b>131 840</b>	<b>1 412</b>	<b>178 399</b>	<b>1 858</b>	<b>203 460</b>	<b>1 562</b>
Republic of Sakha (Yakutia)	13 843	157	20 402	96	29 244	76	40 805	94	48 423	93
Kamchatka Territory	3 017	95	4 436	62	6 068	72	8 691	138	10 312	35
Primorye Territory	13 946	1 123	20 852	801	28 537	762	37 434	1 032	43 365	896
Khabarovsk Territory	18 044	751	25 586	412	31 795	307	41 928	395	46 146	340
Amur Region	8 978	128	13 518	90	17 097	79	23 053	87	25 339	106
Magadan Region	1 908	32	2 638	22	4 142	11	5 903	15	6 810	18
Sakhalin Region	6 280	169	8 994	97	11 311	92	15 582	78	17 424	52
Jewish Autonomous Region	1 463	18	2 063	11	2 678	10	3 514	15	3 832	17
Chukotka Autonomous Area	371	20	632	3	968	3	1 489	4	1 809	5
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>61</b>	<b>10</b>	<b>541</b>	<b>10</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	52	10	421	9
Sevastopol <sup>1</sup>	-	-	-	-	-	-	9	0	120	0

### 3.12. Regional Structure of Debt on HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	in rubles	in foreign currency								
<b>THE RUSSIAN FEDERATION</b>	<b>1 314 331</b>	<b>164 651</b>	<b>1 874 345</b>	<b>122 859</b>	<b>2 536 869</b>	<b>111 990</b>	<b>3 391 888</b>	<b>136 491</b>	<b>3 851 153</b>	<b>131 084</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>337 455</b>	<b>117 589</b>	<b>508 606</b>	<b>89 649</b>	<b>696 766</b>	<b>82 472</b>	<b>951 937</b>	<b>101 021</b>	<b>1 078 093</b>	<b>96 931</b>
Belgorod Region	7 747	563	11 932	373	16 462	309	21 764	398	24 529	374
Bryansk Region	6 304	239	9 946	174	13 879	183	19 036	228	21 953	203
Vladimir Region	8 729	618	12 629	436	17 738	423	23 947	531	26 437	467
Voronezh Region	13 799	600	20 492	453	29 787	440	41 818	495	48 796	499
Ivanovo Region	4 550	390	6 989	263	10 663	176	15 904	196	18 308	185
Kaluga Region	8 330	774	13 115	503	19 750	493	27 120	664	30 528	649
Kostroma Region	3 316	129	5 390	60	7 798	57	11 283	53	12 341	36
Kursk Region	6 524	361	10 146	245	14 505	222	20 202	265	22 277	231
Lipetsk Region	6 430	331	9 627	191	13 298	147	18 033	151	20 391	149
Moscow Region	87 192	32 452	132 428	23 671	182 478	22 369	270 466	27 512	287 887	25 991
Orel Region	3 230	234	5 479	162	8 559	171	12 323	237	14 634	239
Ryazan Region	9 094	328	12 688	241	17 337	219	24 096	308	27 364	300
Smolensk Region	8 647	382	12 653	266	16 988	265	22 007	303	24 050	258
Tambov Region	4 037	269	6 734	157	10 454	158	15 530	208	17 798	192
Iver Region	11 950	845	16 832	423	22 085	427	28 777	619	32 018	629
Tula Region	11 107	755	16 646	557	21 779	499	29 236	576	32 971	504
Yaroslavl Region	9 114	472	12 991	316	17 790	228	24 379	243	27 315	235
Moscow	127 355	77 847	191 889	61 158	255 416	55 686	326 016	68 034	388 497	65 789
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>141 418</b>	<b>20 660</b>	<b>202 369</b>	<b>14 920</b>	<b>276 235</b>	<b>13 364</b>	<b>383 644</b>	<b>16 068</b>	<b>447 278</b>	<b>15 655</b>
Republic of Karelia	6 979	223	10 039	145	13 137	132	17 663	159	19 953	141
Republic of Koml	10 637	256	15 455	156	22 065	137	30 706	145	37 874	115
Arkhangelsk Region	14 382	316	20 064	274	26 844	234	35 155	378	40 800	282
Including Nenets Autonomous Area	1 974	2	2 299	48	2 532	27	2 701	42	2 812	0
Vologda Region	11 842	468	17 600	291	24 336	231	31 276	288	35 088	251
Kaliningrad Region	5 200	1 027	7 748	660	11 658	654	17 458	870	20 613	907
Leningrad Region	14 178	1 966	21 659	1 277	29 881	1 195	42 128	1 332	50 883	1 230
Murmansk Region	5 747	292	8 706	195	12 519	149	18 414	180	22 868	148
Novgorod Region	4 315	210	6 689	156	8 950	107	11 803	133	13 354	112
Pskov Region	2 152	137	4 049	95	6 529	87	9 854	116	11 917	101
Saint Petersburg	65 986	15 765	90 360	11 671	120 316	10 438	169 187	12 467	193 928	12 368
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>82 601</b>	<b>3 821</b>	<b>118 485</b>	<b>2 742</b>	<b>166 978</b>	<b>2 579</b>	<b>234 528</b>	<b>3 540</b>	<b>257 520</b>	<b>3 608</b>
Republic of Adygeya (Adygeya)	1 712	143	2 231	126	3 018	116	4 339	116	6 813	92
Republic of Kalmykia	1 484	85	2 487	64	4 008	79	5 837	100	6 867	82
Krasnodar Territory	31 284	1 574	45 855	1 151	65 051	1 091	92 549	1 496	95 199	1 609
Astrakhan Region	5 191	163	8 002	91	12 525	85	17 901	134	20 914	114
Volgograd Region	15 983	579	22 524	417	30 438	410	40 988	527	46 556	510
Rostov Region	26 947	1 277	37 386	893	51 938	798	72 914	1 167	81 172	1 200
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>22 290</b>	<b>2 143</b>	<b>35 585</b>	<b>1 650</b>	<b>51 081</b>	<b>1 244</b>	<b>70 827</b>	<b>1 539</b>	<b>85 372</b>	<b>1 523</b>
Republic of Dagestan	1 949	253	3 460	188	5 773	169	8 692	243	11 233	237
Republic of Ingushetia	58	5	93	2	155	2	274	0	376	0
Kabardino-Balkar Republic	2 324	305	4 429	204	6 282	133	7 977	219	9 163	224
Karachai-Cherkess Republic	598	76	1 367	63	2 707	51	3 993	64	5 182	57
Republic of North Ossetia - Alania	1 651	205	2 988	153	4 983	160	7 590	221	9 510	228
Chechen Republic	137	192	205	339	340	72	892	11	1 422	7
Stavropol Territory	15 573	1 107	23 043	701	30 841	657	41 409	781	48 486	743
<b>VOLGA FEDERAL DISTRICT</b>	<b>237 510</b>	<b>9 435</b>	<b>339 763</b>	<b>6 560</b>	<b>469 804</b>	<b>5 934</b>	<b>640 677</b>	<b>6 364</b>	<b>732 296</b>	<b>5 908</b>
Republic of Bashkortostan	27 427	759	39 636	461	56 198	461	75 043	469	96 027	407
Mari El Republic	4 840	135	6 967	126	9 768	99	13 773	106	15 686	92
Republic of Mordovia	4 885	339	7 288	218	10 098	219	14 003	249	15 494	241
Republic of Tatarstan (Tatarstan)	28 930	1 138	43 919	925	60 709	918	84 779	369	92 108	323
Udmurt Republic	13 339	482	19 382	330	27 167	292	37 242	371	44 336	329
Chuvash Republic - Chuvashia	11 931	503	16 901	361	24 036	320	33 520	377	37 273	363
Perm Territory	29 282	919	40 045	585	51 016	484	67 064	692	77 592	730
Kirov Region	7 487	271	12 209	211	18 950	178	26 060	226	30 578	168
Nizhny Novgorod Region	28 339	1 104	38 597	779	52 827	662	71 217	797	77 375	771
Orenburg Region	16 502	520	23 990	340	32 897	306	45 313	351	52 745	272
Penza Region	6 455	330	10 142	241	15 500	225	22 687	286	26 100	303
Samara Region	33 099	1 676	43 888	1 171	56 943	1 046	76 068	1 216	84 343	1 151
Saratov Region	15 296	836	21 693	492	31 248	423	42 838	489	48 302	460
Ulyanovsk Region	9 698	423	15 106	320	22 447	301	31 070	366	34 337	299
<b>URAL FEDERAL DISTRICT</b>	<b>214 226</b>	<b>2 956</b>	<b>285 961</b>	<b>2 223</b>	<b>368 137</b>	<b>1 989</b>	<b>449 126</b>	<b>2 507</b>	<b>512 727</b>	<b>2 453</b>
Kurgan Region	7 029	90	10 110	38	12 991	30	16 381	43	19 402	54
Sverdlovsk Region	49 937	1 238	71 350	889	91 900	828	120 887	1 040	133 836	990
Tyumen Region	118 567	710	153 698	524	197 560	454	232 655	606	265 803	615
Including Khanty-Mansi Autonomous Area - Yugra	68 879	245	88 457	183	110 920	190	126 241	242	131 592	238
Including Yamal-Nenets Autonomous Area	19 489	136	26 204	85	35 610	62	43 636	95	48 543	119
Chelyabinsk Region	38 693	918	50 803	772	65 686	677	79 203	818	93 685	794
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>215 374</b>	<b>5 649</b>	<b>287 898</b>	<b>3 597</b>	<b>379 549</b>	<b>3 054</b>	<b>486 047</b>	<b>3 719</b>	<b>535 133</b>	<b>3 459</b>
Altai Republic	687	0	834	0	1 232	0	1 727	0	2 545	0
Republic of Buryatia	7 416	139	10 517	105	15 129	92	20 152	119	22 038	57
Republic of Tuva	2 476	3	3 418	2	4 595	2	5 830	1	6 463	2
Republic of Khakassia	5 726	43	6 776	35	8 652	29	10 229	47	11 981	37
Altai Territory	17 455	388	23 645	277	30 895	252	39 497	358	47 192	375
Trans-Baikal Territory	9 765	69	13 810	42	19 073	40	25 223	48	28 075	46
Krasnoyarsk Territory	44 504	981	58 910	539	74 459	427	95 006	490	104 133	501
Irkutsk Region	33 179	609	43 370	403	56 912	324	72 820	330	79 507	268
Kemerovo Region	21 457	885	30 568	556	40 843	377	52 763	460	59 776	417
Novosibirsk Region	39 120	1 435	52 112	1 000	69 994	961	90 585	1 192	95 786	1 101
Omsk Region	18 195	746	23 798	398	31 253	332	38 674	382	44 331	368
Tomsk Region	15 394	351	20 140	240	26 512	218	33 541	292	33 304	287
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>63 457</b>	<b>2 398</b>	<b>95 678</b>	<b>1 518</b>	<b>128 319</b>	<b>1 354</b>	<b>175 044</b>	<b>1 730</b>	<b>202 194</b>	<b>1 544</b>
Republic of Sakha (Yakutia)	12 659	150	19 537	93	28 554	76	40 290	94	48 014	89
Kamchatka Territory	2 903	95	4 305	62	5 939	72	8 562	60	10 189	35
Primorye Territory	13 263	1 048	20 280	741	27 963	713	36 977	984	43 178	884
Khabarovsk Territory	17 430	745	25 169	409	31 207	304	41 215	395	46 004	340
Amur Region	7 963	127	12 624	85	16 209	73	22 303	87	25 112	106
Magadan Region	1 707	31	2 666	21	4 045	11	5 818	13	6 756	16
Sakhalin Region	5 824	164	8 518	93	10 856	92	15 127	78	17 338	52
Jewish Autonomous Region	1 365	18	1 966	11	2 595	10	3 278	15	3 805	17
Chukotka Autonomous Area	343	20	613	3	951	3	1 474	4	1 798	5
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	-	-	-	-	-	-	<b>58</b>	<b>3</b>	<b>541</b>	<b>2</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	49	3	421	2
Sevastopol <sup>1</sup>	-	-	-	-	-	-	9	0	120	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in

### 3.13. Regional Structure of Overdue Debt on HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	in rubles	in foreign currency								
<b>THE RUSSIAN FEDERATION</b>	<b>29 313</b>	<b>22 372</b>	<b>31 213</b>	<b>16 328</b>	<b>27 783</b>	<b>15 648</b>	<b>32 131</b>	<b>17 623</b>	<b>44 226</b>	<b>27 441</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>7 532</b>	<b>18 644</b>	<b>11 655</b>	<b>13 183</b>	<b>10 965</b>	<b>13 024</b>	<b>13 259</b>	<b>13 461</b>	<b>15 771</b>	<b>20 712</b>
Belgorod Region	83	44	57	45	83	46	112	46	150	90
Bryansk Region	55	4	47	3	46	1	62	3	90	6
Vladimir Region	185	7	128	4	134	2	199	33	272	41
Voronezh Region	369	81	313	70	303	63	390	69	582	79
Ivanovo Region	50	113	51	103	35	30	64	30	98	41
Kaluga Region	61	13	59	8	56	24	71	48	160	75
Kostroma Region	49	6	30	0	28	0	52	0	70	1
Kursk Region	43	16	41	15	105	11	99	17	250	19
Lipetsk Region	44	28	39	38	69	29	47	18	97	33
Moscow Region	2 084	5 760	3 264	4 693	2 883	4 458	3 369	4 022	4 944	6 513
Orel Region	48	0	37	0	28	0	29	0	41	7
Ryazan Region	100	15	82	18	56	18	83	18	117	25
Smolensk Region	127	15	134	11	90	11	93	9	101	44
Tambov Region	26	16	19	2	20	3	26	7	72	6
Tver Region	389	260	592	23	588	20	623	30	681	50
Tula Region	98	13	90	29	83	15	97	24	165	37
Yaroslavl Region	188	69	123	45	92	19	112	22	188	39
Moscow	3 533	12 184	6 549	8 076	6 266	8 274	7 731	9 065	7 694	13 606
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2 687</b>	<b>1 607</b>	<b>2 691</b>	<b>1 284</b>	<b>2 065</b>	<b>1 011</b>	<b>2 597</b>	<b>1 640</b>	<b>3 569</b>	<b>2 897</b>
Republic of Karelia	104	7	91	9	32	4	49	3	67	12
Republic of Komi	59	0	47	0	54	6	68	10	172	24
Arkhangelsk Region	73	18	72	40	51	41	91	61	171	90
including Nenets Autonomous Area	1	0	3	0	1	0	2	0	8	0
Vologda Region	199	67	163	42	137	41	168	59	278	79
Kaliningrad Region	271	244	240	124	211	128	159	184	190	232
Leningrad Region	400	141	519	99	279	95	295	165	475	266
Murmansk Region	29	36	33	37	31	18	81	18	106	7
Novgorod Region	98	6	99	5	75	4	78	11	100	14
Pskov Region	25	5	20	17	14	13	20	4	82	6
Saint Petersburg	1 429	1 083	1 407	911	1 181	661	1 588	1 125	1 929	2 167
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2 422</b>	<b>192</b>	<b>2 328</b>	<b>202</b>	<b>2 030</b>	<b>202</b>	<b>2 207</b>	<b>325</b>	<b>2 886</b>	<b>600</b>
Republic of Adygeya (Adygeya)	26	1	26	0	28	0	32	1	41	6
Republic of Kalmykia	14	0	8	0	8	0	14	0	32	14
Krasnodar Territory	1 003	104	1 079	126	970	122	1 105	210	1 486	370
Astrakhan Region	73	16	60	9	40	9	51	16	106	22
Volgograd Region	664	13	562	13	493	19	470	38	507	46
Rostov Region	642	58	593	54	491	52	535	60	714	141
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>947</b>	<b>361</b>	<b>960</b>	<b>279</b>	<b>799</b>	<b>204</b>	<b>881</b>	<b>297</b>	<b>1 169</b>	<b>432</b>
Republic of Dagestan	76	33	108	20	225	7	224	40	281	10
Republic of Ingushetia	1	29	1	0	2	0	3	0	6	0
Kabardino-Balkar Republic	37	102	46	68	44	39	57	65	81	88
Karachai-Cherkess Republic	3	14	7	7	19	4	31	1	76	2
Republic of North Ossetia - Alania	371	63	353	44	179	46	225	60	224	94
Chechen Republic	9	27	9	48	1	23	5	5	23	6
Stavropol Territory	450	93	436	92	329	85	336	126	478	232
<b>VOLGA FEDERAL DISTRICT</b>	<b>5 597</b>	<b>779</b>	<b>5 088</b>	<b>691</b>	<b>4 700</b>	<b>556</b>	<b>4 939</b>	<b>806</b>	<b>7 430</b>	<b>1 121</b>
Republic of Bashkortostan	622	34	610	22	598	27	779	12	1 442	44
Mari El Republic	59	12	55	4	53	10	57	7	70	9
Republic of Mordovia	28	16	28	24	21	16	31	17	75	58
Republic of Tatarstan (Tatarstan)	412	26	397	23	394	9	520	17	822	19
Udmurt Republic	299	72	259	65	227	19	214	32	336	42
Chuvash Republic - Chuvashia	149	41	121	37	105	38	113	46	185	45
Perm Territory	1 132	119	1 067	88	1 092	103	1 022	163	1 462	242
Kirov Region	85	0	73	2	60	0	104	1	172	15
Nizhny Novgorod Region	783	107	718	107	601	115	558	170	788	194
Orenburg Region	144	26	142	24	131	36	184	31	359	41
Penza Region	78	38	79	39	66	18	81	25	99	48
Samara Region	1 488	246	1 262	206	1 061	116	933	204	1 013	272
Saratov Region	245	29	207	21	213	12	234	32	389	46
Ulyanovsk Region	73	13	70	29	78	37	109	49	217	44
<b>URAL FEDERAL DISTRICT</b>	<b>3 544</b>	<b>227</b>	<b>3 204</b>	<b>184</b>	<b>2 877</b>	<b>170</b>	<b>3 246</b>	<b>319</b>	<b>5 393</b>	<b>500</b>
Kurgan Region	61	0	123	0	112	0	92	0	230	0
Sverdlovsk Region	1 187	93	1 040	75	987	75	1 183	199	1 844	277
Tyumen Region	804	62	682	62	662	48	821	77	1 618	122
including Khanty-Mansi Autonomous Area - Yugra	284	4	265	1	240	2	364	11	703	15
including Yamal-Nenets Autonomous Area	87	18	43	20	30	17	70	28	168	72
Chelyabinsk Region	1 492	72	1 359	47	1 116	47	1 150	43	1 701	101
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5 942</b>	<b>397</b>	<b>4 826</b>	<b>384</b>	<b>3 850</b>	<b>384</b>	<b>4 303</b>	<b>589</b>	<b>6 777</b>	<b>991</b>
Altai Republic	6	0	4	0	12	0	14	0	61	0
Republic of Buryatia	94	1	52	3	66	9	133	7	307	17
Republic of Tuva	26	0	25	0	37	0	62	0	116	0
Republic of Khakassia	95	0	72	0	71	0	77	0	137	1
Altai Territory	553	88	440	81	287	69	295	99	566	150
Trans-Baikal Territory	76	0	51	0	52	0	84	0	223	0
Krasnoyarsk Territory	1 062	54	987	53	838	58	1 022	87	1 518	151
Irkutsk Region	553	47	501	43	481	54	484	65	908	88
Kemerovo Region	1 116	38	858	40	480	35	542	58	968	106
Novosibirsk Region	1 045	130	921	111	788	121	873	203	1 213	346
Omsk Region	1 072	26	683	40	547	26	532	24	576	62
Tomsk Region	244	13	232	13	191	12	185	46	186	72
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>642</b>	<b>165</b>	<b>461</b>	<b>121</b>	<b>497</b>	<b>97</b>	<b>699</b>	<b>184</b>	<b>1 230</b>	<b>185</b>
Republic of Sakha (Yakutia)	28	0	21	0	52	0	110	0	258	6
Kamchatka Territory	7	0	3	0	9	0	18	0	69	8
Primorye Territory	194	59	155	31	200	34	194	105	230	80
Khabarovsk Territory	259	74	162	56	136	34	186	44	359	46
Amur Region	99	32	85	29	59	26	108	33	192	43
Magadan Region	5	0	1	1	2	1	7	2	9	1
Sakhalin Region	44	0	30	4	35	2	64	0	83	0
Jewish Autonomous Region	6	0	4	0	4	0	11	0	25	0
Chukotka Autonomous Area	0	0	0	0	0	0	1	0	5	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0	2	0	2
Sevastopol <sup>1</sup>	-	-	-	-	-	-	0	0	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

### 3.14. Regional Structure of Overdue Debt on HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	in rubles	in foreign currency								
<b>THE RUSSIAN FEDERATION</b>	<b>25 946</b>	<b>19 381</b>	<b>27 533</b>	<b>14 026</b>	<b>25 443</b>	<b>14 207</b>	<b>28 954</b>	<b>17 143</b>	<b>39 524</b>	<b>26 685</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>6 674</b>	<b>15 780</b>	<b>10 657</b>	<b>10 973</b>	<b>10 554</b>	<b>11 664</b>	<b>12 364</b>	<b>13 138</b>	<b>14 412</b>	<b>20 260</b>
Belgorod Region	77	38	52	44	73	44	95	46	126	90
Bryansk Region	45	3	39	3	38	0	49	1	72	2
Vladimir Region	134	7	113	4	120	2	174	31	229	39
Voronezh Region	256	77	306	70	285	63	370	69	535	79
Ivanovo Region	45	112	48	102	32	30	60	30	91	41
Kaluga Region	57	12	57	8	55	24	68	47	154	73
Kostroma Region	44	6	24	0	23	0	46	0	64	1
Kursk Region	18	16	25	15	88	11	87	17	230	19
Lipetsk Region	41	28	34	38	61	29	42	18	84	27
Moscow Region	2 011	4 982	3 142	3 987	2 787	4 168	3 067	3 867	4 445	6 254
Orel Region	44	0	33	0	24	0	22	0	32	7
Ryazan Region	93	14	76	18	52	18	75	18	109	25
Smolensk Region	113	10	119	6	85	7	85	4	89	37
Tambov Region	15	16	13	2	16	3	22	7	61	6
Tver Region	386	258	590	23	585	20	619	30	676	50
Tula Region	87	10	85	29	79	9	90	14	156	25
Yaroslavl Region	165	67	113	43	86	17	101	11	177	24
Moscow	3 043	10 124	5 788	6 581	6 065	7 219	7 292	8 928	7 079	13 462
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2 499</b>	<b>1 562</b>	<b>2 404</b>	<b>1 241</b>	<b>1 878</b>	<b>973</b>	<b>2 412</b>	<b>1 596</b>	<b>3 292</b>	<b>2 766</b>
Republic of Karelia	89	7	42	9	28	4	44	3	61	11
Republic of Komi	48	0	36	0	38	5	50	9	156	23
Arkhangelsk Region	65	18	68	40	49	41	87	60	162	88
including Nenets Autonomous Area	1	0	3	0	1	0	2	0	8	0
Vologda Region	182	67	144	42	126	41	152	59	251	79
Kaliningrad Region	251	223	202	98	169	113	144	155	180	196
Leningrad Region	389	141	475	98	272	95	280	164	450	263
Murmansk Region	23	36	30	37	30	17	80	17	104	6
Novgorod Region	81	5	82	5	59	4	63	11	82	14
Pskov Region	11	5	6	17	10	13	17	4	78	6
Saint Petersburg	1 360	1 060	1 319	895	1 097	640	1 495	1 114	1 767	2 079
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>2 145</b>	<b>191</b>	<b>2 014</b>	<b>201</b>	<b>1 958</b>	<b>191</b>	<b>2 067</b>	<b>324</b>	<b>2 491</b>	<b>600</b>
Republic of Adygeya (Adygheya)	22	1	21	0	28	0	32	0	32	6
Republic of Kalmykia	9	0	3	0	6	0	11	0	27	14
Krasnodar Territory	888	103	909	126	928	111	1 016	210	1 240	370
Astrakhan Region	65	16	53	9	34	9	44	16	86	22
Volgograd Region	627	13	534	13	478	19	450	38	489	46
Rostov Region	534	58	494	53	484	52	514	60	616	141
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>675</b>	<b>318</b>	<b>696</b>	<b>268</b>	<b>642</b>	<b>194</b>	<b>724</b>	<b>280</b>	<b>980</b>	<b>400</b>
Republic of Dagestan	69	33	97	20	216	7	216	40	275	10
Republic of Ingushetia	0	0	0	0	1	0	2	0	5	0
Kabardino-Balkar Republic	9	102	14	68	20	39	38	64	59	82
Karachai-Cherkess Republic	1	14	3	7	16	4	25	1	58	2
Republic of North Ossetia - Alania	217	55	211	39	103	42	162	54	175	84
Chechen Republic	9	27	9	48	0	23	4	0	23	0
Stavropol Territory	370	87	362	86	286	79	277	121	386	222
<b>VOLGA FEDERAL DISTRICT</b>	<b>4 852</b>	<b>766</b>	<b>4 200</b>	<b>679</b>	<b>3 939</b>	<b>551</b>	<b>3 999</b>	<b>789</b>	<b>6 123</b>	<b>1 077</b>
Republic of Bashkortostan	481	34	453	22	430	27	497	11	922	42
Mari El Republic	54	12	49	4	47	10	51	7	59	9
Republic of Mordovia	19	16	17	24	15	16	23	17	57	53
Republic of Tatarstan (Tatarstan)	285	22	259	20	286	9	431	17	718	19
Udmurt Republic	237	69	205	62	180	19	154	31	259	42
Chuvash Republic - Chuvashia	139	41	115	37	97	38	102	46	159	45
Perm Territory	1 085	116	941	87	975	102	814	161	1 272	237
Kirov Region	73	0	61	2	50	0	87	1	148	15
Nizhny Novgorod Region	621	107	531	107	444	115	427	161	602	176
Orenburg Region	124	26	128	24	121	36	173	31	333	41
Penza Region	45	38	51	39	44	18	57	25	73	42
Samara Region	1 404	243	1 144	206	981	116	864	200	945	265
Saratov Region	223	29	184	21	195	12	221	32	368	46
Ulyanovsk Region	62	13	62	24	74	33	98	49	210	44
<b>URAL FEDERAL DISTRICT</b>	<b>3 111</b>	<b>212</b>	<b>2 822</b>	<b>169</b>	<b>2 592</b>	<b>164</b>	<b>2 943</b>	<b>303</b>	<b>4 951</b>	<b>474</b>
Kurgan Region	54	0	117	0	109	0	85	0	210	0
Sverdlovsk Region	1 053	87	909	65	893	74	1 076	190	1 712	266
Tyumen Region	672	60	593	61	582	48	714	76	1 451	114
including Khanty-Mansi Autonomous Area - Yugra	254	3	239	1	211	2	332	11	642	15
including Yamal-Nenets Autonomous Area	54	18	30	20	23	17	52	28	158	72
Chelyabinsk Region	1 332	65	1 203	43	1 008	42	1 068	37	1 578	94
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5 427</b>	<b>387</b>	<b>4 315</b>	<b>375</b>	<b>3 444</b>	<b>374</b>	<b>3 794</b>	<b>568</b>	<b>6 102</b>	<b>924</b>
Altai Republic	6	0	4	0	12	0	13	0	59	0
Republic of Buryatia	90	1	42	3	65	9	129	7	288	17
Republic of Tuva	17	0	13	0	33	0	62	0	98	0
Republic of Khakassia	77	0	55	0	56	0	64	0	120	1
Altai Territory	518	88	413	81	260	69	255	99	525	150
Trans-Baikal Territory	76	0	42	0	50	0	75	0	206	0
Krasnoyarsk Territory	945	54	849	53	745	58	936	87	1 383	151
Irkutsk Region	547	47	474	43	470	54	465	65	839	88
Kemerovo Region	997	29	774	32	395	25	442	58	864	106
Novosibirsk Region	940	130	826	111	691	121	710	190	1 050	328
Omsk Region	1 004	25	613	39	509	26	493	16	504	16
Tomsk Region	210	13	210	13	158	12	150	46	168	68
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>563</b>	<b>165</b>	<b>425</b>	<b>120</b>	<b>436</b>	<b>96</b>	<b>651</b>	<b>143</b>	<b>1 173</b>	<b>181</b>
Republic of Sakha (Yakutia)	18	0	15	0	45	0	99	0	236	6
Kamchatka Territory	4	0	2	0	8	0	16	0	65	8
Primorye Territory	151	59	143	31	167	34	172	66	218	78
Khabarovsk Territory	252	74	157	56	129	34	183	44	353	46
Amur Region	90	32	77	29	51	26	102	33	183	43
Magadan Region	3	0	1	0	1	0	6	0	9	0
Sakhalin Region	41	0	27	4	32	2	62	0	81	0
Jewish Autonomous Region	4	0	3	0	3	0	10	0	24	0
Chukotka Autonomous Area	0	0	0	0	0	0	1	0	5	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0	2	0	2
Sevastopol <sup>1</sup>	-	-	-	-	-	-	0	0	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

3.15. Regional Structure of Weighted Average Maturity and Rates for HLs Extended by Credit Institutions to Individuals-Resident in Rubles

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
<b>THE RUSSIAN FEDERATION</b>	<b>174,6</b>	<b>11,98</b>	<b>176,6</b>	<b>12,32</b>	<b>172,9</b>	<b>12,51</b>	<b>178,1</b>	<b>12,47</b>	<b>175,2</b>	<b>13,36</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>165,2</b>	<b>11,99</b>	<b>171,0</b>	<b>12,35</b>	<b>167,3</b>	<b>12,54</b>	<b>174,6</b>	<b>12,49</b>	<b>173,5</b>	<b>13,27</b>
Belgorod Region	170,6	11,92	180,0	12,31	176,6	12,51	181,5	12,37	176,1	13,34
Bryansk Region	172,0	12,14	181,1	12,50	173,3	12,53	177,4	12,52	173,3	13,23
Vladimir Region	182,4	12,90	172,3	12,69	169,4	12,61	172,7	12,68	173,1	13,42
Voronezh Region	182,3	11,99	182,7	12,42	178,5	12,58	184,5	12,52	187,5	13,14
Ivanovo Region	169,5	12,17	167,2	12,61	163,5	12,52	167,3	12,50	169,5	13,52
Kaluga Region	176,5	11,93	183,7	12,28	170,5	12,45	179,5	12,44	174,0	13,19
Kostroma Region	149,6	12,00	155,6	12,52	160,5	12,61	168,2	12,55	162,6	13,47
Kursk Region	172,5	12,26	179,3	12,54	180,2	12,59	182,7	12,52	177,0	13,21
Lipetsk Region	184,2	12,21	187,1	12,55	183,4	12,62	185,8	12,63	183,9	13,14
Moscow Region	167,6	12,01	173,8	12,42	170,6	12,54	174,6	12,48	177,3	13,11
Orel Region	172,2	12,20	175,3	12,51	172,1	12,64	175,4	12,53	176,5	13,24
Ryazan Region	174,5	12,10	179,8	12,36	171,6	12,55	174,4	12,53	176,1	13,18
Smolensk Region	187,1	12,32	191,7	12,52	179,8	12,67	184,9	12,55	180,9	13,25
Tambov Region	178,4	12,25	182,8	12,57	176,3	12,66	180,5	12,46	178,1	13,15
Tver Region	182,5	12,10	186,5	12,38	182,2	12,51	182,6	12,49	179,5	13,38
Tula Region	173,1	12,27	180,9	12,53	172,7	12,66	177,2	12,50	174,5	13,55
Yaroslavl Region	153,7	11,90	161,6	12,39	154,9	12,54	167,6	12,51	166,5	13,31
Moscow	155,7	11,80	161,6	12,19	159,4	12,51	170,7	12,47	168,3	13,35
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>166,5</b>	<b>11,88</b>	<b>168,9</b>	<b>12,28</b>	<b>165,7</b>	<b>12,51</b>	<b>168,5</b>	<b>12,40</b>	<b>169,4</b>	<b>13,25</b>
Republic of Karelia	180,8	11,65	179,0	12,32	171,2	12,44	170,6	12,41	167,3	13,31
Republic of Komi	176,7	11,80	182,1	12,38	165,6	12,73	161,0	12,33	174,7	13,55
Arkhangelsk Region	168,0	11,77	173,6	12,29	171,4	12,44	171,1	12,39	161,5	13,62
Including Nenets Autonomous Area	191,1	11,64	203,6	11,46	196,3	11,74	191,6	12,24	155,4	13,78
Vologda Region	161,7	11,83	174,0	12,30	167,7	12,37	173,7	12,46	172,0	13,36
Kaliningrad Region	177,5	11,94	175,9	12,01	171,8	12,28	174,0	12,17	177,9	12,99
Leningrad Region	166,2	12,06	170,2	12,36	167,1	12,50	171,1	12,39	172,6	13,22
Murmansk Region	161,3	11,68	161,4	11,87	166,0	12,02	167,1	11,90	155,8	13,21
Novgorod Region	178,6	12,11	173,1	12,52	174,0	12,77	175,3	12,63	171,2	13,37
Pskov Region	164,6	11,75	164,3	12,19	165,2	12,04	167,5	12,07	166,5	13,04
Saint Petersburg	162,7	11,92	163,4	12,28	162,1	12,62	166,8	12,50	170,0	13,16
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>192,2</b>	<b>12,21</b>	<b>186,6</b>	<b>12,32</b>	<b>181,1</b>	<b>12,52</b>	<b>180,5</b>	<b>12,64</b>	<b>182,2</b>	<b>13,29</b>
Republic of Adygeya (Adygeya)	189,2	12,87	187,9	12,80	174,4	12,77	171,8	13,04	182,5	13,42
Republic of Kalmykia	192,1	12,54	197,2	12,96	187,2	12,86	195,7	12,51	192,3	13,50
Krasnodar Territory	187,7	12,46	187,7	12,46	180,2	12,71	181,3	12,82	183,4	13,15
Astrakhan Region	190,6	11,53	193,9	11,67	189,9	11,92	197,6	12,07	187,8	13,31
Volgograd Region	193,6	12,09	181,3	12,33	177,4	12,45	180,9	12,48	176,7	13,40
Rostov Region	184,7	12,03	185,6	12,22	181,9	12,43	174,4	12,65	181,9	13,35
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>155,7</b>	<b>12,32</b>	<b>169,4</b>	<b>12,54</b>	<b>173,8</b>	<b>12,52</b>	<b>188,4</b>	<b>12,31</b>	<b>184,3</b>	<b>13,36</b>
Republic of Dagestan	172,3	11,70	113,7	12,18	151,7	11,95	181,4	11,68	184,0	12,86
Republic of Ingushetia	73,0	14,89	111,3	14,71	108,9	14,66	183,0	12,71	171,3	12,77
Kabardino-Balkar Republic	173,9	12,56	168,2	13,17	167,5	13,01	182,8	12,43	189,7	13,40
Karachai-Cherkess Republic	138,7	12,38	212,1	12,74	190,3	12,88	206,7	12,43	172,4	13,61
Republic of North Ossetia - Alania	199,3	12,08	190,0	12,23	178,7	12,42	197,5	12,55	185,0	13,58
Chechen Republic	18,8	11,68	153,0	12,17	177,3	11,99	191,0	12,17	183,0	14,05
Stavropol Territory	187,5	12,06	189,6	12,40	183,7	12,44	187,3	12,37	185,0	13,37
<b>VOLGA FEDERAL DISTRICT</b>	<b>171,1</b>	<b>11,85</b>	<b>175,1</b>	<b>12,28</b>	<b>170,8</b>	<b>12,53</b>	<b>179,2</b>	<b>12,49</b>	<b>174,7</b>	<b>13,43</b>
Republic of Bashkortostan	166,9	12,23	162,7	12,92	164,7	13,01	171,8	12,63	167,9	13,59
Mari El Republic	176,8	11,54	177,6	12,26	177,0	12,30	178,4	12,48	179,7	13,17
Republic of Mordovia	180,6	11,97	190,4	12,46	181,9	12,52	180,6	12,67	177,7	13,30
Republic of Tatarstan (Tatarstan)	139,2	11,99	152,2	12,39	157,0	12,51	167,6	12,62	163,0	13,62
Udmurt Republic	176,5	11,54	178,9	12,27	166,7	12,67	189,2	12,35	173,0	13,37
Chuvash Republic - Chuvashia	172,1	11,32	184,8	11,99	184,4	11,94	186,1	12,29	188,5	13,15
Perm Territory	175,7	12,07	183,3	12,46	157,0	13,04	179,2	12,49	178,4	13,51
Kirov Region	176,7	12,12	180,9	12,55	186,4	12,52	185,3	12,52	182,0	13,21
Nizhny Novgorod Region	171,6	11,66	173,0	12,26	171,7	12,26	176,0	12,49	175,3	13,49
Orenburg Region	208,7	11,57	204,4	11,01	195,0	11,88	196,5	12,16	187,5	13,06
Penza Region	191,9	12,31	184,6	11,95	180,2	12,52	182,2	12,51	181,9	13,19
Samara Region	179,2	11,69	177,2	12,23	178,1	12,53	180,1	12,50	173,2	13,48
Saratov Region	192,1	11,92	187,6	12,40	184,2	12,44	187,3	12,46	181,7	13,52
Ulyanovsk Region	169,7	11,66	172,4	12,33	168,0	12,54	177,3	12,50	171,8	13,29
<b>URAL FEDERAL DISTRICT</b>	<b>197,1</b>	<b>11,90</b>	<b>195,1</b>	<b>12,17</b>	<b>187,3</b>	<b>12,39</b>	<b>189,8</b>	<b>12,41</b>	<b>182,3</b>	<b>13,44</b>
Kurgan Region	223,8	10,51	222,0	10,62	215,0	11,61	205,5	12,26	198,2	13,18
Sverdlovsk Region	174,7	11,68	178,0	12,27	180,2	12,48	184,4	12,46	182,0	13,53
Tyumen Region	221,2	12,05	216,7	12,16	200,9	12,31	203,6	12,33	192,2	13,35
Including Khanty-Mansi Autonomous Area - Yugra	226,3	12,14	221,2	12,29	220,1	12,31	203,5	12,33	188,5	13,30
Including Yamal-Nenets Autonomous Area	226,1	11,71	227,7	11,94	217,0	11,83	211,3	11,91	193,5	13,52
Chelyabinsk Region	150,4	11,99	158,3	12,46	159,6	12,68	163,8	12,55	156,7	13,60
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>174,9</b>	<b>12,01</b>	<b>176,7</b>	<b>12,45</b>	<b>175,7</b>	<b>12,55</b>	<b>179,6</b>	<b>12,44</b>	<b>175,5</b>	<b>13,48</b>
Altai Republic	173,9	12,52	182,7	12,84	182,8	12,99	169,4	11,97	175,3	14,14
Republic of Buryatia	173,0	12,11	180,3	12,86	179,6	12,35	181,8	12,55	174,9	13,46
Republic of Tuva	194,9	12,88	221,7	12,92	202,7	12,79	184,7	12,58	185,5	14,35
Republic of Khakassia	159,1	12,50	167,8	12,91	166,7	12,83	171,2	12,72	167,5	13,56
Altai Territory	182,9	12,17	173,4	12,19	177,3	12,32	175,1	12,11	176,0	13,48
Trans-Baikal Territory	166,0	11,98	177,4	12,89	177,2	12,23	181,4	12,28	174,5	13,60
Krasnoyarsk Territory	175,6	12,01	174,3	12,47	172,4	12,94	171,2	12,69	172,7	13,50
Irkutsk Region	158,3	11,76	167,4	13,01	166,8	12,41	171,5	12,58	166,5	13,67
Kemerovo Region	170,4	12,06	167,4	12,33	171,6	12,55	185,1	12,33	165,8	13,53
Novosibirsk Region	185,2	12,19	184,4	12,39	179,2	12,71	187,2	12,38	187,3	13,22
Omsk Region	179,9	11,83	188,6	12,07	188,3	12,48	190,7	12,52	184,6	13,59
Tomsk Region	184,0	11,73	177,9	11,73	176,3	11,89	181,9	12,15	177,0	13,30
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>179,2</b>	<b>12,34</b>	<b>173,8</b>	<b>12,32</b>	<b>174,2</b>	<b>12,43</b>	<b>178,4</b>	<b>12,43</b>	<b>172,0</b>	<b>13,54</b>
Republic of Sakha (Yakutia)	172,5	11,77	173,2	12,31	171,9	12,64	177,2	12,71	175,5	13,65
Kamchatka Territory	165,5	12,26	168,3	12,26	168,3	12,11	170,8	12,50	161,4	13,58
Primorye Territory	179,2	12,31	165,3	12,24	170,2	12,30	174,5	12,43	167,6	13,57
Khabarovsk Territory	181,2	12,48	177,1	12,20	177,7	12,36	182,9	12,30	177,5	13,44
Amur Region	188,5	12,76	183,2	12,60	181,1	12,47	184,0	12,39	176,9	13,27
Magadan Region	174,3	12,59	183,8	12,67	178,3	12,82	178,8	12,39	166,0	13,78
Sakhalin Region	185,1	12,61	172,0	12,26	174,9	12,43	176,4	12,16	167,3	13,62
Jewish Autonomous Region	<b>185,8</b>	<b>12,56</b>	<b>177,6</b>	<b>12,46</b>	<b>176,2</b>	<b>12,33</b>	<b>176,2</b>	<b>12,32</b>	<b>170,4</b>	<b>13,54</b>

3.16. Regional Structure of Weighted Average Maturity and Rates for HLs Extended by Credit Institutions to Individuals-Residents in Foreign Currency

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
<b>THE RUSSIAN FEDERATION</b>	<b>130.8</b>	<b>9.76</b>	<b>116.5</b>	<b>9.91</b>	<b>128.0</b>	<b>9.66</b>	<b>128.1</b>	<b>9.32</b>	<b>40.0</b>	<b>10.09</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>128.2</b>	<b>9.80</b>	<b>108.0</b>	<b>10.20</b>	<b>122.0</b>	<b>9.74</b>	<b>119.3</b>	<b>9.43</b>	<b>40.1</b>	<b>10.17</b>
Belgorod Region	193.7	9.91	253.3	10.30	208.4	8.96	214.3	8.51	24.0	14.00
Bryansk Region	203.0	9.44	279.4	10.31	191.9	10.11	159.9	8.41	0.0	0.00
Vladimir Region	205.3	9.39	197.8	9.87	223.7	9.96	283.0	6.74	0.0	0.00
Voronezh Region	224.9	9.93	289.0	9.54	202.0	10.07	249.7	9.07	147.1	12.00
Ivanovo Region	198.2	8.93	197.7	10.08	247.8	11.11	302.0	11.80	152.2	7.10
Kaluga Region	164.5	10.58	252.8	9.90	218.3	10.48	238.1	10.31	0.0	0.00
Kostroma Region	203.1	9.40	242.0	8.50	215.5	10.25	0.0	0.00	0.0	0.00
Kursk Region	125.4	9.60	212.1	9.13	239.1	8.72	208.0	11.12	0.0	0.00
Lipetsk Region	225.9	9.84	275.8	11.74	218.9	12.12	255.8	11.19	0.0	0.00
Moscow Region	148.4	9.63	130.3	9.88	147.9	9.66	166.6	9.74	47.2	9.04
Orel Region	191.4	10.01	282.6	8.93	263.4	9.65	182.0	7.81	0.0	0.00
Ryazan Region	190.7	9.41	216.1	9.60	139.0	10.64	281.7	11.27	0.0	0.00
Smolensk Region	223.7	9.18	219.6	11.69	236.1	9.31	244.3	10.70	0.0	0.00
Tambov Region	208.8	9.64	237.1	9.94	222.4	9.98	230.0	7.00	242.2	9.00
Tver Region	194.2	9.72	227.8	9.83	138.6	10.54	162.6	10.51	0.0	0.00
Tula Region	236.6	9.39	212.6	9.83	250.7	10.16	289.1	8.03	0.0	0.00
Yaroslavl Region	66.7	11.40	224.7	10.01	207.9	8.14	302.0	10.80	0.0	0.00
Moscow	120.0	9.85	97.2	10.34	112.2	9.73	103.7	9.27	37.8	10.53
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>162.5</b>	<b>9.61</b>	<b>155.7</b>	<b>8.41</b>	<b>134.4</b>	<b>9.03</b>	<b>147.5</b>	<b>8.44</b>	<b>50.4</b>	<b>8.84</b>
Republic of Karelia	117.2	9.21	140.8	9.70	279.9	8.17	182.0	9.00	0.0	0.00
Republic of Komi	220.7	6.75	211.3	7.91	266.2	9.30	0.0	0.00	0.0	0.00
Arkhangelsk Region	114.7	10.48	119.9	11.05	204.0	8.20	93.0	8.91	0.0	0.00
including Nenets Autonomous Area	0.0	0.00	96.1	11.50	0.0	0.00	0.0	0.00	0.0	0.00
Vologda Region	205.3	9.66	178.7	9.10	204.9	10.76	0.0	0.00	0.0	0.00
Kalininingrad Region	141.3	10.37	141.9	10.82	160.2	10.10	153.4	7.85	122.0	8.00
Leningrad Region	152.0	9.32	138.7	9.49	171.2	9.31	162.0	9.88	0.0	0.00
Murmansk Region	109.0	10.05	180.8	10.41	182.0	9.50	208.4	8.06	0.0	0.00
Novgorod Region	242.0	9.30	153.4	9.94	302.0	11.20	0.0	0.00	36.0	12.00
Pskov Region	176.0	11.21	263.6	10.31	215.2	8.68	62.0	7.50	0.0	0.00
Saint Petersburg	164.8	9.62	157.0	8.13	123.4	8.92	153.5	8.37	49.1	8.86
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>150.4</b>	<b>9.79</b>	<b>167.4</b>	<b>9.96</b>	<b>182.6</b>	<b>9.65</b>	<b>186.2</b>	<b>8.98</b>	<b>14.1</b>	<b>9.00</b>
Republic of Adygeya (Adygeya)	202.9	9.21	47.9	10.54	242.0	9.80	0.0	0.00	0.0	0.00
Republic of Kalmykia	170.0	10.30	182.0	9.30	213.1	7.99	0.0	0.00	0.0	0.00
Krasnodar Territory	123.7	10.18	165.3	9.98	168.2	10.09	217.3	9.43	110.0	9.00
Astrakhan Region	175.5	9.06	160.7	10.80	140.4	9.55	242.0	9.50	0.0	0.00
Volgograd Region	181.1	9.55	191.6	9.63	204.3	9.54	273.7	8.80	11.6	9.00
Rostov Region	173.0	9.52	218.8	9.97	195.0	9.51	131.5	8.05	0.0	0.00
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>93.7</b>	<b>10.32</b>	<b>47.3</b>	<b>9.91</b>	<b>176.8</b>	<b>9.86</b>	<b>220.0</b>	<b>9.46</b>	<b>0.0</b>	<b>0.00</b>
Republic of Dagestan	135.3	9.60	145.7	10.42	302.0	11.30	272.2	10.67	0.0	0.00
Republic of Ingushetia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kabardino-Balkar Republic	55.7	10.09	181.4	9.41	246.2	10.15	219.4	8.23	0.0	0.00
Karachai-Cherkess Republic	242.0	9.50	290.8	10.83	242.0	8.00	0.0	0.00	0.0	0.00
Republic of North Ossetia - Alania	212.7	9.30	272.5	8.93	217.9	10.28	182.0	10.30	0.0	0.00
Chechen Republic	24.0	13.50	3.0	12.00	23.0	12.00	11.9	12.00	0.0	0.00
Stavropol Territory	225.7	10.24	211.5	9.77	218.7	8.72	308.5	8.86	0.0	0.00
<b>VOLGA FEDERAL DISTRICT</b>	<b>124.0</b>	<b>9.69</b>	<b>189.0</b>	<b>9.44</b>	<b>175.9</b>	<b>9.65</b>	<b>229.7</b>	<b>9.17</b>	<b>23.2</b>	<b>9.45</b>
Republic of Bashkortostan	223.0	9.45	184.8	9.83	142.1	8.98	214.9	10.72	0.0	0.00
Mari El Republic	262.2	9.80	233.2	10.16	233.8	10.29	0.0	0.00	0.0	0.00
Republic of Mordovia	204.9	9.18	305.4	8.86	237.3	10.27	240.7	11.59	0.0	0.00
Republic of Tatarstan (Tatarstan)	58.7	9.85	96.0	9.85	150.8	10.19	288.8	10.64	0.0	0.00
Udmurt Republic	219.3	9.28	242.0	9.50	230.6	9.44	0.0	0.00	0.0	0.00
Chuvash Republic - Chuvashia	243.8	9.11	254.7	9.55	196.9	10.03	180.3	9.14	0.0	0.00
Perm Territory	200.0	9.31	218.3	9.43	253.3	9.11	95.2	9.30	0.0	0.00
Kirov Region	174.9	10.65	220.7	9.00	191.4	9.03	0.0	0.00	0.0	0.00
Nizhny Novgorod Region	187.4	9.74	198.3	9.57	138.8	10.28	151.1	8.65	0.0	0.00
Orenburg Region	217.8	8.88	237.1	7.24	221.5	9.46	197.3	8.83	0.0	0.00
Penza Region	228.7	9.71	204.0	9.58	191.2	9.41	272.1	11.00	242.0	8.00
Samara Region	198.7	9.74	207.5	9.24	121.3	8.84	273.3	7.55	7.0	12.00
Saratov Region	94.4	10.70	210.5	9.74	237.8	10.12	227.0	9.49	122.0	10.30
Ulyanovsk Region	206.6	9.62	218.5	9.03	232.8	10.41	0.0	0.00	0.0	0.00
<b>URAL FEDERAL DISTRICT</b>	<b>116.8</b>	<b>8.96</b>	<b>138.6</b>	<b>9.20</b>	<b>141.3</b>	<b>9.77</b>	<b>231.4</b>	<b>10.05</b>	<b>0.0</b>	<b>0.00</b>
Kurgan Region	266.0	9.70	302.1	13.20	242.0	9.80	242.0	10.00	0.0	0.00
Sverdlovsk Region	107.0	9.54	229.5	9.69	128.4	10.12	214.9	10.13	0.0	0.00
Tyumen Region	166.6	8.53	227.8	8.99	206.5	9.61	276.9	10.30	0.0	0.00
including Khanty-Mansi Autonomous Area - Yugra	212.5	9.14	229.1	8.47	191.1	9.00	0.0	0.00	0.0	0.00
including Yamal-Nenets Autonomous Area	0.0	0.00	0.0	0.00	182.0	8.30	0.0	0.00	0.0	0.00
Chelyabinsk Region	111.0	8.61	92.2	8.62	104.0	9.14	134.9	8.14	0.0	0.00
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>164.3</b>	<b>9.80</b>	<b>210.1</b>	<b>8.57</b>	<b>216.1</b>	<b>8.63</b>	<b>167.9</b>	<b>9.00</b>	<b>0.0</b>	<b>0.00</b>
Altai Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Buryatia	193.9	8.17	240.9	9.76	242.0	9.60	0.0	0.00	0.0	0.00
Republic of Tuva	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Khakassia	174.4	10.12	302.0	9.80	146.0	8.00	0.0	0.00	0.0	0.00
Altai Territory	192.3	9.44	215.7	9.50	177.7	9.78	242.0	9.60	0.0	0.00
Trans-Baikal Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Krasnoyarsk Territory	112.4	10.81	116.2	9.07	39.4	8.75	84.8	10.70	0.0	0.00
Irkutsk Region	173.0	9.63	262.2	6.94	122.0	9.00	227.8	7.20	0.0	0.00
Kemerovo Region	209.9	10.01	222.2	8.60	227.8	8.76	182.0	11.30	0.0	0.00
Novosibirsk Region	173.4	9.93	216.2	8.34	231.6	8.46	227.8	9.91	0.0	0.00
Omsk Region	218.4	9.15	219.3	9.01	195.2	9.52	240.2	7.18	0.0	0.00
Toms Region	90.0	8.80	305.2	7.60	343.4	6.32	278.7	6.58	0.0	0.00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>142.4</b>	<b>9.46</b>	<b>182.5</b>	<b>10.47</b>	<b>154.2</b>	<b>9.36</b>	<b>160.6</b>	<b>8.16</b>	<b>12.0</b>	<b>16.00</b>
Republic of Sakha (Yakutia)	23.6	10.90	188.4	12.00	240.1	6.80	0.0	0.00	0.0	0.00
Kamchatka Territory	200.9	8.96	182.0	9.00	41.8	8.21	83.7	8.00	0.0	0.00
Primorye Territory	148.0	9.50	179.1	10.31	167.3	9.32	171.9	8.27	12.0	16.00
Khabarovsk Territory	180.7	8.90	222.8	11.05	164.9	9.61	240.9	7.66	0.0	0.00
Amur Region	0.0	0.00	12.0	9.50	0.0	0.00	0.0	0.00	0.0	0.00
Magadan Region	242.0	9.30	302.1	10.90	0.0	0.00	0.0	0.00	0.0	0.00
Sakhalin Region	182.0	10.30	0.0	0.00	213.4	10.78	135.8	8.46	0.0	0.00
Jewish Autonomous Region	122.0	9.50	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chukotka Autonomous Area	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	-	-	-	-	-	-	<b>0.0</b>	<b>0.00</b>	<b>0.0</b>	<b>0.00</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0.0	0.00	0.0	0.00
Sevastopol <sup>1</sup>	-	-	-	-	-	-	0.0	0.00	0.0	0.00

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

3.17. Regional Structure of Weighted Average Maturity and Rates for HMLs Extended by Credit Institutions to Individuals-Resident in Rubles

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
<b>THE RUSSIAN FEDERATION</b>	<b>178,9</b>	<b>11,90</b>	<b>179,5</b>	<b>12,29</b>	<b>176,4</b>	<b>12,44</b>	<b>179,5</b>	<b>12,45</b>	<b>176,4</b>	<b>13,35</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>170,2</b>	<b>11,93</b>	<b>174,4</b>	<b>12,32</b>	<b>170,6</b>	<b>12,52</b>	<b>176,6</b>	<b>12,48</b>	<b>175,9</b>	<b>13,26</b>
Belgorod Region	173,9	11,88	182,5	12,30	179,2	12,46	183,3	12,35	179,0	13,30
Bryansk Region	175,2	12,11	181,8	12,49	174,6	12,48	178,2	12,50	175,7	13,21
Vladimir Region	174,1	12,65	174,1	12,66	171,9	12,57	174,2	12,66	173,7	13,41
Voronezh Region	183,3	11,95	183,6	12,38	179,2	12,55	184,8	12,51	187,7	13,13
Ivanovo Region	162,9	12,14	169,6	12,53	165,5	12,48	167,9	12,49	169,9	13,51
Kaluga Region	178,0	11,90	184,9	12,27	175,7	12,44	179,8	12,44	174,4	13,18
Kostroma Region	159,0	11,94	160,0	12,45	161,8	12,60	168,9	12,55	163,5	13,45
Kursk Region	175,7	12,23	180,3	12,52	181,4	12,57	183,8	12,51	177,6	13,18
Lipetsk Region	186,6	12,17	189,6	12,52	185,9	12,58	186,5	12,62	184,4	13,11
Moscow Region	172,0	11,97	176,9	12,39	172,2	12,53	175,3	12,47	178,2	13,12
Orel Region	174,7	12,11	176,6	12,50	173,5	12,62	175,9	12,53	176,8	13,23
Ryazan Region	175,7	12,09	181,4	12,35	172,6	12,54	176,2	12,51	176,5	13,18
Smolensk Region	188,8	12,30	192,4	12,50	180,6	12,67	185,3	12,55	181,6	13,24
Tambov Region	181,3	12,23	184,8	12,56	178,4	12,64	181,0	12,46	178,7	13,14
Tver Region	182,8	12,09	187,0	12,38	183,2	12,50	183,0	12,48	179,8	13,37
Tula Region	175,6	12,25	181,4	12,52	173,0	12,63	177,3	12,50	174,5	13,54
Yaroslavl Region	155,5	11,81	163,0	12,35	162,1	12,48	168,1	12,50	167,2	13,30
Moscow	163,6	11,74	166,7	12,15	164,7	12,49	175,3	12,45	173,0	13,33
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>169,5</b>	<b>11,86</b>	<b>170,0</b>	<b>12,26</b>	<b>167,3</b>	<b>12,36</b>	<b>169,1</b>	<b>12,40</b>	<b>169,7</b>	<b>13,24</b>
Republic of Karelia	184,2	11,61	178,7	12,29	173,5	11,98	170,9	12,40	167,4	13,30
Republic of Komi	181,0	11,74	183,4	12,37	165,8	12,73	161,2	12,32	175,0	13,55
Arkhangelsk Region	170,4	11,74	175,4	12,27	172,8	12,42	171,3	12,39	161,7	13,61
including Nenets Autonomous Area	191,5	11,64	203,8	11,46	196,5	11,73	191,5	12,25	155,4	13,78
Vologda Region	164,1	11,80	175,9	12,26	170,2	12,33	174,8	12,44	173,3	13,33
Kaliningrad Region	184,0	11,91	176,9	11,98	172,6	12,24	174,3	12,16	178,1	12,96
Leningrad Region	168,7	12,05	170,3	12,34	168,3	12,05	171,5	12,39	172,9	13,21
Murmansk Region	163,5	11,66	162,4	11,85	167,1	11,88	167,1	11,89	155,9	13,21
Novgorod Region	183,7	12,11	174,0	12,50	176,8	12,38	176,2	12,61	171,8	13,36
Pskov Region	167,3	11,72	164,8	12,17	167,8	11,92	169,4	12,06	168,7	13,03
Saint Petersburg	165,7	11,90	164,6	12,27	163,9	12,51	167,6	12,50	170,2	13,16
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>195,3</b>	<b>12,04</b>	<b>190,0</b>	<b>12,26</b>	<b>190,4</b>	<b>12,15</b>	<b>181,8</b>	<b>12,63</b>	<b>183,3</b>	<b>13,28</b>
Republic of Adygeya (Adygeya)	190,0	12,87	189,5	12,64	191,2	12,24	171,9	13,04	184,0	13,40
Republic of Kalmykia	197,4	12,52	198,9	12,93	188,3	12,85	195,8	12,51	192,8	13,49
Krasnodar Territory	203,2	12,19	193,2	12,41	191,8	12,15	183,2	12,79	185,1	13,13
Astrakhan Region	193,0	11,48	196,4	11,63	192,7	11,90	198,5	12,06	188,3	13,31
Volgograd Region	192,9	11,94	181,8	12,29	177,9	12,44	181,0	12,47	176,9	13,40
Rostov Region	187,6	11,95	188,7	12,14	195,4	12,01	175,8	12,64	183,1	13,35
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>194,7</b>	<b>12,06</b>	<b>197,9</b>	<b>12,47</b>	<b>187,2</b>	<b>12,42</b>	<b>190,7</b>	<b>12,29</b>	<b>184,6</b>	<b>13,36</b>
Republic of Dagestan	210,4	11,63	212,9	12,18	188,9	11,94	185,9	11,67	184,3	12,86
Republic of Ingushetia	196,5	12,19	168,5	12,31	171,0	12,02	200,0	12,06	171,3	12,77
Kabardino-Balkar Republic	212,0	12,53	220,0	13,08	204,1	12,73	195,6	12,35	190,2	13,39
Karachai-Cherkess Republic	199,2	12,30	211,8	12,73	190,3	12,88	206,8	12,43	172,5	13,61
Republic of North Ossetia - Alania	207,3	12,05	190,0	12,23	179,0	12,41	197,5	12,54	185,1	13,58
Chechen Republic	147,1	11,16	170,9	12,67	177,6	11,99	191,1	12,17	185,9	14,05
Stavropol Territory	188,0	12,05	190,5	12,39	185,0	12,43	187,9	12,36	185,3	13,37
<b>VOLGA FEDERAL DISTRICT</b>	<b>175,8</b>	<b>11,70</b>	<b>178,4</b>	<b>12,23</b>	<b>174,8</b>	<b>12,46</b>	<b>180,9</b>	<b>12,47</b>	<b>175,7</b>	<b>13,41</b>
Republic of Bashkortostan	166,1	11,92	171,8	12,68	174,2	12,67	179,1	12,56	169,9	13,56
Mari El Republic	177,7	11,57	178,5	12,25	177,4	12,30	179,3	12,47	179,8	13,17
Republic of Mordovia	183,8	11,89	194,8	12,45	184,6	12,49	181,4	12,66	179,5	13,28
Republic of Tatarstan (Tatarstan)	141,5	11,89	154,0	12,37	159,0	12,48	168,9	12,60	164,3	13,60
Udmurt Republic	188,1	10,49	178,5	12,31	158,2	12,64	190,4	12,34	173,9	13,35
Chuvash Republic - Chuvashia	173,0	11,28	185,4	11,98	184,7	11,93	186,3	12,29	188,8	13,14
Perm Territory	181,5	12,06	185,1	12,45	171,9	12,75	179,8	12,48	178,7	13,51
Kirov Region	182,7	11,94	188,2	12,41	187,1	12,51	185,6	12,52	182,4	13,20
Nizhny Novgorod Region	173,8	11,58	175,3	12,23	172,7	12,24	176,7	12,48	175,9	13,48
Orenburg Region	218,1	11,54	208,3	10,96	196,7	11,85	197,0	12,15	189,4	13,04
Penza Region	196,5	12,15	187,0	11,91	181,5	12,50	183,9	12,50	182,3	13,18
Samara Region	181,0	11,68	179,0	12,21	177,7	12,51	181,3	12,49	174,5	13,46
Saratov Region	190,8	11,90	188,6	12,39	185,6	12,42	187,8	12,46	182,3	13,51
Ulyanovsk Region	173,5	11,63	178,0	12,31	170,8	12,52	178,5	12,50	172,9	13,27
<b>URAL FEDERAL DISTRICT</b>	<b>198,5</b>	<b>11,87</b>	<b>195,4</b>	<b>12,14</b>	<b>191,2</b>	<b>12,36</b>	<b>192,6</b>	<b>12,37</b>	<b>183,0</b>	<b>13,43</b>
Kurgan Region	228,2	10,51	224,8	10,49	214,3	11,71	205,2	12,27	198,7	13,18
Sverdlovsk Region	177,5	11,68	179,2	12,26	182,9	12,46	186,6	12,45	182,2	13,52
Tyumen Region	221,8	12,01	217,3	12,14	206,1	12,27	207,4	12,48	192,6	13,34
including Khanty-Mansi Autonomous Area - Yugra	221,9	12,08	221,6	12,27	222,1	12,29	206,4	12,29	188,7	13,29
including Yamal-Nenets Autonomous Area	232,1	11,62	233,8	11,85	220,7	11,78	217,5	11,81	193,9	13,51
Chelyabinsk Region	152,5	11,91	159,8	12,44	162,0	12,66	166,0	12,54	158,5	13,59
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>177,3</b>	<b>11,93</b>	<b>178,2</b>	<b>12,43</b>	<b>176,8</b>	<b>12,50</b>	<b>180,1</b>	<b>12,43</b>	<b>175,7</b>	<b>13,48</b>
Altai Republic	203,4	12,45	191,0	12,32	192,0	12,89	172,1	11,93	176,1	14,14
Republic of Buryatia	174,9	12,00	182,4	12,84	180,4	12,34	181,8	12,55	175,2	13,45
Republic of Tuva	195,2	12,88	225,2	12,78	202,5	12,76	184,8	12,58	185,5	14,35
Republic of Khakassia	160,3	12,47	168,2	12,90	166,9	12,62	171,5	12,71	167,6	13,55
Altai Territory	187,1	12,09	175,4	12,14	179,1	12,27	175,6	12,10	176,3	13,47
Trans-Baikal Territory	167,1	11,96	178,2	12,87	178,0	12,22	181,5	12,28	174,6	13,60
Krasnoyarsk Territory	176,6	11,94	175,3	12,46	172,8	12,77	171,6	12,68	172,9	13,50
Irkutsk Region	160,2	11,74	168,7	13,00	168,0	12,39	172,1	12,57	166,9	13,67
Kemerovo Region	172,1	11,87	168,5	12,29	173,6	12,52	186,3	12,31	166,3	13,52
Novosibirsk Region	188,0	12,06	186,4	12,38	181,1	12,69	187,6	12,37	187,6	13,21
Omsk Region	185,5	11,76	191,1	12,14	190,3	12,46	192,5	12,53	184,7	13,60
Tomsk Region	187,3	11,69	179,2	11,71	173,8	11,88	182,4	12,14	177,2	13,29
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>181,9</b>	<b>12,30</b>	<b>175,6</b>	<b>12,30</b>	<b>175,4</b>	<b>12,42</b>	<b>179,0</b>	<b>12,39</b>	<b>172,5</b>	<b>13,52</b>
Republic of Sakha (Yakutia)	177,0	11,74	177,0	12,32	173,7	12,68	178,9	12,68	176,9	13,56
Kamchatka Territory	168,8	12,19	174,3	12,19	170,6	12,08	172,5	11,92	162,8	13,58
Primorye Territory	181,5	12,29	166,7	12,21	171,4	12,29	174,9	12,42	167,7	13,56
Khabarovsk Territory	181,4	12,47	177,5	12,20	178,2	12,31	182,8	12,30	177,5	13,44
Amur Region	193,9	12,66	183,9	12,59	182,0	12,45	184,0	12,39	177,0	13,26
Magadan Region	175,2	12,35	188,0	12,63	179,7	12,79	179,4	12,38	166,3	13,76
Sakhalin Region	188,8	12,51	173,4	12,24	176,6	12,39	178,6	12,15	167,5	13,61
Jewish Autonomous Region	186,1	12,55	178,2	12,45	176,6	12,33	175,5	12,26	170,4	13,54
Chukotka Autonomous Area	160,5	12,30								

3.18. Regional Structure of Weighted Average Maturity and Rates for HMLs Extended by Credit Institutions to Individuals-Residents in Foreign Currency

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
<b>THE RUSSIAN FEDERATION</b>	<b>148,4</b>	<b>9,65</b>	<b>135,1</b>	<b>9,82</b>	<b>151,9</b>	<b>9,57</b>	<b>146,3</b>	<b>9,25</b>	<b>46,8</b>	<b>9,82</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>149,9</b>	<b>9,67</b>	<b>128,2</b>	<b>10,11</b>	<b>149,1</b>	<b>9,63</b>	<b>138,3</b>	<b>9,35</b>	<b>47,4</b>	<b>9,91</b>
Belgorod Region	193,7	9,91	253,3	10,30	208,4	8,96	214,3	8,51	0,0	0,00
Bryansk Region	203,0	9,44	279,4	10,31	191,9	10,11	159,9	8,41	0,0	0,00
Vladimir Region	205,3	9,39	201,2	9,80	223,7	9,96	283,0	6,74	0,0	0,00
Voronezh Region	224,9	9,93	289,0	9,54	202,0	10,07	249,7	9,07	147,1	12,00
Ivanovo Region	198,2	8,93	197,7	10,08	247,8	11,11	302,0	11,80	152,2	7,10
Kaluga Region	180,6	10,47	252,8	9,90	218,3	10,48	238,1	10,31	0,0	0,00
Kostroma Region	203,1	9,40	242,0	8,50	215,5	10,25	0,0	0,00	0,0	0,00
Kursk Region	199,3	9,38	212,1	9,13	239,1	8,72	208,0	11,12	0,0	0,00
Lipetsk Region	225,9	9,84	275,8	11,74	280,5	11,79	255,8	11,19	0,0	0,00
Moscow Region	156,1	9,53	150,7	9,86	153,8	9,67	176,3	9,71	44,1	9,53
Orel Region	191,4	10,01	282,6	8,93	263,4	9,65	182,0	7,81	0,0	0,00
Ryazan Region	190,7	9,41	216,1	9,60	250,5	10,59	281,7	11,27	0,0	0,00
Smolensk Region	223,7	9,18	221,9	11,76	236,1	9,31	244,3	10,70	0,0	0,00
Tambov Region	208,8	9,64	237,1	9,94	222,4	9,98	230,0	7,00	242,2	9,00
Tver Region	211,9	9,41	227,8	9,83	138,6	10,54	162,6	10,51	0,0	0,00
Tula Region	236,6	9,39	239,2	9,69	255,1	10,15	289,1	8,03	0,0	0,00
Yaroslavl Region	193,0	9,66	224,7	10,01	207,9	8,14	302,0	10,80	0,0	0,00
Moscow	144,3	9,72	115,9	10,22	142,7	9,57	123,3	9,15	47,7	10,04
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>169,9</b>	<b>9,61</b>	<b>158,4</b>	<b>8,37</b>	<b>136,7</b>	<b>9,02</b>	<b>157,0</b>	<b>8,44</b>	<b>50,5</b>	<b>8,82</b>
Republic of Karelia	117,2	9,21	140,8	9,70	279,9	8,17	182,0	9,00	0,0	0,00
Republic of Komi	220,7	6,75	211,3	7,91	266,2	9,30	0,0	0,00	0,0	0,00
Arkhangelsk Region	116,9	10,46	119,4	11,05	204,0	8,20	93,0	8,91	0,0	0,00
including Nenets Autonomous Area	0,0	0,00	96,1	11,50	0,0	0,00	0,0	0,00	0,0	0,00
Vologda Region	205,3	9,66	178,7	9,10	204,9	10,76	0,0	0,00	0,0	0,00
Kaliningrad Region	137,4	9,73	138,2	10,79	160,2	10,10	153,4	7,85	122,0	8,00
Leningrad Region	152,0	9,32	158,6	9,49	215,4	9,29	162,0	9,88	0,0	0,00
Murmansk Region	109,0	10,05	180,8	10,41	182,0	9,50	208,4	8,06	0,0	0,00
Novgorod Region	242,0	9,30	153,4	9,94	302,0	11,20	0,0	0,00	0,0	0,00
Pskov Region	176,0	11,21	263,6	10,31	215,2	8,68	62,0	7,50	0,0	0,00
Saint Petersburg	174,3	9,64	159,0	8,08	123,4	8,91	167,1	8,36	49,1	8,86
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>160,8</b>	<b>9,72</b>	<b>178,6</b>	<b>10,17</b>	<b>212,1</b>	<b>9,45</b>	<b>186,2</b>	<b>8,98</b>	<b>14,1</b>	<b>9,00</b>
Republic of Adygeya (Adygeya)	202,9	9,21	47,9	10,54	242,0	9,80	0,0	0,00	0,0	0,00
Republic of Kalmykia	170,0	10,30	182,0	9,30	213,1	7,99	0,0	0,00	0,0	0,00
Krasnodar Territory	123,8	10,17	182,3	10,38	203,3	9,88	217,3	9,43	110,0	9,00
Astrakhan Region	175,5	9,06	160,7	10,80	198,6	9,50	242,0	9,50	0,0	0,00
Volgograd Region	181,1	9,55	223,0	9,62	204,3	9,54	273,7	8,80	11,6	9,00
Rostov Region	223,8	9,32	218,8	9,97	233,1	9,12	131,5	8,05	0,0	0,00
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>93,7</b>	<b>10,32</b>	<b>47,3</b>	<b>9,91</b>	<b>176,8</b>	<b>9,86</b>	<b>220,0</b>	<b>9,46</b>	<b>0,0</b>	<b>0,00</b>
Republic of Dagestan	135,3	9,60	145,7	10,42	302,0	11,30	272,2	10,67	0,0	0,00
Republic of Ingushetia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	55,7	10,09	181,4	9,41	246,2	10,15	219,4	8,23	0,0	0,00
Karachai-Cherkess Republic	242,0	9,50	290,8	10,83	242,0	8,00	0,0	0,00	0,0	0,00
Republic of North Ossetia - Alania	212,7	9,30	272,5	8,93	217,9	10,28	182,0	10,30	0,0	0,00
Chechen Republic	24,0	13,50	3,0	12,00	23,0	12,00	11,9	12,00	0,0	0,00
Stavropol Territory	225,7	10,24	211,5	9,77	218,7	8,72	308,5	8,86	0,0	0,00
<b>VOLGA FEDERAL DISTRICT</b>	<b>123,9</b>	<b>9,67</b>	<b>220,2</b>	<b>9,44</b>	<b>182,3</b>	<b>9,66</b>	<b>229,7</b>	<b>9,17</b>	<b>36,2</b>	<b>8,80</b>
Republic of Bashkortostan	223,0	9,45	191,1	9,67	142,1	8,98	214,9	10,72	0,0	0,00
Mari El Republic	262,2	9,80	233,2	10,16	233,8	10,29	0,0	0,00	0,0	0,00
Republic of Mordovia	204,9	9,18	305,4	8,86	237,3	10,27	240,7	11,59	0,0	0,00
Republic of Tatarstan (Tatarstan)	58,4	9,84	231,3	9,97	157,4	10,41	288,8	10,64	0,0	0,00
Udmurt Republic	219,3	9,28	242,0	9,50	230,6	9,44	0,0	0,00	0,0	0,00
Chuvash Republic - Chuvashia	243,8	9,11	254,7	9,55	196,9	10,03	180,3	9,14	0,0	0,00
Perm Territory	200,0	9,31	218,3	9,43	253,3	9,11	95,2	9,30	0,0	0,00
Kirov Region	174,9	10,65	220,7	9,00	191,4	9,03	0,0	0,00	0,0	0,00
Nizhny Novgorod Region	187,9	9,65	198,3	9,57	193,4	10,18	151,1	8,65	0,0	0,00
Orenburg Region	217,8	8,88	237,1	7,24	221,5	9,46	197,3	8,83	0,0	0,00
Penza Region	228,7	9,71	204,0	9,58	191,2	9,41	272,1	11,00	242,0	8,00
Samara Region	198,7	9,74	207,5	9,24	122,0	8,84	273,3	7,55	4,3	11,70
Saratov Region	95,4	10,71	210,5	9,74	237,8	10,12	227,0	9,49	122,0	10,30
Ulyanovsk Region	208,7	9,60	218,5	9,03	232,8	10,41	0,0	0,00	0,0	0,00
<b>URAL FEDERAL DISTRICT</b>	<b>116,8</b>	<b>8,96</b>	<b>138,6</b>	<b>9,20</b>	<b>141,6</b>	<b>9,76</b>	<b>231,4</b>	<b>10,05</b>	<b>0,0</b>	<b>0,00</b>
Kurgan Region	266,0	9,70	302,1	13,20	242,0	9,80	242,0	10,00	0,0	0,00
Sverdlovsk Region	107,0	9,54	229,5	9,69	128,9	10,09	214,9	10,13	0,0	0,00
Tyumen Region	166,6	8,53	227,8	8,99	206,5	9,61	276,9	10,30	0,0	0,00
including Khanty-Mansi Autonomous Area - Yugra	212,5	9,14	229,1	8,47	191,1	9,00	0,0	0,00	0,0	0,00
including Yamal-Nenets Autonomous Area	0,0	0,00	0,0	0,00	182,0	8,30	0,0	0,00	0,0	0,00
Chelyabinsk Region	111,0	8,61	92,2	8,62	104,0	9,14	134,9	8,14	0,0	0,00
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>181,8</b>	<b>9,63</b>	<b>215,0</b>	<b>8,52</b>	<b>226,4</b>	<b>8,63</b>	<b>229,7</b>	<b>8,49</b>	<b>0,0</b>	<b>0,00</b>
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Buryatia	193,9	8,17	240,9	9,76	242,0	9,60	0,0	0,00	0,0	0,00
Republic of Tuva	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	174,4	10,12	302,0	9,80	146,0	8,00	0,0	0,00	0,0	0,00
Altai Territory	192,3	9,44	215,7	9,50	177,7	9,78	242,0	9,60	0,0	0,00
Trans-Baikal Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	171,0	10,29	114,9	9,09	242,0	8,80	133,3	8,21	0,0	0,00
Irkutsk Region	173,9	9,63	281,5	6,63	122,0	9,00	227,8	7,20	0,0	0,00
Kemerovo Region	209,9	10,01	222,2	8,80	250,9	8,79	182,0	11,30	0,0	0,00
Novosibirsk Region	176,7	9,76	216,2	8,34	231,6	8,46	227,8	9,91	0,0	0,00
Omsk Region	218,4	9,15	218,5	8,95	195,2	9,52	240,2	7,18	0,0	0,00
Tomsk Region	90,0	8,80	305,2	7,60	343,4	6,82	278,7	6,58	0,0	0,00
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>155,1</b>	<b>9,44</b>	<b>190,7</b>	<b>10,45</b>	<b>154,2</b>	<b>9,36</b>	<b>177,6</b>	<b>8,18</b>	<b>12,0</b>	<b>16,00</b>
Republic of Sakha (Yakutia)	180,1	10,00	188,4	12,00	240,1	6,80	0,0	0,00	0,0	0,00
Kamchatka Territory	200,9	8,96	182,0	9,00	41,8	8,21	0,0	0,00	0,0	0,00
Primorye Territory	148,0	9,50	181,9	10,28	167,3	9,32	171,9	8,27	12,0	16,00
Khabarovsk Territory	180,7	8,90	222,8	11,05	164,9	9,61	240,9	7,66	0,0	0,00
Amur Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	242,0	9,30	302,1	10,90	0,0	0,00	0,0	0,00	0,0	0,00
Sakhalin Region	182,0	10,30	0,0	0,00	213,4	10,78	135,8	8,46	0,0	0,00
Jewish Autonomous Region	122,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0,0</b>	<b>0,00</b>	<b>0,0</b>	<b>0,00</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0,0	0,00	0,0	0,00
Sevastopol <sup>1</sup>	-	-	-	-	-	-	0,0	0,00	0,0	0,00

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

### 3.19. Regional Structure of Ruble-Denominated HMLs Extended to Individuals-Residents-Borrowers of Various Districts

(million rubles)

Federal district in which the credit institution extending mortgage loans is located	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Crimea Federal District <sup>1</sup>
	Всего	of which: Moscow borrowers								
01.01.2012										
Central Federal District	196 226	77 742	63 263	39 468	11 384	107 871	76 601	86 019	29 372	-
of which: Moscow	191 397	77 137	63 004	39 432	11 357	107 329	75 962	85 983	29 312	-
North-Western Federal District	1 357	619	7 504	209	43	820	296	102	67	-
Southern Federal District	175	66	24	4 934	236	23	9	13	11	-
North-Caucasian Federal District	50	0	0	0	382	10	0	0	0	-
Volga Federal District	1 261	527	674	80	21	24 359	711	901	66	-
Ural Federal District	472	292	1 278	124	27	619	21 524	241	24	-
Siberian Federal District	309	74	308	121	54	462	435	7 106	140	-
Far-Eastern Federal District	185	107	717	32	2	198	513	1 434	6 573	-
01.01.2013										
Central Federal District	286 733	108 268	95 816	57 375	20 439	165 048	107 145	128 731	46 641	-
of which: Moscow	281 956	107 738	95 493	57 357	20 392	164 934	106 683	128 619	46 628	-
North-Western Federal District	2 445	1 118	10 357	204	83	783	289	183	92	-
Southern Federal District	351	187	133	5 556	208	18	33	30	15	-
North-Caucasian Federal District	6	6	5	0	361	27	0	0	0	-
Volga Federal District	1 029	545	887	250	86	30 446	1 366	1 495	75	-
Ural Federal District	720	275	2 878	133	39	452	21 706	290	76	-
Siberian Federal District	917	379	753	159	36	621	769	10 430	161	-
Far-Eastern Federal District	373	258	1 421	72	9	197	1 244	1 898	7 209	-
01.01.2014										
Центральный федеральный округ	385 363	142 303	128 419	82 368	26 619	232 308	138 234	174 216	58 925	-
из них г. Москва	381 362	141 807	128 144	82 355	26 583	232 216	137 998	174 199	58 913	-
Северо-Западный федеральный округ	2 684	1 233	15 965	280	148	829	352	298	113	-
Южный федеральный округ	321	153	157	6 542	270	35	38	38	26	-
Северо-Кавказский федеральный округ	1	0	0	1	325	0	3	0	0	-
Приволжский федеральный округ	1 172	615	799	271	49	28 939	1 291	1 443	35	-
Уральский федеральный округ	977	559	1 961	168	43	494	24 024	401	94	-
Сибирский федеральный округ	648	465	898	158	72	330	634	8 397	126	-
Дальневосточный федеральный округ	603	390	1 116	55	45	105	1 283	2 226	4 992	-
01.01.2015										
Central Federal District	517 533	171 477	187 982	118 235	35 088	322 599	160 371	225 988	84 174	58
of which: Moscow	513 949	171 041	187 932	118 177	35 061	322 446	160 255	225 975	84 171	58
North-Western Federal District	1 358	438	17 709	258	185	843	318	321	203	4
Southern Federal District	222	115	890	7 793	193	42	15	52	21	0
North-Caucasian Federal District	3	1	0	2	299	0	0	0	2	0
Volga Federal District	1 535	616	1 703	397	126	28 309	1 424	1 016	59	0
Ural Federal District	419	263	150	120	7	319	15 483	305	24	1
Siberian Federal District	524	374	290	137	24	221	201	6 906	32	0
Far-Eastern Federal District	675	368	1 275	57	61	126	1 182	1 930	5 491	0
Crimea Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	340 547	130 230	131 041	71 122	25 608	213 051	117 835	135 894	54 758	197
of which: Moscow	337 899	128 956	131 035	71 115	25 605	213 023	117 803	135 876	54 749	197
North-Western Federal District	788	224	12 396	255	144	561	273	283	173	15
Southern Federal District	368	300	771	5 983	198	63	30	39	25	4
North-Caucasian Federal District	163	163	0	0	18	0	0	0	0	0
Volga Federal District	1 553	829	1 391	298	22	19 563	723	753	54	6
Ural Federal District	570	341	190	105	22	307	10 019	235	20	0
Siberian Federal District	299	109	49	12	0	17	11	3 381	8	0
Far-Eastern Federal District	340	186	466	9	13	67	417	546	3 056	0
Crimea Federal District <sup>1</sup>	277	188	27	23	5	31	8	18	13	233

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

### 3.20. Regional Structure of Foreign Currency-Denominated HMLs Extended to Individuals-Residents-Borrowers of Various Districts

(million rubles)

Federal district in which the credit institution extending mortgage loans is located	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans extended in foreign currency to Individuals - Residents - borrowers of the Crimea Federal District <sup>1</sup>
	total	of which: Moscow borrowers								
01.01.2012										
Central Federal District	14 729	11 013	1 156	480	277	1 381	517	258	247	-
of which: Moscow	14 243	10 654	1 156	480	235	1 381	517	258	247	-
North-Western Federal District	139	138	130	0	0	3	2	2	0	-
Southern Federal District	4	4	0	2	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	9	9	0	0	0	0	0	0	0	-
Ural Federal District	7	7	0	0	0	0	62	0	0	-
Siberian Federal District	30	20	0	0	0	0	3	6	0	-
Far-Eastern Federal District	8	8	7	0	0	0	0	0	65	-
01.01.2013										
Central Federal District	11 120	8 388	1 280	300	354	439	325	197	73	-
of which: Moscow	10 947	8 215	1 280	300	354	439	325	197	73	-
North-Western Federal District	19	19	166	0	0	0	0	0	0	-
Southern Federal District	28	28	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	135	135	4	0	0	0	0	0	0	-
Ural Federal District	152	152	0	0	0	0	0	0	0	-
Siberian Federal District	10	0	0	0	0	0	0	2	0	-
Far-Eastern Federal District	0	0	2	0	0	0	0	2	68	-
01.01.2014										
Central Federal District	11 923	8 837	1 103	252	141	633	240	133	180	-
of which: Moscow	11 423	8 337	1 103	252	141	633	240	133	180	-
North-Western Federal District	125	125	114	0	0	50	0	0	0	-
Southern Federal District	7	7	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	30	30	0	0	0	0	0	0	0	-
Ural Federal District	0	0	0	0	0	0	11	0	0	-
Siberian Federal District	98	94	0	0	0	0	0	63	0	-
Far-Eastern Federal District	19	4	6	0	0	0	0	0	70	-
01.01.2015										
Central Federal District	9 028	6 785	433	424	101	245	108	81	164	0
of which: Moscow	9 028	6 785	433	424	101	245	108	81	164	0
North-Western Federal District	34	34	88	0	0	0	0	0	0	0
Southern Federal District	0	0	0	7	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	0	0	0	0	0
Ural Federal District	0	0	0	0	0	0	0	0	0	0
Siberian Federal District	68	68	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	3	0	0	0	0	0	49	0
Crimea Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	3 157	2 241	225	75	0	6	0	0	4	0
of which: Moscow	2 539	2 113	225	75	0	6	0	0	4	0
North-Western Federal District	0	0	29	0	0	0	0	0	0	0
Southern Federal District	0	0	0	0	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	33	0	0	0	0
Ural Federal District	374	374	0	0	0	0	0	0	0	0
Siberian Federal District	0	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	0
Crimea Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

3.21. Regional Structure of Volume of HMLs Early Repaid with the Borrowers' Funds

	01.01.2012				01.01.2013				01.01.2014				01.01.2015				01.01.2016				
	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	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	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
<b>THE RUSSIAN FEDERATION</b>	<b>149 153</b>	<b>25 200</b>	<b>31 395</b>	<b>1 705</b>	<b>194 851</b>	<b>22 297</b>	<b>51 354</b>	<b>810</b>	<b>245 027</b>	<b>18 058</b>	<b>77 546</b>	<b>844</b>	<b>331 385</b>	<b>22 391</b>	<b>110 882</b>	<b>1 146</b>	<b>362 538</b>	<b>15 181</b>	<b>98 981</b>	<b>337</b>	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>45 500</b>	<b>18 477</b>	<b>12 018</b>	<b>1 386</b>	<b>60 785</b>	<b>12 379</b>	<b>22 284</b>	<b>650</b>	<b>94 367</b>	<b>14 272</b>	<b>30 165</b>	<b>708</b>	<b>132 501</b>	<b>17 230</b>	<b>44 740</b>	<b>1 076</b>	<b>128 645</b>	<b>12 203</b>	<b>30 738</b>	<b>334</b>	
Belgorod Region	656	50	117	2	950	52	208	0	1 348	54	386	0	1 953	28	623	1	2 221	20	511	0	
Bryansk Region	641	28	104	2	786	31	381	2	2 122	24	413	2	1 719	17	649	0	1 953	24	467	0	
Vladimir Region	730	82	117	0	1 699	60	436	2	1 920	60	420	1	2 406	40	720	0	2 685	31	671	0	
Voronezh Region	1 984	77	229	2	1 466	84	341	1	2 211	52	537	1	4 015	60	1 443	0	4 770	8	1 203	0	
Ivanovo Region	469	47	193	3	508	31	148	0	975	20	1 648	6	1 075	28	619	0	1 646	10	435	0	
Kaluga Region	895	87	163	4	1 011	106	561	0	1 680	54	581	8	2 497	45	788	2	2 602	53	525	0	
Kostroma Region	332	27	331	2	331	35	114	0	1 324	10	212	0	1 109	11	383	0	1 128	3	288	0	
Kursk Region	1 284	32	629	0	740	59	172	0	1 063	59	34	0	1 827	29	678	0	2 057	17	462	0	
Lipetsk Region	737	59	120	0	809	26	110	0	872	43	195	0	1 602	13	534	0	2 140	124	473	0	
Moscow Region	4 089	4 089	2 983	246	15 337	57	193	103	23 974	3 371	7 447	129	36 741	4 076	13 082	108	37 986	2 622	10 038	22	
Oryol Region	271	28	388	1	388	57	105	0	864	8	153	0	1 114	13	417	1	1 558	9	389	0	
Ryazan Region	1 235	42	222	0	953	69	503	2	1 636	54	546	0	2 454	18	864	1	2 683	13	661	0	
Smolensk Region	1 070	40	177	2	856	61	418	0	1 344	25	451	0	2 150	32	735	2	2 251	17	461	0	
Tambov Region	530	54	86	3	420	23	39	0	649	11	182	2	1 191	20	421	0	1 644	18	355	0	
Tver Region	1 407	75	262	6	1 146	67	544	0	1 879	46	501	2	2 689	56	869	0	2 704	15	640	0	
Tula Region	1 401	115	279	2	1 385	83	307	3	2 872	69	808	0	3 218	94	1 204	0	3 441	42	820	0	
Yaroslavl Region	1 300	44	278	0	963	41	1 691	0	1 691	48	643	0	2 263	44	985	0	2 649	18	688	0	
Moscow	20 641	13 504	6 294	1 112	31 037	11 404	11 256	536	48 033	10 306	15 688	557	62 537	12 606	19 256	961	55 246	9 157	11 511	311	
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>11 599</b>	<b>3 261</b>	<b>2 735</b>	<b>193</b>	<b>21 890</b>	<b>1 419</b>	<b>7 415</b>	<b>100</b>	<b>26 763</b>	<b>1 838</b>	<b>9 099</b>	<b>37</b>	<b>44 826</b>	<b>2 106</b>	<b>17 630</b>	<b>33</b>	<b>46 846</b>	<b>1 803</b>	<b>22 285</b>	<b>0</b>	
Republic of Karelia	233	10	29	0	980	22	455	1	680	15	179	3	1 464	18	616	0	1 626	21	1 153	0	
Republic of Komi	1 435	42	138	0	1 518	71	300	0	1 593	15	412	0	1 513	25	351	0	3 285	20	842	0	
Arkhangelsk Region	1 052	29	313	0	1 076	32	225	0	2 053	32	769	1	3 457	30	1 052	0	3 623	14	946	0	
Including Nenets Autonomous Area	119	1	28	0	145	2	33	0	85	19	23	0	201	0	301	0	197	3	22	0	
Vologda Region	931	31	244	0	1 004	28	240	0	1 722	31	533	1	2 970	30	903	0	2 739	29	692	0	
Kaliningrad Region	329	47	2	2	157	757	338	0	385	82	301	1	1 684	1	1 684	0	1 773	81	1 017	0	
Leningrad Region	871	222	226	0	2 182	283	852	2	2 865	137	1 040	13	4 523	160	1 907	1	4 653	110	2 766	0	
Murmansk Region	300	25	86	1	950	40	424	1	874	18	339	0	1 977	27	880	0	2 106	13	1 331	0	
Novgorod Region	153	25	53	0	821	35	319	1	646	26	188	0	1 203	35	479	0	1 355	10	835	0	
Pskov Region	142	7	16	0	423	16	200	0	559	5	169	0	974	5	974	0	974	20	584	0	
Saint Petersburg	6 203	2 735	1 544	190	12 168	4 057	14 995	94	14 995	1 467	5 169	18	24 627	1 687	10 114	31	24 653	1 473	12 118	0	
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>8 377</b>	<b>535</b>	<b>1 614</b>	<b>13</b>	<b>9 573</b>	<b>444</b>	<b>1 922</b>	<b>15</b>	<b>11 181</b>	<b>314</b>	<b>2 577</b>	<b>14</b>	<b>15 377</b>	<b>431</b>	<b>4 773</b>	<b>10</b>	<b>18 376</b>	<b>205</b>	<b>4 692</b>	<b>2</b>	
Republic of Adygea (Adveva)	258	9	40	0	137	15	44	0	284	15	46	1	287	12	56	0	329	2	58	0	
Republic of Kalmykia	125	18	154	0	38	0	189	6	189	6	0	0	287	12	0	0	329	2	58	0	
Krasnodar Territory	3 243	185	800	3	2 557	178	637	11	3 613	137	687	7	5 325	213	1 621	8	6 608	126	1 700	2	
Astrakhan Region	5	0	669	5	104	0	830	17	830	17	218	0	1 313	15	428	0	1 559	4	340	0	
Vladimir Region	1 708	87	261	8	1 889	67	466	0	2 376	46	584	330	1 131	1	1 131	0	4 034	37	1 513	0	
Rostov Region	2 604	239	406	2	4 167	173	739	4	3 887	79	707	5	4 831	100	1 402	2	5 555	28	1 507	0	
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>1 936</b>	<b>105</b>	<b>334</b>	<b>2</b>	<b>2 913</b>	<b>245</b>	<b>674</b>	<b>2</b>	<b>3 158</b>	<b>95</b>	<b>1 036</b>	<b>0</b>	<b>4 294</b>	<b>158</b>	<b>1 390</b>	<b>1</b>	<b>6 005</b>	<b>39</b>	<b>1 382</b>	<b>0</b>	
Republic of Dagestan	7	1	15	1	246	24	173	0	256	15	67	0	415	25	107	0	574	11	141	0	
Republic of Ingushetia	1	0	0	0	1	0	0	0	1	0	0	0	3	19	0	0	40	3	0	0	
Kabardino-Balkar Republic	193	10	31	0	274	27	62	1	265	11	76	0	486	13	1	0	486	1	96	0	
Karachai-Cherkess Republic	49	1	15	0	69	3	12	0	198	2	137	0	132	2	58	0	306	0	50	0	
Republic of North Ossetia - Alania	131	10	22	0	157	12	28	0	261	10	274	0	100	24	0	0	558	8	134	0	
Chechen Republic	8	0	1	0	36	85	1	0	11	23	0	0	32	24	11	0	68	11	25	0	
Stavropol Territory	1 483	75	262	94	2 126	398	1	2 160	34	654	0	2 904	87	1 006	18	3 974	18	3 974	18	934	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>26 902</b>	<b>1 116</b>	<b>4 125</b>	<b>24</b>	<b>32 462</b>	<b>1 026</b>	<b>7 049</b>	<b>27</b>	<b>42 160</b>	<b>719</b>	<b>11 763</b>	<b>60</b>	<b>53 619</b>	<b>1 484</b>	<b>18 285</b>	<b>18</b>	<b>64 903</b>	<b>379</b>	<b>15 910</b>	<b>1</b>	
Republic of Bashkortostan	2 856	633	1 144	1	2 631	144	501	1	3 377	70	1 225	3	6 458	1	2 570	0	3 265	24	2 421	0	
Mari El Republic	20	78	0	0	810	15	207	0	1 129	10	575	3	1 411	20	490	0	1 333	0	326	0	
Republic of Mordovia	414	56	86	64	926	64	237	0	1 189	23	452	0	1 272	41	450	8	1 365	13	316	0	
Republic of Tatarstan (Tatarstan)	142	162	507	11	4 368	371	1 084	11	7 424	114	1 625	38	9 747	3 001	911	0	9 814	11	2 392	0	
Udmurt Republic	1 475	41	201	1	1 437	42	402	0	1 979	19	498	0	1 812	53	530	0	2 251	23	955	0	
Chuvash Republic - Chuvashia	1 146	55	185	44	2 208	44	587	1	3 260	48	1 344	46	1 324	46	1 190	2	3 300	16	765	0	
Perm Territory	3 989	125	472	0	3 804	66	706	1	3 495	87	1 005	6	3 873	47	1 173	0	4 475	15	1 690	0	
Kirov Region	37	158	2	0	138	29	431	0	1 618	21	596	37	2 286	24	1 175	0	2 803	20	530	0	
Nizhny Novgorod Region	4 011	197	548	2	4 453	186	969	1	5 159	76	1 479	2	6 391	134	2 068	2	7 391	61	1 755	0	
Orenburg Region	1 288	37	181	0	1 810	67	320	2	2 092	27	340	1	3 074	52	971	0	3 603	7	852	0	
Penza Region	69	0	506	47	80																

3.22. Regional Structure of Volume of HMLs Early Repaid with Newly Extended HMLs

	01.01.2012				01.01.2013				01.01.2014				01.01.2015				01.01.2016				
	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	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	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
<b>THE RUSSIAN FEDERATION</b>	<b>267</b>	<b>181</b>	<b>18</b>	<b>6</b>	<b>340</b>	<b>2 835</b>	<b>26</b>	<b>12</b>	<b>144</b>	<b>238</b>	<b>46</b>	<b>8</b>	<b>269</b>	<b>2 950</b>	<b>27</b>	<b>308</b>	<b>121</b>	<b>14 510</b>	<b>53</b>	<b>20</b>	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>85</b>	<b>121</b>	<b>2</b>	<b>6</b>	<b>74</b>	<b>1 474</b>	<b>0</b>	<b>12</b>	<b>40</b>	<b>169</b>	<b>7</b>	<b>8</b>	<b>100</b>	<b>2 316</b>	<b>0</b>	<b>301</b>	<b>26</b>	<b>10 041</b>	<b>1</b>	<b>13</b>	
Belgorod Region	2	2	0	0	3	80	0	0	1	0	0	0	0	3	0	0	0	93	0	0	
Bryansk Region	0	2	0	0	4	10	0	0	0	0	0	0	13	0	0	0	0	26	0	0	
Vladimir Region	7	0	0	0	2	8	0	0	0	0	0	0	8	0	0	0	0	117	0	0	
Voronezh Region	6	0	0	0	5	26	0	0	0	0	0	3	3	0	0	3	0	66	0	5	
Ivanovo Region	0	0	0	0	0	7	0	0	3	0	0	0	16	0	0	0	0	39	0	0	
Kaluga Region	0	3	0	0	0	16	0	0	0	0	0	0	15	0	0	0	0	100	0	0	
Kostroma Region	0	1	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	4	0	0	
Kursk Region	1	1	0	0	3	17	0	0	3	0	0	0	4	0	0	0	0	73	0	0	
Lipetsk Region	0	0	0	0	0	10	0	0	5	0	0	0	6	0	0	0	0	17	1	0	
Moscow Region	37	36	0	2	34	429	0	3	20	31	7	0	19	834	0	219	0	3 197	0	5	
Orel Region	0	0	0	0	0	35	0	0	0	0	0	0	11	0	0	0	0	20	0	0	
Ryazan Region	0	0	0	0	0	9	0	0	0	0	0	0	10	0	0	0	0	26	0	0	
Smolensk Region	3	0	0	0	0	15	0	0	0	0	0	0	42	0	0	0	0	73	0	0	
Tambov Region	2	0	0	0	4	15	0	0	0	0	0	0	5	0	0	0	0	48	0	0	
Tver Region	0	0	0	0	2	15	0	0	1	0	0	0	9	0	0	0	4	114	0	0	
Tula Region	7	0	0	0	9	9	0	0	1	0	0	0	14	0	0	0	0	101	0	0	
Yaroslavl Region	3	2	0	0	1	14	0	0	2	0	0	4	16	0	0	4	0	38	2	0	
Moscow	21	74	2	4	21	754	0	3	15	131	0	8	60	1 322	0	82	21	5 888	0	3	
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>14</b>	<b>57</b>	<b>1</b>	<b>0</b>	<b>164</b>	<b>241</b>	<b>20</b>	<b>4</b>	<b>33</b>	<b>33</b>	<b>25</b>	<b>0</b>	<b>44</b>	<b>250</b>	<b>17</b>	<b>7</b>	<b>27</b>	<b>1 592</b>	<b>15</b>	<b>7</b>	
Republic of Karelia	3	0	0	0	0	40	0	0	3	0	0	0	9	0	0	0	0	17	0	0	
Republic of Komi	3	1	0	0	0	15	0	0	15	0	0	0	1	0	0	0	0	51	0	0	
Arkhangelsk Region	0	5	0	0	2	4	0	0	0	0	0	0	5	0	0	0	0	83	0	0	
Including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Vologda Region	0	0	0	0	1	13	0	0	0	8	0	0	16	0	0	0	1	52	1	0	
Kalininograd Region	0	0	0	0	0	31	0	0	31	0	0	0	1	0	0	0	0	11	0	0	
Leningrad Region	0	0	0	0	1	23	0	0	2	4	0	0	3	25	0	0	0	179	0	0	
Murmansk Region	1	0	0	0	0	3	0	0	0	0	0	0	16	0	0	0	0	12	0	0	
Novgorod Region	0	0	0	0	0	5	0	0	0	0	0	0	3	0	0	0	0	24	0	0	
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0	
Saint Petersburg	5	51	1	0	159	107	19	4	28	18	25	0	12	201	4	7	7	1 144	4	7	
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>474</b>	<b>0</b>	<b>0</b>	
Republic of Adygeya (Adygheva)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	0	0	
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	43	0	0	
Krasnodar Territory	7	0	0	0	0	26	0	0	0	0	0	0	6	0	0	0	0	98	0	0	
Astrakhan Region	0	0	0	0	0	17	0	0	2	0	0	0	3	0	0	0	0	72	0	0	
Volograd Region	0	0	0	0	0	12	0	0	2	1	0	0	4	12	0	0	2	136	0	0	
Rostov Region	2	0	0	0	0	65	0	0	2	0	0	0	0	19	0	0	0	152	0	0	
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>70</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>194</b>	<b>0</b>	<b>0</b>	
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Kabardino-Balkar Republic	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	29	0	0	
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Republic of North Ossetia - Alania	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56	0	0	
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	
Stavropol Territory	1	0	0	0	0	66	0	0	0	7	0	0	0	19	0	0	0	99	0	0	
<b>VOLGA FEDERAL DISTRICT</b>	<b>62</b>	<b>2</b>	<b>6</b>	<b>0</b>	<b>37</b>	<b>341</b>	<b>3</b>	<b>0</b>	<b>39</b>	<b>4</b>	<b>8</b>	<b>0</b>	<b>66</b>	<b>230</b>	<b>5</b>	<b>0</b>	<b>4</b>	<b>22</b>	<b>1 065</b>	<b>5</b>	<b>0</b>
Republic of Bashkortostan	7	0	0	0	8	20	0	0	2	0	0	0	8	20	3	0	0	6	112	5	0
Mari El Republic	1	0	0	0	0	2	0	0	0	0	0	0	0	5	0	0	0	17	0	0	
Republic of Mordovia	0	0	0	0	0	14	0	0	3	0	0	0	1	21	0	0	0	38	0	0	
Republic of Tatarstan (Tatarstan)	12	0	0	0	9	36	0	0	18	0	4	0	37	6	2	0	13	97	0	0	
Ishum Republic	0	0	0	0	0	45	0	0	1	0	0	0	1	0	0	0	0	85	0	0	
Chuvash Republic - Chuvashia	6	0	0	0	4	14	0	0	0	0	0	0	0	21	0	0	0	41	0	0	
Perm Territory	0	0	0	0	5	61	0	0	5	0	0	0	1	12	0	0	1	83	0	0	
Kirov Region	3	0	0	0	3	14	0	0	1	0	0	0	6	0	0	0	0	79	0	0	
Nizhny Novgorod Region	15	2	5	0	1	23	0	0	1	0	0	0	8	25	0	0	0	93	0	0	
Chuvash Republic - Chuvashia	16	0	1	0	6	44	0	3	0	0	0	0	1	9	0	0	0	80	0	0	
Penza Region	0	0	0	0	0	10	0	0	0	0	0	0	4	0	0	0	0	29	0	0	
Samara Region	0	0	0	0	1	35	0	0	1	0	1	0	2	57	0	0	2	159	2	0	
Saratov Region	0	0	0	0	0	14	0	0	2	0	2	0	1	13	0	0	0	64	0	0	
Ulyanovsk Region	2	0	0	0	0	9	0	0	1	0	0	0	1	27	0	0	0	90	0	0	
<b>URAL FEDERAL DISTRICT</b>	<b>28</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>27</b>	<b>50</b>	<b>2</b>	<b>1</b>	<b>15</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>24</b>	<b>29</b>	<b>2</b>	<b>0</b>	<b>29</b>	<b>343</b>	<b>26</b>	<b>0</b>	
Kurgan Region	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	
Sverdlovsk Region	18	0	0	0	14	14	2	1	3	0	0	0	1	24	0	0	0	20	170	17	
Tyumen Region	5	0	2	0	7	11	0	0	2	0	0	0	5	2	0	0	0	65	0	0	
Including Khanty-Mansi Autonomous Area - Yugra	0	0	0	0	3	5	0	0	2	0	0	0	3	2	0	0	0	41	0	0	
Including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	
Chelyabinsk Region	5	0	2	0	5	25	0	0	10	0	1	0	18	0	2	0	9	108	9	0	
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>63</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>31</b>	<b>427&lt;/</b>															

3.23. Regional Structure of Volume of HMLs Early Repaid with Proceeds from the Sale of Pledged Property

(million rubles)

	01.01.2012				01.01.2013				01.01.2014				01.01.2015				01.01.2016			
	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	
			of which: HMLs extended in the reporting period				of which: HMLs extended in the reporting period				of which: HMLs extended in the reporting period				of which: HMLs extended in the reporting period				of which: HMLs extended in the reporting period	
	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	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
<b>THE RUSSIAN FEDERATION</b>	<b>3 342</b>	<b>1 167</b>	<b>497</b>	<b>21</b>	<b>3 114</b>	<b>1 115</b>	<b>249</b>	<b>23</b>	<b>2 676</b>	<b>637</b>	<b>360</b>	<b>6</b>	<b>3 290</b>	<b>1 032</b>	<b>337</b>	<b>0</b>	<b>3 003</b>	<b>1 150</b>	<b>319</b>	<b>0</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>627</b>	<b>181</b>	<b>41</b>	<b>20</b>	<b>910</b>	<b>41</b>	<b>19</b>	<b>41</b>	<b>903</b>	<b>423</b>	<b>74</b>	<b>6</b>	<b>1 347</b>	<b>687</b>	<b>181</b>	<b>0</b>	<b>1 541</b>	<b>629</b>	<b>122</b>	<b>0</b>
Belgorod Region	17	3	4	0	11	0	0	0	2	0	0	0	16	0	0	0	4	0	1	0
Bryansk Region	10	0	0	0	1	0	0	0	1	0	0	0	7	0	0	0	4	13	0	0
Vladimir Region	15	3	1	0	9	3	0	0	12	0	5	0	22	0	2	0	18	48	3	0
Voronezh Region	0	0	0	0	22	1	1	1	11	0	0	0	15	5	0	0	2	0	1	0
Norov Region	7	0	0	0	6	3	0	0	23	0	6	0	3	0	0	0	4	0	0	0
Kaluga Region	0	6	0	0	4	1	0	0	7	0	0	0	0	0	0	0	6	12	0	0
Kostroma Region	5	0	0	0	6	0	4	0	0	0	0	0	1	0	1	0	11	0	1	0
Kursk Region	1	4	0	0	1	0	0	0	6	0	2	0	8	0	0	0	8	0	0	0
Lipetsk Region	5	0	0	0	1	0	0	0	5	0	1	0	3	0	0	0	3	1	0	0
Moscow Region	183	165	26	1	235	175	9	0	297	121	13	0	360	147	30	0	340	264	36	0
Orel Region	3	12	0	0	1	0	0	0	0	1	0	0	0	0	0	0	6	6	1	0
Ryazan Region	0	13	6	0	1	1	0	0	7	0	0	0	10	14	0	0	13	10	0	0
Smolensk Region	3	0	0	0	3	0	0	0	7	0	0	0	8	5	0	0	4	0	0	0
Tambov Region	6	0	0	0	6	1	0	0	6	0	0	0	8	7	0	0	2	0	0	0
Tver Region	16	0	0	0	5	11	0	0	5	0	0	0	10	15	1	0	2	15	1	0
Tula Region	18	3	2	0	13	0	2	0	27	5	3	0	17	20	1	0	33	21	2	0
Yaroslavl Region	11	0	0	0	17	2	0	0	16	0	0	0	17	0	0	0	16	9	0	2
Moscow	311	599	8	19	566	583	17	18	471	296	44	6	837	484	136	0	1 072	456	125	0
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>316</b>	<b>174</b>	<b>15</b>	<b>1</b>	<b>394</b>	<b>184</b>	<b>48</b>	<b>4</b>	<b>264</b>	<b>93</b>	<b>15</b>	<b>0</b>	<b>442</b>	<b>163</b>	<b>33</b>	<b>0</b>	<b>334</b>	<b>138</b>	<b>43</b>	<b>0</b>
Republic of Karelia	10	3	0	0	4	0	0	0	0	0	0	0	10	0	8	0	6	11	2	0
Republic of Komi	21	5	0	0	16	4	2	4	13	0	2	0	7	0	0	0	5	6	2	0
Archangelsk Region	20	3	4	0	17	0	0	0	11	0	0	0	4	2	0	0	18	15	4	0
Including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	18	0	1	0	26	0	1	0	10	0	0	0	4	0	0	0	7	0	0	0
Kaliningrad Region	7	5	0	0	15	16	1	0	2	3	0	0	16	8	3	0	17	2	1	0
Leningrad Region	12	8	0	0	38	9	0	0	29	0	0	0	63	11	0	0	11	11	1	0
Murmansk Region	5	2	0	0	11	10	0	0	4	0	0	0	15	7	0	0	23	6	0	0
Novgorod Region	5	0	1	0	3	3	0	0	1	0	0	0	9	0	0	0	6	0	2	0
Pskov Region	5	0	0	0	3	0	0	0	1	0	0	1	0	2	0	0	5	0	0	0
Saint Petersburg	213	148	9	1	264	142	44	0	193	83	11	0	320	131	11	0	227	70	27	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>153</b>	<b>23</b>	<b>5</b>	<b>0</b>	<b>84</b>	<b>26</b>	<b>9</b>	<b>0</b>	<b>81</b>	<b>6</b>	<b>17</b>	<b>0</b>	<b>84</b>	<b>32</b>	<b>6</b>	<b>0</b>	<b>93</b>	<b>59</b>	<b>5</b>	<b>0</b>
Republic of Adygeya (Adygheya)	5	3	0	0	3	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	2	0	0	0	4	0	0	0	10	3	0	0	2	0	0	0
Krasnodar Territory	70	10	1	0	53	9	2	0	22	0	0	0	41	15	2	0	50	7	4	0
Astrakhan Region	2	0	0	0	8	0	1	0	7	5	1	0	2	4	0	0	5	0	0	0
Volograd Region	39	8	4	0	18	14	2	0	22	1	1	0	19	10	4	0	12	21	0	0
Rostov Region	37	2	0	0	17	3	1	0	20	0	6	0	12	0	0	0	24	32	1	0
<b>NORTH-Caucasian FEDERAL DISTRICT</b>	<b>35</b>	<b>20</b>	<b>3</b>	<b>0</b>	<b>24</b>	<b>8</b>	<b>3</b>	<b>0</b>	<b>24</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>40</b>	<b>21</b>	<b>5</b>	<b>0</b>	<b>27</b>	<b>11</b>	<b>1</b>	<b>0</b>
Republic of Dagestan	0	0	0	0	2	0	0	0	3	0	0	0	6	10	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3	0	0	0	2	0	0	0	0	0	0	0	3	3	0	0	4	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0
Republic of North Ossetia - Alania	4	8	0	0	0	0	0	0	3	0	0	0	7	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	28	9	3	0	22	6	3	0	21	0	3	0	24	8	5	0	21	0	1	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>1 046</b>	<b>62</b>	<b>364</b>	<b>0</b>	<b>670</b>	<b>49</b>	<b>59</b>	<b>0</b>	<b>489</b>	<b>37</b>	<b>59</b>	<b>0</b>	<b>469</b>	<b>71</b>	<b>35</b>	<b>0</b>	<b>411</b>	<b>65</b>	<b>39</b>	<b>0</b>
Republic of Bashkortostan	451	5	321	0	5	6	0	0	22	2	9	0	38	0	0	0	36	0	5	0
Mar El Republic	6	0	0	0	9	0	0	0	3	0	0	0	0	0	0	0	2	0	0	0
Republic of Mordovia	7	0	0	0	2	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	122	13	0	0	48	3	2	0	23	5	1	0	59	16	0	0	59	0	9	0
Udmurt Republic	29	4	0	0	41	3	5	0	49	8	1	0	16	5	0	0	21	0	2	0
Chuvash Republic - Chuvashia	23	1	0	0	19	13	0	0	12	4	0	0	13	5	0	0	14	0	0	0
Perm Territory	112	0	13	0	119	0	0	0	82	0	2	0	77	10	0	0	33	0	8	0
Kirov Region	9	7	0	0	4	3	0	0	14	0	0	0	8	0	0	0	4	0	1	0
Nizhny Novgorod Region	55	1	0	0	56	3	2	0	20	1	3	0	44	6	2	0	75	13	11	0
Orenburg Region	77	0	5	0	104	0	14	0	73	0	7	0	48	0	0	0	26	0	0	0
Penza Region	18	0	0	0	15	2	4	0	4	0	0	0	7	0	0	0	16	0	1	0
Samara Region	107	22	3	0	128	9	1	0	166	9	32	0	113	15	4	0	94	34	2	0
Saratov Region	15	4	0	0	30	2	7	0	7	0	0	0	22	14	1	0	7	12	0	0
Ulyanovsk Region	15	7	4	0	8	0	0	0	9	2	1	0	8	0	0	0	23	0	1	0
<b>URAL FEDERAL DISTRICT</b>	<b>420</b>	<b>10</b>	<b>13</b>	<b>0</b>	<b>434</b>	<b>9</b>	<b>44</b>	<b>0</b>	<b>343</b>	<b>15</b>	<b>47</b>	<b>0</b>	<b>381</b>	<b>24</b>	<b>33</b>	<b>0</b>	<b>232</b>	<b>8</b>	<b>22</b>	<b>0</b>
Kurgan Region	34	6	0	0	11	0	0	0	2	0	0	0	59	3	1	0	7	0	0	0
Sverdlovsk Region	171	4	2	0	155	3	7	0	157	13	13	0	138	0	8	0	91	0	17	0
Tyumen Region	131	0	5	0	148	0	29	0	84	2	23	0	84	18	16	0	56	8	2	0
Including Khanty-Mansi Autonomous Area - Yugra	5	0	0	0	12	0	0	0	15	0	11	0	2	17	0	0	1	8	0	0
Including Yamal-Nenets Autonomous Area	3	0	0	0	2	0	0	0	2	0	0									

3.24. Regional Structure of Volume of Mortgage Loans Early Repaid Assignment Compensation

(million rubles)

	01.01.2012				01.01.2013				01.01.2014				01.01.2015				01.01.2016			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			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
<b>THE RUSSIAN FEDERATION</b>	<b>1 029</b>	<b>112</b>	<b>17</b>	<b>0</b>	<b>1 087</b>	<b>185</b>	<b>37</b>	<b>0</b>	<b>1 030</b>	<b>184</b>	<b>45</b>	<b>0</b>	<b>1 125</b>	<b>198</b>	<b>11</b>	<b>0</b>	<b>760</b>	<b>710</b>	<b>45</b>	<b>357</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>62</b>	<b>59</b>	<b>1</b>	<b>0</b>	<b>127</b>	<b>62</b>	<b>8</b>	<b>0</b>	<b>117</b>	<b>56</b>	<b>36</b>	<b>0</b>	<b>182</b>	<b>129</b>	<b>0</b>	<b>0</b>	<b>167</b>	<b>540</b>	<b>0</b>	<b>357</b>
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0
Bryansk Region	1	0	0	0	3	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0
Vladimir Region	10	0	0	0	4	0	1	0	13	0	0	0	1	0	0	0	0	0	0	1
Voronezh Region	10	0	0	0	0	0	7	0	7	0	0	0	0	0	0	0	2	0	0	0
Ivanovo Region	2	0	0	0	2	0	0	0	1	0	0	0	0	0	0	0	37	0	0	0
Kaluga Region	0	0	0	0	2	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	1	0	0	0	6	0	0	0	8	0	0	0	3	0	0	0	8	0	0	0
Kursk Region	4	2	0	0	0	0	0	0	0	0	0	0	3	2	0	0	0	0	0	0
Lipetsk Region	0	5	0	0	1	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0
Moscow Region	11	27	0	0	20	25	0	0	7	26	0	0	11	30	0	0	31	460	0	357
Orel Region	0	0	0	0	13	0	0	0	0	0	0	0	3	0	0	0	4	0	0	0
Ryazan Region	1	0	0	0	29	0	0	0	2	5	0	0	7	2	0	0	2	0	0	0
Smolensk Region	0	0	0	0	5	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	1	0	0	0	1	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0
Tver Region	0	0	0	0	2	0	0	0	1	0	0	0	2	0	0	0	0	0	0	0
Tula Region	19	0	0	0	1	0	0	0	6	0	0	0	4	0	0	0	2	0	0	0
Yaroslavl Region	2	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
Moscow	0	25	0	0	41	32	7	0	67	23	36	0	129	93	0	0	85	77	0	0
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>58</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>88</b>	<b>90</b>	<b>0</b>	<b>0</b>	<b>92</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>54</b>	<b>93</b>	<b>0</b>	<b>0</b>
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Republic of Komi	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	8	0	0	0	0	1	0	0	3	0	0	0	0	0	0	0	0	0	0	0
Including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	4	0	0	0	10	0	0	0	11	3	0	0	6	0	0	0	1	0	0	0
Kaliningrad Region	6	2	0	0	19	4	0	0	35	10	0	0	23	0	0	0	5	0	0	0
Leningrad Region	2	9	0	0	6	6	0	0	13	0	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	12	0	0	0	18	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	9	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0
Saint Petersburg	32	10	0	0	27	46	0	0	26	65	0	0	39	26	0	0	36	93	0	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>132</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>137</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>78</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>70</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>90</b>	<b>0</b>	<b>45</b>	<b>0</b>
Republic of Adygeya (Adyghe)	3	0	0	0	2	0	0	0	3	0	0	0	2	0	0	0	1	0	0	0
Republic of Kalmykia	1	0	0	0	3	0	0	0	0	3	0	0	0	0	0	0	1	0	0	0
Krasnodar Territory	28	1	0	0	78	0	0	0	41	0	0	0	26	5	0	0	63	0	45	0
Astrakhan Region	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	92	1	0	0	36	0	0	0	29	0	0	0	12	0	0	0	17	0	0	0
Rostov Region	8	0	3	0	18	0	0	0	18	0	0	0	33	0	0	0	8	0	0	0
<b>NORTH-Caucasian FEDERAL DISTRICT</b>	<b>43</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>98</b>	<b>9</b>	<b>9</b>	<b>0</b>	<b>197</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>160</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	1	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	2	4	0	0	0	0	0	0	2	0	0	0	0	0	0	0
Karachai-Cherkess Republic	4	0	0	0	0	5	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	2	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	38	0	5	0	94	0	9	0	195	0	3	0	157	0	1	0	29	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>263</b>	<b>22</b>	<b>3</b>	<b>0</b>	<b>263</b>	<b>20</b>	<b>3</b>	<b>0</b>	<b>246</b>	<b>6</b>	<b>3</b>	<b>0</b>	<b>306</b>	<b>17</b>	<b>4</b>	<b>0</b>	<b>141</b>	<b>28</b>	<b>0</b>	<b>0</b>
Republic of Bashkortostan	21	0	0	0	6	0	0	0	6	0	0	0	16	0	0	0	20	0	0	0
Mari El Republic	15	0	0	0	2	0	0	0	0	0	0	0	6	0	0	0	9	7	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	30	5	5	0	18	0	0	0	5	4	0	0	43	0	0	0	10	0	0	0
Udmurt Republic	20	0	0	0	34	0	2	0	18	0	0	0	9	0	0	0	2	0	0	0
Chuvash Republic - Chuvashia	9	0	0	0	13	0	0	0	0	0	0	0	6	0	0	0	2	0	0	0
Perm Territory	17	0	0	0	51	2	0	0	87	0	2	0	82	0	2	0	12	0	0	0
Kirov Region	8	0	0	0	3	0	0	0	8	0	0	0	3	0	0	0	2	0	0	0
Nizhny Novgorod Region	13	12	0	0	1	0	0	0	0	0	0	0	9	0	0	0	3	0	0	0
Orenburg Region	22	0	0	0	51	3	1	0	18	0	0	0	32	4	0	0	11	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	3	20	0	0
Samara Region	83	5	0	0	62	15	0	0	71	0	1	0	72	12	0	0	46	0	0	0
Saratov Region	20	0	0	0	18	0	0	0	30	0	0	0	20	0	0	0	11	1	0	0
Ulyanovsk Region	5	0	0	0	4	0	0	0	5	2	0	0	6	0	0	0	12	0	0	0
<b>URAL FEDERAL DISTRICT</b>	<b>118</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>173</b>	<b>30</b>	<b>4</b>	<b>0</b>	<b>98</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>113</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>87</b>	<b>0</b>	<b>0</b>	<b>0</b>
Kurgan Region	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	10	0	0	0	52	21	4	0	3	15	0	0	16	0	0	0	16	0	0	0
Tyumen Region	62	0	0	0	35	0	0	0	27	0	0	0	42	1	0	0	35	0	0	0
Including Khanty-Mansi Autonomous Area - Yugra	13	0	1	0	14	0	0	0	11	0	0	0	5	0	0	0	0	0	0	0
Including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	45	5	0	0	85	9	0	0	68	0	0	0	55	0	0	0	34	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>345</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>200</b>	<b>7</b>	<b>10</b>	<b>0</b>	<b>195</b>	<b>11</b>										

3.25. Regional Structure of Volume of HMLs Early Repaid with Other Funds

	01.01.2012				01.01.2013				01.01.2014				01.01.2015				01.01.2016			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			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
<b>THE RUSSIAN FEDERATION</b>	<b>35 025</b>	<b>1 285</b>	<b>13 811</b>	<b>30</b>	<b>40 826</b>	<b>981</b>	<b>20 347</b>	<b>96</b>	<b>147 567</b>	<b>714</b>	<b>48 901</b>	<b>33</b>	<b>1 240</b>	<b>86 125</b>	<b>18</b>	<b>78 113</b>	<b>1 023</b>	<b>29 180</b>	<b>34</b>	
<b>CENTRAL FEDERAL DISTRICT</b>	<b>8 406</b>	<b>962</b>	<b>4 362</b>	<b>16</b>	<b>7 009</b>	<b>780</b>	<b>3 958</b>	<b>88</b>	<b>38 010</b>	<b>547</b>	<b>12 741</b>	<b>21</b>	<b>46 103</b>	<b>1 040</b>	<b>25 283</b>	<b>10</b>	<b>20 702</b>	<b>767</b>	<b>7 627</b>	
Belgorod Region	7	43	238	0	239	0	139	0	1 376	1	266	0	1 303	0	536	0	536	0	265	
Bratsk Region	278	4	165	0	298	0	251	0	999	0	1 052	0	436	0	593	0	760	0	377	
Vladimir Region	332	6	100	0	203	1	121	1	1 062	2	328	0	1 388	1	770	0	771	1	338	
Voronezh Region	397	1	83	0	314	0	158	0	2 035	1	606	0	2 780	11	1 549	0	1 428	0	544	
Yaroslavl Region	251	0	131	0	283	0	154	0	946	0	458	0	996	1	686	0	702	0	381	
Kaluga Region	191	3	87	0	199	5	152	0	958	2	394	0	927	0	568	0	632	0	261	
Kostroma Region	293	6	173	0	208	4	208	0	967	0	477	0	1 044	4	659	0	558	0	294	
Kursk Region	2 230	1	1 758	0	2 077	1	1 111	0	1 067	1	296	0	1 253	1	661	0	711	3	264	
Lipetsk Region	259	3	55	0	224	5	106	0	620	2	182	0	919	3	516	0	716	3	318	
Moscow Region	1 003	199	443	6	1 343	105	797	4	8 508	139	2 633	7	10 218	238	5 631	3	4 912	201	1 569	
Orël Region	59	6	17	0	68	0	43	0	494	0	125	0	583	1	335	0	455	0	224	
Ryazan Region	302	15	144	0	181	1	128	0	1 111	1	482	0	1 110	2	693	0	801	1	373	
Smolensk Region	283	4	125	0	233	1	178	0	1 011	1	384	0	888	0	480	0	591	7	235	
Tambov Region	72	1	17	0	96	0	55	0	513	0	128	0	693	0	412	0	452	0	186	
Tver Region	313	3	121	0	182	2	123	0	1 135	2	470	0	1 369	3	716	0	803	8	334	
Tula Region	333	12	161	0	320	1	229	0	2 417	1	827	0	2 020	5	1 129	0	907	2	381	
Yaroslavl Region	465	3	214	0	606	0	363	0	1 933	0	761	0	1 880	0	1 078	0	930	0	446	
Moscow	1 249	688	525	10	1 659	653	652	83	10 978	389	3 494	14	15 680	764	8 212	7	3 928	542	816	
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>2 823</b>	<b>148</b>	<b>968</b>	<b>9</b>	<b>4 079</b>	<b>118</b>	<b>1 804</b>	<b>2</b>	<b>16 076</b>	<b>102</b>	<b>5 008</b>	<b>3</b>	<b>17 012</b>	<b>90</b>	<b>8 934</b>	<b>2</b>	<b>8 096</b>	<b>92</b>	<b>3 101</b>	
Republic of Karelia	249	1	71	0	312	0	138	0	865	0	245	0	866	1	442	0	244	0	175	
Republic of Komi	105	0	170	0	147	0	61	0	829	10	228	0	768	0	390	0	552	1	68	
Arkhangelsk Region	501	1	404	0	494	1	210	0	1 652	4	567	0	2 252	0	1 030	0	1 030	0	444	
Including Nenets Autonomous Area	25	0	3	0	29	0	3	0	65	0	37	0	31	0	6	0	37	0	6	
Vologda Region	589	1	238	0	657	0	260	0	2 246	2	744	0	2 054	0	1 138	0	1 131	0	470	
Kaliningrad Region	151	22	46	2	270	1	132	0	857	5	354	1	1 063	9	640	0	341	8	85	
Leningrad Region	218	13	71	3	393	5	180	0	1 302	12	369	0	1 105	6	574	0	337	12	90	
Murmansk Region	171	1	73	0	237	1	138	0	805	3	876	0	876	0	461	0	281	0	281	
Novgorod Region	277	0	59	0	243	1	119	0	647	0	219	0	736	0	379	0	246	0	101	
Pskov Region	80	0	18	0	159	0	87	0	488	0	186	0	593	0	322	0	195	0	74	
Saint Petersburg	542	109	162	4	1 107	109	479	2	6 385	66	2 819	2	6 699	74	3 592	2	3 738	71	1 498	
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>3 310</b>	<b>42</b>	<b>1 281</b>	<b>1</b>	<b>3 271</b>	<b>13</b>	<b>1 836</b>	<b>1</b>	<b>7 753</b>	<b>11</b>	<b>2 867</b>	<b>3</b>	<b>9 418</b>	<b>32</b>	<b>4 981</b>	<b>0</b>	<b>5 757</b>	<b>19</b>	<b>2 032</b>	
Republic of Adygeya (Adygvea)	54	7	25	0	70	0	37	0	142	0	54	0	151	0	102	0	157	0	46	
Republic of Kalmykia	108	5	60	0	138	0	88	0	194	1	102	1	218	0	115	0	142	0	60	
Krasnodar Territory	966	12	338	0	749	6	295	1	2 324	3	841	1	2 426	14	1 402	0	2 044	2	857	
Astrakhan Region	642	0	439	0	485	0	485	0	953	0	486	0	1 080	0	489	0	535	1	206	
Vologda Region	956	15	240	0	910	1	585	0	1 917	2	822	1	2 752	10	1 470	0	1 390	6	560	
Rostov Region	574	9	179	1	751	5	346	0	2 223	5	552	3	2 791	7	1 403	0	1 448	11	302	
<b>NORTH-Caucasian FEDERAL DISTRICT</b>	<b>930</b>	<b>3</b>	<b>336</b>	<b>0</b>	<b>1 313</b>	<b>3</b>	<b>770</b>	<b>0</b>	<b>3 231</b>	<b>3</b>	<b>1 599</b>	<b>0</b>	<b>3 722</b>	<b>7</b>	<b>1 691</b>	<b>0</b>	<b>2 005</b>	<b>8</b>	<b>781</b>	
Republic of Dagestan	62	0	10	0	62	0	27	0	127	1	50	0	150	0	70	0	125	7	42	
Republic of Ingusheta	2	0	1	0	4	0	3	0	3	0	3	0	5	0	0	0	5	0	3	
Kabardino-Balkar Republic	121	0	49	0	125	1	79	0	427	0	143	0	380	0	167	0	207	0	87	
Karachai-Cherkess Republic	33	0	21	0	65	0	44	0	155	0	70	0	174	0	77	0	126	0	52	
Republic of North Ossetia - Alania	68	1	33	0	126	0	86	0	452	0	137	0	406	1	126	0	132	0	65	
Chechen Republic	1	0	0	0	1	0	0	0	7	0	4	0	8	0	0	0	10	0	5	
Stavropol Territory	643	2	222	0	933	1	533	0	2 059	2	832	0	2 599	6	1 246	0	1 400	1	527	
<b>VOLGA FEDERAL DISTRICT</b>	<b>10 039</b>	<b>65</b>	<b>3 728</b>	<b>0</b>	<b>12 484</b>	<b>29</b>	<b>6 946</b>	<b>3</b>	<b>29 990</b>	<b>28</b>	<b>11 757</b>	<b>1</b>	<b>36 265</b>	<b>32</b>	<b>20 049</b>	<b>0</b>	<b>21 984</b>	<b>105</b>	<b>9 338</b>	
Republic of Bashkortostan	1 484	4	493	0	2 979	2	1 303	0	5 358	1	2 528	0	4 035	1	2 155	0	5 333	0	798	
Mari El Republic	303	1	61	0	136	1	73	0	593	173	50	0	1 73	0	756	0	502	1	224	
Republic of Mordovia	145	0	26	0	196	3	112	0	688	0	688	0	979	4	531	0	654	0	305	
Republic of Tatarstan (Tatarstan)	2 434	1	1 447	0	2 687	1	1 769	0	5 304	2	2 114	0	6 172	0	3 919	0	4 311	11	2 380	
Udmurt Republic	265	0	138	0	291	2	166	0	1 302	1	388	0	1 071	0	604	0	1 132	1	421	
Chuvash Republic - Chuvashia	490	6	100	0	196	0	105	0	889	2	272	0	1 946	1	911	0	1 196	1	424	
Penn Territory	243	86	86	0	395	2	196	0	2 085	4	716	0	2 303	0	1 421	0	1 775	0	568	
Kirov Region	414	10	174	0	242	0	122	0	771	1	255	0	2 607	0	985	0	1 037	0	365	
Nizhny Novgorod Region	818	7	310	0	994	1	607	0	2 577	8	1 007	1	3 652	16	2 221	0	2 266	1	867	
Orenburg Region	981	4	157	0	1 070	5	544	0	2 107	0	840	0	2 936	1	1 657	0	1 644	6	569	
Penza Region	282	3	90	0	288	0	150	0	826	2	283	0	1 062	0	603	0	634	1	249	
Samara Region	1 300	16	427	0	1 817	2	982	0	4 250	4	1 616	0	4 588	5	2 438	0	2 665	34	1 012	
Saratov Region	377	4	109	0	685	4	461	3	1 794	2	792	0	2 157	0	1 234	0	1 425	2	586	
Ulyanovsk Region	503	4	110	0	508	1	356	0	1 456	1	614	0	2 002	1	942	0	1 210	47	572	
<b>URAL FEDERAL DISTRICT</b>	<b>3 750</b>	<b>11</b>	<b>1 589</b>	<b>0</b>	<b>6 363</b>	<b>7</b>	<b>2 090</b>	<b>0</b>	<b>19 429</b>	<b>10</b>	<b>6 934</b>	<b>2</b>	<b>18 659</b>	<b>6</b>	<b>8 628</b>	<b>0</b>	<b>5 306</b>	<b>8</b>	<b>1 433</b>	
Kurgan Region	53	0	22	0	292															

## 3.26. Regional Structure of Ratio of Early Repayed HMLs (Rights of Claim to HMLs) to Extended HMLs

(%)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	in rubles	in foreign currency								
<b>THE RUSSIAN FEDERATION</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>6</b>	<b>10</b>	<b>6</b>	<b>11</b>	<b>14</b>	<b>11</b>	<b>19</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>8</b>	<b>10</b>	<b>9</b>	<b>7</b>	<b>11</b>	<b>6</b>	<b>13</b>	<b>15</b>	<b>11</b>	<b>20</b>
Belgorod Region	4	4	5	0	7	0	11	7	11	0
Bryansk Region	7	8	11	7	11	4	12	0	12	0
Vladimir Region	5	0	8	8	11	2	12	0	11	0
Voronezh Region	4	3	4	6	7	3	13	0	11	100
Ivanovo Region	11	10	7	0	12	24	14	0	13	0
Kaluga Region	5	4	9	0	8	11	9	4	9	0
Kostroma Region	13	29	9	0	14	0	15	0	13	0
Kursk Region	60	6	5	0	7	0	12	0	11	0
Lipetsk Region	5	0	5	0	5	0	11	0	12	0
Moscow Region	6	9	9	5	10	6	12	18	14	43
Orel Region	4	4	4	0	5	0	11	6	12	0
Ryazan Region	7	0	9	4	11	0	11	14	12	0
Smolensk Region	7	3	9	0	10	0	11	4	10	0
Tambov Region	4	8	4	0	5	8	10	0	9	0
Tver Region	6	7	7	0	10	2	11	0	11	0
Tula Region	7	2	9	6	13	0	14	0	11	0
Yaroslavl Region	10	0	9	8	14	0	15	0	13	0
Moscow	9	10	11	7	13	6	16	15	10	12
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>5</b>	<b>17</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>3</b>	<b>13</b>	<b>8</b>	<b>17</b>	<b>3</b>
Republic of Karelia	3	0	12	7	7	30	13	0	23	0
Republic of Komi	4	0	4	13	5	0	6	0	10	0
Arkhangelsk Region	7	0	4	0	11	5	12	0	11	0
including Nenets Autonomous Area	5	0	5	0	5	0	6	0	6	0
Vologda Region	8	0	5	0	10	13	13	0	12	0
Kaliningrad Region	4	11	11	0	10	3	13	2	16	0
Leningrad Region	4	12	9	3	9	16	11	4	17	0
Murmansk Region	5	4	11	13	9	0	12	0	17	0
Novgorod Region	4	0	11	25	9	0	14	0	23	0
Pskov Region	3	0	10	14	8	0	13	0	17	0
Saint Petersburg	5	19	9	8	11	2	15	11	20	3
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>7</b>	<b>3</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>2</b>	<b>9</b>	<b>3</b>
Republic of Adygeya (Adygeya)	7	0	7	0	7	17	7	0	6	0
Republic of Kalmykia	7	0	8	0	7	10	7	0	7	0
Krasnodar Territory	7	2	4	8	5	7	6	4	9	100
Astrakhan Region	16	0	12	0	9	0	9	0	9	0
Volgograd Region	6	11	8	0	9	2	12	0	11	0
Rostov Region	4	3	6	5	5	8	7	1	7	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>6</b>	<b>0</b>	<b>7</b>	<b>1</b>	<b>8</b>	<b>0</b>	<b>9</b>	<b>1</b>	<b>8</b>	<b>0</b>
Republic of Dagestan	2	10	8	0	3	0	4	0	5	0
Republic of Ingushetia	2	0	4	0	6	0	2	0	4	0
Kabardino-Balkar Republic	6	0	5	8	7	0	8	3	8	0
Karachai-Cherkess Republic	8	0	6	0	12	0	7	0	6	0
Republic of North Ossetia - Alania	7	0	6	0	7	0	6	0	7	0
Chechen Republic	1	0	2	0	2	0	2	0	5	0
Stavropol Territory	6	0	7	4	10	0	11	0	10	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>6</b>	<b>3</b>	<b>7</b>	<b>7</b>	<b>9</b>	<b>9</b>	<b>11</b>	<b>7</b>	<b>11</b>	<b>85</b>
Republic of Bashkortostan	9	2	7	5	11	3	12	0	11	0
Mari El Republic	6	0	8	0	14	21	12	0	11	0
Republic of Mordovia	4	0	8	0	13	0	13	67	13	0
Republic of Tatarstan (Tatarstan)	9	2	10	25	11	40	13	0	13	0
Udmurt Republic	5	3	5	0	6	0	6	0	11	0
Chuvash Republic - Chuvashia	5	0	7	3	12	3	11	18	10	0
Perm Territory	4	0	4	4	7	16	8	0	11	0
Kirov Region	6	10	7	0	7	0	13	0	9	0
Nizhny Novgorod Region	6	1	8	2	9	7	12	6	11	0
Orenburg Region	4	0	7	17	7	4	11	0	9	0
Penza Region	4	0	5	0	6	3	9	0	9	0
Samara Region	6	19	8	13	10	3	12	7	11	100
Saratov Region	4	0	6	21	7	2	10	4	10	50
Ulyanovsk Region	5	3	6	0	7	0	10	0	12	0
<b>URAL FEDERAL DISTRICT</b>	<b>7</b>	<b>11</b>	<b>5</b>	<b>2</b>	<b>12</b>	<b>3</b>	<b>11</b>	<b>1</b>	<b>10</b>	<b>0</b>
Kurgan Region	5	0	4	0	7	20	11	0	24	0
Sverdlovsk Region	5	25	4	2	8	1	13	0	10	0
Tyumen Region	7	1	5	0	14	8	10	0	8	0
including Khanty-Mansi Autonomous Area - Yugra	5	3	4	0	5	0	6	0	7	0
including Yamal-Nenets Autonomous Area	9	0	4	0	47	0	7	0	8	0
Chelyabinsk Region	8	0	7	2	10	2	12	7	11	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>8</b>	<b>4</b>	<b>9</b>	<b>1</b>	<b>9</b>	<b>0</b>
Altai Republic	3	0	9	0	3	0	5	0	6	0
Republic of Buryatia	2	33	3	0	9	0	6	0	8	0
Republic of Tuva	3	0	2	0	3	0	5	0	5	0
Republic of Khakassia	3	0	5	0	3	0	5	0	9	0
Altai Territory	9	2	5	0	8	0	12	0	9	0
Trans-Baikal Territory	1	0	2	0	7	0	6	0	9	0
Krasnoyarsk Territory	7	0	6	4	5	0	8	0	9	0
Irkutsk Region	2	0	3	0	9	0	7	0	10	0
Kemerovo Region	7	0	6	0	10	0	9	0	9	0
Novosibirsk Region	6	11	7	2	8	6	10	0	8	0
Omsk Region	8	7	5	8	11	0	13	5	10	0
Tomsk Region	14	0	13	0	8	0	9	0	9	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>4</b>	<b>5</b>	<b>4</b>	<b>7</b>	<b>7</b>	<b>6</b>	<b>9</b>	<b>6</b>	<b>8</b>	<b>0</b>
Republic of Sakha (Yakutia)	3	0	5	0	5	0	5	0	5	0
Kamchatka Territory	3	5	5	50	7	0	7	0	8	0
Primorye Territory	4	3	5	7	9	9	13	7	9	0
Khabarovsk Territory	4	0	5	0	9	4	10	0	10	0
Amur Region	5	0	3	0	5	0	6	0	8	0
Magadan Region	3	0	6	33	8	0	9	0	13	0
Sakhalin Region	4	71	5	0	6	0	9	0	11	0
Jewish Autonomous Region	3	0	3	0	10	0	5	0	10	0
Chukotka Autonomous Area	3	0	3	0	6	0	6	0	10	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>0</b>	<b>4</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0	0	5	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	13	0	1	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

3.27. Regional Structure of Refinancing of HMLs with the Sale of the Pool of HMLs/Rights of Claim to HMLs without Forming an Additional Financial Instrument

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	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
<b>THE RUSSIAN FEDERATION</b>	<b>80 769</b>	<b>2 222</b>	<b>68 204</b>	<b>5 060</b>	<b>84 329</b>	<b>2 037</b>	<b>124 942</b>	<b>2 379</b>	<b>34 504</b>	<b>4 209</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>29 681</b>	<b>1 933</b>	<b>37 865</b>	<b>4 629</b>	<b>61 172</b>	<b>1 915</b>	<b>104 114</b>	<b>2 266</b>	<b>25 412</b>	<b>4 036</b>
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	3	0	0	0	0	0
Ivanovo Region	0	0	0	0	8	0	92	0	54	0
Kaluga Region	434	0	561	0	414	0	375	0	16	0
Kostroma Region	0	0	0	0	4	0	17	0	16	0
Kursk Region	2	0	1	0	0	0	1	0	1	0
Lipetsk Region	129	0	127	0	0	0	0	0	0	0
Moscow Region	2 019	0	1 000	0	339	0	2	0	0	195
Orel Region	35	0	0	0	0	0	0	0	0	0
Ryazan Region	50	0	13	0	13	0	21	0	3	0
Smolensk Region	72	0	267	0	4	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	1 103	0	1 261	0	763	0	515	0	90	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	99	0	55	0	0	0	0	0	3	0
Moscow	25 738	1 933	34 580	4 629	59 624	1 915	103 091	2 266	25 229	3 841
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>32 070</b>	<b>203</b>	<b>5 245</b>	<b>360</b>	<b>2 938</b>	<b>30</b>	<b>1 743</b>	<b>58</b>	<b>937</b>	<b>0</b>
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komı	76	0	2	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	241	0	258	0	303	0	500	0	175	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	15	0	15	0	8	0	184	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	31 738	203	4 970	360	2 627	30	1 059	58	761	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>565</b>	<b>0</b>	<b>785</b>	<b>0</b>	<b>565</b>	<b>0</b>	<b>174</b>	<b>0</b>	<b>23</b>	<b>0</b>
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	164	0	301	0	280	0	42	0	23	0
Astrakhan Region	308	0	386	0	201	0	94	0	0	0
Volgograd Region	93	0	98	0	84	0	29	0	0	0
Rostov Region	0	0	0	0	0	0	9	0	1	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>256</b>	<b>0</b>	<b>297</b>	<b>0</b>	<b>285</b>	<b>0</b>	<b>227</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Daghestan	233	0	245	0	281	0	225	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	2	0	37	0	3	0	2	0	0	0
Republic of North Ossetia - Alania	21	0	15	0	1	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>7 754</b>	<b>0</b>	<b>9 234</b>	<b>0</b>	<b>7 850</b>	<b>0</b>	<b>8 176</b>	<b>0</b>	<b>3 476</b>	<b>0</b>
Republic of Bashkortostan	1 515	0	2 037	0	2 224	0	1 211	0	16	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	88	0	0	0
Republic of Tatarstan (Tatarstan)	1 947	0	3 118	0	2 124	0	2 380	0	1 502	0
Udmurt Republic	307	0	448	0	393	0	378	0	185	0
Chuvash Republic - Chuvashia	143	0	236	0	176	0	93	0	9	0
Perm Territory	0	0	0	0	0	0	1	0	398	0
Kirov Region	669	0	1 054	0	769	0	1 174	0	340	0
Nizhny Novgorod Region	105	0	267	0	45	0	0	0	0	0
Orenburg Region	527	0	1 001	0	913	0	820	0	295	0
Penza Region	7	0	7	0	0	0	1	0	15	0
Samara Region	2 329	0	929	0	1 123	0	1 874	0	708	0
Saratov Region	160	0	137	0	83	0	154	0	7	0
Ulyanovsk Region	45	0	0	0	0	0	2	0	1	0
<b>URAL FEDERAL DISTRICT</b>	<b>707</b>	<b>0</b>	<b>773</b>	<b>0</b>	<b>207</b>	<b>0</b>	<b>128</b>	<b>0</b>	<b>12</b>	<b>0</b>
Kurgan Region	0	0	108	0	16	0	11	0	0	0
Sverdlovsk Region	448	0	306	0	38	0	30	0	2	0
Tyumen Region	81	0	114	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	81	0	114	0	0	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	178	0	245	0	153	0	87	0	10	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>5 291</b>	<b>31</b>	<b>6 637</b>	<b>12</b>	<b>6 721</b>	<b>4</b>	<b>5 368</b>	<b>0</b>	<b>2 608</b>	<b>0</b>
Altai Republic	341	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	864	0	1 277	0	876	0	1 007	0	168	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	818	0	701	0	288	0	13	0	544	0
Irkutsk Region	424	0	471	0	236	0	172	0	1	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	1 478	20	1 807	2	2 637	0	3 819	0	1 874	0
Omsk Region	1 267	11	2 278	10	2 678	4	345	0	21	0
Tomsk Region	99	0	103	0	6	0	12	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>4 445</b>	<b>55</b>	<b>7 368</b>	<b>59</b>	<b>4 591</b>	<b>88</b>	<b>5 012</b>	<b>55</b>	<b>1 998</b>	<b>173</b>
Republic of Sakha (Yakutia)	0	0	6	0	8	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	2 350	55	4 232	59	4 561	88	4 916	55	1 670	0
Khabarovsk Territory	0	0	180	0	0	0	0	0	0	0
Amur Region	2 095	0	2 950	0	22	0	47	0	328	173
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	49	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0	0	37	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	0	0	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

3.28. Regional Structure of Refinancing of HMLs with the Sale of the Pool of HMLs/Rights of Claim to HMLs with the Subsequent Issue of Securities

(million rubles)

	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	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
<b>THE RUSSIAN FEDERATION</b>	<b>10 697</b>	<b>0</b>	<b>16 952</b>	<b>0</b>	<b>109 872</b>	<b>0</b>	<b>100 894</b>	<b>0</b>	<b>41 557</b>	<b>0</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>10 489</b>	<b>0</b>	<b>16 952</b>	<b>0</b>	<b>103 397</b>	<b>0</b>	<b>94 426</b>	<b>0</b>	<b>20 000</b>	<b>0</b>
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	0	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0
Moscow	10 489	0	16 952	0	103 397	0	94 426	0	20 000	0
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Kom	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	0	0	0	0	0	0	0	0	0	0
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0
Rostov Region	0	0	0	0	0	0	0	0	0	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3 512</b>	<b>0</b>	<b>16 737</b>	<b>0</b>
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	0	0	0	0	3 512	0	16 737	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	0	0	0	0	0	0	0	0	0	0
Orenburg Region	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0
<b>URAL FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6 475</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 543</b>	<b>0</b>
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	0	0	0	0	0	0	0	0
Tyumen Region	0	0	0	0	6 475	0	0	0	2 543	0
including Khanty-Mansi Autonomous Area - Yugra	0	0	0	0	6 475	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	0	0	0	0	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>208</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Altai Republic	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	208	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 956</b>	<b>0</b>	<b>2 277</b>	<b>0</b>
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	2 956	0	2 277	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	0	0	0	0
Sevastopol <sup>1</sup>	-	-	-	-	-	-	0	0	0	0

<sup>1</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014. Existing discrepancies between totals and sums of items are due to rounding.

3.29. Regional Structure of Commissioning<sup>1</sup>(thousand m<sup>2</sup> of residential premises)

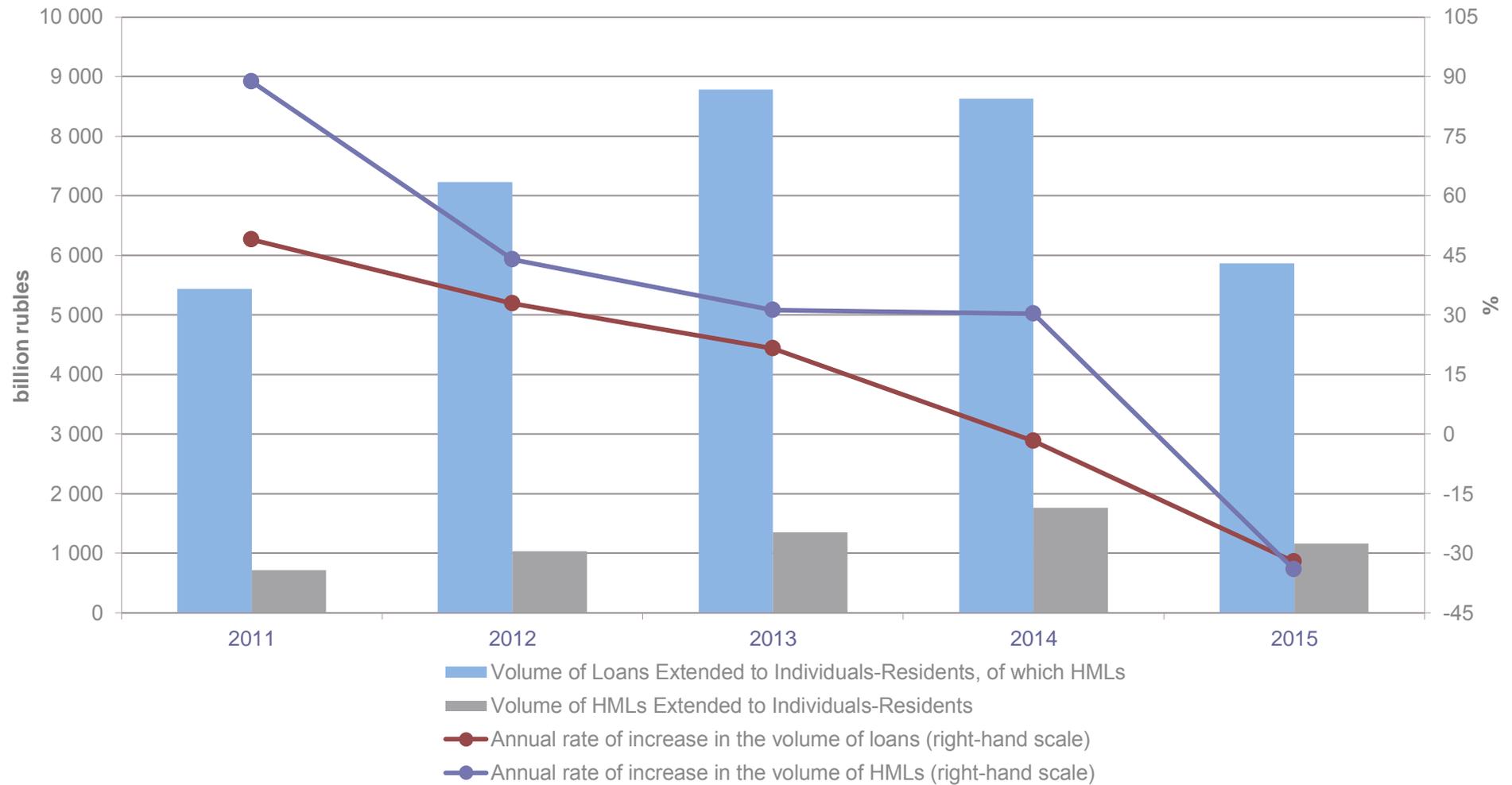
	01.01.2012		01.01.2013		01.01.2014		01.01.2015		01.01.2016	
	total	of which individual developer								
<b>THE RUSSIAN FEDERATION</b>	<b>62 265</b>	<b>26 761</b>	<b>65 742</b>	<b>28 378</b>	<b>70 485</b>	<b>30 663</b>	<b>84 191</b>	<b>36 236</b>	<b>85 350</b>	<b>35 203</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>18 064</b>	<b>7 029</b>	<b>18 179</b>	<b>7 140</b>	<b>20 255</b>	<b>7 256</b>	<b>24 547</b>	<b>8 005</b>	<b>25 550</b>	<b>9 591</b>
Belgorod Region	1 148	962	1 215	996	1 295	981	1 469	1 079	1 555	1 251
Bryansk Region	421	139	453	157	527	212	551	200	644	218
Vladimir Region	438	256	508	306	519	260	606	315	647	331
Voronezh Region	996	401	1 110	406	1 349	491	1 573	537	1 627	464
Ivanovo Region	217	107	222	100	232	80	253	78	260	51
Kaluga Region	598	295	613	275	657	353	808	479	796	378
Kostroma Region	156	77	205	86	228	152	328	179	322	135
Kursk Region	394	91	426	141	496	189	561	172	567	244
Lipetsk Region	762	462	807	601	858	580	1 009	711	1 061	574
Moscow Region <sup>2</sup>	8 244	2 800	6 620	2 380	7 407	1 784	9 945	1 677	9 623	3 219
Orel Region	334	136	359	164	379	133	469	197	479	201
Ryazan Region	478	156	512	150	553	216	603	235	667	264
Smolensk Region	371	165	261	140	411	209	449	234	514	319
Tambov Region	603	397	636	459	704	498	771	549	826	502
Tver Region	422	230	410	184	505	291	538	299	556	177
Tula Region	263	170	310	203	503	293	580	370	771	434
Yaroslavl Region	411	160	461	222	487	223	694	200	717	256
Moscow <sup>2</sup>	1 808	26	3 050	21	3 146	312	3 342	497	3 920	575
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>5 809</b>	<b>1 308</b>	<b>5 835</b>	<b>1 487</b>	<b>6 380</b>	<b>1 647</b>	<b>8 370</b>	<b>2 818</b>	<b>9 042</b>	<b>2 499</b>
Republic of Karelia	178	63	195	59	219	65	241	71	271	50
Republic of Komı	116	43	88	41	144	41	156	40	210	40
Arkhangelsk Region	283	133	303	137	327	118	356	152	394	146
including Nenets Autonomous Area	30	7	33	8	35	11	35	10	36	11
Vologda Region	434	163	389	147	576	297	774	431	864	409
Kalinıngrad Region	545	118	582	139	639	214	1 116	558	1 207	440
Leningrad Region	1 076	491	1 149	582	1 360	493	1 788	873	2 323	830
Murmansk Region	23	5	24	5	25	3	25	8	33	8
Novgorod Region	271	142	313	182	323	147	354	194	359	187
Pskov Region	178	55	215	85	185	94	298	168	351	152
Saint Petersburg	2 706	96	2 577	111	2 584	176	3 262	324	3 031	238
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>6 931</b>	<b>4 093</b>	<b>7 934</b>	<b>4 371</b>	<b>7 706</b>	<b>4 596</b>	<b>9 219</b>	<b>5 067</b>	<b>8 963</b>	<b>4 597</b>
Republic of Adygeya (Adygeya)	122	87	98	57	107	72	271	166	297	119
Republic of Kalmykia	104	53	85	44	111	46	125	50	126	43
Krasnodar Territory	3 692	1 896	4 371	1 913	3 949	2 205	4 759	2 394	4 644	2 031
Astrakhan Region	504	383	511	449	595	394	624	421	575	374
Volgograd Region	629	359	885	538	810	492	1 115	684	912	485
Rostov Region	1 880	1 315	1 984	1 370	2 134	1 387	2 325	1 352	2 409	1 544
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>3 193</b>	<b>1 986</b>	<b>3 749</b>	<b>2 513</b>	<b>4 142</b>	<b>2 792</b>	<b>5 012</b>	<b>3 841</b>	<b>4 997</b>	<b>3 563</b>
Republic of Dagestan	1 212	1 022	1 436	1 174	1 536	1 298	1 648	1 385	1 810	1 404
Republic of Ingushetia	82	74	89	63	251	58	260	177	262	136
Kabardino-Balkar Republic	273	237	282	252	291	261	328	298	375	342
Karachai-Cherkess Republic	82	69	88	60	113	86	174	128	184	157
Republic of North Ossetia - Alania	200	67	206	46	210	38	171	37	174	39
Chechen Republic	76	59	316	255	366	336	1 140	1 089	943	912
Stavropol Territory	1 267	460	1 333	664	1 375	716	1 292	727	1 248	575
<b>VOLGA FEDERAL DISTRICT</b>	<b>13 602</b>	<b>7 220</b>	<b>14 182</b>	<b>7 566</b>	<b>15 260</b>	<b>8 357</b>	<b>16 856</b>	<b>8 328</b>	<b>16 889</b>	<b>7 689</b>
Republic of Bashkortostan	2 109	1 547	2 324	1 616	2 485	1 648	2 652	1 691	2 691	1 572
Mari El Republic	315	218	351	220	370	221	416	222	440	204
Republic of Mordovia	298	95	266	106	305	119	321	127	325	138
Republic of Tatarstan (Tatarstan)	2 396	976	2 400	1 103	2 400	1 399	2 405	1 140	2 406	1 184
Udmurt Republic	505	295	516	264	533	240	633	248	649	308
Chuvash Republic - Chuvashia	886	615	819	518	837	470	862	404	833	288
Perm Territory	749	270	826	316	1 004	477	1 113	546	1 154	452
Kirov Region	405	119	409	133	487	137	685	245	727	246
Nizhny Novgorod Region	1 470	928	1 501	844	1 530	949	1 588	774	1 259	519
Orenburg Region	743	473	704	392	791	501	1 152	663	1 190	535
Penza Region	671	336	739	369	831	431	903	425	931	414
Samara Region	1 331	481	1 484	532	1 739	662	1 888	815	2 212	789
Saratov Region	1 170	528	1 236	779	1 314	786	1 521	744	1 140	558
Ulyanovsk Region	554	339	607	376	634	317	719	285	935	483
<b>URAL FEDERAL DISTRICT</b>	<b>5 467</b>	<b>1 854</b>	<b>6 361</b>	<b>1 822</b>	<b>6 576</b>	<b>2 154</b>	<b>7 977</b>	<b>3 079</b>	<b>7 948</b>	<b>2 975</b>
Kurgan Region	183	110	250	175	280	182	389	243	293	194
Sverdlovsk Region	1 822	707	1 869	684	1 755	648	2 424	1 122	2 478	1 059
Tyumen Region	2 148	637	2 565	527	2 753	771	3 161	941	3 396	950
including Khanty-Mansi Autonomous Area - Yugra	757	137	1 022	163	1 044	193	1 116	215	968	138
including Yamal-Nenets Autonomous Area	168	33	198	25	246	34	271	34	297	31
Chelyabinsk Region	1 314	401	1 677	436	1 788	554	2 002	773	1 782	771
<b>SIBIRIAN FEDERAL DISTRICT</b>	<b>7 186</b>	<b>2 650</b>	<b>7 430</b>	<b>2 784</b>	<b>7 990</b>	<b>3 080</b>	<b>8 875</b>	<b>3 722</b>	<b>9 371</b>	<b>3 269</b>
Altai Republic	77	64	81	48	90	61	100	70	114	87
Republic of Buryatia	304	215	339	238	380	262	409	219	415	187
Republic of Tuva	52	44	55	50	79	70	93	81	109	88
Republic of Khakassia	156	66	174	82	203	80	262	160	301	120
Altai Territory	636	300	646	365	665	352	755	344	890	296
Trans-Baikal Territory	277	103	303	87	295	111	353	156	235	80
Krasnoyarsk Territory	1 047	238	1 077	267	1 134	323	1 201	470	1 311	461
Irkutsk Region	755	210	871	209	973	359	836	292	923	214
Kemerovo Region	1 083	498	1 085	615	1 091	563	1 098	583	1 002	529
Novosibirsk Region	1 505	362	1 571	407	1 723	465	2 302	836	2 588	684
Omsk Region	837	443	739	302	827	263	848	219	785	242
Tomsk Region	458	108	490	116	531	171	619	293	699	281
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>1 935</b>	<b>600</b>	<b>1 991</b>	<b>679</b>	<b>2 173</b>	<b>772</b>	<b>2 444</b>	<b>924</b>	<b>2 223</b>	<b>865</b>
Republic of Sakha (Yakutia)	319	182	356	185	418	199	474	223	546	227
Kamchatka Territory	69	2	72	24	83	16	88	26	72	34
Primorye Territory	592	190	611	203	615	242	672	384	499	254
Khabarovsk Territory	402	80	344	97	325	92	444	94	450	156
Amur Region	241	62	317	63	364	63	344	54	261	48
Magadan Region	18	7	20	2	15	1	13	2	21	2
Sakhalin Region	239	64	215	91	291	115	305	103	312	108
Jewish Autonomous Region	53	13	54	15	63	44	104	39	60	36
Chukotka Autonomous Area	2	...	1	...	0	...	2	...	2	...
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>879</b>	<b>447</b>	<b>358</b>	<b>152</b>
Republic of Crimea <sup>1</sup>	-	-	-	-	-	-	634	440	253	152
Sevastopol <sup>1</sup>	-	-	-	-	-	-	245	7	105	0

<sup>1</sup> According to Rosstat.<sup>2</sup> In 2012, data on the federal city of Moscow and Moscow Region are taken into account with adjusted borders from the 1st of July 2012, in accordance with the resolution of the Federal Council of the Federation of the Russian Federation of the 27th of December 2011 №560-SF. With the purpose of comparability, the relative indexes are calculated with taking adjusted borders of Moscow and Moscow Region into account.<sup>3</sup> New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

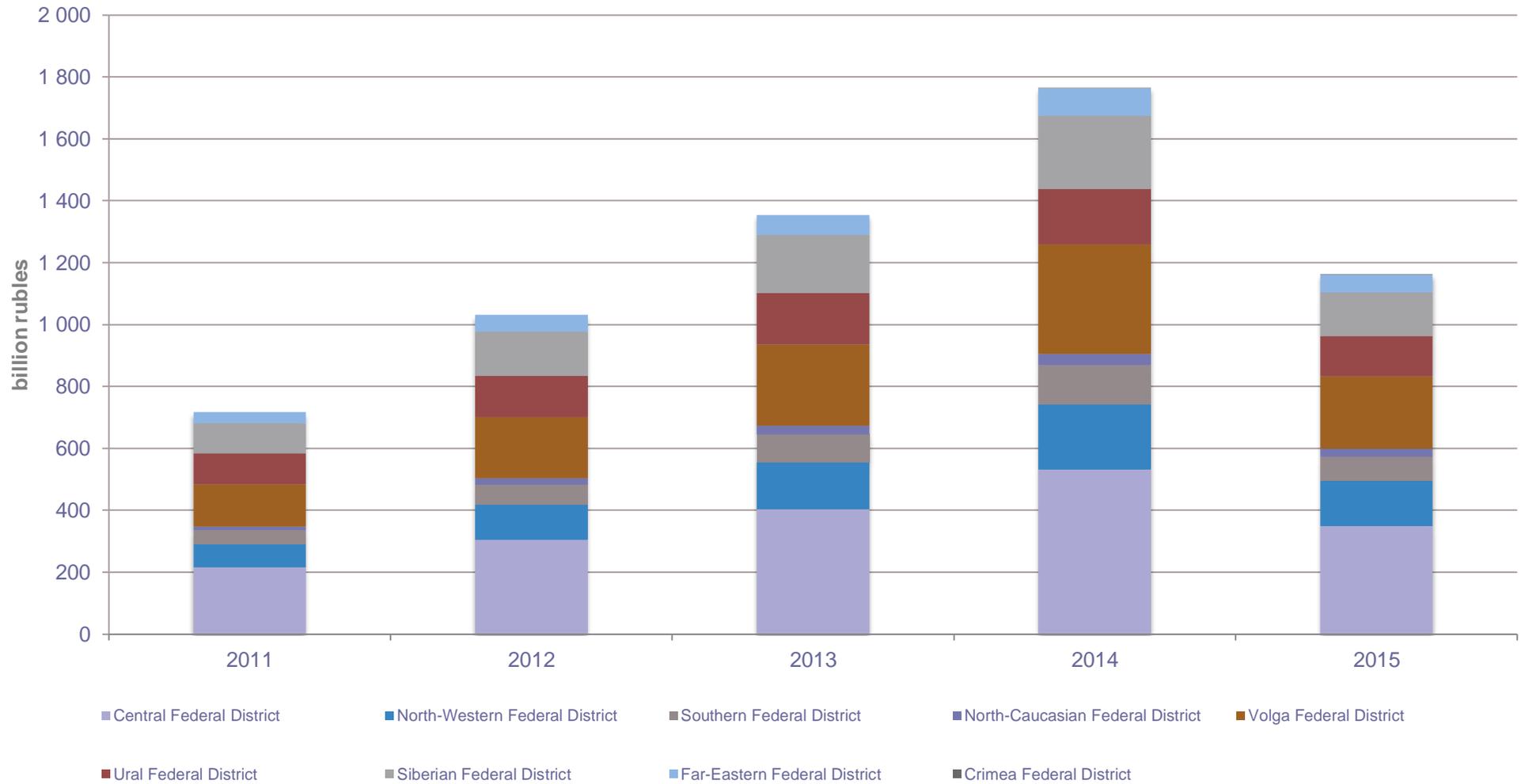
3.30. Regional Structure of Registered Mortgage Contracts and Issued Mortgage Certificates<sup>1</sup>

	01.01.2012				01.01.2013				01.01.2014				01.01.2015				01.01.2016			
	Registered				Registered				Registered				Registered				Registered			
	mortgages under the contracts	mortgages under the law	residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan	issued mortgage certificates	mortgages under the contracts	mortgages under the law	residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan	issued mortgage certificates	mortgages under the contracts	mortgages under the law	residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan	issued mortgage certificates	mortgages under the contracts	mortgages under the law	residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan	issued mortgage certificates	mortgages under the contracts	mortgages under the law	residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan	issued mortgage certificates
<b>THE RUSSIAN FEDERATION</b>	<b>89 454</b>	<b>898 868</b>	<b>585 651</b>	<b>300 524</b>	<b>85 365</b>	<b>1 110 850</b>	<b>790 736</b>	<b>399 197</b>	<b>82 217</b>	<b>1 200 732</b>	<b>892 534</b>	<b>399 396</b>	<b>83 199</b>	<b>1 370 323</b>	<b>1 105 143</b>	<b>454 176</b>	<b>93 719</b>	<b>1 085 374</b>	<b>789 371</b>	<b>247 053</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>21 401</b>	<b>183 418</b>	<b>117 598</b>	<b>71 412</b>	<b>21 899</b>	<b>205 639</b>	<b>162 596</b>	<b>94 777</b>	<b>21 844</b>	<b>223 189</b>	<b>191 792</b>	<b>88 597</b>	<b>246 496</b>	<b>246 496</b>	<b>112 751</b>	<b>29 482</b>	<b>220 840</b>	<b>168 880</b>	<b>58 011</b>	<b>58 011</b>
Belgorod Region	3 085	6 102	3 124	3 137	2 573	7 939	4 006	4 150	820	11 634	4 571	4 603	1 041	14 552	5 221	5 163	903	10 959	3 529	4 070
Brjansk Region	410	6 806	3 162	1 683	3 400	7 230	5 666	2 597	3 258	8 460	5 068	2 304	508	8 262	2 646	5 911	8 362	6 000	2 099	2 099
Vladimir Region	557	9 840	5 491	4 559	4 655	11 095	6 572	3 524	6 112	11 114	10 712	2 786	683	13 700	12 657	4 243	600	9 675	6 593	2 477
Voronezh Region	623	12 388	9 223	3 593	3 662	14 284	8 223	3 593	3 662	16 138	10 563	2 884	1 053	20 928	12 328	11 440	1 440	12 342	9 244	9 244
Yaroslavl Region	493	5 588	2 980	1 426	5 752	7 428	3 993	1 522	6 740	7 428	6 825	1 629	2 448	5 485	2 244	5 485	2 244	5 485	2 244	2 244
Kaluga Region	653	5 121	3 379	2 032	3 681	6 746	5 535	2 856	6 661	6 980	6 668	2 232	791	8 680	8 582	1 171	598	5 840	4 509	3 46
Kostroma Region	406	4 107	2 296	1 317	3 467	4 706	3 800	1 686	4 555	5 368	4 952	1 261	323	6 412	2 056	4 447	4 662	4 514	4 992	4 992
Kursk Region	517	4 861	3 192	1 527	4 181	5 970	3 812	2 295	3 391	5 066	4 385	290	7 093	5 742	3 628	351	5 468	4 351	1 521	1 521
Lipetsk Region	489	5 713	2 770	1 548	5 211	6 704	3 584	2 232	4 311	7 905	3 962	2 685	447	9 163	5 123	1 512	927	7 197	3 285	209
Moscow	5 734	56 646	35 732	20 314	5 645	57 133	47 861	28 996	17 149	55 874	51 747	29 101	7 657	78 003	74 034	31 267	11 042	70 804	32 700	10 663
Orel Region	307	4 057	2 287	1 169	2 608	4 798	4 006	2 072	3 022	5 734	5 431	2 777	259	6 372	6 063	3 921	259	4 912	4 480	2 435
Ryazan Region	5 988	5 988	4 551	2 511	4 644	5 225	3 983	6 331	6 331	6 172	4 024	342	943	8 282	4 780	486	6 365	5 335	2 138	2 138
Smolensk Region	416	8 493	4 614	2 188	4 463	8 989	6 325	3 604	4 661	8 203	7 562	2 918	433	9 167	6 284	3 595	522	6 601	3 469	2 046
Tambov Region	350	5 247	1 821	1 298	2 581	6 366	2 406	2 239	2 081	7 963	3 030	2 634	163	8 336	4 475	3 168	581	6 573	2 877	2 824
Tver Region	642	6 588	4 805	3 014	6 236	7 260	6 313	3 818	4 556	7 740	7 543	3 241	1 047	8 766	8 535	4 255	989	5 343	5 868	92
Tula Region	678	5 750	3 559	1 756	6 591	7 690	6 014	2 422	6 511	10 103	8 919	2 827	741	13 091	11 631	3 548	695	8 656	7 871	1 133
Yaroslavl Region	8 248	8 248	5 133	2 419	6 726	8 104	6 014	2 852	6 251	9 768	7 562	2 625	969	11 676	11 364	2 872	912	10 841	9 017	10 841
Moscow	4 844	21 912	19 528	17 001	6 309	25 678	20 593	6 132	29 199	27 889	16 022	7 313	29 999	34 769	20 640	7 954	25 114	22 171	14 481	14 481
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>7 226</b>	<b>77 766</b>	<b>55 509</b>	<b>26 673</b>	<b>7 933</b>	<b>88 640</b>	<b>74 408</b>	<b>38 152</b>	<b>7 786</b>	<b>98 130</b>	<b>86 649</b>	<b>40 447</b>	<b>10 705</b>	<b>116 261</b>	<b>106 545</b>	<b>41 303</b>	<b>9 272</b>	<b>92 727</b>	<b>79 905</b>	<b>21 657</b>
Republic of Karelia	553	5 847	3 643	2 005	5 969	5 994	5 224	3 036	4 776	6 081	5 967	3 010	528	6 695	3 819	539	5 296	3 682	2 607	2 607
Republic of Komi	339	6 553	5 306	3 692	4 338	7 195	6 662	5 021	361	8 045	7 896	5 435	281	9 395	6 996	5 676	676	6 771	6 771	1 725
Arkhangelsk Region	550	8 279	6 643	4 174	752	8 950	5 652	6 662	7 091	9 183	8 507	6 054	794	11 262	11 178	6 881	563	8 174	8 113	4 978
Including Nenets Autonomous Area	520	10 017	7 278	5 052	6 922	11 307	9 570	6 713	5 571	11 803	10 892	7 018	722	12 955	13 487	7 180	573	10 277	9 053	4 601
Vologda Region	496	7 614	6 063	3 921	6 863	9 410	6 921	4 178	5 178	8 456	7 466	3 361	610	11 384	10 421	4 215	663	8 453	6 891	6 891
Leningrad Region	927	5 476	4 921	1 980	5 273	7 452	6 776	4 236	5 982	8 344	7 626	3 276	13 044	13 112	5 045	1 116	13 621	13 406	3 971	3 971
Murmansk Region	249	5 183	2 409	1 432	2 580	5 614	4 913	2 214	2 611	6 101	5 864	3 288	551	6 920	4 878	2 942	551	6 920	3 603	1 420
Nenets Autonomous Area	265	4 554	3 475	2 059	3 540	5 430	4 181	2 660	3 611	4 390	4 238	2 076	442	5 056	4 912	1 839	444	3 793	2 915	2 099
Nenets Autonomous Area	156	3 938	1 456	938	1 117	3 938	3 073	1 117	252	4 799	4 458	2 094	232	5 112	4 416	1 212	446	3 911	3 112	3 112
Saint Petersburg	3 172	20 306	16 686	9 712	3 191	22 415	21 225	4 655	3 203	26 570	25 051	4 396	4 042	31 135	30 116	1 322	4 394	25 004	24 429	359
<b>SOUTHERN FEDERAL DISTRICT</b>	<b>12 384</b>	<b>77 101</b>	<b>28 442</b>	<b>16 355</b>	<b>7 561</b>	<b>99 440</b>	<b>36 197</b>	<b>23 707</b>	<b>8 550</b>	<b>121 860</b>	<b>44 203</b>	<b>24 185</b>	<b>10 441</b>	<b>133 751</b>	<b>58 565</b>	<b>31 122</b>	<b>10 023</b>	<b>107 967</b>	<b>43 479</b>	<b>18 013</b>
Republic of Adygeya (Adygeya)	157	2 641	546	147	132	3 389	691	250	147	4 100	908	235	196	5 013	1 629	290	148	3 973	244	956
Republic of Kalmykia	52	2 718	520	357	228	4 857	279	485	503	6 789	2 742	485	279	8 131	468	339	284	6 284	814	67
Krasnodar Territory	7 861	24 177	9 463	3 846	3 846	15 433	12 463	5 648	4 262	11 678	16 111	4 163	3 473	22 993	43 611	7 705	3 544	4 652	16 213	2 064
Astrakhan Region	525	6 676	2 150	1 847	2 773	8 027	3 115	2 790	479	8 228	3 864	3 288	551	9 290	4 878	2 942	551	6 919	3 603	1 420
Vologda Region	1 229	14 655	7 093	4 393	4 272	17 787	9 295	7 363	1 300	18 483	9 803	7 310	1 729	21 036	11 990	10 433	1 485	17 092	9 651	7 831
Rostov Region	2 580	27 434	15 890	8 565	7 925	35 851	9 843	7 231	2 283	44 620	12 838	8 710	4 439	49 520	17 047	12 194	4 212	36 347	12 252	6 587
<b>NORTH-Caucasian FEDERAL DISTRICT</b>	<b>3 650</b>	<b>39 427</b>	<b>7 430</b>	<b>2 442</b>	<b>2 982</b>	<b>33 989</b>	<b>15 859</b>	<b>3 989</b>	<b>1 991</b>	<b>48 065</b>	<b>18 821</b>	<b>8 292</b>	<b>1 861</b>	<b>49 970</b>	<b>21 527</b>	<b>10 902</b>	<b>4 902</b>	<b>46 070</b>	<b>16 715</b>	<b>4 046</b>
Republic of Dagestan	1 493	5 515	3 983	583	828	9 692	834	3 989	684	9 759	1 103	690	334	10 014	2 170	322	218	10 039	909	48
Republic of Ingushetia	284	4 662	39	8	31	3 381	22	9	14	4 008	11	11	18	41	2 077	7	5	3 909	90	90
Kabardino-Balkar Republic	206	4 922	1 816	19	872	6 421	140	4 440	440	4 270	319	115	4	4 111	4 011	401	128	3 989	3 886	94
Karachay-Cherkess Republic	329	3 048	259	40	111	3 926	40	319	62	4 926	363	176	3	4 383	3 304	24	3	3 104	2 841	24
Republic of North Ossetia - Alania	214	3 793	304	0	109	4 718	315	0	281	4 451	4 225	0	314	4 320	4 200	0	216	3 805	3 690	0
Chechen Republic	74	1 970	92	5	235	2 314	15	210	19	2 121	163	45	2	2 206	1 386	7	65	2 170	145	145
Stavropol Territory	1 120	15 417	4 837	1 760	1 996	20 842	8 147	2 332	731	20 700	9 079	3 857	836	22 624	10 851	7 306	609	18 176	7 651	3 979
<b>VOLGA FEDERAL DISTRICT</b>	<b>21 234</b>	<b>245 810</b>	<b>169 248</b>	<b>79 960</b>	<b>21 980</b>	<b>276 228</b>	<b>231 803</b>	<b>94 292</b>	<b>19 589</b>	<b>289 545</b>	<b>265 828</b>	<b>83 163</b>	<b>21 145</b>	<b>305 944</b>	<b>268 944</b>	<b>94 721</b>	<b>29 841</b>	<b>251 813</b>	<b>225 213</b>	<b>60 589</b>
Republic of Bashkortostan	1 463	29 145	10 659	7 065	1 044	33 796	13 920	5 364	1 329	40 064	36 494	7 812	2 064	40 064	5 482	2 153	32 819	32 938	20 730	7 330
Mari El Republic	257	6 121	4 599	1 419	285	6 228	5 8													

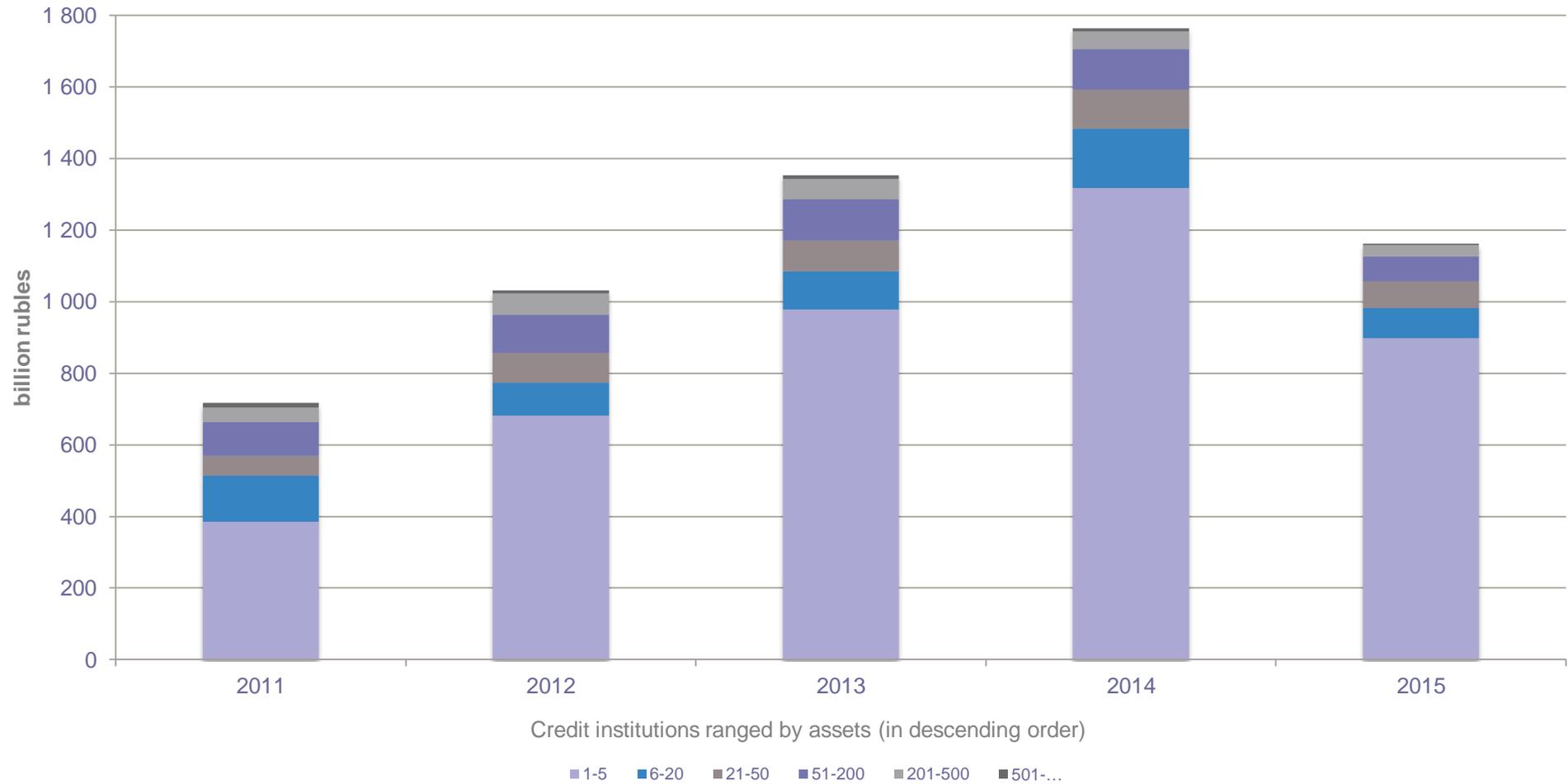
## 4.1. Dynamics and Volume of Extended Loans to Individuals-Residents, of which HMLs



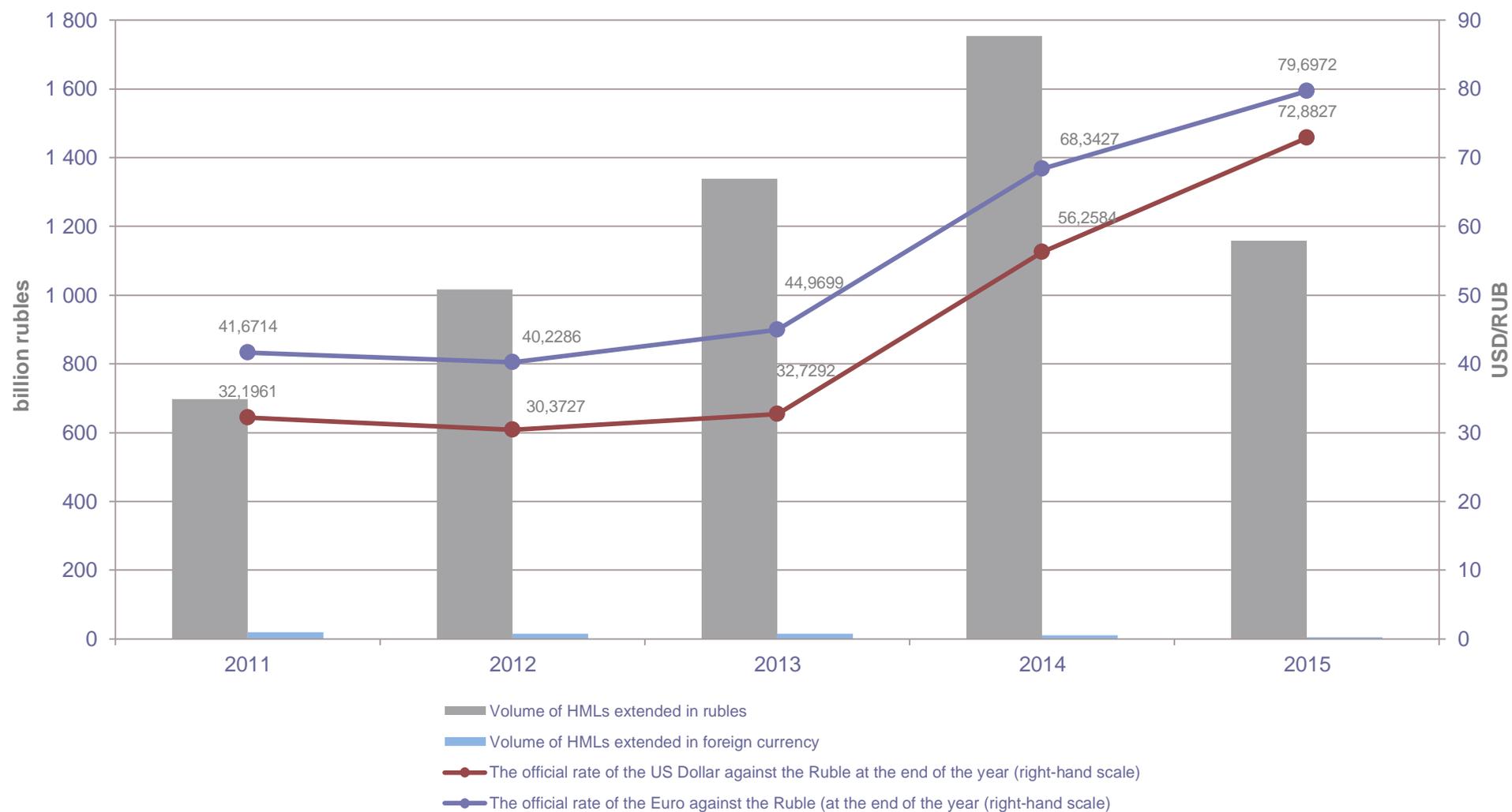
## 4.2. Volume of HMLs Extended to Individuals-Residents by Federal District of the Russian Federation



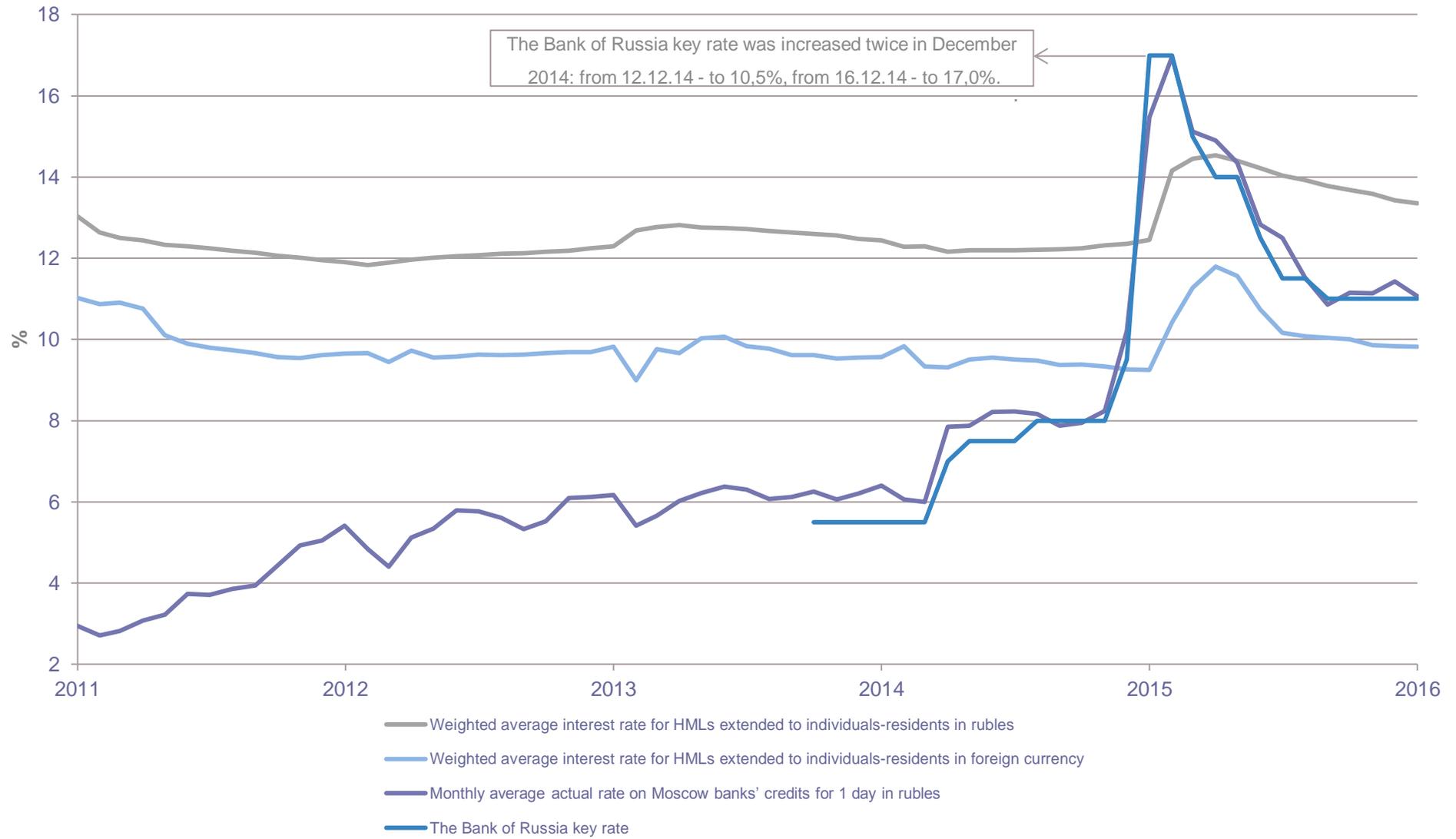
### 4.3. Volume of HMLs Extended to Individuals-Residents by Group of Credit Institutions Ranged by Assets



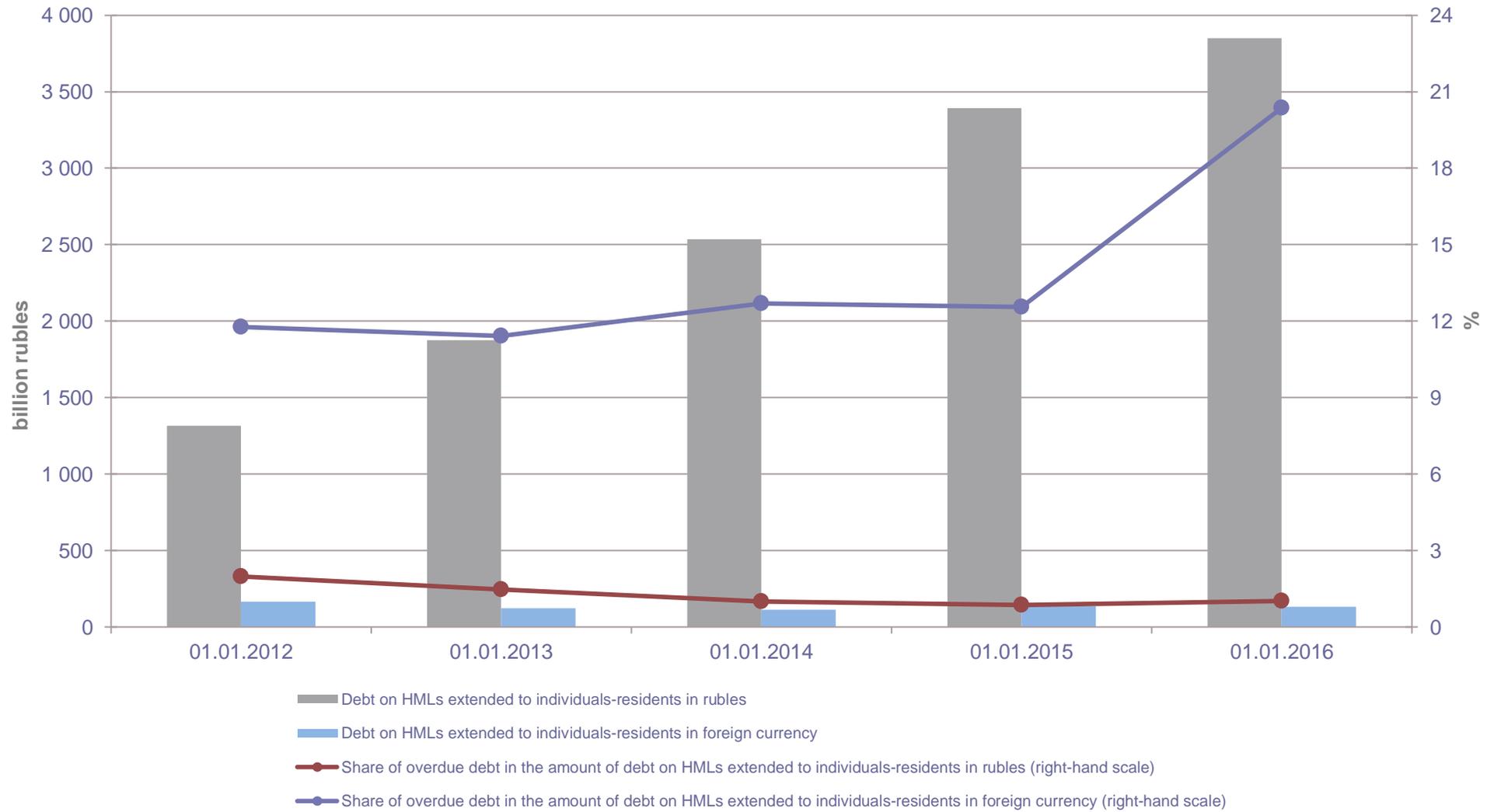
## 4.4. Currency Structure of HMLs Extended to Individuals-Residents and Dynamics of Currency Rate



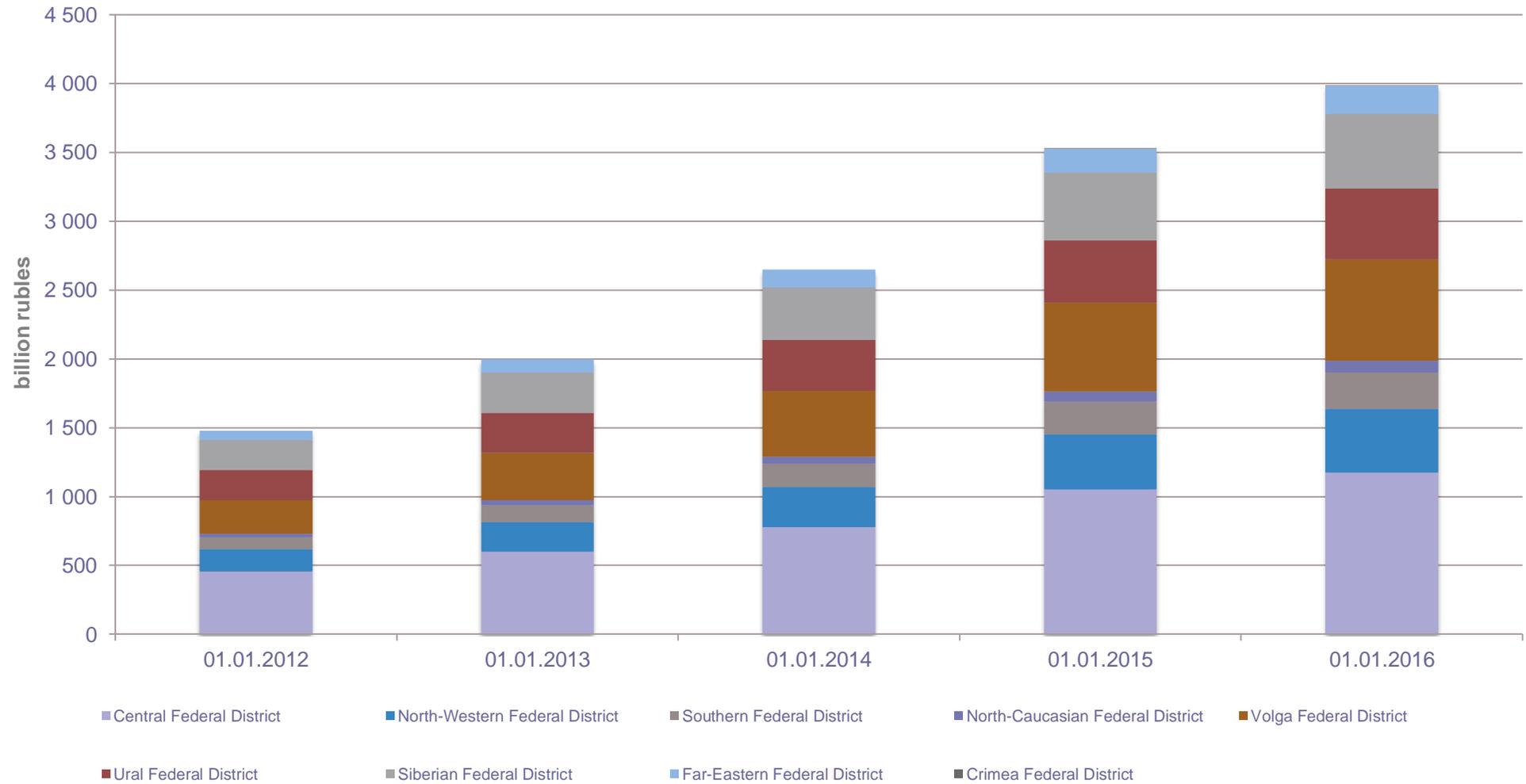
## 4.5. Dynamics of Interest Rate



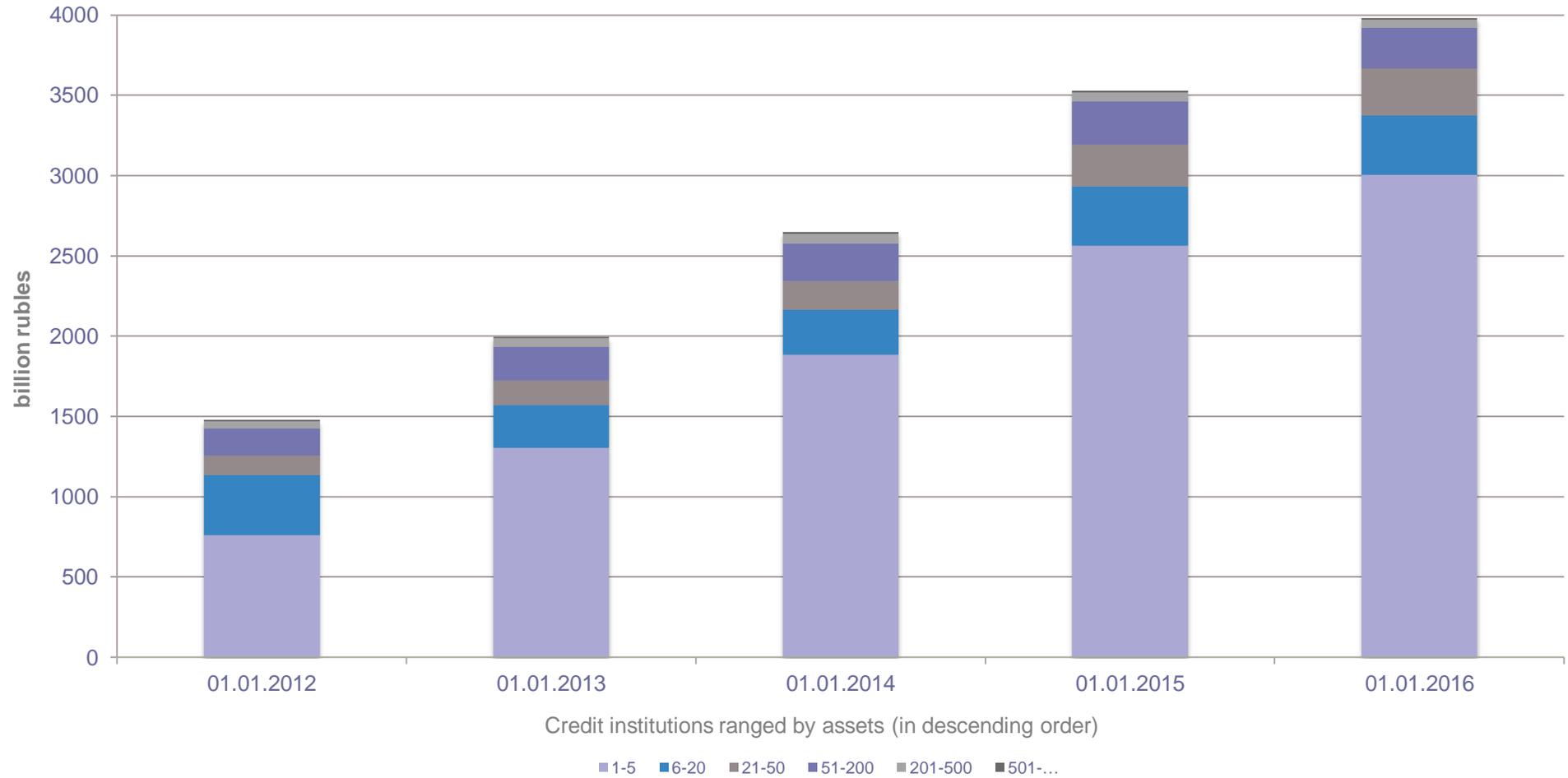
## 4.6. Debt on HMLs Extended to Individuals-Residents



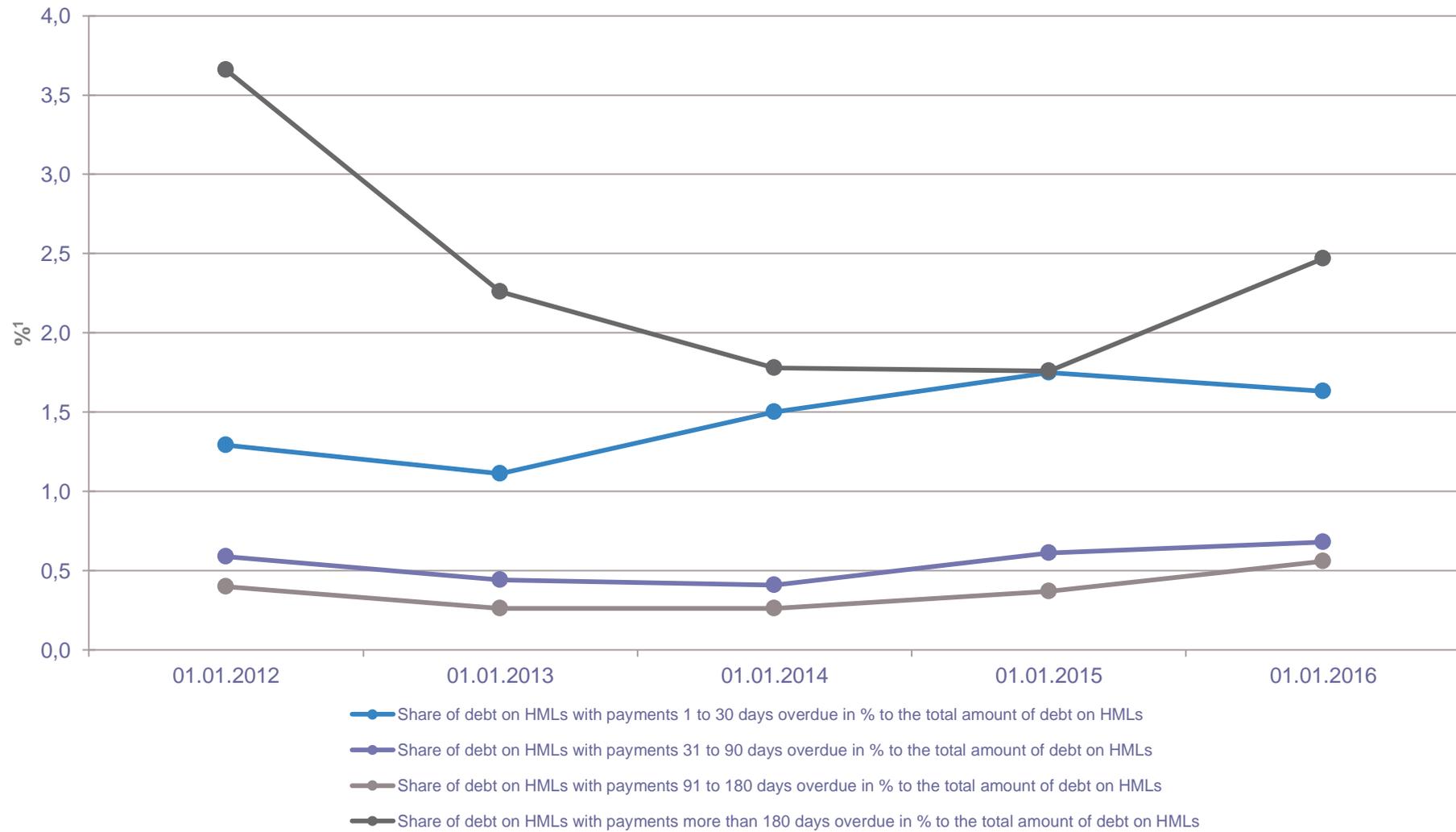
## 4.7. Debt on HMLs Extended to Individuals-Residents by Federal District of the Russian Federation



## 4.8. Debt on HMLs Extended to Individuals-Residents by Group of Credit Institutions Ranged by Assets

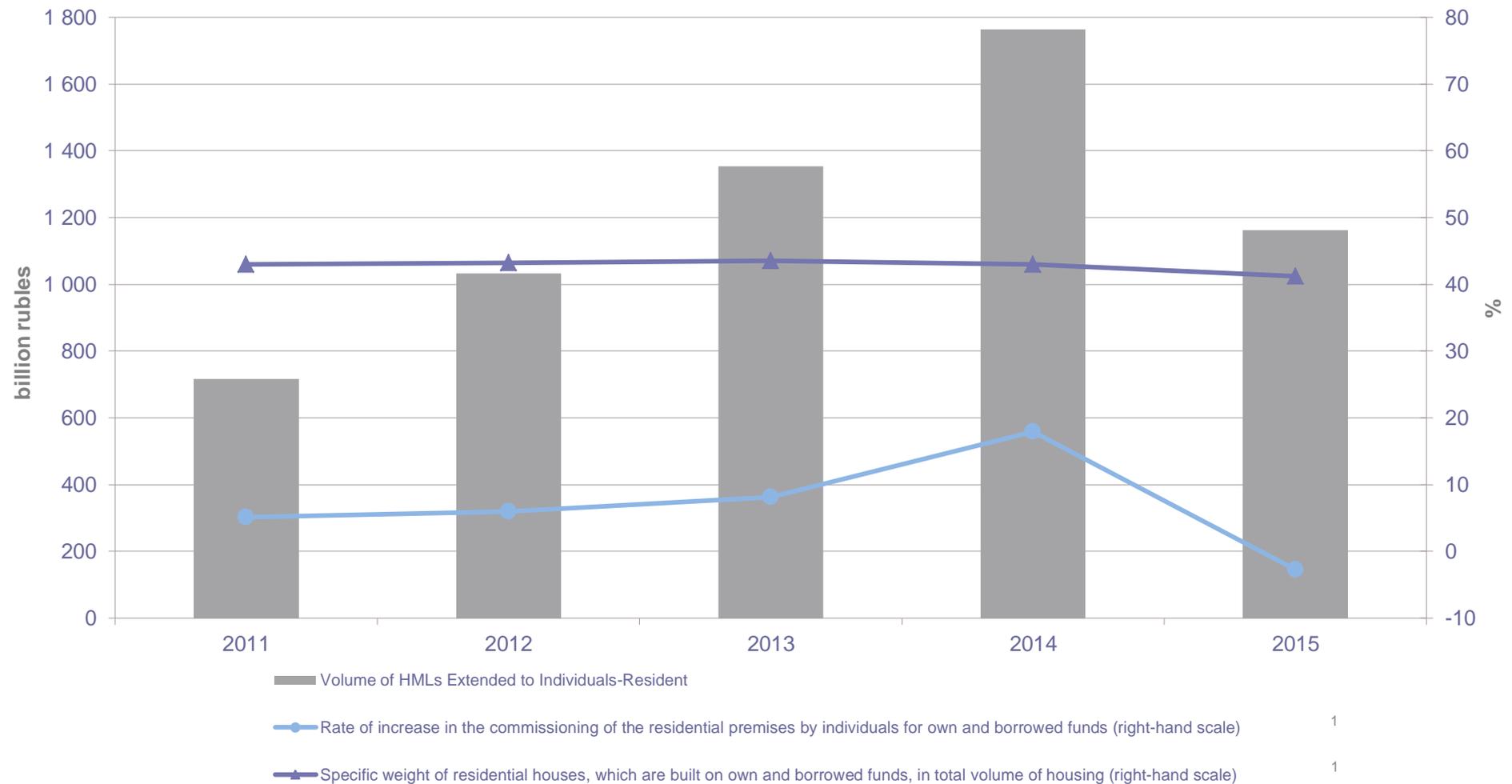


## 4.9. Structure of Debt on HMLs by Terms of Arrears



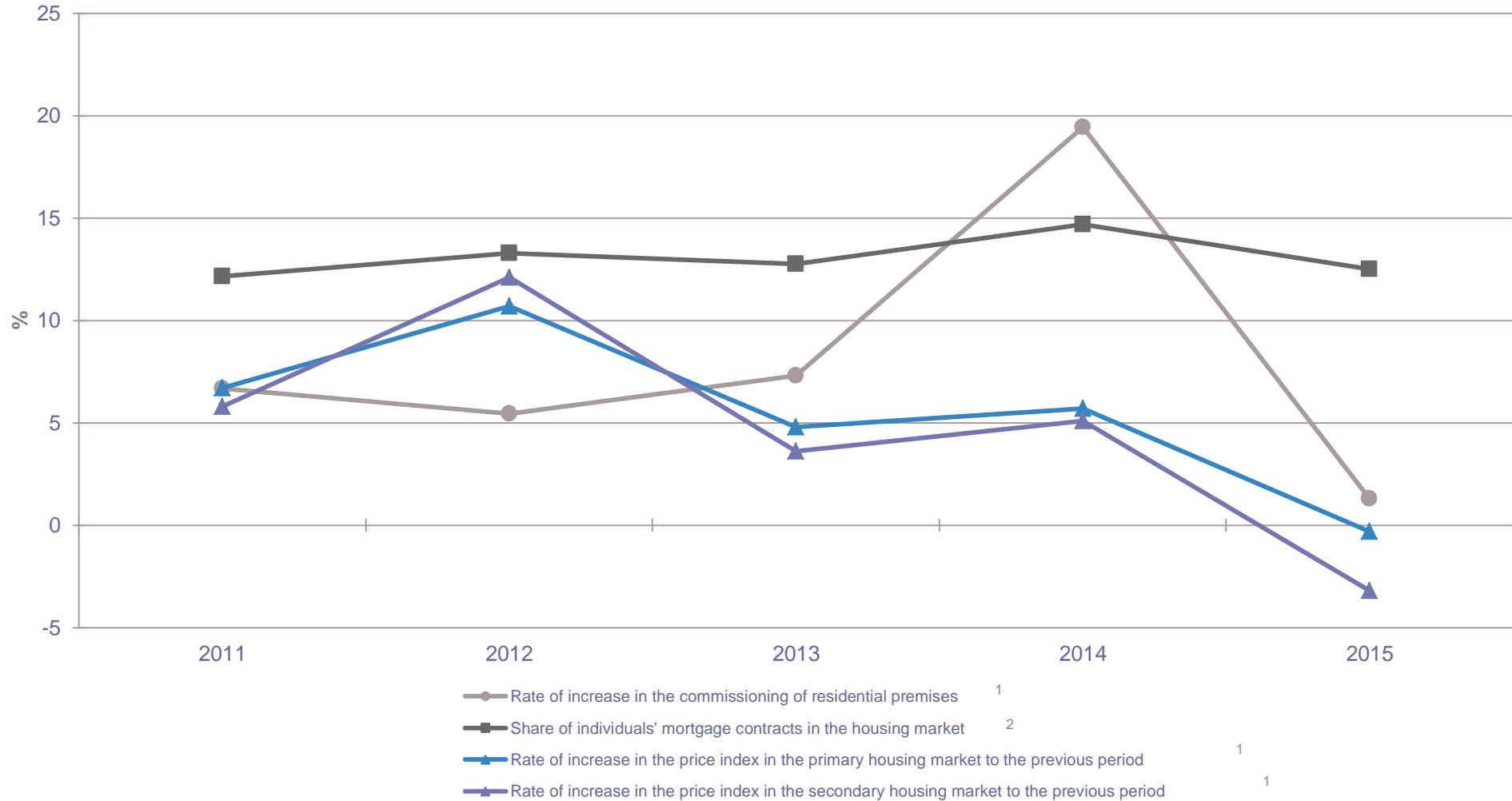
<sup>1</sup>100% - the total amount of debt on HMLs including debt without overdue payments.

## 4.10. Dynamics of Extended HMLs and Selected Indicators of the Housing Market



<sup>1</sup> According to Rosstat. Calculations of the Bank of Russia's Statistics Department.

## 4.11. Selected Indicators' Dynamics of the Housing Market Economic Activity



<sup>1</sup> According to Rosstat .Calculations of the Bank of Russia's Statistics Department.

<sup>2</sup> According to Rosreest .Calculations of the Bank of Russia's Statistics Department.