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The Central Bank of the Russian Federation



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STATISTICAL YEARBOOK
(INTERNET-VERSION)

HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Moscow
2018

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 2013 to 2017.

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 loans (mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements) granted by credit institutions to resident individuals in rubles and foreign currency; data on volumes and sources of early repayment and refinancing of mortgage loans (rights of claim under mortgage loans), and also there are macroeconomic indices and socio-economic indicators.

SYMBOLS AND NOTES:

m	- metre
m ²	- 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
MLs	- housing (mortgage) loans
MLs under SCPAs	- housing (mortgage) loans against the pledge of claims under share construction participation agreements

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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 Resident Individuals– loans granted for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

Housing loans (HLs) – loans, granted by credit institutions to resident individuals for the acquisition and development of land for housing construction, to finance construction and to buy housing.

Mortgage loans (MLs) – housing loans granted 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)'.

Mortgage loans against the pledge of claims under share construction participation agreements (MLs under SCPAs) – mortgage loans granted to resident individuals according to the procedure established by the Federal Law on the dated 30th of December 2004 No. 214-FZ 'About participation in share construction of apartment houses and other real estate objects and about modification of some legal acts of the Russian Federation'.

Primary housing (mortgage) loan market – market of housing (mortgage) loans granted by credit institutions to resident individuals.

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

Volume of HLs (MLs / MLs under SCPAs) granted to resident individuals – 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 granted by credit institutions that had their banking licenses revoked in the reporting period.

Debt on HLs (MLs / MLs under SCPAs) – the balance of debt (including overdue debt) on loans as of the reporting date.

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

Average volume of MLs – ratio of aggregated volume of granted HMLs to their number.

Average price of residential real estate market for 1m² 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 MLs 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 granting HLs (MLs / MLs under SCPAs) – the number of credit institutions conducting operations of HLs (MLs / MLs under SCPAs) to households since the beginning of the year or having debts on HLs (MLs / MLs under SCPAs).

Number of credit institutions purchasing rights of claim under MLs - 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 granted MLs – the number of credit institutions which granted loans for the repayment previously granted (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 MLs – debt on granted loans with expired (under the terms of contract) payments.

Weighted average maturity of loans granted since the beginning of the year characterizes average maturities of HLs (MLs / MLs under SCPAs) 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 weighted average maturity;

T1... n — the weighted average maturity of loans granted by the credit institution n;
V1... n — the volume of loans granted by the credit institution n.

Weighted average maturity of loans granted during the month characterizes average maturities of HLs (MLs / MLs under SCPAs) granted by credit institutions during the month.

Weighted average interest rate on the loans granted since the beginning of the year describes average interest rates on HLs (MLs / MLs under SCPAs) 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 — weighted average interest rate;

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

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

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

Weighted average interest rate on loans granted during the month characterizes average interest rates on HLs (MLs / MLs under SCPAs) granted 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 MLs 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 MLs 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 MLs/claims thereon – the amount of MLs/claims 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 MLs. This indicator is compiled cumulatively since the beginning of the year.

Volume of refinanced MLs/claims thereon – the amount of MLs/claims thereon refinanced during the reporting period by issuing of mortgage-backed securities, the sale of MLs/ claims 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 MLs/claims thereon with the sale of the pool of MLs/claims 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 MLs/claims 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 on 11th of November 2003 No 152-FZ '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 (UIF) – 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 assets in descending order and then grouped into tiers depending on their rank.

1. Economic Indicators

1.1. Selected Macroeconomic Indicators

	GDP at current prices, billion rubles ¹	Volume index of GDP in % to the corresponding period of the previous year ¹	Consumer price index in % to the corresponding period of the previous year ¹	The official rate of the US dollar against the ruble (at the end of the quarter), rubles/US dollar	The official rate of the euro against the ruble (at the end of the quarter), rubles/euro
2013					
I quarter	16 375,3	101,3	107,1	31,0834	39,8023
II quarter	17 538,8	101,7	107,2	32,7090	42,7180
III quarter	19 058,1	101,6	106,4	32,3451	43,6497
IV quarter	20 161,7	102,5	106,4	32,7292	44,9699
2014					
I quarter	17 390,2	100,5	106,4	35,6871	49,0519
II quarter	19 128,0	101,3	107,6	33,6306	45,8251
III quarter	20 758,6	100,9	107,7	39,3866	49,9540
IV quarter	21 922,9	100,3	109,6	56,2584	68,3427
2015					
I quarter	18 579,1	98,5	116,2	58,4643	63,3695
II quarter	19 865,7	96,7	115,8	55,5240	61,5206
III quarter	22 017,6	97,4	115,7	66,2367	74,5825
IV quarter	22 924,8	97,3	114,5	72,8827	79,6972
2016					
I quarter	19 110,1	99,5	108,4	67,6076	76,5386
II quarter	20 624,9	99,6	107,4	64,2575	71,2102
III quarter	22 515,8	99,8	106,8	63,1581	70,8823
IV quarter	23 897,8	100,4	105,8	60,6569	63,8111
2017					
I quarter	20 549,8	100,6	104,6	56,3779	60,5950
II quarter	22 035,1	102,5	104,2	59,0855	67,4993
III quarter	23 948,8	102,2	103,4	58,0169	68,4483
IV quarter	25 503,4	100,9	102,6	57,6002	68,8668

¹ According to Rosstat.

1.2. Main Socio-Economic Indicators

	2013	2014	2015	2016	2017
Population, million people ¹	143,7	146,3	146,5	146,8	146,9
Labour force, million people ²	75,5	75,4	76,6	76,6	76,1
Average cash income per capita (per month), thousand rubles ²	25,9	27,8	30,5	30,7	31,5
Average monthly nominal accrued wage of one worker, thousand rubles ²	29,8	32,5	34,0	36,7	39,1
Share of expenses on real estate acquisition in cash expenses of the population, % ¹	3,9	4,5	2,9	2,9	...
Housing facilities, million m ² of residential premises ¹	3 359	3 465	3 581	3 653	3 708
Commissioning, million m ² of residential premises ¹	70,5	84,2	85,3	80,2	79,2
<i>including on own and borrowed funds of population</i>	30,7	36,2	35,2	31,8	33,0
Number of ready-built apartments, thousands of unit ¹	929	1 124	1 195	1 167	1 139
<i>including on own and borrowed funds of population</i>	228	268	272	251	244
Average size of apartment, m ² of residential premises ¹	75,8	74,9	71,4	68,7	69,6

¹ According to Rosstat (at the end of the period).

² According to Rosstat (annual average).

1.3. Main Indicators, which Characterize MLs Market¹

	2013	2014	2015	2016	2017
Share of granted MLs in GDP, % ²	1,85	2,23	1,39	1,71	2,20
of which in rubles	1,83	2,21	1,39	1,71	2,20
of which in foreign currency	0,02	0,01	0,00	0,00	0,00
Share of debt on granted MLs in GDP, % ²	3,62	4,46	4,78	5,22	5,64
of which in rubles	3,47	4,28	4,62	5,13	5,59
of which in foreign currency	0,15	0,17	0,16	0,08	0,05
Average amount of debt on granted MLs per capita of labour force in rubles ²	35 071	46 778	51 996	58 634	68 159
of which in rubles	33 588	44 968	50 284	57 704	67 600
of which in foreign currency	1 483	1 810	1 712	929	559
Growth rate of the volume of granted MLs to the previous period, %	31,2	30,3	-34,2	26,8	37,2
of which in rubles ³	31,6	31,0	-34,0	27,2	37,3
of which in foreign currency ⁴	3,5	-28,7	-64,0	-72,1	-50,0
Share of granted MLs in the volume of granted HLs in the reporting period, %	96,4	96,9	98,9	99,3	99,7
of which in rubles ³	96,6	96,9	99	99,4	99,7
of which in foreign currency ⁴	79,2	84,8	67,6	52,7	65,5
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %	15,4	20,4	19,8	20,4	21,9
of which in rubles ³	15,5	20,7	20,1	20,7	22,1
of which in foreign currency ⁴	9,2	6,4	4,1	1,0	0,5
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %	32,6	33,2	12,9	12,8	15,4
of which in rubles ³	35,3	33,7	13,5	14,8	16,3
of which in foreign currency ⁴	-8,8	21,9	-4,0	-45,7	-40,3
Share of debt on granted MLs in the debt on granted HLs, %	95,8	96,5	98,4	99,0	99,4
of which in rubles ³	95,8	96,4	98,4	99,1	99,4
of which in foreign currency ⁴	94,9	96,9	96,8	96,9	96,8
Share of debt on granted MLs in the debt on granted loans to individuals, %	26,7	31,2	37,4	41,7	42,7
of which in rubles ³	26,2	30,8	37,1	41,6	42,7
of which in foreign currency ⁴	49,3	47,2	49,1	46,1	42,7
Share of overdue debt in the debt on granted MLs, %	1,50	1,31	1,66	1,57	1,33
of which in rubles ³	1,00	0,85	1,03	1,09	1,06
of which in foreign currency ⁴	12,69	12,56	20,36	31,29	33,87
Ratio of repayed MLs in the reporting period to granted MLs, %	51,9	50,1	60,9	65,3	65,7
of which in rubles ³	50,5	51,2	60,3	61,2	64,2
of which in foreign currency ⁴	171,5	-126,2	238,5	5606,3	5376,1
Ratio of early repayed MLs (rights of claim to MLs) to granted MLs, %	30,7	30,1	41,1	41,5	41,9
of which in rubles ³	29,6	28,7	38,4	39,7	41,4
of which in foreign currency ⁴	130,5	256,7	834,7	2501,9	1764,7
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %	17,0	15,3	8,0	7,8	8,0
of which in rubles ³	17,1	15,3	7,6	7,7	7,7
of which in foreign currency ⁴	13,4	22,0	113,2	102,8	986,0

¹ Data are given at the end of period.

² The calculation of the indicator based on the data of Rosstat.

³ To corresponding indicator in rubles.

⁴ To corresponding indicator in foreign currency.

1.4. Selected Indicators Describing the Residential Real Estate Market¹

	Rights of ownership of residential premises registered by individuals, units ²	Registered mortgages on residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan, units ²	Issued mortgage certificates for residential premises, units ²	Amount of granted MLs, units			Average volume of MLs, thousand rubles			Average price of residential real estate market for 1 m ² of residential premises, thousand rubles ³		Residential real estate price index, in % to the corresponding period of the previous year ³	
				total	of which		total	of which		primary market	secondary market	primary market	secondary market
					in rubles	in foreign currency		in rubles	in foreign currency				
2013	9 768 589	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	1 105 143	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	789 371	247 053	699 510	699 419	91	1 661	1 655	42 890	51,5	56,3	99,7	96,8
2016	8 374 828	855 635	265 747	856 555	856 521	34	1 720	1 719	31 971	53,3	54,0	99,6	97,0
2017	7 959 673	990 999	155 543	1 086 951	1 086 940	11	1 860	1 860	49 455	56,9	52,4	101,0	98,4

¹ Data are given at the end of period.

² According to Rosreestr.

³ According to Rosstat.

1.5. Indicators, which Characterize Development Level of the Residential Real Estate Market in Different Countries¹

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Afghanistan	01.01.2018	0,7	2,0
Albania	01.03.2018	20,3	12,5
Argentina	01.10.2017	4,2	2,8
Armenia	01.04.2018	7,7	...
Australia	01.01.2018	63,7	7,7
Austria	01.01.2018	20,4	...
Bangladesh	01.01.2016	2,6	3,2
Belarus	01.01.2018	14,2	2,4
Belgium	01.01.2018	16,9	...
Bhutan	01.04.2018	6,2	18,3
Bolivia	01.02.2018	23,8	...
Botswana	01.01.2018	17,0	6,8
Brazil	01.01.2018	16,9	1,9
Cambodia	01.01.2018	7,0	0,5
Canada	01.01.2018	36,0	3,3
China, P.R.: Hong Kong	01.01.2018	13,0	6,1
China, P.R.: Macao	01.04.2018	19,9	19,6
Croatia	01.01.2018	21,8	...
Denmark	01.01.2018	36,5	11,4
Federated States of Micronesia	01.04.2016	2,3	24,8
Fiji	01.01.2018	19,7	12,3
Finland	01.01.2018	32,9	...
Georgia	01.05.2018	29,7	24,7
Germany	01.01.2018	18,6	5,6
Greece	01.01.2018	29,1	18,5
Guinea	01.01.2018	0,5	3,0
India	01.01.2018	10,0	3,2
Indonesia	01.01.2018	8,5	8,9
Ireland	01.01.2018	21,1	2,3
Israel	01.01.2018	35,4	14,2
Italy	01.01.2018	20,4	6,2
Kazakhstan	01.10.2017	1,5	5,9
Kenya	01.01.2018	4,5	9,8
Kyrgyz Republic	01.04.2018	9,6	...
Latvia	01.04.2018	26,7	22,3
Lithuania	01.01.2018	29,2	18,8
Luxembourg	01.01.2018	5,4	1,1
Malawi	01.01.2018	1,9	2,7
Maldives	01.04.2018	5,2	0,5
Malta	01.01.2018	28,8	13,2
Mauritius	01.07.2017	9,7	4,3
Mexico	01.05.2018	15,8	...
Namibia	01.01.2018	39,0	13,2
Nepal	01.01.2018	9,2	4,3
Nicaragua	01.04.2018	13,1	...
Norway	01.07.2017	44,6	2,1
Pakistan	01.01.2018	1,6	8,7
Papua New Guinea	01.01.2018	10,8	3,0
Poland	01.01.2018	30,3	6,1
Portugal	01.01.2018	41,4	8,3
Romania	01.10.2017	26,3	23,4
Samoa	01.10.2017	34,8	33,8
Seychelles	01.02.2017	8,7	11,8
Solomon Islands	01.04.2017	15,8	0,0
South Africa	01.02.2018	24,8	7,6
Spain	01.01.2018	34,4	5,2
Swaziland	01.01.2018	17,6	5,5
Sweden	01.01.2018	36,6	11,0
Switzerland	01.01.2017	40,9	7,5
Tajikistan	01.10.2015	1,0	...
Tanzania	01.04.2018	2,7	2,6
Thailand	01.01.2018	15,1	4,7
The Gambia	01.02.2016	...	9,0
The Netherlands	01.04.2018	26,2	...
The Philippines	01.01.2018	7,2	14,1
The Republic of Korea	01.01.2017	18,0	22,5
The Russian Federation	01.01.2018	9,9	2,9
The Slovak Republic	01.01.2018	45,6	...
The United Kingdom	01.10.2017	19,7	2,9
The United States	01.01.2018	30,4	16,6
Tonga	01.01.2018	41,4	2,2
Trinidad and Tobago	01.01.2018	19,8	9,0
Turkey	01.01.2018	8,6	0,5
Uganda	01.01.2018	5,9	13,9
Ukraine	01.04.2018	4,0	1,0
Vanuatu	01.04.2018	27,7	5,3
Vietnam	01.07.2017	...	5,4

¹ According to the International Monetary Fund.

2. Aggregated Indicators, which Characterize MLs Market

Participants in Housing (Mortgage) Loan Market

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

(units)

	Number of credit institutions						
	operating, total	of which:					
		granting HLs	granting MLs	granting MLs under SCPAs ¹	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market
01.01.2014	923	715	658	...	149	26	152
01.01.2015	834	673	629	...	150	37	149
01.01.2016	733	587	559	...	141	34	113
01.01.2017	623	506	484	210	128	41	93
01.01.2018	561	428	410	191	118	54	72

¹ Information is available for data since 01.02.2016

Primary Housing (Mortgage) Loan Market

2.2. HLs in Rubles Granted to Resident Individuals

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %	
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month
2013								
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	175,4	182,6	13,36	12,89
01.02	37 510	62 267	3 922 380	45 617	179,4	179,4	12,51	12,51
01.03	118 445	205 464	3 993 926	46 740	180,8	181,3	12,24	12,12
01.04	190 445	325 520	4 036 169	47 912	180,6	180,2	12,48	12,90
01.05	264 105	449 605	4 076 528	48 698	181,0	182,0	12,60	12,92
01.06	326 456	554 135	4 108 092	50 234	181,6	184,3	12,70	13,09
01.07	394 672	668 990	4 140 825	50 699	181,6	181,8	12,74	12,94
01.08	460 485	780 386	4 181 431	51 613	181,6	181,7	12,75	12,84
01.09	534 022	905 721	4 232 381	52 514	181,5	180,4	12,74	12,67
01.10	608 708	1 032 918	4 280 157	52 264	181,6	182,2	12,71	12,52
01.11	681 261	1 158 687	4 329 929	52 719	181,7	183,2	12,68	12,41
01.12	759 936	1 296 265	4 389 148	53 248	182,0	184,3	12,62	12,16
2017								
01.01	863 803	1 481 068	4 464 519	52 837	182,2	183,7	12,49	11,56
1.02	40 233	71 387	4 451 478	53 690	185,9	185,9	11,84	11,84
1.03	98 391	175 008	4 474 505	54 391	184,8	184,0	11,90	11,95
1.04	179 347	322 297	4 526 411	55 581	184,9	185,0	11,81	11,69
1.05	261 538	472 358	4 589 781	56 305	185,1	185,6	11,69	11,45
1.06	340 772	617 698	4 591 635	57 485	185,4	186,3	11,61	11,33
1.07	426 032	775 325	4 652 411	57 226	185,7	186,7	11,50	11,10
1.08	510 944	930 443	4 713 446	58 480	185,7	186,2	11,41	10,95
1.09	605 776	1 104 994	4 792 371	58 842	185,8	186,4	11,28	10,59
1.10	704 675	1 289 474	4 882 482	59 530	185,9	186,2	11,10	10,05
1.11	817 803	1 503 678	4 935 580	60 612	186,0	186,4	10,94	9,94
1.12	940 552	1 736 708	5 049 032	61 289	186,2	188,1	10,78	9,80
2018								
1.01	1 092 316	2 027 562	5 176 062	59 654	186,4	187,3	10,64	9,79

2.3. HLs in Foreign Currency Granted to Resident Individuals

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %
			total	of which overdue debt		
on loans granted since the beginning of the year						
2013						
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
01.02	5	57	137 630	28 698	8,4	12,17
01.03	11	223	131 333	29 025	70,4	7,01
01.04	19	483	114 790	26 929	40,0	7,70
01.05	30	624	103 042	26 257	33,9	7,95
01.06	31	787	102 589	27 728	29,7	7,96
01.07	37	935	96 396	26 595	30,3	8,38
01.08	40	1 393	97 889	28 222	25,0	8,57
01.09	41	1 385	91 260	27 155	24,7	8,58
01.10	44	1 508	85 846	26 066	27,8	8,68
01.11	44	1 504	82 468	25 672	27,8	8,68
01.12	46	1 563	81 751	25 569	27,9	8,72
2017						
01.01	55	2 061	73 511	22 907	29,2	8,87
1.02	2	56	67 548	22 512	32,9	3,17
1.03	2	54	63 143	21 301	32,9	3,17
1.04	8	328	58 987	20 112	47,6	6,70
1.05	8	333	57 975	20 052	47,4	6,71
1.06	9	358	55 604	19 684	46,5	6,63
1.07	9	378	56 279	20 015	46,2	6,63
1.08	12	516	55 627	20 072	39,7	6,96
1.09	13	605	53 453	19 626	38,9	6,56
1.10	17	733	51 695	19 359	35,4	6,83
1.11	19	754	47 847	16 867	37,3	7,01
1.12	22	802	47 096	16 877	36,2	7,04
2018						
1.01	24	830	43 948	15 208	35,0	7,06

2.4. MLs in Rubles Granted to Resident Individuals and Acquired Claims Thereon

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %		Memo: rights of claim under MLs, acquired by credit institutions, million rubles
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	
2013									
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	176,5	182,9	13,35	12,92	81 467
01.02	37 145	61 771	3 868 230	41 159	180,6	180,6	12,50	12,50	86 939
01.03	117 372	204 390	3 941 371	42 208	181,5	181,9	12,23	12,11	86 622
01.04	188 449	323 380	3 984 292	43 202	181,5	181,4	12,47	12,89	90 418
01.05	261 125	446 285	4 025 465	43 976	182,0	183,4	12,60	12,92	91 464
01.06	322 703	550 082	4 058 186	45 280	182,6	185,2	12,69	13,08	89 494
01.07	390 085	664 227	4 092 126	45 764	182,6	182,6	12,73	12,93	89 710
01.08	455 219	774 990	4 133 720	46 362	182,6	182,5	12,74	12,83	92 335
01.09	528 274	899 870	4 185 628	47 204	182,3	180,8	12,73	12,66	88 195
01.10	602 553	1 026 667	4 234 805	47 272	182,4	182,7	12,71	12,51	90 934
01.11	674 727	1 151 728	4 285 774	47 715	182,5	183,8	12,67	12,41	90 817
01.12	753 064	1 288 531	4 345 935	48 336	182,8	185,0	12,62	12,16	99 709
2017									
01.01	856 521	1 472 380	4 422 239	48 059	183,0	184,6	12,48	11,54	100 174
1.02	40 039	71 083	4 410 903	48 927	186,5	186,5	11,84	11,84	110 008
1.03	97 826	174 330	4 434 873	49 516	185,3	184,6	11,90	11,94	108 377
1.04	178 334	321 074	4 487 673	50 577	185,4	185,5	11,80	11,68	112 943
1.05	259 996	470 577	4 551 779	51 362	185,7	186,2	11,69	11,44	115 843
1.06	338 765	615 484	4 554 650	52 462	185,9	186,7	11,60	11,33	112 106
1.07	423 482	772 692	4 616 329	52 260	186,2	187,2	11,50	11,10	127 113
1.08	507 866	927 297	4 678 205	53 512	186,2	186,4	11,41	10,94	112 645
1.09	602 220	1 101 396	4 758 039	53 879	186,3	186,7	11,28	10,58	133 887
1.10	700 634	1 285 259	4 848 716	54 550	186,3	186,6	11,10	10,05	127 841
1.11	813 342	1 498 318	4 901 760	55 644	186,5	187,3	10,94	9,95	130 049
1.12	935 632	1 730 933	5 016 067	56 309	186,7	188,3	10,78	9,80	140 113
2018									
1.01	1 086 940	2 021 402	5 144 935	54 575	186,8	187,5	10,64	9,79	134 733

2.5. MLs in Foreign Currency Granted to Resident Individuals and Acquired Claims Thereon

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %	Memo: rights of claim under MLs, acquired by credit institutions, million rubles
			total	of which overdue debt			
2013							
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
2014							
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
2015							
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
2016							
01.01	91	3 903	131 084	26 685	46,8	9,82	35 474
01.02	2	33	133 476	28 051	9,9	11,46	35 316
01.03	6	175	128 048	28 365	85,4	6,87	34 282
01.04	11	284	111 974	26 309	63,0	7,46	29 936
01.05	20	424	100 496	25 681	46,4	7,75	27 912
01.06	20	562	100 094	27 148	38,5	7,70	27 504
01.07	24	650	94 176	26 042	40,5	8,15	26 360
01.08	26	738	95 240	27 542	38,5	8,30	26 696
01.09	27	730	89 082	26 496	38,2	8,31	25 159
01.10	28	716	83 599	25 360	38,0	8,32	23 638
01.11	28	713	80 259	24 962	38,0	8,32	23 447
01.12	29	759	79 415	24 860	37,4	8,41	23 341
2017							
01.01	34	1 087	71 231	22 286	40,1	8,65	20 624
1.02	0	0	65 202	21 898	0,0	0,00	22 734
1.03	0	0	61 002	20 759	0,0	0,00	21 897
1.04	3	240	57 273	19 382	54,2	6,84	20 069
1.05	3	245	56 257	19 304	53,9	6,86	19 204
1.06	4	270	53 943	18 962	52,1	6,74	19 244
1.07	4	286	54 577	19 266	51,7	6,75	23 059
1.08	7	423	54 020	19 298	42,1	7,12	22 332
1.09	7	422	51 802	18 862	41,8	7,12	22 410
1.10	9	498	50 116	18 518	38,5	7,31	21 677
1.11	10	515	46 303	16 041	40,0	7,43	20 793
1.12	10	522	45 538	16 020	39,9	7,44	22 648
2018							
1.01	11	544	42 529	14 405	38,4	7,47	22 074

2.6. MLs under SCPAs in Rubles Granted to Resident Individuals¹

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %	
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month
2016								
01.02	15 565	27 940	787 134	1 610	180,7	180,7	11,32	11,32
01.03	55 725	102 736	829 912	1 745	183,1	184,1	11,24	11,21
01.04	79 078	144 257	835 684	1 825	183,4	184,1	11,37	11,70
01.05	100 595	183 805	838 566	1 924	185,2	191,7	11,51	12,02
01.06	119 782	219 392	838 610	2 127	186,8	195,1	11,61	12,10
01.07	141 395	259 806	840 035	2 169	187,3	189,8	11,67	12,00
01.08	162 590	299 615	823 052	2 266	187,5	189,1	11,71	11,91
01.09	187 367	345 942	836 485	2 352	187,3	186,0	11,71	11,71
01.10	214 354	395 961	853 348	2 534	187,3	187,5	11,71	11,71
01.11	240 230	445 019	869 515	2 527	187,5	188,5	11,70	11,62
01.12	268 619	498 955	889 050	2 454	187,7	189,5	11,66	11,37
2017								
01.01	305 589	570 736	922 326	2 490	187,9	189,6	11,55	10,77
01.02	14 195	27 910	918 345	2 574	189,7	189,7	11,36	11,36
01.03	30 865	61 497	918 556	2 591	190,3	190,8	11,50	11,61
01.04	55 091	111 807	931 156	2 732	190,0	189,6	11,43	11,34
01.05	79 563	162 783	947 540	2 730	189,7	189,0	11,29	10,98
01.06	103 030	212 172	958 182	2 949	190,0	191,2	11,20	10,91
01.07	127 489	264 036	969 950	2 967	190,0	189,7	11,10	10,71
01.08	151 618	314 146	983 260	3 154	189,7	188,1	11,01	10,53
01.09	179 266	371 846	1 001 783	3 190	189,6	189,2	10,91	10,34
01.10	209 144	436 036	1 028 803	3 317	189,4	188,1	10,76	9,88
01.11	240 630	504 563	1 055 578	3 450	189,4	189,5	10,63	9,81
01.12	273 599	576 277	1 085 547	3 515	189,6	190,9	10,51	9,65
2018								
01.01	312 164	661 244	1 119 333	3 643	189,7	190,2	10,41	9,77

¹ Information is available for data since 01.02.2016.

2.7. MLs under SCPAs in Foreign Currency Granted to Resident Individuals¹

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %
			total	of which overdue debt	on loans granted since the beginning of the year	
2016						
01.02	0	0	3 116	890	0,0	0,00
01.03	0	0	2 996	868	0,0	0,00
01.04	1	10	2 646	780	11,0	12,00
01.05	1	10	2 431	720	11,0	12,00
01.06	1	10	2 409	748	11,0	12,00
01.07	1	10	2 255	712	11,0	12,00
01.08	1	10	2 206	743	11,0	12,00
01.09	1	10	2 074	702	11,0	12,00
01.10	1	10	1 980	673	11,0	12,00
01.11	1	10	1 868	595	11,0	12,00
01.12	1	10	1 865	584	11,0	12,00
2017						
01.01	1	9	1 675	503	11,0	12,00
01.02	0	0	1 641	504	0,0	0,00
01.03	0	0	1 548	480	0,0	0,00
01.04	0	0	1 473	467	0,0	0,00
01.05	0	0	1 465	477	0,0	0,00
01.06	0	0	1 424	473	0,0	0,00
01.07	0	0	1 450	503	0,0	0,00
01.08	0	0	1 434	508	0,0	0,00
01.09	0	0	1 361	505	0,0	0,00
01.10	0	0	1 311	501	0,0	0,00
01.11	0	0	1 261	504	0,0	0,00
01.12	0	0	1 253	504	0,0	0,00
2018						
01.01	0	0	1 185	483	0,0	0,00

¹ Information is available for data since 01.02.2016.

2.8. Structure of MLs by Terms of Arrears¹

	Total debt on MLs	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
2013											
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
01.02	4 001 706	3 766 405	94,12	76 433	1,91	33 214	0,83	20 809	0,52	104 845	2,62
01.03	4 069 419	3 773 980	92,74	129 814	3,19	34 997	0,86	21 975	0,54	108 653	2,67
01.04	4 096 266	3 832 056	93,55	97 082	2,37	37 686	0,92	21 301	0,52	108 141	2,64
01.05	4 125 961	3 906 047	94,67	61 889	1,50	31 770	0,77	20 630	0,50	105 625	2,56
01.06	4 158 280	3 904 624	93,90	94 809	2,28	27 445	0,66	22 871	0,55	108 531	2,61
01.07	4 186 302	3 925 077	93,76	105 076	2,51	28 467	0,68	20 513	0,49	107 169	2,56
01.08	4 228 960	3 994 252	94,45	74 430	1,76	30 449	0,72	18 607	0,44	111 222	2,63
01.09	4 274 710	4 015 662	93,94	101 311	2,37	28 641	0,67	17 526	0,41	111 570	2,61
01.10	4 318 404	4 054 117	93,88	109 256	2,53	28 070	0,65	16 842	0,39	110 119	2,55
01.11	4 366 033	4 109 310	94,12	102 602	2,35	28 379	0,65	16 591	0,38	109 151	2,50
01.12	4 425 350	4 161 599	94,04	111 519	2,52	26 552	0,60	15 489	0,35	110 191	2,49
2017											
01.01	4 493 470	4 293 960	95,56	56 618	1,26	23 815	0,53	13 930	0,31	105 147	2,34
1.02	4 476 105	4 225 443	94,40	106 979	2,39	23 723	0,53	15 219	0,34	104 741	2,34
1.03	4 495 875	4 252 648	94,59	100 258	2,23	24 278	0,54	16 185	0,36	102 506	2,28
1.04	4 544 946	4 309 972	94,83	91 353	2,01	29 088	0,64	14 544	0,32	99 989	2,20
1.05	4 608 036	4 393 762	95,35	72 346	1,57	25 805	0,56	14 285	0,31	101 838	2,21
1.06	4 608 593	4 363 416	94,68	103 232	2,24	22 121	0,48	17 052	0,37	102 772	2,23
1.07	4 670 906	4 421 479	94,66	107 431	2,30	23 355	0,50	16 348	0,35	102 293	2,19
1.08	4 732 225	4 487 568	94,83	100 796	2,13	24 608	0,52	16 090	0,34	103 163	2,18
1.09	4 809 841	4 567 905	94,97	101 007	2,10	23 568	0,49	14 430	0,30	102 931	2,14
1.10	4 898 832	4 684 263	95,62	74 952	1,53	22 535	0,46	14 207	0,29	102 875	2,10
1.11	4 948 063	4 701 154	95,01	109 847	2,22	21 277	0,43	13 855	0,28	101 930	2,06
1.12	5 061 605	4 807 007	94,97	114 898	2,27	23 283	0,46	13 666	0,27	102 751	2,03
2018											
1.01	5 187 464	4 998 121	96,35	54 468	1,05	21 269	0,41	12 969	0,25	100 637	1,94

¹ Based on credit institutions' reporting Form 0409115 'Data on the Quality of the Credit Institution's Assets'.

MLs 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.

2.9. Volume of Early Repaid MLs/Claims Thereon

(million rubles)

	Volume of early repaid MLs/claims thereon										Memo: volume of early repaid rights of claim under MLs
	granted/acquired in rubles					granted/acquired in foreign currency					
	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensati on	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensati on	with other funds	
2014											
01.01	245 027	144	2 676	1 030	147 567	18 058	238	637	184	714	10 824
01.07	143 572	98	1 528	470	38 911	11 073	396	457	52	491	5 317
2015											
01.01	331 381	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	362 547	121	3 003	760	78 119	15 186	14 510	1 150	710	1 023	8 011
01.07	218 719	74	1 538	455	62 045	5 023	9 820	330	613	617	6 207
2017											
01.01	453 097	203	3 243	1 001	126 701	8 870	15 172	691	1 413	1 050	11 877
01.07	283 797	505	1 237	176	56 354	2 971	1 603	99	507	97	5 980
2018											
01.01	670 452	3 722	2 725	474	159 879	4 442	3 688	145	1 088	237	14 464

Secondary Housing (Mortgage) Loan Market

2.10. Volume of Refinanced MLs/Claims Thereon

(million rubles)

	Refinancing of MLs with the sale of the pool of MLs/claims thereon				Volume of funds attracted with the sale of the pool of MLs/claims thereon followed by the issue of securities		Refinancing of MLs 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 under MLs
	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							
2014											
1.01	84 329	2 037	109 872	0	110 240	0	34 294	0	33 300	0	4 404
1.07	34 170	516	18 095	0	18 530	0	11 332	0	11 000	0	980
2015											
1.01	124 962	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	34 557	4 209	41 557	0	26 859	0	12 148	208	11 500	0	8 613
1.07	32 797	775	16 837	0	32 389	0	26 649	0	20 000	0	11 718
2017											
1.01	47 119	1 117	32 860	0	46 493	0	33 362	0	27 000	0	18 933
1.07	19 991	4 331	58 780	0	59 745	0	0	0	0	0	4 928
2018											
1.01	31 719	5 364	116 869	0	117 502	0	7 202	0	7 000	0	7 519

2.11. Sources of Refinancing of MLs/Claims Thereon

Refinancing source	01.01.2014			01.01.2015			01.01.2016			01.01.2017			01.01.2018		
	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		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
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	160	194 201	2 036	166	225 839	2 379	134	76 114	4 209	130	79 978	1 117	66	148 588	5 364
1.1. Credit institutions	44	13 192	188	44	17 358	286	35	10 803	2 870	38	22 253	125	18	21 829	5 009
1.2. Resident specialized organizations	108	179 262	1 823	114	205 481	1 998	93	64 493	1 322	80	56 993	733	46	126 537	355
1.3. Special purpose vehicles	2	9	0	1	1 328	95	1	10	0	2	43	5	0	0	0
1.4. Other organizations	5	1 603	0	6	1 669	0	4	808	0	8	670	0	2	222	0
1.5. Management companies of unit investment funds	1	134	25	1	2	0	1	0	17	2	20	255	0	0	0
2. Refinancing of MLs with the asset kept on the credit institution's balance sheet	2	34 294	0	3	42 312	0	3	12 148	208	2	33 362	0	1	7 202	0

3. Regional Structure

Participants in Housing (Mortgage) Loan Market

3.1. Number of Operating Credit Institutions

	(units)				
	01.01.2014	01.01.2015	01.01.2016	01.01.2017	01.01.2018
THE RUSSIAN FEDERATION	923	834	733	623	561
CENTRAL FEDERAL DISTRICT	547	504	434	358	319
Belgorod Region	4	3	3	3	3
Bryansk Region	0	0	0	0	0
Vladimir Region	3	3	2	2	1
Voronezh Region	3	1	1	1	1
Ivanovo Region	6	6	6	5	5
Kaluga Region	4	4	3	3	3
Kostroma Region	5	5	6	7	7
Kursk Region	2	1	1	1	1
Lipetsk Region	1	1	1	1	1
Moscow Region	9	9	9	7	7
Orel Region	1	1	1	0	0
Ryazan Region	4	4	4	3	3
Smolensk Region	2	2	1	0	0
Tambov Region	1	1	1	1	1
Tver Region	4	4	4	2	2
Tula Region	4	4	3	2	2
Yaroslavl Region	5	5	5	6	5
Moscow	489	450	383	314	277
NORTH-WESTERN FEDERAL DISTRICT	70	64	60	49	43
Republic of Karelia	1	1	1	2	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	2	0	0	0	0
Including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	10	9	8	5	3
Kaliningrad Region	2	1	1	1	1
Leningrad Region	5	5	4	1	1
Murmansk Region	3	3	3	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	3	2	2	2	2
Saint Petersburg	41	40	38	33	30
SOUTHERN FEDERAL DISTRICT¹	46	43	37	38	35
Republic of Adygeya (Adygeya)	4	4	4	4	2
Republic of Kalmykia	2	1	0	0	0
Republic of Crimea ¹	-	1	3	3	3
Krasnodar Territory	15	15	13	11	10
Astrakhan Region	5	5	3	3	3
Vologograd Region	4	4	4	4	4
Rostov Region	16	14	13	11	11
Sevastopol ¹	-	1	2	2	2
NORTH-CAUCASIAN FEDERAL DISTRICT	43	28	22	17	17
Republic of Daghestan	21	12	8	6	6
Republic of Ingushetia	2	0	0	0	0
Kabardino-Balkar Republic	5	5	4	4	4
Karachai-Cherkess Republic	5	4	4	3	3
Republic of North Ossetia - Alania	4	2	2	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	6	5	4	3	3
VOLGA FEDERAL DISTRICT	102	92	85	77	71
Republic of Bashkortostan	10	7	5	5	4
Mari El Republic	2	2	2	2	2
Republic of Mordovia	4	4	3	3	3
Republic of Tatarstan (Tatarstan)	22	22	22	20	15
Udmurt Republic	2	2	2	3	3
Chuvash Republic - Chuvashia	4	4	3	3	3
Perm Territory	5	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	12	10	9	7	7
Orenburg Region	8	7	6	5	5
Penza Region	1	1	1	1	1
Samara Region	17	15	14	12	12
Saratov Region	9	9	9	8	8
Ulyanovsk Region	3	2	2	1	1
URAL FEDERAL DISTRICT	42	35	32	29	26
Kurgan Region	3	2	2	2	2
Sverdlovsk Region	16	14	13	13	11
Tyumen Region	15	12	10	7	7
Including Khanty-Mansi Autonomous Area - Yugra	8	6	5	3	3
Including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	8	7	7	7	6
SIBERIAN FEDERAL DISTRICT	51	44	41	37	32
Altai Republic	2	2	1	1	1
Republic of Buryatia	1	1	1	0	0
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	5	5	3
Trans-Baikal Territory	0	0	0	0	1
Krasnoyarsk Territory	5	5	5	4	2
Irkutsk Region	8	7	6	6	6
Kemerovo Region	9	6	6	6	6
Novosibirsk Region	8	6	6	6	6
Omsk Region	6	5	6	5	3
Tomsk Region	2	2	2	1	1
FAR-EASTERN FEDERAL DISTRICT	22	22	17	18	18
Republic of Sakha (Yakutia)	4	4	2	2	2
Kamchatka Territory	3	3	3	3	2
Primorye Territory	6	6	5	6	8
Khabarovsk Territory	2	2	2	2	1
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	5	5	3	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	2	5	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.2. Number of Credit Institutions Granting HLs

(units)

	01.01.2014	01.01.2015	01.01.2016	01.01.2017	01.01.2018
THE RUSSIAN FEDERATION	715	673	587	506	428
CENTRAL FEDERAL DISTRICT	398	376	319	268	221
Belgorod Region	2	3	2	2	2
Bryansk Region	0	0	0	0	0
Vladimir Region	3	3	2	2	1
Voronezh Region	2	1	1	1	1
Ivanovo Region	5	5	5	4	4
Kaluga Region	4	4	3	3	3
Kostroma Region	5	5	6	5	5
Kursk Region	1	1	1	1	1
Lipetsk Region	2	1	1	1	1
Moscow Region	8	7	7	7	4
Orel Region	1	1	1	0	0
Ryazan Region	3	3	3	2	2
Smolensk Region	4	2	2	0	0
Tambov Region	1	1	1	1	1
Tver Region	3	3	3	1	1
Tula Region	3	2	1	1	1
Yaroslavl Region	4	5	5	5	4
Moscow	347	329	275	232	190
NORTH-WESTERN FEDERAL DISTRICT	57	54	52	42	36
Republic of Karelia	1	1	1	1	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	1	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	8	8	7	7	4
Kaliningrad Region	2	1	1	1	1
Leningrad Region	4	4	4	1	0
Murmansk Region	2	2	2	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	3	2	2	2	2
Saint Petersburg	33	33	32	26	24
SOUTHERN FEDERAL DISTRICT¹	39	37	34	37	30
Republic of Adygeya (Adygeya)	4	4	4	4	2
Republic of Kalmykia	1	1	0	0	0
Republic of Crimea ¹	-	1	3	3	3
Krasnodar Territory	14	13	14	12	9
Astrakhan Region	4	4	3	3	3
Volgograd Region	4	4	4	4	4
Rostov Region	12	11	9	9	8
Sevastopol ¹	-	1	2	2	1
NORTH-CAUCASIAN FEDERAL DISTRICT	23	20	12	8	7
Republic of Daghestan	11	7	3	1	1
Republic of Ingushetia	2	2	0	0	0
Kabardino-Balkar Republic	4	4	2	2	2
Karachai-Cherkess Republic	3	3	3	2	2
Republic of North Ossetia - Alania	1	1	1	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	2	3	3	3	2
VOLGA FEDERAL DISTRICT	94	88	79	75	66
Republic of Bashkortostan	9	9	5	5	4
Mari El Republic	1	1	1	1	1
Republic of Mordovia	4	4	3	3	3
Republic of Tatarstan (Tatarstan)	20	20	20	19	15
Udmurt Republic	2	2	2	2	2
Chuvash Republic - Chuvashia	3	3	3	3	3
Perm Territory	5	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	11	10	9	9	7
Orenburg Region	8	8	6	5	5
Penza Region	1	1	1	1	1
Samara Region	15	12	12	12	10
Saratov Region	9	9	8	7	7
Ulyanovsk Region	3	2	2	1	1
URAL FEDERAL DISTRICT	40	36	32	29	27
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	16	15	14	13	11
Tyumen Region	14	12	9	7	7
including Khanty-Mansi Autonomous Area - Yugra	7	6	5	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	8	7	7	7	7
SIBERIAN FEDERAL DISTRICT	44	40	36	31	25
Altai Republic	1	1	1	1	1
Republic of Buryatia	1	1	1	1	0
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	6	5	3
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	3	1
Irkutsk Region	8	8	6	6	6
Kemerovo Region	7	5	5	5	5
Novosibirsk Region	6	5	4	3	3
Omsk Region	5	4	4	3	2
Tomsk Region	2	2	2	1	1
FAR-EASTERN FEDERAL DISTRICT	20	20	18	16	16
Republic of Sakha (Yakutia)	4	4	3	2	2
Kamchatka Territory	3	3	3	3	2
Primorye Territory	5	5	5	4	6
Khabarovsk Territory	2	2	2	2	1
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	4	3	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	2	5	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.3. Number of Credit Institutions Granting MLs, including MLs under SCPAs

(units)

	01.01.2014	01.01.2015	01.01.2016	01.01.2017		01.01.2018	
	Number of Credit Institutions Granting MLs	Number of Credit Institutions Granting MLs	Number of Credit Institutions Granting MLs	Number of Credit Institutions Granting MLs	including MLs under SCPAs ²	Number of Credit Institutions Granting MLs	including MLs under SCPAs ²
THE RUSSIAN FEDERATION	658	629	559	484	210	410	191
CENTRAL FEDERAL DISTRICT	363	354	305	254	107	209	90
Belgorod Region	2	2	1	2	1	2	1
Bryansk Region	0	0	0	0	0	0	0
Vladimir Region	3	3	2	2	1	1	1
Voronezh Region	2	1	1	1	0	1	0
Ivanovo Region	5	5	5	4	4	4	4
Kaluga Region	4	4	3	3	1	3	1
Kostroma Region	5	5	6	5	2	5	2
Kursk Region	1	1	1	1	1	1	1
Lipetsk Region	2	1	1	1	1	1	1
Moscow Region	8	7	7	7	2	3	1
Orel Region	1	1	1	0	0	0	0
Ryazan Region	3	3	3	2	2	2	2
Smolensk Region	4	2	2	0	0	0	0
Tambov Region	1	1	1	1	0	1	0
Tver Region	3	3	3	1	0	1	0
Tula Region	3	2	1	1	1	1	1
Yaroslavl Region	4	4	5	5	0	4	3
Moscow	312	309	262	218	91	179	72
NORTH-WESTERN FEDERAL DISTRICT	57	53	49	41	18	36	15
Republic of Karelia	1	1	1	1	1	1	0
Republic of Komi	1	1	1	1	1	1	1
Arkhangelsk Region	1	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0
Vologda Region	8	7	6	6	2	4	2
Kaliningrad Region	2	1	1	1	1	1	1
Leningrad Region	4	4	4	1	1	0	0
Murmansk Region	2	2	2	1	0	1	0
Novgorod Region	2	2	2	2	1	2	1
Pskov Region	3	2	2	2	0	2	0
Saint Petersburg	33	33	30	26	11	24	10
SOUTHERN FEDERAL DISTRICT¹	36	36	34	36	12	29	13
Republic of Adygeya (Adygheya)	4	4	4	4	0	2	1
Republic of Kalmykia	0	0	0	0	0	0	0
Republic of Crimea ¹	-	0	2	2	2	2	2
Krasnodar Territory	13	13	14	12	5	9	3
Astrakhan Region	3	4	3	3	1	3	1
Volgograd Region	4	4	4	4	0	4	0
Rostov Region	12	11	9	9	4	8	5
Sevastopol ¹	-	1	2	2	0	1	1
NORTH-CAUCASIAN FEDERAL DISTRICT	9	9	8	4	2	4	2
Republic of Daghestan	3	1	1	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2	2	1	1	1	1	1
Karachai-Cherkess Republic	3	2	2	1	0	1	0
Republic of North Ossetia - Alania	0	1	1	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0
Stavropol Territory	1	3	3	2	1	2	1
VOLGA FEDERAL DISTRICT	92	87	78	75	39	66	38
Republic of Bashkortostan	9	9	5	5	2	4	4
Mari El Republic	1	1	1	1	0	1	0
Republic of Mordovia	4	4	3	3	2	3	3
Republic of Tatarstan (Tatarstan)	20	20	20	19	9	15	8
Udmurt Republic	2	2	2	2	2	2	1
Chuvash Republic - Chuvashia	3	3	3	3	1	3	1
Perm Territory	5	4	4	4	2	4	1
Kirov Region	3	3	3	3	2	3	2
Nizhny Novgorod Region	10	10	9	9	3	7	3
Orenburg Region	8	8	6	5	4	5	4
Penza Region	1	1	1	1	1	1	1
Samara Region	15	12	12	12	5	10	5
Saratov Region	8	9	8	7	5	7	4
Ulyanovsk Region	3	1	1	1	1	1	1
URAL FEDERAL DISTRICT	40	34	31	28	14	26	13
Kurgan Region	2	2	2	2	0	2	0
Sverdlovsk Region	16	14	13	12	5	10	4
Tyumen Region	14	11	9	7	4	7	4
including Khanty-Mansi Autonomous Area - Yugra	7	5	5	3	1	3	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0
Chelyabinsk Region	8	7	7	7	5	7	5
SIBERIAN FEDERAL DISTRICT	43	38	35	31	13	25	13
Altai Republic	1	1	1	1	0	1	0
Republic of Buryatia	1	1	1	1	0	0	0
Republic of Tuva	1	1	1	1	0	1	0
Republic of Khakassia	2	2	2	2	1	2	1
Altai Territory	7	7	6	5	2	3	3
Trans-Baikal Territory	0	0	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	3	1	1	0
Irkutsk Region	8	7	6	6	1	6	1
Kemerovo Region	7	5	5	5	2	5	2
Novosibirsk Region	6	5	3	3	3	3	3
Omsk Region	4	3	4	3	2	2	2
Tomsk Region	2	2	2	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT	18	17	15	15	5	15	7
Republic of Sakha (Yakutia)	3	3	2	2	1	2	2
Kamchatka Territory	2	1	2	2	0	1	0
Primorye Territory	5	5	4	4	2	6	3
Khabarovsk Territory	2	2	2	2	1	1	1
Amur Region	2	2	2	2	1	2	1
Magadan Region	0	0	0	0	0	0	0
Sakhalin Region	4	4	3	3	0	3	0
Jewish Autonomous Region	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	1	4	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

² Information is available for data since 01.02.2016.

3.4. Number of Credit Institutions Purchasing Rights of Claim to MLs

(units)

	01.01.2014	01.01.2015	01.01.2016	01.01.2017	01.01.2018
THE RUSSIAN FEDERATION	149	150	141	128	118
CENTRAL FEDERAL DISTRICT	76	83	78	69	64
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	1	1	1	1	1
Ivanovo Region	0	1	1	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	1	1	1	1	1
Orel Region	0	0	1	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	2	2	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	1	0	0	1
Moscow	72	75	70	64	58
NORTH-WESTERN FEDERAL DISTRICT	14	13	13	11	9
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	1	1
Kaliningrad Region	0	0	0	0	0
Leningrad Region	2	2	2	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	1	0	0	0	0
Saint Petersburg	9	9	9	10	8
SOUTHERN FEDERAL DISTRICT¹	4	3	3	5	5
Republic of Adygeya (Adygheya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	-	0	1	2	2
Krasnodar Territory	2	1	1	1	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	2	2	1	1
Rostov Region	1	0	0	0	0
Sevastopol ¹	-	0	1	1	1
NORTH-CAUCASIAN FEDERAL DISTRICT	0	1	1	0	0
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	1	1	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
VOLGA FEDERAL DISTRICT	32	29	26	24	22
Republic of Bashkortostan	6	4	3	3	2
Mari El Republic	0	0	0	0	0
Republic of Mordovia	2	1	1	0	0
Republic of Tatarstan (Tatarstan)	9	12	11	11	9
Udmurt Republic	2	2	2	2	2
Chuvash Republic - Chuvashia	0	0	0	0	0
Perm Territory	0	1	0	0	0
Kirov Region	1	0	0	0	1
Nizhny Novgorod Region	0	0	0	2	2
Orenburg Region	5	3	3	3	3
Penza Region	0	0	0	0	1
Samara Region	6	5	6	3	2
Saratov Region	1	1	0	0	0
Ulyanovsk Region	0	0	0	0	0
URAL FEDERAL DISTRICT	9	9	8	8	9
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	3	3	2	2	3
Tyumen Region	2	2	2	2	2
including Khanty-Mansi Autonomous Area - Yugra	2	1	1	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	4	4	4	4	4
SIBERIAN FEDERAL DISTRICT	10	9	7	7	6
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	2	2	1	1	1
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	1	1	2	1	1
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	5	4	2	2	2
Omsk Region	2	2	2	3	2
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	4	3	3	4	3
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	2	2	2	1
Khabarovsk Territory	0	0	0	0	0
Amur Region	2	1	1	2	2
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
CRIMEA FEDERAL DISTRICT¹	-	0	2	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.5. Number of Credit Institutions Refinancing Previously Granted MLs

	(units)				
	01.01.2014	01.01.2015	01.01.2016	01.01.2017	01.01.2018
THE RUSSIAN FEDERATION	26	37	34	41	54
CENTRAL FEDERAL DISTRICT	19	28	28	34	34
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	1	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	1	0	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	18	28	27	34	33
NORTH-WESTERN FEDERAL DISTRICT	1	3	1	1	3
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	0	0	0	0	1
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	3	1	1	2
SOUTHERN FEDERAL DISTRICT¹	0	1	0	2	2
Republic of Adygeya (Adygheya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ²	-	0	0	0	0
Krasnodar Territory	0	1	0	0	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	0	1
Rostov Region	0	0	0	2	1
Sevastopol ¹	-	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0
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
VOLGA FEDERAL DISTRICT	3	3	2	2	7
Republic of Bashkortostan	0	0	0	0	1
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	3	2	2	1	2
Udmurt Republic	0	0	0	0	1
Chuvash Republic - Chuvashia	0	0	0	0	0
Perm Territory	0	0	0	0	0
Kirov Region	0	1	0	0	1
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	0	0	0	1	2
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
URAL FEDERAL DISTRICT	2	1	0	1	4
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	0	1	0	0	1
Tyumen Region	1	0	0	0	2
including Khanty-Mansi Autonomous Area - Yugra	1	0	0	0	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	1	0	0	1	1
SIBERIAN FEDERAL DISTRICT	1	0	1	1	2
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	0	0	0	1
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	0	0	1	1	1
Omsk Region	1	0	0	0	0
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	0	1	2	0	2
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorve Territory	0	1	1	0	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	0	0	1	0	0
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
CRIMEA FEDERAL DISTRICT¹	-	0	0	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.
In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District;
the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.6. Number of Credit Institutions Refinancing on the Secondary MLs Market

(units)

	01.01.2014	01.01.2015	01.01.2016	01.01.2017	01.01.2017
THE RUSSIAN FEDERATION	152	147	113	93	72
CENTRAL FEDERAL DISTRICT	70	73	60	52	37
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	1	0	0	0	0
Ivanovo Region	1	2	2	2	1
Kaluga Region	2	1	1	1	0
Kostroma Region	1	1	2	2	2
Kursk Region	0	1	1	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	2	1	1	0	0
Orel Region	0	0	0	0	0
Ryazan Region	2	1	1	0	1
Smolensk Region	1	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	2	2	1	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	1	0	0
Moscow	58	64	50	47	33
NORTH-WESTERN FEDERAL DISTRICT	12	10	6	6	4
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	1
Kaliningrad Region	0	0	0	0	0
Leningrad Region	1	1	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	9	7	4	4	3
SOUTHERN FEDERAL DISTRICT¹	7	6	2	2	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ²	-	0	1	1	1
Krasnodar Territory	4	2	1	0	0
Astrakhan Region	1	2	0	0	0
Volgograd Region	2	1	0	0	1
Rostov Region	0	1	1	1	1
Sevastopol ³	-	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	3	2	0	0	0
Republic of Dagestan	1	1	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	1	1	0	0	0
Republic of North Ossetia - Alania	1	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
VOLGA FEDERAL DISTRICT	34	37	29	22	16
Republic of Bashkortostan	5	4	2	1	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	1	0	0	0
Republic of Tatarstan (Tatarstan)	12	12	10	10	5
Udmurt Republic	1	1	1	1	1
Chuvash Republic - Chuvashia	1	1	1	0	1
Perm Territory	0	1	1	1	1
Kirov Region	3	3	3	2	1
Nizhny Novgorod Region	2	0	0	0	1
Orenburg Region	3	3	2	3	2
Penza Region	0	1	1	1	0
Samara Region	6	7	6	2	3
Saratov Region	1	2	1	1	1
Ulyanovsk Region	0	1	1	0	0
URAL FEDERAL DISTRICT	9	6	3	1	3
Kurgan Region	2	1	0	0	0
Sverdlovsk Region	3	2	1	0	1
Tyumen Region	1	0	1	0	0
including Khanty-Mansi Autonomous Area - Yugra	1	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	3	3	1	1	2
SIBERIAN FEDERAL DISTRICT	13	10	9	7	5
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	4	4	3	3	3
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	2	1	1	1	0
Irkutsk Region	1	1	1	1	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	3	2	2	1	1
Omsk Region	2	1	2	1	1
Tomsk Region	1	1	0	0	0
FAR-EASTERN FEDERAL DISTRICT	4	3	3	3	5
Republic of Sakha (Yakutia)	1	0	0	1	1
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	1	1	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	2	1	2	1	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	1	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT³	-	0	1	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

Primary Housing (Mortgage) Loan Market

3.7. Number of HLs Granted to Resident Individuals in Rubles and Foreign Currency

(units)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION	878 495	1 987	1 058 641	807	710 450	131	863 803	55	1 092 316	24
CENTRAL FEDERAL DISTRICT	193 148	1 259	241 553	509	161 172	114	201 958	43	255 717	18
Belgorod Region	7 665	7	8 227	3	5 543	1	6 603	0	8 666	0
Bryansk Region	6 272	13	8 217	3	5 577	0	6 383	1	7 975	0
Vladimir Region	7 616	15	9 374	2	6 044	0	7 449	0	9 670	0
Voronezh Region	13 240	11	16 533	5	11 523	1	13 799	0	16 583	0
Ivanovo Region	5 575	6	7 245	2	4 507	1	4 773	0	6 405	0
Kaluga Region	7 123	16	8 419	9	5 439	0	6 916	1	8 693	0
Kostroma Region	4 412	2	5 782	0	3 846	0	4 089	0	5 025	0
Kursk Region	6 784	8	8 403	2	4 951	0	6 533	0	7 965	0
Lipetsk Region	6 205	6	7 633	2	5 338	0	6 462	0	7 456	1
Moscow Region	39 602	353	56 086	143	37 780	28	43 276	6	56 700	2
Orel Region	4 456	8	5 455	2	3 898	0	4 909	0	6 162	0
Ryazan Region	7 034	14	9 634	2	6 406	0	7 832	1	9 789	0
Smolensk Region	6 114	7	7 272	6	4 531	0	5 282	0	6 432	0
Tambov Region	5 002	7	6 169	1	4 133	1	4 968	0	6 151	0
Tver Region	7 321	14	9 219	11	5 911	0	7 460	0	9 485	0
Tula Region	8 770	17	10 777	3	7 023	0	8 374	0	10 628	0
Yaroslavl Region	7 947	6	10 085	2	6 802	0	7 411	0	9 281	0
Moscow	42 010	749	47 023	311	31 920	82	49 419	34	62 651	15
NORTH-WESTERN FEDERAL DISTRICT	85 322	207	114 111	90	84 570	7	105 278	3	128 352	1
Republic of Karelia	4 239	3	5 388	1	3 704	0	4 330	0	5 263	0
Republic of Komi	8 122	2	9 853	0	6 530	0	7 416	0	9 531	0
Arkhangelsk Region	8 848	7	11 211	8	8 753	0	9 521	0	11 949	0
including Nenets Autonomous Area	302	0	298	0	205	0	253	0	291	0
Vologda Region	10 445	3	12 738	0	8 305	0	10 174	0	12 079	0
Kaliningrad Region	4 461	25	6 377	14	4 313	1	5 522	0	7 413	0
Leningrad Region	9 005	22	11 902	6	9 560	0	11 996	0	15 221	0
Murmansk Region	4 596	1	6 577	2	5 160	0	5 623	0	6 434	0
Novgorod Region	3 776	1	4 380	0	2 980	1	3 980	0	4 646	0
Pskov Region	3 201	4	4 212	1	2 960	0	3 312	0	3 997	0
Saint Petersburg	28 629	139	41 473	58	32 305	5	43 404	3	51 819	1
SOUTHERN FEDERAL DISTRICT¹	64 875	106	84 741	48	54 165	2	64 491	2	84 577	0
Republic of Adygeya (Adygeya)	1 374	2	1 860	0	1 365	0	1 382	0	1 763	0
Republic of Kalmykia	1 530	5	1 739	0	1 103	0	1 340	0	1 739	0
Republic of Crimea ¹	-	-	24	0	173	0	642	1	1 388	0
Krasnodar Territory	25 196	59	32 982	35	19 629	1	23 497	1	31 305	0
Astrakhan Region	5 491	5	6 660	1	4 288	0	4 753	0	5 890	0
Volgograd Region	12 250	14	15 973	2	10 875	1	13 096	0	16 664	0
Rostov Region	19 034	21	25 527	10	16 905	0	19 543	0	25 320	0
Sevastopol ¹	-	-	6	0	53	0	238	0	508	0
NORTH-CAUCASIAN FEDERAL DISTRICT	25 451	30	23 986	14	17 040	0	19 979	0	24 301	0
Republic of Dagestan	3 789	3	2 501	5	1 925	0	2 259	0	2 853	0
Republic of Ingushetia	2 893	0	280	0	71	0	165	0	169	0
Kabardino-Balkar Republic	3 870	7	2 520	4	1 429	0	1 786	0	2 258	0
Karachai-Cherkess Republic	1 014	1	1 275	0	908	0	1 109	0	1 312	0
Republic of North Ossetia - Alania	1 912	6	2 268	1	1 756	0	2 184	0	2 232	0
Chechen Republic	95	1	325	1	364	0	442	0	587	0
Stavropol Territory	11 878	12	14 817	3	10 587	0	12 034	0	14 890	0
VOLGA FEDERAL DISTRICT	229 918	158	272 618	57	180 084	7	220 466	5	273 027	3
Republic of Bashkortostan	36 342	15	38 086	5	24 347	0	31 268	0	39 454	1
Mari El Republic	4 379	4	5 931	0	4 099	0	5 463	0	6 257	0
Republic of Mordovia	4 430	10	5 639	2	3 720	0	5 681	1	6 692	0
Republic of Tatarstan (Tatarstan)	34 392	14	39 699	5	29 920	0	36 463	0	44 427	0
Udmurt Republic	15 084	10	18 126	0	11 450	0	13 380	0	15 606	0
Chuvash Republic - Chuvashia	10 834	12	14 118	3	9 150	0	11 329	0	14 465	0
Perm Territory	22 889	7	26 442	2	16 190	0	19 254	0	24 125	0
Kirov Region	10 500	4	13 179	0	8 358	0	10 469	0	13 753	0
Nizhny Novgorod Region	20 354	19	24 905	8	16 335	0	20 502	0	25 395	0
Orenburg Region	13 966	7	17 249	4	12 291	0	14 099	0	17 831	0
Penza Region	7 099	11	9 284	3	5 921	1	7 071	0	9 559	0
Samara Region	24 045	24	29 586	22	19 280	5	22 112	4	26 809	2
Saratov Region	13 897	14	16 747	3	10 358	1	12 752	0	16 644	0
Ulyanovsk Region	11 707	7	13 627	0	8 665	0	10 623	0	12 010	0
URAL FEDERAL DISTRICT	107 049	101	118 313	23	83 842	0	96 711	0	125 792	0
Kurgan Region	5 561	2	6 379	1	6 587	0	4 702	0	6 168	0
Sverdlovsk Region	28 905	29	33 997	9	22 033	0	27 033	0	36 868	0
Tyumen Region	40 694	60	43 845	11	31 536	0	37 112	0	48 504	0
including Khanty-Mansi Autonomous Area - Yugra	17 754	47	17 867	0	13 551	0	17 807	0	22 673	0
including Yamal-Nenets Autonomous Area	6 633	1	7 141	0	5 008	0	6 424	0	8 749	0
Chelyabinsk Region	31 889	10	34 092	2	23 686	0	27 864	0	34 252	0
SIBERIAN FEDERAL DISTRICT	137 713	45	158 918	21	99 161	0	118 679	0	153 415	1
Altai Republic	541	0	801	0	594	0	492	0	721	0
Republic of Buryatia	5 437	2	5 937	0	3 358	0	3 578	0	4 521	0
Republic of Tuva	957	0	1 002	0	714	0	835	0	1 319	0
Republic of Khakassia	2 898	1	3 152	0	2 400	0	2 758	0	3 951	0
Altai Territory	16 260	8	16 377	2	10 930	0	13 561	0	18 334	0
Trans-Baikal Territory	5 739	0	6 835	0	4 084	0	4 387	0	5 778	0
Krasnoyarsk Territory	23 380	2	28 778	6	18 107	0	22 142	0	27 100	0
Irkutsk Region	18 397	1	21 730	2	13 708	0	15 365	0	19 756	0
Kemerovo Region	17 733	6	19 846	1	13 164	0	15 496	0	20 144	0
Novosibirsk Region	24 616	15	29 180	6	16 471	0	20 932	0	26 978	1
Omsk Region	13 356	8	14 997	2	9 840	0	11 583	0	15 914	0
Tomsk Region	8 399	2	10 283	2	5 791	0	7 550	0	8 899	0
FAR-EASTERN FEDERAL DISTRICT	35 019	81	44 371	45	30 190	1	36 241	2	47 135	1
Republic of Sakha (Yakutia)	7 696	1	8 884	0	6 643	0	8 890	0	10 186	0
Kamchatka Territory	1 794	2	2 421	1	1 695	0	1 805	0	2 387	0
Primorye Territory	8 941	66	10 923	39	7 428	1	8 959	2	12 034	1
Khabarovsk Territory	7 796	9	10 231	3	6 724	0	7 713	0	10 711	0
Amur Region	4 016	0	5 772	0	3 412	0	3 805	0	5 357	0
Magadan Region	1 323	0	1 554	0	1 181	0	1 411	0	1 716	0
Sakhalin Region	2 440	3	3 181	2	2 194	0	2 647	0	3 433	0
Jewish Autonomous Region	737	0	1 002	0	612	0	658	0	886	0
Chukotka Autonomous Area	276	0	403	0	301	0	353	0	425	0
CRIMEA FEDERAL DISTRICT¹	-	-	30	0	226	0	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.8. Number of MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs

(units)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017				01.01.2018				(units)
	Number of MLs		Number of MLs		Number of MLs		Number of MLs		including		Number of MLs		including		
	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	
THE RUSSIAN FEDERATION	823 175	1 864	1 012 064	750	699 419	91	856 521	34	305 589	1	1 086 940	11	312 164	0	
CENTRAL FEDERAL DISTRICT	187 472	1 160	237 823	459	159 513	79	200 714	30	88 285	1	254 969	7	90 821	0	
Belgorod Region	6 974	7	7 814	3	5 304	0	6 379	0	1 560	0	8 542	0	1 554	0	
Brjansk Region	6 063	13	8 061	3	5 534	0	6 340	1	2 769	0	7 949	0	2 959	0	
Vladimir Region	7 215	15	9 033	2	5 974	0	7 356	0	2 573	0	9 643	0	2 239	0	
Voronezh Region	12 813	11	16 328	5	11 464	1	13 743	0	6 409	0	16 511	0	6 044	0	
Ivanovo Region	5 386	6	7 162	2	4 466	1	4 744	0	1 458	0	6 367	0	1 480	0	
Kaluga Region	7 057	16	8 378	9	5 397	0	6 875	0	2 949	0	8 668	0	2 828	0	
Kostroma Region	4 334	2	5 735	0	3 799	0	4 246	0	1 140	0	4 987	0	1 115	0	
Kursk Region	6 480	8	8 240	2	4 882	0	6 482	0	1 655	0	7 934	0	1 570	0	
Lipetsk Region	5 830	5	7 523	2	5 262	0	6 439	0	2 687	0	7 411	0	1 917	0	
Moscow Region	38 861	346	55 462	137	37 521	25	43 153	4	20 179	0	56 646	0	21 296	0	
Orel Region	4 243	8	5 330	2	3 870	0	4 887	0	2 195	0	6 158	0	2 015	0	
Ryazan Region	6 889	13	9 509	2	6 343	0	7 791	1	3 892	0	9 786	0	4 162	0	
Smolensk Region	6 031	7	7 203	6	4 510	0	5 268	0	2 142	0	6 425	0	1 893	0	
Tambov Region	4 703	7	6 040	1	4 080	1	4 926	0	2 023	0	6 110	0	1 927	0	
Tver Region	7 190	14	9 135	11	5 876	0	7 432	0	2 748	0	9 479	0	2 534	0	
Tula Region	8 704	16	10 728	3	6 993	0	8 357	0	2 921	0	10 620	0	3 316	0	
Yaroslavl Region	7 748	6	9 965	2	6 713	0	7 346	0	2 321	0	9 228	0	2 059	0	
Moscow	41 051	660	46 176	267	31 525	51	49 150	24	26 664	1	62 505	7	30 013	0	
NORTH-WESTERN FEDERAL DISTRICT	82 979	202	112 609	88	83 817	6	104 766	2	48 814	0	127 986	1	50 745	0	
Republic of Karelia	4 095	3	5 323	1	3 681	0	4 306	0	1 517	0	5 244	0	1 586	0	
Republic of Komi	8 061	2	9 815	0	6 476	0	7 403	0	2 163	0	9 520	0	2 605	0	
Arkhangelsk Region	8 536	7	11 091	8	8 672	0	9 471	0	2 478	0	11 913	0	2 806	0	
Including Nenets Autonomous Area	301	0	294	0	205	0	253	0	103	0	291	0	93	0	
Vologda Region	10 013	3	12 386	0	8 086	0	10 023	0	3 620	0	11 995	0	2 930	0	
Kaliningrad Region	4 351	25	6 323	14	4 290	1	5 496	0	2 733	0	7 393	0	3 150	0	
Leningrad Region	8 732	21	11 656	6	9 486	0	11 928	0	6 100	0	15 164	0	6 476	0	
Murmansk Region	4 544	1	6 563	2	5 157	0	5 616	0	1 820	0	6 432	0	1 824	0	
Novgorod Region	3 572	1	4 268	0	2 923	0	3 949	0	1 365	0	4 620	0	1 384	0	
Pskov Region	3 027	4	4 050	1	2 837	0	3 241	0	1 292	0	3 910	0	1 254	0	
Saint Petersburg	28 048	135	41 134	56	32 209	5	43 333	2	25 726	0	51 795	1	26 730	0	
SOUTHERN FEDERAL DISTRICT ¹	61 002	93	81 459	48	52 247	2	63 894	1	25 122	0	84 416	0	28 270	0	
Republic of Adygeya (Adygeya)	1 357	2	1 857	0	1 357	0	1 375	0	548	0	1 761	0	564	0	
Republic of Kalmykia	1 496	5	1 737	0	1 101	0	1 340	0	516	0	1 739	0	539	0	
Republic of Crimea ¹	-	-	23	0	173	0	642	1	258	0	1 386	0	569	0	
Krasnodar Territory	22 831	49	31 211	35	18 782	1	23 183	0	11 472	0	31 249	0	13 211	0	
Astrakhan Region	5 384	4	6 554	1	4 248	0	4 731	0	1 365	0	5 890	0	1 057	0	
Volograd Region	12 155	14	15 890	2	10 842	1	13 078	0	4 115	0	16 647	0	3 899	0	
Rostov Region	17 779	19	24 210	10	15 917	0	19 310	0	6 797	0	25 236	0	8 281	0	
Sevastopol ¹	-	-	6	0	51	0	235	0	51	0	508	0	150	0	
NORTH-CAUCASIAN FEDERAL DISTRICT	18 491	30	22 935	14	16 968	0	19 934	0	5 462	0	24 281	0	5 416	0	
Republic of Dagestan	1 861	3	2 346	5	1 918	0	2 252	0	491	0	2 852	0	577	0	
Republic of Ingushetia	1 43	0	105	0	71	0	165	0	79	0	169	0	58	0	
Kabardino-Balkar Republic	1 965	7	1 979	4	1 416	0	1 779	0	496	0	2 255	0	474	0	
Karachai-Cherkess Republic	1 013	1	1 272	0	907	0	1 109	0	207	0	1 311	0	213	0	
Republic of North Ossetia - Alania	1 894	6	2 265	1	1 755	0	2 183	0	745	0	2 224	0	613	0	
Chechen Republic	94	1	324	1	263	0	441	0	81	0	587	0	74	0	
Stavropol Territory	11 621	12	14 644	3	10 538	0	12 005	0	3 363	0	14 883	0	3 407	0	
VOLGA FEDERAL DISTRICT	211 122	155	258 587	57	176 036	3	217 643	0	68 776	0	270 294	1	67 852	0	
Republic of Bashkortostan	26 479	15	27 691	5	22 752	0	30 399	0	8 439	0	38 887	1	9 568	0	
Mari El Republic	4 319	4	5 896	0	4 076	0	5 460	0	2 211	0	6 257	0	1 753	0	
Republic of Mordovia	4 154	10	5 494	2	3 574	0	5 554	0	1 963	0	6 556	0	2 048	0	
Republic of Tatarstan (Tatarstan)	33 129	13	38 745	5	29 255	0	35 918	0	8 587	0	43 338	0	9 419	0	
Udmurt Republic	14 581	10	17 773	3	11 143	0	13 188	0	3 663	0	15 428	0	3 609	0	
Chuvash Republic - Chuvashia	10 688	12	14 000	3	9 029	0	11 226	0	4 656	0	14 418	0	5 290	0	
Perm Territory	19 491	7	25 912	2	16 047	0	19 166	0	5 269	0	24 106	0	5 407	0	
Kirov Region	10 254	4	13 030	0	8 283	0	10 392	0	4 073	0	13 703	0	3 391	0	
Nizhny Novgorod Region	19 777	18	24 433	8	16 121	0	20 343	0	6 552	0	25 278	0	6 574	0	
Orenburg Region	12 571	7	16 908	4	11 820	0	13 721	0	4 976	0	17 527	0	4 359	0	
Penza Region	6 896	11	9 145	3	5 964	1	7 010	0	2 874	0	9 519	0	3 049	0	
Samara Region	23 673	23	29 388	22	19 174	1	22 010	0	7 927	0	26 712	0	6 967	0	
Saratov Region	13 700	14	16 633	3	10 310	1	12 698	0	3 526	0	16 618	0	2 732	0	
Ulyanovsk Region	11 400	7	13 539	0	8 588	0	10 558	0	4 060	0	11 947	0	3 686	0	
URAL FEDERAL DISTRICT	96 427	100	100 563	23	82 428	0	95 479	0	24 577	0	124 907	0	26 852	0	
Kurgan Region	4 699	2	5 254	1	6 539	0	4 670	0	1 054	0	6 143	0	1 228	0	
Sverdlovsk Region	26 569	28	29 478	9	21 922	0	26 940	0	7 063	0	36 851	0	9 060	0	
Tyumen Region	36 706	60	36 921	11	31 088	0	36 810	0	10 524	0	48 237	0	10 207	0	
Including Khanty-Mansi Autonomous Area - Yugra	16 441	47	15 248	0	13 472	0	17 721	0	4 893	0	22 614	0	4 327	0	
Including Yamal-Nenets Autonomous Area	6 246	1	6 049	0	4 936	0	6 381	0	1 752	0	8 692	0	2 071	0	
Chelyabinsk Region	28 453	10	28 910	2	22 879	0	27 059	0	5 936	0	33 676	0	6 357	0	
SIBERIAN FEDERAL DISTRICT	132 214	43	155 165	17	98 366	0	118 190	0	34 669	0	153 246	1	32 593	0	
Altai Republic	486	0	760	0	588	0	487	0	92	0	721	0	103	0	
Republic of Buryatia	5 313	2	5 905	0	3 334	0	3 555	0	931	0	4 508	0	815	0	
Republic of Tuva	951	0	998	0	712	0	834	0	61	0	1 319	0	77	0	
Republic of Khakassia	2 853	1	3 115	0	2 389	0	2 751	0	812	0	3 947	0	839	0	
Altai Territory	15 812	8	16 178	2	10 814	0	13 489	0	3 540	0	18 302	0	4 012	0	
Trans-Baikal Territory	5 571	0	6 816	0	4 074	0	4 380	0	872	0	5 778	0	1 010	0	
Krasnoyarsk Territory	22 407	1	28 182	2	18 043	0	22 097	0	8 104	0	27 093	0	7 856	0	
Irkutsk Region	17 806	1	21 508	2	13 596	0	15 306	0	3 801	0	19 681	0			

3.9. Volume of HLs Granted to Resident Individuals in Rubles and Foreign Currency

(million rubles)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION	1 385 357	19 176	1 808 551	12 767	1 169 240	5 776	1 481 068	2 061	2 027 562	830
CENTRAL FEDERAL DISTRICT	403 553	16 028	532 168	10 925	343 888	5 365	459 813	1 699	629 760	701
Belgorod Region	9 536	23	11 431	15	7 509	76	9 511	0	13 882	0
Bryansk Region	7 679	46	10 892	21	7 265	0	8 726	1	11 564	0
Vladimir Region	10 205	52	13 409	8	8 393	0	11 034	0	15 162	0
Voronezh Region	17 666	31	23 747	46	16 179	5	19 960	0	25 170	0
Ivanovo Region	6 842	25	9 679	14	6 184	3	6 664	0	9 113	0
Kaluga Region	12 120	72	15 135	53	8 907	0	11 893	7	16 468	0
Kostroma Region	4 851	7	6 879	0	4 407	0	5 019	0	6 663	0
Kursk Region	8 401	36	11 358	8	6 552	0	8 778	0	11 242	0
Lipetsk Region	7 642	36	10 075	12	6 825	0	8 766	0	11 237	3
Moscow Region	101 533	2 575	152 572	1 993	97 785	1 136	114 489	161	159 892	11
Orel Region	5 451	35	7 115	16	5 083	0	6 572	0	9 271	0
Ryazan Region	9 599	105	13 916	7	8 766	0	11 308	12	15 398	0
Smolensk Region	8 478	24	11 192	48	6 728	0	8 225	0	10 704	0
Tambov Region	6 497	26	8 871	6	5 847	8	7 215	0	9 705	0
Tver Region	11 185	83	14 973	93	9 039	0	12 034	0	16 772	0
Tula Region	12 506	79	16 457	15	10 563	0	13 339	0	18 444	0
Yaroslavl Region	10 744	39	14 057	19	8 728	0	10 113	0	13 576	0
Moscow	152 618	12 734	180 410	8 551	119 127	4 137	186 167	1 518	255 496	687
NORTH-WESTERN FEDERAL DISTRICT	151 365	1 255	211 362	559	146 884	256	189 396	188	257 931	11
Republic of Karelia	6 245	10	8 337	5	5 433	0	6 377	0	8 191	0
Republic of Komi	12 937	5	17 269	0	10 677	0	12 106	0	16 173	0
Arkhangelsk Region	12 810	22	17 934	63	13 281	0	14 881	0	20 708	0
including Nenets Autonomous Area	640	0	690	0	489	0	547	0	650	0
Vologda Region	12 934	8	16 247	0	10 070	0	12 605	0	15 776	0
Kaliningrad Region	6 945	63	10 333	45	6 862	5	8 591	0	12 265	0
Leningrad Region	16 832	104	22 679	25	16 974	0	22 002	0	31 221	0
Murmansk Region	7 333	2	11 231	5	8 539	0	9 301	0	11 231	0
Novgorod Region	4 865	4	6 219	0	4 126	2	5 408	0	6 835	0
Pskov Region	4 385	9	5 897	1	3 990	0	4 668	0	6 103	0
Saint Petersburg	66 079	1 028	95 216	415	66 931	249	93 456	188	129 428	11
SOUTHERN FEDERAL DISTRICT¹	91 923	325	128 442	430	78 729	75	99 009	62	138 922	0
Republic of Adygeya (Adygeya)	2 042	6	2 857	0	2 016	0	2 017	0	2 738	0
Republic of Kalmykia	2 286	20	2 957	0	1 812	0	2 210	0	3 329	0
Republic of Crimea ¹	-	-	50	0	356	0	1 366	61	2 693	0
Krasnodar Territory	36 125	147	51 037	226	28 948	2	36 827	1	52 393	0
Astrakhan Region	7 638	16	9 835	4	6 244	0	7 187	0	9 336	0
Volgograd Region	16 066	46	22 405	26	14 741	73	18 004	0	25 116	0
Rostov Region	27 766	90	39 351	174	24 968	0	30 930	0	42 308	0
Sevastopol ¹	-	-	16	0	111	0	469	0	1 010	0
NORTH-CAUCASIAN FEDERAL DISTRICT	30 601	141	36 592	101	26 109	0	31 242	0	40 310	0
Republic of Dagestan	4 455	8	4 712	35	3 528	0	4 187	0	6 020	0
Republic of Ingushetia	1 221	0	269	0	128	0	325	0	309	0
Kabardino-Balkar Republic	3 934	37	3 600	39	2 300	0	2 973	0	4 009	0
Karachai-Cherkess Republic	1 671	2	2 048	0	1 761	0	1 705	0	2 139	0
Republic of North Ossetia - Alania	3 258	19	4 108	4	2 962	0	3 760	0	4 105	0
Chechen Republic	206	39	654	12	637	0	1 018	0	1 149	0
Stavropol Territory	15 856	36	21 201	11	14 793	0	17 274	0	22 579	0
VOLGA FEDERAL DISTRICT	273 059	716	363 031	245	235 617	77	299 768	72	405 025	26
Republic of Bashkortostan	38 192	112	48 663	19	31 885	0	43 864	0	60 909	23
Mari El Republic	5 329	14	7 606	0	5 263	0	7 101	0	8 574	0
Republic of Mordovia	5 660	39	7 783	12	5 006	0	8 225	13	10 406	0
Republic of Tatarstan (Tatarstan)	38 414	104	52 953	27	37 957	0	49 003	0	66 972	0
Udmurt Republic	15 508	36	19 904	0	13 431	0	16 465	0	21 039	0
Chuvash Republic - Chuvashia	13 491	33	19 020	11	11 936	0	15 302	0	21 378	0
Perm Territory	28 175	38	35 141	10	21 556	0	26 231	0	35 556	0
Kirov Region	11 770	17	16 195	0	10 055	0	12 940	0	18 474	0
Nizhny Novgorod Region	28 330	65	37 717	34	23 668	0	30 621	0	40 787	0
Orenburg Region	17 445	26	23 801	20	16 250	0	18 704	0	25 113	0
Penza Region	8 976	37	12 836	17	7 981	4	9 827	0	13 904	0
Samara Region	30 911	119	41 181	70	26 065	70	30 521	60	40 665	3
Saratov Region	17 564	59	23 305	25	14 330	2	17 900	0	24 653	0
Ulyanovsk Region	13 294	17	16 926	0	10 234	0	13 065	0	16 595	0
URAL FEDERAL DISTRICT	177 776	251	204 881	108	137 598	0	156 099	0	218 495	0
Kurgan Region	6 569	5	8 179	7	12 620	0	6 007	0	8 597	0
Sverdlovsk Region	47 295	130	59 829	43	35 422	0	44 285	0	65 484	0
Tyumen Region	86 669	53	94 271	44	62 760	0	73 682	0	101 662	0
including Khanty-Mansi Autonomous Area - Yugra	43 068	23	41 556	0	28 644	0	37 208	0	50 427	0
including Yamal-Nenets Autonomous Area	16 138	3	18 320	0	11 886	0	15 259	0	21 868	0
Chelyabinsk Region	37 243	63	42 602	14	26 795	0	32 124	0	42 752	0
SIBERIAN FEDERAL DISTRICT	191 317	209	239 861	139	141 617	0	173 619	0	236 936	28
Altai Republic	661	0	1 098	0	718	0	684	0	840	0
Republic of Buryatia	7 632	8	9 333	0	4 885	0	5 412	0	7 012	0
Republic of Tuva	1 787	0	2 049	0	1 250	0	1 564	0	2 677	0
Republic of Khakassia	3 813	3	4 583	0	3 193	0	3 681	0	5 554	0
Altai Territory	18 422	20	21 169	9	13 426	0	17 141	0	23 910	0
Trans-Baikal Territory	8 979	0	11 628	0	6 594	0	7 148	0	10 087	0
Krasnoyarsk Territory	36 518	9	48 207	63	27 583	0	34 037	0	43 850	0
Irkutsk Region	26 121	1	33 352	7	19 784	0	22 973	0	31 385	0
Kemerovo Region	22 254	22	29 638	5	16 939	0	20 258	0	27 754	0
Novosibirsk Region	36 403	111	43 093	26	25 613	0	33 386	0	46 642	28
Omisk Region	16 869	26	21 091	19	13 060	0	16 256	0	23 237	0
Tomsk Region	11 858	9	14 620	10	8 570	0	11 079	0	13 988	0
FAR-EASTERN FEDERAL DISTRICT	65 763	251	92 148	260	58 331	4	72 122	39	100 184	63
Republic of Sakha (Yakutia)	14 575	4	19 745	0	14 145	0	19 713	0	24 586	0
Kamchatka Territory	3 424	33	5 111	47	3 508	0	3 677	0	5 151	0
Primorye Territory	16 449	177	21 372	168	13 461	4	17 041	39	24 530	63
Khaborovsk Territory	15 082	23	21 395	27	12 428	0	14 136	0	21 255	0
Amur Region	6 811	0	10 535	0	5 707	0	6 565	0	9 594	0
Magadan Region	2 564	0	3 488	0	2 403	0	2 889	0	3 539	0
Sakhalin Region	5 178	14	7 760	18	5 072	0	6 302	0	9 102	0
Jewish Autonomous Region	1 120	0	1 823	0	956	0	1 043	0	1 416	0
Chukotka Autonomous Area	560	0	919	0	651	0	755	0	1 010	0
CRIMEA FEDERAL DISTRICT¹	-	-	66	0	467	0	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

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

3.10. Volume of MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs

(million rubles)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	Volume of MLs		Volume of MLs		Volume of MLs		Volume of MLs		Volume of MLs	
	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
THE RUSSIAN FEDERATION	1 338 731	15 195	1 753 294	10 832	1 157 760	3 903	1 472 380	1 087	570 736	9
CENTRAL FEDERAL DISTRICT	391 762	12 199	522 266	9 131	337 348	3 531	454 878	822	206 272	9
Belgorod Region	9 188	23	11 231	15	7 352	0	9 435	0	2 936	0
Bryansk Region	7 554	46	10 803	21	7 102	0	8 624	1	4 030	0
Vladimir Region	9 956	52	13 158	8	8 359	0	10 984	0	4 201	0
Voronezh Region	17 358	31	23 646	46	16 154	5	19 931	0	9 385	0
Ivanovo Region	6 726	25	9 619	14	6 166	3	6 645	0	2 508	0
Kaluga Region	11 696	72	15 078	53	8 879	0	11 832	0	5 201	0
Kostroma Region	4 791	7	6 827	0	4 377	0	4 972	0	1 625	0
Kursk Region	8 257	36	11 286	8	6 519	0	8 713	0	2 699	0
Lipetsk Region	7 458	26	10 003	12	6 798	0	8 748	0	3 991	0
Moscow Region	99 788	2 445	150 800	1 862	96 750	901	114 028	109	53 533	0
Orel Region	5 357	35	7 058	16	5 072	0	6 562	0	3 204	0
Ryazan Region	9 495	56	13 823	7	8 735	0	11 291	12	5 733	0
Smolensk Region	8 418	24	11 151	48	6 696	0	8 144	0	3 643	0
Tambov Region	6 357	26	8 889	6	5 912	8	7 195	0	3 141	0
Tver Region	11 072	83	14 913	93	9 018	0	11 794	0	4 746	0
Tula Region	12 450	77	16 425	15	10 547	0	13 330	0	5 138	0
Yaroslavl Region	10 122	39	13 985	19	8 679	0	10 077	0	3 777	0
Moscow	145 719	9 096	173 651	6 888	114 334	2 615	182 573	700	86 780	9
NORTH-WESTERN FEDERAL DISTRICT	149 319	1 222	210 003	523	146 331	254	189 082	183	91 814	0
Republic of Karelia	6 158	10	8 308	5	5 425	0	6 364	0	2 539	0
Republic of Komi	12 890	5	17 235	0	10 645	0	12 100	0	3 958	0
Arkhangelsk Autonomous Area	12 653	22	17 879	63	13 249	0	14 852	0	4 551	0
including Nenets Autonomous Area	638	0	664	0	489	0	547	0	252	0
Vologda Region	12 658	8	16 063	0	9 969	0	12 541	0	4 910	0
Kaliningrad Region	6 881	63	10 295	45	6 811	5	8 569	0	4 065	0
Leningrad Region	16 643	82	22 539	25	16 869	0	21 965	0	11 536	0
Murmansk Region	7 285	2	11 214	5	8 537	0	9 268	0	3 639	0
Novgorod Region	4 773	4	6 162	0	4 106	0	5 396	0	2 071	0
Pskov Region	4 289	9	5 823	1	3 935	0	4 633	0	2 000	0
Saint Petersburg	65 089	1 017	94 495	379	66 785	249	93 393	183	52 546	0
SOUTHERN FEDERAL DISTRICT¹	89 846	252	127 000	430	77 807	75	98 727	61	38 855	0
Republic of Adygeya (Adygeya)	2 006	6	2 856	0	1 995	0	2 009	0	812	0
Republic of Kalmykia	2 265	20	2 957	0	1 807	0	2 210	0	967	0
Republic of Crimea ¹	-	-	47	0	356	0	1 366	61	473	0
Krasnodar Territory	34 947	110	50 232	226	28 515	2	36 706	0	17 035	0
Astrakhan Region	7 474	10	9 770	4	6 224	0	7 177	0	2 445	0
Volograd Region	15 985	46	22 334	26	14 714	73	17 953	0	6 047	0
Rostov Region	27 169	60	38 851	174	24 552	0	30 788	0	10 863	0
Sevastopol ¹	-	-	16	0	110	0	467	0	113	0
NORTH-CAUCASIAN FEDERAL DISTRICT	27 571	141	35 983	101	26 030	0	31 162	0	9 146	0
Republic of Dagestan	3 526	8	4 558	35	3 519	0	4 181	0	1 075	0
Republic of Ingushetia	88	0	192	0	128	0	325	0	120	0
Kabardino-Balkar Republic	3 139	37	3 356	39	2 291	0	2 960	0	954	0
Karachai-Cherkess Republic	1 670	2	2 043	0	1 760	0	1 705	0	360	0
Republic of North Ossetia - Alania	3 243	19	4 097	4	2 957	0	3 760	0	1 289	0
Chechen Republic	206	39	654	12	627	0	994	0	167	0
Stavropol Territory	15 699	36	21 083	11	14 749	0	17 238	0	5 182	0
VOLGA FEDERAL DISTRICT	263 039	683	352 463	245	233 661	40	297 880	0	103 902	0
Republic of Bashkortostan	33 360	112	40 693	19	31 401	0	43 550	0	13 692	0
Mari El Republic	5 303	14	7 544	0	5 252	0	7 096	0	2 922	0
Republic of Mordovia	5 534	39	7 720	12	4 947	0	8 171	0	3 431	0
Republic of Tatarstan (Tatarstan)	37 589	95	52 279	27	37 511	0	48 723	0	14 768	0
Udmurt Republic	15 243	36	19 710	0	13 287	0	16 358	0	5 487	0
Chuvash Republic - Chuvashia	13 426	33	18 959	11	11 905	0	15 283	0	6 713	0
Perm Territory	26 116	38	34 846	10	21 503	0	26 181	0	8 453	0
Kirov Region	11 668	17	16 127	0	10 020	0	12 899	0	5 191	0
Nizhny Novgorod Region	28 030	44	37 470	34	23 558	0	30 373	0	10 504	0
Orenburg Region	17 059	26	23 575	20	16 591	0	18 543	0	6 860	0
Penza Region	8 881	37	12 757	17	7 957	4	9 797	0	4 308	0
Samara Region	30 455	116	40 816	70	25 833	33	30 101	0	11 124	0
Saratov Region	17 353	59	23 193	25	14 275	2	17 771	0	5 417	0
Ulyanovsk Region	13 022	17	16 774	0	10 143	0	13 036	0	5 032	0
URAL FEDERAL DISTRICT	165 858	250	178 995	108	136 816	0	155 354	0	43 925	0
Kurgan Region	5 797	5	7 002	7	12 600	0	5 986	0	1 447	0
Sverdlovsk Region	43 819	129	52 230	43	35 334	0	44 191	0	13 064	0
Tyumen Region	82 308	53	82 670	44	62 436	0	73 409	0	21 519	0
including Khanty-Mansi Autonomous Area - Yugra	40 684	23	35 910	0	28 578	0	37 108	0	10 807	0
including Yamal-Nenets Autonomous Area	15 418	3	16 216	0	11 800	0	15 203	0	4 182	0
SIBERIAN FEDERAL DISTRICT	187 022	197	236 513	81	141 194	0	173 349	0	55 479	0
Altai Republic	637	0	1 079	0	714	0	682	0	166	0
Republic of Buryatia	7 549	8	9 289	0	4 874	0	5 400	0	1 491	0
Republic of Tuva	1 780	0	2 045	0	1 250	0	1 563	0	127	0
Republic of Khakassia	3 767	3	4 557	0	3 190	0	3 672	0	1 163	0
Altai Territory	18 125	20	21 042	9	13 373	0	17 108	0	4 828	0
Trans-Baikal Territory	8 864	0	11 606	0	6 589	0	7 145	0	1 615	0
Krasnoyarsk Territory	35 095	1	47 507	5	27 551	0	34 007	0	13 319	0
Irkutsk Region	25 596	1	33 167	7	19 720	0	22 909	0	6 205	0
Kemerovo Region	21 860	18	29 370	5	16 860	0	20 210	0	5 681	0
Novosibirsk Region	35 880	111	42 952	26	25 566	0	33 351	0	13 977	0
Omsk Region	16 145	26	19 373	19	12 954	0	16 243	0	3 727	0
Tomsk Region	11 724	9	14 526	10	8 553	0	11 059	0	3 179	0
FAR-EASTERN FEDERAL DISTRICT	64 314	251	90 008	213	58 107	4	71 949	21	21 343	0
Republic of Sakha (Yakutia)	14 360	4	19 543	0	14 020	0	19 593	0	8 468	0
Kamchatka Territory	3 353	33	5 030	0	3 466	0	3 661	0	958	0
Primorye Territory	16 132	177	20 780	168	13 430	4	17 032	21	3 896	0
Khabarovsk Territory	14 714	23	20 934	27	12 424	0	14 132	0	3 512	0
Amur Region	6 545	0	10 295	0	5 701	0	6 563	0	1 583	0
Magadan Region	2 531	0	3 463	0	2 395	0	2 879	0	948	0
Sakhalin Region	5 015	14	7 554	18	5 064	0	6 299	0	1 505	0
Jewish Autonomous Region	1 110	0	1 494	0	956	0	1 043	0	221	0
Chukotka Autonomous Area	554	0	915	0	650	0	748	0	251	0
CRIMEA FEDERAL DISTRICT¹	-	-	63	0	466	0	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

² Information is available for data since 01.02.2016.

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

3.11. Debt on HLs Granted to Resident Individuals in Rubles and Foreign Currency

(million rubles)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION	2 647 421	118 057	3 517 094	140 809	3 912 845	135 446	4 464 519	73 511	5 176 062	43 948
CENTRAL FEDERAL DISTRICT	716 816	87 846	967 742	104 526	1 092 913	100 538	1 270 417	55 245	1 495 891	32 275
Belgorod Region	17 902	312	22 745	400	25 359	460	28 485	172	33 711	114
Bryansk Region	14 334	194	19 516	241	22 436	220	25 447	111	29 442	69
Vladimir Region	18 699	429	24 779	539	27 056	474	30 850	172	36 041	98
Voronezh Region	30 987	442	42 686	496	49 463	500	57 317	222	65 971	140
Ivanovo Region	10 867	176	16 054	196	18 417	186	20 562	92	23 486	58
Kaluga Region	20 473	532	27 464	672	30 787	669	35 570	330	42 765	218
Kostroma Region	7 946	58	11 403	53	12 436	36	14 102	7	16 325	1
Kursk Region	15 562	224	20 931	267	22 848	233	25 806	72	29 219	34
Lipetsk Region	13 759	147	18 339	151	20 615	156	23 719	46	28 009	41
Moscow Region	184 875	23 190	272 658	28 019	290 147	26 715	343 096	14 645	406 412	8 391
Orel Region	9 109	171	12 684	239	14 913	239	17 117	82	20 736	54
Ryazan Region	17 588	268	24 336	344	27 551	301	31 904	171	37 594	114
Smolensk Region	17 342	290	22 352	335	24 353	301	26 984	139	30 400	93
Tambov Region	11 009	161	15 879	213	18 089	192	20 773	71	24 295	46
Tver Region	22 253	452	28 920	620	32 116	629	36 465	230	42 142	157
Tula Region	22 145	518	29 541	596	33 225	520	37 939	234	44 271	177
Yaroslavl Region	18 529	230	24 653	254	27 543	250	30 270	126	34 409	82
Moscow	263 437	60 052	332 802	70 891	395 562	68 456	464 009	38 322	550 664	22 389
NORTH-WESTERN FEDERAL DISTRICT	286 775	13 589	392 951	16 344	450 871	15 910	526 252	9 096	625 336	5 714
Republic of Karelia	13 529	136	17 927	161	20 083	143	22 058	68	23 921	42
Republic of Komi	25 901	137	35 038	145	38 722	116	42 317	54	46 186	30
Arkhangelsk Region	27 451	235	35 616	385	41 154	290	46 100	125	52 097	83
Including Nenets Autonomous Area	2 562	27	2 716	42	2 822	0	2 949	0	3 036	0
Vologda Region	24 995	233	31 837	291	35 527	251	39 561	152	42 779	98
Kaliningrad Region	12 254	686	17 690	918	20 745	953	24 840	555	30 676	399
Leningrad Region	30 400	1 211	42 626	1 350	51 259	1 249	62 044	734	78 049	481
Murmansk Region	12 867	156	18 653	189	23 006	157	26 518	109	29 666	88
Novgorod Region	9 282	107	12 067	133	13 503	114	15 494	48	17 481	29
Pskov Region	6 929	89	10 144	117	11 994	102	13 840	23	16 060	9
Saint Petersburg	123 167	10 599	171 353	12 655	194 878	12 535	233 479	7 229	288 420	4 455
SOUTHERN FEDERAL DISTRICT¹	175 279	2 710	243 025	3 619	264 487	3 685	305 833	1 708	365 459	1 138
Republic of Adygeya (Adygeya)	3 202	118	4 504	117	6 943	92	7 577	25	8 595	18
Republic of Kalmykia	4 110	79	5 937	100	6 947	82	7 765	30	9 376	27
Republic of Crimea ¹	-	-	52	10	421	9	1 611	66	3 752	5
Krasnodar Territory	69 083	1 176	96 674	1 511	98 330	1 624	115 463	739	140 311	503
Astrakhan Region	12 999	89	18 346	134	21 285	114	24 080	42	27 579	31
Volgograd Region	31 173	415	41 722	535	47 145	510	53 006	158	62 211	80
Rostov Region	54 712	833	75 842	1 222	83 836	1 262	95 764	648	112 211	475
Sevastopol ¹	-	-	9	0	126	0	566	0	1 424	0
NORTH-CAUCASIAN FEDERAL DISTRICT	54 108	1 291	73 528	1 614	87 597	1 623	100 852	746	117 162	542
Republic of Dagestan	5 906	170	8 833	243	11 312	242	13 638	165	16 767	114
Republic of Ingushetia	279	3	309	1	407	1	662	0	830	0
Kabardino-Balkar Republic	7 027	138	8 533	227	9 646	233	10 737	141	12 386	99
Karachai-Cherkess Republic	2 993	51	4 289	65	5 439	57	6 268	16	7 220	10
Republic of North Ossetia - Alania	5 354	174	7 900	243	9 759	254	11 819	68	13 657	16
Chechen Republic	341	72	895	16	1 425	10	2 130	0	2 868	31
Stavropol Territory	32 208	683	42 769	819	49 610	827	55 598	355	63 433	272
VOLGA FEDERAL DISTRICT	501 865	5 990	675 356	6 436	749 486	6 032	856 363	2 800	1 002 435	1 666
Republic of Bashkortostan	65 364	462	88 391	471	101 165	410	118 331	158	141 855	119
Mari El Republic	10 058	99	14 040	106	15 900	92	19 025	48	22 254	32
Republic of Mordovia	10 722	219	14 501	249	15 979	246	19 872	112	24 307	51
Republic of Tatarstan (Tatarstan)	63 675	919	87 304	369	94 150	323	113 561	181	140 945	83
Udmurt Republic	31 256	295	41 366	374	45 574	330	51 614	83	58 582	32
Chuvash Republic - Chuvashia	24 298	321	33 761	378	37 661	364	43 310	144	51 563	83
Perm Territory	57 813	512	74 100	722	79 386	762	86 475	387	97 270	300
Kirov Region	20 227	178	27 013	226	31 345	169	36 778	64	43 832	23
Nizhny Novgorod Region	55 487	672	73 310	824	79 788	796	90 070	363	102 783	231
Orenburg Region	33 808	307	46 205	352	53 392	272	60 531	103	70 062	72
Penza Region	16 314	225	23 444	286	26 685	309	30 249	161	35 342	85
Samara Region	58 019	1 050	77 046	1 222	85 076	1 198	92 964	693	105 343	362
Saratov Region	31 792	424	43 309	490	48 663	461	54 806	186	64 011	118
Ulyanovsk Region	23 032	307	31 566	367	34 721	299	38 776	118	44 287	76
URAL FEDERAL DISTRICT	387 964	2 048	486 953	2 553	519 388	2 514	573 752	1 326	641 209	893
Kurgan Region	14 219	30	18 467	43	20 299	54	22 318	13	25 093	0
Sverdlovsk Region	96 913	842	131 277	1 060	134 917	1 010	150 500	542	171 729	357
Tyumen Region	206 346	492	249 677	626	269 206	649	296 314	344	328 514	210
Including Khanty-Mansi Autonomous Area - Yugra	114 789	194	134 556	246	132 452	242	168 777	175	184 192	87
Including Yamal-Nenets Autonomous Area	38 192	62	47 399	98	49 422	125	56 144	65	63 950	44
Chelyabinsk Region	70 486	684	87 532	824	94 967	801	104 619	427	115 873	325
SIBERIAN FEDERAL DISTRICT	392 774	3 171	499 079	3 849	544 095	3 573	599 972	1 689	663 744	1 067
Altai Republic	1 252	0	1 737	0	2 568	0	2 834	0	3 104	0
Republic of Buryatia	15 208	92	20 301	119	22 292	57	23 760	23	25 275	7
Republic of Tuva	4 606	2	5 839	1	6 639	2	7 345	0	8 608	0
Republic of Khakassia	9 041	34	10 485	47	12 168	37	13 357	18	15 095	9
Altai Territory	31 341	259	39 862	367	47 853	376	54 078	165	61 818	124
Trans-Baikal Territory	19 218	40	25 406	48	28 406	46	30 647	18	32 901	15
Krasnoyarsk Territory	79 406	446	98 826	533	106 037	521	117 529	240	127 537	128
Irkutsk Region	57 499	337	73 365	330	80 468	268	86 422	145	93 308	86
Kemerovo Region	42 648	392	54 534	461	60 966	417	66 931	223	73 851	175
Novosibirsk Region	72 138	978	92 472	1 211	97 250	1 122	109 578	493	124 516	275
Omsk Region	33 066	360	41 875	425	45 573	433	50 601	212	57 644	169
Tomsk Region	27 351	231	34 377	307	33 875	295	36 891	152	40 087	80
FAR-EASTERN FEDERAL DISTRICT	131 840	1 412	178 399	1 858	203 460	1 562	231 078	901	264 826	653
Republic of Sakha (Yakutia)	29 244	76	40 805	94	48 423	93	59 244	38	69 896	22
Kamchatka Territory	6 068	72	8 691	138	10 312	35	11 744	27	13 312	20
Primorye Territory	28 537	762	37 434	1 032	43 365	896	49 791	515	57 732	401
Khabarovsk Territory	31 795	307	41 928	395	46 146	340	49 250	205	55 428	124
Amur Region	17 097	79	23 053	87	25 339	106	27 403	74	29 909	62
Magadan Region	4 142	11	5 903	15	6 810	18	7 867	7	8 817	6
Sakhalin Region	11 311	92	15 582	78	17 424	52	19 582	27	22 835	15
Jewish Autonomous Region	2 678	10	3 514	15	3 832	17	4 167	6	4 474	0
Chukotka Autonomous Area	968	3	1 489	4	1 809	5	2 031	4	2 422	3
CRIMEA FEDERAL DISTRICT¹	-	-	61	10	547	10	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

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

3.12. Debt on MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs

(million rubles)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017				01.01.2017			
	Debt on MLs		Debt on MLs		Debt on MLs		Debt on MLs		including		Debt on MLs		including	
									MLs under SCPAs ²				MLs under SCPAs ²	
	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
THE RUSSIAN FEDERATION	2 536 869	111 990	3 391 888	136 491	3 851 153	131 084	4 422 239	71 231	922 326	1 675	5 144 935	42 529	1 119 333	1 185
CENTRAL FEDERAL DISTRICT	696 766	82 472	951 937	101 021	1 078 086	96 931	1 260 034	53 485	350 177	1 121	1 488 287	31 266	429 639	870
Belgorod Region	16 462	309	21 764	398	24 529	374	27 908	171	4 428	0	33 282	114	5 271	0
Bryansk Region	13 879	183	19 036	228	21 953	203	25 089	101	6 576	7	29 229	63	7 635	6
Vladimir Region	17 738	423	23 947	531	26 437	467	30 404	168	6 688	4	35 730	95	7 621	3
Voronezh Region	29 787	440	41 818	495	48 796	499	56 813	221	13 793	4	65 598	140	16 436	3
Ivanovo Region	10 663	159	14 904	185	18 308	185	20 482	84	4 289	0	23 424	51	4 138	0
Kaluga Region	19 750	493	27 120	664	30 528	649	35 384	309	8 432	2	42 604	200	9 690	1
Kostroma Region	7 798	57	11 283	53	12 341	36	14 019	7	2 599	0	16 255	1	3 106	0
Kursk Region	14 505	222	20 202	265	22 277	231	25 379	71	3 873	0	28 912	34	4 590	0
Lipetsk Region	13 298	147	18 033	151	20 391	149	23 553	41	6 065	0	27 764	38	6 006	0
Moscow Region	182 478	22 369	270 466	27 512	287 887	25 991	341 467	14 244	100 321	333	405 216	8 222	119 062	248
Orel Region	8 559	171	12 323	237	14 634	239	16 914	82	3 677	11	20 589	54	4 498	7
Ryazan Region	17 337	219	24 096	308	27 364	300	31 767	171	9 597	25	37 487	114	11 594	23
Smolensk Region	16 988	265	22 007	303	24 050	258	26 771	112	5 594	6	30 245	73	6 304	6
Tambov Region	10 454	158	15 530	209	17 798	192	20 565	71	4 487	0	24 086	46	5 413	0
Tver Region	22 085	427	28 777	618	32 018	629	36 152	230	7 698	3	42 089	157	8 888	0
Tula Region	21 779	499	29 236	576	32 971	604	37 764	222	8 627	7	44 141	165	10 935	3
Yaroslavl Region	17 790	228	24 379	243	27 315	235	30 117	117	6 927	0	34 297	73	7 255	0
Moscow	255 416	55 686	326 016	60 034	389 491	65 789	459 485	37 063	146 505	722	547 339	21 627	190 208	568
NORTH-WESTERN FEDERAL DISTRICT	276 235	13 364	383 644	16 068	447 278	15 655	523 945	8 944	148 311	391	623 499	5 589	185 310	241
Republic of Karelia	13 137	132	17 663	159	19 953	141	21 962	68	4 143	0	23 859	41	4 873	0
Republic of Komi	22 065	137	30 706	145	37 874	115	41 766	53	6 189	0	45 776	30	7 501	0
Arkhangelsk Region	26 844	234	35 155	378	40 800	282	45 870	118	7 051	14	51 932	83	9 181	12
Including Nenets Autonomous Area	2 532	27	2 701	42	2 812	0	2 943	0	358	0	3 031	0	417	0
Vologda Region	24 336	231	31 276	288	35 088	251	39 275	146	6 360	0	42 570	92	6 616	0
Kalininingrad Region	11 658	654	17 458	870	20 613	907	24 733	537	5 723	53	30 591	389	7 477	41
Leningrad Region	29 881	1 195	42 128	1 332	50 883	1 230	61 757	719	20 189	19	77 825	468	25 485	15
Murmansk Region	12 519	149	18 414	180	22 868	148	26 409	98	5 865	3	29 597	79	6 968	2
Novgorod Region	8 950	107	11 803	133	13 354	112	15 393	47	3 163	2	17 402	29	3 863	1
Pskov Region	6 529	87	9 854	116	11 917	101	13 787	22	2 336	1	16 019	9	3 889	0
Saint Petersburg	120 316	10 438	169 187	12 467	193 928	12 368	232 992	7 135	86 392	299	287 927	4 370	109 458	169
SOUTHERN FEDERAL DISTRICT	166 978	2 579	234 528	3 540	257 520	3 608	301 352	1 680	63 391	44	362 547	1 111	79 394	27
Republic of Adygeya (Adygheya)	3 018	116	4 339	116	6 813	92	7 502	25	1 502	0	8 547	18	1 738	0
Republic of Kalmykia	4 008	79	5 837	100	6 867	82	7 706	30	1 493	0	9 330	27	2 037	0
Republic of Crimea ¹	-	-	49	3	421	2	1 611	61	524	0	3 704	0	1 306	0
Krasnodar Territory	65 051	1 091	92 549	1 496	95 199	1 609	113 603	732	28 503	18	139 076	498	35 477	9
Astrakhan Region	12 525	85	17 901	134	20 914	114	23 814	42	3 889	0	27 363	31	4 021	0
Volograd Region	30 438	410	40 988	527	46 556	510	52 594	158	8 925	26	61 909	80	10 990	18
Rostov Region	51 938	798	72 914	1 167	81 172	1 200	93 956	633	18 418	0	111 194	460	23 467	0
Sevastopol ¹	-	-	9	0	126	0	566	0	136	0	1 424	0	358	0
NORTH-CAUCASIAN FEDERAL DISTRICT	51 081	1 244	70 827	1 539	85 372	1 523	99 117	689	15 688	2	115 807	506	19 242	0
Republic of Dagestan	5 773	169	8 692	243	11 233	237	13 593	161	1 943	0	16 736	110	2 668	0
Republic of Ingushetia	155	2	274	0	376	0	640	0	169	0	813	0	241	0
Kabardino-Balkar Republic	6 282	133	7 977	219	9 163	224	10 338	135	1 599	2	12 059	97	2 027	0
Karachai-Cherkess Republic	2 707	51	3 993	64	5 182	57	6 056	16	634	0	7 045	10	745	0
Republic of North Ossetia - Alania	4 983	160	7 590	221	9 510	228	11 621	51	2 013	0	13 499	4	2 451	0
Chechen Republic	340	72	892	11	1 422	4	2 115	0	245	0	2 859	31	346	0
Stavropol Territory	30 841	657	41 409	781	48 486	773	54 754	326	9 085	0	62 796	254	10 763	0
VOLGA FEDERAL DISTRICT	469 804	5 934	640 677	6 364	732 296	5 908	844 873	2 664	150 360	50	993 964	1 571	182 405	39
Republic of Bashkortostan	56 198	461	75 043	469	96 027	407	115 393	157	19 913	0	139 986	118	26 721	0
Mar El Republic	9 768	99	13 773	106	15 686	92	18 900	48	2 967	0	22 164	32	3 402	0
Republic of Mordovia	10 098	219	14 003	249	15 494	241	19 508	95	4 625	0	24 025	47	6 167	0
Republic of Tatarstan (Tatarstan)	60 709	918	84 779	369	92 108	323	112 507	181	19 366	8	139 879	83	26 354	8
Udmurt Republic	27 167	292	37 242	371	44 336	329	50 753	83	8 025	0	57 960	32	8 624	0
Chuvash Republic - Chuvashia	24 036	320	33 520	377	37 273	363	43 049	143	9 627	5	51 376	83	12 621	5
Perm Territory	51 016	484	67 064	692	77 592	730	85 310	369	13 076	8	96 398	288	16 154	7
Kirov Region	18 950	178	26 060	226	30 578	168	36 213	63	7 026	0	43 421	22	8 454	0
Nizhny Novgorod Region	52 827	662	71 217	797	77 375	771	88 217	351	15 120	4	101 501	220	19 036	4
Orenburg Region	32 897	306	45 313	351	52 745	272	60 064	103	9 252	8	69 705	72	10 225	4
Penza Region	15 500	225	22 687	286	26 100	303	29 804	148	6 743	13	35 000	80	7 515	8
Samara Region	56 943	1 046	70 068	1 216	84 343	1 151	92 151	621	18 134	3	104 675	302	19 972	3
Saratov Region	31 248	423	42 838	489	48 302	460	54 485	186	8 477	0	63 781	117	8 660	0
Ulyanovsk Region	22 447	301	31 070	366	34 337	299	38 519	117	8 008	0	44 093	76	8 599	0
URAL FEDERAL DISTRICT	368 137	1 989	449 126	2 507	512 727	2 453	569 133	1 274	72 393	46	637 646	853	81 040	6
Kurgan Region	12 991	30	16 381	43	19 402	54	22 103	13	2 138	0	24 940	0	2 448	0
Sverdlovsk Region	91 900	828	120 887	1 040	133 836	990	149 800	526	17 356	39	171 253	346	24 009	0
Tyumen Region	197 560	454	232 655	606	265 803	615	293 517	313	41 833	8	326 234	186	41 317	6
Including Khanty-Mansi Autonomous Area - Yugra	110 920	190	126 241	242										

3.13. Overdue Debt on HLGs Granted to Resident Individuals in Rubles and Foreign Currency

(million rubles)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION	27 783	15 648	32 131	17 623	44 226	27 441	52 837	22 907	59 654	15 208
CENTRAL FEDERAL DISTRICT	10 965	13 024	13 259	13 461	15 771	20 712	18 168	17 168	19 542	10 703
Belgorod Region	83	46	112	46	150	90	191	58	304	49
Bryansk Region	46	1	62	3	90	6	152	9	207	5
Vladimir Region	134	2	199	33	272	41	332	60	391	38
Voronezh Region	303	63	390	69	582	79	621	28	817	32
Ivanovo Region	35	30	64	30	98	41	189	32	201	36
Kaluga Region	56	24	71	48	160	75	212	79	332	86
Kostroma Region	28	0	52	0	70	1	76	0	97	0
Kursk Region	105	11	99	17	250	19	268	26	296	15
Lipetsk Region	69	29	47	18	97	33	138	14	198	20
Moscow Region	2 883	4 458	3 369	4 022	4 944	6 513	5 554	5 634	5 562	3 492
Orel Region	28	0	29	0	41	7	52	6	79	5
Ryazan Region	56	18	83	18	117	25	169	33	183	43
Smolensk Region	90	11	93	9	101	44	167	25	246	38
Tambov Region	20	3	26	7	72	6	88	9	122	6
Tver Region	588	20	623	30	681	50	740	91	264	72
Tula Region	83	15	97	24	165	37	228	26	292	18
Yaroslavl Region	92	19	112	22	188	39	262	39	300	23
Moscow	6 266	8 274	7 731	9 065	7 694	13 606	8 728	10 998	9 651	6 725
NORTH-WESTERN FEDERAL DISTRICT	2 065	1 011	2 597	1 640	3 569	2 897	4 429	2 530	4 837	2 103
Republic of Karelia	32	4	49	3	67	12	121	16	174	7
Republic of Komi	54	6	68	10	172	24	257	22	282	17
Arkhangelsk Region	51	41	91	61	171	90	263	21	310	21
including Nenets Autonomous Area	1	0	2	0	8	0	7	0	15	0
Vologda Region	137	41	168	59	278	79	389	96	456	70
Kaliningrad Region	211	128	159	184	190	232	204	163	180	119
Leningrad Region	279	95	295	165	475	266	549	247	572	193
Murmansk Region	31	18	81	18	106	7	146	22	199	29
Novgorod Region	75	4	78	11	100	14	146	19	141	20
Pskov Region	14	13	20	4	82	6	89	8	135	3
Saint Petersburg	1 181	661	1 588	1 125	1 929	2 167	2 265	1 914	2 388	1 626
SOUTHERN FEDERAL DISTRICT¹	2 030	202	2 207	325	2 886	600	3 385	438	4 386	290
Republic of Adygeya (Adygeya)	28	0	32	1	41	6	64	7	110	2
Republic of Kalmykia	8	0	14	0	32	14	52	2	97	9
Republic of Crimea ²	-	-	0	2	0	2	0	0	2	0
Krasnodar Territory	970	122	1 105	210	1 486	370	1 657	256	2 072	171
Astrakhan Region	40	9	51	16	106	22	178	9	257	8
Volgograd Region	493	19	470	38	507	46	549	49	626	26
Rostov Region	491	52	535	60	714	141	884	115	1 220	73
Sevastopol ¹	-	-	0	0	1 169	432	1	0	3	0
NORTH-CAUCASIAN FEDERAL DISTRICT	799	204	881	297	281	10	1 360	319	1 712	216
Republic of Dagestan	225	7	224	40	6	0	298	9	317	4
Republic of Ingushetia	2	0	3	0	81	88	9	0	11	0
Kabardino-Balkar Republic	44	39	57	65	76	2	87	79	89	58
Karachai-Cherkess Republic	19	4	31	1	224	94	98	4	199	4
Republic of North Ossetia - Alania	179	46	225	60	23	6	256	40	266	8
Chechen Republic	1	23	5	5	478	232	32	0	62	0
Stavropol Territory	329	85	336	126	0	0	580	187	768	142
VOLGA FEDERAL DISTRICT	4 700	556	4 939	806	7 430	1 121	8 974	983	10 080	664
Republic of Bashkortostan	598	27	779	12	1 442	44	1 742	43	1 689	30
Mari El Republic	53	10	57	7	70	9	93	8	115	6
Republic of Mordovia	21	16	31	17	75	58	99	30	174	17
Republic of Tatarstan (Tatarstan)	394	9	520	17	822	19	1 024	28	1 198	20
Udmurt Republic	227	19	214	32	336	42	421	32	457	17
Chuvash Republic - Chuvashia	105	38	113	46	185	45	280	41	303	30
Perm Territory	1 092	103	1 022	163	1 462	242	1 588	195	1 720	147
Kirov Region	60	0	104	1	172	15	213	21	317	1
Nizhny Novgorod Region	601	115	558	170	788	194	894	170	997	114
Orenburg Region	131	36	184	31	359	41	477	62	524	53
Penza Region	66	18	81	25	99	48	191	33	245	14
Samara Region	1 061	116	933	204	1 013	272	1 179	252	1 330	171
Saratov Region	213	12	234	32	389	46	491	28	662	16
Ulyanovsk Region	78	37	109	49	217	44	282	41	349	27
URAL FEDERAL DISTRICT	2 877	170	3 246	319	5 393	500	6 561	393	7 268	338
Kurgan Region	112	0	92	0	230	0	232	0	233	0
Sverdlovsk Region	987	75	1 183	199	1 844	277	2 373	206	2 249	165
Tyumen Region	662	48	821	77	1 618	122	2 150	89	2 994	80
including Khanty-Mansi Autonomous Area - Yugra	240	2	364	11	703	15	1 147	37	1 508	30
including Yamal-Nenets Autonomous Area	30	17	70	28	168	72	295	32	442	25
Chelyabinsk Region	1 116	47	1 150	43	1 701	101	1 806	97	1 792	93
SIBERIAN FEDERAL DISTRICT	3 850	384	4 303	589	6 777	991	8 395	866	9 720	658
Altai Republic	12	0	14	0	61	0	89	0	103	0
Republic of Buryatia	66	9	133	7	307	17	438	12	576	7
Republic of Tuva	37	0	62	0	116	0	122	0	175	0
Republic of Khakassia	71	0	77	0	137	1	158	9	205	2
Altai Territory	287	69	295	99	566	150	767	109	786	97
Trans-Baikal Territory	52	0	84	0	223	0	367	2	453	2
Krasnoyarsk Territory	838	58	1 022	87	1 518	151	1 948	137	2 413	87
Irkutsk Region	481	54	484	65	908	88	1 222	87	1 467	56
Kemerovo Region	490	35	542	58	968	106	1 051	100	1 148	88
Novosibirsk Region	788	121	873	203	1 213	346	1 272	239	1 428	151
Omsk Region	547	26	532	24	576	62	745	78	783	111
Tomsk Region	191	12	185	46	186	72	217	94	183	57
FAR-EASTERN FEDERAL DISTRICT	497	97	699	184	1 230	185	1 566	212	2 108	235
Republic of Sakha (Yakutia)	52	0	110	0	258	6	364	8	560	3
Kamchatka Territory	9	0	18	0	69	8	55	12	65	9
Primorye Territory	200	34	194	105	230	80	326	92	433	117
Khabarovsk Territory	136	34	186	44	359	46	436	56	506	53
Amur Region	59	26	108	33	192	43	217	43	329	53
Magadan Region	2	1	7	2	9	1	13	0	35	0
Sakhalin Region	35	2	64	0	83	0	104	0	110	0
Jewish Autonomous Region	4	0	11	0	25	0	43	0	65	0
Chukotka Autonomous Area	0	0	1	0	5	0	8	0	7	0
CRIMEA FEDERAL DISTRICT¹	-	-	0	2	0	2	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.
In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.
Existing discrepancies between totals and sums of items are due to rounding.

3.14. Overdue Debt on MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs

	01.01.2014		01.01.2015		01.01.2016		01.01.2017				01.01.2018			
	Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ²		Overdue Debt on MLs		including MLs under SCPAs ²	
	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
THE RUSSIAN FEDERATION	25 443	14 207	29 954	17 143	39 524	26 605	48 059	22 286	2 490	503	54 575	14 405	3 643	483
CENTRAL FEDERAL DISTRICT	10 554	11 664	12 364	13 138	14 412	20 260	16 488	16 760	834	380	17 510	10 162	1 382	359
Belgorod Region	73	44	95	46	126	90	160	58	5	0	270	49	15	0
Bryansk Region	38	0	49	1	72	2	132	7	11	0	185	4	9	0
Vladimir Region	120	2	174	31	229	39	280	59	10	0	339	37	10	0
Voronezh Region	285	63	370	69	535	79	578	28	144	0	774	32	163	0
Ivanovo Region	32	31	60	41	71	30	171	31	0	0	178	12	178	0
Kaluga Region	55	24	68	47	154	73	207	76	14	0	327	75	23	0
Kostroma Region	23	0	46	0	64	1	68	0	6	0	92	0	7	0
Kursk Region	88	11	87	17	230	19	259	26	9	0	288	15	8	0
Lipetsk Region	61	29	42	18	84	27	124	9	8	0	183	20	15	0
Moscow Region	2 787	4 168	3 067	3 867	4 445	6 254	5 003	5 482	266	64	5 049	3 383	426	68
Orel Region	24	0	22	0	4	0	4	0	0	0	62	5	2	0
Ryazan Region	52	18	75	18	109	25	163	33	9	0	176	43	16	0
Smolensk Region	85	7	85	4	89	37	155	19	20	0	233	32	45	0
Tambov Region	16	3	22	7	61	6	77	9	0	0	110	6	6	0
Tver Region	585	20	619	30	676	50	732	91	8	0	255	72	16	0
Tula Region	79	19	90	14	156	25	216	15	32	0	282	8	41	1
Yaroslavl Region	86	17	101	11	177	24	251	30	31	0	291	14	39	0
Moscow	6 065	7 219	7 292	8 928	7 079	13 462	7 868	10 779	243	316	8 395	6 336	519	291
NORTH-WESTERN FEDERAL DISTRICT	1 878	973	2 412	1 596	3 292	2 766	4 168	2 444	392	95	4 574	2 015	471	89
Republic of Karelia	28	4	44	3	61	11	113	16	2	0	165	7	5	0
Republic of Komi	38	0	50	9	156	23	243	21	7	0	262	17	9	0
Archangelsk Region	49	41	87	60	162	88	254	15	13	0	301	21	8	0
Including Nenets Autonomous Area	1	0	2	0	8	0	7	0	3	0	15	0	2	0
Vologda Region	126	41	152	59	251	79	369	96	11	0	435	70	20	0
Kaliningrad Region	169	113	144	155	180	196	193	152	13	0	169	114	15	5
Leningrad Region	272	95	290	164	289	263	515	242	13	0	541	185	59	8
Murmansk Region	30	17	80	17	104	6	142	16	11	0	194	23	15	0
Novgorod Region	59	4	63	11	82	14	127	19	4	2	123	20	4	1
Pskov Region	10	13	17	4	78	6	87	8	2	0	134	3	9	0
Saint Petersburg	1 097	640	1 495	1 114	1 767	2 079	2 126	1 859	273	84	2 246	1 557	326	75
SOUTHERN FEDERAL DISTRICT	1 958	191	2 067	324	2 491	600	3 059	436	77	3	4 038	283	198	7
Republic of Adyghea (Adygheya)	28	0	32	0	32	6	59	7	4	0	104	2	3	0
Republic of Kalmykia	6	0	11	0	27	14	47	2	3	0	92	9	0	0
Republic of Crimea ¹	-	-	0	2	0	2	0	0	0	0	0	0	0	0
Krasnodar Territory	928	111	1 016	210	1 240	370	1 453	255	35	2	1 862	166	119	2
Astrakhan Region	34	9	44	16	88	22	102	9	8	0	232	8	12	0
Volograd Region	478	19	450	38	489	46	536	46	17	46	610	26	238	5
Rostov Region	484	52	514	60	616	141	862	114	9	0	1 134	72	41	0
Sevastopol ¹	-	-	0	0	0	0	1	0	0	0	3	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	642	194	724	280	980	400	1 173	296	76	0	1 555	200	85	0
Republic of Dagestan	216	7	216	40	275	10	292	9	32	0	310	0	38	0
Republic of Ingushetia	1	0	1	0	0	0	0	0	0	0	10	0	0	0
Kabardino-Balkar Republic	20	39	38	64	59	82	68	75	0	0	76	58	1	0
Karachai-Cherkess Republic	16	4	25	1	58	2	80	4	0	0	184	4	2	0
Republic of North Ossetia - Alania	103	42	162	54	175	84	205	30	17	0	224	0	15	0
Chechen Republic	0	23	4	0	23	0	32	0	0	0	62	0	0	0
Stavropol Territory	286	79	277	121	386	222	498	178	24	27	688	138	249	0
VOLGA FEDERAL DISTRICT	3 839	551	3 999	786	6 123	1 077	7 762	946	428	25	8 867	619	612	28
Republic of Bashkortostan	430	27	497	11	922	42	1 237	42	26	0	1 213	29	49	0
Mari El Republic	47	10	51	7	59	9	84	8	3	0	107	6	2	0
Republic of Mordovia	15	16	23	17	57	53	81	27	6	0	157	13	6	0
Republic of Tatarstan (Tatarstan)	286	9	431	17	718	19	925	28	21	8	1 097	20	31	8
Udmurt Republic	180	19	154	31	259	42	337	42	5	387	17	51	11	0
Chuvash Republic - Chuvashia	97	38	102	46	159	45	257	41	42	5	281	30	42	5
Perm Territory	975	102	814	161	1 272	237	1 463	191	27	4	1 600	144	77	4
Kirov Region	50	0	87	1	148	15	191	21	15	0	298	1	23	0
Nizhny Novgorod Region	444	115	427	161	602	176	720	159	51	0	831	104	55	4
Orenburg Region	121	36	173	31	333	41	448	62	15	4	488	53	9	4
Baksa Region	44	4	57	25	73	42	95	21	9	166	9	166	9	0
Samarra Region	981	116	864	200	945	265	1 112	246	141	3	1 220	149	181	3
Saratov Region	195	12	221	32	368	46	467	28	53	0	633	16	81	0
Ulyanovsk Region	74	33	98	49	210	44	274	41	14	0	340	27	30	0
URAL FEDERAL DISTRICT	2 592	164	2 943	303	4 951	474	6 078	374	236	0	6 802	312	272	0
Kurman Region	109	0	95	0	210	0	312	0	8	0	216	0	8	0
Sverdlovsk Region	893	7	1 076	190	2 112	266	2 266	196	52	0	2 142	158	56	0
Tyumen Region	582	48	714	76	1 451	114	1 956	87	151	0	2 809	65	178	0
Including Khanty-Mansi Autonomous Area - Yugra	211	2	332	11	642	15	1 067	36	87	0	1 442	30	98	0
Including Yamal-Nenets Autonomous Area	23	17	52	28	158	72	272	31	9	0	418	20	25	0
Chuvashsk Region	1 008	42	1 068	37	1 578	94	1 655	91	30	0	1 632	89	31	0
SIBERIAN FEDERAL DISTRICT	3 444	374	3 794	568	6 102	924	7 821	821	375	0	9 179	597	506	0
Altai Republic	12	0	13	0	59	0	87	0	7	0	101	0	7	0
Republic of Buryatia	65	9	129	7	288	17	427	12	10	0	568	7	30	0
Republic of Tuva	33	0	62	0	90	0	110	0	3	0	160	0	3	0
Republic of Khakassia	56	0	64	0	120	0	139	9	0	0	195	2	5	0
Altai Territory	260	29	255	89	625	150	736	109	17	0	785	97	236	0
Trans-Baikal Territory	50	0	75	0	206	0	354	2	5	0	444	2	3	0
Krasnoyarsk Territory	745	58	936	87	1 383	151	1 808	137	120	0	2 283	87	138	0
Irkutsk Region	470	54	465	65	839	88	1 166	87	29	0	1 413	56	60	0
Kemerovo Region	395	25	442	58	864	106	937	100	22	0	1 038	66	28	0
Novosibirsk Region	691	121	710	190	1 050	328	1 176	224	129	0	1 334	137	176	0
Omsk Region	509	26	493	46	604	16	683	52	23	0	724	89	286	0
Tomsk Region	158	12	150	46	198	90	148	90	14	0	166	54	8	0
FAR-EASTERN FEDERAL DISTRICT	436	96	651	143	1 173	181	1 509	209	73	0	2 050	217	116	0
Republic of Sakha (Yakutia)	45	0	99	0	236	6	349	8	25	0	543	0	70	0
Kamchatka Territory	0	0	0	0	65	0	51	12	0	0	60	2	0	0
Primorsky Territory	167	34	172	66	178	78	308	90	0	0	418	103	12	0
Khabarovsk Territory	129	34	183	44	353	46	432	56	27	0	502	53	20	0
Amur Region	51	26	102	33	183	43	210	43	7	0	322	53	6	0
Magadan Region	1	0	6	0	9	0	12	0	0	0	33	0	1	0
Sakhalin Region	32	2	62	0	81	0	101	0	0	0	108	0	2	0
Jewish Autonomous Region	3	0	10	0	24	0	41	0	0	0	63	0	0	0
Chukotka Autonomous Area	0	0	1	0	0	0	8	0	0	0	4	0	3	0
CRIMEA FEDERAL DISTRICT ¹	-	-	1	2	0	2	-	-	-	-	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.
In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

² Information is available for data since 01.02.2016.

3.15. Weighted Average Maturity and Rate for HLs Granted to Resident Individuals in Rubles since the Beginning of the Year

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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, %
THE RUSSIAN FEDERATION	172,9	12,51	178,1	12,47	175,4	13,36	182,2	12,49	186,4	10,64
CENTRAL FEDERAL DISTRICT	167,3	12,54	174,6	12,49	173,4	13,26	184,3	12,37	190,4	10,64
Belgorod Region	175,6	12,51	181,5	12,37	176,1	13,34	184,0	12,64	187,2	10,60
Bryansk Region	173,3	12,53	177,4	12,52	173,3	13,23	182,3	12,46	185,5	10,54
Vladimir Region	169,4	12,61	172,7	12,68	173,1	13,42	182,6	12,59	188,8	10,66
Voronezh Region	178,5	12,58	184,5	12,52	187,5	13,14	197,6	12,35	198,1	10,60
Ivanovo Region	163,5	12,52	167,3	12,50	169,5	13,52	175,1	12,66	177,0	10,78
Kaluga Region	170,5	12,45	179,5	12,44	174,0	13,19	186,7	12,35	191,6	10,54
Kostroma Region	160,5	12,61	168,2	12,55	162,6	13,47	173,1	12,68	179,1	10,59
Kursk Region	180,2	12,59	182,7	12,52	177,0	13,21	185,7	12,41	188,1	10,60
Lipetsk Region	183,4	12,62	185,8	12,63	183,9	13,14	195,3	12,43	194,1	10,66
Moscow Region	170,6	12,54	174,6	12,48	176,6	13,13	186,6	12,25	190,8	10,59
Orel Region	172,1	12,64	175,4	12,53	176,5	13,24	187,1	12,31	187,8	10,57
Ryazan Region	171,6	12,55	174,4	12,53	176,1	13,18	183,4	12,50	189,7	10,57
Smolensk Region	179,8	12,67	184,9	12,55	180,9	13,25	191,0	12,39	195,2	10,59
Tambov Region	176,3	12,66	180,5	12,46	178,1	13,15	190,1	12,37	191,6	10,56
Tver Region	182,2	12,51	182,6	12,49	179,5	13,38	182,3	12,53	192,9	10,57
Tula Region	172,7	12,66	177,2	12,50	174,5	13,55	183,1	12,58	188,6	10,58
Yaroslavl Region	154,9	12,54	167,6	12,51	166,5	13,31	174,7	12,50	180,3	10,64
Moscow	159,4	12,51	170,7	12,47	167,5	13,36	181,7	12,37	190,8	10,72
NORTH-WESTERN FEDERAL DISTRICT	165,7	12,51	168,5	12,40	169,4	13,25	176,1	12,21	181,1	10,65
Republic of Karelia	171,2	12,44	170,6	12,41	167,3	13,31	175,4	12,24	175,1	10,62
Republic of Komi	165,6	12,73	161,0	12,33	174,7	13,55	175,6	12,64	176,0	10,60
Arkhangelsk Region	171,4	12,44	171,1	12,39	161,5	13,62	164,5	12,61	172,4	10,53
including Nenets Autonomous Area	196,3	11,74	191,6	12,24	155,4	13,78	155,2	11,77	177,5	10,43
Vologda Region	167,7	12,37	173,7	12,46	172,0	13,36	173,5	12,43	174,5	10,65
Kaliningrad Region	171,8	12,28	174,0	12,17	177,9	12,99	181,6	12,26	184,7	10,62
Leningrad Region	167,1	12,50	171,1	12,39	172,6	13,22	180,6	12,09	184,9	10,66
Murmansk Region	166,0	12,02	167,1	11,90	155,8	13,21	162,4	12,22	165,3	10,69
Novgorod Region	174,0	12,77	175,3	12,63	171,2	13,37	179,9	12,35	182,3	10,64
Pskov Region	165,2	12,04	167,5	12,07	166,5	13,04	176,1	12,16	181,7	10,68
Saint Petersburg	162,1	12,62	166,8	12,50	170,0	13,16	177,9	12,08	184,3	10,67
SOUTHERN FEDERAL DISTRICT¹	181,1	12,52	180,5	12,64	182,2	13,29	188,6	12,51	192,8	10,70
Republic of Adygeya (Adygeya)	174,4	12,77	171,8	13,04	182,5	13,42	189,8	12,55	195,2	10,80
Republic of Kalmykia	187,2	12,86	195,7	12,51	192,3	13,50	192,7	12,50	200,5	10,63
Republic of Crimea ²	-	-	195	12	187,3	12,64	163,2	12,43	178,9	11,25
Krasnodar Territory	180,2	12,71	181,3	12,82	183,4	13,15	191,6	12,53	196,7	10,75
Astrakhan Region	189,9	11,92	197,6	12,07	187,8	13,31	191,5	12,41	194,3	10,58
Volgograd Region	177,4	12,45	180,9	12,48	176,7	13,40	183,0	12,51	188,2	10,64
Rostov Region	181,9	12,43	174,4	12,65	181,9	13,35	188,8	12,52	191,0	10,65
Sevastopol ¹	-	-	187,0	10,90	185,2	12,48	170,7	12,31	175,2	11,19
NORTH-CAUCASIAN FEDERAL DISTRICT	173,8	12,52	188,4	12,31	184,3	13,36	189,4	12,72	193,1	10,72
Republic of Dagestan	151,7	11,95	181,4	11,68	184,0	12,86	184,4	12,60	196,5	10,73
Republic of Ingushetia	108,9	14,66	183,0	12,71	171,3	12,77	169,2	12,19	187,8	10,70
Kabardino-Balkar Republic	167,5	13,01	182,8	12,43	189,7	13,40	192,7	12,71	190,9	10,66
Karachai-Cherkess Republic	190,3	12,88	206,7	12,43	172,4	13,61	198,5	13,12	202,7	10,88
Republic of North Ossetia - Alania	178,7	12,42	197,5	12,55	185,0	13,58	190,4	12,56	188,7	10,88
Chechen Republic	177,3	11,99	191,0	12,17	183,0	14,05	165,4	13,11	183,8	10,89
Stavropol Territory	183,7	12,44	187,3	12,37	185,0	13,37	190,8	12,73	193,1	10,68
VOLGA FEDERAL DISTRICT	170,8	12,53	179,2	12,49	174,7	13,43	179,7	12,54	184,5	10,60
Republic of Bashkortostan	164,7	13,01	171,8	12,63	167,9	13,59	171,6	12,71	175,8	10,63
Mari El Republic	177,0	12,30	178,4	12,48	179,7	13,17	184,8	12,27	185,9	10,51
Republic of Mordovia	181,9	12,52	180,6	12,67	177,7	13,30	193,3	12,20	198,1	10,56
Republic of Tatarstan (Tatarstan)	157,0	12,51	167,6	12,62	163,0	13,62	167,9	12,47	176,8	10,57
Udmurt Republic	156,7	12,67	189,2	12,35	173,0	13,37	179,4	12,59	182,4	10,62
Chuvash Republic - Chuvashia	184,4	11,94	186,1	12,29	188,5	13,15	196,1	12,37	199,2	10,42
Perm Territory	157,0	13,04	179,2	12,49	178,4	13,51	183,9	12,69	186,0	10,69
Kirov Region	186,4	12,52	185,3	12,52	182,0	13,21	190,3	12,40	194,8	10,57
Nizhny Novgorod Region	171,7	12,26	176,0	12,49	175,3	13,49	178,5	12,63	184,5	10,66
Orenburg Region	195,0	11,88	196,5	12,16	187,5	13,06	189,8	12,37	191,2	10,54
Penza Region	180,2	12,52	183,2	12,51	181,9	13,19	188,1	12,39	190,4	10,66
Samara Region	176,1	12,53	180,1	12,50	173,2	13,48	178,5	12,58	185,2	10,61
Saratov Region	184,2	12,44	187,3	12,46	181,7	13,52	187,6	12,67	193,8	10,65
Ulyanovsk Region	168,0	12,54	177,3	12,50	171,8	13,29	174,9	12,55	177,0	10,60
URAL FEDERAL DISTRICT	187,3	12,39	189,8	12,41	183,4	13,42	186,4	12,73	187,3	10,65
Kurgan Region	215,0	11,61	205,5	12,26	199,9	13,19	195,3	12,60	194,3	10,58
Sverdlovsk Region	180,2	12,48	184,4	12,46	182,0	13,53	186,2	12,71	189,0	10,66
Tyumen Region	200,9	12,31	203,6	12,33	192,2	13,35	197,3	12,71	194,7	10,62
including Khanty-Mansi Autonomous Area - Yugra	220,1	12,31	203,5	12,33	188,5	13,30	190,5	12,83	190,4	10,67
including Yamal-Nenets Autonomous Area	217,0	11,83	211,3	11,91	193,5	13,52	196,3	12,58	194,7	10,50
Chelyabinsk Region	159,6	12,68	163,8	12,55	156,7	13,60	159,9	12,83	165,6	10,75
SIBERIAN FEDERAL DISTRICT	175,7	12,55	179,6	12,44	175,5	13,48	180,6	12,65	181,2	10,66
Altai Republic	182,8	12,99	169,4	11,97	175,1	14,12	176,6	12,95	173,5	10,81
Republic of Buryatia	179,6	12,35	181,8	12,55	174,9	13,46	175,7	12,68	171,1	10,68
Republic of Tuva	202,7	12,79	184,7	12,58	185,5	14,35	179,0	13,38	181,5	10,61
Republic of Khakassia	166,7	12,83	171,2	12,72	167,5	13,56	172,2	12,68	171,5	10,68
Altai Territory	177,3	12,32	175,1	12,11	176,0	13,48	180,8	12,71	181,8	10,62
Trans-Baikal Territory	177,2	12,23	181,4	12,28	174,5	13,60	179,4	12,75	177,7	10,66
Krasnoyarsk Territory	172,4	12,94	171,2	12,69	172,7	13,50	175,9	12,58	175,2	10,66
Irkutsk Region	166,8	12,41	171,5	12,58	166,5	13,67	169,2	12,82	170,3	10,66
Kemerovo Region	171,6	12,55	185,1	12,33	165,8	13,53	170,0	12,66	171,3	10,67
Novosibirsk Region	179,2	12,71	187,2	12,38	187,3	13,22	196,0	12,46	197,3	10,69
Omsk Region	188,3	12,48	190,7	12,52	184,6	13,59	191,9	12,84	192,6	10,67
Tomsk Region	176,3	11,89	181,9	12,15	177,0	13,30	181,6	12,53	181,4	10,66
FAR-EASTERN FEDERAL DISTRICT	174,2	12,43	178,4	12,43	172,0	13,54	178,4	12,72	181,7	10,57
Republic of Sakha (Yakutia)	171,9	12,64	177,2	12,71	175,5	13,65	183,2	12,75	186,2	10,67
Kamchatka Territory	168,3	12,11	170,8	12,50	161,4	13,58	170,7	12,82	171,6	10,72
Primorye Territory	170,2	12,30	174,5	12,43	167,6	13,57	172,1	12,67	176,7	10,54
Khabarovsk Territory	177,7	12,36	182,9	12,30	177,5	13,44	179,9	12,69	185,1	10,53
Amur Region	181,1	12,47	184,0	12,39	176,9	13,27	183,0	12,60	182,2	10,51
Magadan Region	178,3	12,82	178,8	12,39	166,0	13,78	176,6	12,69	183,6	10,51
Sakhalin Region	174,9	12,43	178,4	12,16	167,3	13,62	177,6	12,86	182,9	10,48
Jewish Autonomous Region	176,2	12,33	176,2	12,32	170,4	13,54	183,3	12,63	176,5	10,65
Chukotka Autonomous Area	175,2	12,69	170,7	12,62	157,1	13,57	168,8	13,09	160,5	10,77
CRIMEA FEDERAL DISTRICT¹	-	-	193	12	186,8	12,60	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.
In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.16. Weighted Average Maturity and Rate for HLs Granted to Resident Individuals in Foreign Currency since the Beginning of the Year

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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, %
THE RUSSIAN FEDERATION	128,0	9,66	128,1	9,32	40,0	10,09	29,2	8,87	35,0	7,06
CENTRAL FEDERAL DISTRICT	122,0	9,74	119,3	9,43	40,1	10,17	32,6	8,80	34,3	6,64
Belgorod Region	208,4	8,96	214,3	8,51	24,0	14,00	0,0	0,00	0,0	0,00
Bryansk Region	191,9	10,11	159,9	8,41	0,0	0,00	46,0	7,00	0,0	0,00
Vladimir Region	223,7	9,96	283,0	6,74	0,0	0,00	0,0	0,00	0,0	0,00
Voronezh Region	202,0	10,07	249,7	9,07	147,1	12,00	0,0	0,00	0,0	0,00
Ivanovo Region	247,8	11,11	302,0	11,80	152,2	7,10	0,0	0,00	0,0	0,00
Kaluga Region	218,3	10,48	238,1	10,31	0,0	0,00	84,0	12,00	0,0	0,00
Kostroma Region	215,5	10,25	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kursk Region	239,1	8,72	208,0	11,12	0,0	0,00	0,0	0,00	0,0	0,00
Lipetsk Region	218,9	12,12	255,8	11,19	0,0	0,00	0,0	0,00	0,0	0,00
Moscow Region	147,9	9,66	166,6	9,74	47,2	9,04	39,9	13,39	74,5	8,97
Orel Region	263,4	9,65	182,0	7,81	0,0	0,00	0,0	0,00	0,0	0,00
Ryazan Region	139,0	10,64	281,7	11,27	0,0	0,00	12,2	4,00	0,0	0,00
Smolensk Region	236,1	9,31	244,3	10,70	0,0	0,00	0,0	0,00	0,0	0,00
Tambov Region	222,4	9,98	230,0	7,00	242,2	9,00	0,0	0,00	0,0	0,00
Tver Region	138,6	10,54	162,6	10,51	0,0	0,00	0,0	0,00	0,0	0,00
Tula Region	250,7	10,16	288,1	8,03	0,0	0,00	0,0	0,00	0,0	0,00
Yaroslavl Region	207,9	8,14	302,0	10,80	0,0	0,00	0,0	0,00	0,0	0,00
Moscow	112,2	9,73	103,7	9,27	37,8	10,53	31,7	8,16	33,6	6,55
NORTH-WESTERN FEDERAL DISTRICT	134,4	9,03	147,5	8,44	50,4	8,84	13,8	7,99	195,0	11,00
Republic of Karelia	279,9	8,17	182,0	9,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Komi	266,2	9,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Arkhangelsk Region	204,0	8,20	93,0	8,91	0,0	0,00	0,0	0,00	0,0	0,00
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Vologda Region	204,9	10,76	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kaliningrad Region	160,2	10,10	153,4	7,85	122,0	8,00	0,0	0,00	0,0	0,00
Leningrad Region	171,2	9,31	162,0	9,88	0,0	0,00	0,0	0,00	0,0	0,00
Murmansk Region	182,0	9,50	208,4	8,06	0,0	0,00	0,0	0,00	0,0	0,00
Novgorod Region	302,0	11,20	0,0	0,00	36,0	12,00	0,0	0,00	0,0	0,00
Pskov Region	215,2	8,68	62,0	7,50	0,0	0,00	0,0	0,00	0,0	0,00
Saint Petersburg	123,4	8,92	153,5	8,37	49,1	8,86	13,8	7,99	195,0	11,00
SOUTHERN FEDERAL DISTRICT¹	182,6	9,65	186,2	8,98	14,1	9,00	11,7	9,95	0,0	0,00
Republic of Adygeya (Adygeya)	242,0	9,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Kalmykia	213,1	7,99	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Crimea ¹	-	-	0	0	0	0	11,8	10,00	0,0	0,00
Krasnodar Territory	166,2	10,09	217,3	9,43	110,0	9,00	6,0	5,50	0,0	0,00
Astrakhan Region	140,4	9,55	242,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00
Volgograd Region	204,3	9,54	273,7	8,80	11,6	9,00	0,0	0,00	0,0	0,00
Rostov Region	195,0	9,51	131,5	8,05	0,0	0,00	0,0	0,00	0,0	0,00
Sevastopol ¹	-	-	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
NORTH-CAUCASIAN FEDERAL DISTRICT	176,8	9,86	220,0	9,46	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Dagestan	302,0	11,30	272,2	10,67	0,0	0,00	0,0	0,00	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	246,2	10,15	219,4	8,23	0,0	0,00	0,0	0,00	0,0	0,00
Karachai-Cherkess Republic	242,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of North Ossetia - Alania	217,9	10,28	182,0	10,30	0,0	0,00	0,0	0,00	0,0	0,00
Chechen Republic	23,0	12,00	11,9	12,00	0,0	0,00	0,0	0,00	0,0	0,00
Stavropol Territory	218,7	8,72	308,5	8,86	0,0	0,00	0,0	0,00	0,0	0,00
VOLGA FEDERAL DISTRICT	175,9	9,65	229,7	9,17	23,2	9,45	10,5	12,66	11,8	9,51
Republic of Bashkortostan	142,1	8,98	214,9	10,72	0,0	0,00	0,0	0,00	12,0	9,00
Mari El Republic	233,8	10,29	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Mordovia	237,3	10,27	240,7	11,59	0,0	0,00	11,7	8,00	0,0	0,00
Republic of Tatarstan (Tatarstan)	150,8	10,19	288,8	10,64	0,0	0,00	0,0	0,00	0,0	0,00
Udmurt Republic	230,6	9,44	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chuvash Republic - Chuvashia	196,9	10,03	180,3	9,14	0,0	0,00	0,0	0,00	0,0	0,00
Perm Territory	253,3	9,11	95,2	9,30	0,0	0,00	0,0	0,00	0,0	0,00
Kirov Region	191,4	9,03	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Nizhny Novgorod Region	138,8	10,28	151,1	8,65	0,0	0,00	0,0	0,00	0,0	0,00
Orenburg Region	221,5	9,46	197,3	8,83	0,0	0,00	0,0	0,00	0,0	0,00
Penza Region	191,2	9,41	272,1	11,00	242,0	8,00	0,0	0,00	0,0	0,00
Samara Region	121,3	8,84	273,3	7,55	7,0	12,00	10,3	13,80	10,3	14,00
Saratov Region	237,8	10,12	227,0	9,49	122,0	10,30	0,0	0,00	0,0	0,00
Ulyanovsk Region	232,8	10,41	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
URAL FEDERAL DISTRICT	141,3	9,77	231,4	10,05	0,0	0,00	0,0	0,00	0,0	0,00
Kurgan Region	242,0	9,80	242,0	10,00	0,0	0,00	0,0	0,00	0,0	0,00
Sverdlovsk Region	128,4	10,12	214,9	10,13	0,0	0,00	0,0	0,00	0,0	0,00
Tyumen Region	206,5	9,61	276,9	10,30	0,0	0,00	0,0	0,00	0,0	0,00
including Khanty-Mansi Autonomous Area - Yugra	191,1	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Yamal-Nenets Autonomous Area	182,0	8,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chelyabinsk Region	104,0	9,14	134,9	8,14	0,0	0,00	0,0	0,00	0,0	0,00
SIBERIAN FEDERAL DISTRICT	216,1	8,63	167,9	9,00	0,0	0,00	0,0	0,00	36,0	5,00
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	242,0	9,60	0,0	0,00	0,0	0,00	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	146,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Altai Territory	177,7	9,78	242,0	9,60	0,0	0,00	0,0	0,00	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	39,4	8,75	84,8	10,70	0,0	0,00	0,0	0,00	0,0	0,00
Irkutsk Region	122,0	9,00	227,8	7,20	0,0	0,00	0,0	0,00	0,0	0,00
Kemerovo Region	227,8	8,76	182,0	11,30	0,0	0,00	0,0	0,00	0,0	0,00
Novosibirsk Region	231,6	8,46	227,8	9,91	0,0	0,00	0,0	0,00	36,0	5,00
Omsk Region	195,2	9,52	240,2	7,18	0,0	0,00	0,0	0,00	0,0	0,00
Tomsk Region	343,4	6,32	278,7	6,58	0,0	0,00	0,0	0,00	0,0	0,00
FAR-EASTERN FEDERAL DISTRICT	154,2	9,36	160,6	8,16	12,0	16,00	18,1	12,56	24,0	9,00
Republic of Sakha (Yakutia)	240,1	6,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kamchatka Territory	41,8	8,21	83,7	8,00	0,0	0,00	0,0	0,00	0,0	0,00
Primorye Territory	167,3	9,32	171,9	8,27	12,0	16,00	18,1	12,56	24,0	9,00
Khabarovsk Territory	164,9	9,61	240,9	7,66	0,0	0,00	0,0	0,00	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	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sakhalin Region	213,4	10,78	135,8	8,46	0,0	0,00	0,0	0,00	0,0	0,00
Jewish Autonomous Region	0,0	0,00	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
CRIMEA FEDERAL DISTRICT¹	-	-	0,0	0,00	0,0	0,00	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.
In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

3.17. Weighted Average Maturity and Rate for MLs Granted to Resident Individuals in Rubles since the Beginning of the Year, including for MLs under SCPAs

	01.01.2014		01.01.2015		01.01.2016		01.01.2017				01.01.2018			
	for MLs		for MLs		for MLs		for MLs		including		for MLs		including	
	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, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
	174.4	12.44	176.8	12.45	178.5	12.35	186.8	12.48	176.5	11.58	187.9	11.55	186.7	10.41
CENTRAL FEDERAL DISTRICT	170.6	12.52	176.6	12.48	175.8	12.26	185.9	12.36	192.1	11.59	191.0	10.64	194.5	10.40
Belgorod Region	179.2	12.46	183.3	12.35	179.0	13.30	185.2	12.62	194.7	11.59	187.6	10.60	197.6	10.32
Bryansk Region	174.6	12.48	178.2	12.50	175.7	13.21	183.1	12.42	183.8	11.74	185.6	10.54	187.6	10.36
Vladimir Region	171.9	12.57	174.2	12.66	173.7	13.41	183.2	12.58	187.5	11.62	188.9	10.66	187.5	10.44
Voronezh Region	179.2	12.55	184.8	12.51	187.7	13.13	197.8	12.34	200.3	11.58	198.3	10.60	198.8	10.40
Ivanovo Region	165.5	12.67	167.9	12.49	169.9	13.51	175.3	12.64	166.6	11.59	172.5	10.77	186.3	10.55
Kaluga Region	175.7	12.54	179.4	12.44	173.8	13.18	187.3	12.50	188.4	11.59	192.5	10.53	191.3	10.38
Kostroma Region	161.8	12.60	168.9	12.55	163.5	13.45	174.2	12.67	181.5	11.59	179.5	10.58	184.9	10.38
Kursk Region	181.4	12.57	183.8	12.51	177.6	13.18	186.6	12.39	190.1	11.49	188.4	10.60	194.9	10.41
Lipetsk Region	185.9	12.58	186.5	12.62	184.4	13.11	195.5	12.42	199.5	11.64	195.8	10.63	196.3	10.50
Moscow Region	172.2	12.53	175.3	12.47	177.4	13.14	187.2	12.25	192.5	11.54	191.1	10.58	194.6	10.40
Orel Region	173.5	12.62	175.9	12.53	176.8	13.23	187.3	12.31	191.1	11.60	187.8	10.57	184.4	10.28
Ryazan Region	172.6	12.54	175.1	12.51	176.5	13.18	183.6	12.50	187.4	11.69	190.0	10.57	189.4	10.40
Smolensk Region	180.6	12.67	185.3	12.55	181.6	13.24	192.7	12.37	200.2	11.58	195.3	10.59	197.8	10.45
Tambov Region	178.4	12.64	181.0	12.46	178.7	13.14	190.5	12.37	193.1	11.57	193.0	10.56	194.5	10.30
Tver Region	183.2	12.50	183.0	12.48	179.8	13.37	185.7	12.52	190.1	11.60	193.0	10.57	197.8	10.42
Tula Region	173.0	12.63	177.3	12.50	174.5	13.54	183.2	12.58	188.7	11.56	188.6	10.58	191.2	10.39
Yaroslavl Region	162.1	12.48	168.1	12.50	167.2	13.30	175.1	12.49	185.1	11.69	180.6	10.63	186.9	10.40
Moscow	164.7	12.49	175.3	12.45	173.0	13.34	184.6	12.35	192.4	11.62	191.9	10.72	195.8	10.42
NORTH-WESTERN FEDERAL DISTRICT	167.3	12.36	169.1	12.40	169.7	13.24	176.3	12.20	178.9	11.35	181.4	10.65	182.2	10.47
Republic of Karelia	173.5	11.98	170.9	12.40	167.4	13.30	175.6	12.23	181.5	11.31	175.2	10.62	182.2	10.30
Republic of Komi	165.8	12.73	161.2	12.32	175.0	13.55	175.7	12.64	173.3	11.59	176.0	10.60	170.1	10.24
Arkhangelsk Region	172.8	12.42	171.3	12.39	161.7	13.61	164.7	12.60	167.9	11.49	172.5	10.53	174.2	10.40
including Nenets Autonomous Area	196.5	11.73	191.5	12.25	155.4	13.78	155.2	11.77	143.4	9.39	177.5	10.43	161.5	10.15
Vologda Region	170.2	12.33	174.8	12.44	173.3	13.33	174.1	12.41	179.0	11.46	174.8	10.65	180.8	10.33
Kaliningrad Region	172.6	12.24	174.3	12.16	178.1	12.96	181.7	12.24	180.3	11.57	184.8	10.62	182.0	10.32
Leningrad Region	168.3	12.05	171.5	12.39	172.9	13.21	180.8	12.09	182.8	11.29	185.2	10.66	186.1	10.55
Murmansk Region	167.1	11.88	167.1	11.89	155.9	13.21	162.9	12.22	172.2	11.28	165.3	10.69	164.0	10.40
Nenets Region	176.9	12.38	176.3	12.61	171.8	13.36	180.2	12.34	186.1	11.45	182.5	10.63	182.5	10.30
Evskov Region	167.8	11.92	169.4	12.06	168.7	13.03	177.1	12.15	182.5	11.34	182.8	10.67	189.5	10.49
Saint Petersburg	163.9	12.51	167.6	12.50	170.2	13.16	178.0	12.08	179.2	11.30	184.7	10.67	184.1	10.50
SOUTHERN FEDERAL DISTRICT	190.4	12.15	181.8	12.63	183.3	13.28	189.0	12.51	192.6	11.65	193.0	10.70	195.7	10.45
Republic of Adygeya (Adygeya)	191.2	12.24	171.9	12.04	184.0	13.40	190.2	12.55	198.7	11.70	195.2	10.79	205.0	10.50
Republic of Kalmykia	188.3	12.85	195.3	13.51	192.8	13.48	192.7	12.50	197.4	11.49	200.5	10.63	206.1	10.53
Republic of Dagestan	-	-	202	12	187	13	163.2	12.43	187.9	11.66	181.6	10.42	185.6	10.26
Krasnodar Territory	191.8	12.15	183.2	12.79	185.1	13.13	192.0	12.52	193.2	11.70	196.8	10.75	199.1	10.48
Abkhazian Region	192.7	11.90	198.5	12.06	188.3	13.31	191.8	12.41	202.2	11.56	194.3	10.58	201.0	10.36
Volograd Region	177.9	12.44	181.0	12.47	176.9	13.40	183.1	12.51	188.3	11.54	188.2	10.64	192.2	10.38
Rostov Region	195.4	12.01	175.8	12.64	183.1	13.35	189.4	12.51	191.2	11.67	191.2	10.64	191.9	10.40
Sevastopol	-	-	187.0	10.90	186.6	12.47	171.2	12.31	192.5	11.57	175.2	11.19	182.6	10.83
NORTH-CAUCASIAN FEDERAL DISTRICT	187.2	12.42	190.7	12.29	184.6	13.36	189.5	12.72	197.6	11.67	193.2	10.72	197.4	10.53
Republic of Dagestan	188.9	11.94	185.9	11.67	184.3	12.86	184.4	12.59	206.0	11.54	196.5	10.73	206.7	10.67
Republic of Ingushetia	171.0	12.02	200.0	12.06	171.3	12.77	169.2	12.19	241.1	11.70	187.8	10.70	238.3	10.21
Kabardino-Balkar Republic	204.1	12.73	195.6	12.35	190.2	13.39	193.4	12.70	201.3	11.81	191.1	10.66	200.3	10.64
Karachai-Cherkess Republic	190.3	12.88	206.8	12.43	172.5	13.61	198.5	13.12	193.6	11.57	202.8	10.88	200.3	10.52
Republic of North Ossetia - Alania	179.0	12.41	197.5	12.54	185.1	13.58	190.4	12.56	204.4	11.57	189.1	10.87	195.8	10.59
Chechen Republic	177.6	11.99	191.1	12.17	185.9	14.05	162.2	13.21	207.9	11.83	183.8	10.89	181.9	10.44
Stavropol Territory	185.0	12.43	187.9	12.36	185.3	13.37	191.0	12.73	192.5	11.69	193.1	10.68	194.5	10.48
VOLGA FEDERAL DISTRICT	174.8	12.46	180.9	12.47	179.7	13.41	180.6	12.53	187.3	11.43	185.2	10.60	188.8	10.33
Republic of Bashkortostan	174.2	12.87	179.1	12.56	169.9	13.56	172.5	12.69	176.1	11.64	176.3	10.61	178.3	10.41
Mari El Republic	177.4	12.30	179.3	12.47	179.8	13.17	184.9	12.27	188.7	11.53	185.9	10.51	187.4	10.45
Republic of Mordovia	184.6	12.49	184.6	12.49	179.5	13.28	194.8	12.18	201.5	11.44	199.4	10.65	206.4	10.43
Republic of Tatarstan (Tatarstan)	159.0	12.48	168.9	12.60	164.3	13.60	168.7	12.47	184.4	10.92	178.1	10.57	187.8	10.20
Udmurt Republic	158.2	12.64	190.4	12.34	173.9	13.35	180.1	12.58	191.5	11.43	183.0	10.61	188.2	10.35
Chuvash Republic - Chuvashia	184.7	11.93	186.3	12.29	188.8	13.14	196.3	12.36	198.9	11.61	199.3	10.42	196.9	10.27
Perm Territory	171.9	12.75	179.8	12.48	178.7	13.51	184.1	12.69	190.9	11.45	186.0	10.69	187.4	10.42
Kirov Region	187.1	12.51	185.6	12.52	182.4	13.20	190.8	12.40	194.2	11.37	195.0	10.57	202.8	10.38
Nizhny Novgorod Region	172.7	12.84	175.3	12.48	175.9	13.48	185.4	12.62	184.8	11.55	184.5	10.65	198.1	10.42
Orenburg Region	196.7	11.85	192.4	12.15	189.4	13.04	191.0	12.36	194.2	11.31	192.0	10.54	191.0	10.28
Penza Region	181.5	12.50	183.9	12.50	182.3	13.18	188.5	12.38	191.5	11.67	190.6	10.65	191.2	10.44
Samara Region	177.7	12.51	181.3	12.49	174.5	13.46	180.7	12.57	181.7	11.45	186.6	10.60	185.3	10.34
Saratov Region	185.6	12.42	187.8	12.46	182.3	13.51	188.7	12.66	193.5	11.63	194.1	10.65	197.1	10.40
Ulyanovsk Region	170.8	12.52	178.5	12.50	177.9	13.27	175.2	12.95	182.0	11.58	177.6	10.60	185.3	10.42
URAL FEDERAL DISTRICT	191.2	12.36	193.7	12.37	184.0	13.41	187.4	12.72	188.3	11.71	187.6	10.62	194.1	10.41
Kurgan Region	214.3	11.71	205.2	12.27	200.1	13.19	196.0	12.59	207.6	11.16	194.6	10.57	197.7	10.33
Sverdlovsk Region	182.9	12.46	186.6	12.45	182.2	13.52	186.5	12.70	191.0	11.72	189.3	10.66	191.4	10.43
Tyumen Region	206.1	12.29	207.4	12.28	192.6	13.34	197.6	12.70	190.5	11.76	194.8	10.62	185.3	10.38
including Khanty-Mansi Autonomous Area - Yugra	222.1	12.27	206.4	12.29	188.7	13.29	190.7	12.83	182.7	11.84	190.6	10.67	180.7	10.40
including Yamal-Nenets Autonomous Area	220.7	11.78	217.5	11.81	199.9	13.51	196.5	12.57	181.8	11.81	194.8	10.48	182.9	10.34
Chelyabinsk Region	162.0	12.66	166.0	12.54	158.5	13.59	161.5	12.82	174.3	11.66	166.5	10.75	175.6	10.47
SIBERIAN FEDERAL DISTRICT	176.8	12.50	180.1	12.43	175.7	13.48	180.8	12.65	185.8	11.62	181.2	10.66	184.4	10.45
Altai Republic	192.0	12.89	172.1	11.93	175.8	14.11	177.0	12.95	182.8	11.74	173.5	10.81	192.2	10.37
Republic of Buryatia	180.4	12.34	181.8	12.55	175.2	13.45	176.0	12.67	183.1	11.62	171.2	10.68	171.7	10.32
Republic of Tuva	202.5	12.76	184.8	12.58	174.4	14.35	179.1	13.38	185.2	11.74	181.5	10.61	181.0	10.48
Republic of Khakassia	156.9	12.82	171.2	12.71	167.6	13.55	172.2	12.66	180.6	11.69	171.0	10.68	180.0	10.52
Altai Territory	170.6	12.27	175.6	12.10	176.3	13.47	181.1	12.71	187.9	11.56	181.9	10.62	186.2	10.36
Trans-Baikal Territory	178.0	12.22	181.5	12.28	174.6	13.60	179.4	12.74	184.0	11.69	177.7	10.66	180.1	10.37
Krasnoyarsk Territory	172.8	12.77	171.6	12.68	172.9	13.50	176.0	12.58	178.5	11.6				

² Information is available for data since 01.03.2016.

3.18. Weighted Average Maturity and Rate for MLs Granted to Resident Individuals in Foreign Currency since the Beginning of the Year, including for MLs under SCPAs

	01.01.2014		01.01.2015		01.01.2016		01.01.2017				01.01.2018			
	for MLs		for MLs		for MLs		for MLs		including for MLs under SCPAs ²		for MLs		including for MLs under SCPAs ²	
	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, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	151.9	9.57	145.8	9.25	46.8	9.82	40.10	8.65	11.0	12.00	38.4	7.47	0.0	0.00
CENTRAL FEDERAL DISTRICT	149.1	9.63	138.3	9.35	47.4	9.91	49.00	8.65	11.0	12.00	38.1	6.97	0.0	0.00
Belgorod Region	208.4	8.96	214.3	8.51	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Bryansk Region	191.9	10.11	159.9	8.41	0.0	0.00	46.00	7.00	0.0	0.00	0.0	0.00	0.0	0.00
Vladimir Region	223.7	9.96	283.0	6.74	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Voronezh Region	202.0	10.07	249.7	9.07	147.1	12.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ivanovo Region	247.8	11.11	302.0	11.80	152.2	7.10	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00
Kaluga Region	218.3	10.48	238.1	10.31	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kostroma Region	215.5	10.25	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kursk Region	239.1	8.72	208.0	11.12	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Lipetsk Region	280.5	11.79	255.8	11.19	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow Region	153.8	9.67	176.3	9.71	44.1	9.53	55.20	13.69	0.0	0.00	0.0	0.00	0.0	0.00
Orel Region	263.4	9.65	182.0	7.81	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ryazan Region	250.5	10.59	281.7	11.27	0.0	0.00	12.20	4.00	0.0	0.00	0.0	0.00	0.0	0.00
Smolensk Region	236.1	9.31	244.3	10.70	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tambov Region	222.4	9.98	230.0	7.00	242.2	9.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Iver Region	138.6	10.54	162.6	10.51	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tula Region	255.1	10.15	289.1	8.03	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Yaroslavl Region	207.9	8.14	302.0	10.80	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow	142.7	9.57	123.3	9.15	47.7	10.04	48.60	7.78	11.0	12.00	38.1	6.97	0.0	0.00
NORTH-WESTERN FEDERAL DISTRICT	136.7	9.02	157.0	8.44	50.5	8.82	11.60	7.09	0.0	0.00	195.0	11.00	0.0	0.00
Republic of Karelia	279.9	8.17	182.0	9.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Komi	266.2	9.30	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Arkhangelsk Region	204.0	8.20	93.0	8.91	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Including Nenets Autonomous Area	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Vologda Region	204.9	10.76	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kaliningrad Region	160.2	10.10	153.4	7.85	122.0	8.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Leningrad Region	215.4	9.29	162.0	9.88	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Murmansk Region	182.0	9.50	208.4	8.06	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Novgorod Region	302.0	11.20	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Pskov Region	215.2	8.68	62.0	7.50	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Saint Petersburg	123.4	8.91	167.1	8.36	49.1	8.86	11.60	7.09	0.0	0.00	195.0	11.00	0.0	0.00
SOUTHERN FEDERAL DISTRICT ¹	212.1	9.45	186.2	8.98	14.1	9.00	11.80	10.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Adygeya (Adygheya)	242.0	9.80	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Kalmykia	213.1	7.99	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Crimea ¹	-	-	0	0	0	0	12	10	0.0	0.00	0.0	0.00	0.0	0.00
Krasnodar Territory	203.3	9.88	217.3	9.43	110.0	9.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Astrakhan Region	198.6	9.50	242.0	9.50	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Volgograd Region	204.3	9.54	273.7	8.80	11.6	9.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Rostov Region	233.1	9.12	131.5	8.05	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Sevastopol ¹	-	-	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
NORTH-CAUCASIAN FEDERAL DISTRICT	176.8	9.86	220.0	9.46	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Dagestan	302.0	11.30	272.2	10.67	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Ingushetia	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kabardino-Balkar Republic	246.2	10.15	219.4	8.23	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Karachai-Cherkess Republic	242.0	8.00	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of North Ossetia - Alania	217.9	10.28	182.0	10.30	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chechen Republic	23.0	12.00	11.9	12.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Stavropol Territory	218.7	8.72	308.5	8.86	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
VOLGA FEDERAL DISTRICT	182.3	9.66	229.7	9.17	36.2	8.80	0.00	0.00	0.0	0.00	12.0	9.00	0.0	0.00
Republic of Bashkortostan	142.1	8.98	214.9	10.72	0.0	0.00	0.00	0.00	0.0	0.00	12.0	9.00	0.0	0.00
Mari El Republic	233.8	10.29	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Mordovia	237.3	10.27	240.7	11.59	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Tatarstan (Tatarstan)	157.4	10.41	288.8	10.64	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Udmurt Republic	230.6	9.44	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chuvash Republic - Chuvashia	196.9	10.03	180.3	9.14	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Perm Territory	253.3	9.11	95.2	9.30	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kirov Region	191.4	9.03	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Nizhny Novgorod Region	193.4	10.18	151.1	8.65	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Orenburg Region	221.5	9.46	197.3	8.83	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Penza Region	191.2	9.41	272.1	11.00	242.0	8.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Samara Region	122.0	8.84	273.3	7.55	4.3	11.70	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Saratov Region	237.8	10.12	227.0	9.49	122.0	10.30	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ulyanovsk Region	232.8	10.41	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
URAL FEDERAL DISTRICT	141.6	9.76	231.4	10.05	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kurgan Region	242.0	9.80	242.0	10.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Sverdlovsk Region	128.9	10.09	214.9	10.13	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tyumen Region	206.5	9.61	276.9	10.30	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Including Khanty-Mansi Autonomous Area - Yugra	191.1	9.00	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Including Yamal-Nenets Autonomous Area	182.0	8.30	0.0	0.00	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chelyabinsk Region	104.0	9.14	134.9	8.14	0.0	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00
SIBERIAN FEDERAL DISTRICT	226.4	8.63	229.7	8.49	0.0	0.00	0.00	0.00	0.0	0.00	36.0	5.00	0.0	0.00
Altai Republic	0.0	0.00	0.0	0.00	0.0	0.00	0							

3.19. Volume of MLs in Rubles Granted to Resident Individuals (by Federal District)

(million rubles)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Crimea Federal District ¹
	Bcero	of which: Moscow borrowers								
01.01.2014										
Central Federal District	385 363	142 303	128 419	82 368	26 619	232 308	138 234	174 216	58 925	-
of which: Moscow	381 362	141 807	128 144	82 355	26 583	232 216	137 998	174 199	58 913	-
North-Western Federal District	2 684	1 233	15 965	280	148	829	352	298	113	-
Southern Federal District ¹	321	153	157	6 542	270	35	38	38	26	-
North-Caucasian Federal District	1	0	0	1	325	0	3	0	0	-
Volga Federal District	1 172	615	799	271	49	28 939	1 291	1 443	35	-
Ural Federal District	977	559	1 961	168	43	494	24 024	401	94	-
Siberian Federal District	648	465	898	158	72	330	634	8 397	126	-
Far-Eastern Federal District	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 ¹	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 ¹	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	332 990	111 996	131 041	71 122	25 608	213 051	125 335	135 939	54 758	208
of which: Moscow	330 342	110 722	131 035	71 115	25 605	213 023	125 303	135 922	54 749	208
North-Western Federal District	788	224	12 396	255	144	561	273	283	173	15
Southern Federal District ¹	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 ¹	277	188	27	23	5	31	8	18	13	233
01.01.2017										
Central Federal District	447 421	179 250	167 973	85 219	30 466	274 836	136 753	165 554	67 907	-
of which: Moscow	442 840	177 010	167 912	85 204	30 463	274 762	136 705	165 423	67 858	-
North-Western Federal District	2 250	723	16 315	596	191	1 106	301	424	202	-
Southern Federal District ¹	1 611	755	992	12 072	342	269	118	109	78	-
North-Caucasian Federal District	0	0	0	0	10	0	0	0	0	-
Volga Federal District	1 867	837	2 576	604	85	21 116	1 132	1 282	44	-
Ural Federal District	627	360	422	130	38	398	16 650	259	13	-
Siberian Federal District	410	271	71	57	4	52	8	4 772	28	-
Far-Eastern Federal District	692	378	732	49	26	103	392	949	3 677	-
01.01.2018										
Central Federal District	618 429	249 641	229 222	120 375	39 506	380 329	192 130	227 553	95 149	-
of which: Moscow	608 165	244 339	227 486	119 116	39 210	377 960	191 023	224 371	94 122	-
North-Western Federal District	2 740	916	23 133	1 174	287	1 631	525	603	298	-
Southern Federal District ¹	1 090	548	803	16 383	311	476	159	155	70	-
North-Caucasian Federal District	0	0	0	0	11	0	0	0	0	-
Volga Federal District	1 779	701	2 655	690	99	19 803	984	1 827	96	-
Ural Federal District	1 192	769	663	122	40	851	23 022	488	16	-
Siberian Federal District	60	43	16	2	7	25	3	4 813	20	-
Far-Eastern Federal District	1 761	1 070	929	24	23	167	1 008	1 360	4 315	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

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

3.20. Volume of MLs in Foreign Currency Granted to Resident Individuals (by Federal District)

(million rubles)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Crimea Federal District ¹
	Bcero	of which: Moscow borrowers								
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 ¹	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 ¹	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 ¹	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 ¹	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 ¹	0	0	0	0	0	0	0	0	0	0
01.01.2017										
Central Federal District	784	662	1	0	0	0	0	0	21	-
of which: Moscow	772	662	1	0	0	0	0	0	21	-
North-Western Federal District	0	0	182	0	0	0	0	0	0	-
Southern Federal District ¹	9	9	0	61	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	0	0	0	0	0	0	0	0	0	-
Ural Federal District	29	29	0	0	0	0	0	0	0	-
Siberian Federal District	0	0	0	0	0	0	0	0	0	-
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	-
01.01.2018										
Central Federal District	419	419	11	0	0	23	0	0	63	-
of which: Moscow	419	419	11	0	0	23	0	0	63	-
North-Western Federal District	0	0	0	0	0	0	0	0	0	-
Southern Federal District ¹	0	0	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	0	0	0	0	0	0	0	0	0	-
Ural Federal District	0	0	0	0	0	0	0	0	0	-
Siberian Federal District	0	0	0	0	0	0	0	28	0	-
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

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

Early Repayment of Mortgage Loans

3.21. Volume of MLs Early Repaid with the Borrowers' Funds

	01.01.2014				01.01.2015				01.01.2016				01.01.2017				01.01.2018			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted 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
THE RUSSIAN FEDERATION	245 027	18 058	77 546	844	331 385	22 391	110 682	1 146	362 547	15 186	98 581	337	453 097	8 870	99 324	93	670 452	4 442	126 530	453
CENTRAL FEDERAL DISTRICT	94 367	14 272	30 165	708	132 501	17 230	44 740	1 076	128 647	12 208	30 738	334	158 121	6 839	38 140	91	234 164	3 539	51 054	393
Belgorodsk Region	1 348	54	386	0	1 953	28	623	0	2 221	20	511	0	2 691	7	578	0	4 135	4	700	0
Bratskiy Region	1 212	24	413	2	1 719	17	649	0	1 953	24	467	0	2 356	23	519	0	3 998	2	578	0
Vladimir Region	1 920	43	720	1	2 406	40	848	0	2 695	31	571	0	3 188	14	774	0	4 785	3	834	0
Voronezhsk Region	2 211	52	537	1	4 015	60	1 443	0	2 770	8	1 203	0	5 676	18	1 211	0	7 987	8	1 430	0
Lipetsk Region	975	20	368	6	1 578	10	619	0	1 646	619	0	1 646	619	0	1 646	619	2 384	0	515	0
Kaluga Region	1 680	54	581	8	2 497	45	788	2	2 602	53	525	0	3 371	11	645	0	4 834	17	770	2
Kostroma Region	634	10	212	0	1 109	11	383	0	1 128	3	288	0	1 357	5	270	0	2 004	3	333	0
Kursk Region	1 063	34	254	0	1 622	29	678	0	2 057	17	462	0	2 481	10	524	0	3 577	0	603	0
Lipetsk Region	972	43	195	0	1 395	0	1 3	0	1 140	124	473	0	2 593	19	539	0	3 378	1	539	0
Moscow Region	23 974	3 371	7 447	129	35 741	4 076	13 092	108	37 987	2 622	10 038	22	40 371	1 349	9 125	5	61 095	1 012	12 467	102
Orel Region	1 664	58	153	0	1 114	13	417	1	1 558	9	389	0	1 914	10	450	0	2 683	4	534	0
Ryazan Region	1 636	54	546	0	2 454	18	864	1	2 653	13	661	0	3 115	18	747	0	4 495	5	826	3
Smolensk Region	1 344	29	451	0	2 150	32	735	2	2 251	17	461	0	2 528	13	472	0	3 540	1	511	0
Tambov Region	649	11	182	2	1 191	20	421	0	1 644	18	365	0	1 920	14	396	0	2 592	11	446	0
Ivanovo Region	1 979	46	581	2	2 689	56	859	0	2 704	15	640	0	3 277	30	678	0	4 853	11	751	0
Tula Region	2 282	69	808	0	3 218	94	1 204	0	3 441	42	820	0	4 143	16	875	0	5 453	7	974	0
Yaroslavl Region	1 691	48	643	0	2 656	44	985	0	2 650	19	688	0	3 148	5	703	0	4 676	4	860	0
Moscow	48 433	10 306	15 688	557	62 587	12 606	19 588	961	52 547	9 162	11 751	311	72 098	5 258	19 306	86	107 707	2 446	27 387	285
NORTH-WESTERN FEDERAL DISTRICT	26 763	1 038	9 099	37	44 325	2 106	17 630	33	46 853	1 803	22 285	0	57 641	1 138	14 149	1	84 045	512	17 776	22
Republic of Karelia	680	15	179	3	1 464	18	616	0	1 626	21	1 153	0	1 960	6	353	0	2 933	16	413	2
Republic of Komi	1 593	15	412	0	1 513	13	551	0	3 285	24	842	0	3 805	2	685	0	5 918	5	846	0
Arkhangelsk Region	2 053	42	769	1	3 457	30	1 052	0	3 623	14	946	0	4 419	9	866	0	6 732	10	1 180	0
Including Nenets Autonomous Area	85	19	23	0	201	0	31	0	197	3	22	0	236	0	30	0	295	0	33	0
Vologda Region	1 722	31	533	1	2 970	30	903	0	2 799	29	692	0	3 649	3	797	0	5 509	1	825	0
Kalininograd Region	885	82	301	1	1 684	96	720	1	1 773	81	1 017	0	1 981	80	464	0	3 103	26	614	3
Leningradsk Region	2 965	137	1 040	13	4 523	160	1 907	1	4 653	110	2 766	0	5 785	70	1 331	0	8 658	33	1 806	4
Murmansk Region	874	18	339	0	1 977	27	880	0	2 106	13	1 311	0	2 588	3	661	0	3 817	1	793	0
Novgorodsk Region	646	26	198	0	1 203	35	479	0	1 355	19	835	0	1 386	7	298	0	2 096	1	326	0
Pskov Region	1 450	5	159	0	907	10	408	0	974	20	584	0	1 026	4	238	0	1 561	0	310	0
Saint Petersburg	14 995	1 467	5 169	18	24 627	1 687	10 114	31	24 660	1 473	12 118	0	33 040	955	8 455	1	43 718	420	10 963	13
SOUTHERN FEDERAL DISTRICT	11 181	1 314	2 577	14	15 377	431	4 773	10	18 376	205	4 692	2	27 267	246	5 393	0	39 532	67	6 790	2
Republic of Adygeya (Adygheya)	284	15	75	1	291	20	96	0	291	8	74	0	542	1	82	0	783	0	129	0
Republic of Kalmykia	189	6	46	1	287	12	58	0	329	2	58	0	329	2	58	0	329	2	102	0
Republic of Crimea	-	-	-	-	0	0	0	0	0	15	0	0	79	0	46	0	216	0	82	0
Krasnodar Territory	3 613	137	887	7	5 325	213	1 621	8	6 608	126	1 700	2	10 365	147	1 982	0	14 767	45	2 525	1
Astrakhan Region	630	17	218	0	1 313	15	428	0	1 559	4	640	0	1 849	6	389	0	2 765	2	402	0
Vologda Region	2 378	49	584	0	3 330	71	1 331	0	4 034	37	1 013	0	5 121	68	1 065	0	7 414	6	1 387	0
Rostovsk Region	3 887	94	767	5	4 831	100	1 402	2	5 555	28	1 507	0	8 810	21	1 719	0	12 680	13	2 125	1
Sevastopol	-	-	-	-	3	0	2	0	3	0	1	0	14	0	11	0	86	0	38	0
NORTH-CAUCASIAN FEDERAL DISTRICT	3 158	95	1 036	0	4 294	158	1 390	1	6 006	39	1 382	0	7 291	39	1 275	0	10 405	13	1 732	2
Republic of Dagestan	256	15	67	0	415	25	105	0	574	11	141	0	669	12	116	0	1 327	4	224	0
Republic of Ingushetia	7	0	2	0	18	0	3	0	40	0	2	0	31	0	1	0	49	0	13	0
Kabardino-Balkar Republic	265	11	76	0	418	13	107	0	496	1	96	0	618	1	136	0	924	1	134	1
Karachai-Cherkess Republic	198	2	137	0	132	2	58	0	306	4	50	0	343	4	53	0	511	0	84	0
Republic of North Ossetia - Alania	261	10	100	0	374	7	100	0	558	8	134	0	586	4	96	0	941	0	140	0
Chechen Republic	11	23	0	0	32	24	11	0	68	0	25	0	101	0	35	0	230	0	55	0
Stavropol Territory	2 160	34	654	0	2 904	87	1 006	0	3 974	18	934	0	4 944	28	885	0	6 422	8	1 083	1
VOLGA FEDERAL DISTRICT	42 160	719	11 763	60	53 618	1 484	18 285	16	64 968	379	15 910	1	80 781	271	17 424	0	122 465	120	21 276	8
Republic of Bashkortostan	3 977	70	1 225	3	6 488	10	1 225	0	6 488	10	1 225	0	11 883	57	2 981	0	17 693	6	3 037	0
Mari El Republic	1 129	10	575	3	1 411	20	490	0	1 333	9	326	0	1 644	1	339	0	2 533	2	374	0
Republic of Mordovia	1 189	23	452	0	1 272	41	450	0	1 365	13	316	0	1 706	4	343	0	2 582	3	416	0
Republic of Tatarstan (Tatarstan)	7 434	114	1 625	38	9 177	747	3 001	0	9 114	11	2 322	0	11 713	20	2 684	0	17 897	713	3 762	0
Udmurt Republic	1 979	19	498	0	1 812	53	530	0	2 851	23	995	0	4 084	3	868	0	6 637	4	1 057	0
Chuvash Republic - Chuvashia	3 260	48	1 344	1	3 124	46	1 190	2	3 380	16	765	0	4 167	4	915	0	6 347	4	1 146	0
Perm Territory	3 496	67	1 005	6	3 073	47	1 173	0	4 073	15	1 090	0	5 927	69	1 577	0	12 241	19	1 944	0
Kirov Region	1 618	21	596	0	2 286	24	1 175	0	2 803	20	530	0	2 996	3	635	0	5 060	13	958	0
Nizhny Novgorodsk Region	5 159	76	1 479	2	6 391	134	2 068	2	7 247	61	1 755	0	9 060	40	1 981	0	13 941	15	2 486	0
Orenburg Region	2 092	27	340	1	3 074	52	971	0	3 603	7	852	0	4 414	5	782	0	7 221	3	1 030	0
Perm Region	956	21	229	1	1 024	22	549	0	2 084	22	457	0	2 2							

3.22. Volume of MLs Early Repaid with Newly Granted MLs

	01.01.2014				01.01.2015				01.01.2016				01.01.2017				01.01.2018			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted 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
THE RUSSIAN FEDERATION	144	238	46	8	269	2 950	27	308	121	14 510	53	20	203	15 172	55	0	3 722	3 688	377	5
CENTRAL FEDERAL DISTRICT	40	169	7	8	100	2 316	0	301	26	10 041	1	13	126	11 134	50	0	1 270	2 648	195	5
Belgorod Region	1	0	0	0	0	3	0	0	0	93	0	0	1	56	0	0	8	14	0	0
Bryansk Region	0	0	0	0	0	13	0	0	0	26	0	0	0	50	0	0	0	15	0	0
Vladimir Region	0	0	0	0	0	8	0	0	0	117	0	0	0	139	0	0	16	16	0	0
Voronezh Region	0	0	0	0	3	2	0	0	0	66	0	5	0	99	0	0	4	18	0	0
Lipetsk Region	3	0	0	0	0	16	0	0	0	39	0	0	1	33	0	0	9	8	4	0
Kaluga Region	0	0	0	0	0	15	0	0	0	100	0	0	7	107	0	0	42	26	7	0
Kostroma Region	0	0	0	0	0	0	0	0	0	4	0	0	0	16	0	0	5	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	73	0	0	2	78	0	0	46	9	0	0
Lysk Region	0	5	0	0	0	16	6	0	0	1	17	1	0	1	36	0	0	28	2	3
Moscow Region	20	31	7	0	19	834	0	219	0	3 197	0	5	48	3 534	3	0	207	774	35	5
Orel Region	0	0	0	0	0	11	0	0	0	20	0	0	0	56	0	0	107	15	11	0
Ryazan Region	0	0	0	0	0	0	0	0	0	26	0	0	0	61	0	0	24	18	3	0
Smolensk Region	0	0	0	0	0	42	0	0	0	73	0	0	0	73	0	0	75	0	2	0
Tambov Region	0	0	0	0	0	5	0	0	0	48	0	0	0	53	0	0	3	10	0	0
Tver Region	0	0	0	0	0	9	0	0	4	114	0	0	0	209	0	0	4	125	0	0
Tula Region	1	0	0	0	14	0	0	0	0	101	0	0	16	104	16	0	25	6	0	0
Yaroslavl Region	0	2	0	0	4	16	0	0	0	38	0	0	0	38	0	0	4	2	0	0
Moscow	15	131	0	8	60	1 322	0	82	21	5 882	0	3	50	6 448	31	0	562	1 590	130	0
NORTH-WESTERN FEDERAL DISTRICT	33	33	25	0	44	250	17	7	27	1 592	15	7	8	1 355	0	0	477	639	37	0
Republic of Karelia	3	0	0	0	9	0	0	0	0	17	0	0	0	27	0	0	34	5	0	0
Republic of Komi	0	3	0	0	1	3	0	0	0	51	0	0	0	13	0	0	48	1	13	0
Arkhangelsk Region	0	0	0	0	0	5	0	0	0	83	0	0	0	9	0	0	48	13	12	0
Including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Volgoda Region	0	8	0	0	0	16	0	0	1	52	1	0	0	29	0	0	1	5	0	0
Kalininingrad Region	0	0	0	0	0	0	0	0	0	11	0	0	0	18	0	0	9	20	1	0
Leningrad Region	2	4	0	0	0	21	25	3	1	179	0	0	0	178	0	0	30	71	0	0
Murmansk Region	0	0	0	0	16	0	10	0	0	12	0	0	0	11	0	0	8	4	0	0
Novgorod Region	0	0	0	0	3	0	0	0	0	24	0	0	0	19	0	0	92	5	5	0
Pskov Region	0	0	0	0	0	0	0	0	0	20	0	0	0	31	0	0	0	0	0	0
Saint Petersburg	28	18	25	0	12	201	4	0	26	1 144	14	7	8	1 021	0	0	205	514	6	0
SOUTHERN FEDERAL DISTRICT	4	3	0	0	7	50	0	0	2	474	0	0	10	431	4	0	84	55	9	0
Republic of Adygeya (Adygues)	0	0	0	0	0	0	0	0	0	25	0	0	0	22	0	0	1	0	0	0
Republic of Kalmykia	0	0	0	0	0	6	0	0	0	43	0	0	0	8	0	0	0	0	0	0
Republic of Crimea ²	-	-	-	-	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	6	0	0	0	96	0	0	2	182	0	0	37	18	1	0
Astrakhan Region	2	0	0	0	3	7	0	0	0	22	0	0	3	24	0	0	2	0	2	0
Vologda Region	2	1	0	0	4	12	0	0	2	136	0	0	3	112	0	0	31	11	7	0
Rostov Region	0	2	0	0	0	19	0	0	0	152	0	0	3	82	1	0	13	26	0	0
Sevastopol ³	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	7	0	0	0	19	0	0	0	194	0	0	1	264	0	0	19	28	1	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	1	0	0	0	26	0	0	5	19	1	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	0	0	0	0	29	0	0	0	43	0	0	2	3	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	5	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	56	0	0	0	48	0	0	0	0	0	0
Chечен Republic	0	0	0	0	0	0	0	0	0	9	0	0	0	3	0	0	0	0	0	0
Slavskiy Territory	0	7	0	0	0	19	0	0	0	99	0	0	1	142	0	0	12	1	0	0
VOLGA FEDERAL DISTRICT	39	4	8	0	66	230	5	0	22	1 065	6	0	24	1 017	2	0	526	142	71	0
Republic of Bashkortostan	0	2	0	0	0	8	20	3	0	6	112	5	0	104	2	0	67	7	5	0
Mari El Republic	0	0	0	0	0	5	0	0	0	17	0	0	0	10	0	0	4	0	0	0
Republic of Mordovia	3	0	0	0	1	21	0	0	0	38	0	0	0	61	0	0	0	3	0	0
Republic of Tatarstan (Tatarstan)	18	0	4	0	37	6	2	0	13	97	0	0	7	45	0	0	34	9	1	0
Udmurt Republic	0	1	0	0	0	1	8	0	0	1	85	0	0	1	82	0	0	0	0	0
Chuvash Republic - Chuvashia	5	0	0	0	0	21	0	0	0	41	0	0	0	87	0	0	70	11	5	0
Perm Territory	5	0	0	0	1	12	0	0	1	83	0	0	2	80	0	0	41	0	19	0
Kirov Region	1	0	0	0	2	6	0	0	0	79	0	0	0	35	0	0	4	3	1	0
Nizhny Novgorod Region	0	1	0	0	8	25	0	0	0	93	0	0	2	166	0	0	66	12	6	0
Orenburg Region	3	0	0	0	1	9	0	0	0	80	0	0	3	47	0	0	87	6	22	0
Penza Region	0	0	0	0	4	0	0	0	0	29	0	0	0	48	0	0	14	15	1	0
Samara Region	1	0	1	0	2	57	0	0	2	159	2	0	0	141	0	0	40	60	6	0
Saratov Region	2	0	2	0	1	13	0	0	0	64	0	0	3	84	0	0	13	8	0	0
Ulyanovsk Region	1	0	1	0	0	27	0	0	0	90	0	0	0	47	0	0	68	9	5	0
URAL FEDERAL DISTRICT	15	0	3	0	24	29	2	0	29	343	26	0	10	336	0	0	961	61	34	0
Kurgan Region	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	30	4	1	0
Sverdlovsk Region	3	0	0	0	0	24	20	1	20	124	17	0	0	124	17	0	66	18	1	0
Tyumen Region	2	0	2	0	5	2	0	0	0	65	0	0	4	61	0	0	836	38	31	0
Including Khanty-Mansi Autonomous Area - Yugra	2	0	2	0	3	2	0	0	0	41	0	0	4	14	0	0	623	31	8	0
Including Yamal-Nenets Autonomous Area	0	0	0	0	2	0	0	0	0	0	0	0	0	9	0	0	69	0	5	0
Chelyabinsk Region	10	0	1	0	18	1	2	0	9	108	9	0	6	133	0	0	29	2	1	0
SIBERIAN FEDERAL DISTRICT	7	12	0	0	14	40	0	0	6	574	2	2	9	427	0	0	226	72	20	0
Altai Republic	0	0	0	0	0	0	0	0	0											

3.23. Volume of MLs Early Repaid with Proceeds from the Sale of Pledged Property

(million rubles)

	01.01.2014				01.01.2015				01.01.2016				01.01.2017				01.01.2018			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted 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
THE RUSSIAN FEDERATION	2 676	637	361	6	3 290	1 032	337	0	3 003	1 150	319	0	3 243	691	578	0	2 725	145	254	0
CENTRAL FEDERAL DISTRICT	903	423	74	6	1 347	697	181	0	1 541	829	172	0	1 770	482	383	0	1 545	106	196	0
Belgorod Region	2	0	0	0	16	0	0	0	2	4	0	0	3	0	2	0	2	4	1	0
Brjansk Region	1	0	0	0	7	0	0	0	4	13	0	0	13	0	7	0	7	0	0	0
Vladimir Region	12	0	0	5	0	22	0	2	0	18	48	3	0	7	0	0	20	0	1	0
Voronezh Region	11	0	0	0	15	0	0	0	2	2	0	0	12	11	3	0	24	0	0	0
Ivanovo Region	23	0	6	0	3	0	0	0	4	0	0	0	7	2	0	0	10	0	1	0
Kaluga Region	7	0	0	0	6	0	0	0	6	12	0	0	10	5	0	0	18	0	5	0
Kostroma Region	0	0	0	0	1	0	1	0	11	0	1	0	3	0	0	0	4	0	0	0
Kursk Region	6	0	0	0	8	0	1	0	8	0	0	0	3	2	4	0	2	0	0	0
Lipetsk Region	5	0	0	0	3	0	0	0	1	0	0	0	7	0	2	0	16	0	0	0
Moscow Region	297	121	13	0	360	147	30	0	340	264	36	0	378	167	62	0	384	20	16	0
Orel Region	0	1	0	0	0	0	0	0	0	6	0	0	1	6	0	0	0	0	0	0
Ryazan Region	7	0	0	0	10	14	0	0	13	10	0	0	3	0	0	0	19	0	0	0
Smolensk Region	7	0	1	0	8	5	0	0	4	0	0	0	4	0	0	0	2	2	0	0
Tambov Region	6	0	0	0	10	0	0	0	2	0	0	0	1	0	0	0	8	1	0	0
Tver Region	5	0	0	0	10	15	1	0	3	15	1	0	20	15	5	0	8	3	0	0
Tula Region	27	5	3	0	17	20	1	0	33	21	2	0	13	9	0	0	12	0	3	0
Yaroslavl Region	16	0	0	0	16	0	9	0	9	0	2	0	9	0	2	0	5	0	0	0
Moscow	471	296	44	6	637	484	136	0	1 072	456	125	0	1 272	253	298	0	1 003	76	168	0
NORTH-WESTERN FEDERAL DISTRICT	264	93	15	0	442	163	33	0	334	138	43	0	418	48	53	0	373	19	20	0
Republic of Karelia	0	0	0	0	10	0	8	0	6	11	0	0	8	0	1	0	5	0	0	0
Republic of Komi	13	0	0	0	7	0	0	0	5	6	2	0	5	0	1	0	6	1	0	0
Arkhangelsk Region	11	0	0	0	4	0	2	0	18	15	4	0	15	3	8	0	19	0	1	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	10	0	0	0	4	0	0	0	7	0	0	0	10	0	2	0	8	0	0	0
Kaliningrad Region	2	3	0	0	16	8	3	0	17	2	1	0	7	4	1	0	4	0	1	0
Leningrad Region	29	7	1	0	53	15	0	0	27	11	1	0	52	9	10	0	36	0	1	0
Murmansk Region	4	0	0	0	14	9	7	0	15	63	6	0	10	7	0	0	23	4	0	0
Novgorod Region	1	0	0	0	9	0	0	0	6	0	2	0	0	0	0	0	6	0	1	0
Pskov Region	1	0	1	0	5	0	2	0	5	0	0	0	4	5	0	0	2	0	0	0
Saint Petersburg	193	83	11	0	320	131	11	0	227	70	27	0	305	26	24	0	281	15	14	0
SOUTHERN FEDERAL DISTRICT ¹	81	6	17	0	84	32	6	0	93	59	5	0	65	14	5	0	67	2	6	0
Republic of Adyghea (Adyghe)	6	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	4	0	0	0
Republic of Kalmykia	4	0	0	0	10	3	0	0	2	0	0	0	2	0	0	0	12	0	0	0
Republic of Crimea ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	22	0	9	0	41	15	2	0	50	7	4	0	21	6	1	0	19	0	2	0
Astrakhan Region	7	5	1	0	2	4	0	0	5	0	0	0	5	0	0	0	0	0	0	0
Vladimir Region	22	1	1	0	19	10	4	0	12	21	0	0	17	0	2	0	16	0	0	0
Rostov Region	20	0	6	0	12	0	0	0	24	32	1	0	21	6	2	0	15	2	4	0
Sevastopol ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NORTH-CAUCASIAN FEDERAL DISTRICT	24	0	6	0	40	21	5	0	27	11	1	0	21	25	0	0	12	1	0	0
Republic of Dagestan	0	0	0	0	6	10	0	0	2	0	0	0	5	0	0	0	4	0	0	0
Republic of Ingusheta	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	3	0	0	4	0	0	0	4	0	0	0	7	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	11	0	0	3	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	3	0	3	0	7	0	0	0	0	0	0	0	3	5	0	0	0	0	0	0
Chечен Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	21	0	3	0	24	8	5	0	21	10	0	0	16	0	0	0	10	1	0	0
VOLGA FEDERAL DISTRICT	489	37	59	0	469	71	35	0	411	65	39	0	434	55	43	0	302	3	15	0
Republic of Bashkortostan	22	2	9	0	38	0	0	0	3	0	0	0	29	8	3	0	32	1	0	0
Mari El Republic	3	0	3	0	2	0	0	0	2	0	0	0	2	0	0	0	0	0	0	0
Republic of Mordovia	5	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0
Republic of Tatarstan (Tatarstan)	23	5	1	0	59	16	0	0	59	0	9	0	70	1	11	0	28	0	0	0
Udmurt Republic	49	5	1	0	16	5	3	0	21	0	2	0	15	11	1	0	12	0	4	0
Chuvash Republic - Chuvashia	12	4	0	0	13	5	5	0	14	0	0	0	7	3	0	0	9	0	0	0
Perm Territory	82	0	2	0	77	10	20	0	33	0	8	0	63	0	9	0	21	0	1	0
Kirov Region	14	0	0	0	8	0	0	0	4	0	1	0	12	6	2	0	6	0	3	0
Nizhny Novgorod Region	20	1	3	0	44	6	2	0	75	13	11	0	69	0	6	0	68	0	4	0
Orenburg Region	73	0	7	0	48	0	0	0	26	6	0	0	42	2	3	0	48	0	1	0
Penza Region	4	6	0	0	7	0	0	0	16	0	1	0	7	0	1	0	10	0	0	0
Samarra Region	166	9	32	0	113	15	4	0	94	34	2	0	88	5	5	0	40	2	2	0
Saratov Region	7	0	0	0	22	14	1	0	7	12	0	0	6	5	0	0	8	0	0	0
Ulyanovsk Region	9	2	1	0	8	0	0	0	23	0	1	0	11	9	0	0	18	0	0	0
URAL FEDERAL DISTRICT	343	15	47	0	381	24	33	0	232	8	22	0	231	16	42	0	137	4	5	0
Kurgan Region	2	0	0	0	59	3	1	0	7	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	157	13	13	0	139	8	0	0	91	0	17	0	105	14	28	0	51	0	4	0
Tyumen Region	84	2	23	0	84	18	16	0	56	8	2	0	52	2	3	0	38	4	0	0
including Khanty-Mansi Autonomous Area - Yugra	15	0	11	0	2	17	0	0	1	8	0	0	23	2	1	0	29	3	0	0
including Yamal-Nenets Autonomous Area	2	0	0	0	6	0	0	0	2	0	0	0	8	0	0	0	3	0	0	0
Chelyabinsk Region	100	0	11	0	100	3	8	0	78	0	3	0	67	0	11	0	48	0	1	0
SIBERIAN FEDERAL DISTRICT	451	54	72	0	410	19	36	0	309	40	35	0	241	42	41	0	216	8	10	0
Altai Republic	4	0	0	0	3	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	24	0	1	0	12	0	0	0	6	3										

3.24. Volume of MLs Early Repaid Assignment Compensation

	01.01.2014				01.01.2015				01.01.2016				01.01.2017				01.01.2018			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted 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
THE RUSSIAN FEDERATION	1 030	184	45	0	1 125	198	11	0	760	710	45	357	1 001	1 413	98	5	474	1 088	5	37
CENTRAL FEDERAL DISTRICT	117	56	36	0	182	129	0	0	167	540	0	357	450	921	88	5	202	894	0	32
Belgorod Region	0	0	0	0	0	0	0	0	0	3	0	0	18	0	18	0	0	5	0	0
Bryansk Region	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	13	0	0	0	1	0	0	0	0	0	0	0	0	7	0	0	0	12	0	0
Voronezh Region	7	0	0	0	7	0	0	0	2	0	0	0	1	0	0	0	1	3	0	0
Ivanovo Region	1	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	3	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0
Kostroma Region	8	0	0	0	3	0	0	0	3	0	0	0	0	0	0	0	2	0	0	0
Kursk Region	0	0	0	0	3	2	0	0	0	0	0	0	4	0	0	0	0	8	0	0
Lipetsk Region	0	0	0	0	7	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
Moscow Region	7	26	0	0	11	30	0	0	31	460	0	357	93	480	8	5	72	258	0	0
Orel Region	0	0	0	0	3	0	0	0	4	0	0	0	4	0	0	0	0	0	0	0
Ryazan Region	2	5	0	0	7	2	0	0	2	0	0	0	0	0	0	0	1	11	0	0
Smolensk Region	1	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0
Tambov Region	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0
Tver Region	1	0	0	0	2	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0
Tula Region	6	0	0	0	4	0	0	0	2	0	0	0	5	0	0	0	0	2	0	0
Yaroslavl Region	0	0	0	0	0	2	0	0	0	0	0	0	124	7	0	0	1	0	0	0
Moscow	67	23	36	0	129	93	0	0	85	77	0	0	206	397	62	0	125	592	0	32
NORTH-WESTERN FEDERAL DISTRICT	88	90	0	0	92	26	0	0	54	93	0	0	92	139	2	0	31	18	0	0
Republic of Karelia	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	8	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0	3	17	0	0	5	0	0	0
Arkhangelsk Region	3	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	3	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	11	3	0	0	6	0	0	0	1	0	0	0	2	7	0	0	0	6	0	0
Kalininograd Region	35	10	0	0	23	0	0	0	5	0	0	0	35	10	2	0	0	0	0	0
Leningrad Region	0	13	0	0	0	0	0	0	0	0	0	0	31	8	0	0	16	5	0	0
Murmansk Region	0	12	0	0	18	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	2	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	4	0	0	0	0	0	0	0	3	0	0	0	0	4	0	0
Saint Petersburg	26	65	0	0	39	26	0	0	36	93	0	0	19	91	0	0	3	4	0	0
SOUTHERN FEDERAL DISTRICT ¹	78	3	1	0	70	5	0	0	90	0	45	0	66	61	0	0	20	46	0	0
Republic of Adyghea (Adyghe)	0	3	0	0	2	0	0	0	1	0	0	0	0	5	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Republic of Crimea ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	41	0	0	0	26	5	0	0	63	0	45	0	24	26	0	0	12	35	0	0
Astrakhan Region	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Volograd Region	29	0	0	0	12	0	0	0	17	0	0	0	16	12	0	0	0	0	0	0
Rostov Region	6	0	1	0	30	0	0	0	8	0	0	0	26	18	5	5	5	5	0	0
Sevastopol ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NORTH-CAUCASIAN FEDERAL DISTRICT	197	3	3	0	160	0	1	0	29	0	0	0	42	19	0	0	31	50	0	0
Republic of Dagestan	2	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	3	6	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	0	0	0	0	0	0	0	28	0	0	0	24	4	0	0
Karachai-Cherkess Republic	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	3	0	0	0	0	0	0	0	0	0	0	4	0	0	0	4	9	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	195	0	3	0	157	0	1	0	29	0	0	0	11	15	0	0	0	30	0	0
VOLGA FEDERAL DISTRICT	248	15	3	0	306	17	4	0	141	28	0	0	142	115	2	0	82	32	5	1
Republic of Bashkortostan	6	0	0	0	16	0	0	0	20	0	0	0	3	4	0	0	18	1	0	0
Mari El Republic	0	0	0	0	6	0	0	0	9	7	0	0	5	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	1	0	0	0	0	0	0	2	2	0	0	0	5	0	0
Republic of Tatarstan (Tatarstan)	5	4	0	0	43	0	0	0	10	0	0	0	22	6	2	0	11	0	0	0
Udmurt Republic	18	0	0	0	9	0	0	0	2	0	0	0	20	4	0	0	2	7	0	0
Chuvash Republic - Chuvashia	0	0	0	0	6	0	0	0	2	0	0	0	1	18	0	0	0	4	0	0
Perm Territory	87	0	2	0	82	0	0	0	12	0	0	0	21	11	0	0	12	0	0	0
Kirov Region	8	0	0	0	3	0	0	0	2	0	0	0	5	4	0	0	4	0	0	0
Nizhny Novgorod Region	0	0	0	0	9	0	2	0	3	0	0	0	1	20	0	0	9	7	0	0
Orenburg Region	18	0	0	0	32	4	0	0	11	0	0	0	15	10	0	0	6	0	0	0
Penza Region	0	0	0	0	2	0	0	0	3	20	0	0	5	7	0	0	0	0	0	0
Samara Region	71	0	0	0	72	12	0	0	46	0	0	0	32	21	0	0	15	6	5	1
Saratov Region	30	0	0	0	20	0	0	0	11	1	0	0	11	3	0	0	3	2	0	0
Ulyanovsk Region	5	2	0	0	6	0	0	0	12	0	0	0	0	5	0	0	2	1	0	0
URAL FEDERAL DISTRICT	98	15	0	0	113	0	1	0	87	0	0	0	74	35	0	0	16	6	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	1	0	0
Sverdlovsk Region	3	15	0	0	16	0	0	0	18	0	0	0	15	21	0	0	6	4	0	0
Tyumen Region	27	0	0	0	42	1	0	0	35	0	0	0	41	5	0	0	1	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	11	0	0	0	5	0	0	0	0	0	0	0	10	7	0	0	1	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
Chebarkinsk Region	68	0	0	0	55	0	0	0	34	0	0	0	17	2	0	0	8	1	0	0
SIBERIAN FEDERAL DISTRICT	195	11	2	0	152	0	6	0	141	25	0	0	102	105	7	0	72	39	0	5
Altai Republic	8	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	1	0	1	0	0	0	82	1	0	0	0	0	0	0	1	0	0	0
Republic of Tuva	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0					

3.25. Volume of MLs Early Repaid with Other Funds

	01.01.2014				01.01.2015				01.01.2016				01.01.2017				01.01.2018				
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted 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
THE RUSSIAN FEDERATION	147 567	714	48 901	33	166 726	1 240	86 125	18	78 119	1 023	29 185	34	126 701	1 050	53 639	0	159 879	237	56 155	12	
CENTRAL FEDERAL DISTRICT	38 010	547	12 741	21	46 103	1 040	25 283	10	20 702	767	7 627	1	31 351	922	12 887	0	39 224	122	13 177	11	
Belgorod Region	1 376	1	266	0	1 303	0	595	0	645	0	285	0	906	0	413	0	1 218	0	464	0	
Chuvash Region	999	0	438	0	1 062	0	593	0	760	0	377	0	972	0	507	0	1 063	0	573	0	
Vladimir Region	1 062	2	328	0	1 388	1	770	0	771	1	338	0	978	0	442	0	1 250	0	564	0	
Voronezh Region	2 035	1	606	0	2 780	11	1 549	0	1 428	0	544	0	1 869	0	811	0	2 376	0	872	0	
Yaroslavl Region	946	0	458	0	996	1	686	0	702	0	381	0	878	0	463	0	933	0	459	0	
Kaluga Region	938	2	394	0	927	0	568	0	632	1	261	0	904	0	415	0	968	0	500	0	
Kostroma Region	967	0	471	0	1 044	4	659	0	558	0	284	0	672	0	351	0	764	0	374	0	
Kursk Region	1 067	1	296	0	1 253	1	661	0	711	3	264	0	903	0	430	0	1 103	0	479	0	
Lipetsk Region	620	2	182	0	919	3	516	0	716	3	318	0	954	0	454	0	997	0	479	0	
Moscow Region	8 508	139	2 633	7	10 218	238	5 631	3	7 412	201	1 569	0	6 907	405	2 410	0	10 246	31	2 649	6	
Orel Region	494	0	125	0	583	1	335	0	455	0	224	0	623	0	347	0	664	0	346	0	
Ryazan Region	1 111	1	482	0	1 110	2	693	0	801	1	373	0	1 151	0	570	0	1 333	0	595	0	
Smolensk Region	1 011	1	384	0	888	1	480	0	591	7	235	0	736	0	317	0	798	0	317	0	
Tambov Region	513	0	128	0	693	0	412	0	452	0	186	0	650	0	300	0	697	0	314	0	
Tver Region	1 135	2	470	0	1 369	3	716	0	803	8	334	0	1 041	6	478	0	1 205	0	553	0	
Tula Region	2 417	1	827	0	2 020	5	1 129	0	907	2	391	0	1 324	0	629	0	1 747	0	666	0	
Yaroslavl Region	1 653	5	761	0	1 880	2	1 078	0	930	0	446	0	1 200	5	592	0	1 430	0	569	0	
Moscow	10 978	389	3 494	14	15 680	764	8 212	7	13 928	542	816	1	8 685	511	2 958	0	10 433	90	2 426	4	
NORTH-WESTERN FEDERAL DISTRICT	16 076	102	5 008	3	17 012	90	8 934	2	8 096	92	3 101	0	15 522	66	5 885	0	18 004	79	6 281	0	
Republic of Karelia	865	0	245	0	866	1	442	0	244	0	65	0	681	1	263	0	859	0	296	0	
Republic of Komi	829	10	228	0	768	0	390	0	552	1	178	0	1 127	5	437	0	1 208	1	464	0	
Arkhangelsk Region	1 652	4	567	0	2 252	0	996	0	1 030	0	444	0	1 332	0	528	0	1 815	0	616	0	
Including Nenets Autonomous Area	65	0	8	0	31	0	6	0	37	0	6	0	60	0	10	0	46	0	14	0	
Vologda Region	2 246	2	744	0	2 054	0	1 138	0	1 131	0	470	0	1 672	0	725	0	1 982	0	688	0	
Kaliningrad Region	857	5	354	1	1 063	9	640	0	341	8	85	0	758	24	372	0	1 095	6	460	0	
Leningrad Region	1 302	12	369	0	1 105	6	574	0	337	12	90	0	1 738	6	646	0	1 880	1	749	0	
Murmansk Region	805	3	277	0	876	0	461	0	281	0	97	0	661	0	295	0	802	0	317	0	
Novgorod Region	647	0	219	0	736	0	379	0	246	0	101	0	578	0	268	0	642	0	272	0	
Pskov Region	488	0	186	0	593	0	322	0	195	0	74	0	502	0	215	0	558	0	236	0	
Saint Petersburg	6 385	66	1 819	2	6 699	74	3 592	2	3 738	71	1 498	0	6 472	29	2 136	0	7 063	71	2 183	0	
SOUTHERN FEDERAL DISTRICT ¹	7 753	11	2 867	3	9 418	32	4 981	0	5 757	19	2 032	0	9 122	7	3 925	0	9 980	6	4 080	0	
Republic of Adyghea (Adyghe)	142	0	64	0	151	1	102	0	197	0	46	0	203	0	79	0	201	0	78	0	
Republic of Kalmykia	194	1	102	1	218	0	115	0	142	0	60	0	160	0	61	0	125	0	44	0	
Republic of Crimea ²	-	-	-	-	0	0	0	0	1	0	-	0	37	0	21	0	118	0	65	0	
Krasnodar Territory	2 324	3	841	1	2 426	14	1 402	0	2 044	2	857	0	3 234	1	1 329	0	3 458	1	1 416	0	
Abkhazian Region	953	0	486	0	1 080	0	489	0	535	1	206	0	698	0	319	0	849	0	339	0	
Vladikavkaz Region	1 517	822	1	1 702	1	2 752	10	1 470	0	1 960	6	560	0	1 951	5	881	1	2 061	1	879	0
Rostov Region	2 223	5	552	0	2 791	7	1 403	0	1 448	11	302	0	2 828	1	1 230	0	3 101	4	1 226	0	
Sevastopol ³	-	-	-	-	0	0	0	0	8	0	0	0	8	0	6	0	66	0	32	0	
NORTH-CAUCASIAN FEDERAL DISTRICT	3 231	3	1 239	0	3 722	7	1 691	0	2 005	8	781	0	2 730	3	1 229	0	2 976	1	1 196	0	
Republic of Dagestan	127	1	50	0	150	0	70	0	125	7	42	0	179	0	97	0	241	0	137	0	
Republic of Ingushetia	4	0	3	0	5	0	0	0	5	0	3	0	2	0	1	0	8	0	5	0	
Kabardino-Balkar Republic	427	0	143	0	390	0	167	0	207	0	87	0	263	0	133	0	317	0	139	0	
Karachai-Cherkess Republic	155	0	70	0	174	0	77	0	126	0	52	0	134	0	63	0	131	0	50	0	
Republic of North Ossetia - Alania	452	0	137	0	406	1	126	0	132	0	65	0	188	0	105	0	278	0	116	0	
Chechen Republic	7	0	4	0	8	0	5	0	10	0	5	0	24	0	11	0	27	0	14	0	
Stavropol Territory	2 059	2	832	0	2 599	6	1 246	0	1 400	1	527	0	1 938	3	819	0	1 975	1	735	0	
VOLGA FEDERAL DISTRICT	29 990	28	11 757	1	36 255	32	20 049	0	21 984	105	9 339	33	31 719	23	15 059	0	36 095	9	14 494	0	
Republic of Bashkortostan	5 358	1	2 526	0	4 035	1	2 155	0	1 533	0	798	0	3 738	0	2 084	0	5 125	0	2 503	0	
Mari El Republic	593	0	173	0	755	0	428	0	502	1	224	0	739	0	364	0	832	0	399	0	
Republic of Mordovia	668	0	241	0	979	4	539	0	654	0	305	0	706	0	335	0	845	7	351	0	
Republic of Tatarstan (Tatarstan)	5 304	2	2 114	0	6 172	0	3 919	0	4 311	11	2 380	5	5 524	0	3 046	0	6 215	0	1 920	0	
Udmurt Republic	1 302	1	388	0	1 071	0	604	0	1 132	1	421	0	1 790	0	823	0	1 995	0	860	0	
Chuvash Republic - Chuvashia	689	2	272	0	1 946	1	911	0	1 196	1	424	0	1 587	0	692	0	1 800	1	693	0	
Perm Territory	2 095	4	716	0	2 303	1	1 421	0	1 775	0	566	0	3 106	13	1 425	0	3 272	0	1 299	0	
Kirov Region	771	1	255	0	2 607	2	985	0	1 037	0	365	0	1 326	0	565	0	1 624	0	632	0	
Nizhny Novgorod Region	2 577	8	1 007	1	3 652	16	2 221	0	2 266	1	867	0	3 357	6	1 520	0	3 445	1	1 476	0	
Orenburg Region	2 107	0	840	0	2 936	1	1 657	0	1 644	6	569	0	1 998	1	786	0	2 138	0	794	0	
Penza Region	826	2	283	0	1 062	0	603	0	634	1	249	0	841	0	326	0	972	0	332	0	
Samara Region	4 250	4	1 616	0	4 588	5	2 438	0	2 666	34	1 013	33	3 642	2	1 526	0	4 349	0	1 686	0	
Saratov Region	1 794	2	712	0	2 157	0	1 234	0	1 425	2	586	0	1 864	0	875	0	2 127	0	957	0	

3.26. Ratio of Early Repayed MLs (Claims Thereon) to Granted MLs

(%)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION			11	14	11	19	10	9	9	93
CENTRAL FEDERAL DISTRICT	11	6	13	15	11	20	11	12	10	105
Belgorod Region	7	0	11	7	11	0	11	0	8	0
Bryansk Region	11	4	12	0	12	0	12	0	10	0
Vladimir Region	11	2	12	0	11	0	11	0	9	0
Voronezh Region	7	3	13	0	11	100	10	0	9	0
Ivanovo Region	12	24	14	0	13	0	12	0	11	0
Kaluga Region	8	11	9	4	9	0	9	0	8	0
Kostroma Region	14	0	15	0	13	0	13	0	11	0
Kursk Region	7	0	12	0	11	0	11	0	10	0
Lipetsk Region	5	0	11	0	12	0	11	0	9	0
Moscow Region	10	6	12	18	12	43	10	9	10	0
Orel Region	5	0	11	6	12	0	12	0	10	0
Ryazan Region	11	0	11	14	12	0	12	0	9	0
Smolensk Region	10	0	11	4	10	0	10	0	8	0
Tambov Region	5	8	10	0	9	0	10	0	8	0
Tver Region	10	2	11	0	11	0	10	0	8	0
Tula Region	13	0	14	0	11	0	11	0	9	0
Yaroslavl Region	14	0	15	0	13	0	13	0	11	0
Moscow	13	6	16	15	11	12	12	12	12	77
NORTH-WESTERN FEDERAL DISTRICT	10	3	13	8	17	3	11	1	9	200
Republic of Karelia	7	30	13	0	23	0	10	0	9	0
Republic of Komi	5	0	6	0	10	0	9	0	8	0
Arkhangelsk Region	11	5	12	0	11	0	9	0	9	0
including Nenets Autonomous Area	5	0	6	0	6	0	7	0	7	0
Vologda Region	10	13	13	0	12	0	12	0	10	0
Kaliningrad Region	10	3	13	2	16	0	10	0	9	0
Leningrad Region	9	16	11	4	17	0	9	0	8	0
Murmansk Region	9	0	12	0	17	0	10	0	10	0
Novgorod Region	9	0	14	0	23	0	11	0	9	0
Pskov Region	8	0	13	0	17	0	10	0	9	0
Saint Petersburg	11	2	15	11	20	3	11	1	10	118
SOUTHERN FEDERAL DISTRICT¹	6	7	8	2	9	3	9	0	8	0
Republic of Adygeya (Adygeya)	7	17	7	0	6	0	8	0	8	0
Republic of Kalmykia	7	10	7	0	7	0	7	0	4	0
Republic of Crimea ¹	-	-	0	0	5	0	5	0	6	0
Krasnodar Territory	5	7	6	4	9	100	9	0	8	0
Astrakhan Region	9	0	9	0	9	0	10	0	8	0
Volgograd Region	9	2	12	0	11	0	11	0	9	0
Rostov Region	5	8	7	1	7	0	10	0	8	0
Sevastopol ¹	-	-	13	0	1	0	4	0	7	0
NORTH-CAUCASIAN FEDERAL DISTRICT	8	0	9	1	8	0	8	0	7	0
Republic of Daghestan	3	0	4	0	5	0	5	0	6	0
Republic of Ingushetia	6	0	2	0	4	0	1	0	6	0
Kabardino-Balkar Republic	7	0	8	3	8	0	8	0	7	0
Karachai-Cherkess Republic	12	0	7	0	6	0	7	0	6	0
Republic of North Ossetia - Alania	7	0	6	0	7	0	5	0	6	0
Chechen Republic	2	0	2	0	5	0	5	0	6	0
Stavropol Territory	10	0	11	0	10	0	10	0	8	0
VOLGA FEDERAL DISTRICT	9	9	11	7	11	85	11	0	9	39
Republic of Bashkortostan	11	3	12	0	11	0	12	0	9	17
Mari El Republic	14	21	12	0	11	0	10	0	9	0
Republic of Mordovia	13	0	13	67	13	0	8	0	7	0
Republic of Tatarstan (Tatarstan)	11	40	13	0	13	0	12	0	8	0
Udmurt Republic	6	0	6	0	11	0	10	0	9	0
Chuvash Republic - Chuvashia	12	3	11	18	10	0	11	0	9	0
Perm Territory	7	16	8	0	11	0	12	0	9	0
Kirov Region	7	0	13	0	9	0	9	0	8	0
Nizhny Novgorod Region	9	7	12	6	11	0	12	0	10	0
Orenburg Region	7	4	11	0	9	0	9	0	7	0
Penza Region	6	3	9	0	9	0	9	0	7	0
Samara Region	10	3	12	7	11	100	12	0	10	0
Saratov Region	7	2	10	4	10	50	11	0	10	0
Ulyanovsk Region	7	0	10	0	12	0	11	0	9	0
URAL FEDERAL DISTRICT	12	3	11	1	9	0	10	0	8	0
Kurgan Region	7	20	11	0	10	0	8	0	7	0
Sverdlovsk Region	8	1	13	0	10	0	10	0	8	0
Tyumen Region	14	8	10	0	8	0	9	0	8	0
including Khanty-Mansi Autonomous Area - Yugra	5	0	6	0	7	0	8	0	7	0
including Yamal-Nenets Autonomous Area	47	0	7	0	8	0	9	0	8	0
Chelyabinsk Region	10	2	12	7	11	0	12	0	10	0
SIBERIAN FEDERAL DISTRICT	8	4	9	1	9	0	10	0	8	100
Altai Republic	3	0	5	0	6	0	6	0	5	0
Republic of Buryatia	9	0	6	0	8	0	7	0	6	0
Republic of Tuva	3	0	5	0	5	0	6	0	5	0
Republic of Khakassia	3	0	5	0	9	0	9	0	9	0
Altai Territory	8	0	12	0	9	0	10	0	8	0
Trans-Baikal Territory	7	0	6	0	9	0	8	0	7	0
Krasnoyarsk Territory	5	0	8	0	9	0	10	0	8	0
Irkutsk Region	9	0	7	0	10	0	10	0	8	0
Kemerovo Region	10	0	9	0	9	0	11	0	9	0
Novosibirsk Region	8	6	10	0	8	0	8	0	8	82
Omsk Region	11	0	13	5	10	0	11	0	10	0
Tomsk Region	8	0	9	0	9	0	10	0	8	0
FAR-EASTERN FEDERAL DISTRICT	7	6	9	6	8	0	9	0	7	0
Republic of Sakha (Yakutia)	5	0	5	0	5	0	6	0	5	0
Kamchatka Territory	7	0	7	0	8	0	9	0	9	0
Primorye Territory	9	9	13	7	9	0	9	0	7	0
Khabarovsk Territory	9	4	10	0	10	0	10	0	8	0
Amur Region	5	0	6	0	8	0	8	0	7	0
Magadan Region	8	0	9	0	13	0	10	0	9	0
Sakhalin Region	6	0	9	0	11	0	11	0	9	0
Jewish Autonomous Region	10	0	5	0	10	0	8	0	8	0
Chukotka Autonomous Area	6	0	6	0	10	0	12	0	9	0
CRIMEA FEDERAL DISTRICT¹	-	-	3	0	4	0	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.
In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

Secondary Housing (Mortgage) Loan Market

3.27. Refinancing of MLs with the Sale of the Pool of MLs/Claims Thereon without Forming an Additional Financial Instrument

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION	84 329	2 037	124 947	2 379	34 557	4 209	47 119	1 117	31 719	5 364
CENTRAL FEDERAL DISTRICT	61 172	1 915	104 114	2 266	25 431	4 036	35 892	1 117	23 699	5 356
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	3	0	0	0	0	0	0	0	0	0
Ivanovo Region	8	0	92	0	54	0	31	0	12	0
Kaluga Region	414	0	375	0	16	0	10	0	0	0
Kostroma Region	4	0	17	0	16	0	116	0	22	0
Kursk Region	0	0	1	0	1	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	339	0	2	0	0	195	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	13	0	21	0	3	0	0	0	11	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	763	0	515	0	90	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	3	0	0	0	0	0
Moscow	59 624	1 915	103 091	2 266	25 248	3 841	35 736	1 117	23 654	5 356
NORTH-WESTERN FEDERAL DISTRICT	2 938	30	1 743	58	937	0	217	0	293	8
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	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	303	0	500	0	175	0	94	0	1	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	8	0	184	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	2 627	30	1 059	58	761	0	123	0	292	8
SOUTHERN FEDERAL DISTRICT¹	285	0	179	0	23	0	170	0	520	0
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
Republic of Crimea ¹	-	-	0	0	37	0	91	0	70	0
Krasnodar Territory	280	0	42	0	23	0	0	0	0	0
Astrakhan Region	201	0	94	0	0	0	0	0	0	0
Volograd Region	84	0	34	0	0	0	0	0	0	0
Rostov Region	0	0	9	0	1	0	80	0	450	0
Sevastopol ¹	-	-	0	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	227	0	0	0	0	0	0	0
Republic of Daghestan	281	0	225	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	3	0	2	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	1	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
VOLGA FEDERAL DISTRICT	7 850	0	8 176	0	3 480	0	4 899	0	938	0
Republic of Bashkortostan	2 224	0	1 211	0	16	0	4	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	88	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	2 124	0	2 380	0	1 502	0	3 789	0	341	0
Udmurt Republic	393	0	378	0	188	0	164	0	19	0
Chuvash Republic - Chuvashia	176	0	93	0	9	0	0	0	61	0
Perm Territory	0	0	1	0	398	0	4	0	0	0
Kirov Region	769	0	1 174	0	340	0	198	0	167	0
Nizhny Novgorod Region	45	0	0	0	0	0	0	0	31	0
Orenburg Region	913	0	820	0	295	0	564	0	240	0
Penza Region	0	0	1	0	15	0	10	0	0	0
Samara Region	1 123	0	1 874	0	708	0	161	0	77	0
Saratov Region	83	0	154	0	7	0	6	0	1	0
Ulyanovsk Region	0	0	2	0	1	0	0	0	0	0
URAL FEDERAL DISTRICT	207	0	128	0	12	0	27	0	32	0
Kurgan Region	16	0	11	0	0	0	0	0	0	0
Sverdlovsk Region	38	0	30	0	2	0	0	0	22	0
Tyumen Region	0	0	0	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	153	0	87	0	10	0	27	0	10	0
SIBERIAN FEDERAL DISTRICT	6 721	4	5 368	0	2 639	0	3 158	0	1 566	0
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	876	0	1 007	0	168	0	145	0	111	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	288	0	13	0	544	0	680	0	0	0
Irkutsk Region	236	0	172	0	1	0	1	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	2 637	0	3 819	0	1 874	0	2 317	0	1 451	0
Omsk Region	2 678	4	345	0	52	0	16	0	4	0
Tomsk Region	6	0	12	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	4 591	88	5 012	55	1 998	173	2 755	0	4 672	0
Republic of Sakha (Yakutia)	8	0	0	0	0	0	26	0	16	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	4 561	88	4 916	55	1 670	0	2 459	0	3 255	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	22	0	47	0	328	173	270	0	1 401	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	49	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
CRIMEA FEDERAL DISTRICT¹	-	-	0	0	37	0	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

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

3.28. Refinancing of MLs with the Sale of the Pool of MLs/ Claims Thereon with the Subsequent Issue of Securities

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	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
THE RUSSIAN FEDERATION	109 872	0	100 884	0	41 557	0	32 860	0	116 869	0
CENTRAL FEDERAL DISTRICT	103 397	0	94 426	0	20 000	0	28 752	0	116 869	0
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	103 397	0	94 426	0	20 000	0	28 752	0	116 869	0
NORTH-WESTERN FEDERAL DISTRICT	0	0	0	0	0	0	3 810	0	0	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	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	3 810	0	0	0
SOUTHERN FEDERAL DISTRICT¹	0	0	0	0	0	0	0	0	0	0
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
Republic of Crimea ¹	-	-	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
Sevastopol ¹	-	-	0	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
Republic of Dagestan	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
VOLGA FEDERAL DISTRICT	0	0	3 512	0	16 737	0	297	0	0	0
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	3 512	0	16 737	0	297	0	0	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
URAL FEDERAL DISTRICT	6 475	0	0	0	2 543	0	0	0	0	0
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	6 475	0	0	0	2 543	0	0	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	6 475	0	0	0	0	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
SIBERIAN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
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	0	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
FAR-EASTERN FEDERAL DISTRICT	0	0	2 956	0	2 277	0	0	0	0	0
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	2 956	0	2 277	0	0	0	0	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
CRIMEA FEDERAL DISTRICT¹	-	-	0	0	0	0	-	-	-	-

¹ In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

3.29. Regional Structure of Commissioning¹(thousand m² of residential premises)

	01.01.2014		01.01.2015		01.01.2016		01.01.2017		01.01.2018	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
THE RUSSIAN FEDERATION	70 485	30 663	84 191	36 236	85 350	35 203	80 240	31 791	79 224	32 987
CENTRAL FEDERAL DISTRICT	20 255	7 256	24 547	8 005	25 550	9 591	23 982	8 491	24 285	9 771
Belgorod Region	1 295	981	1 469	1 079	1 555	1 251	1 350	1 140	1 301	1 056
Bryansk Region	527	212	551	200	644	218	665	99	558	73
Vladimir Region	519	260	606	315	647	331	656	329	695	414
Voronezh Region	1 349	491	1 573	537	1 627	464	1 679	462	1 687	655
Ivanovo Region	232	80	253	78	260	51	177	27	340	129
Kaluga Region	657	353	808	479	796	378	737	348	882	440
Kostroma Region	228	152	328	179	322	135	309	155	310	119
Kursk Region	496	189	561	172	567	244	587	226	591	258
Lipetsk Region	858	580	1 009	711	1 061	574	1 078	616	1 084	812
Moscow Region	7 407	1 784	9 945	1 677	9 623	3 219	8 914	2 808	9 078	3 529
Orel Region	379	133	469	197	479	201	360	109	268	100
Ryazan Region	553	216	603	235	667	264	708	215	713	322
Smolensk Region	411	209	449	234	514	319	630	308	484	220
Tambov Region	704	498	771	549	826	502	833	599	839	644
Tver Region	505	291	538	299	556	177	496	161	585	151
Tula Region	503	293	580	370	771	434	623	275	697	303
Yaroslavl Region	487	223	694	200	717	256	797	292	754	328
Moscow	3 146	312	3 342	497	3 920	575	3 385	321	3 419	221
NORTH-WESTERN FEDERAL DISTRICT	6 380	1 647	8 370	2 818	9 042	2 499	8 863	2 030	8 967	1 832
Republic of Karelia	219	65	241	71	271	50	293	83	222	70
Republic of Komi	144	41	156	40	210	40	240	47	223	85
Arkhangelsk Region	327	118	356	152	394	146	366	151	423	144
including Nenets Autonomous Area	35	11	35	10	36	11	24	13	28	13
Vologda Region	576	297	774	431	864	409	774	270	542	185
Kaliningrad Region	639	214	1 116	558	1 207	440	1 209	415	902	278
Leningrad Region	1 360	493	1 788	873	2 323	830	2 172	596	2 626	692
Murmansk Region	25	3	25	8	33	8	59	12	59	16
Novgorod Region	323	147	354	194	359	187	362	144	232	123
Pskov Region	185	94	298	168	351	152	272	117	202	103
Saint Petersburg	2 584	176	3 262	324	3 031	238	3 116	195	3 536	138
SOUTHERN FEDERAL DISTRICT²	7 706	4 596	9 219	5 067	8 963	4 597	8 962	4 231	9 622	4 626
Republic of Adygeya (Adygeya)	107	72	271	166	297	119	235	136	244	110
Republic of Kalmykia	111	46	125	50	126	43	71	27	96	55
Republic of Crimea ²	-	-	634	440	253	152	286	122	834	617
Krasnodar Territory	3 949	2 205	4 759	2 394	4 644	2 031	4 502	1 813	4 728	1 810
Astrakhan Region	595	394	624	421	575	374	603	407	484	268
Volgograd Region	810	492	1 115	684	912	485	754	360	728	329
Rostov Region	2 134	1 387	2 325	1 352	2 409	1 544	2 293	1 366	2 334	1 376
Sevastopol ²	-	-	245	7	105	-	219	-	174	61
NORTH-CAUCASIAN FEDERAL DISTRICT	4 142	2 792	5 012	3 841	4 997	3 563	5 031	3 635	5 082	3 370
Republic of Dagestan	1 536	1 298	1 648	1 385	1 810	1 404	1 862	1 597	2 000	1 447
Republic of Ingushetia	251	58	260	177	262	136	272	171	309	165
Kabardino-Balkar Republic	291	261	328	298	375	342	412	264	427	274
Karachai-Cherkess Republic	113	86	174	128	184	157	165	112	202	72
Republic of North Ossetia - Alania	210	38	171	37	174	39	178	33	192	44
Chechen Republic	366	336	1 140	1 089	943	912	1 042	994	1 069	975
Stavropol Territory	1 375	716	1 292	727	1 248	575	1 101	465	882	392
VOLGA FEDERAL DISTRICT	15 260	8 357	16 856	8 328	16 889	7 689	16 162	7 399	15 641	7 481
Republic of Bashkortostan	2 485	1 648	2 652	1 691	2 691	1 572	2 698	1 815	2 461	1 666
Mari El Republic	370	221	416	222	440	204	466	169	470	148
Republic of Mordovia	305	119	321	127	325	138	329	154	330	148
Republic of Tatarstan (Tatarstan)	2 400	1 399	2 405	1 140	2 406	1 184	2 407	1 038	2 408	1 080
Udmurt Republic	533	240	633	248	649	308	650	287	659	288
Chuvash Republic - Chuvashia	837	470	862	404	833	288	630	194	605	165
Perm Territory	1 004	477	1 113	546	1 154	452	1 060	312	1 101	468
Kirov Region	487	137	685	245	727	246	662	178	546	195
Nizhny Novgorod Region	1 530	949	1 588	774	1 259	519	1 274	613	1 308	602
Orenburg Region	791	501	1 152	663	1 190	535	966	374	892	401
Penza Region	831	431	903	425	931	414	886	465	887	532
Samara Region	1 739	662	1 888	815	2 212	789	1 875	718	1 788	661
Saratov Region	1 314	786	1 521	744	1 140	558	1 294	499	1 210	431
Ulyanovsk Region	634	317	719	285	935	483	967	585	977	695
URAL FEDERAL DISTRICT	6 576	2 154	7 977	3 079	7 948	2 975	6 380	2 108	6 302	2 285
Kurgan Region	280	182	389	243	293	194	296	195	272	122
Sverdlovsk Region	1 755	648	2 424	1 122	2 478	1 059	2 107	779	2 144	840
Tyumen Region	2 753	771	3 161	941	3 396	950	2 662	680	2 469	804
including Khanty-Mansi Autonomous Area - Yugra	1 044	193	1 116	215	968	138	747	109	813	116
including Yamal-Nenets Autonomous Area	246	34	271	34	297	31	228	25	236	32
Chelyabinsk Region	1 788	554	2 002	773	1 782	771	1 316	454	1 417	519
SIBERIAN FEDERAL DISTRICT	7 990	3 080	8 875	3 722	9 371	3 269	8 648	3 039	7 333	2 835
Altai Republic	90	61	100	70	114	87	125	96	131	110
Republic of Buryatia	380	262	409	219	415	187	336	176	269	140
Republic of Tuva	79	70	93	81	109	88	108	82	101	77
Republic of Khakassia	203	80	262	160	301	120	192	60	236	86
Altai Territory	665	352	755	344	890	296	754	234	630	254
Trans-Baikal Territory	295	111	353	156	235	80	292	222	271	155
Krasnoyarsk Territory	1 134	323	1 201	470	1 311	461	1 374	295	1 057	288
Irkutsk Region	973	359	836	292	923	214	913	320	974	323
Kemerovo Region	1 091	563	1 098	583	1 002	529	1 089	549	1 000	544
Novosibirsk Region	1 723	465	2 302	836	2 588	684	2 216	604	1 729	518
Omsk Region	827	263	848	219	785	242	772	191	458	170
Tomsk Region	531	171	619	293	699	281	478	211	478	170
FAR-EASTERN FEDERAL DISTRICT	2 173	772	2 444	924	2 223	865	2 192	848	1 973	777
Republic of Sakha (Yakutia)	418	199	474	223	546	227	620	243	634	204
Kamchatka Territory	83	16	88	26	72	34	75	32	67	30
Primorye Territory	615	242	672	384	499	254	492	205	412	204
Khabarovsk Territory	325	92	444	94	450	156	366	157	270	129
Amur Region	364	63	344	54	261	48	221	35	182	32
Magadan Region	15	1	13	2	21	2	5	2	6	5
Sakhalin Region	291	115	305	103	312	108	334	143	348	156
Jewish Autonomous Region	63	44	104	39	60	36	76	31	50	19
Chukotka Autonomous Area	0	...	2	...	2	...	3	...	4	0
CRIMEA FEDERAL DISTRICT²	-	-	879	447	358	152	-	-	-	-

¹ According to Rosstat.² In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District.

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

Mortgage

3.30. Registered Mortgage Contracts on Residential Premises, Owned by Individuals and Acquired (Built) by Borrowed Funds or Purpose Loan¹

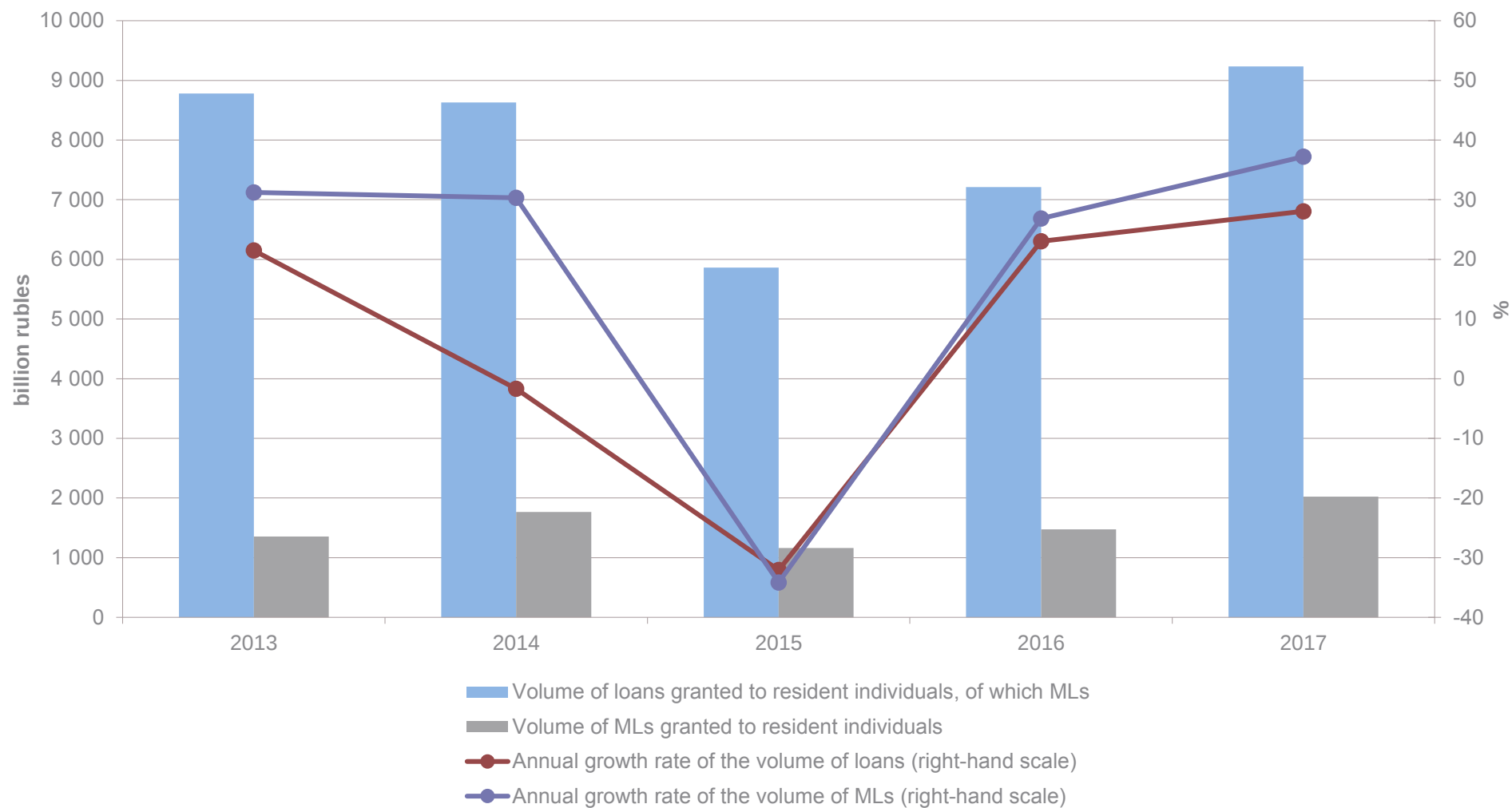
	(units)				
	01.01.2014	01.01.2015	01.01.2016	01.01.2017	01.01.2018
THE RUSSIAN FEDERATION	922 534	1 105 143	789 371	855 635	990 999
CENTRAL FEDERAL DISTRICT	191 792	246 496	166 880	189 014	236 824
Belgorod Region	4 571	5 221	3 529	3 999	5 518
Bryansk Region	8 056	9 253	6 003	5 806	6 363
Vladimir Region	10 712	12 657	6 593	6 967	9 037
Voronezh Region	15 516	20 123	11 745	13 593	17 499
Ivanovo Region	4 825	6 286	3 299	4 401	5 568
Kaluga Region	6 658	8 582	4 509	5 669	7 686
Kostroma Region	4 952	6 072	4 514	3 609	4 020
Kursk Region	5 066	5 742	3 821	4 175	5 539
Lipetsk Region	3 962	5 123	3 285	2 260	6 079
Moscow Region	51 747	74 034	57 704	68 597	81 630
Orel Region	5 431	6 063	4 480	4 617	9 335
Ryazan Region	6 172	8 282	5 635	6 513	8 373
Smolensk Region	7 562	8 284	3 469	4 561	4 980
Tambov Region	3 030	4 475	2 877	3 439	3 833
Tver Region	7 543	8 535	5 868	5 671	7 317
Tula Region	8 919	11 631	7 871	6 830	7 276
Yaroslavl Region	9 181	11 364	9 507	8 365	9 425
Moscow	27 889	34 769	22 171	29 942	37 346
NORTH-WESTERN FEDERAL DISTRICT	86 649	106 545	79 905	92 493	114 334
Republic of Karelia	5 967	6 695	3 682	4 293	4 646
Republic of Komi	7 886	9 386	6 771	6 150	6 768
Arkhangelsk Region including Nenets Autonomous Area	9 057	11 178	8 113	7 716	9 294
Vologda Region	10 682	13 487	9 053	11 551	11 871
Kaliningrad Region	4 565	5 884	4 452	5 692	6 997
Leningrad Region	8 834	13 112	13 406	15 982	23 181
Murmansk Region	5 813	6 912	3 167	3 054	3 537
Novgorod Region	4 238	4 970	2 915	3 847	2 503
Pskov Region	4 556	4 805	3 917	2 782	2 925
Saint Petersburg	25 051	30 116	24 429	31 426	42 612
SOUTHERN FEDERAL DISTRICT²	44 203	58 565	43 479	54 546	68 946
Republic of Adygeya (Adygeya)	908	1 629	956	1 114	1 187
Republic of Kalmykia	878	913	814	868	916
Republic of Crimea and Sevastopol ²	-	10	230	806	1 500
Krasnodar Territory	16 111	22 108	16 203	21 924	29 324
Astrakhan Region	3 864	4 878	3 603	3 965	4 800
Volgograd Region	9 603	11 990	9 651	10 746	13 215
Rostov Region	12 839	17 047	12 252	15 123	18 004
NORTH-CAUCASIAN FEDERAL DISTRICT	19 203	21 527	16 715	16 188	18 753
Republic of Dagestan	1 103	1 470	909	1 102	1 480
Republic of Ingushetia	11	24	9	103	118
Kabardino-Balkar Republic	4 270	4 111	3 886	2 755	3 829
Karachai-Cherkess Republic	452	735	425	582	636
Republic of North Ossetia - Alania	4 225	4 200	3 690	2 059	2 646
Chechen Republic	63	136	145	193	284
Stavropol Territory	9 079	10 851	7 651	9 394	9 760
VOLGA FEDERAL DISTRICT	265 939	305 928	225 213	235 975	264 790
Republic of Bashkortostan	36 494	40 046	32 298	30 011	33 957
Mari El Republic	6 328	7 572	4 961	5 646	6 405
Republic of Mordovia	4 893	5 066	3 532	3 871	4 759
Republic of Tatarstan (Tatarstan)	34 334	43 784	33 782	46 680	48 745
Udmurt Republic	16 627	18 894	13 070	14 966	15 796
Chuvash Republic - Chuvashia	12 440	14 918	10 426	10 213	10 891
Perm Territory	29 772	32 487	24 160	22 500	24 888
Kirov Region	12 874	15 208	9 152	11 540	13 570
Nizhny Novgorod Region	24 189	27 389	16 755	21 424	24 073
Orenburg Region	18 597	20 746	18 857	15 663	18 120
Penza Region	11 098	12 671	10 654	8 733	9 653
Samara Region	25 755	30 190	19 677	20 446	26 024
Saratov Region	19 630	22 470	16 902	13 777	17 028
Ulyanovsk Region	12 908	14 487	10 987	10 505	10 881
URAL FEDERAL DISTRICT	111 880	127 736	98 593	104 104	116 905
Kurgan Region	3 349	5 047	3 564	3 940	3 810
Sverdlovsk Region	36 916	45 322	34 847	34 222	40 778
Tyumen Region	43 993	20 318	20 522	18 955	20 134
including Khanty-Mansi Autonomous Area - Yugra	20 850	21 164	13 746	16 726	18 716
including Yamal-Nenets Autonomous Area	5 315	4 990	3 903	4 339	4 851
Chelyabinsk Region	27 622	30 895	22 011	25 922	28 616
SIBERIAN FEDERAL DISTRICT	160 263	185 021	122 822	132 144	132 285
Altai Republic	333	531	323	292	298
Republic of Buryatia	4 767	7 739	6 199	7 575	3 781
Republic of Tuva	5 748	6 149	4 582	2 758	2 464
Republic of Khakassia	5 144	6 342	3 672	3 488	4 233
Altai Territory	13 374	14 817	9 339	11 350	12 907
Trans-Baikal Territory	4 507	5 418	3 088	3 631	3 916
Krasnoyarsk Territory	31 837	35 077	27 577	24 153	10 410
Irkutsk Region	25 437	29 566	17 354	20 439	22 583
Kemerovo Region	28 797	30 090	18 246	19 430	22 459
Novosibirsk Region	19 524	24 871	16 182	19 986	26 889
Omsk Region	10 552	12 170	8 289	10 221	12 317
Tomsk Region	10 243	12 251	7 971	8 821	10 028
FAR-EASTERN FEDERAL DISTRICT	42 605	53 315	35 534	31 171	38 162
Republic of Sakha (Yakutia)	7 097	8 822	5 381	6 641	8 253
Kamchatka Territory	2 219	2 543	1 296	1 191	1 540
Primorye Territory	10 505	12 890	8 615	7 927	9 719
Khabarovsk Territory	11 075	13 880	10 294	7 693	9 772
Amur Region	6 394	8 540	5 440	4 172	4 817
Magadan Region and Chukotka Autonomous Area	1 438	1 714	1 156	911	1 057
Sakhalin Region	2 570	3 227	2 322	2 015	2 355
Jewish Autonomous Region	1 307	1 699	1 030	621	649
CRIMEA FEDERAL DISTRICT²	-	10	230	-	-

¹ According to Rosreestr.

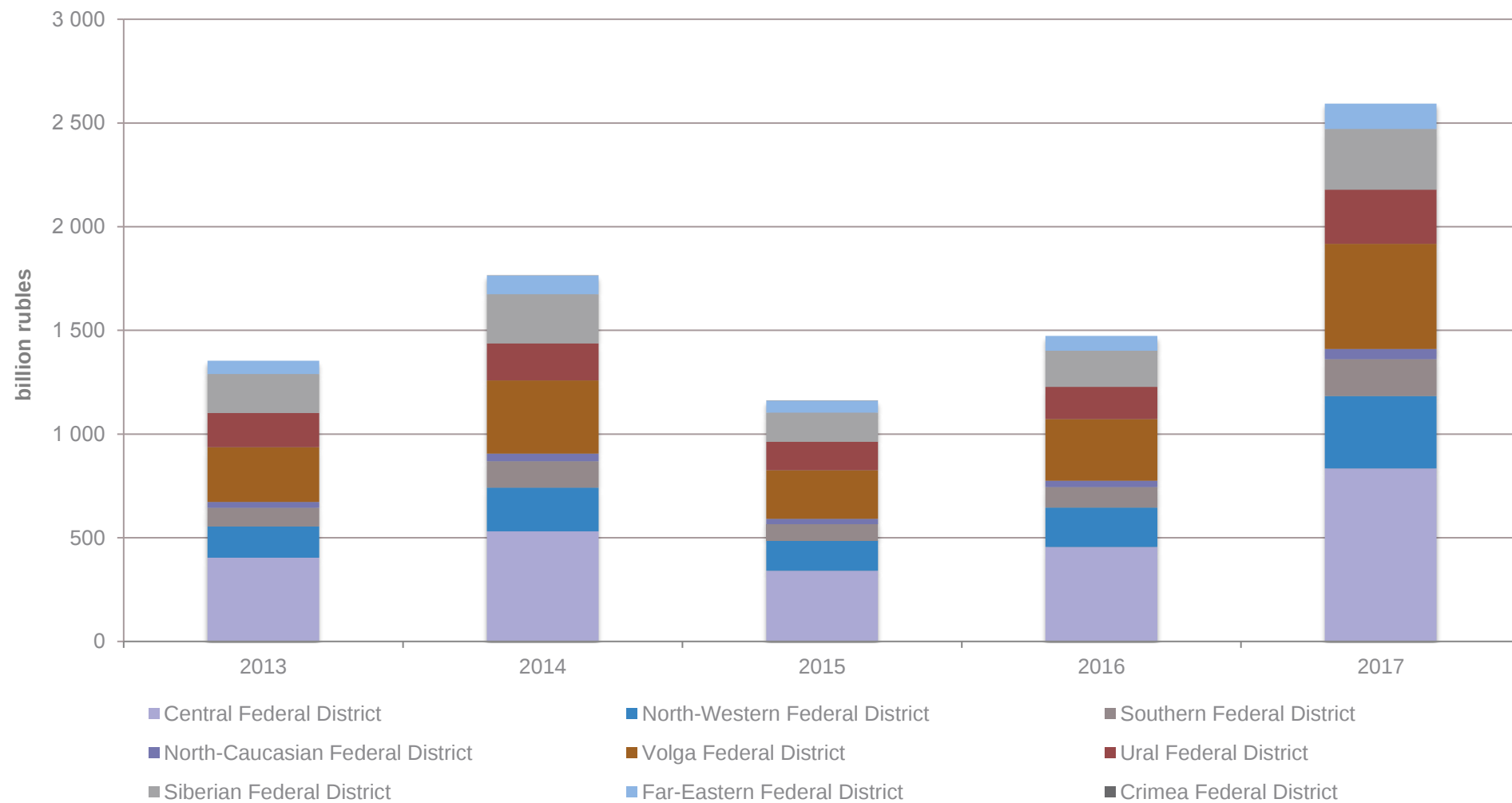
² In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.

4. Graphs and Charts

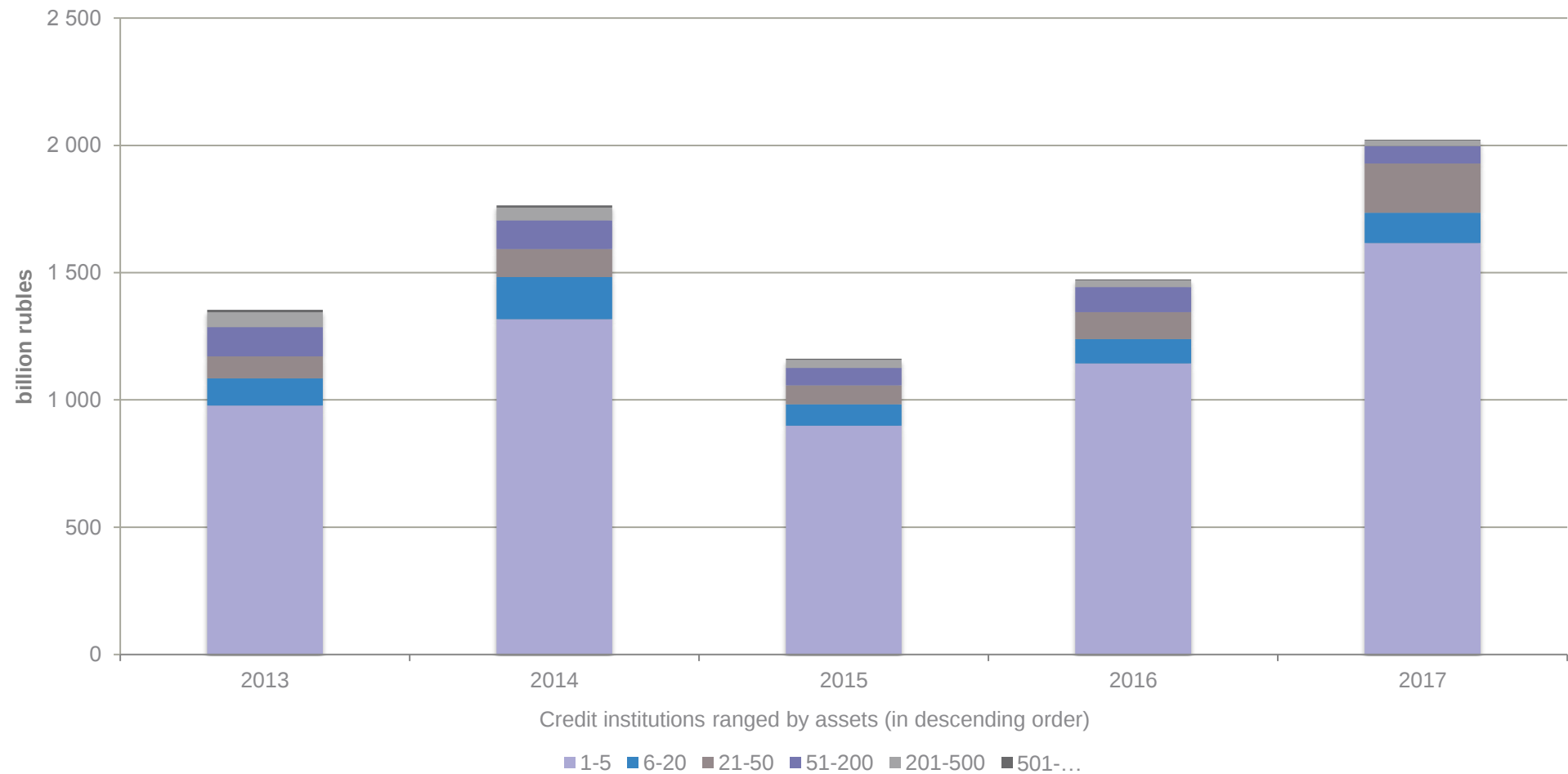
4.1. Dynamics of Volume of Granted Loans to Resident Individuals, of which MLs



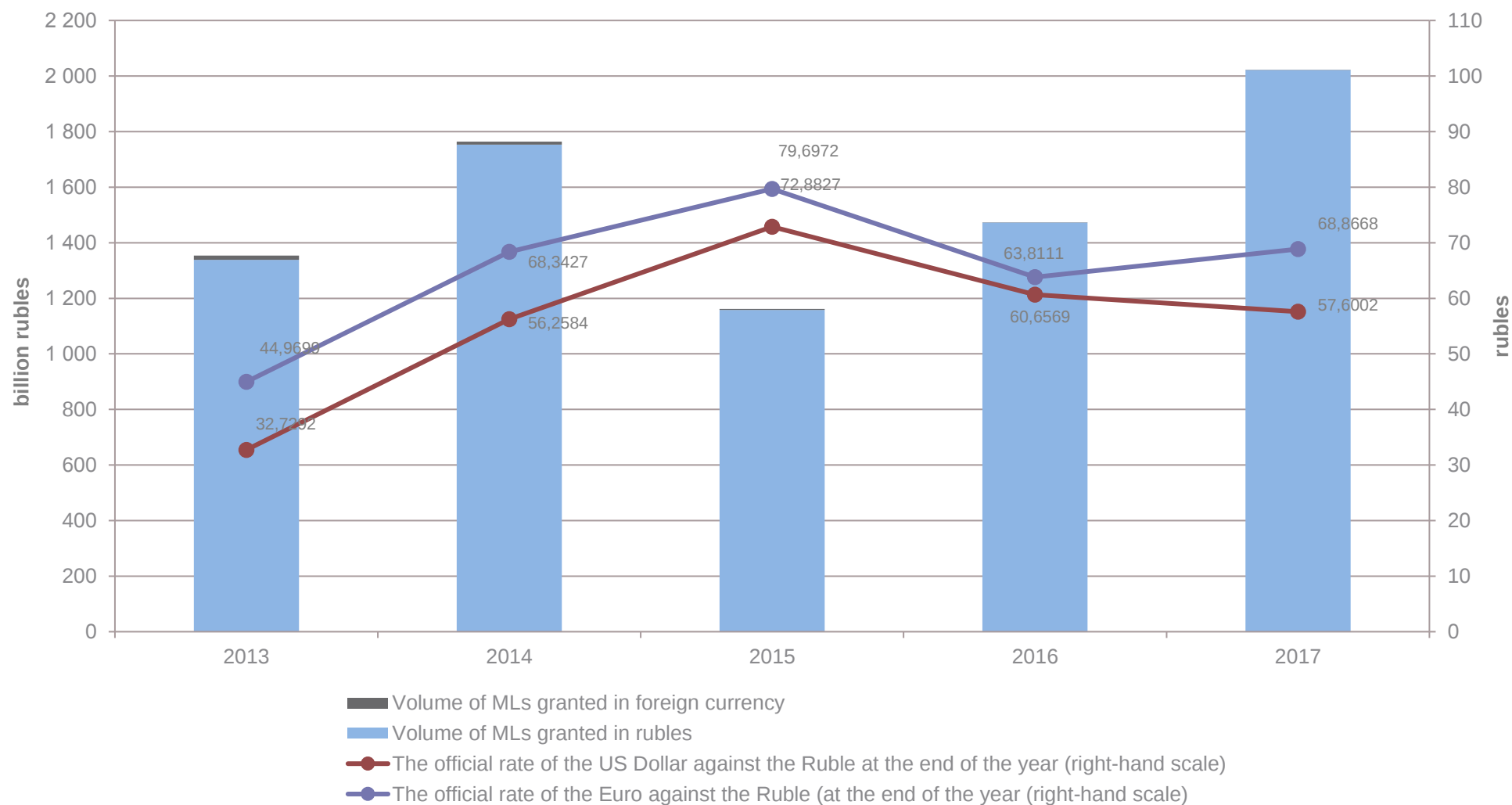
4.2. Volume of MLs Granted to Resident Individuals by Federal District of the Russian Federation



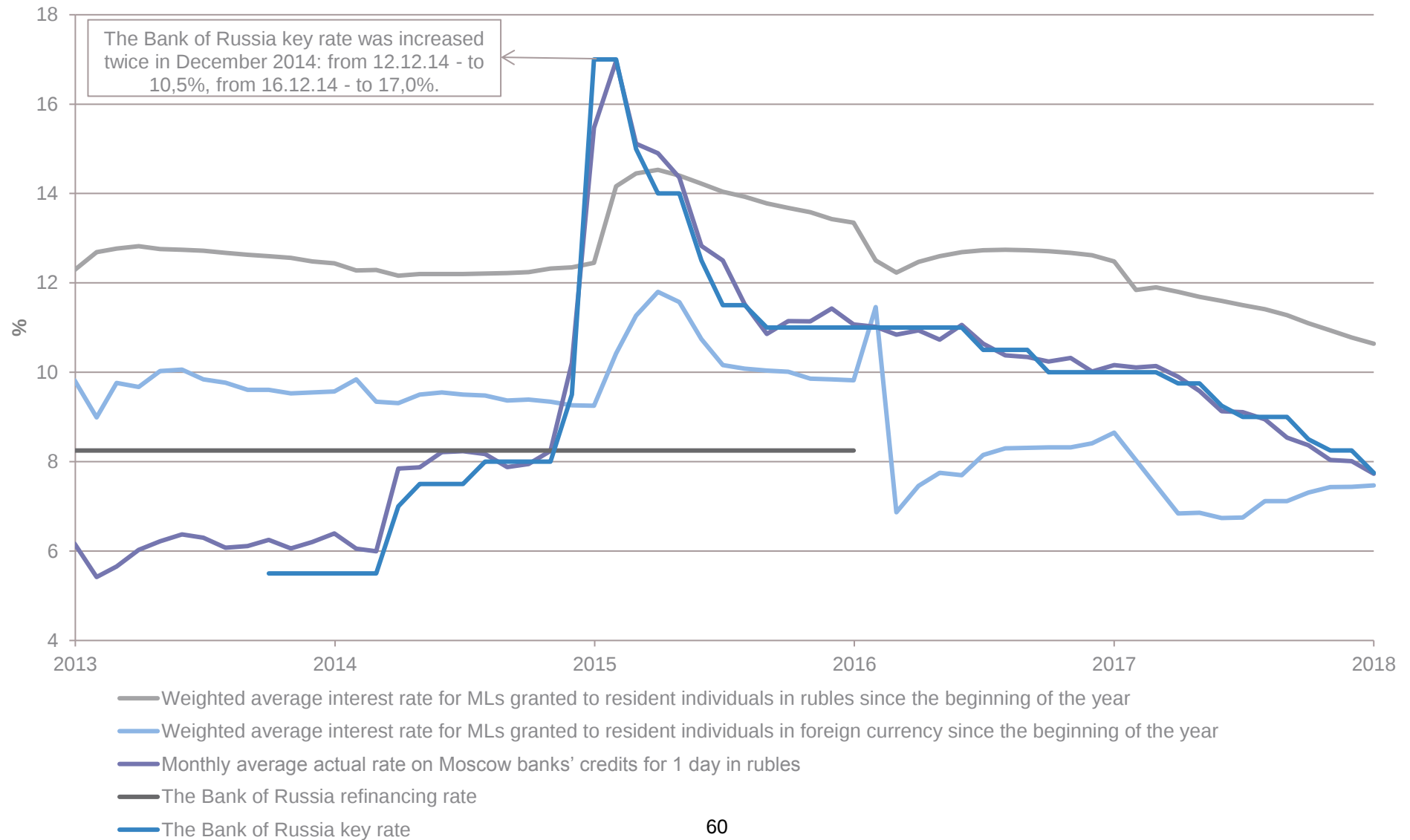
4.3. Volume of MLs Granted to Resident Individuals by Group of Credit Institutions Ranged by Assets



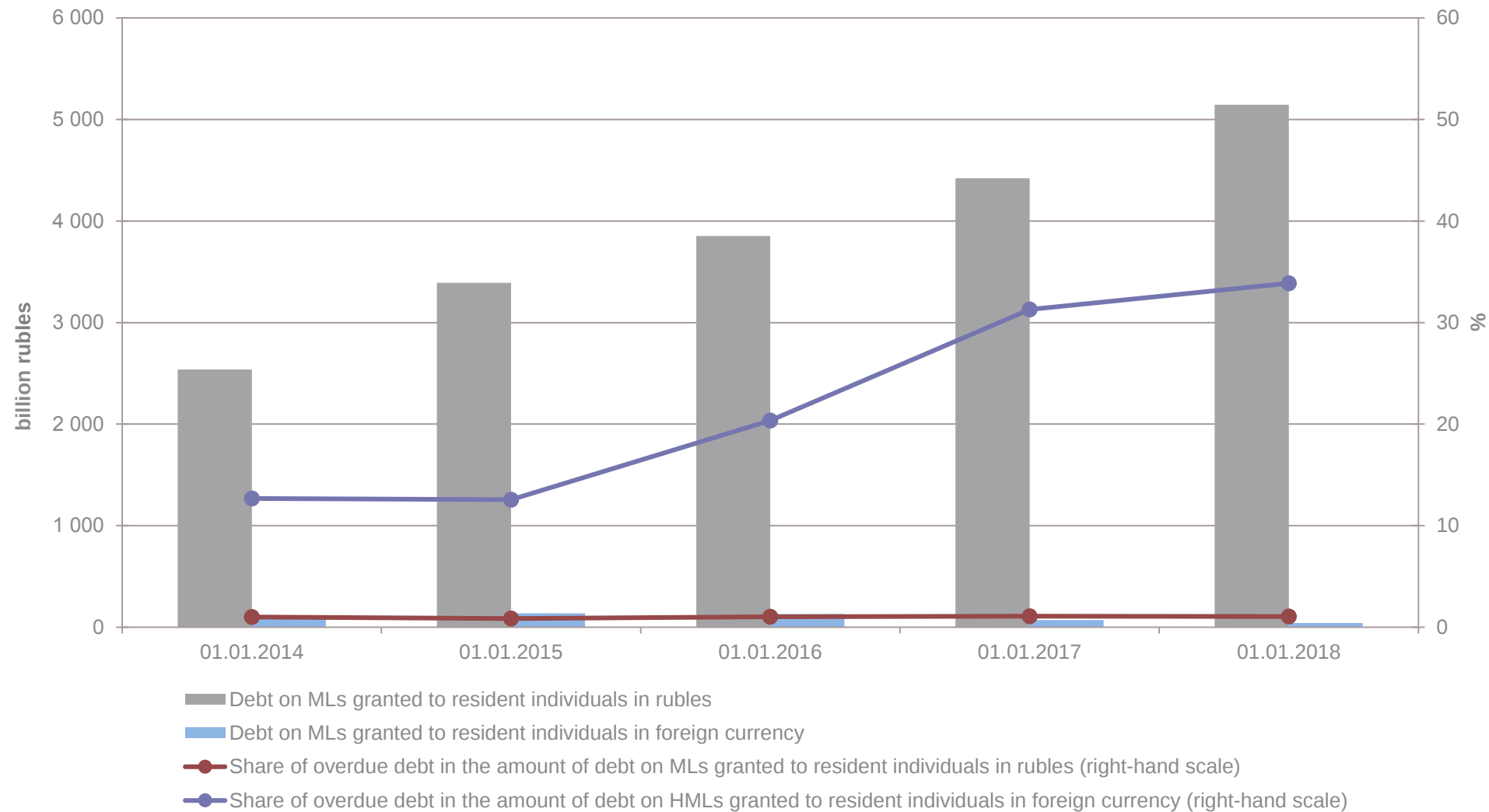
4.4. Currency Structure of MLs Granted to Resident Individuals and Dynamics of Currency Rate



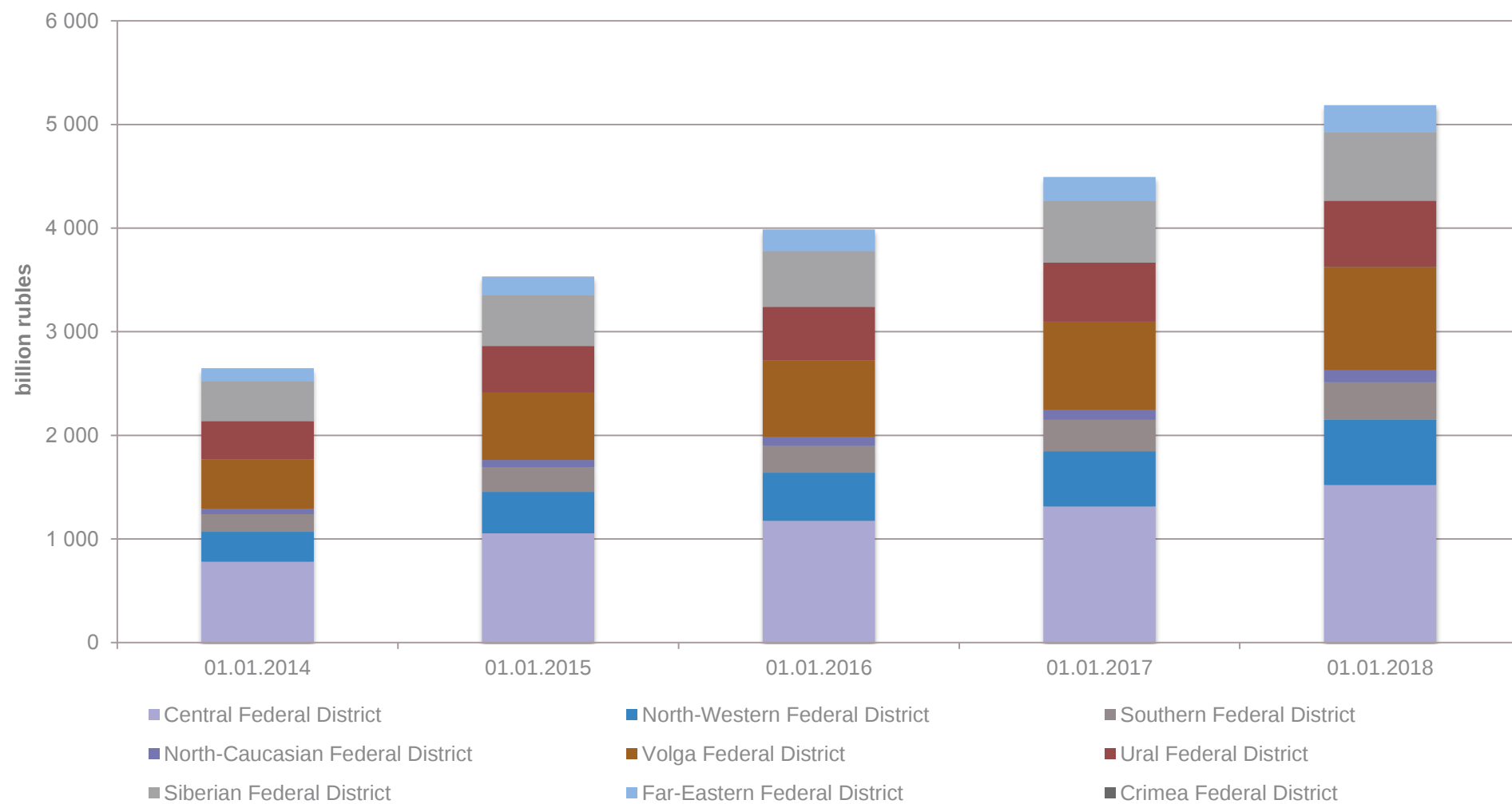
4.5. Dynamics of Interest Rate



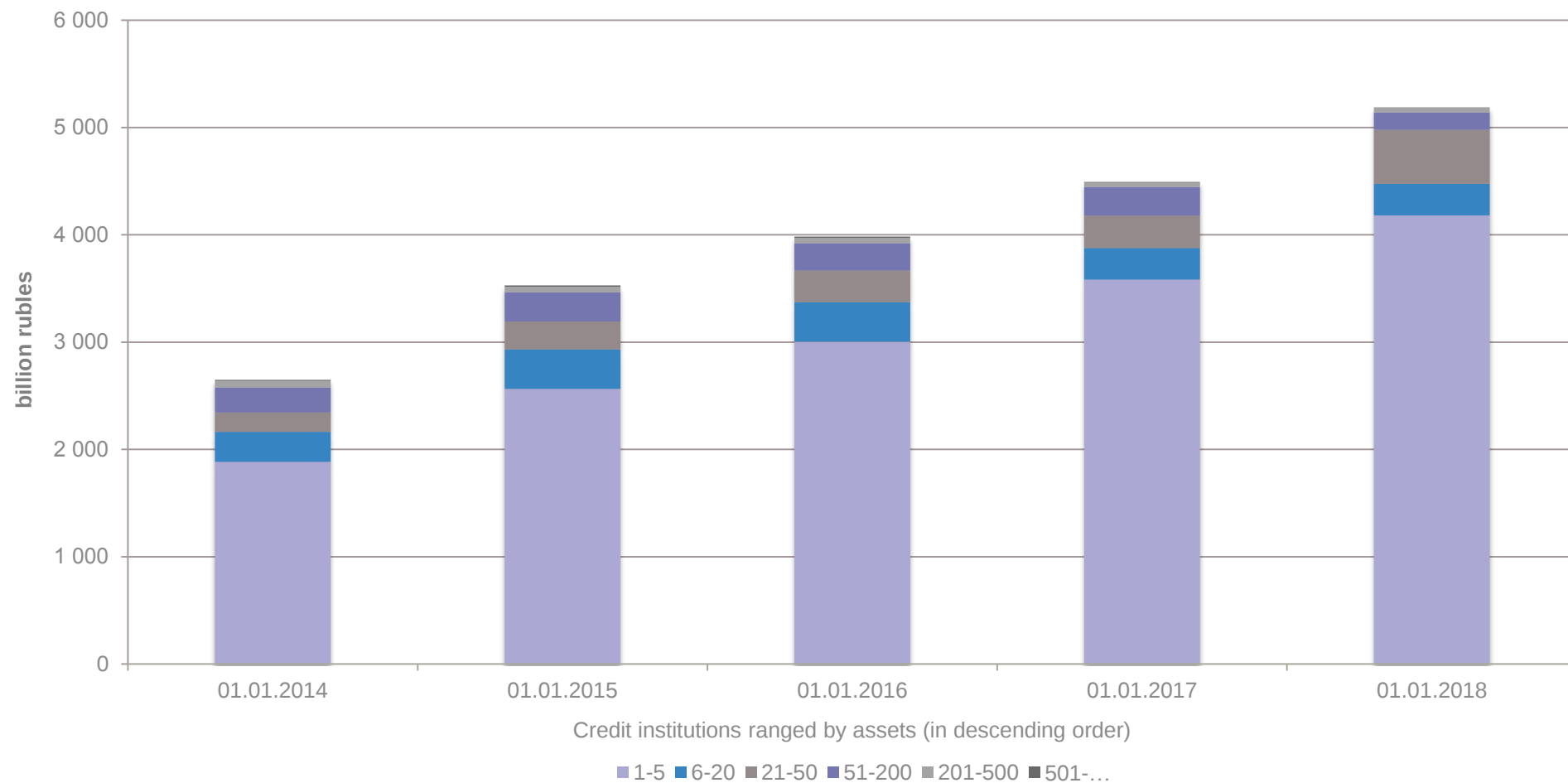
4.6. Debt on MLs Granted to Resident Individuals



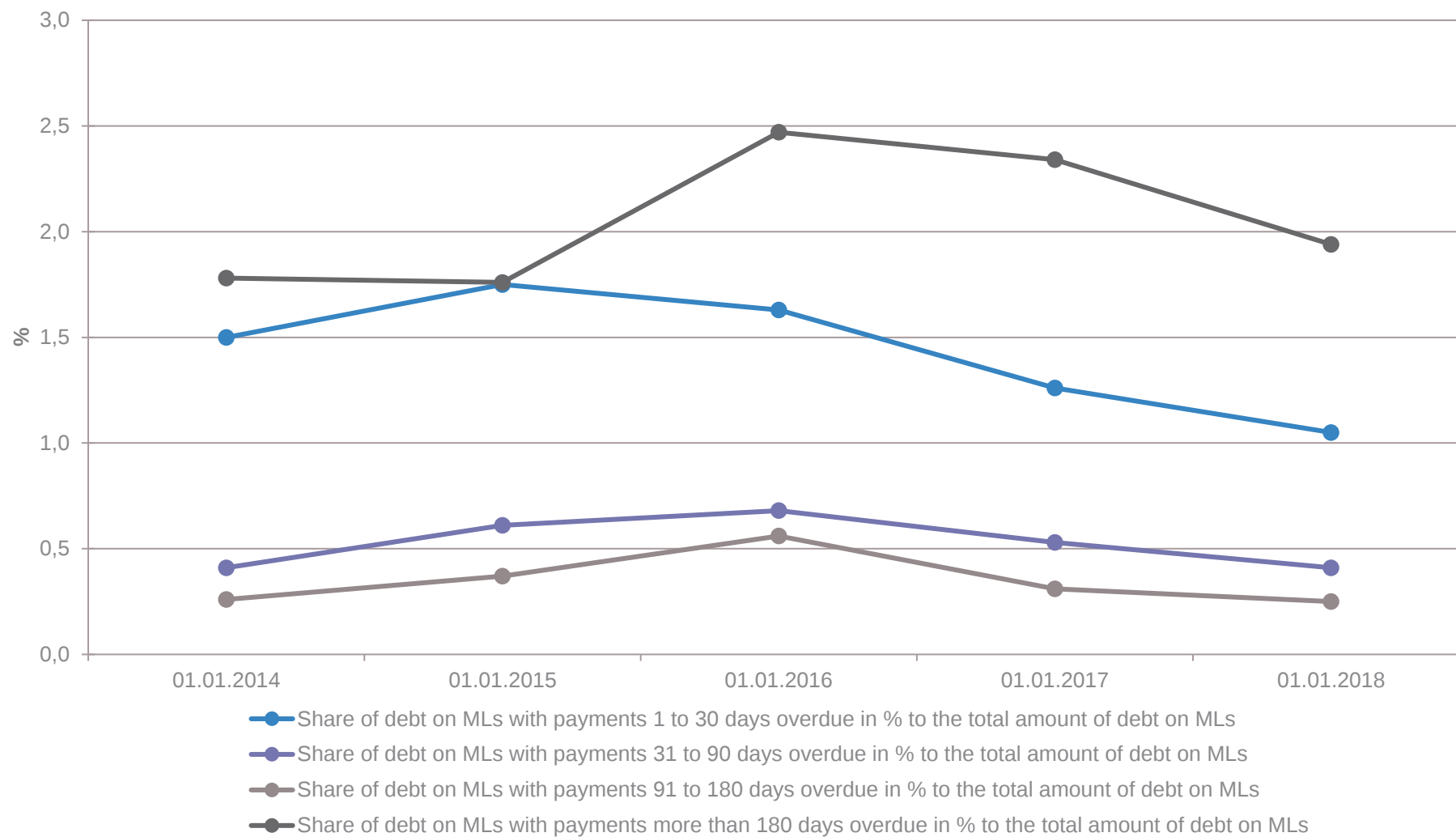
4.7. Debt on MLs by Federal District of the Russian Federation



4.8. Debt on MLs Granted to Resident Individuals by Group of Credit Institutions Ranged by Assets

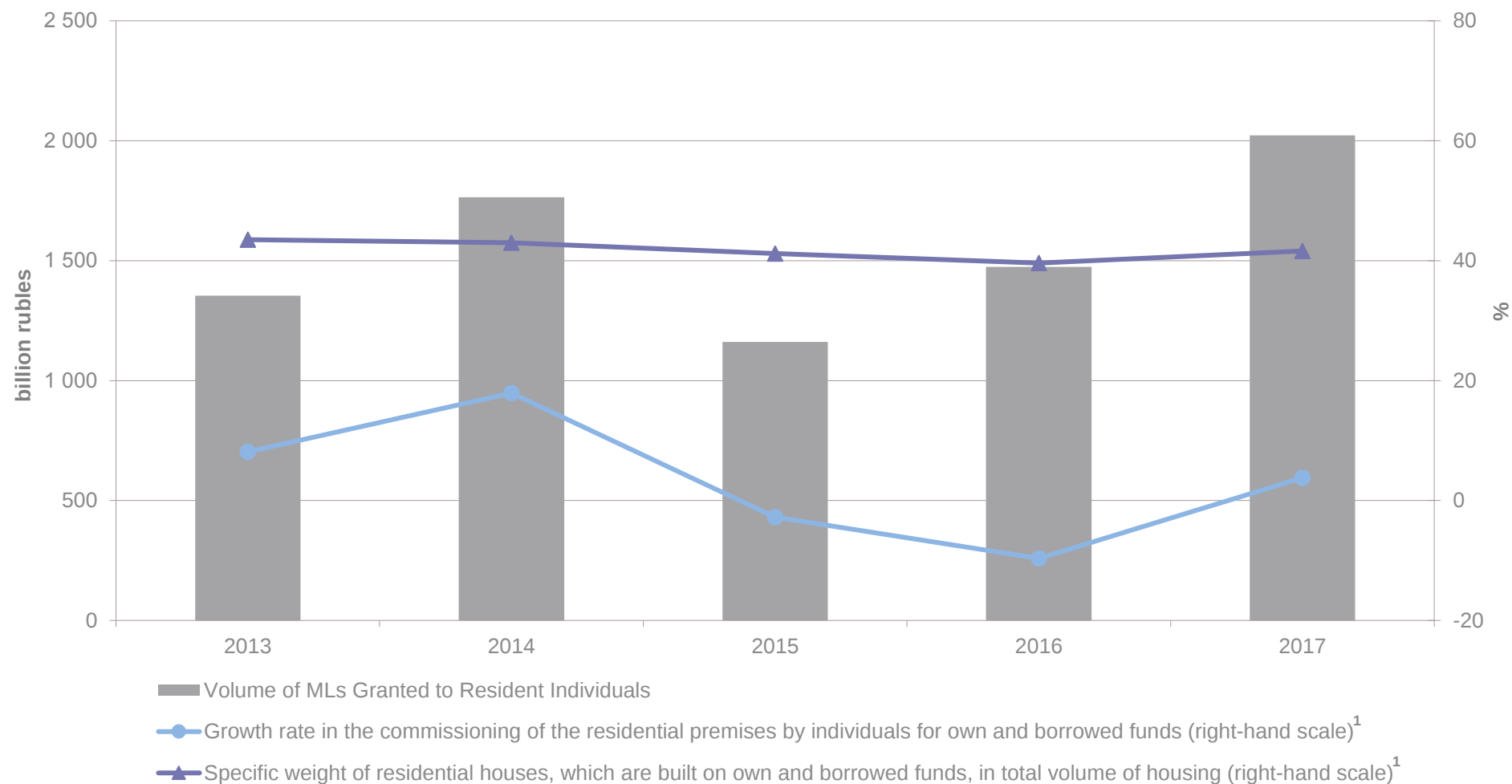


4.9. Structure of Debt on MLs by Terms of Arrears¹



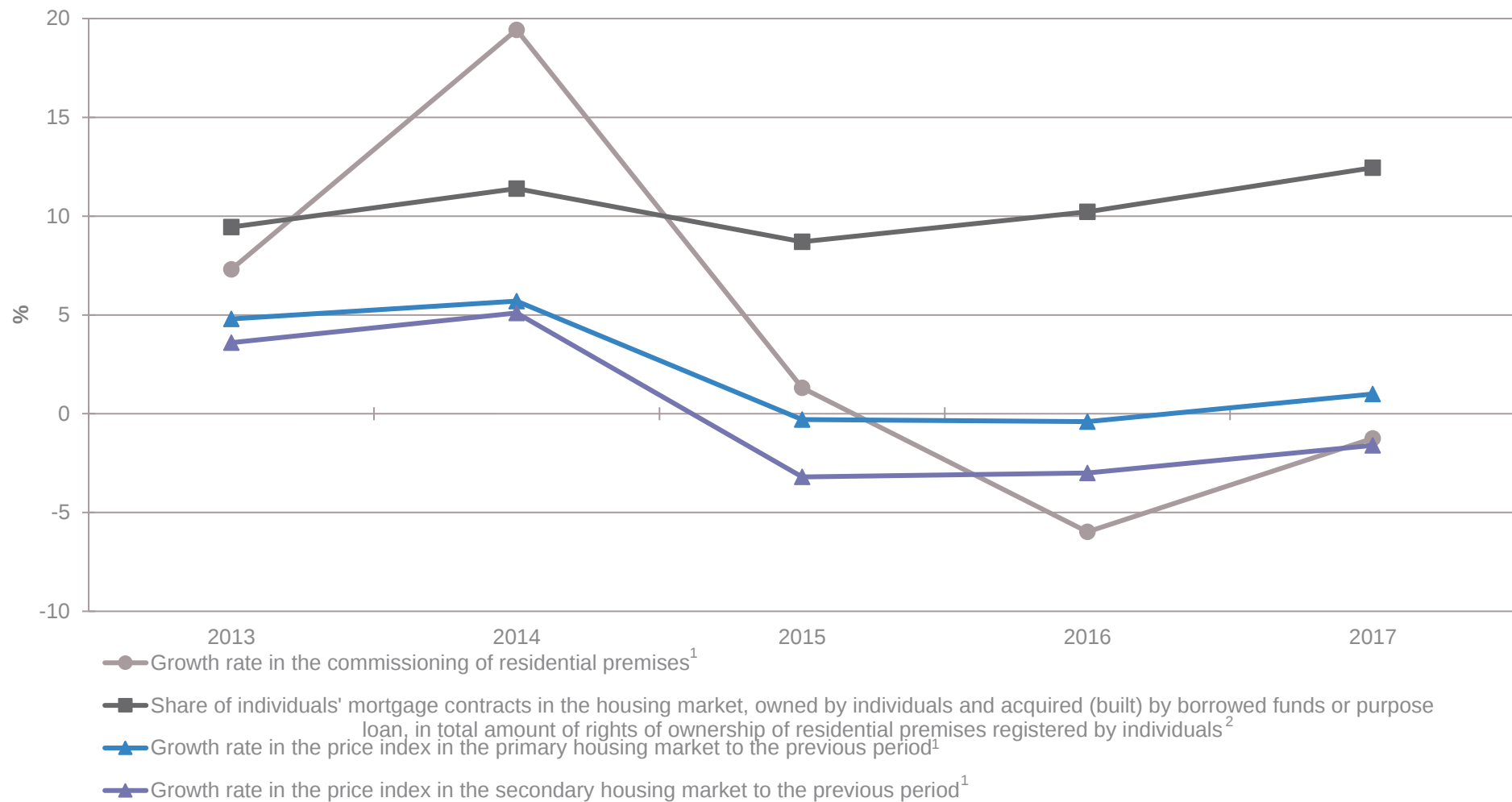
¹100% - the total amount of debt on MLs including debt without overdue payments.

4.10. Dynamics of Granted MLs and Selected Indicators of the Housing market



¹ According to Rosstat. Calculations of the Bank of Russia's Statistics Department.

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



¹ According to Rosstat. Calculations of the Bank of Russia's Statistics Department.

² According to Rosreest. Calculations of the Bank of Russia's Statistics Department.