



Bank of Russia



2017 – 2021

HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Statistical yearbook (internet-version)

Moscow
2022

CONTENTS

Foreword	3
1. Economic Indicators	4
1.1. Selected Macroeconomic Indicators.....	4
1.2. Main Socio-Economic Indicators.....	4
1.3. Main Indicators, which Characterize MLs Market.....	5
1.4. Selected Indicators Describing the Residential Real Estate Market.....	6
2. Aggregated Indicators, which Characterize MLs Market	7
2.1. Number of Credit Institutions Participating in HLs (MLs) Market	7
2.2. HLs in Rubles Granted to Resident Individuals.....	8
2.3. HLs in Foreign Currency Granted to Resident Individuals	11
2.4. MLs in Rubles Granted to Resident Individuals and Acquired Claims Thereon.....	13
2.5. MLs in Foreign Currency Granted to Resident Individuals and Acquired Claims Thereon	16
2.6. MLs under SCPAs in Rubles Granted to Resident Individuals.....	19
2.7. MLs under SCPAs in Foreign Currency Granted to Resident Individuals.....	22
2.8. Volume of Early Repaid MLs/Claims Thereon.....	25
2.9. Volume of Refinanced MLs/Claims Thereon.....	26
2.10. Sources of Refinancing of MLs/Claims Thereon.....	27
2.11. State mortgage support programmes.....	31
3. Regional Structure	33
3.1. Number of Operating Credit Institutions	33
3.2. Number of Credit Institutions Granting HLs.....	35
3.3. Number of Credit Institutions Granting MLs, including MLs under SCPAs.....	37
3.4. Number of Credit Institutions Purchasing Rights of Claim to MLs.....	40
3.5. Number of Credit Institutions Refinancing Previously Granted MLs	42
3.6. Number of Credit Institutions Refinancing on the MLs Market.....	44
3.7. Number of HLs Granted to Resident Individuals in Rubles and Foreign Currency	46
3.8. Number of MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs.....	49
3.9. Volume of HLs Granted to Resident Individuals in Rubles and Foreign Currency.....	53
3.10. Volume of MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs.....	56
3.11. Debt on HLs Granted to Resident Individuals in Rubles and Foreign Currency	59
3.12. Debt on MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs.....	62
3.13. Overdue Debt on HLs Granted to Resident Individuals in Rubles and Foreign Currency	65
3.14. Overdue Debt on MLs Granted to Resident Individuals in Rubles and Foreign Currency, including MLs under SCPAs.....	68
3.15. Weighted Average Maturity and Rate for HLs Granted to Resident Individuals in Rubles since the Beginning of the Year.....	71
3.16. Weighted Average Maturity and Rate for HLs Granted to Resident Individuals in Foreign Currency since the Beginning of the Year	74

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	77
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.....	80
3.19. Volume of MLs in Rubles Granted to Resident Individuals (by Federal District).....	83
3.20. Volume of MLs in Foreign Currency Granted to Resident Individuals (by Federal District)	86
Early Repayment of Mortgage Loans	89
3.21. Volume of MLs Early Repaid with the Borrowers' Funds	89
3.22. Volume of MLs Early Repaid with Newly Granted MLs.....	94
3.23. Volume of MLs Early Repaid with Proceeds from the Sale of Pledged Property.....	99
3.24. Volume of MLs Early Repaid Assignment Compensation.....	104
3.25. Volume of MLs Early Repaid with Other Funds.....	109
3.26. Volume of MLs Early Repaid with state subsidy	114
3.27. Ratio of Early Repaid MLs (Claims Thereon) to Granted MLs.....	118
3.28. Refinancing of MLs with the Sale of the Pool of MLs/Claims Thereon without Forming an Additional Financial Instrument.....	121
3.29. Refinancing of MLs with the Sale of the Pool of MLs/Claims Thereon with the Subsequent Issue of Securities.....	124
Commissioning	127
3.30. Regional Structure of Commissioning	127
4. Graphs and Charts	131
4.1. Dynamics of Volume of Granted Loans to Resident Individuals, of which MLs.....	131
4.2. Volume of MLs Granted to Resident Individuals by Federal District of The Russian Federation	131
4.3. Currency Structure of MLs Granted to Resident Individuals and Dynamics of Currency Rate	131
4.4. Dynamics of Interest Rate	132
4.5. Debt on MLs Granted to Resident Individuals.....	132
4.6. Debt on MLs Granted to Resident Individuals by Group of Credit Institutions Ranged by Assets.....	132
4.7. Dynamics of Granted MLs and Selected Indicators of the Housing market	133
4.8. Selected Indicators' Dynamics of the Housing Market Economic Activity	133
4.9. State mortgage support programmes	133
Summary methodology	134
Chapter 1. Economic Indicators.....	134
Chapter 2. Aggregated Indicators, which Characterize MLs Market	135
Chapter 3. Regional structure	137
Abbreviation list.....	137
Symbols and notes	137
Abbreviation list.....	137

This commentary was prepared by the Statistics Department.

Cover photo: A. Bok, Bank of Russia.

12 Neglinnaya Street, Moscow 107016

Bank of Russia website: www.cbr.ru

© Central Bank of the Russian Federation 2021

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 2017 to 2021.

The yearbook comprises data from the Bank of Russia, the Federal State Statistics Service and the Federal Service for State Registration, Cadaster 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 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 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 assignment of claim under mortgage loans (rights of claim under mortgage loans), and also there are macroeconomic indices and socio-economic indicators.

1. ECONOMIC INDICATORS

SELECTED MACROECONOMIC INDICATORS

Table 1.1

	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
2017					
I quarter	20,586.1	101.3	104.6	56.3779	60.5950
II quarter	21,917.6	102.3	104.2	59.0855	67.4993
III quarter	23,718.2	102.6	103.4	58.0169	68.4483
IV quarter	25,621.2	101.0	102.6	57.6002	68.8668
2018					
I quarter	22,474.5	102.6	102.2	57.2649	70.5618
II quarter	24,969.8	102.7	102.4	62.7565	72.9921
III quarter	27,196.8	102.6	103.0	65.5906	76.2294
IV quarter	29,220.6	103.2	103.9	69.4706	79.4605
2019					
I quarter	24,608.6	101.4	105.2	64.7347	72.7230
II quarter	26,628.6	101.4	105.0	63.0756	71.8179
III quarter	28,346.0	102.8	104.3	64.4156	70.3161
IV quarter	30,025.1	103.1	103.4	61.9057	69.3777
2020					
I quarter	24,852.4	101.5	102.4	77.7325	85.7389
II quarter	23,681.7	92.6	103.1	69.9513	78.6812
III quarter	27,768.7	96.7	103.5	79.6845	93.0237
IV quarter	31,087.6	98.7	104.4	73.8757	90.7932
2021					
I quarter	27,091.3	99.7	105.6	75.6373	88.7452
II quarter	30,914.9	110.5	106.0	72.7234	86.5118
III quarter	34,225.5	104.0	106.9	72.6642	84.3050
IV quarter	38,783.3	105.0	108.3	74.2926	84.0695

¹ According to Rosstat.

MAIN SOCIO-ECONOMIC INDICATORS

Table 1.2

	2017	2018	2019	2020	2021
Population, million people ¹	146.8	146.9	146.8	146.7	146.2
Labour force, million people ²	76.1	76.2	75.4	74.9	75.3
Average cash income per capita (per month), thousand rubles ²	31.9	33.3	35.3	35.7	39.9
Average monthly nominal accrued wage of one worker, thousand rubles ²	39.2	43.7	47.9	51.4	56.5
Share of expenses on real estate acquisition in cash expenses of the population, % ¹	2.1	2.6	2.4	2.9	...
Housing facilities, million m ² of residential premises ¹	3,708	3,780	3,857	3,934	4,031
Commissioning, million m ² of residential premises ¹	79.2	75.7	82	82.2	92.6
<i>including on own and borrowed funds of population</i>	33	32.4	38.5	39.8	49.1
Number of ready-built apartments, thousands of unit ¹	1139	1076	1120	1122	1,205.0
<i>including on own and borrowed funds of population</i>	244	233	277	299	374.0
Average size of apartment, m ² of residential premises ¹	69.6	70.3	73.2	73.3	76.8
<i>including on own and borrowed funds of population</i>	135.1	139.1	138.8	133.0	131.3

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

² According to Rosstat (annual average).

MAIN INDICATORS, WHICH CHARACTERIZE MLS MARKET¹

Table 1.3

	2017	2018	2019	2020	2021
Share of granted MLs in GDP, % ²	2.21	2.90	2.68	4.14	4.35
of which in rubles ³	2.20	2.90	2.68	4.14	4.35
of which in foreign currency ⁴	0.01	0.00	0.00	0.00	0.00
Share of debt on granted MLs in GDP, % ²	5.65	6.17	6.96	8.64	8.97
of which in rubles ³	5.60	6.14	6.95	8.64	8.97
of which in foreign currency ⁴	0.05	0.03	0.01	0.01	0.00
Average amount of debt on granted MLs per capita of labour force in rubles ²	68,159	84,137	101,286	125,124	156,173
of which in rubles ³	67,600	83,697	101,001	123,787	155,967
of which in foreign currency ⁴	559	441	285	218	206
Growth rate of the volume of granted MLs to the previous period, %	37.2	49.0	-2.6	51.4	28.2
of which in rubles ³	37.3	49.0	-2.6	51.5	28.1
of which in foreign currency ⁴	-50.0	-24.1	63.4	-47.7	1159.3
Share of granted MLs in the volume of granted HLs in the reporting period, %	99.7	99.8	99.5	99.9	99.9
of which in rubles ³	99.7	99.8	99.5	99.9	99.9
of which in foreign currency ⁴	65.5	29.1	73.4	52.2	99.2
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %	21.9	24.2	20.9	28.5	27.3
of which in rubles ³	22.1	24.4	20.9	28.7	27.6
of which in foreign currency ⁴	0.5	0.5	1.8	0.4	2.3
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %	15.4	23.7	19.1	21.7	26.7
of which in rubles ³	16.3	23.9	19.4	21.8	26.7
of which in foreign currency ⁴	-40.3	-21.1	-35.7	-24.4	-5.0
Share of debt on granted MLs in the debt on granted HLs, %	99.4	99.9	99.8	99.8	99.9
of which in rubles ³	99.4	99.7	99.7	99.8	99.9
of which in foreign currency ⁴	96.8	95.8	95.4	94.2	96.6
Share of debt on granted MLs in the debt on granted loans to individuals, %	42.7	43.1	43.5	46.6	48.1
of which in rubles ³	42.7	43.2	43.5	46.7	48.1
of which in foreign currency ⁴	42.7	32.3	28.8	26.7	32.7
Share of overdue debt in the debt on granted MLs, %	1.33	1.14	0.96	0.84	0.54
of which in rubles ³	1.06	0.96	0.84	0.77	0.51
of which in foreign currency ⁴	33.87	34.46	40.37	39.38	29.05
Ratio of early repaid MLs (rights of claim to MLs) to granted MLs, %	41.9	38.6	41.6	44.8	38.6
of which in rubles ³	41.4	38.4	41.4	44.7	38.6
of which in foreign currency ⁴	1764.7	2018.4	827.4	1340.8	63.3
Ratio of Early Repaid MLs (Claims Thereon) with the Borrowers» Funds to Early Repaid MLs (Claims Thereon), %	79.7	85.2	86.2	85.1	88.8
of which in rubles ³	80.1	85.4	86.3	85.1	88.8
of which in foreign currency ⁴	46.3	52.1	57.9	73.3	71.7
Ratio of Early Repaid MLs (Claims Thereon) with Newly Granted MLs to Early Repaid MLs (Claims Thereon), %	0.9	0.8	2.1	3.4	3.1
of which in rubles ³	0.4	0.5	1.9	3.3	3.1
of which in foreign currency ⁴	38.4	41.3	34.3	21.2	22.7
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %	8.0	8.5	10.0	8.9	8.0
of which in rubles ³	7.7	8.5	10.0	8.9	8.0
of which in foreign currency ⁴	986.0	139.2	130.1	114.8	16.9

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 rubles⁴ To corresponding indicator in foreign currency.

SELECTED INDICATORS DESCRIBING THE RESIDENTIAL REAL ESTATE MARKET¹

Table 1.4

	Rights of ownership of residential premises registered by individuals, 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				
2017	8,613,417	1,086,951	1,086,940	11	1,860	1,860	49,455	56.9	52.4	101.0	98.4
2018	7,536,171	1,471,821	1,471,809	12	2,047	2,047	34,417	61.8	54.9	106.3	104.1
2019	8,314,016	1,311,981	1,311,959	22	2,237	2,237	30,640	64.1	58.5	108.0	103.8
2020	7,994,720	1,780,498	1,780,490	8	2,496	2,496	44,086	79.0	66.7	112.0	109.5
2021	9,719,511	1,908,498	1,908,488	10	2,986	2,984	444,137	79.0	66.7	112.0	109.5

¹ Data are given at the end of period.

² According to Rosreestr.

³ According to Rosstat.

2. AGGREGATED INDICATORS, WHICH CHARACTERIZE MLS MARKET

NUMBER OF CREDIT INSTITUTIONS PARTICIPATING IN HLS (MLS) MARKET

Table 2.1

	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
I half of 2017	589	440	423	189	121	34	56
II half of 2017	561	428	410	191	118	54	72
I quarter 2018	542	403	390	172	121	61	41
II quarter 2018	524	395	382	175	118	71	43
III quarter 2018	508	380	366	164	114	68	43
IV quarter 2018	484	363	350	152	114	64	51
I quarter 2019	474	345	338	148	108	54	40
II quarter 2019	464	336	329	137	104	53	47
III quarter 2019	454	326	320	132	104	50	45
IV quarter 2019	442	324	318	132	102	58	48
I quarter 2020	434	308	303	128	97	69	45
II quarter 2020	427	303	298	121	98	59	43
III quarter 2020	418	294	289	121	97	62	40
IV quarter 2020	406	285	280	122	94	63	52
I quarter 2021	398	281	277	118	92	74	47
II quarter 2021	378	272	270	115	90	64	44
III quarter 2021	373	267	265	108	88	69	43
IV quarter 2021	370	262	260	104	87	60	51

HLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.2

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			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	total	of which overdue debt
2017								
01.01	863,803	1,481,068	182.2	183.7	12.49	11.56	4,464,519	52,837
01.02	40,233	71,387	185.9	185.9	11.84	11.84	4,451,478	53,690
01.03	98,391	175,008	184.8	184.0	11.90	11.95	4,474,505	54,391
01.04	179,347	322,297	184.9	185.0	11.81	11.69	4,526,411	55,581
01.05	261,538	472,358	185.1	185.6	11.69	11.45	4,589,781	56,305
01.06	340,772	617,698	185.4	186.3	11.61	11.33	4,591,635	57,485
01.07	426,032	775,325	185.7	186.7	11.50	11.10	4,652,411	57,226
01.08	510,944	930,443	185.7	186.2	11.41	10.95	4,713,446	58,480
01.09	605,776	1,104,994	185.8	186.4	11.28	10.59	4,792,371	58,842
01.10	704,675	1,289,474	185.9	186.2	11.10	10.05	4,882,482	59,530
01.11	817,803	1,503,678	186.0	186.4	10.94	9.94	4,935,580	60,612
01.12	940,552	1,736,708	186.2	188.1	10.78	9.80	5,049,032	61,289
2018								
01.01	1,092,316	2,027,562	186.4	187.4	10.64	9.80	5,176,062	59,654
01.02	78,300	148,573	190.8	190.8	9.85	9.85	5,214,178	60,222
01.03	181,272	347,834	190.2	189.8	9.80	9.75	5,301,002	60,783
01.04	300,359	583,141	190.3	193.1	9.74	9.64	5,408,938	60,491
01.05	426,088	832,782	190.8	189.4	9.69	9.60	5,527,172	61,069
01.06	544,626	1,068,628	191.0	192.0	9.66	9.55	5,628,078	61,882
01.07	665,633	1,311,688	191.4	193.1	9.63	9.49	5,744,447	61,838
01.08	787,845	1,558,490	193.3	200.0	9.62	9.58	5,852,754	63,135
01.09	914,481	1,818,792	193.6	198.4	9.59	9.42	5,978,286	63,698
01.10	1,036,834	2,074,146	193.9	196.2	9.57	9.41	6,108,197	64,079
01.11	1,178,481	2,374,718	194.4	198.1	9.55	9.42	6,192,574	64,616
01.12	1,318,786	2,676,892	194.9	198.7	9.54	9.51	6,346,175	64,442

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			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	total	of which overdue debt
2019								
01.01	1,476,376	3,018,157	195.5	200.0	9.56	9.66	6,399,125	64,650
01.02	81,627	174,355	206.7	206.7	9.89	9.89	6,634,400	67,117
01.03	188,135	407,254	209.0	210.8	10.04	10.16	6,747,958	66,707
01.04	292,860	637,784	210.2	212.4	10.18	10.42	6,851,944	66,568
01.05	404,502	884,049	211.3	214.0	10.29	10.56	6,966,595	66,762
01.06	491,724	1,076,447	211.8	214.0	10.33	10.54	7,040,227	67,524
01.07	589,855	1,294,514	212.3	215.0	10.33	10.30	7,117,413	67,391
01.08	693,043	1,521,751	212.7	214.7	10.31	10.23	7,131,892	68,157
01.09	803,199	1,763,729	213.1	215.6	10.25	9.90	7,241,983	67,984
01.10	914,127	2,010,997	213.4	216.0	10.18	9.68	7,354,700	67,860
01.11	1,038,223	2,293,127	213.8	216.5	10.09	9.42	7,384,738	67,704
01.12	1,161,446	2,577,819	214.0	215.4	9.99	9.22	7,523,413	67,871
2020								
01.01	1,318,305	2,947,864	214.1	215.0	9.87	9.05	7,635,233	67,174
01.02	83,625	200,651	216.7	216.7	8.85	8.85	7,691,709	68,435
01.03	199,397	483,861	217.5	218.1	8.78	8.73	7,818,153	68,439
01.04	332,737	813,806	217.4	217.2	8.74	8.68	7,943,382	68,021
01.05	430,302	1,031,802	217.2	216.4	8.67	8.42	8,008,025	68,343
01.06	523,576	1,246,952	216.5	213.5	8.48	7.56	8,079,780	69,697
01.07	650,841	1,547,971	216.2	214.7	8.32	7.64	8,194,510	69,751
01.08	806,716	1,931,828	216.5	217.6	8.13	7.39	8,374,341	70,229
01.09	971,059	2,346,091	216.8	218.3	7.98	7.26	8,577,360	73,422
01.10	1,170,110	2,850,727	217.3	219.4	7.86	7.32	8,841,775	74,187
01.11	1,382,704	3,397,402	218.0	221.6	7.77	7.32	9,124,657	75,062
01.12	1,571,445	3,889,363	218.6	222.9	7.72	7.38	9,152,675	75,987

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			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	total	of which overdue debt
2021								
01.01	1,783,280	4,450,046	219.4	225.0	7.67	7.36	9,292,031	74,894
01.02	95,242	259,946	227.6	227.6	7.23	7.23	9,376,452	75,492
01.03	240,486	663,904	228.8	229.6	7.25	7.27	9,560,962	74,706
01.04	418,898	1,165,499	230.9	233.6	7.24	7.24	9,791,979	74,043
01.05	610,634	1,716,852	233.1	237.8	7.26	7.30	10,071,434	72,666
01.06	759,327	2,150,964	234.5	240.3	7.27	7.30	10,283,733	72,660
01.07	938,338	2,696,444	236.4	243.7	7.23	7.07	10,576,222	70,563
01.08	1,090,038	3,129,783	237.3	242.8	7.29	7.67	10,782,019	69,360
01.09	1,241,090	3,569,117	238.2	244.5	7.35	7.78	10,968,749	68,971
01.10	1,399,097	4,046,548	239.2	246.6	7.40	7.73	11,208,347	67,154
01.11	1,561,138	4,548,029	240.4	250.5	7.43	7.70	11,433,941	65,602
01.12	1,718,958	5,058,790	241.8	254.1	7.45	7.59	11,455,360	64,608
2022								
01.01	1,911,650	5,700,375	243.5	257.0	7.49	7.81	11,765,807	61,816

¹ Until 2019 the weighted average interest rates on loans granted over the month were formed by calculations based on cumulative data from the beginning of the year. Since 2019 the weighted average interest rates on loans granted since the beginning of the year are formed by calculations based on the weighted by volume and maturity average interest rates on loans granted by credit institutions over the month.

HLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.3

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2017						
01.01	55	2,061	29.2	8.87	73,511	22,907
01.02	2	56	32.9	3.17	67,548	22,512
01.03	2	54	32.9	3.17	63,143	21,301
01.04	8	328	47.6	6.70	58,987	20,112
01.05	8	333	47.4	6.71	57,975	20,052
01.06	9	358	46.5	6.63	55,604	19,684
01.07	9	378	46.2	6.63	56,279	20,015
01.08	12	516	39.7	6.96	55,627	20,072
01.09	13	605	38.9	6.56	53,453	19,626
01.10	17	733	35.4	6.83	51,695	19,359
01.11	19	754	37.3	7.01	47,847	16,867
01.12	22	802	36.2	7.04	47,096	16,877
2018						
01.01	24	830	35.0	7.06	43,948	15,208
01.02	4	35	13.4	9.28	41,866	14,750
01.03	5	59	11.9	9.20	39,972	14,112
01.04	6	82	11.1	9.16	39,876	14,200
01.05	6	114	10.3	9.09	41,894	15,068
01.06	6	125	10.8	9.19	40,873	14,761
01.07	10	502	24.2	6.63	39,917	14,234
01.08	13	547	24.5	6.86	38,621	13,788
01.09	16	777	24.4	7.33	40,873	14,521
01.10	18	1,367	96.4	5.55	37,640	13,490
01.11	18	1,371	95.7	5.55	35,813	12,517
01.12	18	1,383	95.8	5.59	35,183	12,410
2019						
01.01	18	1,421	95.2	5.59	35,027	12,345
01.02	0	0		0	33,377	11,972
01.03	1	3	13.4	10.00	32,077	11,587
01.04	5	126	17.0	7.63	30,305	10,618
01.05	9	243	14.2	8.19	29,153	10,203
01.06	11	434	30.8	6.06	28,681	10,659
01.07	13	481	29.5	6.22	26,977	9,936
01.08	14	490	29.8	6.19	25,934	9,538
01.09	14	490	29.8	6.19	26,207	9,592
01.10	16	526	28.6	6.13	24,441	9,447
01.11	19	536	28.8	6.21	23,284	9,049
01.12	21	904	22.0	5.94	23,124	9,021

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2020						
01.01	26	919	22.9	6.17	22,622	9,465
01.02	0	0		0	22,515	9,531
01.03	1	21	17.2	9.00	23,063	9,696
01.04	3	48	28.8	9.02	25,832	11,196
01.05	3	48	28.8	9.02	23,925	10,334
01.06	3	48	28.8	9.02	22,499	9,700
01.07	3	48	28.8	9.02	21,883	9,642
01.08	5	65	47.5	8.26	22,066	9,739
01.09	5	65	47.5	8.26	19,954	7,795
01.10	7	227	125.1	5.26	20,776	8,293
01.11	9	381	146.5	5.13	19,919	8,139
01.12	9	381	146.5	5.13	18,481	7,601
2021						
01.01	10	676	85.1	5.04	17,327	6,976
01.02	0	0		0	17,607	7,202
01.03	1	7	23.9	12.00	16,258	6,874
01.04	1	7	23.9	12.00	15,909	6,732
01.05	2	72	163.7	5.11	14,978	6,162
01.06	3	72	163.7	5.11	14,627	6,059
01.07	6	233	94.1	5.58	13,961	5,779
01.08	6	233	94.1	5.58	13,796	5,740
01.09	7	237	93.1	5.57	13,482	5,618
01.10	10	663	112.7	5.03	13,325	5,422
01.11	12	719	118.2	4.60	12,598	5,166
01.12	14	758	119.7	4.64	12,885	5,189
2022						
01.01	17	4,478	71.7	4.90	16,045	4,928

¹Since 2019 the methodology for calculating interest rates on accrual basis since the beginning of the year has changed. Weighted average interest rates on loans granted since the beginning of the year are calculated based on the weighted by volume and maturity average interest rates on loans granted by credit institutions over the month.

MLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS AND ACQUIRED CLAIMS THEREON

Table 2.4

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			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	total	of which overdue debt	
2017									
01.01	856,521	1,472,380	183.0	184.6	12.48	11.54	4,422,239	48,059	100,174
01.02	40,039	71,083	186.5	186.5	11.84	11.84	4,410,903	48,927	110,008
01.03	97,826	174,330	185.3	184.6	11.90	11.94	4,434,873	49,516	108,377
01.04	178,334	321,074	185.4	185.5	11.80	11.68	4,487,673	50,577	112,943
01.05	259,996	470,577	185.7	186.2	11.69	11.44	4,551,779	51,362	115,843
01.06	338,765	615,484	185.9	186.7	11.60	11.33	4,554,650	52,462	112,106
01.07	423,482	772,692	186.2	187.2	11.50	11.10	4,616,329	52,260	127,113
01.08	507,866	927,297	186.2	186.4	11.41	10.94	4,678,205	53,512	112,645
01.09	602,220	1,101,396	186.3	186.7	11.28	10.58	4,758,039	53,879	133,887
01.10	700,634	1,285,259	186.3	186.6	11.10	10.05	4,848,716	54,550	127,841
01.11	813,342	1,498,318	186.5	187.3	10.94	9.95	4,901,760	55,644	130,049
01.12	935,632	1,730,933	186.7	188.3	10.78	9.80	5,016,067	56,309	140,113
2018									
01.01	1,086,940	2,021,402	186.8	187.6	10.64	9.79	5,144,935	54,575	134,733
01.02	78,043	148,275	191.1	191.1	9.85	9.85	5,184,710	55,965	133,665
01.03	180,697	347,215	190.5	190.0	9.79	9.75	5,272,293	56,636	138,745
01.04	299,399	581,972	190.6	193.4	9.73	9.63	5,381,205	56,469	139,759
01.05	424,699	831,239	191.0	189.5	9.68	9.60	5,500,335	57,186	138,488
01.06	542,814	1,066,643	191.3	192.2	9.66	9.54	5,601,808	58,002	140,732
01.07	663,352	1,309,283	191.7	193.3	9.62	9.49	5,719,261	58,056	137,713
01.08	785,111	1,555,677	193.5	200.2	9.62	9.57	5,827,865	59,294	135,214
01.09	911,333	1,815,653	193.8	198.6	9.59	9.42	5,954,010	59,893	136,624
01.10	1,033,354	2,070,498	194.1	196.4	9.56	9.41	6,084,320	60,282	134,058
01.11	1,174,604	2,370,237	194.7	198.4	9.55	9.41	6,169,202	61,103	141,661
01.12	1,314,573	2,671,789	195.2	199.0	9.54	9.51	6,323,194	60,999	151,130

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			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	total	of which overdue debt	
2019									
01.01	1,471,809	3,012,701	195.7	200.1	9.56	9.66	6,376,845	61,300	149,793
01.02	81,054	173,119	206.9	206.9	9.88	9.88	6,605,685	63,415	156,010
01.03	186,624	403,719	209.2	210.9	10.04	10.16	6,719,335	63,053	163,305
01.04	290,238	631,210	210.4	212.6	10.18	10.42	6,823,490	63,122	163,767
01.05	400,557	873,725	211.5	214.1	10.29	10.56	6,937,855	63,359	160,683
01.06	487,474	1,065,832	211.9	214.2	10.33	10.54	7,018,162	64,177	162,653
01.07	585,278	1,283,545	212.5	215.2	10.33	10.30	7,095,485	64,162	178,902
01.08	688,079	1,510,373	212.9	215.0	10.31	10.23	7,110,328	64,994	177,647
01.09	797,872	1,752,023	213.3	215.7	10.25	9.90	7,220,889	64,849	183,279
01.10	908,522	1,998,881	213.6	216.2	10.18	9.67	7,333,609	64,659	184,519
01.11	1,032,338	2,280,569	214.0	216.6	10.09	9.41	7,363,847	64,520	189,053
01.12	1,155,356	2,564,602	214.2	215.7	9.99	9.22	7,502,788	64,818	189,971
2020									
01.01	1,311,959	2,934,231	214.3	215.1	9.87	9.05	7,615,264	64,258	206,472
01.02	83,515	200,428	216.7	216.7	8.85	8.85	7,672,162	65,497	203,440
01.03	199,144	483,303	217.6	218.3	8.78	8.73	7,798,880	65,287	200,901
01.04	332,273	812,770	217.5	217.4	8.74	8.68	7,924,363	64,912	214,451
01.05	429,726	1,030,542	217.3	216.5	8.67	8.42	7,989,328	65,259	211,524
01.06	522,855	1,245,522	216.7	213.6	8.48	7.56	8,061,645	66,588	208,738
01.07	649,887	1,546,176	216.3	214.9	8.32	7.64	8,176,700	66,651	207,737
01.08	805,475	1,929,604	216.6	217.7	8.13	7.38	8,356,987	67,194	203,329
01.09	969,389	2,342,838	216.9	218.4	7.98	7.26	8,559,931	70,339	198,845
01.10	1,168,136	2,846,403	217.4	219.7	7.86	7.32	8,823,778	71,093	198,011
01.11	1,380,423	3,392,601	218.1	221.7	7.77	7.31	9,106,469	71,865	200,871
01.12	1,568,926	3,884,043	218.7	223.0	7.72	7.38	9,134,783	72,793	201,757

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			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	total	of which overdue debt	
2021									
01.01	1,780,490	4,444,327	219.5	225.1	7.67	7.36	9,274,486	71,823	211,679
01.02	95,100	259,707	227.7	227.7	7.23	7.23	9,359,084	72,428	218,209
01.03	240,083	663,010	229.0	229.8	7.25	7.26	9,543,403	71,657	214,516
01.04	418,196	1,164,014	231.1	233.8	7.24	7.23	9,774,503	71,057	217,757
01.05	609,622	1,714,921	233.3	237.9	7.26	7.30	10,054,588	69,709	222,558
01.06	758,086	2,148,751	234.7	240.4	7.27	7.30	10,268,330	69,485	227,008
01.07	936,806	2,693,702	236.6	243.9	7.23	7.07	10,561,380	67,398	249,831
01.08	1,088,228	3,126,787	237.4	242.9	7.29	7.67	10,767,828	66,400	250,234
01.09	1,239,020	3,565,802	238.3	244.6	7.35	7.78	10,954,970	66,128	265,429
01.10	1,396,743	4,042,576	239.3	246.8	7.40	7.73	11,194,726	64,508	263,848
01.11	1,558,527	4,543,165	240.6	250.9	7.43	7.70	11,419,177	62,970	258,613
01.12	1,716,122	5,053,738	242.0	254.2	7.45	7.59	11,441,782	62,050	253,372
2022									
01.01	1,908,532	5,695,075	243.7	257.1	7.49	7.81	11,752,902	59,471	250,806

¹ Until 2019 the weighted average interest rates on loans granted over the month were formed by calculations based on cumulative data from the beginning of the year. Since 2019 the weighted average interest rates on loans granted since the beginning of the year are formed by calculations based on the weighted by volume and maturity average interest rates on loans granted by credit institutions over the month.

MLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS AND ACQUIRED CLAIMS THEREON

Table 2.5

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2017							
01.01	34	1,087	40.1	8.65	71,231	22,286	20,624
01.02	0	0	0.0	0.00	65,202	21,898	22,734
01.03	0	0	0.0	0.00	61,002	20,759	21,897
01.04	3	240	54.2	6.84	57,273	19,382	20,069
01.05	3	245	53.9	6.86	56,257	19,304	19,204
01.06	4	270	52.1	6.74	53,943	18,962	19,244
01.07	4	286	51.7	6.75	54,577	19,266	23,059
01.08	7	423	42.1	7.12	54,020	19,298	22,332
01.09	7	422	41.8	7.12	51,802	18,862	22,410
01.10	9	498	38.5	7.31	50,116	18,518	21,677
01.11	10	515	40.0	7.43	46,303	16,041	20,793
01.12	10	522	39.9	7.44	45,538	16,020	22,648
2018							
01.01	11	544	38.4	7.47	42,529	14,405	22,074
01.02	4	35	13.4	9.28	40,605	13,918	20,890
01.03	4	55	11.9	9.14	38,724	13,246	20,575
01.04	5	78	11.1	9.11	38,750	13,425	20,182
01.05	5	109	10.2	9.05	40,689	14,233	21,358
01.06	5	120	10.8	9.15	39,671	13,918	20,932
01.07	6	167	16.7	9.36	38,423	13,426	20,458
01.08	9	211	19.1	9.29	37,152	12,996	18,913
01.09	11	378	16.3	9.76	39,270	13,703	21,796
01.10	12	375	18.2	9.44	36,117	12,712	19,454
01.11	12	386	18.1	9.33	34,283	11,703	19,054
01.12	12	392	18.7	9.32	33,706	11,650	18,750

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2019							
01.01	12	413	18.6	9.33	33,564	11,565	18,400
01.02	0	0		0	31,941	11,167	11,653
01.03	1	3	13.4	10.00	30,611	10,586	11,433
01.04	5	126	17.0	7.63	28,967	9,744	11,417
01.05	9	243	14.2	8.19	27,872	9,376	10,927
01.06	10	276	14.0	8.60	27,161	9,643	10,938
01.07	11	280	15.9	8.79	25,523	8,946	10,044
01.08	11	280	15.9	8.8	24,652	8,715	9,781
01.09	11	280	15.9	8.8	24,945	8,797	10,079
01.10	12	281	15.9	8.79	23,160	8,633	9,528
01.11	15	291	16.8	8.81	22,084	8,264	9,333
01.12	17	659	14.1	7.01	21,946	8,204	9,018
2020							
01.01	22	674	15.6	7.35	21,583	8,714	7,953
01.02	0	0	0	0	21,477	8,771	8,031
01.03	1	21	17.2	9.00	22,223	9,149	8,194
01.04	3	48	28.8	9.02	24,808	10,502	9,187
01.05	3	48	28.8	9.02	23,001	9,682	8,520
01.06	3	48	28.8	9.02	21,612	9,074	7,878
01.07	3	48	28.8	9.02	21,005	9,020	8,195
01.08	5	65	47.5	8.26	21,045	8,991	8,279
01.09	5	65	47.5	8.26	18,874	6,985	8,287
01.10	6	199	134.2	5.37	19,649	7,431	8,637
01.11	8	353	153.3	5.19	18,990	7,383	8,337
01.12	8	353	153.3	5.19	17,597	6,882	7,663

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2021							
01.01	8	353	153.3	5.19	16,326	6,429	7,178
01.02	0	0	0	0	16,582	6,622	7,261
01.03	0	0	0	0	15,559	6,317	6,649
01.04	0	0	0	0	15,259	6,169	6,252
01.05	1	65	179.8	5.0	14,350	5,610	5,998
01.06	2	65	179.8	5.0	13,925	5,513	5,742
01.07	5	226	96.5	5.5	13,305	5,271	5,468
01.08	5	226	96.5	5.52	13,134	5,225	5,387
01.09	5	226	96.5	5.5	12,868	5,109	5,224
01.10	7	651	114.2	5.01	12,744	4,943	4,868
01.11	8	704	120.2	4.59	12,047	4,712	4,451
01.12	9	727	120.2	4.6	12,289	4,708	4,548
2022							
01.01	10	4,441	71.5	4.90	15,506	4,505	4,328

¹ Since 2019 the methodology for calculating interest rates on accrual basis since the beginning of the year has changed. Weighted average interest rates on loans granted since the beginning of the year are calculated based on the weighted by volume and maturity average interest rates on loans granted by credit institutions over the month.

MLS UNDER SCPAS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.6

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			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	total	of which overdue debt
2017								
01.01	305,589	570,736	187.9	189.6	11.55	10.77	922,326	2,490
01.02	14,195	27,910	189.7	189.7	11.36	11.36	918,345	2,574
01.03	30,865	61,497	190.3	190.8	11.50	11.61	918,556	2,591
01.04	55,091	111,807	190.0	189.6	11.43	11.34	931,156	2,732
01.05	79,563	162,783	189.7	189.0	11.29	10.98	947,540	2,730
01.06	103,030	212,172	190.0	191.2	11.20	10.91	958,182	2,949
01.07	127,489	264,036	190.0	189.7	11.10	10.71	969,950	2,967
01.08	151,618	314,146	189.7	188.1	11.01	10.53	983,260	3,154
01.09	179,266	371,846	189.6	189.2	10.91	10.34	1,001,783	3,190
01.10	209,144	436,036	189.4	188.1	10.76	9.88	1,028,803	3,317
01.11	240,630	504,563	189.4	189.5	10.63	9.81	1,055,578	3,450
01.12	273,599	576,277	189.6	190.9	10.51	9.65	1,085,547	3,515
2018								
01.01	312,164	661,244	189.7	190.3	10.41	9.77	1,119,333	3,643
01.02	21,035	47,107	195.3	195.3	9.61	9.61	1,125,666	3,780
01.03	48,070	108,339	194.1	193.2	9.59	9.57	1,128,156	3,933
01.04	78,059	177,701	194.6	195.3	9.57	9.54	1,150,331	4,000
01.05	108,726	248,527	194.7	194.9	9.53	9.43	1,166,878	4,102
01.06	137,937	315,153	194.6	194.7	9.50	9.39	1,183,471	4,249
01.07	166,751	382,738	194.7	195.0	9.46	9.26	1,202,679	4,335
01.08	197,100	454,198	194.6	194.6	9.40	9.09	1,223,454	4,434
01.09	230,610	534,547	194.7	195.4	9.35	9.05	1,252,185	4,455
01.10	263,234	613,114	194.8	195.3	9.32	9.11	1,282,397	4,503
01.11	298,128	698,824	195.0	196.4	9.30	9.16	1,312,522	4,715
01.12	332,742	783,774	195.2	197.1	9.29	9.25	1,342,714	4,718

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			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	total	of which overdue debt
2019								
01.01	368,340	870,644	195.3	196.0	9.30	9.40	1,365,156	4,757
01.02	22,845	57,334	210.4	210.4	9.65	9.65	1,402,703	4,754
01.03	51,639	131,594	211.6	212.6	9.81	9.94	1,388,581	4,809
01.04	79,600	204,549	213.0	215.4	9.91	10.09	1,399,888	4,696
01.05	108,430	280,584	213.2	214.0	9.97	10.13	1,409,277	4,753
01.06	132,691	345,936	213.7	215.9	9.98	10.04	1,420,737	4,844
01.07	159,793	418,932	214.3	216.7	9.95	9.82	1,415,761	4,901
01.08	184,017	484,971	214.8	218.2	9.92	9.68	1,415,245	4,987
01.09	212,114	560,767	215.2	217.8	9.84	9.35	1,428,621	5,001
01.10	241,545	641,647	215.8	219.9	9.75	9.12	1,449,484	5,102
01.11	272,794	729,515	216.5	221.4	9.63	8.84	1,468,660	5,217
01.12	303,899	818,468	217.0	221.4	9.52	8.57	1,497,171	5,331
2020								
01.01	339,782	923,469	217.7	223.2	9.37	8.28	1,523,371	5,464
01.02	22,267	67,566	227.4	227.4	7.99	7.99	1,530,721	5,734
01.03	51,219	157,453	228.1	228.6	7.89	7.81	1,555,363	5,790
01.04	83,772	258,238	228.0	228.0	7.86	7.82	1,576,903	5,777
01.05	103,565	313,232	227.2	223.3	7.70	6.95	1,580,713	5,873
01.06	132,969	393,206	224.5	213.7	7.33	5.79	1,603,389	5,778
01.07	173,607	505,893	222.8	216.9	7.06	6.10	1,653,768	5,953
01.08	221,882	651,027	222.2	220.1	6.81	5.93	1,731,534	6,143
01.09	272,996	809,642	222.1	221.6	6.63	5.88	1,820,089	6,265
01.10	328,650	987,433	222.3	223.3	6.51	5.94	1,918,009	6,332
01.11	386,842	1,175,270	222.6	224.0	6.41	5.90	2,014,745	6,505
01.12	433,711	1,330,564	222.9	225.9	6.35	5.92	2,080,416	6,612

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			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	total	of which overdue debt
2021								
01.01	483,785	1,498,574	223.6	229.0	6.29	5.83	2,145,941	6,555
01.02	25,812	91,382	232.2	232.2	5.86	5.86	2,172,072	6,772
01.03	62,365	226,513	234.6	236.1	5.90	5.92	2,222,028	6,764
01.04	104,858	386,114	238.5	244.1	5.90	5.91	2,273,480	6,823
01.05	151,042	564,061	241.3	247.5	5.88	5.83	2,346,496	6,677
01.06	187,860	708,474	243.3	250.9	5.82	5.62	2,400,269	6,656
01.07	240,751	923,114	245.4	252.5	5.74	5.48	2,495,812	6,344
01.08	268,980	1,032,332	246.0	250.8	5.79	6.23	2,516,160	6,228
01.09	301,552	1,159,450	246.6	251.4	5.86	6.39	2,541,217	6,231
01.10	338,821	1,310,557	247.3	252.9	5.91	6.24	2,582,941	6,044
01.11	378,025	1,471,541	248.4	257.2	5.92	6.00	2,640,212	5,836
01.12	421,354	1,652,851	249.9	261.5	5.91	5.83	2,715,060	5,741
2022								
01.01	475,998	1,880,798	251.4	262.8	5.90	5.88	2,816,529	5,398

¹ Since 2019 the methodology for calculating interest rates on accrual basis since the beginning of the year has changed. Weighted average interest rates on loans granted since the beginning of the year are calculated based on the weighted by volume and maturity average interest rates on loans granted by credit institutions over the month.

MLS UNDER SCPAS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.7

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2017						
01.01	1	9	11,0	12,00	1 675	503
01.02	0	0	0,0	0,00	1 641	504
01.03	0	0	0,0	0,00	1 548	480
01.04	0	0	0,0	0,00	1 473	467
01.05	0	0	0,0	0,00	1 465	477
01.06	0	0	0,0	0,00	1 424	473
01.07	0	0	0,0	0,00	1 450	503
01.08	0	0	0,0	0,00	1 434	508
01.09	0	0	0,0	0,00	1 361	505
01.10	0	0	0,0	0,00	1 311	501
01.11	0	0	0,0	0,00	1 261	504
01.12	0	0	0,0	0,00	1 253	504
2018						
01.01	0	0	0,0	0,00	1 185	483
01.02	0	0	0,0	0,00	1 136	475
01.03	0	0	0,0	0,00	1 017	404
01.04	0	0	0,0	0,00	1 016	413
01.05	0	0	0,0	0,00	1 081	447
01.06	0	0	0,0	0,00	1 077	449
01.07	0	0	0,0	0,00	994	390
01.08	0	0	0,0	0,00	985	388
01.09	0	0	0,0	0,00	632	362
01.10	0	0	0,0	0,00	600	348
01.11	0	0	0,0	0,00	596	345
01.12	0	0	0,0	0,00	587	347

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2019						
01.01	0	0	0,0	0,00	649	404
01.02	0	0	0,0	0,00	679	507
01.03	0	0	0,0	0,00	663	501
01.04	0	0	0,0	0,00	564	407
01.05	0	0	0,0	0,00	549	408
01.06	0	0	0,0	0,00	565	433
01.07	0	0	0,0	0,00	511	393
01.08	0	0	0,0	0,00	486	379
01.09	0	0	0,0	0,00	509	397
01.10	0	0	0,0	0,00	477	372
01.11	0	0	0,0	0,00	467	363
01.12	0	0	0,0	0,00	461	363
2020						
01.01	0	0	0,0	0,00	439	348
01.02	0	0	0,0	0,00	463	376
01.03	0	0	0,0	0,00	488	399
01.04	0	0	0,0	0,00	569	467
01.05	0	0	0,0	0,00	510	414
01.06	0	0	0,0	0,00	490	404
01.07	0	0	0,0	0,00	481	403
01.08	0	0	0,0	0,00	502	425
01.09	0	0	0,0	0,00	459	381
01.10	0	0	0,0	0,00	494	410
01.11	0	0	0,0	0,00	478	396
01.12	0	0	0,0	0,00	451	374

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2021						
01.01	0	0	0,0	0,00	418	344
01.02	0	0	0,0	0,00	431	355
01.03	0	0	0,0	0,00	402	329
01.04	0	0	0,0	0,00	402	329
01.05	0	0	0,0	0,00	377	309
01.06	0	0	0,0	0,00	372	305
01.07	2	131	36,1	1,64	492	298
01.08	2	131	36,1	1,64	358	293
01.09	2	131	36,1	1,64	293	229
01.10	2	131	36,1	1,64	286	225
01.11	3	184	81,5	1,54	330	218
01.12	3	184	81,5	1,54	300	187
2022						
01.01	3	184	81,5	1,54	274	165

¹Since 2019 the methodology for calculating interest rates on accrual basis since the beginning of the year has changed. Weighted average interest rates on loans granted since the beginning of the year are calculated based on the weighted by volume and maturity average interest rates on loans granted by credit institutions over the month.

VOLUME OF EARLY REPAID MLS/CLAIMS THEREON
(MILLION RUBLES)

Table 2.8

	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 compensation	state subsidy	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds	
I half of 2017	283,797	505	1,237	176	x	56,354	2,971	1,603	99	507	x	97	5,980
II half of 2017	670,452	3,722	2,725	474	x	159,879	4,442	3,688	145	1,088	x	237	14,464
I quarter 2018	215,402	9,253	795	110	25,529	3,480	1,046	994	16	40	27	12	5,795
II quarter 2018	243,810	9,104	1,278	124	27,640	3,067	842	808	6	23	40	38	6,304
III quarter 2018	243,941	7,903	1,228	185	29,501	3,647	1,382	742	65	39	62	28	5,775
IV quarter 2018	284,036	6,217	1,611	136	33,305	4,198	1,072	899	42	35	49	29	6,919
I quarter 2019	226,258	4,433	1,833	153	28,289	3,888	957	627	23	8	35	12	5,598
II quarter 2019	227,626	3,329	1,941	135	25,371	4,324	720	554	13	87	3	11	5,360
III quarter 2019	254,086	4,969	2,060	285	24,203	6,156	919	465	19	129	2	11	6,658
IV quarter 2019	339,840	10,944	2,489	280	32,325	8,911	637	268	41	40	2	2	9,464
I quarter 2020	342,153	14,980	2,225	68	27,296	9,739	1,084	186	21	24	1	2	9,547
II quarter 2020	321,885	10,344	2,497	54	27,202	10,773	369	143	0	1	0	16	8,188
III quarter 2020	449,456	16,275	4,416	102	49,431	18,278	889	285	21	64	3	33	11,527
IV quarter 2020	578,403	24,617	6,012	160	52,895	17,886	1,125	387	25	28	3	19	13,825
I quarter 2021	455,499	19,160	3,456	133	25,918	8,324	502	198	11	23	2	13	10,164
II quarter 2021	502,525	19,114	4,168	88	28,801	11,637	636	231	40	3	3	9	13,605
III quarter 2021	476,654	16,972	4,017	61	30,673	17,019	433	48	4	4	4	6	14,060
IV quarter 2021	517,201	11,914	5,760	56	27,968	10,632	447	162	23	5	0	5	14,122

VOLUME OF REFINANCED MLS/CLAIMS THEREON
(MILLION RUBLES)

Table 2.9

	Sale of the pool of MLs/claims				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
	total		of which 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							
I half of 2017	19,991	4,331	58,780	0	59,745	0	0	0	0	0	4,928
II half of 2017	31,719	5,364	116,869	0	117,502	0	7,202	0	7,000	0	7,519
I quarter 2018	7,630	134	0	0	0	0	0	0	0	0	383
II quarter 2018	11,477	184	2,587	0	2,354	0	0	0	0	0	136
III quarter 2018	15,356	51	0	0	0	0	0	0	0	0	1,125
IV quarter 2018	221,960	206	127,534	0	127,899	0	0	0	0	0	2,667
I quarter 2019	4,181	221	0	0	0	0	0	0	0	0	772
II quarter 2019	36,672	128	23,728	0	72,974	0	0	0	0	0	479
III quarter 2019	93,877	337	76,829	0	0	0	0	0	0	0	2,593
IV quarter 2019	158,414	192	129,097	0	221,270	0	0	0	0	0	3,587
I quarter 2020	14,517	76	0	0	0	0	0	0	0	0	2,998
II quarter 2020	9,565	86	177	0	0	0	0	0	0	0	2,210
III quarter 2020	14,803	57	4,795	0	4,039	0	0	0	0	0	1,498
IV quarter 2020	354,972	185	318,684	0	317,731	0	0	0	0	0	4,210
I quarter 2021	20,132	66	0	0	0	0	0	0	0	0	1,390
II quarter 2021	19,483	336	0	0	0	0	0	0	0	0	1,318
III quarter 2021	48,436	37	11,394	0	9,749	0	0	0	0	0	2,720
IV quarter 2021	393,167	310	376,527	0	377,003	0	0	0	0	0	4,437

SOURCES OF REFINANCING OF MLS/CLAIMS THEREON

Table 2.10

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I half of 2017			
1. Sale of the pool of MLs/claims thereon	48	78,771	4,331
1.1. Credit institutions	13	16,987	4,331
1.2. Resident specialized organizations	33	61,646	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	137	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II half of 2017			
1. Sale of the pool of MLs/claims thereon	66	148,588	5,364
1.1. Credit institutions	18	21,829	5,009
1.2. Resident specialized organizations	46	126,537	355
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	222	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	1	7,202	0
I quarter 2018			
1. Sale of the pool of MLs/claims thereon	46	7,630	134
1.1. Credit institutions	8	5,575	1
1.2. Resident specialized organizations	25	1,892	133
1.3. Special purpose vehicles	1	8	0
1.4. Other organizations	2	49	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	10	106	0
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2018			
1. Sale of the pool of MLs/claims thereon	37	11,477	184
1.1. Credit institutions	9	6,351	0
1.2. Resident specialized organizations	14	5,077	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	15	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	12	34	184
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2018			
1. Sale of the pool of MLs/claims thereon	40	15,356	51
1.1. Credit institutions	9	5,178	0
1.2. Resident specialized organizations	15	10,090	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	42	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	15	45	51
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
IV quarter 2018			
1. Sale of the pool of MLs/claims thereon	60	221,960	206
1.1. Credit institutions	11	14,044	0
1.2. Resident specialized organizations	26	207,780	146
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	39	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	21	96	59
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
I quarter 2019			
1. Sale of the pool of MLs/claims thereon	44	4,181	221
1.1. Credit institutions	9	1,447	0
1.2. Resident specialized organizations	17	2,564	104
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	28	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	15	76	117
1.7 Individual entrepreneurs	2	65	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2019			
1. Sale of the pool of MLs/claims thereon	64	36,672	128
1.1. Credit institutions	9	10,496	0
1.2. Resident specialized organizations	30	26,040	72
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	2	0
1.5. Management companies of unit investment funds	1	13	0
1.6 Individuals	20	101	49
1.7 Individual entrepreneurs	3	20	7
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2019			
1. Sale of the pool of MLs/claims thereon	68	93,877	337
1.1. Credit institutions	11	13,844	0
1.2. Resident specialized organizations	25	79,777	223
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	44	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	30	184	114
1.7 Individual entrepreneurs	1	28	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2019			
1. Sale of the pool of MLs/claims thereon	84	158,414	192
1.1. Credit institutions	10	24,801	0
1.2. Resident specialized organizations	36	133,344	40
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	31	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	37	237	152
1.7 Individual entrepreneurs	0	0	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
I quarter 2020			
1. Sale of the pool of MLs/claims thereon	66	14,517	76
1.1. Credit institutions	10	10,490	0
1.2. Resident specialized organizations	30	3,871	8
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	0	0	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	24	152	68
1.7 Individual entrepreneurs	2	4	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2020			
1. Sale of the pool of MLs/claims thereon	58	9,565	86
1.1. Credit institutions	11	7,338	0
1.2. Resident specialized organizations	25	2,145	13
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	11	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	20	71	73
1.7 Individual entrepreneurs	1	1	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2020			
1. Sale of the pool of MLs/claims thereon	65	14,803	57
1.1. Credit institutions	10	6,109	0
1.2. Resident specialized organizations	25	8,533	33
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	18	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	25	135	25
1.7 Individual entrepreneurs	4	7	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2020			
1. Sale of the pool of MLs/claims thereon	93	354,972	185
1.1. Credit institutions	13	24,752	0
1.2. Resident specialized organizations	43	329,618	85
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	27	0
1.5. Management companies of unit investment funds	1	93	0
1.6 Individuals	32	191	100
1.7 Individual entrepreneurs	3	291	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
I quarter 2021			
1. Sale of the pool of MLs/claims thereon	99	20,132	66
1.1. Credit institutions	8	14,241	0
1.2. Resident specialized organizations	35	5,611	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	33	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	54	245	66
1.7 Individual entrepreneurs	1	2	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
II quarter 2021			
1. Sale of the pool of MLs/claims thereon	92	19,483	336
1.1. Credit institutions	9	8,913	0
1.2. Resident specialized organizations	35	10,315	168
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	23	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	46	229	168
1.7 Individual entrepreneurs	1	2	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2021			
1. Sale of the pool of MLs/claims thereon	88	48,436	37
1.1. Credit institutions	9	31,555	0
1.2. Resident specialized organizations	28	16,646	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	36	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	48	185	33
1.7 Individual entrepreneurs	2	15	4
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2021			
1. Sale of the pool of MLs/claims thereon	99	393,167	310
1.1. Credit institutions	12	7,932	44
1.2. Resident specialized organizations	41	384,842	234
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	34	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	41	349	32
1.7 Individual entrepreneurs	4	11	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

STATE MORTGAGE SUPPORT PROGRAMMES¹

Table 2.11

	Family mortgage ²			Far-Eastern mortgage ²			Preferential mortgage ⁴		
	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
2018									
01.02	3	5.76	3.32	-	-	-	-	-	-
01.03	23	58.43	5.19	-	-	-	-	-	-
01.04	103	245.67	5.04	-	-	-	-	-	-
01.05	241	586.86	5.10	-	-	-	-	-	-
01.06	350	789.66	5.16	-	-	-	-	-	-
01.07	457	1,049.96	5.24	-	-	-	-	-	-
01.08	579	1,318.21	4.76	-	-	-	-	-	-
01.09	619	1,402.36	4.86	-	-	-	-	-	-
01.10	712	1,626.31	5.30	-	-	-	-	-	-
01.11	989	2,204.23	5.31	-	-	-	-	-	-
01.12	1,050	2,582.03	5.32	-	-	-	-	-	-
2019									
01.01	1,277	3,042.96	5.48	-	-	-	-	-	-
01.02	792	1,927.59	5.35	-	-	-	-	-	-
01.03	1,084	2,710.66	5.42	-	-	-	-	-	-
01.04	1,249	3,181.33	5.38	-	-	-	-	-	-
01.05	1,499	3,908.31	5.46	-	-	-	-	-	-
01.06	1,788	5,039.61	5.59	-	-	-	-	-	-
01.07	2,975	8,279.36	5.43	-	-	-	-	-	-
01.08	4,385	11,681.63	5.35	-	-	-	-	-	-
01.09	5,214	13,966.75	5.24	-	-	-	-	-	-
01.10	8,759	20,824.82	5.08	-	-	-	-	-	-
01.11	10,051	24,509.28	5.05	-	-	-	-	-	-
01.12	8,647	21,804.09	5.01	-	-	-	-	-	-

	Family mortgage ²			Far-Eastern mortgage ²			Preferential mortgage ⁴		
	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
2020									
01.01	8,919	23,626.40	4.98	103	376.52	2.02	-	-	-
01.02	6,274	16,284.44	4.99	935	3,235.00	2.02	-	-	-
01.03	7,317	19,308.18	4.97	2,240	7,782.14	2.04	-	-	-
01.04	7,702	20,849.06	4.93	1,596	5,598.22	2.03	-	-	-
01.05	5,676	15,481.07	4.95	1,212	4,329.26	2.02	2,967	8,068.69	6.53
01.06	5,257	13,636.93	4.93	942	3,370.49	1.94	23,918	60,881.69	6.36
01.07	6,979	18,815.19	4.93	1,108	3,920.97	1.86	35,676	89,759.34	6.27
01.08	8,089	21,328.04	4.90	1,132	3,912.95	1.87	45,050	127,894.98	6.17
01.09	7,540	20,918.54	4.86	916	3,200.72	1.83	47,214	140,251.06	6.07
01.10	8,106	23,982.47	4.84	930	3,234.36	1.70	50,514	153,896.78	6.04
01.11	8,215	24,980.67	4.81	1,049	3,791.40	1.63	54,770	167,556.43	5.99
01.12	8,062	24,317.37	4.84	1,000	3,704.70	1.58	41,861	129,416.53	6.00
2021									
01.01	9,121	28,357.32	4.8	1,475	5,789.45	1.43	44,555	139,342.13	5.97
01.02	4,814	15,201.88	4.82	780	3,114.84	1.25	24,791	79,716.72	5.94
01.03	6,486	20,953.93	4.82	1,109	4,388.2	1.11	31,610	105,801.0	5.95
01.04	7,592	24,731.51	4.82	1,260	5,143.1	1.09	38,647	132,111.2	5.93
01.05	7,729	25,543.42	4.78	1,358	5,509.5	1.13	41,313	144,135.0	5.73
01.06	5,814	19,428.77	4.77	1,075	4,334.6	1.09	33,172	119,143.5	5.41
01.07	6,989	24,116.72	4.83	1,204	5,122.0	1.09	50,497	191,862.8	5.23
01.08	9,746	30,145.03	4.96	1,211	5,212.9	1.05	17,956	50,213.5	5.60
01.09	14,182	44,194.60	4.82	1,091	4,733.2	1.04	17,005	38,216.8	5.90
01.10	15,876	52,798.04	4.67	1,204	5,190.5	0.77	17,773	39,965.3	5.86
01.11	15,365	54,469.34	4.48	1,528	6,729.7	0.25	18,812	42,055.1	5.84
01.12	15,906	59,360.77	4.29	1,890	8,013.8	0.16	19,734	44,471.8	5.79
2022									
01.01	19,702	78,230.05	4.17	2,600	11,036.54	0.14	25,314	58,052.12	5.66

¹ According to «DOM. RF» («ДОМ.РФ»)

² Established by Russian Federation Government Resolution No. 1711, dated 30 December 2017.

³ Established by Russian Federation Government Resolution No. 1609, dated 7 December 2019.

⁴ Established by Russian Federation Government Resolution No. 566, dated 23 April 2020.

3. REGIONAL STRUCTURE

NUMBER OF OPERATING CREDIT INSTITUTIONS
(UNITS)

Table 3.1

	2017	2018	2019	2020	2021
The Russian Federation	561	484	442	406	370
Central Federal District	319	271	253	230	210
Belgorod Region	3	2	1	1	1
Bryansk Region	0	0	0	0	0
Vladimir Region	1	1	1	1	1
Voronezh Region	1	0	0	0	0
Ivanovo Region	5	5	3	3	3
Kaluga Region	3	3	3	3	3
Kostroma Region	7	4	4	3	3
Kursk Region	1	1	1	0	0
Lipetsk Region	1	1	0	0	0
Moscow Region	7	6	5	4	3
Orel Region	0	0	0	0	0
Ryazan Region	3	3	3	3	3
Smolensk Region	0	0	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	2	2	2	2	2
Tula Region	2	1	1	0	0
Yaroslavl Region	5	3	1	1	1
Moscow	277	238	227	208	189
North-Western Federal District	43	42	37	35	33
Republic of Karelia	1	1	1	0	0
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	3	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	1	1	1	1	1
Murmansk Region	2	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	30	29	24	23	21
Southern Federal District	35	25	24	21	18
Republic of Adygeya (Adygeya)	2	2	1	1	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	3	3	3	3	3
Krasnodar Territory	10	8	8	6	5
Astrakhan Region	3	3	3	2	2
Volgograd Region	4	1	1	1	1
Rostov Region	11	7	7	7	7
Sevastopol	2	1	1	1	0
North-Caucasian Federal District	17	12	10	8	7
Republic of Daghestan	6	3	2	2	2
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	4	3	3	1	1
Karachai-Cherkess Republic	3	2	1	1	0
Republic of North Ossetia – Alania	1	1	1	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	3	3	3	3

	2017	2018	2019	2020	2021
Volga Federal District	71	67	57	54	46
Republic of Bashkortostan	4	3	1	1	1
Mari El Republic	2	2	2	2	2
Republic of Mordovia	3	3	2	2	0
Republic of Tatarstan (Tatarstan)	15	16	15	15	13
Udmurt Republic	3	3	3	3	3
Chuvash Republic – Chuvashia	3	3	2	2	1
Perm Territory	4	4	4	4	3
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	7	7	4	4	4
Orenburg Region	5	4	4	3	3
Penza Region	1	1	1	1	1
Samara Region	12	10	8	8	6
Saratov Region	8	7	7	5	5
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	26	23	23	23	22
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	11	9	9	9	8
Tyumen Region	7	3	3	6	6
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	6	6	6	6	6
Siberian Federal District¹	32	28	23	20	19
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	0	0
Republic of Khakassia	2	2	2	1	1
Altai Territory	3	2	2	2	2
Krasnoyarsk Territory	2	2	2	2	1
Irkutsk Region	6	5	3	3	3
Kemerovo Region	6	6	5	5	5
Novosibirsk Region	6	5	4	3	3
Omsk Region	3	3	2	2	2
Tomsk Region	1	1	1	1	1
Far-Eastern Federal District¹	19	16	15	15	15
Republic of Buryatia ¹	0	0	0	0	0
Republic of Sakha (Yakutia)	2	1	1	1	1
Trans-Baikal Territory ¹	1	0	0	0	0
Kamchatka Territory	2	2	1	1	1
Primorye Territory	8	8	8	8	8
Khabarovsk Territory	1	0	0	0	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	3	3	3	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF CREDIT INSTITUTIONS GRANTING HLS
(UNITS)

Table 3.2

	2017	2018	2019	2020	2021
The Russian Federation	428	363	324	285	262
Central Federal District	221	179	163	140	129
Belgorod Region	2	2	2	1	1
Bryansk Region	0	0	0	0	0
Vladimir Region	1	1	1	1	1
Voronezh Region	1	0	0	0	0
Ivanovo Region	4	4	3	2	2
Kaluga Region	3	3	3	3	3
Kostroma Region	5	3	3	2	2
Kursk Region	1	1	1	0	0
Lipetsk Region	1	1	1	0	0
Moscow Region	4	3	3	3	1
Orel Region	0	0	0	0	0
Ryazan Region	2	2	2	2	2
Smolensk Region	0	0	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	1	1	1	1	1
Tula Region	1	1	1	0	0
Yaroslavl Region	4	3	2	1	1
Moscow	190	153	139	123	114
North-Western Federal District	36	34	30	27	24
Republic of Karelia	1	1	1	1	0
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	4	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	0	0	0	0	0
Murmansk Region	1	1	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	24	23	19	16	14
Southern Federal District	30	25	21	17	15
Republic of Adygeya (Adygeya)	2	2	1	1	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	3	3	3	3	2
Krasnodar Territory	9	9	6	3	3
Astrakhan Region	3	3	3	2	2
Volgograd Region	4	1	1	1	1
Rostov Region	8	7	6	6	6
Sevastopol	1	0	1	1	1
North-Caucasian Federal District	7	6	5	3	2
Republic of Daghestan	1	1	1	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	2	1	1	0	1
Karachai-Cherkess Republic	2	2	1	1	0
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	2	2	2	2	1

	2017	2018	2019	2020	2021
Volga Federal District	66	60	52	47	42
Republic of Bashkortostan	4	3	1	1	1
Mari El Republic	1	1	1	1	1
Republic of Mordovia	3	3	2	2	0
Republic of Tatarstan (Tatarstan)	15	14	13	12	12
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	3	3	3	2	1
Perm Territory	4	4	4	4	3
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	7	7	5	4	4
Orenburg Region	5	4	4	3	3
Penza Region	1	1	1	1	1
Samara Region	10	8	6	6	5
Saratov Region	7	6	6	5	5
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	27	22	22	22	21
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	11	8	8	8	7
Tyumen Region	7	3	3	6	6
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	6	6	6	6
Siberian Federal District¹	25	23	18	16	16
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	0	0
Republic of Khakassia	2	2	2	1	1
Altai Territory	3	2	2	2	2
Krasnoyarsk Territory	1	1	1	1	1
Irkutsk Region	6	5	3	3	3
Kemerovo Region	5	5	4	4	4
Novosibirsk Region	3	3	2	2	2
Omsk Region	2	2	1	1	1
Tomsk Region	1	1	1	1	1
Far-Eastern Federal District¹	16	14	13	13	13
Republic of Buryatia ¹	0	0	0	0	0
Republic of Sakha (Yakutia)	2	1	1	1	1
Trans-Baikal Territory ¹	0	0	0	0	0
Kamchatka Territory	2	2	1	1	1
Primorye Territory	6	6	7	7	7
Khabarovsk Territory	1	0	0	0	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	3	3	2	2	2
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF CREDIT INSTITUTIONS GRANTING MLS, INCLUDING MLS UNDER SCPAS
(UNITS)

Table 3.3

	2017		2018		2019		2020		2021	
	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs
The Russian Federation	410	191	350	152	318	132	280	122	260	105
Central Federal District	209	90	173	73	160	63	136	57	127	50
Belgorod Region	2	1	2	0	2	1	1	1	1	1
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	1	1	1	1	1	1	1	1	1	1
Voronezh Region	1	0	0	0	0	0	0	0	0	0
Ivanovo Region	4	4	4	3	3	3	2	2	2	2
Kaluga Region	3	1	3	1	3	1	3	2	3	1
Kostroma Region	5	2	3	2	3	2	2	1	2	1
Kursk Region	1	1	1	1	1	1	0	0	0	0
Lipetsk Region	1	1	1	1	1	1	0	0	0	0
Moscow Region	3	1	3	0	3	0	3	1	1	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	2	2	2	2	2	2	2	2	2	2
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	1	0	1	0	1	0	1	0	1	0
Tver Region	1	0	1	0	1	0	1	0	1	0
Tula Region	1	1	1	1	1	1	0	0	0	0
Yaroslavl Region	4	3	3	1	2	1	1	0	1	1
Moscow	179	72	147	60	136	49	119	47	112	41
North-Western Federal District	36	15	34	13	30	11	27	10	24	9
Republic of Karelia	1	0	1	0	1	0	1	0	0	0
Republic of Komi	1	1	1	1	1	1	1	1	1	1
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	4	2	3	1	3	1	3	1	3	1
Kaliningrad Region	1	1	1	1	1	1	1	1	1	1
Leningrad Region	0	0	0	0	0	0	0	0	0	0
Murmansk Region	1	0	1	0	1	0	1	0	1	0
Novgorod Region	2	1	2	1	2	1	2	1	2	1
Pskov Region	2	0	2	0	2	0	2	0	2	0
Saint Petersburg	24	10	23	9	19	7	16	6	14	5

	2017		2018		2019		2020		2021	
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs
Ural Federal District	26	13	22	10	22	10	22	11	21	11
Kurgan Region	2	0	2	0	2	0	2	0	2	0
Sverdlovsk Region	10	4	8	2	8	3	8	4	7	4
Tyumen Region	7	4	3	2	3	1	6	2	6	2
including Khanty-Mansi Autonomous Area – Yugra	3	1	3	1	3	1	3	1	3	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	7	5	6	5	6	5	6	5	6	5
Siberian Federal District ¹	25	13	23	10	18	7	16	7	16	6
Altai Republic	1	0	1	0	1	0	1	1	1	0
Republic of Tuva	1	0	1	0	1	0	0	0	0	0
Republic of Khakassia	2	1	2	1	2	1	1	1	1	1
Altai Territory	3	3	2	1	2	1	2	1	2	1
Krasnoyarsk Territory	1	0	1	0	1	0	1	0	1	0
Irkutsk Region	6	1	5	1	3	1	3	0	3	1
Kemerovo Region	5	2	5	2	4	1	4	1	4	0
Novosibirsk Region	3	3	3	2	2	2	2	2	2	2
Omsk Region	2	2	2	2	1	0	1	0	1	0
Tomsk Region	1	1	1	1	1	1	1	1	1	1
Far-Eastern Federal District ¹	15	7	13	5	13	5	13	5	13	6
Republic of Buryatia ¹	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	2	2	1	1	1	1	1	1	1	1
Trans-Baikal Territory ¹	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	1	0	1	0	1	0	1	0	1	0
Primorye Territory	6	3	6	3	7	3	7	3	7	3
Khabarovsk Territory	1	1	0	0	0	0	0	0	0	0
Amur Region	2	1	2	1	2	1	2	1	2	1
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	3	0	3	0	2	0	2	0	2	1
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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF CREDIT INSTITUTIONS PURCHASING RIGHTS OF CLAIM TO MLS
(UNITS)

Table 3.4

	2017	2018	2019	2020	2021
The Russian Federation	118	114	102	94	87
Central Federal District	64	57	53	47	43
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	1	1	1	1
Kaluga Region	0	0	0	0	0
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	1	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	1	1	1	0	0
Orel Region	0	0	0	0	0
Ryazan Region	0	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	1	0	0	0	0
Moscow	58	53	49	45	41
North-Western Federal District	9	9	9	9	8
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	1	2	2	2	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	8	7	7	7	7
Southern Federal District	5	4	4	3	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	2	2	2	2	2
Krasnodar Territory	1	1	1	0	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	0	0	0	0
Rostov Region	0	1	1	1	0
Sevastopol	1	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0
Republic of Daghestan	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

	2017	2018	2019	2020	2021
Volga Federal District	22	26	20	18	18
Republic of Bashkortostan	2	2	1	1	1
Mari El Republic	0	1	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	9	10	8	8	8
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	0	0	0	0	0
Perm Territory	0	0	0	0	0
Kirov Region	1	1	1	1	1
Nizhny Novgorod Region	2	2	1	0	0
Orenburg Region	3	3	3	2	2
Penza Region	1	1	1	1	1
Samara Region	2	4	3	3	3
Saratov Region	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
Ural Federal District	9	10	9	9	10
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	3	4	3	3	4
Tyumen Region	2	1	1	2	2
including Khanty-Mansi Autonomous Area – Yugra	1	1	1	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	4	4	4	4	4
Siberian Federal District ¹	6	5	3	3	2
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	1	1	0	0	0
Krasnoyarsk Territory	1	1	1	1	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	2	2	2	2	2
Omsk Region	2	1	0	0	0
Tomsk Region	0	0	0	0	0
Far-Eastern Federal District ¹	3	3	4	5	4
Republic of Buryatia ¹	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0
Trans-Baikal Territory ¹	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	2	3	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	2	2	2	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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF CREDIT INSTITUTIONS REFINANCING PREVIOUSLY GRANTED MLS
(UNITS)

Table 3.5

	2017	2018	2019	2020	2021
The Russian Federation	54	63	58	63	60
Central Federal District	34	32	28	32	30
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	1	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	1	0
Kostroma Region	1	1	1	1	0
Kursk Region	0	1	0	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	0	0	0	1	0
Orel Region	0	0	0	0	0
Ryazan Region	0	1	1	1	1
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	33	29	26	27	29
North-Western Federal District	3	3	4	4	7
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	1	1	1	1	1
Kaliningrad Region	0	0	0	1	1
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	1	1	0	1
Pskov Region	0	0	0	0	0
Saint Petersburg	2	1	2	2	4
Southern Federal District	2	3	2	1	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	0	1	1	1	1
Krasnodar Territory	0	1	1	0	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	1	0	0	0
Rostov Region	1	0	0	0	0
Sevastopol	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0
Republic of Daghestan	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

	2017	2018	2019	2020	2021
Volga Federal District	7	13	11	17	13
Republic of Bashkortostan	1	1	0	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	1	0	0	0
Republic of Tatarstan (Tatarstan)	2	2	4	5	4
Udmurt Republic	1	1	1	1	1
Chuvash Republic – Chuvashia	0	1	0	1	0
Perm Territory	0	0	0	0	0
Kirov Region	1	1	2	3	1
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	2	3	2	2	2
Penza Region	0	0	0	1	1
Samara Region	0	1	1	1	1
Saratov Region	0	1	0	2	2
Ulyanovsk Region	0	1	1	1	1
Ural Federal District	4	5	5	2	1
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	1	1	2	0	0
Tyumen Region	2	1	1	1	1
including Khanty-Mansi Autonomous Area – Yugra	1	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	1	3	2	1	0
Siberian Federal District¹	2	3	4	3	2
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	1	1	0	0
Altai Territory	1	0	1	1	0
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	1	2	2	2	2
Omsk Region	0	0	0	0	0
Tomsk Region	0	0	0	0	0
Far-Eastern Federal District¹	2	4	4	4	5
Republic of Buryatia ¹	0	0	0	0	0
Republic of Sakha (Yakutia)	0	1	1	1	1
Trans-Baikal Territory ¹	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	1	2	2	3
Khabarovsk Territory	0	0	0	0	0
Amur Region	0	2	1	1	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF CREDIT INSTITUTIONS REFINANCING ON THE MLS MARKET
(UNITS)

Table 3.6

	2017	2018	2019	2020	2021
The Russian Federation	72	51	48	52	52
Central Federal District	37	26	25	29	31
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	1	0	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	1	1	0	0	0
Kaluga Region	0	0	0	0	0
Kostroma Region	2	1	1	1	1
Kursk Region	0	1	1	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	0	1	0	0	0
Orel Region	0	0	0	0	0
Ryazan Region	1	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	33	21	23	28	30
North-Western Federal District	4	4	4	5	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	1	0	0	0	0
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	3	4	4	5	3
Southern Federal District	2	1	2	2	3
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	1	0	0	0	1
Krasnodar Territory	0	0	0	0	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	0	0
Rostov Region	1	1	2	2	2
Sevastopol	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0
Republic of Daghestan	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

	2017	2018	2019	2020	2021
Volga Federal District	16	10	8	6	5
Republic of Bashkortostan	0	1	0	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	5	2	2	2	2
Udmurt Republic	1	1	1	1	0
Chuvash Republic – Chuvashia	1	1	0	0	0
Perm Territory	1	2	2	0	0
Kirov Region	1	0	0	0	0
Nizhny Novgorod Region	1	0	0	0	0
Orenburg Region	2	2	2	2	2
Penza Region	0	0	0	0	0
Samara Region	3	1	1	1	1
Saratov Region	1	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
Ural Federal District	3	3	3	3	4
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	1	2	1	1	1
Tyumen Region	0	0	0	0	1
including Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	2	1	2	2	2
Siberian Federal District ²	5	3	3	3	2
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	3	2	2	2	1
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	1	1	1	1	1
Omsk Region	1	0	0	0	0
Tomsk Region	0	0	0	0	0
Far-Eastern Federal District ¹	5	4	3	4	4
Republic of Buryatia ¹	0	0	0	0	0
Republic of Sakha (Yakutia)	1	0	0	0	0
Trans-Baikal Territory ¹	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	2	2	2	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	2	2	1	2	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	1
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY

Table 3.7

	2017		2018		2019		2020		2021	
	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	1,092,316	24	1,476,376	18	1,318,305	26	1,783,280	10	1,911,650	17
Central Federal District	255,717	18	354,124	17	324,350	24	437,268	10	465,998	15
Belgorod Region	8,666	0	11,982	0	11,030	0	16,318	0	16,033	0
Bryansk Region	7,975	0	10,715	0	9,553	0	12,444	0	12,244	0
Vladimir Region	9,670	0	12,901	0	12,123	0	15,621	0	16,343	1
Voronezh Region	16,583	0	22,977	0	21,325	0	28,733	0	29,341	0
Ivanovo Region	6,405	0	8,171	0	7,180	0	9,162	0	9,839	0
Kaluga Region	8,693	0	12,109	0	10,732	0	13,101	0	14,527	0
Kostroma Region	5,025	0	6,494	0	5,833	0	7,460	0	8,032	0
Kursk Region	7,965	0	10,602	0	9,129	0	11,769	0	11,770	0
Lipetsk Region	7,456	1	9,949	0	9,061	0	12,272	0	12,551	0
Moscow Region	56,700	2	82,077	1	74,382	1	98,852	1	108,452	0
Orel Region	6,162	0	8,017	0	7,193	0	9,488	0	8,997	0
Ryazan Region	9,789	0	12,846	1	11,533	0	14,833	0	14,546	0
Smolensk Region	6,432	0	8,659	0	7,877	0	10,277	0	10,449	0
Tambov Region	6,151	0	8,616	0	7,752	0	9,898	0	9,884	0
Tver Region	9,485	0	13,421	0	12,083	0	15,563	0	15,967	0
Tula Region	10,628	0	14,427	0	12,743	0	16,295	0	17,285	0
Yaroslavl Region	9,281	0	11,925	0	10,700	0	13,849	0	14,881	0
Moscow	62,651	15	88,236	15	84,121	23	121,333	9	134,857	14
North-Western Federal District	128,352	1	175,412	0	156,830	1	208,357	0	207,214	0
Republic of Karelia	5,263	0	7,422	0	6,531	0	8,998	0	8,134	0
Republic of Komi	9,531	0	12,192	0	9,976	0	13,383	0	13,195	0
Arkhangelsk Region	11,949	0	15,367	0	13,654	0	17,830	0	18,115	0
including Nenets Autonomous Area	291	0	533	0	411	0	502	0	569	0
Vologda Region	12,079	0	14,990	0	13,281	0	17,964	0	17,595	0
Kaliningrad Region	7,413	0	10,509	0	10,113	0	13,879	0	13,179	0
Leningrad Region	15,221	0	21,235	0	19,120	1	25,760	0	25,748	0
Murmansk Region	6,434	0	8,297	0	7,614	0	10,186	0	10,492	0
Novgorod Region	4,646	0	6,240	0	5,487	0	7,529	0	7,109	0
Pskov Region	3,997	0	5,483	0	4,891	0	6,621	0	6,369	0
Saint Petersburg	51,819	1	73,677	0	66,163	0	86,207	0	87,278	0

	2017		2018		2019		2020		2021	
	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
Southern Federal District	84,577	0	116,813	0	109,514	0	149,273	0	164,546	0
Republic of Adygeya (Adygeya)	1,763	0	2,503	0	2,357	0	3,239	0	3,443	0
Republic of Kalmykia	1,739	0	2,602	0	2,395	0	3,158	0	3,381	0
Republic of Crimea	1,388	0	2,978	0	3,942	0	6,789	0	8,318	0
Krasnodar Territory	31,305	0	43,696	0	40,214	0	55,621	0	61,299	0
Astrakhan Region	5,890	0	7,773	0	7,577	0	9,463	0	10,597	0
Volgograd Region	16,664	0	21,486	0	19,516	0	25,231	0	27,051	0
Rostov Region	25,320	0	34,800	0	32,225	0	43,748	0	47,994	0
Sevastopol	508	0	975	0	1,288	0	2,024	0	2,463	0
North-Caucasian Federal District	24,301	0	33,056	0	31,787	0	45,578	0	64,071	0
Republic of Dagestan	2,853	0	3,917	0	4,548	0	6,363	0	8,781	0
Republic of Ingushetia	169	0	195	0	172	0	869	0	1,713	0
Kabardino-Balkar Republic	2,258	0	2,984	0	2,914	0	4,074	0	5,167	0
Karachai-Cherkess Republic	1,312	0	1,855	0	1,732	0	2,492	0	4,033	0
Republic of North Ossetia – Alania	2,232	0	2,879	0	2,939	0	4,050	0	5,154	0
Chechen Republic	587	0	870	0	1,100	0	4,157	0	12,703	0
Stavropol Territory	14,890	0	20,356	0	18,382	0	23,573	0	26,520	0
Volga Federal District	273,027	3	359,060	1	308,545	1	415,296	0	437,310	0
Republic of Bashkortostan	39,454	1	54,414	1	48,125	0	61,987	0	68,258	0
Mari El Republic	6,257	0	8,181	0	6,913	0	8,950	0	9,254	0
Republic of Mordovia	6,692	0	8,075	0	6,357	0	7,969	0	8,255	0
Republic of Tatarstan (Tatarstan)	44,427	0	55,893	0	47,064	0	65,198	0	69,039	0
Udmurt Republic	15,606	0	20,586	0	18,057	0	25,091	0	27,435	0
Chuvash Republic – Chuvashia	14,465	0	18,434	0	15,206	0	20,966	0	20,323	0
Perm Territory	24,125	0	32,113	0	29,824	1	40,738	0	42,582	0
Kirov Region	13,753	0	17,662	0	14,567	0	19,759	0	19,337	0
Nizhny Novgorod Region	25,395	0	32,603	0	27,677	0	37,060	0	37,847	0
Orenburg Region	17,831	0	25,085	0	21,348	0	28,239	0	30,660	0
Penza Region	9,559	0	12,580	0	11,056	0	16,179	0	17,421	0
Samara Region	26,809	2	35,277	0	30,447	0	40,236	0	41,373	0
Saratov Region	16,644	0	23,032	0	20,218	0	27,058	0	28,627	0
Ulyanovsk Region	12,010	0	15,125	0	11,686	0	15,866	0	16,899	0

	2017		2018		2019		2020		2021	
	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
Ural Federal District	125,792	0	166,116	0	146,961	0	198,745	0	216,921	0
Kurgan Region	6,168	0	8,614	0	8,181	0	10,769	0	11,900	0
Sverdlovsk Region	36,868	0	51,263	0	45,296	0	62,302	0	66,700	0
Tyumen Region	48,504	0	63,216	0	55,039	0	75,146	0	81,623	0
including Khanty-Mansi Autonomous Area – Yugra	22,673	0	30,068	0	25,048	0	36,178	0	38,373	0
including Yamal-Nenets Autonomous Area	8,749	0	10,820	0	9,704	0	11,997	0	12,595	0
Chelyabinsk Region	34,252	0	43,023	0	38,445	0	50,528	0	56,698	0
Siberian Federal District ¹	153,415	1	192,980	0	170,312	0	231,915	0	245,604	1
Altai Republic	721	0	1,030	0	835	0	1,254	0	1,500	0
Republic of Tuva	1,319	0	2,104	0	1,839	0	2,393	0	2,981	0
Republic of Khakassia	3,951	0	5,123	0	4,464	0	6,263	0	6,731	0
Altai Territory	18,334	0	25,264	0	21,668	0	30,821	0	31,675	0
Krasnoyarsk Territory	27,100	0	35,337	0	30,820	0	43,121	0	44,815	0
Irkutsk Region	19,756	0	25,501	0	22,154	0	28,027	0	31,242	1
Kemerovo Region	20,144	0	27,850	0	24,852	0	31,862	0	33,727	0
Novosibirsk Region	26,978	1	37,269	0	33,739	0	47,351	0	52,316	0
Omsk Region	15,914	0	21,867	0	20,059	0	27,004	0	27,013	0
Tomsk Region	8,899	0	11,635	0	9,882	0	13,819	0	13,604	0
Far-Eastern Federal District ¹	47,135	1	78,815	0	70,006	0	96,848	0	109,986	1
Republic of Buryatia ¹	4,521	0	6,560	0	5,971	0	9,039	0	10,083	0
Republic of Sakha (Yakutia)	10,186	0	13,550	0	11,729	0	15,108	0	16,744	0
Trans-Baikal Territory ¹	5,778	0	8,226	0	7,481	0	9,754	0	11,389	0
Kamchatka Territory	2,387	0	3,411	0	3,305	0	4,305	0	4,656	0
Primorye Territory	12,034	1	15,965	0	14,618	0	20,842	0	25,066	0
Khabarovsk Territory	10,711	0	14,045	0	12,208	0	17,392	0	19,451	0
Amur Region	5,357	0	8,048	0	6,615	0	9,382	0	10,060	0
Magadan Region	1,716	0	2,344	0	2,093	0	2,816	0	3,153	1
Sakhalin Region	3,433	0	4,775	0	4,332	0	6,074	0	7,052	0
Jewish Autonomous Region	886	0	1,341	0	1,098	0	1,346	0	1,464	0
Chukotka Autonomous Area	425	0	550	0	556	0	790	0	868	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS
(UNITS)

Table 3.8

	2017				2018				2019				2020				2021			
	Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	1,086,940	11	312,164	0	1,471,809	12	368,340	0	1,311,959	22	339,782	0	1,780,490	8	483,785	0	1,908,532	10	475,998	3
Central Federal District	254,969	7	90,921	0	353,695	11	103,934	0	322,883	21	102,315	0	436,878	8	135,888	0	465,796	8	139,152	3
Belgorod Region	8,542	0	1,554	0	11,940	0	1,790	0	10,941	0	1,780	0	16,280	0	3,101	0	16,020	0	3,043	0
Bryansk Region	7,949	0	2,959	0	10,697	0	3,031	0	9,530	0	2,659	0	12,441	0	3,768	0	12,244	0	3,048	0
Vladimir Region	9,643	0	2,239	0	12,883	0	2,780	0	12,055	0	2,683	0	15,603	0	4,157	0	16,320	1	3,654	0
Voronezh Region	16,511	0	6,044	0	22,921	0	5,957	0	21,231	0	6,191	0	28,702	0	9,103	0	29,321	0	9,219	0
Ivanovo Region	6,367	0	1,480	0	8,146	0	1,623	0	7,155	0	1,311	0	9,159	0	1,797	0	9,838	0	1,962	0
Kaluga Region	8,668	0	2,828	0	12,089	0	2,954	0	10,708	0	3,047	0	13,095	0	3,548	0	14,526	0	3,598	0
Kostroma Region	4,987	0	1,115	0	6,485	0	1,251	0	5,807	0	1,083	0	7,433	0	1,527	0	8,006	0	1,451	0
Kursk Region	7,934	0	1,570	0	10,582	0	1,584	0	9,089	0	1,799	0	11,766	0	2,330	0	11,767	0	2,321	0
Lipetsk Region	7,411	0	1,917	0	9,908	0	1,824	0	9,023	0	1,855	0	12,263	0	2,970	0	12,550	0	2,627	0
Moscow Region	56,646	0	21,296	0	82,048	1	24,983	0	74,040	0	24,853	0	98,784	1	29,322	0	108,415	0	31,633	0
Orel Region	6,158	0	2,015	0	8,011	0	2,109	0	7,176	0	2,233	0	9,487	0	3,146	0	8,997	0	2,453	0
Ryazan Region	9,786	0	4,162	0	12,836	1	4,876	0	11,526	0	4,112	0	14,830	0	5,677	0	14,546	0	4,624	0
Smolensk Region	6,425	0	1,893	0	8,658	0	2,010	0	7,870	0	1,819	0	10,276	0	2,933	0	10,448	0	2,528	0
Tambov Region	6,110	0	1,927	0	8,605	0	2,345	0	7,740	0	1,690	0	9,894	0	2,337	0	9,884	0	1,954	0
Tver Region	9,479	0	2,534	0	13,415	0	2,831	0	12,071	0	2,554	0	15,561	0	3,511	0	15,967	0	3,267	0
Tula Region	10,620	0	3,316	0	14,422	0	3,900	0	12,717	0	3,015	0	16,291	0	4,123	0	17,284	0	3,990	0
Yaroslavl Region	9,228	0	2,059	0	11,908	0	2,385	0	10,655	0	2,403	0	13,845	0	3,263	0	14,878	0	3,378	0
Moscow	62,505	7	30,013	0	88,141	9	35,701	0	83,549	21	37,228	0	121,168	7	49,275	0	134,785	7	54,402	3

	2017				2018				2019				2020				2021			
	Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	127,986	1	50,745	0	175,165	0	60,590	0	156,083	1	57,386	0	208,186	0	73,911	0	207,121	0	65,116	0
Republic of Karelia	5,244	0	1,586	0	7,409	0	2,121	0	6,504	0	1,827	0	8,995	0	3,084	0	8,129	0	2,052	0
Republic of Komi	9,520	0	2,605	0	12,190	0	3,052	0	9,957	0	2,541	0	13,380	0	3,455	0	13,191	0	2,950	0
Arkhangelsk Region	11,913	0	2,806	0	15,335	0	3,502	0	13,636	0	3,548	0	17,821	0	5,064	0	18,113	0	4,243	0
including Nenets Autonomous Area	291	0	93	0	533	0	109	0	411	0	110	0	502	0	175	0	568	0	144	0
Vologda Region	11,995	0	2,930	0	14,949	0	3,331	0	13,242	0	2,974	0	17,939	0	4,637	0	17,591	0	3,968	0
Kaliningrad Region	7,393	0	3,150	0	10,493	0	3,617	0	10,091	0	3,342	0	13,878	0	5,112	0	13,179	0	4,281	0
Leningrad Region	15,164	0	6,476	0	21,204	0	7,433	0	19,030	1	6,877	0	25,748	0	8,821	0	25,742	0	7,692	0
Murmansk Region	6,432	0	1,824	0	8,295	0	2,378	0	7,609	0	2,118	0	10,184	0	3,235	0	10,491	0	2,642	0
Novgorod Region	4,620	0	1,384	0	6,223	0	1,570	0	5,465	0	1,347	0	7,526	0	1,564	0	7,108	0	1,299	0
Pskov Region	3,910	0	1,254	0	5,410	0	1,432	0	4,823	0	1,201	0	6,577	0	2,123	0	6,335	0	1,783	0
Saint Petersburg	51,795	1	26,730	0	73,657	0	32,154	0	65,726	0	31,611	0	86,138	0	36,816	0	87,242	0	34,206	0
Southern Federal District	84,416	0	28,270	0	116,713	0	34,108	0	109,189	0	32,593	0	149,021	0	49,497	0	164,240	0	43,613	0
Republic of Adygeya (Adygeya)	1,761	0	564	0	2,499	0	655	0	2,353	0	547	0	3,239	0	912	0	3,442	0	623	0
Republic of Kalmykia	1,739	0	539	0	2,601	0	656	0	2,392	0	620	0	3,158	0	884	0	3,381	0	814	0
Republic of Crimea	1,386	0	569	0	2,978	0	1,198	0	3,939	0	1,168	0	6,789	0	2,608	0	8,316	0	2,646	0
Krasnodar Territory	31,249	0	13,211	0	43,669	0	15,696	0	40,072	0	14,338	0	55,562	0	22,286	0	61,232	0	18,123	0
Astrakhan Region	5,890	0	1,057	0	7,773	0	1,221	0	7,564	0	1,187	0	9,463	0	1,741	0	10,597	0	1,726	0
Volgograd Region	16,647	0	3,899	0	21,468	0	4,008	0	19,463	0	4,284	0	25,201	0	5,791	0	27,004	0	5,675	0
Rostov Region	25,236	0	8,281	0	34,750	0	10,280	0	32,119	0	10,092	0	43,585	0	14,507	0	47,805	0	13,254	0
Sevastopol	508	0	150	0	975	0	394	0	1,287	0	357	0	2,024	0	768	0	2,463	0	752	0
North-Caucasian Federal District	24,281	0	5,416	0	33,046	0	5,765	0	31,745	0	5,924	0	45,565	0	9,320	0	64,064	0	8,811	0
Republic of Dagestan	2,852	0	577	0	3,916	0	709	0	4,539	0	820	0	6,361	0	1,220	0	8,781	0	1,276	0
Republic of Ingushetia	169	0	58	0	195	0	82	0	172	0	47	0	869	0	76	0	1,713	0	58	0
Kabardino-Balkar Republic	2,255	0	474	0	2,981	0	472	0	2,907	0	492	0	4,074	0	659	0	5,167	0	507	0
Karachai-Cherkess Republic	1,311	0	213	0	1,855	0	206	0	1,732	0	183	0	2,491	0	354	0	4,033	0	307	0
Republic of North Ossetia – Alania	2,224	0	613	0	2,876	0	662	0	2,936	0	677	0	4,050	0	1,071	0	5,154	0	1,041	0
Chechen Republic	587	0	74	0	870	0	107	0	1,100	0	101	0	4,157	0	150	0	12,703	0	189	0
Stavropol Territory	14,883	0	3,407	0	20,353	0	3,527	0	18,359	0	3,604	0	23,563	0	5,790	0	26,513	0	5,433	0

	2017				2018				2019				2020				2021			
	Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	270,294	1	67,852	0	356,273	1	77,633	0	306,157	0	67,208	0	414,272	0	97,789	0	436,003	0	93,829	0
Republic of Bashkortostan	38,887	1	9,568	0	53,504	1	13,233	0	47,722	0	11,438	0	61,932	0	14,604	0	68,192	0	13,865	0
Mari El Republic	6,257	0	1,753	0	8,178	0	1,855	0	6,909	0	1,710	0	8,950	0	2,041	0	9,254	0	1,689	0
Republic of Mordovia	6,556	0	2,048	0	7,982	0	2,027	0	6,325	0	1,459	0	7,965	0	1,551	0	8,254	0	2,065	0
Republic of Tatarstan (Tatarstan)	43,338	0	9,419	0	54,783	0	11,451	0	45,838	0	10,207	0	64,425	0	14,935	0	67,979	0	14,439	0
Udmurt Republic	15,428	0	3,609	0	20,452	0	4,864	0	17,950	0	3,924	0	25,008	0	7,450	0	27,341	0	7,438	0
Chuvash Republic – Chuvashia	14,418	0	5,290	0	18,407	0	5,659	0	15,169	0	5,076	0	20,963	0	7,853	0	20,319	0	6,191	0
Perm Territory	24,106	0	5,407	0	32,094	0	6,870	0	29,728	0	6,697	0	40,710	0	10,218	0	42,569	0	9,490	0
Kirov Region	13,703	0	3,391	0	17,637	0	3,228	0	14,538	0	2,845	0	19,753	0	4,135	0	19,337	0	3,002	0
Nizhny Novgorod Region	25,278	0	6,574	0	32,546	0	6,595	0	27,541	0	4,970	0	37,038	0	7,605	0	37,802	0	8,124	0
Orenburg Region	17,527	0	4,359	0	24,775	0	5,066	0	21,219	0	4,430	0	28,226	0	5,408	0	30,658	0	5,556	0
Penza Region	9,519	0	3,049	0	12,561	0	3,146	0	11,029	0	2,850	0	16,164	0	5,204	0	17,408	0	5,806	0
Samara Region	26,712	0	6,967	0	35,236	0	6,780	0	30,348	0	6,131	0	40,225	0	7,801	0	41,371	0	7,569	0
Saratov Region	16,618	0	2,732	0	23,026	0	3,263	0	20,181	0	3,067	0	27,055	0	5,057	0	28,624	0	4,548	0
Ulyanovsk Region	11,947	0	3,686	0	15,092	0	3,596	0	11,660	0	2,404	0	15,858	0	3,927	0	16,895	0	4,047	0
Ural Federal District	124,907	0	26,852	0	165,424	0	36,148	0	146,108	0	29,305	0	198,042	0	45,291	0	215,867	0	51,305	0
Kurgan Region	6,143	0	1,228	0	8,603	0	1,525	0	8,165	0	1,091	0	10,766	0	1,784	0	11,897	0	2,635	0
Sverdlovsk Region	36,851	0	9,060	0	51,239	0	13,478	0	45,190	0	11,041	0	62,263	0	16,286	0	66,685	0	17,940	0
Tyumen Region	48,237	0	10,207	0	63,012	0	14,559	0	54,700	0	11,805	0	75,135	0	19,171	0	81,607	0	21,159	0
including Khanty-Mansi Autonomous Area – Yugra	22,614	0	4,327	0	30,009	0	6,023	0	24,939	0	4,852	0	36,176	0	8,368	0	38,362	0	9,034	0
including Yamal-Nenets Autonomous Area	8,692	0	2,071	0	10,749	0	2,749	0	9,596	0	2,462	0	11,996	0	3,800	0	12,593	0	3,740	0
Chelyabinsk Region	33,676	0	6,357	0	42,570	0	6,586	0	38,053	0	5,368	0	49,878	0	8,050	0	55,678	0	9,571	0

	2017				2018				2019				2020				2021			
	Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District ¹	153,246	1	32,593	0	192,856	0	35,665	0	169,905	0	31,517	0	231,719	0	48,926	0	245,482	1	47,956	0
Altai Republic	721	0	103	0	1,029	0	132	0	835	0	121	0	1,254	0	179	0	1,500	0	160	0
Republic of Tuva	1,319	0	77	0	2,104	0	111	0	1,838	0	127	0	2,393	0	202	0	2,980	0	277	0
Republic of Khakassia	3,947	0	839	0	5,118	0	828	0	4,459	0	708	0	6,260	0	1,118	0	6,728	0	1,100	0
Altai Territory	18,302	0	4,012	0	25,241	0	5,201	0	21,649	0	4,324	0	30,681	0	8,448	0	31,601	0	7,267	0
Krasnoyarsk Territory	27,093	0	7,856	0	35,330	0	9,005	0	30,755	0	7,068	0	43,116	0	10,739	0	44,812	0	9,814	0
Irkutsk Region	19,681	0	3,376	0	25,477	0	3,981	0	22,111	0	3,743	0	28,022	0	4,711	0	31,237	1	4,289	0
Kemerovo Region	20,133	0	3,544	0	27,842	0	4,277	0	24,812	0	4,117	0	31,854	0	6,235	0	33,726	0	5,969	0
Novosibirsk Region	26,960	1	8,075	0	37,226	0	8,972	0	33,593	0	8,654	0	47,328	0	12,709	0	52,286	0	14,336	0
Omsk Region	15,909	0	1,586	0	21,856	0	2,122	0	20,003	0	1,953	0	27,002	0	3,421	0	27,009	0	3,081	0
Tomsk Region	8,895	0	1,300	0	11,633	0	1,036	0	9,850	0	702	0	13,809	0	1,164	0	13,603	0	1,663	0
Far-Eastern Federal District ¹	46,841	1	9,515	0	78,637	0	14,497	0	69,889	0	13,534	0	96,807	0	23,163	0	109,959	1	26,216	0
Republic of Buryatia ¹	4,508	0	815	0	6,551	0	1,101	0	5,967	0	1,130	0	9,039	0	2,293	0	10,083	0	2,036	0
Republic of Sakha (Yakutia)	9,948	0	3,302	0	13,416	0	4,064	0	11,642	0	3,276	0	15,073	0	4,436	0	16,733	0	4,290	0
Trans-Baikal Territory ¹	5,778	0	1,010	0	8,226	0	1,122	0	7,478	0	1,125	0	9,754	0	1,790	0	11,389	0	2,227	0
Kamchatka Territory	2,369	0	462	0	3,395	0	789	0	3,299	0	744	0	4,305	0	1,072	0	4,651	0	1,044	0
Primorye Territory	12,028	1	2,034	0	15,958	0	2,400	0	14,611	0	2,694	0	20,840	0	5,540	0	25,064	0	7,438	0
Khabarovsk Territory	10,711	0	1,694	0	14,045	0	2,033	0	12,205	0	1,941	0	17,391	0	3,608	0	19,448	0	4,396	0
Amur Region	5,350	0	680	0	8,042	0	972	0	6,610	0	766	0	9,379	0	1,453	0	10,054	0	1,654	0
Magadan Region	1,708	0	366	0	2,342	0	496	0	2,093	0	505	0	2,816	0	712	0	3,153	1	677	0
Sakhalin Region	3,427	0	772	0	4,771	0	1,265	0	4,331	0	1,122	0	6,074	0	1,835	0	7,052	0	2,034	0
Jewish Autonomous Region	886	0	59	0	1,341	0	91	0	1,097	0	78	0	1,346	0	176	0	1,464	0	196	0
Chukotka Autonomous Area	414	0	146	0	550	0	164	0	556	0	153	0	790	0	248	0	868	0	224	0

¹In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY
(MILLION RUBLES)

Table 3.9

	2017		2018		2019		2020		2021	
	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	2,027,562	830	3,018,156	1,421	2,947,864	919	4,450,046	676	5,700,375	4,478
Central Federal District	629,760	701	957,750	1,396	963,836	879	1,467,333	676	1,898,469	4,394
Belgorod Region	13,882	0	20,951	0	20,330	0	33,965	0	39,747	0
Bryansk Region	11,564	0	17,514	0	17,089	0	24,808	0	30,035	0
Vladimir Region	15,162	0	22,125	0	21,814	0	30,428	0	38,724	0
Voronezh Region	25,170	0	37,919	0	37,322	0	55,495	0	68,839	0
Ivanovo Region	9,113	0	13,305	0	12,454	0	17,723	0	22,575	0
Kaluga Region	16,468	0	24,828	0	23,300	0	31,706	0	41,466	0
Kostroma Region	6,663	0	9,692	0	9,330	0	13,507	0	17,088	0
Kursk Region	11,242	0	17,023	0	16,289	0	23,563	0	28,956	0
Lipetsk Region	11,237	3	16,390	0	16,159	0	24,550	0	29,714	0
Moscow Region	159,892	11	252,865	42	250,480	8	367,576	9	481,720	0
Orel Region	9,271	0	13,172	0	12,556	0	18,765	0	21,431	0
Ryazan Region	15,398	0	22,399	76	21,182	0	30,417	0	34,791	0
Smolensk Region	10,704	0	15,353	0	14,732	0	20,828	0	24,695	0
Tambov Region	9,705	0	15,022	0	14,376	0	20,045	0	23,700	0
Tver Region	16,772	0	24,998	0	24,312	0	33,552	0	40,807	0
Tula Region	18,444	0	27,554	0	26,394	0	37,571	0	48,136	0
Yaroslavl Region	13,576	0	19,594	0	18,858	0	26,673	0	33,446	0
Moscow	255,496	687	387,046	1,278	406,860	870	656,161	667	872,599	4,394
North-Western Federal District	257,931	11	388,167	0	379,649	5	562,502	0	687,502	0
Republic of Karelia	8,191	0	12,643	0	11,762	0	18,138	0	19,880	0
Republic of Komi	16,173	0	22,328	0	19,786	0	28,437	0	32,027	0
Arkhangelsk Region	20,708	0	28,905	0	27,368	0	39,395	0	45,733	0
including Nenets Autonomous Area	650	0	1,275	0	1,013	0	1,394	0	1,741	0
Vologda Region	15,776	0	21,557	0	20,817	0	31,754	0	37,539	0
Kaliningrad Region	12,265	0	18,974	0	18,986	0	29,079	0	35,313	0
Leningrad Region	31,221	0	48,198	0	46,719	5	70,938	0	86,540	0
Murmansk Region	11,231	0	15,900	0	15,755	0	23,571	0	29,027	0
Novgorod Region	6,835	0	10,261	0	9,632	0	14,327	0	16,169	0
Pskov Region	6,103	0	8,862	0	8,633	0	12,578	0	14,253	0
Saint Petersburg	129,428	11	200,539	0	200,193	0	294,285	0	371,019	0

	2017		2018		2019		2020		2021	
	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
Southern Federal District	138,922	0	208,474	0	211,120	0	314,949	0	428,240	0
Republic of Adygeya (Adygeya)	2,738	0	4,176	0	4,157	0	6,283	0	8,441	0
Republic of Kalmykia	3,329	0	5,332	0	5,386	0	7,997	0	10,259	0
Republic of Crimea	2,693	0	6,200	0	8,852	0	16,311	0	23,317	0
Krasnodar Territory	52,393	0	78,522	0	79,289	0	120,221	0	172,702	0
Astrakhan Region	9,336	0	13,617	0	14,018	0	19,842	0	26,315	0
Volgograd Region	25,116	0	35,656	0	35,779	0	50,507	0	62,322	0
Rostov Region	42,308	0	62,821	0	60,628	0	88,377	0	116,663	0
Sevastopol	1,010	0	2,150	0	3,011	0	5,411	0	8,221	0
North-Caucasian Federal District	40,310	0	60,728	0	63,232	0	93,452	0	142,273	0
Republic of Dagestan	6,020	0	9,550	0	11,737	0	17,270	0	27,870	0
Republic of Ingushetia	309	0	480	0	396	0	1,087	0	1,709	0
Kabardino-Balkar Republic	4,009	0	5,784	0	6,185	0	9,025	0	12,452	0
Karachai-Cherkess Republic	2,139	0	3,197	0	3,299	0	5,122	0	9,581	0
Republic of North Ossetia – Alania	4,105	0	5,933	0	6,061	0	8,976	0	12,971	0
Chechen Republic	1,149	0	1,919	0	2,577	0	5,423	0	12,998	0
Stavropol Territory	22,579	0	33,864	0	32,977	0	46,549	0	64,691	0
Volga Federal District	405,025	26	586,441	25	548,145	36	816,655	0	1,005,261	0
Republic of Bashkortostan	60,909	23	92,720	25	89,116	0	126,922	0	159,316	0
Mari El Republic	8,574	0	12,213	0	10,776	0	15,216	0	18,063	0
Republic of Mordovia	10,406	0	14,239	0	12,280	0	17,148	0	20,515	0
Republic of Tatarstan (Tatarstan)	66,972	0	95,770	0	90,310	0	141,675	0	178,054	0
Udmurt Republic	21,039	0	30,466	0	28,813	0	45,583	0	58,663	0
Chuvash Republic – Chuvashia	21,378	0	29,265	0	26,372	0	40,146	0	45,499	0
Perm Territory	35,556	0	52,211	0	51,712	36	77,413	0	93,066	0
Kirov Region	18,474	0	25,694	0	22,550	0	33,498	0	37,559	0
Nizhny Novgorod Region	40,787	0	57,831	0	52,432	0	79,809	0	97,019	0
Orenburg Region	25,113	0	38,721	0	36,122	0	51,820	0	65,153	0
Penza Region	13,904	0	20,246	0	19,640	0	31,116	0	39,784	0
Samara Region	40,665	3	58,453	0	54,126	0	76,799	0	92,993	0
Saratov Region	24,653	0	36,682	0	35,006	0	51,284	0	64,073	0
Ulyanovsk Region	16,595	0	21,930	0	18,891	0	28,223	0	35,504	0

	2017		2018		2019		2020		2021	
	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
Ural Federal District	218,495	0	313,420	0	296,830	0	438,830	0	547,694	0
Kurgan Region	8,597	0	12,965	0	12,867	0	18,311	0	22,771	0
Sverdlovsk Region	65,484	0	98,204	0	93,015	0	140,884	0	169,931	0
Tyumen Region	101,662	0	142,402	0	132,878	0	195,720	0	246,079	0
including Khanty-Mansi Autonomous Area – Yugra	50,427	0	71,606	0	64,183	0	98,708	0	119,360	0
including Yamal-Nenets Autonomous Area	21,868	0	28,584	0	27,472	0	36,465	0	44,838	0
Chelyabinsk Region	42,752	0	59,849	0	58,070	0	83,915	0	108,914	0
Siberian Federal District ¹	236,936	28	326,569	0	315,171	0	481,516	0	615,783	22
Altai Republic	840	0	1,408	0	1,390	0	2,433	0	3,303	0
Republic of Tuva	2,677	0	4,586	0	4,240	0	6,383	0	9,411	0
Republic of Khakassia	5,554	0	7,960	0	7,505	0	11,877	0	15,443	0
Altai Territory	23,910	0	36,292	0	34,286	0	53,477	0	65,409	0
Krasnoyarsk Territory	43,850	0	63,273	0	60,336	0	95,047	0	119,160	0
Irkutsk Region	31,385	0	44,387	0	41,882	0	61,432	0	82,441	22
Kemerovo Region	27,754	0	42,108	0	41,470	0	59,733	0	76,065	0
Novosibirsk Region	46,642	28	70,605	0	69,892	0	108,460	0	142,786	0
Omsk Region	23,237	0	35,649	0	35,376	0	52,892	0	66,395	0
Tomsk Region	13,988	0	20,302	0	18,796	0	29,783	0	35,371	0
Far-Eastern Federal District ¹	100,184	63	176,608	0	169,880	0	274,809	0	375,152	62
Republic of Buryatia ¹	7,012	0	11,403	0	11,337	0	20,193	0	27,487	0
Republic of Sakha (Yakutia)	24,586	0	35,572	0	31,703	0	47,315	0	62,011	0
Trans-Baikal Territory ¹	10,087	0	15,640	0	14,979	0	22,606	0	32,378	0
Kamchatka Territory	5,151	0	8,031	0	7,985	0	11,888	0	16,381	0
Primorye Territory	24,530	63	36,588	0	37,242	0	63,464	0	91,335	0
Khabarovsk Territory	21,255	0	31,087	0	29,696	0	48,739	0	64,148	0
Amur Region	9,594	0	15,782	0	14,706	0	25,191	0	33,843	0
Magadan Region	3,539	0	5,193	0	4,982	0	7,447	0	10,517	62
Sakhalin Region	9,102	0	13,482	0	13,518	0	22,465	0	29,954	0
Jewish Autonomous Region	1,416	0	2,328	0	2,065	0	2,942	0	3,815	0
Chukotka Autonomous Area	1,010	0	1,504	0	1,668	0	2,559	0	3,285	0

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

¹In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS
(MILLION RUBLES)

Table 3.10

	2017				2018				2019				2020				2021			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	2,021,402	544	661,244	0	3,012,702	413	870,644	0	2,934,231	674	923,469	0	4,444,327	353	1,498,574	0	5,695,075	4,441	1,880,798	184
Central Federal District	627,051	419	246,251	0	955,425	388	320,116	0	957,716	669	360,977	0	1,464,502	353	555,802	0	1,896,539	4,357	725,053	184
Belgorod Region	13,838	0	3,234	0	20,928	0	4,053	0	20,249	0	4,333	0	33,941	0	8,579	0	39,736	0	10,298	0
Bryansk Region	11,552	0	4,657	0	17,499	0	5,400	0	17,052	0	5,656	0	24,806	0	9,170	0	30,035	0	10,316	0
Vladimir Region	15,149	0	4,230	0	22,109	0	5,626	0	21,740	0	5,868	0	30,419	0	9,630	0	38,710	0	11,408	0
Voronezh Region	25,136	0	9,855	0	37,891	0	10,535	0	37,183	0	11,669	0	55,479	0	19,247	0	68,821	0	23,927	0
Ivanovo Region	9,087	0	2,736	0	13,296	0	3,467	0	12,408	0	3,131	0	17,721	0	4,876	0	22,553	0	6,192	0
Kaluga Region	16,415	0	5,589	0	24,793	0	6,563	0	23,260	0	7,288	0	31,700	0	10,036	0	41,465	0	12,980	0
Kostroma Region	6,642	0	1,844	0	9,676	0	2,266	0	9,278	0	2,181	0	13,484	0	3,730	0	17,065	0	4,432	0
Kursk Region	11,225	0	2,713	0	17,007	0	3,302	0	16,246	0	4,064	0	23,562	0	6,598	0	28,955	0	7,803	0
Lipetsk Region	11,099	0	3,399	0	16,371	0	3,761	0	16,101	0	4,213	0	24,541	0	7,444	0	29,714	0	8,558	0
Moscow Region	159,519	0	62,632	0	252,656	42	83,570	0	249,051	0	94,685	0	367,314	9	132,707	0	481,118	0	176,893	0
Orel Region	9,269	0	3,308	0	13,157	0	3,853	0	12,523	0	4,232	0	18,760	0	7,100	0	21,431	0	7,187	0
Ryazan Region	15,374	0	6,728	0	22,382	76	8,844	0	21,159	0	8,335	0	30,416	0	13,001	0	34,791	0	13,021	0
Smolensk Region	10,696	0	3,589	0	15,352	0	4,180	0	14,718	0	4,250	0	20,827	0	7,125	0	24,694	0	7,839	0
Tambov Region	9,625	0	3,428	0	15,018	0	4,417	0	14,345	0	3,856	0	20,041	0	5,880	0	23,700	0	6,265	0
Tver Region	16,763	0	5,099	0	24,995	0	6,141	0	24,270	0	6,316	0	33,544	0	9,499	0	40,807	0	10,959	0
Tula Region	18,441	0	6,173	0	27,551	0	8,209	0	26,322	0	7,485	0	37,555	0	11,802	0	48,135	0	14,500	0
Yaroslavl Region	13,532	0	3,636	0	19,545	0	4,693	0	18,740	0	5,317	0	26,670	0	8,152	0	33,442	0	10,406	0
Moscow	253,688	419	113,400	0	385,200	270	151,235	0	403,071	669	178,098	0	653,723	343	281,226	0	871,366	4,357	382,068	184
North-Western Federal District	257,421	11	107,726	0	387,745	0	141,936	0	377,482	5	153,594	0	561,781	0	230,933	0	687,277	0	266,219	0
Republic of Karelia	8,184	0	2,895	0	12,637	0	4,172	0	11,718	0	3,861	0	18,135	0	7,387	0	19,873	0	6,478	0
Republic of Komi	16,168	0	4,878	0	22,327	0	6,136	0	19,765	0	5,878	0	28,435	0	9,257	0	32,015	0	9,915	0
Arkhangelsk Region including Nenets Autonomous Area	20,692	0	5,830	0	28,889	0	7,734	0	27,330	0	8,308	0	39,387	0	13,397	0	45,723	0	13,834	0
Vologda Region	15,736	0	4,416	0	21,534	0	5,673	0	20,753	0	5,697	0	31,733	0	10,054	0	37,538	0	11,311	0
Kaliningrad Region	12,253	0	5,114	0	18,922	0	6,311	0	18,945	0	6,287	0	29,077	0	11,245	0	35,313	0	12,423	0
Leningrad Region	31,159	0	13,463	0	48,136	0	17,504	0	46,506	5	18,423	0	70,919	0	28,543	0	86,523	0	32,524	0
Murmansk Region	11,231	0	3,952	0	15,899	0	5,764	0	15,742	0	5,697	0	23,566	0	9,998	0	29,023	0	10,395	0
Novgorod Region	6,819	0	2,287	0	10,250	0	3,037	0	9,598	0	2,993	0	14,323	0	4,230	0	16,169	0	4,497	0
Pskov Region	6,065	0	2,233	0	8,829	0	2,744	0	8,589	0	2,538	0	12,554	0	4,573	0	14,234	0	4,769	0
Saint Petersburg	129,114	11	62,658	0	200,321	0	82,861	0	198,536	0	93,912	0	293,651	0	132,248	0	370,867	0	160,074	0

	2017				2018				2019				2020				2021			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	138,770	0	48,412	0	208,393	0	63,876	0	210,488	0	66,388	0	314,795	0	112,923	0	428,024	0	135,069	0
Republic of Adygeya (Adygeya)	2,733	0	943	0	4,174	0	1,161	0	4,150	0	1,012	0	6,283	0	1,986	0	8,439	0	1,940	0
Republic of Kalmykia	3,329	0	1,209	0	5,332	0	1,667	0	5,376	0	1,931	0	7,997	0	3,072	0	10,259	0	3,743	0
Republic of Crimea	2,650	0	1,040	0	6,200	0	2,364	0	8,845	0	2,739	0	16,311	0	6,510	0	23,316	0	8,014	0
Krasnodar Territory	52,352	0	21,536	0	78,495	0	27,620	0	78,999	0	27,241	0	120,162	0	47,639	0	172,624	0	56,399	0
Astrakhan Region	9,336	0	2,145	0	13,617	0	2,713	0	13,987	0	3,076	0	19,842	0	5,242	0	26,315	0	6,738	0
Volgograd Region	25,108	0	6,712	0	35,646	0	8,047	0	35,697	0	9,744	0	50,496	0	14,861	0	62,296	0	17,814	0
Rostov Region	42,254	0	14,507	0	62,779	0	19,515	0	60,424	0	19,825	0	88,294	0	31,480	0	116,555	0	37,711	0
Sevastopol	1,010	0	320	0	2,150	0	790	0	3,009	0	820	0	5,411	0	2,132	0	8,221	0	2,710	0
North-Caucasian Federal District	40,284	0	10,238	0	60,721	0	12,426	0	63,097	0	14,187	0	93,425	0	24,372	0	142,265	0	31,683	0
Republic of Dagestan	6,019	0	1,438	0	9,549	0	2,100	0	11,700	0	2,624	0	17,264	0	4,498	0	27,870	0	6,395	0
Republic of Ingushetia	309	0	104	0	480	0	165	0	396	0	146	0	1,087	0	292	0	1,709	0	299	0
Kabardino-Balkar Republic	4,005	0	1,028	0	5,779	0	1,125	0	6,163	0	1,351	0	9,025	0	2,037	0	12,452	0	2,086	0
Karachai-Cherkess Republic	2,139	0	403	0	3,197	0	415	0	3,299	0	460	0	5,121	0	1,047	0	9,581	0	1,213	0
Republic of North Ossetia – Alania	4,092	0	1,207	0	5,932	0	1,469	0	6,046	0	1,648	0	8,976	0	2,716	0	12,971	0	3,477	0
Chechen Republic	1,149	0	183	0	1,919	0	342	0	2,577	0	355	0	5,423	0	626	0	12,998	0	1,006	0
Stavropol Territory	22,571	0	5,874	0	33,864	0	6,809	0	32,915	0	7,602	0	46,531	0	13,156	0	64,682	0	17,207	0
Volga Federal District	403,282	23	114,479	0	584,852	25	146,599	0	545,650	0	144,480	0	815,322	0	240,410	0	1,003,141	0	286,086	0
Republic of Bashkortostan	60,632	23	16,987	0	92,260	25	25,615	0	88,837	0	24,775	0	126,861	0	35,901	0	159,236	0	41,396	0
Mari El Republic	8,574	0	2,544	0	12,211	0	3,110	0	10,767	0	3,124	0	15,216	0	4,245	0	18,063	0	4,443	0
Republic of Mordovia	10,347	0	3,867	0	14,197	0	4,399	0	12,245	0	3,650	0	17,135	0	5,097	0	20,515	0	7,041	0
Republic of Tatarstan (Tatarstan)	66,385	0	17,477	0	95,112	0	24,000	0	89,362	0	24,401	0	140,665	0	41,062	0	176,330	0	50,151	0
Udmurt Republic	20,949	0	5,836	0	30,379	0	8,398	0	28,696	0	7,686	0	45,485	0	16,497	0	58,477	0	20,088	0
Chuvash Republic – Chuvashia	21,370	0	8,307	0	29,258	0	9,714	0	26,319	0	10,138	0	40,142	0	17,503	0	45,494	0	18,273	0
Perm Territory	35,549	0	9,267	0	52,185	0	12,882	0	51,520	0	14,424	0	77,400	0	25,068	0	93,050	0	28,196	0
Kirov Region	18,445	0	5,182	0	25,672	0	5,849	0	22,518	0	5,395	0	33,461	0	9,021	0	37,559	0	8,596	0
Nizhny Novgorod Region	40,716	0	12,206	0	57,790	0	13,508	0	52,124	0	12,149	0	79,775	0	22,016	0	96,963	0	28,893	0
Orenburg Region	24,991	0	6,596	0	38,590	0	8,418	0	36,043	0	8,152	0	51,805	0	11,800	0	65,153	0	15,247	0
Penza Region	13,885	0	4,804	0	20,220	0	5,610	0	19,568	0	5,951	0	31,093	0	11,840	0	39,752	0	15,803	0
Samara Region	40,300	0	11,241	0	58,393	0	13,037	0	53,935	0	12,879	0	76,789	0	19,293	0	92,982	0	22,639	0
Saratov Region	24,607	0	4,996	0	36,674	0	6,387	0	34,913	0	7,114	0	51,280	0	12,767	0	64,066	0	14,975	0
Ulyanovsk Region	16,533	0	5,169	0	21,912	0	5,670	0	18,804	0	4,644	0	28,216	0	8,300	0	35,501	0	10,346	0

	2017				2018				2019				2020				2021			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	217,832	0	52,959	0	312,739	0	77,818	0	295,679	0	73,255	0	438,374	0	125,927	0	547,081	0	163,964	0
Kurgan Region	8,584	0	1,908	0	12,954	0	2,615	0	12,837	0	2,213	0	18,309	0	4,049	0	22,769	0	6,350	0
Sverdlovsk Region	65,375	0	18,725	0	97,953	0	28,974	0	92,688	0	27,895	0	140,817	0	45,770	0	169,900	0	56,842	0
Tyumen Region	101,387	0	22,922	0	142,214	0	34,639	0	132,386	0	32,211	0	195,688	0	57,183	0	246,062	0	74,458	0
including Khanty-Mansi Autonomous Area – Yugra	50,339	0	10,385	0	71,548	0	15,385	0	64,032	0	14,146	0	98,685	0	26,032	0	119,352	0	33,526	0
including Yamal-Nenets Autonomous Area	21,791	0	5,554	0	28,514	0	7,806	0	27,292	0	7,810	0	36,464	0	12,865	0	44,832	0	14,538	0
Chelyabinsk Region	42,486	0	9,404	0	59,618	0	11,589	0	57,767	0	10,936	0	83,560	0	18,925	0	108,350	0	26,314	0
Siberian Federal District ¹	236,798	28	58,119	0	326,334	0	70,571	0	314,365	0	71,556	0	481,342	0	125,515	0	615,657	22	158,365	0
Altai Republic	840	0	167	0	1,407	0	239	0	1,390	0	270	0	2,433	0	459	0	3,303	0	493	0
Republic of Tuva	2,677	0	166	0	4,586	0	290	0	4,239	0	369	0	6,383	0	729	0	9,404	0	1,215	0
Republic of Khakassia	5,550	0	1,270	0	7,926	0	1,427	0	7,491	0	1,487	0	11,871	0	2,640	0	15,442	0	3,420	0
Altai Territory	23,894	0	5,824	0	36,281	0	8,550	0	34,265	0	8,022	0	53,406	0	16,682	0	65,366	0	18,031	0
Krasnoyarsk Territory	43,841	0	14,317	0	63,266	0	18,426	0	60,194	0	16,732	0	95,039	0	29,137	0	119,152	0	34,690	0
Irkutsk Region	31,323	0	6,254	0	44,366	0	8,015	0	41,790	0	8,456	0	61,421	0	12,635	0	82,435	22	15,821	0
Kemerovo Region	27,749	0	6,190	0	42,072	0	8,093	0	41,375	0	8,665	0	59,709	0	15,312	0	76,063	0	18,879	0
Novosibirsk Region	46,615	28	14,855	0	70,494	0	18,357	0	69,628	0	20,183	0	108,428	0	33,980	0	142,754	0	46,818	0
Omsk Region	23,234	0	3,165	0	35,638	0	4,759	0	35,269	0	5,259	0	52,887	0	9,799	0	66,369	0	12,188	0
Tomsk Region	13,983	0	2,453	0	20,299	0	2,415	0	18,724	0	2,112	0	29,765	0	4,142	0	35,368	0	6,809	0
Far-Eastern Federal District ¹	99,964	63	23,061	0	176,493	0	37,303	0	169,754	0	39,032	0	274,785	0	82,692	0	375,092	62	114,359	0
Republic of Buryatia ¹	7,004	0	1,426	0	11,399	0	2,209	0	11,320	0	2,520	0	20,193	0	6,210	0	27,487	0	7,334	0
Republic of Sakha (Yakutia)	24,480	0	8,500	0	35,507	0	11,291	0	31,660	0	9,802	0	47,301	0	16,888	0	62,006	0	20,764	0
Trans-Baikal Territory ¹	10,087	0	2,031	0	15,640	0	2,632	0	14,975	0	2,904	0	22,606	0	5,365	0	32,378	0	8,432	0
Kamchatka Territory	5,089	0	1,171	0	8,009	0	2,115	0	7,968	0	2,134	0	11,888	0	3,724	0	16,367	0	4,509	0
Primorye Territory	24,524	63	4,469	0	36,581	0	6,017	0	37,228	0	7,984	0	63,463	0	20,593	0	91,321	0	33,119	0
Khabarovsk Territory	21,255	0	3,867	0	31,087	0	5,264	0	29,685	0	5,650	0	48,737	0	13,484	0	64,133	0	18,553	0
Amur Region	9,590	0	1,357	0	15,778	0	2,121	0	14,687	0	2,108	0	25,185	0	4,961	0	33,829	0	7,388	0
Magadan Region	3,529	0	960	0	5,190	0	1,323	0	4,982	0	1,588	0	7,447	0	2,434	0	10,517	62	2,913	0
Sakhalin Region	9,089	0	2,254	0	13,472	0	3,634	0	13,517	0	3,639	0	22,465	0	7,579	0	29,954	0	9,713	0
Jewish Autonomous Region	1,416	0	142	0	2,328	0	214	0	2,064	0	203	0	2,942	0	573	0	3,815	0	748	0
Chukotka Autonomous Area	991	0	343	0	1,504	0	482	0	1,668	0	500	0	2,559	0	881	0	3,285	0	887	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY
(MILLION RUBLES)

Table 3.11

	2017		2018		2019		2020		2021	
	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	5,176,062	43,948	6,399,125	35,027	7,635,233	22,622	9,292,031	17,327	11,765,807	16,045
Central Federal District	1,495,891	32,275	1,897,063	26,172	2,366,083	17,745	2,953,800	13,278	3,814,727	13,203
Belgorod Region	33,711	114	42,372	90	49,099	38	64,209	40	81,654	25
Bryansk Region	29,442	69	36,683	52	42,508	32	51,295	23	63,034	11
Vladimir Region	36,041	98	45,006	88	52,482	63	62,369	60	77,070	43
Voronezh Region	65,971	140	82,104	62	96,189	25	116,541	13	144,077	5
Ivanovo Region	23,486	58	28,516	50	31,314	33	36,787	40	44,766	26
Kaluga Region	42,765	218	53,553	165	62,391	73	73,656	68	91,253	39
Kostroma Region	16,325	1	19,987	6	23,488	0	28,065	0	35,005	0
Kursk Region	29,219	34	35,906	34	41,091	12	48,424	11	59,943	9
Lipetsk Region	28,009	41	34,496	21	40,253	18	49,491	10	61,924	0
Moscow Region	406,412	8,391	520,159	5,812	656,828	5,020	807,936	3,151	1,027,219	2,443
Orel Region	20,736	54	26,236	41	30,589	17	36,967	7	45,461	6
Ryazan Region	37,594	114	46,680	144	54,421	12	65,282	12	78,587	6
Smolensk Region	30,400	93	35,977	71	40,359	40	46,724	32	56,064	22
Tambov Region	24,295	46	31,108	38	35,287	10	41,999	6	51,485	3
Tver Region	42,142	157	52,761	90	62,529	25	73,389	28	88,987	11
Tula Region	44,271	177	55,412	179	64,773	68	77,034	55	98,570	51
Yaroslavl Region	34,409	82	41,427	76	47,741	41	56,588	48	69,519	31
Moscow	550,664	22,389	708,682	19,154	934,742	12,220	1,217,046	9,674	1,640,108	10,474
North-Western Federal District	625,336	5,714	784,604	4,295	954,957	2,742	1,166,342	2,302	1,476,123	1,576
Republic of Karelia	23,921	42	28,297	18	32,489	5	38,724	5	46,372	4
Republic of Komi	46,186	30	53,195	21	59,276	10	67,226	11	76,634	10
Arkhangelsk Region	52,097	83	61,358	65	71,244	30	84,263	26	100,745	10
including Nenets Autonomous Area	3,036	0	3,565	0	3,848	0	4,211	0	4,909	0
Vologda Region	42,779	98	47,706	39	53,723	22	64,154	25	76,433	13
Kaliningrad Region	30,676	399	39,835	346	47,507	237	60,408	192	76,274	91
Leningrad Region	78,049	481	101,616	390	123,256	201	153,029	198	195,916	151
Murmansk Region	29,666	88	35,427	83	39,931	43	48,369	43	60,025	31
Novgorod Region	17,481	29	21,340	26	24,635	10	29,441	3	34,301	3
Pskov Region	16,060	9	19,601	9	22,217	7	26,731	8	32,118	3
Saint Petersburg	288,420	4,455	376,230	3,297	480,679	2,177	593,997	1,792	777,306	1,261

	2017		2018		2019		2020		2021	
	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
Southern Federal District	365,459	1,138	465,200	965	558,535	476	693,792	350	901,181	267
Republic of Adygeya (Adygeya)	8,595	18	10,634	7	12,391	3	15,281	0	19,331	0
Republic of Kalmykia	9,376	27	12,009	6	14,057	0	17,597	0	22,169	0
Republic of Crimea	3,752	5	8,607	5	14,345	5	24,426	6	38,791	0
Krasnodar Territory	140,311	503	180,119	395	218,360	215	274,647	188	367,365	144
Astrakhan Region	27,579	31	32,979	23	38,658	13	45,292	14	55,570	12
Volgograd Region	62,211	80	76,521	57	89,155	37	105,730	23	128,548	21
Rostov Region	112,211	475	141,112	472	166,258	203	201,767	119	255,051	90
Sevastopol	1,424	0	3,219	0	5,311	0	9,054	0	14,357	0
North-Caucasian Federal District	117,162	542	146,355	514	172,231	147	209,608	98	278,894	65
Republic of Dagestan	16,767	114	22,535	136	27,623	8	35,154	1	50,492	0
Republic of Ingushetia	830	0	1,127	0	1,273	0	1,894	0	2,428	0
Kabardino-Balkar Republic	12,386	99	15,124	99	17,717	7	21,468	6	27,339	2
Karachai-Cherkess Republic	7,220	10	8,848	9	10,281	1	12,624	1	18,274	1
Republic of North Ossetia – Alania	13,657	16	16,452	14	18,878	6	22,164	5	28,529	4
Chechen Republic	2,868	31	4,101	38	5,748	34	8,880	0	13,847	0
Stavropol Territory	63,433	272	78,168	218	90,710	91	107,424	84	137,985	58
Volga Federal District	1,002,435	1,666	1,230,292	1,222	1,424,167	606	1,701,496	500	2,094,614	260
Republic of Bashkortostan	141,855	119	182,434	49	218,476	8	262,594	7	328,206	6
Mari El Republic	22,254	32	27,126	17	30,178	4	34,255	0	40,322	0
Republic of Mordovia	24,307	51	30,635	54	34,409	0	39,649	0	46,615	0
Republic of Tatarstan (Tatarstan)	140,945	83	180,604	81	217,821	10	271,903	10	348,505	5
Udmurt Republic	58,582	32	70,577	11	81,064	7	99,649	1	125,664	1
Chuvash Republic – Chuvashia	51,563	83	63,268	59	71,257	20	85,618	20	100,000	3
Perm Territory	97,270	300	112,572	256	131,432	183	158,052	178	193,623	106
Kirov Region	43,832	23	53,410	14	59,267	3	70,250	2	81,290	0
Nizhny Novgorod Region	102,783	231	122,465	174	139,135	109	163,047	113	199,152	37
Orenburg Region	70,062	72	86,452	45	99,234	13	115,048	11	139,570	9
Penza Region	35,342	85	43,814	65	50,847	34	62,974	26	81,606	13
Samara Region	105,343	362	124,818	247	142,238	161	164,741	88	199,053	42
Saratov Region	64,011	118	80,293	79	92,416	47	109,740	40	133,594	34
Ulyanovsk Region	44,287	76	51,824	71	56,394	5	63,975	4	77,415	3

	2017		2018		2019		2020		2021	
	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
Ural Federal District	641,209	893	754,225	612	847,439	267	989,410	201	1,183,853	152
Kurgan Region	25,093	0	30,033	0	33,818	0	39,588	0	48,594	0
Sverdlovsk Region	171,729	357	209,044	247	243,458	182	293,911	150	360,511	119
Tyumen Region	328,514	210	378,893	144	418,474	47	478,165	35	554,030	21
including Khanty-Mansi Autonomous Area – Yugra	184,192	87	206,813	29	222,670	13	252,507	13	291,428	6
including Yamal-Nenets Autonomous Area	63,950	44	74,884	91	83,335	19	90,828	8	100,103	7
Chelyabinsk Region	115,873	325	136,255	220	151,689	38	177,745	17	220,718	12
Siberian Federal District ¹	663,744	1,067	731,092	732	847,437	423	1,004,783	420	1,259,648	337
Altai Republic	3,104	0	3,765	0	4,301	0	5,373	0	6,980	0
Republic of Tuva	8,608	0	11,184	0	13,185	0	16,218	0	21,436	0
Republic of Khakassia	15,095	9	18,628	5	21,517	0	26,109	0	33,320	0
Altai Territory	61,818	124	76,259	19	89,102	4	107,543	2	133,025	0
Krasnoyarsk Territory	127,537	128	149,145	83	172,877	26	200,076	16	247,722	15
Irkutsk Region	93,308	86	108,829	83	122,172	54	140,493	54	173,536	69
Kemerovo Region	73,851	175	90,935	162	106,387	132	124,353	137	154,302	136
Novosibirsk Region	124,516	275	152,935	220	180,694	128	220,183	134	286,138	60
Omsk Region	57,644	169	72,083	86	84,544	63	101,406	57	126,286	55
Tomsk Region	40,087	80	47,329	75	52,658	17	63,030	20	76,903	2
Far-Eastern Federal District ¹	264,826	653	390,294	516	464,383	216	572,799	177	756,768	185
Republic of Buryatia ¹	25,275	7	29,790	5	33,985	5	42,981	1	56,147	1
Republic of Sakha (Yakutia)	69,896	22	85,041	17	101,026	8	118,095	4	145,872	2
Trans-Baikal Territory ¹	32,901	15	39,143	14	44,109	10	51,816	11	67,230	9
Kamchatka Territory	13,312	20	16,397	16	19,676	7	23,911	8	32,011	7
Primorye Territory	57,732	401	70,902	331	87,722	146	115,027	114	164,156	73
Khabarovsk Territory	55,428	124	65,481	57	78,864	33	97,716	30	127,168	24
Amur Region	29,909	62	36,424	53	42,508	0	52,615	0	69,362	0
Magadan Region	8,817	6	10,481	7	12,582	0	15,056	0	20,218	61
Sakhalin Region	22,835	15	28,164	16	34,059	7	43,783	8	59,674	8
Jewish Autonomous Region	4,474	0	5,419	0	6,135	0	6,930	0	8,385	0
Chukotka Autonomous Area	2,422	3	3,052	0	3,717	0	4,869	0	6,544	0

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS
(MILLION RUBLES)

Table 3.12

	2017				2018				2019				2020				2021			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	5,144,935	42,529	1,119,333	1,185	6,376,845	33,564	1,365,156	649	7,615,264	21,583	1,523,371	439	9,274,486	16,326	2,145,941	418	11,752,902	15,506	2,816,529	274
Central Federal District	1,488,287	31,266	429,639	870	1,890,783	24,975	522,058	502	2,359,790	16,939	618,038	277	2,947,570	12,431	835,802	299	3,810,178	12,758	1,107,688	211
Belgorod Region	33,282	114	5,271	0	42,066	89	6,204	0	48,853	38	6,602	0	64,015	40	10,939	0	81,516	25	14,770	0
Bryansk Region	29,229	63	7,635	6	36,534	46	8,725	0	42,396	29	9,504	0	51,210	20	13,031	0	62,973	9	15,790	0
Vladimir Region	35,730	95	7,621	3	44,788	85	9,032	4	52,315	55	10,122	4	62,241	50	13,913	0	76,971	42	17,892	0
Voronezh Region	65,598	140	16,436	3	81,880	62	18,319	4	95,991	25	17,044	0	116,393	13	24,922	0	143,969	5	32,287	0
Ivanovo Region	23,424	51	5,128	0	28,468	50	5,471	0	31,282	33	5,504	0	36,762	40	7,488	0	44,749	26	9,472	0
Kaluga Region	42,604	200	9,690	1	53,433	162	11,225	2	62,329	71	12,603	0	73,603	67	15,375	0	91,219	37	19,747	0
Kostroma Region	16,255	1	3,106	0	19,927	6	3,645	0	23,417	0	3,689	0	28,004	0	4,938	0	34,957	0	5,994	0
Kursk Region	28,912	34	4,590	0	35,680	33	5,085	0	40,925	12	5,676	0	48,301	11	8,573	0	59,861	9	11,074	0
Lipetsk Region	27,764	38	6,006	0	34,410	21	6,563	0	40,186	18	6,853	0	49,445	10	10,161	0	61,892	0	12,505	0
Moscow Region	405,216	8,222	119,062	248	519,370	5,666	142,047	112	655,806	4,960	169,280	26	807,105	3,028	213,207	19	1,026,265	2,337	276,384	38
Orel Region	20,589	54	4,498	7	26,131	41	4,911	8	30,505	17	5,713	0	36,909	7	8,597	0	45,420	6	9,841	0
Ryazan Region	37,487	114	11,594	23	46,609	144	14,345	23	54,370	12	14,333	0	65,244	12	19,337	0	78,562	6	22,302	0
Smolensk Region	30,245	73	6,304	6	35,867	54	6,981	0	40,271	29	7,074	0	46,664	22	9,754	0	56,020	14	11,612	0
Tambov Region	24,086	46	5,413	0	30,983	37	6,449	0	35,204	10	6,241	0	41,937	6	8,341	0	51,438	3	9,880	0
Tver Region	42,089	157	8,888	0	52,741	90	10,188	0	62,499	25	10,741	0	73,361	28	14,474	0	88,979	11	17,376	0
Tula Region	44,141	165	10,935	3	55,323	166	13,636	4	64,696	55	13,700	3	76,967	39	17,792	0	98,522	35	22,842	0
Yaroslavl Region	34,297	73	7,255	0	41,327	65	8,104	0	47,633	32	8,321	0	56,516	37	11,357	0	69,433	31	14,721	0
Moscow	547,339	21,627	190,208	568	705,245	18,156	241,127	345	931,112	11,520	305,039	244	1,212,893	9,002	423,602	280	1,637,432	10,164	583,200	173
North-Western Federal District	623,499	5,589	185,310	241	783,438	4,188	228,586	66	953,855	2,630	251,751	73	1,164,923	2,238	342,411	50	1,475,242	1,541	421,435	33
Republic of Karelia	23,859	41	4,873	0	28,257	18	6,282	0	32,458	5	5,821	0	38,701	5	9,385	0	46,349	4	10,536	0
Republic of Komi	45,776	30	7,501	0	52,909	21	8,728	0	59,068	10	9,007	0	67,081	11	12,823	0	76,529	10	15,235	0
Arkhangelsk Region	51,932	83	9,181	12	61,247	65	11,639	0	71,154	30	12,654	0	84,201	26	18,524	0	100,703	10	22,277	0
including Nenets Autonomous Area	3,031	0	417	0	3,562	0	416	0	3,844	0	465	0	4,208	0	727	0	4,908	0	941	0
Vologda Region	42,570	92	6,616	0	47,559	39	7,901	0	53,596	22	7,630	6	64,065	25	12,081	7	76,364	13	15,286	7
Kaliningrad Region	30,591	389	7,477	41	39,809	339	9,451	1	47,472	218	9,299	0	60,374	184	13,942	0	76,255	88	17,842	0
Leningrad Region	77,825	468	25,485	15	101,457	378	31,014	15	123,126	199	33,174	10	152,913	190	44,808	12	195,856	150	54,409	17
Murmansk Region	29,597	79	6,968	2	35,386	80	8,910	3	39,898	38	9,554	0	48,333	42	13,848	0	60,003	30	17,196	0
Novgorod Region	17,402	29	3,863	1	21,280	26	4,658	1	24,587	10	4,738	0	29,398	3	6,174	0	34,276	3	7,012	0
Pskov Region	16,019	9	3,889	0	19,567	9	4,609	0	22,193	7	4,406	0	26,706	7	6,496	0	32,105	3	7,394	0
Saint Petersburg	287,927	4,370	109,458	169	375,966	3,214	135,395	45	480,302	2,091	155,468	56	593,151	1,744	204,328	31	776,802	1,230	254,248	10

	2017				2018				2019				2020				2021			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	362,547	1,111	79,394	27	463,322	936	102,542	14	556,986	470	113,796	2	692,481	344	165,351	2	900,144	263	209,483	0
Republic of Adygeya (Adygeya)	8,547	18	1,738	0	10,597	7	2,074	0	12,364	3	2,100	0	15,261	0	3,022	0	19,316	0	3,491	0
Republic of Kalmykia	9,330	27	2,037	0	11,976	6	2,613	0	14,034	0	3,208	0	17,581	0	4,845	0	22,157	0	5,959	0
Republic of Crimea	3,704	0	1,306	0	8,606	0	2,914	0	14,342	0	4,062	0	24,421	0	8,170	0	38,790	0	11,971	0
Krasnodar Territory	139,076	496	35,477	9	179,317	388	45,492	6	217,732	215	48,356	2	274,103	188	71,150	2	366,909	144	89,352	0
Astrakhan Region	27,363	31	4,021	0	32,870	23	4,498	0	38,575	13	5,027	0	45,233	14	7,512	0	55,524	12	10,085	0
Volgograd Region	61,909	80	10,990	18	76,284	57	13,134	7	88,944	37	15,415	0	105,561	23	20,767	0	128,427	21	25,730	0
Rostov Region	111,194	460	23,467	0	140,453	455	30,904	0	165,684	203	34,362	0	201,268	119	47,234	0	254,665	85	59,425	0
Sevastopol	1,424	0	358	0	3,219	0	913	0	5,311	0	1,266	0	9,054	0	2,650	0	14,355	0	3,471	0
North-Caucasian Federal District	115,807	506	19,242	0	145,332	489	22,771	0	171,436	98	25,640	0	208,982	83	36,653	0	278,438	53	49,249	0
Republic of Dagestan	16,736	110	2,668	0	22,525	136	3,504	0	27,620	8	4,502	0	35,146	1	6,860	0	50,486	0	10,017	0
Republic of Ingushetia	813	0	241	0	1,116	0	372	0	1,267	0	355	0	1,891	0	541	0	2,426	0	600	0
Kabardino-Balkar Republic	12,059	97	2,027	0	14,856	98	2,333	0	17,498	7	2,639	0	21,296	6	3,367	0	27,216	2	3,784	0
Karachai-Cherkess Republic	7,045	10	745	0	8,702	9	790	0	10,169	1	891	0	12,539	1	1,455	0	18,218	1	1,966	0
Republic of North Ossetia – Alania	13,499	4	2,451	0	16,326	5	2,816	0	18,783	2	3,133	0	22,083	0	4,208	0	28,473	0	5,548	0
Chechen Republic	2,859	31	346	0	4,100	38	553	0	5,748	0	664	0	8,879	0	950	0	13,846	0	1,484	0
Stavropol Territory	62,796	254	10,763	0	77,707	204	12,403	0	90,351	80	13,456	0	107,148	75	19,272	0	137,773	50	25,850	0
Volga Federal District	993,964	1,571	182,405	39	1,224,733	1,196	218,624	39	1,418,535	596	225,344	77	1,696,995	489	321,625	56	2,091,124	253	414,614	19
Republic of Bashkortostan	139,986	118	26,721	0	181,420	49	36,812	0	217,469	8	40,615	0	261,854	7	52,897	0	327,695	6	64,740	0
Mari El Republic	22,164	32	3,402	0	27,062	17	3,956	0	30,131	4	4,422	0	34,223	0	5,436	0	40,299	0	6,039	0
Republic of Mordovia	24,025	47	6,167	0	30,433	49	6,451	0	34,262	0	6,424	0	39,532	0	8,074	0	46,539	0	10,170	0
Republic of Tatarstan (Tatarstan)	139,879	83	26,354	8	179,735	81	35,325	10	216,894	10	36,135	0	270,997	10	53,168	0	347,622	5	70,234	0
Udmurt Republic	57,960	32	8,624	0	70,133	11	10,583	0	80,687	7	10,804	0	99,333	1	20,564	0	125,427	1	29,040	0
Chuvash Republic – Chuvashia	51,376	83	12,621	5	63,124	59	14,403	6	71,139	20	14,976	5	85,524	20	22,267	6	99,928	3	26,019	0
Perm Territory	96,398	288	16,154	7	111,971	249	19,957	10	130,216	179	22,652	66	157,185	174	33,929	48	193,035	99	42,941	17
Kirov Region	43,421	22	8,454	0	53,108	13	9,192	0	59,039	3	7,968	0	70,046	2	11,335	0	81,170	0	12,148	0
Nizhny Novgorod Region	101,501	220	19,036	4	121,549	167	20,799	0	138,378	109	19,882	0	162,480	113	27,864	0	198,709	37	40,007	0
Orenburg Region	69,705	72	10,225	4	86,195	45	11,412	5	99,052	13	11,275	4	114,918	11	14,979	0	139,477	9	19,940	0
Penza Region	35,000	80	7,515	8	43,550	59	8,851	5	50,614	29	9,800	0	62,786	20	15,369	0	81,433	13	22,472	0
Samara Region	104,675	302	19,872	3	124,605	247	21,207	3	142,043	161	20,461	2	164,566	88	26,912	2	198,925	42	33,849	2
Saratov Region	63,781	117	8,660	0	80,151	79	10,128	0	92,318	47	11,279	0	109,653	40	17,364	0	133,516	34	21,968	0
Ulyanovsk Region	44,093	76	8,599	0	51,698	71	9,549	0	56,295	5	8,651	0	63,899	4	11,468	0	77,348	3	15,048	0

	2017				2018				2019				2020				2021			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	637,646	853	81,040	6	751,665	596	98,572	0	845,550	262	108,063	0	987,957	198	167,108	0	1,182,876	152	228,902	0
Kurgan Region	24,940	0	2,448	0	29,935	0	2,901	0	33,745	0	2,913	0	39,536	0	4,746	0	48,548	0	7,876	0
Sverdlovsk Region	171,253	346	24,009	0	208,713	242	31,784	0	243,189	179	38,839	0	293,673	147	60,812	0	360,324	119	79,637	0
Tyumen Region	326,234	186	41,317	6	377,188	133	48,917	0	417,281	46	51,930	0	477,282	34	79,581	0	553,522	21	109,314	0
including Khanty-Mansi Autonomous Area – Yugra	183,452	84	22,531	5	206,231	27	24,450	0	222,358	12	24,987	0	252,270	13	37,818	0	291,314	6	50,995	0
including Yamal-Nenets Autonomous Area	63,318	38	8,685	1	74,401	84	10,953	0	82,987	19	12,268	0	90,578	8	18,404	0	99,949	7	22,802	0
Chelyabinsk Region	115,219	321	13,267	0	135,828	220	14,970	0	151,335	36	14,381	0	177,467	17	21,969	0	220,482	12	32,074	0
Siberian Federal District ¹	659,046	997	100,538	2	727,954	684	112,237	28	845,271	378	114,001	9	1,003,151	368	169,382	10	1,258,430	303	223,182	10
Altai Republic	3,099	0	310	0	3,761	0	343	0	4,298	0	413	0	5,371	0	592	0	6,979	0	734	0
Republic of Tuva	8,489	0	265	0	11,096	0	405	0	13,136	0	586	0	16,205	0	1,001	0	21,420	0	1,677	0
Republic of Khakassia	14,978	9	2,170	0	18,515	5	2,170	0	21,426	0	2,337	0	26,059	0	3,562	0	33,278	0	4,601	0
Altai Territory	61,559	124	8,401	0	76,079	19	10,935	0	88,964	4	11,685	0	107,428	2	20,527	0	132,952	0	24,896	0
Krasnoyarsk Territory	126,386	125	25,893	2	148,317	83	31,257	2	172,308	26	29,501	1	199,647	16	41,133	0	247,404	15	52,331	0
Irkutsk Region	92,794	86	11,287	0	108,504	83	13,029	0	121,924	54	13,737	0	140,302	54	18,136	0	173,366	69	23,248	0
Kemerovo Region	73,280	153	9,513	0	90,557	162	11,931	26	106,102	109	12,768	0	124,131	109	19,869	0	154,155	108	27,208	0
Novosibirsk Region	123,700	260	26,584	0	152,317	203	31,101	0	180,281	111	32,129	0	219,850	114	46,921	0	285,897	58	62,836	0
Omsk Region	57,097	142	6,085	0	71,683	57	7,445	0	84,332	59	7,667	8	101,236	53	12,448	10	126,155	52	16,853	10
Tomsk Region	39,790	77	3,953	0	47,127	73	3,620	0	52,501	16	3,177	0	62,921	19	5,193	0	76,823	2	8,797	0
Far-Eastern Federal District ¹	264,138	635	41,765	1	389,618	500	59,766	1	463,841	210	66,739	0	572,427	175	107,609	0	756,469	183	161,976	0
Republic of Buryatia ¹	25,128	7	2,905	0	29,687	5	3,638	0	33,906	5	4,333	0	42,922	1	8,064	0	56,104	1	11,429	0
Republic of Sakha (Yakutia)	69,680	19	16,474	0	84,888	14	19,653	0	100,896	8	20,477	0	118,018	4	25,306	0	145,815	2	30,181	0
Trans-Baikal Territory ¹	32,746	15	3,171	0	39,035	14	3,749	0	44,014	10	4,272	0	51,753	11	6,810	0	67,182	9	11,399	0
Kamchatka Territory	13,207	20	2,018	0	16,326	16	2,918	0	19,627	7	3,361	0	23,871	8	4,992	0	31,976	7	6,686	0
Primorye Territory	57,644	386	7,622	1	70,847	319	9,765	1	87,692	141	11,963	0	115,009	112	24,724	0	164,131	71	44,242	0
Khabarovsk Territory	55,384	124	7,487	0	65,451	57	8,891	0	78,817	33	9,676	0	97,682	30	17,168	0	127,127	24	26,410	0
Amur Region	29,791	62	2,359	0	36,340	53	2,921	0	42,440	0	3,201	0	52,567	0	5,834	0	69,330	0	10,414	0
Magadan Region	8,782	6	1,602	0	10,461	7	2,025	0	12,573	0	2,478	0	15,049	0	3,505	0	20,215	61	4,344	0
Sakhalin Region	22,794	15	3,414	0	28,139	16	5,176	0	34,031	7	5,791	0	43,763	8	9,279	0	59,665	8	14,373	0
Jewish Autonomous Region	4,460	0	305	0	5,410	0	353	0	6,129	0	367	0	6,926	0	693	0	8,381	0	1,013	0
Chukotka Autonomous Area	2,398	3	483	0	3,036	0	676	0	3,715	0	821	0	4,867	0	1,234	0	6,543	0	1,486	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

OVERDUE DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY
(MILLION RUBLES)

Table 3.13

	2017		2018		2019		2020		2021	
	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	59,654	15,208	64,650	12,345	67,174	9,465	74,894	6,976	61,816	4,928
Central Federal District	19,542	10,703	21,525	8,984	23,257	7,637	26,416	5,457	21,767	3,934
Belgorod Region	304	49	322	45	292	13	332	11	254	17
Bryansk Region	207	5	193	13	250	8	188	8	181	3
Vladimir Region	391	38	383	33	444	33	486	41	435	32
Voronezh Region	817	32	953	6	1,123	5	1,319	7	1,105	4
Ivanovo Region	201	36	204	32	211	29	259	35	289	26
Kaluga Region	332	86	528	97	657	49	627	54	476	29
Kostroma Region	97	0	100	0	133	0	124	0	112	0
Kursk Region	296	15	305	13	289	0	270	1	236	3
Lipetsk Region	198	20	242	4	272	10	259	4	243	0
Moscow Region	5,562	3,492	5,560	2,668	6,318	2,993	7,313	1,432	6,259	1,173
Orel Region	79	5	115	5	148	0	167	0	148	0
Ryazan Region	183	43	241	22	300	10	338	12	305	6
Smolensk Region	246	38	357	26	430	15	438	15	345	13
Tambov Region	122	6	131	7	140	6	186	2	187	0
Tver Region	264	72	370	34	441	12	455	14	367	0
Tula Region	292	18	393	25	405	13	391	15	356	15
Yaroslavl Region	300	23	442	32	436	25	572	30	453	15
Moscow	9,651	6,725	10,687	5,924	10,967	4,415	12,690	3,773	10,015	2,600
North-Western Federal District	4,837	2,103	5,380	1,410	5,446	866	7,670	667	6,639	461
Republic of Karelia	174	7	177	8	143	0	157	0	99	0
Republic of Komi	282	17	342	12	338	6	279	7	269	7
Arkhangelsk Region	310	21	314	22	341	6	265	0	229	0
including Nenets Autonomous Area	15	0	14	0	16	0	9	0	10	0
Vologda Region	456	70	476	23	398	13	397	15	333	4
Kaliningrad Region	180	119	196	133	219	147	1,859	121	1,696	50
Leningrad Region	572	193	583	168	656	60	770	36	822	25
Murmansk Region	199	29	251	41	255	24	241	25	186	23
Novgorod Region	141	20	178	20	148	8	156	2	94	2
Pskov Region	135	3	179	4	170	0	186	0	124	0
Saint Petersburg	2,388	1,626	2,684	978	2,780	602	3,361	461	2,786	349

	2017		2018		2019		2020		2021	
	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
Southern Federal District	4,386	290	5,195	273	5,936	95	6,588	108	5,594	84
Republic of Adygeya (Adygeya)	110	2	140	0	174	0	232	0	190	0
Republic of Kalmykia	97	9	180	5	175	0	142	0	108	0
Republic of Crimea	2	0	13	1	42	5	53	6	60	0
Krasnodar Territory	2,072	171	2,385	140	2,700	37	3,053	28	2,536	29
Astrakhan Region	257	8	312	5	351	4	419	4	367	4
Volgograd Region	626	26	721	23	842	12	910	12	663	12
Rostov Region	1,220	73	1,440	99	1,638	38	1,748	59	1,652	38
Sevastopol	3	0	3	0	13	0	31	0	19	0
North-Caucasian Federal District	1,712	216	2,297	195	2,912	81	3,523	38	3,018	26
Republic of Dagestan	317	4	402	5	490	5	524	0	478	0
Republic of Ingushetia	11	0	22	0	29	0	33	0	43	0
Kabardino-Balkar Republic	89	58	126	62	170	0	262	0	232	0
Karachai-Cherkess Republic	199	4	249	4	456	0	505	0	485	0
Republic of North Ossetia – Alania	266	8	462	7	501	3	686	3	564	3
Chechen Republic	62	0	80	0	145	34	251	0	213	0
Stavropol Territory	768	142	956	117	1,121	40	1,262	35	1,004	23
Volga Federal District	10,080	664	10,356	614	10,323	367	11,171	312	9,276	139
Republic of Bashkortostan	1,689	30	1,407	7	1,461	2	1,729	2	1,411	2
Mari El Republic	115	6	141	3	166	0	142	0	131	0
Republic of Mordovia	174	17	167	34	168	0	144	0	131	0
Republic of Tatarstan (Tatarstan)	1,198	20	1,349	30	1,425	2	1,660	2	1,321	2
Udmurt Republic	457	17	442	7	389	6	445	0	443	0
Chuvash Republic – Chuvashia	303	30	388	23	340	18	459	17	339	0
Perm Territory	1,720	147	1,834	171	1,706	154	1,474	164	1,142	96
Kirov Region	317	1	332	1	277	0	323	0	316	0
Nizhny Novgorod Region	997	114	1,062	104	1,083	62	1,055	73	916	10
Orenburg Region	524	53	582	45	640	13	640	11	578	9
Penza Region	245	14	324	20	282	16	341	13	256	3
Samara Region	1,330	171	1,150	129	1,213	89	1,463	29	1,225	16
Saratov Region	662	16	830	7	820	4	955	1	812	0
Ulyanovsk Region	349	27	349	34	354	0	342	0	256	0

	2017		2018		2019		2020		2021	
	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
Ural Federal District	7,268	338	7,042	286	7,001	109	7,045	85	5,672	67
Kurgan Region	233	0	204	0	214	0	204	0	187	0
Sverdlovsk Region	2,249	165	2,082	82	2,120	56	2,302	53	1,890	47
Tyumen Region	2,994	80	3,144	101	3,057	31	2,879	25	2,258	15
including Khanty-Mansi Autonomous Area – Yugra	1,508	30	1,487	9	1,555	6	1,484	7	1,184	0
including Yamal-Nenets Autonomous Area	442	25	571	84	530	16	420	7	307	7
Chelyabinsk Region	1,792	93	1,612	103	1,610	23	1,660	6	1,337	5
Siberian Federal District ¹	9,720	658	9,093	454	8,543	279	8,515	286	6,718	198
Altai Republic	103	0	141	0	122	0	112	0	88	0
Republic of Tuva	175	0	186	0	176	0	159	0	112	0
Republic of Khakassia	205	2	213	0	173	0	163	0	168	0
Altai Territory	786	97	783	0	676	0	700	0	512	0
Krasnoyarsk Territory	2,413	87	2,531	56	2,445	16	2,549	10	2,048	10
Irkutsk Region	1,467	56	1,616	67	1,537	50	1,424	54	1,027	47
Kemerovo Region	1,148	88	1,124	64	944	55	853	51	690	55
Novosibirsk Region	1,428	151	1,494	148	1,545	96	1,730	112	1,386	44
Omsk Region	783	111	774	57	673	47	581	41	469	41
Tomsk Region	183	57	230	61	252	14	245	17	219	1
Far-Eastern Federal District ¹	2,108	235	3,761	130	3,756	32	3,966	23	3,132	20
Republic of Buryatia ¹	576	7	651	5	574	5	500	1	356	1
Republic of Sakha (Yakutia)	560	3	666	4	786	0	1,015	0	873	0
Trans-Baikal Territory ¹	453	2	563	0	551	0	484	0	372	0
Kamchatka Territory	65	9	127	3	130	0	122	4	71	3
Primorye Territory	433	117	512	62	583	22	609	13	482	11
Khabarovsk Territory	506	53	579	13	533	5	606	5	456	5
Amur Region	329	53	367	43	324	0	288	0	220	0
Magadan Region	35	0	44	0	48	0	69	0	50	0
Sakhalin Region	110	0	180	0	157	0	185	0	185	0
Jewish Autonomous Region	65	0	67	0	66	0	77	0	62	0
Chukotka Autonomous Area	7	0	6	0	4	0	13	0	5	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

OVERDUE DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS
(MILLION RUBLES)

Table 3.14

	2017				2018				2019				2020				2021			
	Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	54,575	14,405	3,643	483	61,300	11,565	4,757	404	64,258	8,714	5,464	348	71,823	6,429	6,555	344	59,471	4,505	5,398	165
Central Federal District	17,510	10,162	1,382	359	19,680	8,402	1,682	302	21,721	7,088	1,958	209	24,583	5,045	2,557	246	20,384	3,594	2,160	115
Belgorod Region	270	49	15	0	302	45	21	0	272	13	18	0	317	11	24	0	242	17	11	0
Bryansk Region	185	4	9	0	186	10	15	0	243	6	22	0	183	7	26	0	178	2	15	0
Vladimir Region	339	37	10	0	357	32	21	0	426	26	27	0	468	31	37	0	421	31	34	0
Voronezh Region	774	32	163	0	941	6	141	0	1,110	5	224	0	1,308	7	309	0	1,091	4	250	0
Ivanovo Region	192	29	16	0	200	32	16	0	208	29	13	0	257	35	38	0	288	26	116	0
Kaluga Region	327	75	23	0	519	95	35	0	651	47	61	0	622	52	63	0	471	27	71	0
Kostroma Region	92	0	7	0	96	0	7	0	125	0	14	0	123	0	18	0	109	0	14	0
Kursk Region	288	15	8	0	299	13	13	0	281	0	16	0	263	1	20	0	231	3	13	0
Lipetsk Region	183	20	15	0	234	4	14	0	264	10	23	0	256	4	32	0	241	0	18	0
Moscow Region	5,049	3,383	426	68	5,158	2,537	502	69	5,807	2,945	551	16	6,853	1,312	676	14	5,940	1,067	547	7
Orel Region	69	5	9	0	111	5	14	0	144	0	15	0	164	0	20	0	146	0	20	0
Ryazan Region	176	43	16	0	238	22	40	0	293	10	60	0	328	12	66	0	296	6	51	0
Smolensk Region	233	32	45	0	349	20	47	0	423	10	70	0	434	10	58	0	342	8	38	0
Tambov Region	110	6	6	0	126	7	25	0	136	6	29	0	177	2	42	0	178	0	27	0
Tver Region	255	72	16	0	368	34	31	0	440	12	28	0	454	14	51	0	366	0	34	0
Tula Region	282	8	41	0	387	12	67	0	399	0	91	0	387	0	56	0	353	0	30	0
Yaroslavl Region	291	14	39	0	436	21	66	0	428	16	65	0	563	19	101	0	446	15	62	0
Moscow	8,395	6,336	519	291	9,373	5,508	606	233	10,070	3,952	633	193	11,426	3,526	919	231	9,045	2,389	809	108
North-Western Federal District	4,574	2,015	471	89	5,268	1,320	581	46	5,355	767	504	52	7,538	607	623	30	6,524	429	527	21
Republic of Karelia	165	7	5	0	174	8	8	0	140	0	8	0	156	0	13	0	98	0	8	0
Republic of Komi	267	17	8	0	333	12	20	0	330	6	10	0	274	7	20	0	259	7	22	0
Arkhangelsk Region	301	21	8	0	310	22	10	0	337	6	12	0	261	0	10	0	228	0	13	0
including Nenets Autonomous Area	15	0	2	0	14	0	0	0	16	0	0	0	9	0	0	0	10	0	0	0
Vologda Region	435	70	20	0	467	23	29	0	391	13	22	0	392	15	26	0	330	4	13	0
Kaliningrad Region	169	114	15	5	193	130	14	0	217	131	17	0	1,858	114	26	0	1,695	48	16	0
Leningrad Region	541	185	59	8	570	159	73	9	644	60	59	8	762	29	111	10	817	24	111	15
Murmansk Region	194	23	15	0	248	40	17	0	252	20	19	0	238	24	23	0	186	23	23	0
Novgorod Region	123	20	4	1	166	20	7	1	137	8	17	0	146	2	22	0	91	2	15	0
Pskov Region	134	3	9	0	178	4	9	0	169	0	9	0	185	0	8	0	123	0	2	0
Saint Petersburg	2,246	1,557	326	75	2,629	902	394	35	2,739	524	332	43	3,266	416	364	20	2,697	320	303	6

	2017				2018				2019				2020				2021			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	4,038	283	198	7	5,003	264	402	3	5,728	91	603	2	6,404	103	786	2	5,448	79	738	0
Republic of Adygeya (Adygeya)	104	2	3	0	136	0	9	0	171	0	31	0	229	0	33	0	186	0	25	0
Republic of Kalmykia	92	9	0	0	176	5	4	0	172	0	4	0	139	0	9	0	106	0	5	0
Republic of Crimea	2	0	0	0	13	0	4	0	42	0	1	0	53	0	6	0	60	0	9	0
Krasnodar Territory	1,862	166	119	2	2,278	135	237	2	2,600	37	371	2	2,973	28	479	2	2,475	29	473	0
Astrakhan Region	232	8	12	0	306	5	21	0	346	4	13	0	416	4	34	0	362	4	21	0
Volgograd Region	610	26	24	5	712	23	39	1	816	12	71	0	880	12	87	0	642	12	42	0
Rostov Region	1,134	72	41	0	1,380	97	85	0	1,567	38	108	0	1,683	59	132	0	1,598	34	160	0
Sevastopol	3	0	0	0	3	0	2	0	13	0	3	0	31	0	6	0	19	0	2	0
North-Caucasian Federal District	1,555	200	85	0	2,185	185	125	0	2,806	41	164	0	3,431	32	196	0	2,946	19	173	0
Republic of Dagestan	310	0	38	0	399	5	39	0	487	5	45	0	519	0	19	0	473	0	16	0
Republic of Ingushetia	10	0	0	0	21	0	0	0	29	0	0	0	32	0	1	0	43	0	0	0
Kabardino-Balkar Republic	76	58	1	0	117	62	1	0	156	0	7	0	251	0	12	0	226	0	12	0
Karachai-Cherkess Republic	184	4	2	0	230	4	4	0	438	0	5	0	490	0	1	0	477	0	4	0
Republic of North Ossetia – Alania	224	0	15	0	428	0	23	0	470	0	33	0	659	0	49	0	541	0	48	0
Chechen Republic	62	0	0	0	80	0	2	0	145	0	11	0	251	0	11	0	213	0	5	0
Stavropol Territory	688	138	29	0	911	113	56	0	1,081	37	62	0	1,229	32	103	0	973	19	88	0
Volga Federal District	8,867	619	612	28	9,832	595	783	27	9,867	361	948	77	10,780	305	987	56	8,980	134	748	19
Republic of Bashkortostan	1,213	29	49	0	1,260	7	67	0	1,316	2	122	0	1,628	2	179	0	1,344	2	129	0
Mari El Republic	107	6	2	0	137	3	7	0	163	0	4	0	140	0	4	0	130	0	4	0
Republic of Mordovia	157	13	6	0	157	29	8	0	162	0	7	0	139	0	8	0	127	0	6	0
Republic of Tatarstan (Tatarstan)	1,097	20	31	8	1,264	30	64	10	1,366	2	67	0	1,602	2	88	0	1,277	2	50	0
Udmurt Republic	384	17	11	0	417	7	11	0	373	6	7	0	435	0	13	0	435	0	12	0
Chuvash Republic – Chuvashia	281	30	42	5	368	23	63	6	322	18	65	5	443	17	87	6	325	0	68	0
Perm Territory	1,600	144	77	4	1,768	170	111	0	1,641	154	183	66	1,414	163	168	48	1,102	91	123	17
Kirov Region	298	1	23	0	319	1	35	0	268	0	32	0	317	0	37	0	309	0	32	0
Nizhny Novgorod Region	831	104	55	4	979	97	67	0	1,010	62	85	0	994	73	82	0	868	10	63	0
Orenburg Region	488	53	9	4	560	45	28	5	621	13	28	4	628	11	36	0	574	9	32	0
Penza Region	217	9	15	0	311	14	49	3	274	10	43	0	334	7	36	0	249	3	36	0
Samara Region	1,220	149	181	3	1,129	129	106	3	1,190	89	141	2	1,437	29	85	2	1,200	16	76	2
Saratov Region	633	16	81	0	821	7	141	0	811	4	124	0	931	1	115	0	788	0	79	0
Ulyanovsk Region	340	27	30	0	343	34	28	0	349	0	41	0	337	0	49	0	251	0	37	0

	2017				2018				2019				2020				2021			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	6,802	312	272	0	6,825	276	325	0	6,799	105	374	0	6,878	81	410	0	5,554	67	304	0
Kurgan Region	216	0	8	0	201	0	9	0	210	0	16	0	202	0	9	0	186	0	5	0
Sverdlovsk Region	2,145	158	56	0	2,044	78	79	0	2,088	53	96	0	2,273	50	119	0	1,855	47	86	0
Tyumen Region	2,809	65	178	0	3,034	95	180	0	2,951	31	177	0	2,781	25	181	0	2,211	15	125	0
including Khanty-Mansi Autonomous Area – Yugra	1,442	30	98	0	1,448	9	102	0	1,520	6	114	0	1,445	7	105	0	1,174	0	80	0
including Yamal-Nenets Autonomous Area	418	20	25	0	549	78	26	0	513	16	19	0	405	7	19	0	292	7	15	0
Chelyabinsk Region	1,632	89	31	0	1,546	103	57	0	1,549	21	86	0	1,621	6	101	0	1,302	5	87	0
Siberian Federal District ¹	9,179	597	506	0	8,796	407	627	26	8,291	235	665	8	8,301	234	722	10	6,550	164	535	10
Altai Republic	101	0	7	0	139	0	2	0	121	0	2	0	111	0	2	0	87	0	4	0
Republic of Tuva	165	0	3	0	178	0	7	0	172	0	3	0	156	0	3	0	110	0	2	0
Republic of Khakassia	190	2	5	0	202	0	12	0	167	0	12	0	159	0	13	0	166	0	8	0
Altai Territory	756	97	24	0	767	0	48	0	664	0	47	0	691	0	43	0	503	0	31	0
Krasnoyarsk Territory	2,283	87	138	0	2,424	56	154	0	2,345	16	160	0	2,462	10	186	0	1,978	10	137	0
Irkutsk Region	1,413	56	60	0	1,591	67	52	0	1,516	50	63	0	1,405	54	63	0	1,013	47	44	0
Kemerovo Region	1,038	66	28	0	1,082	64	43	26	911	32	23	0	828	23	28	0	676	27	23	0
Novosibirsk Region	1,334	137	176	0	1,457	131	261	0	1,504	79	287	0	1,691	92	333	0	1,354	42	243	0
Omsk Region	721	89	25	0	733	29	35	0	647	45	45	8	559	38	40	10	450	38	21	10
Tomsk Region	166	54	8	0	223	60	13	0	244	13	22	0	238	16	11	0	213	0	22	0
Far-Eastern Federal District ¹	2,050	217	116	0	3,711	114	233	0	3,688	26	248	0	3,908	21	274	0	3,085	18	214	0
Republic of Buryatia ¹	568	7	30	0	646	5	36	0	570	5	29	0	496	1	23	0	352	1	7	0
Republic of Sakha (Yakutia)	543	0	70	0	652	0	115	0	763	0	134	0	997	0	161	0	857	0	121	0
Trans-Baikal Territory ¹	444	2	3	0	555	0	5	0	546	0	14	0	481	0	16	0	368	0	12	0
Kamchatka Territory	60	9	2	0	124	3	0	0	126	0	6	0	119	4	6	0	67	3	1	0
Primorye Territory	411	103	12	0	500	50	12	0	578	17	14	0	605	11	26	0	478	9	25	0
Khabarovsk Territory	502	53	20	0	576	13	34	0	520	5	29	0	594	5	21	0	443	5	21	0
Amur Region	322	53	6	0	363	43	15	0	314	0	13	0	284	0	9	0	219	0	15	0
Magadan Region	33	0	1	0	43	0	1	0	47	0	0	0	69	0	4	0	50	0	0	0
Sakhalin Region	108	0	2	0	179	0	9	0	156	0	5	0	175	0	4	0	184	0	10	0
Jewish Autonomous Region	63	0	0	0	66	0	2	0	65	0	3	0	76	0	3	0	62	0	2	0
Chukotka Autonomous Area	7	0	3	0	6	0	3	0	4	0	0	0	13	0	0	0	5	0	0	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

WEIGHTED AVERAGE MATURITY AND RATE FOR HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES SINCE THE BEGINNING OF THE YEAR

Table 3.15

	2017		2018		2019		2020		2021	
	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, % ¹
The Russian Federation	186.4	10.64	195.5	9.56	214.1	9.87	219.4	7.68	243.5	7.49
Central Federal District	190.4	10.64	200.2	9.54	219.8	9.84	225.7	7.71	248.5	7.58
Belgorod Region	187.2	10.60	194.1	9.52	211.5	9.91	217.3	7.46	243.3	7.42
Bryansk Region	185.5	10.54	195.6	9.49	217.3	9.81	219.6	7.47	248.0	7.28
Vladimir Region	188.8	10.66	197.5	9.54	215.2	9.88	215.7	7.69	243.4	7.59
Voronezh Region	198.1	10.60	201.4	9.54	219.6	9.88	220.4	7.53	245.2	7.33
Ivanovo Region	177.0	10.78	186.9	9.59	203.9	9.89	211.8	7.75	235.8	7.63
Kaluga Region	191.6	10.54	198.3	9.49	217.5	9.84	220.6	7.66	249.8	7.52
Kostroma Region	179.1	10.59	191.0	9.48	214.6	9.85	220.4	7.68	245.6	7.53
Kursk Region	188.1	10.60	196.4	9.48	211.5	9.85	217.1	7.59	243.5	7.38
Lipetsk Region	194.1	10.66	202.8	9.54	219.5	9.87	223.8	7.53	248.2	7.38
Moscow Region	190.8	10.59	199.9	9.54	221.7	9.79	227.0	7.74	251.0	7.59
Orel Region	187.8	10.57	198.4	9.48	214.3	9.85	220.4	7.47	242.6	7.39
Ryazan Region	189.7	10.57	199.0	9.50	218.9	9.86	220.8	7.47	248.4	7.38
Smolensk Region	195.2	10.59	202.0	9.49	216.2	9.92	219.9	7.54	245.4	7.46
Tambov Region	191.6	10.56	207.1	9.51	221.6	9.88	224.7	7.66	248.9	7.48
Tver Region	192.9	10.57	203.6	9.52	222.4	9.94	222.3	7.76	247.9	7.65
Tula Region	188.6	10.58	198.8	9.52	218.6	9.91	222.9	7.80	249.5	7.60
Yaroslavl Region	180.3	10.64	188.8	9.55	208.7	9.89	214.3	7.69	237.2	7.53
Moscow	190.8	10.72	202.1	9.57	221.2	9.84	228.9	7.75	249.1	7.65
North-Western Federal District	181.1	10.65	189.7	9.56	210.0	9.82	217.1	7.66	244.5	7.36
Republic of Karelia	175.1	10.62	184.5	9.47	201.5	9.81	204.6	7.60	236.7	7.44
Republic of Komi	176.0	10.60	185.5	9.47	203.6	9.87	204.3	7.71	230.5	7.60
Arkhangelsk Region	172.4	10.53	179.7	9.37	198.7	9.81	205.7	7.78	229.5	7.56
including Nenets Autonomous Area	177.5	10.43	181.7	6.82	188.5	8.58	207.2	7.72	221.5	7.66
Vologda Region	174.5	10.65	185.2	9.54	201.2	9.87	205.8	7.85	235.4	7.65
Kaliningrad Region	184.7	10.62	189.6	9.64	202.9	9.83	210.2	7.54	238.6	7.37
Leningrad Region	184.9	10.66	194.4	9.60	215.4	9.87	223.4	7.62	251.2	7.30
Murmansk Region	165.3	10.69	172.7	9.50	191.5	9.89	198.9	7.55	226.5	7.47
Novgorod Region	182.3	10.64	191.6	9.49	206.9	9.90	214.3	7.70	239.9	7.41
Pskov Region	181.7	10.68	189.4	9.49	202.9	9.83	211.2	7.53	239.3	7.30
Saint Petersburg	184.3	10.67	192.6	9.60	214.9	9.80	222.9	7.65	249.7	7.30

	2017		2018		2019		2020		2021	
	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, % ¹
Southern Federal District	192.8	10.70	202.7	9.60	216.8	9.94	222.9	7.76	248.6	7.64
Republic of Adygeya (Adygeya)	195.2	10.80	202.3	9.64	218.5	10.02	226.2	7.31	253.1	7.56
Republic of Kalmykia	200.5	10.63	207.1	9.56	224.5	9.94	231.4	7.65	256.1	7.39
Republic of Crimea	178.9	11.25	213.9	10.28	233.6	10.28	239.8	8.08	255.1	7.95
Krasnodar Territory	196.7	10.75	207.1	9.62	220.6	9.97	226.8	7.79	255.6	7.74
Astrakhan Region	194.3	10.58	203.2	9.46	212.9	9.86	223.5	7.76	245.4	7.52
Volgograd Region	188.2	10.64	197.8	9.54	214.5	9.88	217.6	7.75	242.4	7.51
Rostov Region	191.0	10.65	198.4	9.55	210.6	9.86	215.5	7.68	239.8	7.50
Sevastopol	175.2	11.19	205.2	10.29	221.5	10.30	239.3	8.10	254.3	8.12
North-Caucasian Federal District	193.1	10.72	205.2	9.59	222.1	9.97	227.2	7.85	252.5	7.63
Republic of Dagestan	196.5	10.73	214.2	9.59	230.7	9.92	237.3	7.89	259.2	7.61
Republic of Ingushetia	187.8	10.70	206.3	9.75	241.8	9.99	245.4	8.33	260.0	8.33
Kabardino-Balkar Republic	190.9	10.66	203.9	9.59	221.1	9.99	225.3	7.66	248.0	7.43
Karachai-Cherkess Republic	202.7	10.88	214.2	9.74	229.4	10.11	232.3	7.93	258.8	7.46
Republic of North Ossetia – Alania	188.7	10.88	200.5	9.64	216.7	9.90	216.8	7.78	242.2	7.37
Chechen Republic	183.8	10.89	206.0	9.79	229.7	10.03	240.7	8.10	263.8	8.21
Stavropol Territory	193.1	10.68	202.8	9.55	218.8	9.99	223.2	7.83	249.2	7.62
Volga Federal District	184.5	10.60	193.2	9.54	212.2	9.86	215.5	7.67	239.3	7.51
Republic of Bashkortostan	175.8	10.63	185.7	9.56	207.7	9.89	211.4	7.77	236.0	7.64
Mari El Republic	185.9	10.51	190.9	9.50	207.6	9.79	208.0	7.45	234.2	7.35
Republic of Mordovia	198.1	10.56	204.8	9.44	224.3	9.83	227.6	7.40	250.7	7.13
Republic of Tatarstan (Tatarstan)	176.8	10.57	187.4	9.53	207.3	9.82	210.9	7.66	236.3	7.40
Udmurt Republic	182.4	10.62	189.3	9.56	209.8	9.86	215.1	7.30	238.0	7.15
Chuvash Republic – Chuvashia	199.2	10.42	198.2	9.43	222.1	9.64	221.5	7.24	246.3	7.20
Perm Territory	186.0	10.69	194.6	9.62	211.8	9.88	214.0	7.82	236.9	7.58
Kirov Region	194.8	10.57	200.6	9.49	218.5	9.87	218.0	7.68	240.9	7.62
Nizhny Novgorod Region	184.5	10.66	192.3	9.54	207.4	9.81	214.3	7.69	238.3	7.57
Orenburg Region	191.2	10.54	200.0	9.50	217.3	9.88	219.3	7.77	241.9	7.59
Penza Region	190.4	10.66	198.0	9.51	217.7	9.85	223.2	7.24	245.9	7.04
Samara Region	185.2	10.61	197.1	9.54	215.6	9.95	218.0	7.87	240.1	7.79
Saratov Region	193.8	10.65	202.8	9.59	219.3	9.91	223.5	7.83	245.8	7.73
Ulyanovsk Region	177.0	10.60	190.0	9.53	209.2	9.92	213.8	7.71	238.9	7.48

	2017		2018		2019		2020		2021	
	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, % ¹
Ural Federal District	187.3	10.65	194.4	9.61	213.0	9.89	214.7	7.86	237.6	7.58
Kurgan Region	194.3	10.58	206.4	9.52	221.2	9.96	223.2	7.89	246.3	7.50
Sverdlovsk Region	189.0	10.66	194.8	9.60	214.0	9.84	217.3	7.80	237.7	7.57
Tyumen Region	194.7	10.62	201.3	9.58	220.9	9.86	220.3	7.88	246.2	7.57
including Khanty-Mansi Autonomous Area – Yugra	190.4	10.67	196.6	9.59	216.1	9.94	215.3	8.02	238.5	7.69
including Yamal-Nenets Autonomous Area	194.7	10.50	203.2	9.47	218.8	9.87	220.2	7.84	249.7	7.71
Chelyabinsk Region	165.6	10.75	174.9	9.69	191.7	10.03	195.5	7.91	216.0	7.66
Siberian Federal District ²	181.2	10.66	190.0	9.56	206.2	9.94	211.5	7.81	236.1	7.69
Altai Republic	173.5	10.81	184.7	9.69	208.6	9.98	206.7	7.51	237.6	7.65
Republic of Tuva	181.5	10.61	190.9	9.54	207.1	10.22	219.8	8.21	247.9	8.09
Republic of Khakassia	171.5	10.68	181.1	9.54	198.0	10.00	204.8	7.75	227.9	7.56
Altai Territory	181.8	10.62	189.9	9.56	205.4	9.92	211.2	7.71	236.3	7.64
Krasnoyarsk Territory	175.2	10.66	182.3	9.57	199.5	9.96	203.9	7.87	230.3	7.74
Irkutsk Region	170.3	10.66	180.1	9.55	196.6	9.99	205.2	8.02	231.7	7.87
Kemerovo Region	171.3	10.67	178.3	9.55	194.4	9.96	200.8	7.86	226.4	7.78
Novosibirsk Region	197.3	10.69	204.7	9.59	218.9	9.89	221.6	7.68	242.9	7.50
Omsk Region	192.6	10.67	203.6	9.55	218.6	9.96	222.4	7.88	245.5	7.78
Tomsk Region	181.4	10.66	189.0	9.50	208.3	9.85	215.9	7.58	241.6	7.64
Far-Eastern Federal District ²	181.7	10.57	190.1	9.55	207.7	9.94	216.9	6.87	239.1	6.53
Republic of Buryatia ²	171.1	10.68	178.8	9.52	196.8	9.85	209.2	6.86	234.4	6.78
Republic of Sakha (Yakutia)	186.2	10.67	193.5	9.65	207.5	10.08	215.8	6.41	236.5	6.26
Trans-Baikal Territory ²	177.7	10.66	185.4	9.50	199.6	9.95	209.1	7.24	233.2	6.87
Kamchatka Territory	171.6	10.72	178.4	9.56	199.6	10.08	206.8	7.79	238.2	7.74
Primorye Territory	176.7	10.54	190.9	9.54	208.1	9.89	219.9	6.58	238.6	6.12
Khabarovsk Territory	185.1	10.53	196.5	9.52	215.0	9.88	221.5	7.18	244.5	6.93
Amur Region	182.2	10.51	190.2	9.53	213.6	9.94	222.8	6.76	245.2	6.47
Magadan Region	183.6	10.51	181.5	9.51	203.4	10.00	207.1	7.32	230.5	6.20
Sakhalin Region	182.9	10.48	189.5	9.47	209.9	9.87	218.5	6.97	242.8	6.38
Jewish Autonomous Region	176.5	10.65	192.5	9.55	211.6	10.05	210.9	7.40	236.7	7.02
Chukotka Autonomous Area	160.5	10.77	179.8	9.48	197.2	10.05	209.7	7.39	227.6	6.35

¹ Since 2019 is calculated as the weighted average value for the year of the weighted by volume and maturity average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

WEIGHTED AVERAGE MATURITY AND RATE FOR HLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY SINCE THE BEGINNING OF THE YEAR

Table 3.16

	2017		2018		2019		2020		2021	
	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, % ¹
The Russian Federation	35.0	7.06	95.2	5.59	22.9	6.17	85.1	5.04	71.7	4.90
Central Federal District	34.3	6.64	96.7	5.59	22.8	6.11	85.1	5.04	69.4	4.91
Belgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Bryansk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Vladimir Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	10.8	11.00
Voronezh Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ivanovo Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kaluga Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kostroma Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kursk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Lipetsk Region	59.9	7.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow Region	74.5	8.97	36.0	9.50	47.0	5.00	105.5	10.25	0.0	0.00
Orel Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ryazan Region	0.0	0.00	12.0	10.00	0.0	0.00	0.0	0.00	0.0	0.00
Smolensk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tambov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tver Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tula Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Yaroslavl Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow	33.6	6.55	103.7	5.52	22.6	5.00	84.8	4.94	69.4	4.91
North-Western Federal District	195.0	11.00	0.0	0.00	128.6	10.00	0.0	0.00	0.0	0.00
Republic of Karelia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Komi	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Arkhangelsk Region	0.0	0.00	0.0	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	0.0	0.00	0.0	0.00
Vologda Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kaliningrad Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Leningrad Region	0.0	0.00	0.0	0.00	128.6	10.00	0.0	0.00	0.0	0.00
Murmansk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Novgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Pskov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Saint Petersburg	195.0	11.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00

	2017		2018		2019		2020		2021	
	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, % ¹
Southern Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Adygeya (Adygeya)	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Kalmykia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Crimea	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Krasnodar Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Astrakhan Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Volgograd Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Rostov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Sevastopol	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
North-Caucasian Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Dagestan	0.0	0.00	0.0	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	0.0	0.00	0.0	0.00
Kabardino-Balkar Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Karachai-Cherkess Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of North Ossetia – Alania	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chechen Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Stavropol Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Volga Federal District	11.8	9.51	11.9	6.00	11.9	3.96	0.0	0.00	0.0	0.00
Republic of Bashkortostan	12.0	9.00	11.9	6.00	0.0	0.00	0.0	0.00	0.0	0.00
Mari El Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Mordovia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Tatarstan (Tatarstan)	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Udmurt Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chuvash Republic – Chuvashia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Perm Territory	0.0	0.00	0.0	0.00	11.9	3.96	0.0	0.00	0.0	0.00
Kirov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Nizhny Novgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Orenburg Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Penza Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Samara Region	10.3	14.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Saratov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ulyanovsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00

	2017		2018		2019		2020		2021	
	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, % ¹
Ural Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kurgan Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Sverdlovsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tyumen Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
including Khanty-Mansi Autonomous Area – Yugra	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
including Yamal-Nenets Autonomous Area	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chelyabinsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Siberian Federal District ²	36.0	5.00	0.0	0.00	0.0	0.00	0.0	0.00	121.3	6.00
Altai Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Tuva	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Khakassia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Altai Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Krasnoyarsk Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Irkutsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	121.3	6.00
Kemerovo Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Novosibirsk Region	36.0	5.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Omsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tomsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Far-Eastern Federal District ²	24.0	9.00	0.0	0.00	0.0	0.00	0.0	0.00	216.0	4.50
Republic of Buryatia ²	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Sakha (Yakutia)	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Trans-Baikal Territory ²	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kamchatka Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Primorye Territory	24.0	9.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Khabarovsk Territory	0.0	0.00	0.0	0.00	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	216.0	4.50
Sakhalin Region	0.0	0.00	0.0	0.00	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

¹ Since 2019 is calculated as the weighted average value for the year of the weighted by volume and maturity average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

WEIGHTED AVERAGE MATURITY AND RATE FOR MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES SINCE THE BEGINNING OF THE YEAR, INCLUDING FOR MLS UNDER SCPAS *Table 3.17*

	2017				2018				2019				2020				2021			
	for MLs		including for MLs under SCPAs1		for MLs		including for MLs under SCPAs1		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, %	Weighted average maturity, months	Weighted average interest rate, % ¹	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ¹
The Russian Federation	186.8	10.64	189.7	10.41	195.7	9.56	195.3	9.30	214.3	9.87	217.7	9.37	219.53	7.67	223.63	6.29	243.7	7.49	251.4	5.90
Central Federal District	191.0	10.64	194.5	10.40	200.5	9.54	201.3	9.23	220.0	9.84	223.6	9.28	225.82	7.71	230.27	6.37	248.7	7.58	255.6	6.12
Belgorod Region	187.6	10.60	197.6	10.32	194.2	9.52	199.6	9.31	211.8	9.90	218.1	9.59	217.46	7.46	218.22	6.20	243.3	7.42	247.8	5.96
Bryansk Region	185.6	10.54		10.36	195.7	9.49	193.6	9.31	217.4	9.81	220.6	9.41	219.60	7.47	219.63	6.16	248.0	7.28	252.1	5.73
Vladimir Region	188.9	10.66	187.5	10.44	197.5	9.54	197.0	9.33	215.5	9.87	218.5	9.34	215.78	7.69	214.65	6.44	243.5	7.59	246.8	6.11
Voronezh Region	198.3	10.60	198.8	10.40	201.5	9.54	199.4	9.32	219.7	9.88	218.3	9.56	220.39	7.53	218.77	6.24	245.2	7.33	248.3	5.87
Ivanovo Region	177.3	10.77	186.3	10.55	186.9	9.58	194.2	9.38	204.0	9.89	216.9	9.46	211.82	7.75	218.26	6.22	235.7	7.63	243.2	5.97
Kaluga Region	192.0	10.53	191.3	10.38	198.4	9.49	196.3	9.31	217.5	9.84	214.5	9.44	220.66	7.66	218.74	6.39	249.8	7.52	252.3	6.05
Kostroma Region	179.5	10.58	184.9	10.38	191.1	9.48	193.2	9.32	214.9	9.84	213.2	9.34	220.69	7.68	221.24	6.48	245.8	7.53	250.5	5.94
Kursk Region	188.4	10.60	194.9	10.41	196.5	9.48	200.8	9.35	211.6	9.85	214.8	9.49	217.11	7.59	222.21	6.48	243.5	7.38	244.4	5.69
Lipetsk Region	195.8	10.63	196.3	10.50	202.9	9.54	204.3	9.35	219.6	9.87	221.0	9.49	223.81	7.53	222.78	6.34	248.2	7.38	251.9	5.86
Moscow Region	191.1	10.58	194.6	10.40	200.0	9.54	201.2	9.22	221.9	9.79	224.9	9.25	227.02	7.74	233.47	6.31	251.2	7.59	260.1	5.97
Orel Region	187.8	10.57	184.4	10.28	198.6	9.48	189.4	9.20	214.3	9.84	202.6	9.43	220.39	7.47	214.96	6.10	242.6	7.39	234.6	5.68
Ryazan Region	190.0	10.57	189.4	10.33	199.1	9.50	196.0	9.36	218.9	9.86	220.1	9.52	220.81	7.47	221.27	6.31	248.4	7.38	252.0	5.96
Smolensk Region	195.3	10.59	197.8	10.45	202.0	9.49	202.1	9.33	216.2	9.92	217.5	9.62	219.94	7.54	221.92	6.38	245.4	7.46	252.8	6.02
Tambov Region	193.0	10.56	194.5	10.30	207.1	9.51	206.2	9.36	221.7	9.88	229.2	9.45	224.71	7.66	224.71	6.29	248.9	7.48	253.4	5.63
Tver Region	193.0	10.57	197.8	10.42	203.6	9.52	202.7	9.36	222.4	9.94	226.2	9.52	222.27	7.76	224.67	6.37	247.9	7.65	251.2	5.84
Tula Region	188.6	10.58	191.2	10.39	198.8	9.52	198.7	9.33	218.5	9.91	220.5	9.42	222.97	7.80	224.72	6.41	249.5	7.60	256.7	6.01
Yaroslavl Region	180.6	10.63	186.9	10.40	189.0	9.54	192.5	9.35	208.9	9.89	216.3	9.37	214.30	7.69	219.60	6.38	237.2	7.53	247.3	6.07
Moscow	191.9	10.72	195.8	10.42	202.8	9.57	203.2	9.19	221.6	9.84	225.4	9.21	229.32	7.75	233.78	6.42	249.3	7.65	256.1	6.28
North-Western Federal District	181.4	10.65	182.2	10.47	189.8	9.56	188.5	9.37	210.1	9.82	213.6	9.48	217.22	7.66	223.49	6.55	244.5	7.36	256.3	5.88
Republic of Karelia	175.2	10.62	182.2	10.30	184.5	9.47	190.1	9.30	201.5	9.81	209.6	9.52	204.66	7.60	207.76	6.65	236.7	7.44	244.5	5.96
Republic of Komi	176.0	10.60	170.1	10.24	185.5	9.47	176.9	9.31	203.7	9.87	199.2	9.60	204.30	7.71	198.20	6.44	230.6	7.60	235.7	6.07
Arkhangelsk Region	172.5	10.53	174.2	10.40	179.7	9.37	174.1	9.38	198.7	9.81	197.0	9.62	205.75	7.78	204.95	6.59	229.5	7.56	232.2	5.96
including Nenets Autonomous Area	177.5	10.43	161.5	10.15	181.7	6.82	170.7	9.09	188.5	8.58	181.5	9.67	207.23	7.72	204.49	6.54	222.2	7.64	217.1	5.89
Vologda Region	174.8	10.65	180.8	10.33	185.3	9.54	187.7	9.33	201.3	9.86	204.1	9.42	205.85	7.85	211.06	6.57	235.4	7.65	246.0	6.08
Kaliningrad Region	184.8	10.62	182.0	10.32	190.0	9.64	184.5	9.44	202.9	9.83	202.5	9.54	210.24	7.54	212.10	6.48	238.6	7.37	241.6	6.06
Leningrad Region	185.2	10.66	186.1	10.55	194.5	9.60	193.6	9.41	215.5	9.87	221.9	9.53	223.45	7.62	231.36	6.47	251.2	7.30	264.9	5.74
Murmansk Region	165.3	10.69	164.0	10.45	172.7	9.50	170.9	9.35	191.6	9.89	194.3	9.59	198.90	7.55	201.90	6.43	226.5	7.47	234.9	5.97
Novgorod Region	182.5	10.63	182.5	10.30	191.6	9.49	185.8	9.22	207.0	9.90	213.1	9.53	214.35	7.70	224.37	6.56	239.9	7.41	249.5	5.73
Pskov Region	182.8	10.67	189.5	10.49	190.0	9.49	192.0	9.37	203.4	9.83	218.8	9.53	211.55	7.53	213.76	6.37	239.6	7.30	247.7	5.78
Saint Petersburg	184.7	10.67	184.1	10.50	192.7	9.60	191.1	9.38	215.1	9.79	216.9	9.44	223.07	7.65	230.17	6.58	249.8	7.30	262.1	5.87

	2017				2018				2019				2020				2021			
	for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, %	Weighted average maturity, months	Weighted average interest rate, % ¹	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ¹
Southern Federal District	193.0	10.70	195.7	10.45	202.7	9.60	204.3	9.42	216.8	9.94	218.8	9.56	223.03	7.76	224.33	6.59	248.7	7.64	255.6	6.19
Republic of Adygeya (Adygeya)	195.2	10.79	205.0	10.50	202.4	9.64	209.4	9.38	218.5	10.02	225.4	9.60	226.25	7.31	228.49	6.35	253.1	7.56	261.2	6.13
Republic of Kalmykia	200.5	10.63	205.1	10.53	207.1	9.56	211.8	9.38	224.4	9.94	236.1	9.59	231.41	7.65	232.38	6.46	256.1	7.39	261.2	5.74
Republic of Crimea	181.6	11.24	175.6	10.82	213.9	10.28	211.0	9.99	233.5	10.28	231.8	9.94	239.83	8.08	242.60	6.71	255.1	7.95	258.9	6.56
Krasnodar Territory	196.8	10.75	199.1	10.48	207.1	9.62	208.0	9.42	220.7	9.97	219.0	9.61	226.88	7.80	225.75	6.63	255.6	7.74	261.1	6.33
Astrakhan Region	194.3	10.58	201.0	10.36	203.2	9.46	204.6	9.31	212.8	9.85	227.5	9.41	223.52	7.76	229.60	6.35	245.4	7.52	258.2	5.88
Volgograd Region	188.2	10.64	192.2	10.38	197.8	9.54	200.2	9.37	214.5	9.88	218.2	9.52	217.63	7.75	221.90	6.52	242.5	7.51	255.5	5.83
Rostov Region	191.2	10.64	191.9	10.40	198.5	9.55	198.9	9.35	210.6	9.86	213.0	9.47	215.70	7.68	216.44	6.58	239.9	7.50	245.2	6.11
Sevastopol	175.2	11.19	182.6	10.83	205.2	10.29	202.3	10.09	221.5	10.30	231.0	9.85	239.33	8.10	242.14	6.71	254.3	8.12	258.2	6.67
North-Caucasian Federal District	193.2	10.72	197.4	10.53	205.2	9.59	206.3	9.37	222.1	9.97	224.8	9.48	227.18	7.85	224.17	6.45	252.5	7.63	255.1	5.94
Republic of Dagestan	196.5	10.73	206.7	10.67	214.3	9.59	218.8	9.37	230.7	9.92	237.7	9.38	237.27	7.89	233.02	6.36	259.2	7.61	259.6	5.74
Republic of Ingushetia	187.8	10.70	238.3	10.21	206.3	9.75	284.7	9.70	241.8	9.99	270.3	9.68	245.39	8.33	236.97	7.22	260.0	8.33	229.2	6.40
Kabardino-Balkar Republic	191.1	10.66	200.3	10.64	204.0	9.58	209.6	9.44	221.2	9.99	235.0	9.56	225.35	7.66	236.16	6.34	248.0	7.43	267.0	5.64
Karachai-Cherkess Republic	202.8	10.88	200.3	10.52	214.2	9.74	214.5	9.50	229.4	10.11	228.9	9.25	232.27	7.93	213.10	6.27	258.8	7.46	263.2	5.82
Republic of North Ossetia – Alania	189.1	10.87	195.8	10.59	200.5	9.64	203.6	9.48	216.4	9.90	223.8	9.53	216.79	7.78	227.37	6.63	242.2	7.37	250.7	6.02
Chechen Republic	183.8	10.89	181.9	10.44	206.0	9.79	218.4	9.70	229.7	10.03	238.1	8.77	240.73	8.10	243.61	6.08	263.8	8.21	255.7	5.99
Stavropol Territory	193.1	10.68	194.5	10.48	202.8	9.55	199.5	9.29	218.8	9.99	217.0	9.54	223.24	7.83	218.29	6.48	249.2	7.62	252.8	6.03
Volga Federal District	185.2	10.60	188.8	10.33	193.6	9.53	192.4	9.25	212.5	9.85	215.7	9.30	215.72	7.67	218.98	6.20	239.7	7.51	247.6	5.77
Republic of Bashkortostan	176.3	10.61	178.3	10.31	186.3	9.55	186.2	9.36	208.0	9.89	208.9	9.39	211.41	7.77	213.21	6.41	236.1	7.63	243.6	6.02
Mari El Republic	185.9	10.51	187.4	10.45	190.9	9.49	190.9	9.33	207.6	9.79	212.6	9.35	207.99	7.45	215.47	6.24	234.2	7.35	247.6	5.49
Republic of Mordovia	199.0	10.55	205.4	10.43	205.2	9.44	205.1	9.27	224.5	9.82	230.1	9.53	227.59	7.40	234.58	6.39	250.7	7.13	257.5	5.60
Republic of Tatarstan (Tatarstan)	178.1	10.57	187.8	10.20	188.5	9.53	193.5	9.09	208.7	9.81	216.3	9.12	211.99	7.66	217.81	5.95	238.2	7.40	252.1	5.34
Udmurt Republic	183.0	10.61	188.2	10.35	189.6	9.55	188.6	9.32	210.2	9.85	212.9	9.30	215.39	7.30	217.77	5.90	238.6	7.15	242.9	5.45
Chuvash Republic – Chuvashia	199.3	10.42	196.9	10.27	198.2	9.43	192.2	9.25	222.2	9.64	224.2	9.20	221.46	7.24	220.89	6.10	246.3	7.20	254.0	5.82
Perm Territory	186.0	10.69	187.4	10.42	194.6	9.62	193.0	9.40	211.8	9.88	216.8	9.34	214.02	7.82	219.31	6.41	236.9	7.58	246.2	5.96
Kirov Region	195.0	10.57	202.8	10.32	200.7	9.48	202.8	9.28	218.6	9.86	225.5	9.27	218.12	7.68	219.89	6.15	240.9	7.62	251.8	5.83
Nizhny Novgorod Region	184.7	10.65	188.1	10.35	192.4	9.54	193.3	9.28	207.5	9.80	212.8	9.30	214.31	7.69	222.28	6.28	238.4	7.57	244.8	6.15
Orenburg Region	192.0	10.54	191.0	10.28	200.6	9.49	192.2	9.15	217.5	9.88	213.2	9.30	219.35	7.77	217.83	6.34	241.9	7.59	246.0	5.88
Penza Region	190.6	10.65	191.2	10.44	198.0	9.51	194.7	9.26	217.8	9.85	221.0	9.47	223.20	7.24	225.42	5.93	246.0	7.04	245.2	5.37
Samara Region	186.6	10.60	185.8	10.34	197.2	9.54	190.4	9.07	215.6	9.95	212.0	9.27	217.95	7.87	218.81	6.23	240.1	7.79	245.5	6.00
Saratov Region	194.1	10.65	197.1	10.45	202.8	9.59	203.2	9.35	219.4	9.91	222.5	9.36	223.55	7.83	224.75	6.36	245.8	7.73	252.1	5.89
Ulyanovsk Region	177.6	10.60	185.3	10.42	190.1	9.53	188.3	9.32	209.2	9.92	214.0	9.48	213.89	7.70	213.36	6.34	238.9	7.48	244.5	5.75

	2017				2018				2019				2020				2021			
	for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, %	Weighted average maturity, months	Weighted average interest rate, % ¹	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ¹
Ural Federal District	187.6	10.65	186.2	10.41	194.7	9.60	191.2	9.39	213.3	9.89	214.1	9.38	214.90	7.86	216.85	6.41	237.8	7.58	244.5	5.94
Kurgan Region	194.6	10.57	197.7	10.33	206.5	9.52	209.2	9.44	221.2	9.95	222.7	9.53	223.25	7.89	222.10	6.48	246.4	7.50	254.9	5.59
Sverdlovsk Region	189.3	10.66	191.4	10.43	195.1	9.60	192.4	9.41	214.3	9.84	217.4	9.32	217.29	7.80	222.54	6.50	237.7	7.57	244.7	6.08
Tyumen Region	194.8	10.62	185.3	10.38	201.4	9.58	191.7	9.37	221.0	9.86	214.6	9.38	220.34	7.88	214.80	6.31	246.2	7.57	247.7	5.83
including Khanty-Mansi Autonomous Area – Yugra	190.6	10.67	180.7	10.40	196.6	9.59	183.1	9.36	216.3	9.93	208.1	9.49	215.27	8.01	210.78	6.37	238.5	7.69	239.3	5.82
including Yamal-Nenets Autonomous Area	194.8	10.48	182.9	10.34	203.3	9.46	192.0	9.29	219.4	9.85	207.5	9.49	220.25	7.84	205.47	6.48	249.7	7.71	240.6	6.17
Chelyabinsk Region	166.5	10.75	175.6	10.47	175.5	9.69	182.6	9.41	192.1	10.03	202.6	9.52	196.28	7.91	208.15	6.48	217.1	7.66	232.4	6.05
Siberian Federal District ²	181.2	10.66	184.4	10.45	190.1	9.56	188.6	9.35	206.2	9.94	209.2	9.46	211.54	7.81	213.87	6.35	236.1	7.69	243.7	6.03
Altai Republic	173.5	10.81	191.2	10.34	184.8	9.69	189.3	9.27	208.6	9.98	228.5	9.15	206.65	7.51	213.85	5.97	237.6	7.65	233.6	5.94
Republic of Tuva	181.5	10.61	161.0	10.38	190.9	9.54	201.2	9.06	207.2	10.22	211.5	9.54	219.83	8.21	199.98	6.41	247.9	8.09	251.0	6.03
Republic of Khakassia	171.5	10.68	171.0	10.52	181.4	9.54	178.1	9.33	198.1	10.00	202.9	9.49	204.87	7.75	199.07	6.36	227.9	7.56	231.4	5.82
Altai Territory	181.9	10.62	186.2	10.36	190.0	9.56	190.1	9.36	205.5	9.91	208.2	9.42	211.45	7.71	211.01	6.30	236.4	7.63	241.2	5.91
Krasnoyarsk Territory	175.2	10.66	171.6	10.51	182.3	9.57	175.7	9.38	199.5	9.96	200.3	9.55	203.91	7.87	205.04	6.49	230.3	7.74	238.0	6.21
Irkutsk Region	170.5	10.65	175.0	10.44	180.1	9.55	175.0	9.34	196.6	9.99	193.8	9.49	205.15	8.01	203.93	6.47	231.7	7.87	240.1	6.26
Kemerovo Region	171.3	10.67	179.6	10.37	178.3	9.54	180.9	9.32	194.4	9.96	199.6	9.44	200.89	7.85	204.47	6.23	226.4	7.78	234.9	5.98
Novosibirsk Region	197.4	10.69	201.7	10.53	204.9	9.59	206.1	9.37	218.9	9.89	222.8	9.41	221.59	7.68	226.90	6.34	243.0	7.50	250.1	5.97
Omsk Region	192.6	10.67	196.8	10.41	203.6	9.55	202.8	9.32	218.6	9.96	225.4	9.42	222.45	7.88	226.70	6.17	245.5	7.77	255.3	5.76
Tomsk Region	181.4	10.66	189.0	10.24	189.0	9.50	195.9	9.21	208.2	9.85	216.5	9.50	215.89	7.57	226.54	6.22	241.6	7.64	253.8	6.12
Far-Eastern Federal District ²	182.0	10.57	181.6	10.42	190.2	9.55	183.9	9.39	207.8	9.94	205.1	9.53	216.88	6.87	216.90	4.54	239.1	6.53	238.2	4.20
Republic of Buryatia ²	171.2	10.68	172.7	10.32	178.9	9.52	181.3	9.28	196.7	9.84	197.9	9.24	209.16	6.86	214.41	4.56	234.4	6.78	241.8	4.32
Republic of Sakha (Yakutia)	186.9	10.66	185.8	10.50	193.8	9.65	188.8	9.52	207.7	10.08	206.2	9.71	215.90	6.41	219.88	3.87	236.6	6.26	240.2	3.92
Trans-Baikal Territory ¹	177.7	10.66	180.1	10.37	185.4	9.50	184.1	9.44	199.6	9.95	202.9	9.55	209.08	7.24	211.42	5.05	233.2	6.87	235.9	4.77
Kamchatka Territory	173.0	10.70	171.4	10.44	178.8	9.56	162.8	9.44	199.7	10.07	186.5	9.80	206.82	7.79	202.26	6.44	238.4	7.74	227.3	6.08
Primorye Territory	176.7	10.53	175.6	10.43	190.9	9.54	187.0	9.32	208.2	9.89	209.7	9.51	219.95	6.58	222.02	4.04	238.6	6.12	237.4	3.56
Khabarovsk Territory	185.1	10.53	187.8	10.34	196.5	9.52	189.5	9.31	215.0	9.88	212.3	9.29	221.51	7.18	220.08	4.78	244.5	6.93	241.4	4.30
Amur Region	182.3	10.51	181.4	10.39	190.2	9.53	185.4	9.37	213.6	9.94	205.8	9.48	222.80	6.75	211.87	4.98	245.2	6.47	246.3	5.03
Magadan Region	183.9	10.50	181.7	10.40	181.5	9.51	175.5	9.39	203.4	10.00	204.3	9.63	207.09	7.32	207.02	6.36	230.5	6.20	231.1	6.36
Sakhalin Region	183.1	10.48	175.7	10.23	189.6	9.47	173.2	9.23	209.9	9.87	200.0	9.38	218.53	6.97	212.59	4.67	242.8	6.38	233.1	3.87
Jewish Autonomous Region	176.5	10.65	200.2	10.43	192.5	9.55	185.0	9.31	211.6	10.05	208.4	9.93	210.87	7.40	217.15	5.20	236.7	7.02	235.3	4.09
Chukotka Autonomous Area	162.5	10.69	152.8	10.47	179.8	9.48	168.1	9.28	197.2	10.05	187.6	9.84	209.73	7.39	195.18	6.45	227.6	6.35	216.3	6.08

¹ Since 2019 is calculated as the weighted average value for the year of the weighted by volume and maturity average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

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

Table 3.18

	2017				2018				2019				2020				2021			
	for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ¹
The Russian Federation	38.4	7.47	0.0	0.00	18.6	9.33	0.0	0.00	15.7	7.36	0.0	0.00	153.66	5.18	0.00	0.00	71.5	4.90	81.5	1.54
Central Federal District	38.1	6.97	0.0	0.00	19.1	9.47	0.0	0.00	14.8	7.19	0.0	0.00	153.66	5.18	0.00	0.00	69.2	4.91	81.5	1.54
Belgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Bryansk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Vladimir Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	10.8	11.00	0.0	0.00
Voronezh Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Ivanovo Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kaluga Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kostroma Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kursk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Lipetsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Moscow Region	0.0	0.00	0.0	0.00	36.0	9.50	0.0	0.00	0.0	0.00	0.0	0.00	105.50	10.25	0.00	0.00	0.0	0.00	0.0	0.00
Orel Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Ryazan Region	0.0	0.00	0.0	0.00	12.0	10.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Smolensk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Tambov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Tver Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Tula Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Yaroslavl Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Moscow	38.1	6.97	0.0	0.00	18.5	9.36	0.0	0.00	14.8	7.19	0.0	0.00	154.91	5.09	0.00	0.00	69.2	4.91	81.5	1.54
North-Western Federal District	195.0	11.00	0.0	0.00	0.0	0.00	0.0	0.00	128.6	10.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Karelia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Komi	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Arkhangelsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Vologda Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kaliningrad Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Leningrad Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	128.6	10.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Murmansk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Novgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Pskov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Saint Petersburg	195.0	11.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00

	2017				2018				2019				2020				2021			
	for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ¹
Southern Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Adygeya (Adygeya)	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Kalmykia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Crimea	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Krasnodar Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Astrakhan Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Volgograd Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Rostov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Sevastopol	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
North-Caucasian Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Dagestan	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kabardino-Balkar Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Karachai-Cherkess Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of North Ossetia – Alania	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Chechen Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Stavropol Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Volga Federal District	12.0	9.00	0.0	0.00	11.9	6.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Bashkortostan	12.0	9.00	0.0	0.00	11.9	6.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Mari El Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Mordovia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Republic of Tatarstan (Tatarstan)	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Udmurt Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Chuvash Republic – Chuvashia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Perm Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kirov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Nizhny Novgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Orenburg Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Penza Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Samara Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Saratov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Ulyanovsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00

	2017				2018				2019				2020				2021			
	for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ¹
Ural Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Kurgan Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Sverdlovsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Tyumen Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
including Khanty-Mansi Autonomous Area – Yugra	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
including Yamal-Nenets Autonomous Area	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Chelyabinsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00
Siberian Federal District ²	36.0	5.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	121.3	6.00	0.00	0.00
Altai Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	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	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Republic of Khakassia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Altai Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Krasnoyarsk Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Irkutsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	121.3	6.00	0.00	0.00
Kemerovo Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Novosibirsk Region	36.0	5.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Omsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Tomsk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00
Far-Eastern Federal District ²	24.0	9.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	216.0	4.50	0.00	0.00
Republic of Buryatia ²	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Republic of Sakha (Yakutia)	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trans-Baikal Territory ²	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kamchatka Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Primorye Territory	24.0	9.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Khabarovsk Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Amur Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Magadan Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	216.0	4.50	0.00	0.00
Sakhalin Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	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	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	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	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00

¹ Since 2019 is calculated as the weighted average value for the year of the weighted by volume and maturity average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS (BY FEDERAL DISTRICT)
(MILLION RUBLES)

Table 3.19

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	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
	Total	of which: Moscow borrowers							
2017									
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	1,090	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 ¹	60	43	16	2	7	25	3	4,813	20
Far-Eastern Federal District ¹	1,761	1,070	929	24	23	167	1,008	1,360	4,315
2018									
Central Federal District	944,442	379,560	357,674	182,452	59,533	555,834	283,216	313,202	170,175
of which: Moscow	930,702	372,816	355,488	180,223	59,065	551,686	280,606	309,047	168,630
North-Western Federal District	4,037	1,606	23,837	1,889	332	1,634	570	730	412
Southern Federal District	799	395	567	22,728	434	709	249	262	148
North-Caucasian Federal District	0	0	0	0	1	0	0	0	0
Volga Federal District	2,483	1,223	3,350	1,085	266	25,192	2,106	3,135	185
Ural Federal District	1,040	658	1,054	80	33	1,150	25,225	544	34
Siberian Federal District ¹	30	25	14	3	0	9	7	7,057	14
Far-Eastern Federal District ¹	2,564	1,704	1,250	157	122	325	1,366	1,404	5,522

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	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
	Total	of which: Moscow borrowers							
2019									
Central Federal District	717,550	290,910	273,180	146,020	52,170	398,049	211,902	219,137	126,426
of which: Moscow	704,878	283,506	271,721	144,082	51,757	394,196	210,342	215,831	124,807
North-Western Federal District	234,229	108,686	99,821	42,368	10,307	128,687	60,390	85,982	38,440
Southern Federal District	1,222	623	887	21,048	315	634	236	280	119
North-Caucasian Federal District	0	0	0	0	1	0	0	0	
Volga Federal District	1,316	672	1,809	709	70	16,595	950	1,452	71
Ural Federal District	1,113	708	696	156	34	1,182	21,024	470	40
Siberian Federal District ¹	72	61	1	13	0	5	16	5,826	24
Far-Eastern Federal District ¹	2,215	1,411	1,089	174	199	498	1,161	1,218	4,634
2020									
Central Federal District	1,107,820	475,249	417,256	222,218	80,185	612,857	330,793	349,473	204,797
of which: Moscow	1,091,351	466,524	414,219	219,178	79,570	606,424	328,227	344,736	202,366
North-Western Federal District	342,881	168,737	138,247	56,833	12,369	170,252	80,827	115,225	58,421
Southern Federal District	3,034	1,894	1,730	34,230	559	1,397	464	608	248
North-Caucasian Federal District	0	0	0	3	0	0	0	0	
Volga Federal District	4,363	2,416	3,357	1,264	213	29,095	2,102	2,907	90
Ural Federal District	726	535	573	181	37	1,540	21,880	708	45
Siberian Federal District ¹	23	23	5	1	4	16	30	7,823	47
Far-Eastern Federal District ¹	5,655	4,870	614	64	58	165	2,278	4,598	11,136

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	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
	Total	of which: Moscow borrowers							
2021									
Central Federal District	1,415,419	623,225	512,755	309,509	123,299	762,001	420,966	453,927	290,953
of which: Moscow	1,380,096	603,547	504,870	302,211	121,573	748,209	414,260	443,515	285,528
North-Western Federal District	462,507	236,030	167,812	70,379	17,307	195,625	100,054	143,786	74,259
Southern Federal District	4,137	2,509	1,632	45,408	820	2,167	778	973	386
North-Caucasian Federal District	0	0	0	0	6	0	0	0	
Volga Federal District	8,139	4,268	3,437	2,322	700	40,435	3,873	4,905	295
Ural Federal District	1,081	620	893	338	32	2,677	19,250	1,161	33
Siberian Federal District ¹	86	63	2	3	16	11	21	7,691	46
Far-Eastern Federal District ¹	5,170	4,649	747	66	85	224	2,139	3,213	9,120

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS (BY FEDERAL DISTRICT)
(MILLION RUBLES)

Table 3.20

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	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
	Total	of which: Moscow borrowers							
2017									
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	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 ¹	0	0	0	0	0	0	0	28	0
Far-Eastern Federal District ¹	0	0	0	0	0	0	0	0	0
2018									
Central Federal District	388	270	0	0	0	25	0	0	0
of which: Moscow	388	270	0	0	0	25	0	0	0
North-Western Federal District	0	0	0	0	0	0	0	0	0
Southern Federal District	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 ¹	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District ¹	0	0	0	0	0	0	0	0	0

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	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
	Total	of which: Moscow borrowers							
2019									
Central Federal District	669	669	5	0	0	0	0	0	0
of which: Moscow	669	669	5	0	0	0	0	0	0
North-Western Federal District	0	0	0	0	0	0	0	0	0
Southern Federal District	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 ¹	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District ¹	0	0	0	0	0	0	0	0	0
2020									
Central Federal District	353	343	0	0	0	0	0	0	0
of which: Moscow	353	343	0	0	0	0	0	0	0
North-Western Federal District	0	0	0	0	0	0	0	0	0
Southern Federal District	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 ¹	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District ¹	0	0	0	0	0	0	0	0	0

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals - borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals - borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - borrowers of the Far-Eastern Federal District
	Total	of which: Moscow borrowers							
2021									
Central Federal District	590	590	0	0	0	0	0	22	62
of which: Moscow	590	590	0	0	0	0	0	22	62
North-Western Federal District	3,767	3,767	0	0	0	0	0	0	0
Southern Federal District	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 ¹	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District ¹	0	0	0	0	0	0	0	0	0

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Early Repayment of Mortgage Loans

VOLUME OF MLS EARLY REPAID WITH THE BORROWERS' FUNDS
(MILLION RUBLES)

Table 3.21

	2017				2018				2019				2020				2021					
	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	
The Russian Federation	670,452	4,442	126,530	453	987,189	4,342	91,827	18	1,047,810	3,233	115,193	49	1,691,897	3,466	112,590	134	1,951,879	2,017	157,554	52		
Central Federal District	234,164	3,539	51,054	393	347,634	3,453	36,960	18	378,771	2,571	46,617	49	623,495	2,990	45,730	134	709,704	1,616	61,238	52		
Belgorod Region	4,135	4	700	0	6,100	4	540	0	6,248	2	700	0	9,939	0	714	0	12,126	2	1,008	0		
Bryansk Region	3,598	2	578	0	4,936	1	463	0	5,404	0	556	0	8,229	13	509	0	9,502	0	754	0		
Vladimir Region	4,765	3	834	0	6,379	0	593	0	6,363	2	652	0	10,192	1	669	0	12,512	5	1,161	0		
Voronezh Region	7,987	8	1,430	0	11,199	2	964	0	12,381	8	1,366	0	20,764	14	1,167	0	23,281	6	1,942	0		
Ivanovo Region	2,793	0	513	0	3,781	0	343	0	3,846	0	382	0	5,696	0	446	0	7,170	0	751	0		
Kaluga Region	4,834	17	770	2	7,215	34	628	0	7,177	11	656	0	11,041	13	587	0	13,421	1	1,178	0		
Kostroma Region	2,004	3	333	0	2,668	0	256	0	2,749	2	310	0	4,180	0	308	0	5,423	0	507	0		
Kursk Region	3,577	0	603	0	4,840	0	420	0	5,138	6	599	0	7,984	0	578	0	9,111	0	818	0		
Lipetsk Region	3,378	1	539	0	4,830	0	365	0	4,988	0	499	0	7,575	2	496	0	9,361	1	788	0		
Moscow Region	61,095	1,012	12,467	102	93,501	1,199	8,759	0	100,649	458	11,128	0	164,281	374	10,430	0	183,955	363	13,615	0		
Orel Region	2,683	4	534	0	3,933	3	379	0	4,052	3	413	0	6,498	3	469	0	7,323	1	632	0		
Ryazan Region	4,495	5	826	3	6,319	2	579	0	6,807	3	645	0	10,390	11	662	0	11,999	1	862	0		
Smolensk Region	3,540	1	511	0	4,810	3	383	0	5,211	5	594	0	7,291	3	443	0	8,273	0	674	0		
Tambov Region	2,592	11	446	0	3,907	1	398	0	4,178	1	378	0	6,389	2	400	0	7,427	0	566	0		
Tver Region	4,853	11	751	0	7,044	11	536	0	6,940	11	635	0	11,752	1	653	0	13,479	2	1,000	0		
Tula Region	5,453	7	974	0	8,328	4	813	0	8,437	9	966	0	13,221	16	899	0	14,916	1	1,186	0		
Yaroslavl Region	4,676	4	860	0	6,401	8	587	0	6,435	9	688	0	9,715	1	670	0	11,481	0	998	0		
Moscow	107,707	2,446	27,387	285	161,440	2,180	19,955	17	181,768	2,039	25,452	49	308,357	2,536	25,632	134	348,943	1,231	32,800	52		

	2017				2018				2019				2020				2021			
	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				
North-Western Federal District	84,045	512	17,776	22	128,653	554	13,158	0	139,703	332	15,191	0	226,855	244	14,554	0	251,599	271	18,574	0
Republic of Karelia	2,933	16	413	2	4,100	0	333	0	3,894	1	390	0	6,086	4	349	0	7,028	0	503	0
Republic of Komi	5,918	5	846	0	8,048	0	515	0	7,348	3	601	0	11,051	1	686	0	12,933	0	993	0
Arkhangelsk Region	6,732	10	1,180	0	9,194	9	774	0	9,142	1	989	0	14,164	5	984	0	16,202	11	1,353	0
including Nenets Autonomous Area	295	0	33	0	428	0	17	0	405	0	22	0	572	0	36	0	616	0	37	0
Vologda Region	5,509	1	825	0	7,600	0	620	0	7,402	2	1,003	0	11,838	0	822	0	12,847	0	988	0
Kaliningrad Region	3,103	26	614	3	4,725	68	443	0	6,334	37	723	0	10,040	22	554	0	11,626	29	847	0
Leningrad Region	8,658	33	1,806	4	13,961	59	1,248	0	15,402	24	1,409	0	25,839	17	1,454	0	29,141	35	1,974	0
Murmansk Region	3,817	1	793	0	5,041	5	548	0	5,933	1	699	0	8,348	3	644	0	9,808	2	830	0
Novgorod Region	2,096	1	326	0	2,977	2	273	0	2,910	2	319	0	4,805	0	302	0	5,485	0	444	0
Pskov Region	1,561	0	310	0	2,304	1	226	0	2,497	0	254	0	3,714	0	210	0	4,324	0	356	0
Saint Petersburg	43,718	420	10,663	13	70,701	409	8,179	0	78,841	262	8,806	0	130,970	192	8,549	0	142,205	194	10,286	0
Southern Federal District	39,532	67	6,790	2	57,909	73	4,844	0	64,830	62	6,166	0	103,568	92	6,184	0	131,278	24	10,041	0
Republic of Adygeya (Adygeya)	783	0	129	0	1,064	0	79	0	1,113	0	76	0	1,836	3	81	0	2,460	0	195	0
Republic of Kalmykia	820	1	102	0	1,220	2	67	0	1,361	1	93	0	2,144	0	98	0	2,637	0	149	0
Republic of Crimea	216	0	82	0	712	0	110	0	1,418	0	133	0	2,624	0	298	0	4,020	0	471	0
Krasnodar Territory	14,767	45	2,525	1	22,504	45	1,790	0	25,794	34	2,388	0	42,171	41	2,416	0	56,713	16	4,257	0
Astrakhan Region	2,765	2	402	0	3,663	0	298	0	4,281	4	398	0	6,727	26	382	0	7,682	1	546	0
Volgograd Region	7,414	6	1,387	0	10,262	11	864	0	10,704	11	1,129	0	16,509	3	1,029	0	19,623	0	1,723	0
Rostov Region	12,680	13	2,125	1	18,190	15	1,602	0	19,610	12	1,893	0	30,665	18	1,776	0	36,561	7	2,530	0
Sevastopol	86	0	38	0	293	0	36	0	549	0	56	0	890	0	105	0	1,583	0	170	0

	2017				2018				2019				2020				2021			
	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				
North-Caucasian Federal District	10,405	13	1,732	2	14,196	7	1,162	0	16,186	21	1,482	0	25,424	9	1,493	0	34,534	4	3,067	0
Republic of Dagestan	1,327	4	224	0	1,479	1	108	0	2,035	1	146	0	3,492	3	195	0	5,359	1	450	0
Republic of Ingushetia	49	0	13	0	120	0	20	0	85	0	3	0	170	0	20	0	282	0	32	0
Kabardino-Balkar Republic	924	1	134	1	1,254	2	77	0	1,473	9	128	0	2,401	2	108	0	2,922	3	190	0
Karachai-Cherkess Republic	511	0	84	0	627	0	38	0	794	4	43	0	1,162	0	45	0	1,969	0	139	0
Republic of North Ossetia – Alania	941	0	140	0	1,295	0	98	0	1,508	0	165	0	2,481	2	110	0	2,974	0	151	0
Chechen Republic	230	0	55	0	253	0	21	0	374	0	27	0	731	0	105	0	1,918	0	597	0
Stavropol Territory	6,422	8	1,083	1	9,168	4	800	0	9,918	7	970	0	14,987	2	910	0	19,109	1	1,509	0
Volga Federal District	122,405	120	21,278	8	176,346	116	15,938	0	178,121	64	19,348	0	288,582	33	18,434	0	331,961	24	27,164	0
Republic of Bashkortostan	17,699	6	3,037	4	27,039	18	2,206	0	26,965	0	3,065	0	45,012	2	2,667	0	52,262	0	4,251	0
Mari El Republic	2,533	2	374	0	3,485	6	299	0	3,691	0	326	0	5,515	0	283	0	6,154	0	478	0
Republic of Mordovia	2,582	3	416	0	3,644	8	298	0	3,438	1	290	0	5,370	0	311	0	6,210	0	473	0
Republic of Tatarstan (Tatarstan)	17,897	1	3,662	0	27,133	0	3,204	0	28,890	5	3,649	0	50,530	0	3,287	0	56,612	0	4,114	0
Udmurt Republic	6,637	4	1,057	0	9,159	1	662	0	8,948	1	740	0	14,939	0	799	0	17,874	0	1,419	0
Chuvash Republic – Chuvashia	6,347	4	1,146	0	8,982	2	839	0	8,961	6	971	0	13,727	1	974	0	16,508	2	1,320	0
Perm Territory	12,241	9	1,944	0	17,224	21	1,433	0	17,053	0	1,796	0	27,996	1	1,822	0	32,300	0	2,518	0
Kirov Region	5,060	13	858	0	7,175	4	706	0	7,243	0	791	0	10,910	0	719	0	13,331	1	1,089	0
Nizhny Novgorod Region	13,941	15	2,486	0	19,639	16	1,600	0	19,377	9	2,024	0	31,239	11	2,179	0	33,572	4	3,328	0
Orenburg Region	7,221	3	1,030	0	10,723	6	825	0	10,987	7	1,146	0	17,376	0	941	0	20,413	2	1,496	0
Penza Region	4,163	16	700	2	6,009	5	521	0	6,244	1	710	0	9,657	1	629	0	11,651	0	997	0
Samara Region	13,401	22	2,338	2	18,863	18	1,809	0	18,687	18	2,116	0	29,168	12	1,907	0	32,808	12	2,928	0
Saratov Region	7,436	7	1,385	0	10,074	5	928	0	10,384	13	1,057	0	16,779	1	1,229	0	20,150	1	1,704	0
Ulyanovsk Region	5,247	15	846	0	7,198	4	609	0	7,254	2	667	0	10,364	3	686	0	12,117	2	1,051	0

	2017				2018				2019				2020				2021			
	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
Ural Federal District	72,974	59	11,218	3	109,479	38	7,524	0	111,898	20	9,646	0	169,310	11	10,111	0	195,729	15	14,424	0
Kurgan Region	2,089	0	289	0	3,198	0	221	0	3,236	0	347	0	5,052	0	288	0	6,653	0	514	0
Sverdlovsk Region	20,052	43	3,349	1	30,797	16	2,618	0	30,110	7	3,219	0	50,285	6	3,415	0	58,201	7	4,770	0
Tyumen Region	37,939	15	5,418	2	57,494	16	3,224	0	60,859	3	4,163	0	86,790	3	4,477	0	96,913	3	6,062	0
including Khanty-Mansi Autonomous Area – Yugra	18,749	9	2,419	0	29,812	10	1,371	0	31,912	1	1,909	0	44,196	1	1,958	0	48,356	0	2,779	0
including Yamal-Nenets Autonomous Area	8,236	2	1,347	0	11,560	6	684	0	12,621	1	867	0	17,867	2	1,103	0	18,467	1	1,236	0
Chelyabinsk Region	12,894	0	2,162	0	17,989	6	1,462	0	17,694	9	1,916	0	27,182	2	1,931	0	33,961	6	3,077	0
Siberian Federal District ²	75,198	56	11,645	23	106,576	37	8,386	0	103,751	37	11,284	0	165,355	21	10,971	0	193,714	12	15,686	0
Altai Republic	261	0	20	0	357	0	21	0	458	0	25	0	719	0	39	0	846	0	49	0
Republic of Tuva	650	1	75	0	1,055	0	63	0	1,070	0	46	0	1,757	0	93	0	2,233	0	131	0
Republic of Khakassia	1,590	0	271	0	2,284	1	160	0	2,219	0	175	0	3,494	6	212	0	4,504	0	358	0
Altai Territory	6,134	7	1,014	0	9,035	1	833	0	10,238	1	1,236	0	16,300	1	1,087	0	20,021	3	1,501	0
Krasnoyarsk Territory	15,579	4	2,302	0	22,201	3	1,669	0	22,186	5	2,233	0	35,953	0	2,239	0	40,104	2	3,102	0
Irkutsk Region	10,978	6	1,583	0	14,912	4	1,019	0	15,246	4	1,466	0	22,134	0	1,482	0	26,363	2	2,279	0
Kemerovo Region	7,803	4	1,319	0	11,423	0	977	0	11,631	0	1,410	0	18,904	2	1,454	0	22,869	0	2,050	0
Novosibirsk Region	14,724	28	2,498	23	23,027	15	1,871	0	23,458	18	2,832	0	39,579	10	2,496	0	44,799	4	3,486	0
Omsk Region	7,177	1	1,227	0	9,933	10	860	0	10,324	9	1,181	0	16,269	1	1,176	0	20,003	0	1,877	0
Tomsk Region	5,047	2	670	0	7,091	2	591	0	6,921	1	680	0	10,246	1	693	0	11,971	0	853	0

	2017				2018				2019				2020				2021			
	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
Far-Eastern Federal District ¹	31,730	77	5,038	0	46,397	64	3,855	0	54,549	126	5,458	0	89,308	66	5,112	0	103,360	51	7,359	0
Republic of Buryatia ¹	2,259	3	268	0	3,189	0	226	0	3,387	0	301	0	5,830	0	332	0	7,177	0	464	0
Republic of Sakha (Yakutia)	6,918	0	830	0	10,151	2	633	0	10,173	4	847	0	16,663	9	603	0	18,894	1	966	0
Trans-Baikal Territory ¹	2,996	1	398	0	4,286	1	327	0	4,712	1	475	0	7,208	0	388	0	8,937	0	694	0
Kamchatka Territory	1,759	0	344	0	2,461	0	280	0	2,839	0	340	0	4,284	0	330	0	5,158	0	459	0
Primorye Territory	6,705	71	1,218	0	9,469	55	876	0	10,749	116	1,389	0	17,872	50	1,050	0	20,726	47	1,610	0
Khabarovsk Territory	7,414	4	1,166	0	10,309	4	818	0	10,194	5	1,016	0	16,829	7	1,146	0	19,480	3	1,669	0
Amur Region	3,467	0	467	0	4,628	1	357	0	4,725	0	346	0	8,168	0	457	0	9,113	0	603	0
Magadan Region	1,443	0	261	0	1,887	0	172	0	1,943	0	241	0	3,000	0	189	0	3,463	0	213	0
Sakhalin Region	3,142	1	614	0	4,102	1	406	0	4,626	1	425	0	7,503	0	506	0	8,037	0	503	0
Jewish Autonomous Region	490	1	65	0	616	0	44	0	550	0	38	0	952	0	46	0	1,202	0	86	0
Chukotka Autonomous Area	391	0	73	0	555	0	39	0	650	0	42	0	999	0	63	0	1,173	0	92	0

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS EARLY REPAID WITH NEWLY GRANTED MLS
(MILLION RUBLES)

Table 3.22

	2017				2018				2019				2020				2021			
	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				
The Russian Federation	3,722	3,688	377	5	32,477	3,443	258	124	23,675	1,913	614	0	66,216	1,000	145	0	67,160	639	429	0
Central Federal District	1,270	2,648	195	5	9,689	2,703	80	124	7,375	1,520	205	0	24,074	782	87	0	25,588	533	243	0
Belgorod Region	8	14	0	0	344	13	6	0	158	0	3	0	572	7	2	0	567	0	24	0
Bryansk Region	0	15	0	0	212	7	0	0	113	0	0	0	288	0	0	0	250	0	1	0
Vladimir Region	16	16	0	0	387	5	1	0	195	0	12	0	540	6	0	0	470	0	0	0
Voronezh Region	4	18	0	0	507	70	0	0	249	0	1	0	549	0	0	0	576	0	3	0
Ivanovo Region	9	8	4	0	205	4	1	0	167	0	0	0	285	0	0	0	240	3	3	0
Kaluga Region	42	26	7	0	522	11	0	0	163	16	0	0	463	0	0	0	412	2	0	0
Kostroma Region	5	0	0	0	203	0	0	0	76	4	0	0	222	0	1	0	222	0	1	0
Kursk Region	46	9	0	0	208	6	1	0	165	0	0	0	272	0	0	0	246	0	0	0
Lipetsk Region	28	2	3	0	279	0	0	0	80	5	1	0	230	0	0	0	282	0	0	0
Moscow Region	307	774	35	5	1,803	918	22	124	1,857	444	51	0	6,096	165	9	0	6,563	76	100	0
Orel Region	107	15	11	0	263	10	2	0	112	0	0	0	260	0	0	0	300	9	8	0
Ryazan Region	24	18	3	0	439	22	0	0	236	22	0	0	536	0	0	0	500	0	0	0
Smolensk Region	75	0	2	0	324	10	0	0	119	4	5	0	294	6	0	0	311	0	2	0
Tambov Region	3	10	0	0	132	6	0	0	74	15	2	0	161	3	0	0	174	0	0	0
Tver Region	4	125	0	0	437	23	1	0	176	20	4	0	428	4	0	0	444	0	3	0
Tula Region	25	6	0	0	237	10	0	0	133	15	0	0	471	3	1	0	467	3	0	0
Yaroslavl Region	4	2	0	0	297	3	0	0	203	2	4	0	344	0	0	0	319	0	13	0
Moscow	562	1,590	130	0	2,889	1,585	45	0	3,099	974	121	0	12,062	589	75	0	13,244	439	85	0

	2017				2018				2019				2020				2021			
	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				
North-Western Federal District	477	639	37	0	3,305	384	49	0	3,040	165	80	0	8,526	142	16	0	8,890	90	44	0
Republic of Karelia	34	5	0	0	111	18	0	0	58	1	0	0	245	0	0	0	192	0	0	0
Republic of Komi	48	1	13	0	260	0	0	0	94	0	4	0	344	0	0	0	233	0	0	0
Arkhangelsk Region	48	13	12	0	376	0	0	0	173	0	6	0	561	0	3	0	481	0	9	0
including Nenets Autonomous Area	2	0	0	0	18	0	0	0	2	0	0	0	23	0	0	0	24	0	0	0
Vologda Region	1	5	0	0	170	5	1	0	135	2	0	0	335	0	0	0	273	0	0	0
Kaliningrad Region	9	20	1	0	313	26	2	0	277	7	4	0	656	10	0	0	458	0	1	0
Leningrad Region	30	71	0	0	327	20	0	0	372	18	0	0	1,020	43	6	0	1,214	3	0	0
Murmansk Region	8	4	0	0	109	4	0	0	178	5	0	0	249	1	2	0	184	7	0	0
Novgorod Region	92	5	5	0	250	0	0	0	81	0	0	0	189	0	0	0	271	0	3	0
Pskov Region	2	0	0	0	173	0	0	0	105	0	1	0	159	0	0	0	218	0	0	0
Saint Petersburg	205	514	6	0	1,215	310	46	0	1,565	131	64	0	4,768	88	5	0	5,366	80	31	0
Southern Federal District	84	55	9	0	1,465	70	19	0	1,977	19	76	0	5,299	29	7	0	5,969	7	21	0
Republic of Adygeya (Adygeya)	1	0	0	0	37	7	1	0	14	0	0	0	62	0	0	0	99	0	0	0
Republic of Kalmykia	0	0	0	0	128	5	0	0	37	0	0	0	76	0	0	0	72	0	0	0
Republic of Crimea	0	0	0	0	45	0	0	0	610	0	26	0	1,627	0	1	0	2,037	0	0	0
Krasnodar Territory	37	18	1	0	361	28	5	0	518	5	12	0	1,280	0	0	0	1,420	0	15	0
Astrakhan Region	2	0	2	0	105	3	0	0	61	0	0	0	173	0	0	0	129	0	2	0
Volgograd Region	31	11	7	0	352	15	2	0	194	3	2	0	566	26	0	0	519	0	2	0
Rostov Region	13	26	0	0	393	12	11	0	291	10	12	0	930	3	6	0	851	7	2	0
Sevastopol ¹	0	0	0	0	45	0	0	0	252	0	24	0	586	0	0	0	841	0	0	0

	2017				2018				2019				2020				2021			
	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	
North-Caucasian Federal District	19	28	1	0	379	27	0	0	346	116	1	0	755	6	2	0	728	0	3	0
Republic of Dagestan	5	19	1	0	11	0	0	0	30	114	0	0	67	0	0	0	101	0	3	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Kabardino-Balkar Republic	2	3	0	0	82	1	0	0	31	0	0	0	76	0	0	0	93	0	0	0
Karachai-Cherkess Republic	0	5	0	0	9	2	0	0	10	0	0	0	38	0	0	0	37	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	23	0	0	0	41	2	0	0	77	0	0	0	87	0	0	0
Chechen Republic	0	0	0	0	25	0	0	0	19	0	0	0	29	0	0	0	40	0	0	0
Stavropol Territory	12	1	0	0	229	24	0	0	215	0	1	0	468	6	2	0	370	0	0	0
Volga Federal District	526	142	71	0	8,115	107	44	0	4,249	72	98	0	11,920	30	19	0	11,145	9	57	0
Republic of Bashkortostan	87	7	5	0	1,238	7	4	0	567	5	22	0	1,614	0	0	0	1,559	0	25	0
Mari El Republic	4	0	0	0	249	2	1	0	115	0	0	0	218	0	0	0	202	0	0	0
Republic of Mordovia	0	3	0	0	229	1	1	0	88	8	5	0	237	3	0	0	273	0	0	0
Republic of Tatarstan (Tatarstan)	34	9	1	0	772	11	6	0	481	3	7	0	2,166	0	6	0	2,028	0	13	0
Udmurt Republic	1	0	0	0	803	3	3	0	222	1	2	0	519	0	0	0	603	0	2	0
Chuvash Republic – Chuvashia	70	11	5	0	710	9	7	0	424	7	3	0	910	23	2	0	740	0	0	0
Perm Territory	41	0	19	0	348	9	2	0	284	5	17	0	848	0	0	0	799	0	0	0
Kirov Region	4	3	1	0	662	2	7	0	233	0	15	0	742	0	2	0	560	1	1	0
Nizhny Novgorod Region	66	12	6	0	666	22	5	0	596	9	15	0	1,270	0	1	0	1,194	3	1	0
Orenburg Region	87	6	22	0	554	5	2	0	296	0	2	0	776	0	3	0	768	0	1	0
Penza Region	14	15	1	0	306	14	0	0	135	4	2	0	416	0	2	0	425	5	4	0
Samara Region	40	60	6	0	710	10	3	0	367	23	7	0	1,078	4	0	0	1,021	1	6	0
Saratov Region	10	8	0	0	503	5	3	0	308	0	0	0	780	0	1	0	576	0	1	0
Ulyanovsk Region	68	9	5	0	365	7	0	0	133	7	0	0	345	0	1	0	398	0	2	0

	2017				2018				2019				2020				2021					
	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	
Ural Federal District	961	61	34	0	2,910	69	29	0	2,417	12	90	0	5,565	12	8	0	4,929	0	17	0		
Kurgan Region	30	4	1	0	153	0	2	0	52	0	6	0	172	0	0	0	135	0	0	0		
Sverdlovsk Region	66	18	1	0	387	24	5	0	634	5	43	0	1,981	3	7	0	1,891	0	2	0		
Tyumen Region	836	38	31	0	1,733	22	22	0	1,291	0	31	0	2,370	6	0	0	1,952	0	12	0		
including Khanty-Mansi Autonomous Area – Yugra	623	31	8	0	1,169	22	10	0	868	0	14	0	1,391	2	0	0	1,006	0	5	0		
including Yamal-Nenets Autonomous Area	69	0	5	0	137	0	0	0	80	0	5	0	167	0	0	0	192	0	0	0		
Chelyabinsk Region	29	2	1	0	637	24	1	0	439	7	11	0	1,041	3	2	0	951	0	2	0		
Siberian Federal District ¹	226	72	20	0	3,470	53	23	0	2,399	3	47	0	6,424	0	5	0	6,171	0	29	0		
Altai Republic	12	0	1	0	51	0	0	0	25	0	0	0	64	0	0	0	61	0	0	0		
Republic of Tuva	22	0	2	0	152	0	0	0	76	0	0	0	132	0	0	0	120	0	0	0		
Republic of Khakassia	6	0	0	0	116	0	0	0	53	0	4	0	132	0	0	0	115	0	0	0		
Altai Territory	72	10	5	0	417	3	11	0	269	0	1	0	601	0	0	0	735	0	2	0		
Krasnoyarsk Territory	6	10	0	0	422	8	3	0	366	0	4	0	1,171	0	3	0	1,148	0	9	0		
Irkutsk Region	5	0	0	0	359	0	0	0	324	0	6	0	686	0	0	0	703	0	0	0		
Kemerovo Region	3	0	0	0	291	0	0	0	199	0	10	0	620	0	0	0	570	0	1	0		
Novosibirsk Region	29	46	10	0	557	19	6	0	743	0	13	0	1,968	0	2	0	1,648	0	11	0		
Omsk Region	59	1	2	0	335	19	1	0	218	0	6	0	674	0	0	0	718	0	3	0		
Tomsk Region	5	0	0	0	380	4	1	0	126	3	2	0	376	0	0	0	353	0	3	0		

	2017				2018				2019				2020				2021					
	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	
Far-Eastern Federal District ¹	160	42	9	0	3,145	30	14	0	1,874	6	17	0	3,653	0	0	0	3,739	0	15	0		
Republic of Buryatia ¹	3	5	0	0	261	0	2	0	92	0	0	0	233	0	0	0	205	0	0	0		
Republic of Sakha (Yakutia)	7	4	0	0	911	2	2	0	492	0	4	0	791	0	0	0	862	0	3	0		
Trans-Baikal Territory ¹	3	0	0	0	224	0	2	0	124	0	0	0	268	0	0	0	266	0	3	0		
Kamchatka Territory	0	0	0	0	212	0	0	0	89	0	1	0	170	0	0	0	102	0	0	0		
Primorye Territory	4	24	0	0	432	4	0	0	303	0	5	0	586	0	0	0	787	0	0	0		
Khabarovsk Territory	123	10	9	0	629	16	6	0	404	6	3	0	690	0	0	0	672	0	6	0		
Amur Region	7	0	0	0	452	0	2	0	155	0	4	0	331	0	0	0	346	0	0	0		
Magadan Region	16	0	0	0	120	0	0	0	38	0	0	0	76	0	0	0	107	0	0	0		
Sakhalin Region	0	4	0	0	149	5	1	0	118	0	0	0	399	0	0	0	289	0	0	0		
Jewish Autonomous Region	2	0	0	0	101	0	0	0	34	0	0	0	76	0	0	0	49	0	2	0		
Chukotka Autonomous Area	0	0	0	0	43	2	0	0	25	0	0	0	33	0	0	0	54	0	0	0		

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS EARLY REPAID WITH PROCEEDS FROM THE SALE OF PLEDGED PROPERTY
(MILLION RUBLES)

Table 3.23

	2017				2018				2019				2020				2021			
	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				
The Russian Federation	2,725	145	254	0	4,912	129	200	0	8,323	96	225	0	15,149	67	390	0	17,402	78	441	0
Central Federal District	1,545	106	196	0	2,364	59	91	0	3,766	71	93	0	7,096	43	209	0	7,687	71	191	0
Belgorod Region	2	4	1	0	19	0	0	0	26	8	0	0	55	0	9	0	55	0	2	0
Bryansk Region	7	0	0	0	0	0	0	0	21	0	0	0	39	0	0	0	34	0	4	0
Vladimir Region	20	0	1	0	35	0	9	0	25	0	0	0	69	0	6	0	61	0	0	0
Voronezh Region	24	0	0	0	19	0	0	0	21	0	0	0	79	0	0	0	84	2	2	0
Ivanovo Region	10	0	1	0	9	0	0	0	25	0	0	0	50	0	0	0	32	0	2	0
Kaluga Region	18	0	5	0	17	0	0	0	34	0	2	0	73	0	0	0	68	0	0	0
Kostroma Region	4	0	0	0	2	0	0	0	25	0	1	0	23	0	0	0	53	0	1	0
Kursk Region	2	0	0	0	6	0	0	0	14	0	0	0	48	0	4	0	43	0	2	0
Lipetsk Region	16	0	0	0	22	0	4	0	20	0	1	0	43	0	3	0	49	0	0	0
Moscow Region	384	20	16	0	570	4	19	0	918	8	27	0	1,724	21	27	0	1,956	21	53	0
Orel Region	0	0	0	0	31	0	0	0	26	0	0	0	48	0	3	0	39	0	0	0
Ryazan Region	19	0	0	0	1	0	0	0	12	0	1	0	58	0	0	0	42	0	0	0
Smolensk Region	2	2	0	0	5	0	0	0	46	0	5	0	41	0	0	0	55	0	0	0
Tambov Region	8	0	0	0	6	0	0	0	4	0	0	0	31	0	0	0	37	0	1	0
Tver Region	8	3	0	0	21	0	0	0	32	0	0	0	51	0	2	0	87	0	0	0
Tula Region	12	0	3	0	28	0	0	0	34	0	0	0	81	0	6	0	90	0	0	0
Yaroslavl Region	5	0	0	0	4	0	0	0	15	0	0	0	82	0	0	0	66	0	0	0
Moscow	1,003	78	168	0	1,570	55	59	0	2,467	54	58	0	4,503	22	149	0	4,835	49	125	0

	2017				2018				2019				2020				2021					
	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	
North-Western Federal District	373	19	20	0	870	27	31	0	1,539	11	24	0	2,838	9	17	0	3,435	4	63	0		
Republic of Karelia	5	0	0	0	18	0	1	0	32	0	0	0	29	0	0	0	25	0	5	0		
Republic of Komi	3	0	0	0	12	0	0	0	20	0	0	0	40	0	0	0	52	0	2	0		
Arkhangelsk Region	19	0	1	0	10	0	0	0	22	0	1	0	56	0	2	0	70	0	6	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		
Vologda Region	8	0	0	0	9	0	1	0	17	0	0	0	45	0	0	0	64	0	2	0		
Kaliningrad Region	4	0	1	0	8	0	0	0	41	1	0	0	104	0	1	0	128	0	0	0		
Leningrad Region	36	0	1	0	99	0	4	0	240	0	2	0	453	2	5	0	521	4	12	0		
Murmansk Region	10	4	2	0	9	0	0	0	15	0	0	0	28	0	0	0	35	0	0	0		
Novgorod Region	6	0	1	0	19	0	4	0	27	0	0	0	44	0	0	0	49	0	3	0		
Pskov Region	2	0	0	0	13	0	0	0	23	0	0	0	26	0	0	0	55	0	4	0		
Saint Petersburg	281	15	14	0	674	27	21	0	1,101	11	21	0	2,013	7	9	0	2,436	0	28	0		
Southern Federal District	67	2	6	0	110	8	4	0	304	0	21	0	488	13	7	0	586	1	23	0		
Republic of Adygeya (Adygeya)	4	0	0	0	4	0	0	0	2	0	0	0	17	0	0	0	11	0	0	0		
Republic of Kalmykia	12	0	0	0	2	0	0	0	22	0	0	0	7	0	0	0	19	0	0	0		
Republic of Crimea	0	0	0	0	0	0	0	0	2	0	0	0	6	0	0	0	11	0	0	0		
Krasnodar Territory	19	0	2	0	63	8	1	0	127	0	8	0	207	5	3	0	268	1	15	0		
Astrakhan Region	0	0	0	0	6	0	0	0	29	0	0	0	30	0	0	0	37	0	0	0		
Volgograd Region	16	0	0	0	18	0	3	0	55	0	2	0	109	0	3	0	78	0	1	0		
Rostov Region	15	2	4	0	18	0	0	0	68	0	11	0	111	7	1	0	157	0	7	0		
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	4	0	0	0		

	2017				2018				2019				2020				2021			
	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	
North-Caucasian Federal District	12	1	0	0	38	7	0	0	60	0	0	0	110	0	2	0	181	0	3	0
Republic of Dagestan	4	0	0	0	0	0	0	0	6	0	0	0	16	0	0	0	23	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	7	0	0	0	7	0	0	0	6	0	0	0	13	0	0	0	21	0	0	0
Karachai-Cherkess Republic	0	0	0	0	2	0	0	0	2	0	0	0	6	0	0	0	9	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	7	0	0	0	6	0	0	0	18	0	0	0	21	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	0	0
Stavropol Territory	1	1	0	0	21	7	0	0	40	0	0	0	57	0	2	0	87	0	3	0
Volga Federal District	302	3	15	0	564	23	21	0	995	14	20	0	1,839	3	59	0	2,248	0	85	0
Republic of Bashkortostan	32	1	0	0	51	0	3	0	110	0	2	0	232	0	9	0	262	0	5	0
Mari El Republic	0	0	0	0	6	7	0	0	6	0	1	0	28	0	0	0	13	0	6	0
Republic of Mordovia	4	0	0	0	6	0	0	0	12	3	0	0	28	0	0	0	16	0	0	0
Republic of Tatarstan (Tatarstan)	28	0	0	0	72	0	3	0	176	0	2	0	321	0	14	0	301	0	5	0
Udmurt Republic	12	0	4	0	20	9	3	0	39	0	1	0	58	0	1	0	91	0	1	0
Chuvash Republic – Chuvashia	9	0	0	0	40	2	0	0	118	0	0	0	103	0	0	0	88	0	1	0
Perm Territory	21	0	1	0	53	0	1	0	106	0	2	0	288	0	8	0	483	0	29	0
Kirov Region	6	0	3	0	11	0	1	0	21	0	1	0	102	0	1	0	140	0	4	0
Nizhny Novgorod Region	68	0	4	0	80	0	0	0	95	0	0	0	149	0	5	0	160	0	10	0
Orenburg Region	48	0	1	0	80	0	6	0	92	0	2	0	149	0	7	0	253	0	14	0
Penza Region	10	0	0	0	18	3	0	0	23	0	0	0	30	0	0	0	51	0	0	0
Samara Region	40	2	2	0	76	2	0	0	94	0	1	0	193	3	7	0	214	0	6	0
Saratov Region	8	0	0	0	34	0	4	0	71	10	4	0	107	0	4	0	101	0	3	0
Ulyanovsk Region	18	0	0	0	16	0	0	0	32	0	4	0	51	0	2	0	75	0	0	0

	2017				2018				2019				2020				2021			
	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				
Ural Federal District	137	4	5	0	408	0	29	0	649	0	30	0	966	0	30	0	1,203	2	29	0
Kurgan Region	0	0	0	0	12	0	1	0	4	0	0	0	19	0	0	0	30	0	0	0
Sverdlovsk Region	51	0	4	0	118	0	7	0	215	0	14	0	276	0	3	0	376	2	3	0
Tyumen Region	38	4	0	0	199	0	13	0	318	0	14	0	512	0	24	0	620	0	25	0
including Khanty-Mansi Autonomous Area – Yugra	29	3	0	0	109	0	5	0	179	0	10	0	299	0	13	0	343	0	20	0
including Yamal-Nenets Autonomous Area	3	0	0	0	19	0	0	0	36	0	0	0	33	0	0	0	53	0	2	0
Chelyabinsk Region	48	0	1	0	78	0	7	0	112	0	2	0	159	0	4	0	176	0	1	0
Siberian Federal District ¹	216	8	10	0	449	0	18	0	739	0	31	0	1,302	0	47	0	1,434	0	34	0
Altai Republic	0	0	0	0	1	0	0	0	2	0	0	0	2	0	0	0	4	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	20	0	0	0	10	0	0	0	28	0	0	0
Republic of Khakassia	2	0	0	0	13	0	0	0	23	0	0	0	16	0	0	0	21	0	0	0
Altai Territory	12	0	0	0	45	0	3	0	51	0	4	0	113	0	4	0	100	0	2	0
Krasnoyarsk Territory	36	0	5	0	82	0	3	0	125	0	1	0	212	0	3	0	246	0	4	0
Irkutsk Region	15	8	0	0	23	0	3	0	55	0	4	0	121	0	14	0	198	0	1	0
Kemerovo Region	34	0	0	0	59	0	4	0	83	0	10	0	128	0	0	0	113	0	0	0
Novosibirsk Region	89	0	4	0	157	0	3	0	288	0	5	0	515	0	15	0	518	0	19	0
Omsk Region	16	0	2	0	14	0	2	0	36	0	1	0	121	0	7	0	118	0	8	0
Tomsk Region	5	0	0	0	39	0	0	0	56	0	6	0	64	0	3	0	88	0	0	0

	2017				2018				2019				2020				2021			
	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
Far-Eastern Federal District ¹	73	2	3	0	110	4	6	0	272	0	5	0	511	0	20	0	629	0	13	0
Republic of Buryatia ¹	1	0	0	0	12	0	0	0	20	0	0	0	24	0	0	0	40	0	0	0
Republic of Sakha (Yakutia)	9	0	0	0	26	0	3	0	64	0	2	0	80	0	3	0	102	0	0	0
Trans-Baikal Territory ¹	5	0	0	0	5	0	0	0	9	0	0	0	33	0	0	0	35	0	1	0
Kamchatka Territory	2	2	0	0	6	0	0	0	8	0	0	0	25	0	0	0	16	0	3	0
Primorye Territory	20	0	2	0	51	4	1	0	46	0	0	0	122	0	11	0	100	0	0	0
Khabarovsk Territory	26	0	1	0	15	0	0	0	57	0	3	0	124	0	2	0	185	0	7	0
Amur Region	11	0	0	0	2	0	0	0	47	0	0	0	56	0	0	0	80	0	2	0
Magadan Region	3	0	0	0	1	0	0	0	4	0	0	0	10	0	4	0	15	0	0	0
Sakhalin Region	2	0	0	0	5	0	0	0	15	0	0	0	35	0	0	0	45	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0	9	0	0	0
Chukotka Autonomous Area	0	0	0	0	1	0	1	0	1	0	0	0	0	0	0	0	3	0	0	0

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS EARLY REPAID ASSIGNMENT COMPENSATION
(MILLION RUBLES)

Table 3.24

	2017				2018				2019				2020				2021			
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	474	1,088	5	37	555	137	0	0	854	265	0	0	384	117	8	0	339	36	0	0
Central Federal District	202	894	0	32	304	113	0	0	494	206	0	0	179	60	0	0	166	23	0	0
Belgorod Region	0	5	0	0	2	0	0	0	7	0	0	0	4	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	3	0	0	0	14	0	0	0	1	0	0	0
Vladimir Region	0	12	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0
Voronezh Region	1	3	0	0	17	0	0	0	10	0	0	0	8	0	0	0	7	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	2	0	0	0
Kaluga Region	0	0	0	0	17	0	0	0	0	0	0	0	1	0	0	0	4	0	0	0
Kostroma Region	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	2	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Moscow Region	72	258	0	0	100	44	0	0	122	15	0	0	48	43	0	0	32	10	0	0
Orel Region	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	1	11	0	0	2	0	0	0	5	0	0	0	7	0	0	0	3	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	2	0	0	0	4	0	0	0	2	0	0	0
Tambov Region	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0
Tula Region	0	2	0	0	4	0	0	0	2	0	0	0	2	0	0	0	2	0	0	0
Yaroslavl Region	1	0	0	0	6	0	0	0	0	0	0	0	2	0	0	0	1	0	0	0
Moscow	125	592	0	32	157	65	0	0	340	192	0	0	84	17	0	0	109	12	0	0

	2017				2018				2019				2020				2021					
	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	
North-Western Federal District	31	18	0	0	56	15	0	0	118	32	0	0	5	57	0	0	33	13	0	0		
Republic of Karelia	8	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0		
Republic of Komi	5	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0	2	0	0	0		
Arkhangelsk Region	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Vologda Region	0	6	0	0	1	0	0	0	0	0	0	0	2	0	0	0	2	0	0	0		
Kaliningrad Region	0	0	0	0	0	0	0	0	17	0	0	0	1	0	0	0	2	0	0	0		
Leningrad Region	16	5	0	0	5	0	0	0	7	0	0	0	0	0	0	0	2	5	0	0		
Murmansk Region	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0		
Novgorod Region	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Pskov Region	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0		
Saint Petersburg	3	4	0	0	47	15	0	0	91	32	0	0	0	57	0	0	23	8	0	0		
Southern Federal District	20	46	0	0	31	0	0	0	60	0	0	0	26	0	0	0	20	0	0	0		
Republic of Adygeya (Adygeya)	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Krasnodar Territory	12	35	0	0	6	0	0	0	12	0	0	0	11	0	0	0	7	0	0	0		
Astrakhan Region	0	0	0	0	4	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0		
Volgograd Region	3	6	0	0	12	0	0	0	2	0	0	0	3	0	0	0	6	0	0	0		
Rostov Region	5	5	0	0	7	0	0	0	45	0	0	0	11	0	0	0	7	0	0	0		
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

	2017				2018				2019				2020				2021			
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Caucasian Federal District	31	50	0	0	16	0	0	0	12	0	0	0	5	0	0	0	2	0	0	0
Republic of Dagestan	3	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	24	4	0	0	9	0	0	0	6	0	0	0	2	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	4	9	0	0	6	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	30	0	0	0	0	0	0	4	0	0	0	1	0	0	0	2	0	0	0
Volga Federal District	82	32	5	1	49	8	0	0	85	9	0	0	93	0	3	0	58	0	0	0
Republic of Bashkortostan	18	1	0	0	4	0	0	0	0	0	0	0	2	0	0	0	6	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Republic of Tatarstan (Tatarstan)	11	0	0	0	5	0	0	0	7	9	0	0	20	0	0	0	13	0	0	0
Udmurt Republic	2	7	0	0	0	0	0	0	2	0	0	0	3	0	0	0	2	0	0	0
Chuvash Republic – Chuvashia	0	4	0	0	2	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0
Perm Territory	12	0	0	0	7	0	0	0	45	0	0	0	18	0	3	0	2	0	0	0
Kirov Region	4	0	0	0	2	0	0	0	1	1	0	0	0	0	0	0	1	0	0	0
Nizhny Novgorod Region	9	7	0	0	11	6	0	0	15	0	0	0	18	0	0	0	4	0	0	0
Orenburg Region	6	0	0	0	3	0	0	0	1	0	0	0	2	0	0	0	2	0	0	0
Penza Region	0	0	0	0	2	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0
Samara Region	15	6	5	1	10	0	0	0	8	0	0	0	20	0	0	0	19	0	0	0
Saratov Region	3	2	0	0	2	2	0	0	3	0	0	0	7	0	0	0	4	0	0	0
Ulyanovsk Region	2	1	0	0	1	0	0	0	3	0	0	0	0	0	0	0	1	0	0	0

	2017				2018				2019				2020				2021					
	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	
Ural Federal District	16	6	0	0	24	1	0	0	42	13	0	0	30	0	0	0	30	0	0	0		
Kurgan Region	0	1	0	0	0	0	0	0	0	0	0	0	2	0	0	0	3	0	0	0		
Sverdlovsk Region	6	4	0	0	6	1	0	0	12	0	0	0	13	0	0	0	16	0	0	0		
Tyumen Region	1	0	0	0	4	0	0	0	6	13	0	0	7	0	0	0	6	0	0	0		
including Khanty-Mansi Autonomous Area – Yugra	1	0	0	0	3	0	0	0	1	0	0	0	2	0	0	0	0	0	0	0		
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	13	0	0	3	0	0	0	0	0	0	0		
Chelyabinsk Region	8	1	0	0	14	0	0	0	23	0	0	0	8	0	0	0	6	0	0	0		
Siberian Federal District ¹	72	39	0	5	46	1	0	0	19	3	0	0	22	0	0	0	18	0	0	0		
Altai Republic	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Republic of Tuva	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Republic of Khakassia	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0		
Altai Territory	3	2	0	0	2	1	0	0	1	0	0	0	1	0	0	0	0	0	0	0		
Krasnoyarsk Territory	11	10	0	5	13	0	0	0	7	3	0	0	3	0	0	0	6	0	0	0		
Irkutsk Region	8	2	0	0	0	0	0	0	1	0	0	0	0	0	0	0	6	0	0	0		
Kemerovo Region	23	2	0	0	8	0	0	0	3	0	0	0	3	0	0	0	3	0	0	0		
Novosibirsk Region	21	18	0	0	11	0	0	0	5	0	0	0	11	0	0	0	1	0	0	0		
Omsk Region	3	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0		
Tomsk Region	1	6	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0		

	2017				2018				2019				2020				2021					
	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	
Far-Eastern Federal District ¹	19	3	0	0	29	0	0	0	25	0	0	0	24	0	5	0	11	0	0	0		
Republic of Buryatia ¹	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0		
Republic of Sakha (Yakutia)	8	0	0	0	0	0	0	0	21	0	0	0	11	0	3	0	2	0	0	0		
Trans-Baikal Territory ¹	0	0	0	0	0	0	0	0	1	0	0	0	3	0	2	0	1	0	0	0		
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0		
Primorye Territory	0	0	0	0	4	0	0	0	0	0	0	0	6	0	0	0	6	0	0	0		
Khabarovsk Territory	8	3	0	0	1	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0		
Amur Region	3	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0		
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0		
Sakhalin Region	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS EARLY REPAID WITH OTHER FUNDS*
(MILLION RUBLES)

Table 3.25

	2017				2018				2019				2020				2021			
	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	159,879	237	56,155	12	14,393	107	1,914	0	23,279	36	2,007	0	56,677	70	2,588	0	47,613	33	2,994	0
Central Federal District	39,224	122	13,177	11	4,923	79	711	0	9,161	18	908	0	22,398	70	1,084	0	16,644	13	1,475	0
Belgorod Region	1,218	0	464	0	92	4	10	0	241	0	18	0	400	0	25	0	308	0	17	0
Bryansk Region	1,063	0	554	0	50	0	6	0	96	0	3	0	212	0	10	0	174	0	4	0
Vladimir Region	1,250	0	564	0	76	0	6	0	154	0	19	0	194	0	4	0	137	0	14	0
Voronezh Region	2,376	0	872	0	174	0	11	0	134	0	13	0	259	0	15	0	274	0	29	0
Ivanovo Region	933	0	459	0	53	0	14	0	99	0	8	0	211	0	3	0	120	0	7	0
Kaluga Region	968	0	500	0	78	0	10	0	108	0	5	0	180	0	10	0	137	0	7	0
Kostroma Region	764	0	374	0	46	0	8	0	65	0	4	0	145	0	1	0	95	0	8	0
Kursk Region	1,103	0	479	0	40	0	6	0	119	0	6	0	309	0	13	0	222	0	9	0
Lipetsk Region	997	0	479	0	55	0	7	0	101	0	2	0	271	0	7	0	171	0	3	0
Moscow Region	10,246	31	2,649	6	1,263	17	230	0	2,396	0	219	0	5,971	21	232	0	4,275	0	361	0
Orel Region	664	0	346	0	28	0	6	0	78	0	5	0	257	0	17	0	164	0	7	0
Ryazan Region	1,333	0	595	0	46	0	3	0	58	0	4	0	158	0	4	0	191	0	4	0
Smolensk Region	798	0	312	0	30	0	4	0	75	0	7	0	108	0	9	0	95	0	2	0
Tambov Region	697	0	314	0	45	0	1	0	156	0	2	0	277	0	7	0	161	0	5	0
Tver Region	1,205	0	553	0	53	0	17	0	68	0	6	0	150	0	6	0	158	0	12	0
Tula Region	1,747	0	666	0	118	0	18	0	141	0	18	0	266	0	11	0	224	0	34	0
Yaroslavl Region	1,430	0	569	0	63	0	8	0	60	0	2	0	147	0	11	0	142	0	3	0
Moscow	10,433	90	2,426	4	2,614	58	344	0	5,010	18	568	0	12,882	49	699	0	9,595	13	948	0

	2017				2018				2019				2020				2021			
	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				
North-Western Federal District	18,004	79	6,281	0	1,696	7	276	0	2,946	5	210	0	7,380	0	337	0	5,572	21	302	0
Republic of Karelia	859	0	296	0	66	0	2	0	150	0	6	0	360	0	8	0	294	0	19	0
Republic of Komi	1,208	1	464	0	145	0	12	0	111	0	5	0	268	0	14	0	219	0	12	0
Arkhangelsk Region	1,815	0	616	0	132	0	35	0	115	0	14	0	173	0	11	0	213	0	7	0
including Nenets Autonomous Area	46	0	14	0	2	0	0	0	2	0	0	0	3	0	0	0	6	0	0	0
Vologda Region	1,982	0	688	0	88	0	6	0	98	0	13	0	179	0	18	0	158	0	19	0
Kaliningrad Region	1,095	6	460	0	130	0	23	0	315	0	3	0	569	0	14	0	276	0	4	0
Leningrad Region	1,880	1	749	0	160	0	33	0	387	0	14	0	863	0	33	0	692	1	31	0
Murmansk Region	902	0	317	0	47	2	9	0	72	0	11	0	353	0	14	0	212	0	16	0
Novgorod Region	642	0	272	0	46	0	3	0	74	0	1	0	235	0	7	0	103	0	1	0
Pskov Region	558	0	236	0	19	0	2	0	98	1	17	0	208	0	2	0	113	0	1	0
Saint Petersburg	7,063	71	2,183	0	861	5	151	0	1,527	4	127	0	4,171	0	216	0	3,291	20	191	0
Southern Federal District	9,980	6	4,080	0	684	0	83	0	922	0	77	0	2,329	0	108	0	1,855	0	101	0
Republic of Adygeya (Adygeya)	201	0	78	0	8	0	0	0	11	0	0	0	13	0	0	0	28	0	1	0
Republic of Kalmykia	125	0	44	0	21	0	4	0	24	0	4	0	41	0	1	0	38	0	0	0
Republic of Crimea	118	0	65	0	3	0	0	0	9	0	0	0	6	0	0	0	9	0	0	0
Krasnodar Territory	3,458	1	1,416	0	296	0	50	0	342	0	17	0	611	0	28	0	626	0	32	0
Astrakhan Region	849	0	339	0	19	0	1	0	64	0	4	0	106	0	5	0	119	0	2	0
Volgograd Region	2,061	1	879	0	192	0	16	0	241	0	24	0	1,011	0	50	0	543	0	33	0
Rostov Region	3,101	4	1,226	0	144	0	12	0	229	0	27	0	541	0	24	0	490	0	33	0
Sevastopol	65	0	32	0	2	0	0	0	3	0	0	0	0	0	0	0	2	0	0	0

	2017				2018				2019				2020				2021			
	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				
North-Caucasian Federal District	2,976	1	1,196	0	209	0	13	0	224	11	12	0	469	0	19	0	468	0	41	0
Republic of Dagestan	241	0	137	0	18	0	1	0	35	0	1	0	33	0	0	0	49	0	0	0
Republic of Ingushetia	8	0	5	0	2	0	0	0	4	0	0	0	4	0	1	0	3	0	0	0
Kabardino-Balkar Republic	317	0	139	0	14	0	0	0	7	11	0	0	45	0	0	0	39	0	1	0
Karachai-Cherkess Republic	131	0	50	0	17	0	0	0	11	0	0	0	20	0	0	0	19	0	8	0
Republic of North Ossetia – Alania	278	0	116	0	24	0	0	0	25	0	0	0	139	0	5	0	57	0	0	0
Chechen Republic	27	0	14	0	23	0	0	0	14	0	0	0	14	0	0	0	22	0	0	0
Stavropol Territory	1,975	1	735	0	111	0	12	0	128	0	11	0	212	0	12	0	278	0	31	0
Volga Federal District	36,095	9	14,494	0	2,614	12	317	0	3,821	1	323	0	9,598	0	414	0	5,875	0	382	0
Republic of Bashkortostan	5,125	0	2,503	0	435	0	87	0	817	0	122	0	2,393	0	75	0	1,261	0	63	0
Mari El Republic	832	0	399	0	41	0	8	0	38	0	3	0	63	0	6	0	81	0	1	0
Republic of Mordovia	845	7	351	0	26	0	1	0	46	0	2	0	110	0	3	0	92	0	6	0
Republic of Tatarstan (Tatarstan)	6,215	0	1,920	0	231	0	35	0	396	0	48	0	1,028	0	54	0	692	0	40	0
Udmurt Republic	1,995	0	860	0	105	0	29	0	98	0	7	0	143	0	7	0	185	0	11	0
Chuvash Republic – Chuvashia	1,800	1	693	0	181	0	6	0	75	0	2	0	260	0	26	0	161	0	17	0
Perm Territory	3,272	0	1,299	0	235	3	29	0	634	0	23	0	1,809	0	57	0	753	0	41	0
Kirov Region	1,624	0	632	0	174	0	12	0	302	0	26	0	590	0	34	0	451	0	12	0
Nizhny Novgorod Region	3,445	1	1,476	0	537	0	41	0	417	0	33	0	1,014	0	28	0	593	0	51	0
Orenburg Region	2,138	0	794	0	158	0	16	0	174	0	17	0	490	0	54	0	393	0	38	0
Penza Region	972	0	332	0	98	0	11	0	161	0	3	0	410	0	17	0	190	0	11	0
Samara Region	4,349	0	1,686	0	229	8	16	0	369	0	14	0	561	0	26	0	478	0	47	0
Saratov Region	2,127	0	957	0	92	0	11	0	222	0	16	0	573	0	21	0	380	0	26	0
Ulyanovsk Region	1,353	0	594	0	72	0	16	0	72	1	4	0	155	0	6	0	164	0	17	0

	2017				2018				2019				2020				2021			
	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
Ural Federal District	21,016	11	6,696	0	1,609	3	163	0	2,212	0	162	0	4,812	0	211	0	10,236	0	211	0
Kurgan Region	689	0	265	0	32	0	6	0	62	0	5	0	204	0	10	0	150	0	3	0
Sverdlovsk Region	6,137	1	1,969	0	461	3	60	0	778	0	65	0	1,985	0	88	0	1,268	0	92	0
Tyumen Region	8,886	10	2,264	0	869	0	75	0	1,116	0	71	0	2,135	0	83	0	8,348	0	90	0
including Khanty-Mansi Autonomous Area – Yugra	4,838	10	1,104	0	393	0	31	0	475	0	36	0	1,023	0	50	0	3,400	0	37	0
including Yamal-Nenets Autonomous Area	1,577	0	406	0	228	0	18	0	151	0	6	0	172	0	6	0	1,515	0	23	0
Chelyabinsk Region	5,304	0	2,198	0	247	0	22	0	257	0	21	0	489	0	30	0	469	0	26	0
Siberian Federal District ²	25,019	2	8,044	0	1,862	3	219	0	2,636	0	234	0	6,357	0	302	0	4,695	0	342	0
Altai Republic	60	0	17	0	3	0	0	0	1	0	0	0	21	0	0	0	12	0	0	0
Republic of Tuva	155	0	60	0	15	0	0	0	15	0	0	0	20	0	3	0	19	0	0	0
Republic of Khakassia	481	0	218	0	70	0	3	0	64	0	3	0	181	0	4	0	125	0	22	0
Altai Territory	2,885	0	931	0	146	0	25	0	298	0	18	0	777	0	28	0	541	0	33	0
Krasnoyarsk Territory	4,905	0	1,364	0	329	0	33	0	381	0	43	0	794	0	49	0	672	0	46	0
Irkutsk Region	2,970	0	1,043	0	288	3	14	0	496	0	27	0	1,339	0	49	0	982	0	63	0
Kemerovo Region	3,524	0	1,259	0	234	0	18	0	304	0	33	0	947	0	40	0	484	0	29	0
Novosibirsk Region	4,609	1	1,278	0	304	0	54	0	613	0	70	0	885	0	72	0	851	0	73	0
Omsk Region	2,377	0	976	0	162	0	34	0	214	0	24	0	939	0	36	0	672	0	46	0
Tomsk Region	1,530	0	441	0	234	0	33	0	249	0	15	0	456	0	21	0	336	0	31	0

	2017				2018				2019				2020				2021			
	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				
Far-Eastern Federal District ¹	7,566	7	2,187	0	796	2	132	0	1,357	1	82	0	3,334	0	113	0	2,268	0	140	0
Republic of Buryatia ¹	687	0	175	0	83	0	15	0	104	0	4	0	278	0	5	0	188	0	6	0
Republic of Sakha (Yakutia)	1,472	0	477	0	219	0	54	0	171	0	22	0	323	0	12	0	241	0	12	0
Trans-Baikal Territory ¹	836	0	283	0	52	0	1	0	109	0	4	0	322	0	12	0	179	0	3	0
Kamchatka Territory	361	0	98	0	49	0	3	0	69	0	6	0	208	0	0	0	122	0	8	0
Primorye Territory	2,464	7	600	0	230	1	30	0	418	1	27	0	847	0	29	0	653	0	55	0
Khabarovsk Territory	1,713	0	498	0	95	2	22	0	219	0	10	0	784	0	22	0	441	0	25	0
Amur Region	684	0	211	0	52	0	1	0	131	0	2	0	277	0	20	0	175	0	5	0
Magadan Region	331	0	61	0	18	0	1	0	21	0	2	0	51	0	4	0	47	0	7	0
Sakhalin Region	392	0	178	0	66	0	10	0	108	0	4	0	207	0	3	0	199	0	18	0
Jewish Autonomous Region	112	0	49	0	3	0	0	0	5	0	1	0	32	0	6	0	12	0	0	0
Chukotka Autonomous Area	36	0	15	0	5	0	0	0	2	0	0	0	5	0	0	0	10	0	0	0

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

* In 2018, the method of early repayment with state subsidy was allocated from the section of early repayment with other funds.

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

VOLUME OF MLS EARLY REPAID WITH STATE SUBSIDY*
(MILLION RUBLES)

Table 3.26

	2018				2019				2020				2021			
	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
The Russian Federation	115,975	177	35,418	2	110,189	42	21,932	2	156,824	8	32,270	0	113,360	10	26,975	0
Central Federal District	26,303	85	7,835	0	25,070	37	4,814	2	34,967	4	6,619	0	22,930	5	4,169	0
Belgorod Region	968	0	337	0	924	0	248	0	1,428	0	395	0	728	0	163	0
Bryansk Region	987	0	365	0	843	0	209	0	1,179	0	311	0	609	0	132	0
Vladimir Region	1,137	0	406	0	1,150	0	276	0	1,527	0	360	0	891	0	214	0
Voronezh Region	1,752	0	509	0	1,763	0	321	0	2,557	0	426	0	1,592	0	295	0
Ivanovo Region	777	0	312	0	719	0	185	0	999	0	247	0	527	0	127	0
Kaluga Region	1,056	0	368	0	978	0	222	0	1,383	0	251	0	825	0	176	0
Kostroma Region	579	0	218	0	571	0	118	0	859	0	206	0	452	0	112	0
Kursk Region	975	0	311	0	779	0	173	0	1,182	0	296	0	641	0	146	0
Lipetsk Region	953	0	299	0	878	0	179	0	1,312	0	232	0	811	0	189	0
Moscow Region	6,049	51	1,468	0	5,891	4	927	2	8,052	0	1,130	0	5,599	3	764	0
Orel Region	665	0	225	0	596	0	164	0	811	0	223	0	402	0	93	0
Ryazan Region	1,089	1	370	0	1,071	0	241	0	1,408	0	372	0	771	0	153	0
Smolensk Region	736	0	226	0	658	0	125	0	881	0	185	0	420	0	80	0
Tambov Region	615	0	190	0	589	0	111	0	846	0	183	0	488	0	128	0
Tver Region	1,133	0	349	0	1,131	0	229	0	1,565	0	315	0	868	0	151	0
Tula Region	1,214	0	429	0	1,108	0	258	0	1,560	0	374	0	889	0	208	0
Yaroslavl Region	1,047	0	329	0	1,064	0	206	0	1,418	0	312	0	825	0	213	0
Moscow	4,570	33	1,123	0	4,356	33	623	0	6,000	4	801	0	5,592	2	825	0

	2018				2019				2020				2021			
	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
North-Western Federal District	12,500	24	3,711	0	12,165	4	2,308	0	15,854	1	2,930	0	10,481	4	1,788	0
Republic of Karelia	618	0	195	0	532	0	108	0	678	0	159	0	366	0	56	0
Republic of Komi	882	0	249	0	910	0	168	0	1,150	0	234	0	577	0	105	0
Arkhangelsk Region	1,161	0	378	0	1,141	0	247	0	1,583	0	329	0	776	0	153	0
including Nenets Autonomous Area	46	0	9	0	52	0	8	0	67	0	9	0	41	0	5	0
Vologda Region	1,101	0	449	0	1,040	0	270	0	1,689	0	452	0	1,081	0	320	0
Kaliningrad Region	856	0	310	0	871	1	154	0	1,168	0	238	0	866	0	172	0
Leningrad Region	1,602	0	448	0	1,622	0	330	0	2,048	0	309	0	1,369	1	175	0
Murmansk Region	590	0	176	0	588	0	117	0	817	0	196	0	437	0	88	0
Novgorod Region	517	0	195	0	486	0	122	0	726	0	172	0	424	0	105	0
Pskov Region	455	0	153	0	458	0	109	0	619	0	162	0	364	0	80	0
Saint Petersburg	4,718	24	1,159	0	4,518	3	683	0	5,376	1	678	0	4,220	2	534	0
Southern Federal District	8,815	1	2,668	0	8,443	1	1,586	0	12,570	0	2,323	0	9,539	0	1,990	0
Republic of Adygeya (Adyggeya)	173	0	54	0	180	0	32	0	202	0	36	0	234	0	52	0
Republic of Kalmykia	120	0	19	0	145	0	17	0	257	0	48	0	180	0	44	0
Republic of Crimea	233	0	50	0	354	0	65	0	786	0	159	0	894	0	213	0
Krasnodar Territory	3,116	1	892	0	2,907	1	523	0	4,497	0	606	0	3,330	0	586	0
Astrakhan Region	751	0	300	0	696	0	194	0	1,048	0	273	0	726	0	198	0
Volgograd Region	1,751	0	487	0	1,640	0	284	0	2,239	0	553	0	1,472	0	401	0
Rostov Region	2,593	0	859	0	2,403	0	458	0	3,339	0	612	0	2,434	0	444	0
Sevastopol	79	0	7	0	117	0	13	0	201	0	36	0	268	0	51	0
North-Caucasian Federal District	2,384	11	584	1	2,262	0	381	0	4,951	0	1,339	0	9,159	0	4,027	0
Republic of Dagestan	306	0	67	0	427	0	75	0	729	0	150	0	846	0	240	0
Republic of Ingushetia	3	0	1	0	9	0	1	0	192	0	118	0	703	0	400	0
Kabardino-Balkar Republic	230	0	61	0	253	0	37	0	434	0	82	0	474	0	137	0
Karachai-Cherkess Republic	96	0	26	0	108	0	13	0	291	0	62	0	326	0	126	0
Republic of North Ossetia – Alania	210	0	67	0	240	0	43	0	353	0	55	0	383	0	101	0
Chechen Republic	27	0	9	0	56	0	12	0	830	0	490	0	5,085	0	2,724	0
Stavropol Territory	1,512	11	352	1	1,170	0	199	0	2,123	0	382	0	1,342	0	298	0

	2018				2019				2020				2021			
	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
Volga Federal District	30,228	26	10,222	1	27,020	0	6,067	0	39,746	1	8,922	0	26,705	0	6,759	0
Republic of Bashkortostan	4,693	19	1,658	0	4,245	0	871	0	5,933	1	1,221	0	4,006	0	1,011	0
Mari El Republic	725	0	287	0	663	0	171	0	901	0	220	0	572	0	129	0
Republic of Mordovia	690	0	209	0	670	0	138	0	916	0	199	0	454	0	98	0
Republic of Tatarstan (Tatarstan)	5,385	0	2,050	0	4,539	0	1,105	0	6,955	0	1,873	0	5,299	0	1,496	0
Udmurt Republic	1,667	0	533	0	1,622	0	372	0	2,268	0	426	0	1,425	0	355	0
Chuvash Republic – Chuvashia	1,345	0	468	0	1,159	0	247	0	1,873	0	344	0	1,363	0	285	0
Perm Territory	2,563	0	919	0	2,405	0	609	0	3,579	0	801	0	2,423	0	677	0
Kirov Region	1,272	0	409	0	1,111	0	236	0	1,623	0	356	0	1,051	0	234	0
Nizhny Novgorod Region	2,919	1	887	0	2,635	0	606	0	3,978	0	867	0	2,057	0	469	0
Orenburg Region	1,743	0	614	0	1,552	0	330	0	2,365	0	573	0	1,758	0	433	0
Penza Region	753	0	195	0	675	0	139	0	1,148	0	214	0	726	0	158	0
Samara Region	3,357	0	999	0	3,043	0	636	0	4,377	0	913	0	3,050	0	766	0
Saratov Region	1,896	5	592	0	1,650	0	386	0	2,279	0	522	0	1,617	0	413	0
Ulyanovsk Region	1,219	0	402	0	1,051	0	221	0	1,550	0	390	0	906	0	235	0
Ural Federal District	14,647	1	4,169	1	15,649	0	2,977	0	20,498	1	4,519	0	15,374	0	4,290	0
Kurgan Region	675	0	194	0	616	0	124	0	972	0	184	0	614	0	156	0
Sverdlovsk Region	4,275	0	1,280	0	3,991	0	830	0	5,549	1	1,208	0	3,958	0	979	0
Tyumen Region	5,383	0	1,159	0	7,138	0	804	0	8,138	0	1,125	0	5,520	0	883	0
including Khanty-Mansi Autonomous Area – Yugra	2,916	0	487	0	4,545	0	397	0	4,463	0	533	0	2,780	0	357	0
including Yamal-Nenets Autonomous Area	644	0	152	0	856	0	120	0	1,202	0	143	0	832	0	123	0
Chelyabinsk Region	4,313	1	1,536	1	3,904	0	1,219	0	5,839	0	2,001	0	5,282	0	2,272	0

	2018				2019				2020				2021			
	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
Siberian Federal District ¹	16,165	5	4,866	0	13,914	0	2,799	0	20,149	0	4,244	0	13,914	0	3,125	0
Altai Republic	50	0	16	0	52	0	8	0	104	0	19	0	111	0	35	0
Republic of Tuva	169	0	45	0	192	0	25	0	313	0	37	0	273	0	46	0
Republic of Khakassia	422	0	135	0	374	0	89	0	550	0	123	0	305	0	59	0
Altai Territory	1,810	0	652	0	1,541	0	400	0	2,507	0	676	0	1,618	0	422	0
Krasnoyarsk Territory	2,811	0	814	0	2,571	0	460	0	3,553	0	650	0	2,380	0	460	0
Irkutsk Region	2,162	0	523	0	2,008	0	321	0	2,675	0	518	0	1,557	0	325	0
Kemerovo Region	2,360	0	722	0	2,087	0	417	0	3,040	0	644	0	1,807	0	401	0
Novosibirsk Region	2,801	0	869	0	2,532	0	490	0	3,729	0	747	0	3,286	0	765	0
Omsk Region	1,901	0	620	0	1,628	0	395	0	2,441	0	611	0	1,717	0	457	0
Tomsk Region	879	5	267	0	930	0	193	0	1,238	0	218	0	859	0	157	0
Far-Eastern Federal District ¹	4,933	25	1,363	0	5,667	0	1,000	0	8,089	0	1,374	0	5,258	1	826	0
Republic of Buryatia ¹	438	0	125	0	458	0	73	0	793	0	131	0	606	0	112	0
Republic of Sakha (Yakutia)	873	0	231	0	851	0	126	0	1,217	0	143	0	931	0	106	0
Trans-Baikal Territory ¹	658	0	172	0	693	0	114	0	983	0	141	0	556	0	76	0
Kamchatka Territory	235	0	66	0	272	0	50	0	361	0	60	0	228	0	29	0
Primorye Territory	1,244	0	363	0	1,115	0	222	0	1,498	0	266	0	1,086	1	189	0
Khabarovsk Territory	1,074	24	280	0	1,085	0	200	0	1,571	0	318	0	1,000	0	203	0
Amur Region	542	0	156	0	509	0	95	0	776	0	144	0	367	0	40	0
Magadan Region	128	0	37	0	151	0	19	0	173	0	33	0	87	0	11	0
Sakhalin Region	405	0	106	0	382	0	71	0	513	0	93	0	291	0	45	0
Jewish Autonomous Region	98	0	27	0	103	0	21	0	144	0	33	0	81	0	11	0
Chukotka Autonomous Area	39	0	6	0	48	0	10	0	61	0	12	0	26	0	4	0

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

^{*} In 2018, the method of early repayment with state subsidy was allocated from the section of early repayment with other funds.

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

RATIO OF EARLY REPAID MLS (CLAIMS THEREON) TO GRANTED MLS
(%)

Table 3.27

	2017		2018		2019		2020		2021	
	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	9	93	3	35	4	7	3	38	3	1
Central Federal District	10	105	4	36	5	7	3	38	3	1
Belgorod Region	8	-	3	-	3	-	2	-	3	-
Bryansk Region	10	-	3	-	3	-	2	-	3	-
Vladimir Region	9	-	3	-	3	-	2	-	3	-
Voronezh Region	9	-	3	-	4	-	2	-	3	-
Ivanovo Region	11	-	3	-	3	-	3	-	3	-
Kaluga Region	8	-	3	-	3	-	2	-	3	-
Kostroma Region	11	-	3	-	3	-	2	-	3	-
Kursk Region	10	-	2	-	4	-	2	-	3	-
Lipetsk Region	9	-	2	-	3	-	2	-	3	-
Moscow Region	10	-	3	296	4	-	3	-	3	-
Orel Region	10	-	3	-	3	-	2	-	3	-
Ryazan Region	9	-	3	0	3	-	2	-	2	-
Smolensk Region	8	-	2	-	4	-	2	-	3	-
Tambov Region	8	-	3	-	3	-	2	-	2	-
Tver Region	8	-	2	-	3	-	2	-	2	-
Tula Region	9	-	3	-	4	-	2	-	2	-
Yaroslavl Region	11	-	3	-	4	-	3	-	3	-
Moscow	12	77	5	6	6	7	4	39	4	1
North-Western Federal District	9	200	3	-	4	0	3	-	3	-
Republic of Karelia	9	-	3	-	3	-	2	-	3	-
Republic of Komi	8	-	2	-	3	-	2	-	3	-
Arkhangelsk Region	9	-	3	-	4	-	2	-	3	-
including Nenets Autonomous Area	7	-	1	-	2	-	3	-	2	-
Vologda Region	10	-	3	-	5	-	3	-	3	-
Kaliningrad Region	9	-	2	-	4	-	2	-	2	-
Leningrad Region	8	-	3	-	3	0	2	-	2	-
Murmansk Region	10	-	3	-	4	-	3	-	3	-
Novgorod Region	9	-	3	-	3	-	2	-	3	-
Pskov Region	9	-	3	-	3	-	2	-	3	-
Saint Petersburg	10	118	4	-	4	-	3	-	3	-

	2017		2018		2019		2020		2021	
	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
Southern Federal District	8	-	2	-	3	-	2	-	2	-
Republic of Adygeya (Adygeya)	8	-	2	-	2	-	1	-	2	-
Republic of Kalmykia	4	-	1	-	2	-	1	-	1	-
Republic of Crimea	6	-	2	-	2	-	2	-	2	-
Krasnodar Territory	8	-	2	-	3	-	2	-	2	-
Astrakhan Region	8	-	2	-	3	-	2	-	2	-
Volgograd Region	9	-	2	-	3	-	2	-	3	-
Rostov Region	8	-	3	-	3	-	2	-	2	-
Sevastopol ¹	7	-	2	-	2	-	2	-	2	-
North-Caucasian Federal District	7	-	2	-	2	-	2	-	2	-
Republic of Dagestan	6	-	1	-	1	-	1	-	2	-
Republic of Ingushetia	6	-	4	-	1	-	2	-	2	-
Kabardino-Balkar Republic	7	-	1	-	2	-	1	-	2	-
Karachai-Cherkess Republic	6	-	1	-	1	-	1	-	1	-
Republic of North Ossetia – Alania	6	-	2	-	3	-	1	-	1	-
Chechen Republic	6	-	1	-	1	-	2	-	5	-
Stavropol Territory	8	-	2	-	3	-	2	-	2	-
Volga Federal District	9	39	3	0	4	-	2	-	3	-
Republic of Bashkortostan	9	17	2	0	3	-	2	-	3	-
Mari El Republic	9	-	2	-	3	-	2	-	3	-
Republic of Mordovia	7	-	2	-	2	-	2	-	2	-
Republic of Tatarstan (Tatarstan)	8	-	3	-	4	-	2	-	2	-
Udmurt Republic	9	-	2	-	3	-	2	-	2	-
Chuvash Republic – Chuvashia	9	-	3	-	4	-	2	-	3	-
Perm Territory	9	-	3	-	3	-	2	-	3	-
Kirov Region	8	-	3	-	4	-	2	-	3	-
Nizhny Novgorod Region	10	-	3	-	4	-	3	-	3	-
Orenburg Region	7	-	2	-	3	-	2	-	2	-
Penza Region	7	-	3	-	4	-	2	-	3	-
Samara Region	10	-	3	-	4	-	2	-	3	-
Saratov Region	10	-	3	-	3	-	2	-	3	-
Ulyanovsk Region	9	-	3	-	4	-	2	-	3	-

	2017		2018		2019		2020		2021	
	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
Ural Federal District	8	-	2	-	3	-	2	-	3	-
Kurgan Region	6	-	2	-	3	-	2	-	2	-
Sverdlovsk Region	8	-	3	-	3	-	2	-	3	-
Tyumen Region	8	-	2	-	3	-	2	-	2	-
including Khanty-Mansi Autonomous Area – Yugra	7	-	2	-	3	-	2	-	2	-
including Yamal-Nenets Autonomous Area	8	-	2	-	3	-	3	-	3	-
Chelyabinsk Region	10	-	2	-	3	-	2	-	3	-
Siberian Federal District ¹	8	100	2	-	4	-	2	-	3	-
Altai Republic	5	-	1	-	2	-	2	-	1	-
Republic of Tuva	5	-	1	-	1	-	1	-	1	-
Republic of Khakassia	9	-	2	-	2	-	2	-	2	-
Altai Territory	8	-	2	-	4	-	2	-	2	-
Krasnoyarsk Territory	8	-	3	-	4	-	2	-	3	-
Irkutsk Region	8	-	2	-	4	-	2	-	3	-
Kemerovo Region	9	-	2	-	3	-	2	-	3	-
Novosibirsk Region	8	82	3	-	4	-	2	-	2	-
Omsk Region	9	-	2	-	3	-	2	-	3	-
Tomsk Region	8	-	3	-	4	-	2	-	2	-
Far-Eastern Federal District ¹	7	0	3	-	3	-	2	-	2	-
Republic of Buryatia ¹	6	-	2	-	3	-	2	-	2	-
Republic of Sakha (Yakutia)	5	-	2	-	3	-	1	-	2	-
Trans-Baikal Territory ¹	7	-	2	-	3	-	2	-	2	-
Kamchatka Territory	9	-	3	-	4	-	3	-	3	-
Primorye Territory	7	0	2	-	4	-	2	-	2	-
Khabarovsk Territory	8	-	3	-	3	-	2	-	3	-
Amur Region	7	-	2	-	2	-	2	-	2	-
Magadan Region	9	-	3	-	5	-	3	-	2	-
Sakhalin Region	9	-	3	-	3	-	2	-	2	-
Jewish Autonomous Region	8	-	2	-	2	-	2	-	2	-
Chukotka Autonomous Area	9	-	3	-	3	-	2	-	3	-

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

REFINANCING OF MLS WITH THE SALE OF THE POOL OF MLS/CLAIMS THEREON WITHOUT FORMING AN ADDITIONAL FINANCIAL INSTRUMENT
(MILLION RUBLES)

Table 3.28

	2017		2018		2019		2020		2021	
	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	31,719	5,364	126,302	575	63,488	878	70,201	405	93,297	750
Central Federal District	23,699	5,356	113,428	506	56,270	777	62,423	282	55,859	549
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	24	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	12	0	21	0	5	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0
Kostroma Region	22	0	54	19	733	13	1,751	0	1,408	0
Kursk Region	0	0	1	0	2	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	5	0	0	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	11	0	1	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	23,654	5,356	113,322	487	55,530	764	60,673	282	54,451	549
North-Western Federal District	293	8	622	0	559	19	454	103	446	49
Republic of Karelia	0	0	0	0	18	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	1	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	292	8	622	0	541	19	454	103	446	49

	2017		2018		2019		2020		2021	
	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
Ural Federal District	32	0	1,676	0	82	0	91	0	26,653	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	22	0	1,636	0	73	0	59	0	57	0
Tyumen Region	0	0	0	0	0	0	0	0	26,550	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	10	0	40	0	9	0	32	0	46	0
Siberian Federal District ¹	1,566	0	2,264	0	1,519	0	1,682	0	1,939	0
Altai Republic	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	111	0	95	0	28	0	175	0	101	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	5	0	0	0	0	0
Novosibirsk Region	1,451	0	2,169	0	1,485	0	1,507	0	1,839	0
Omsk Region	4	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	1	0	0	0	0	0
Far-Eastern Federal District ¹	4,672	0	6,491	69	4,207	82	4,925	20	7,556	152
Republic of Buryatia ¹	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	16	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory ¹	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	3,255	0	6,456	0	4,179	0	3,509	0	2,599	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	1,401	0	35	69	29	82	1,416	20	4,949	152
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	8	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

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

REFINANCING OF MLS WITH THE SALE OF THE POOL OF MLS/CLAIMS THEREON WITH THE SUBSEQUENT ISSUE OF SECURITIES
(MILLION RUBLES)

Table 3.29

	2017		2018		2019		2020		2021	
	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	116,869	0	130,121	0	229,655	0	323,656	0	387,921	0
Central Federal District	116,869	0	122,594	0	28,424	0	130,642	0	179,346	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	116,869	0	122,594	0	28,424	0	130,642	0	179,346	0
North-Western Federal District	0	0	7,527	0	201,231	0	193,014	0	208,575	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	7,527	0	201,231	0	193,014	0	208,575	0

	2017		2018		2019		2020		2021	
	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
Ural Federal District	0	0	0	0	0	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	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	0	0	0	0	0	0	0	0	0	0
Siberian Federal District ¹	0	0	0	0	0	0	0	0	0	0
Altai Republic	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
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 ¹	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia ¹	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory ¹	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	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

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

¹ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Commissioning

REGIONAL STRUCTURE OF COMMISSIONING¹
(THOUSAND M² OF RESIDENTIAL PREMISES)

Table 3.30

	2017		2018		2019		2020		2021	
	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	79,224	32,987	75,658	32,421	82,042	38,503	82,185	39,802	92,560	49,102
Central Federal District	24,285	9,771	23,435	9,968	25,742	11,878	25,533	12,053	29,198	14,283
Belgorod Region	1,301	1,056	1,216	1,034	1,260	1,072	1,149	935	1,165	1,016
Bryansk Region	558	73	403	70	407	146	427	175	451	235
Vladimir Region	695	414	653	365	745	514	726	481	829	650
Voronezh Region	1,687	655	1,691	794	1,879	778	1,726	845	1,864	981
Ivanovo Region	340	129	369	154	331	182	333	195	363	295
Kaluga Region	882	440	787	379	795	470	819	612	862	568
Kostroma Region	310	119	197	120	212	130	259	137	335	186
Kursk Region	591	258	595	325	554	344	523	330	566	319
Lipetsk Region	1,084	812	903	654	1,254	938	1,232	1,053	1,235	881
Moscow Region	9,078	3,529	8,867	3,715	8,614	4,076	9,040	4,486	9,215	5,788
Orel Region	268	100	290	120	303	186	440	219	308	227
Ryazan Region	713	322	778	290	799	331	647	267	757	316
Smolensk Region	484	220	360	227	427	256	444	237	483	282
Tambov Region	839	644	859	589	920	719	703	547	766	609
Tver Region	585	151	425	153	640	394	660	370	597	276
Tula Region	697	303	735	355	651	403	680	318	836	505
Yaroslavl Region	754	328	768	402	778	396	746	345	760	424
Moscow	3,419	221	3,541	222	5,176	543	4,979	504	7,807	724

	2017		2018		2019		2020		2021	
	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
North-Western Federal District	8,967	1,832	9,473	2,338	9,439	3,025	9,163	3,295	10,377	4,454
Republic of Karelia	222	70	271	109	277	137	294	132	325	199
Republic of Komi	223	85	290	119	237	119	204	105	179	114
Arkhangelsk Region	423	144	323	142	332	125	374	152	440	191
including Nenets Autonomous Area	28	13	19	8	10	5	22	9	18	12
Vologda Region	542	185	536	244	585	292	500	245	639	364
Kaliningrad Region	902	278	916	260	973	290	1,164	409	1,271	564
Leningrad Region	2,626	692	2,641	860	2,930	1,390	2,666	1,665	3,386	2,282
Murmansk Region	59	16	46	30	45	40	36	32	51	36
Novgorod Region	232	123	264	152	287	186	283	185	307	220
Pskov Region	202	103	236	109	302	201	273	164	314	231
Saint Petersburg	3,536	138	3,950	314	3,471	245	3,370	207	3,464	251
Southern Federal District	9,622	4,626	9,067	4,113	9,920	5,106	10,701	5,426	11,999	6,747
Republic of Adygeya (Adygeya)	244	110	187	90	257	137	258	152	307	204
Republic of Kalmykia	96	55	90	63	101	67	88	56	122	102
Republic of Crimea	834	617	775	418	800	580	809	607	743	451
Krasnodar Territory	4,728	1,810	4,415	1,590	4,532	1,985	5,124	2,188	6,283	3,266
Astrakhan Region	484	268	328	228	319	202	365	291	543	440
Volgograd Region	728	329	610	285	731	360	771	339	797	388
Rostov Region	2,334	1,376	2,347	1,241	2,611	1,368	2,644	1,322	2,686	1,455
Sevastopol	174	61	314	197	569	408	642	471	518	442
North-Caucasian Federal District	5,082	3,370	3,557	2,134	4,028	2,397	3,996	2,494	4,719	3,256
Republic of Dagestan	2,000	1,447	976	568	1,019	564	970	488	1,031	486
Republic of Ingushetia	309	165	236	143	280	114	180	96	112	72
Kabardino-Balkar Republic	427	274	436	344	474	324	500	385	514	394
Karachai-Cherkess Republic	202	72	175	82	212	129	128	106	235	216
Republic of North Ossetia – Alania	192	44	210	45	229	72	239	86	322	236
Chechen Republic	1,069	975	600	507	637	520	756	661	1,025	883
Stavropol Territory	882	392	925	445	1,177	676	1,222	672	1,479	969

	2017		2018		2019		2020		2021	
	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
Volga Federal District	15,641	7,481	15,223	7,735	16,190	8,546	15,775	8,879	17,404	10,636
Republic of Bashkortostan	2,461	1,666	2,290	1,402	2,372	1,389	2,455	1,499	2,906	1,781
Mari El Republic	470	148	337	136	398	163	370	135	372	174
Republic of Mordovia	330	148	334	166	348	179	325	179	341	203
Republic of Tatarstan (Tatarstan)	2,408	1,080	2,410	1,109	2,676	1,106	2,680	1,460	3,011	2,073
Udmurt Republic	659	288	717	318	760	428	803	418	841	436
Chuvash Republic – Chuvashia	605	165	598	138	656	166	578	163	717	389
Perm Territory	1,101	468	1,081	485	1,173	647	1,215	603	1,317	724
Kirov Region	546	195	553	240	504	227	460	207	509	253
Nizhny Novgorod Region	1,308	602	1,351	743	1,410	824	1,477	884	1,591	1,140
Orenburg Region	892	401	912	470	994	451	967	527	1,102	723
Penza Region	887	532	663	414	837	534	852	513	856	533
Samara Region	1,788	661	1,782	770	1,841	910	1,401	918	1,803	1,047
Saratov Region	1,210	431	1,216	640	1,202	704	1,159	628	1,181	596
Ulyanovsk Region	977	695	981	706	1,019	820	1,034	746	858	566
Ural Federal District	6,302	2,285	5,965	2,295	6,735	2,642	6,954	2,994	7,673	3,802
Kurgan Region	272	122	232	152	251	189	267	197	281	225
Sverdlovsk Region	2,144	840	2,088	809	2,415	968	2,372	1,033	2,888	1,349
Tyumen Region	2,469	804	2,120	673	2,563	780	2,742	1,057	2,777	1,197
including Khanty-Mansi Autonomous Area – Yugra	813	116	586	123	802	221	993	392	898	341
including Yamal-Nenets Autonomous Area	236	32	186	44	146	39	167	54	173	55
Chelyabinsk Region	1,417	519	1,524	662	1,507	706	1,572	707	1,727	1,031
Siberian Federal District ²	7,333	2,835	6,649	2,834	7,438	3,590	7,488	3,442	8,075	4,319
Altai Republic	131	110	108	98	99	79	89	82	151	148
Republic of Tuva	101	77	93	76	112	81	111	75	109	96
Republic of Khakassia	236	86	188	113	248	142	288	132	317	237
Altai Territory	630	254	786	308	758	333	826	341	989	417
Krasnoyarsk Territory	1,057	288	1,149	323	1,696	848	1,307	557	1,346	597
Irkutsk Region	974	323	988	588	1,024	627	1,106	645	1,204	908
Kemerovo Region	1,000	544	640	385	766	443	825	598	840	578
Novosibirsk Region	1,729	518	1,738	604	1,759	541	1,944	498	2,005	668
Omsk Region	458	170	522	180	538	314	541	256	639	370
Tomsk Region	478	170	437	160	439	183	452	258	477	300

	2017		2018		2019		2020		2021	
	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
Far-Eastern Federal District ²	1,973	777	2,269	994	2,514	1,297	2,555	1,209	3,115	1,605
Republic of Buryatia ²	269	140	248	131	268	213	276	191	279	205
Republic of Sakha (Yakutia)	271	155	187	206	217	169	180	139	578	346
Trans-Baikal Territory ²	634	204	530	123	562	248	530	235	204	147
Kamchatka Territory	67	30	36	28	45	23	68	35	60	41
Primorye Territory	412	204	538	219	559	280	650	257	885	350
Khabarovsk Territory	270	129	274	121	295	118	229	116	334	152
Amur Region	182	32	159	37	205	61	156	68	226	113
Magadan Region	6	5	4	4	7	3	9	5	11	4
Sakhalin Region	348	156	265	104	332	159	440	150	503	219
Jewish Autonomous Region	50	19	28	21	23	23	14	14	30	29
Chukotka Autonomous Area	4	0	2	-	1	0	2	-	3	0

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

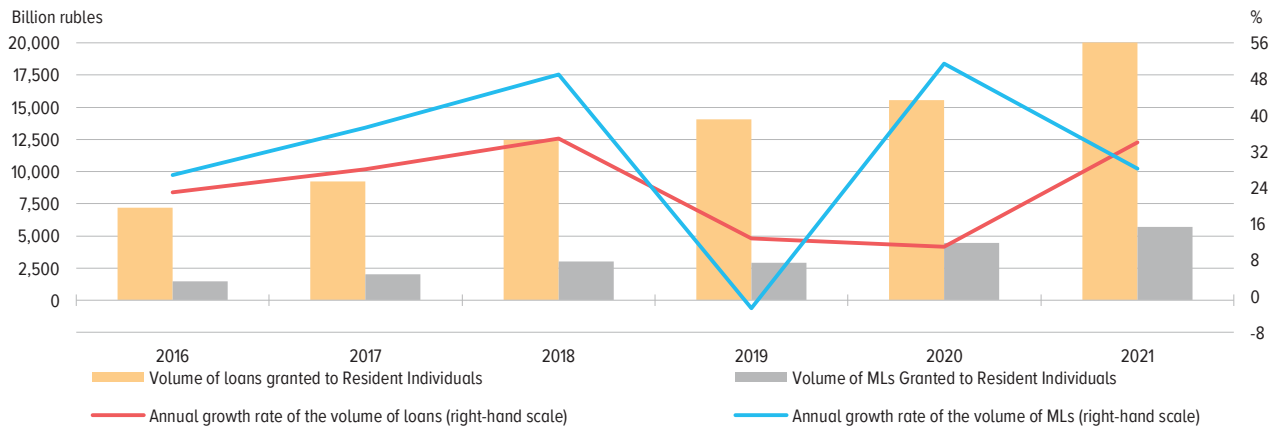
¹ According to Rosstat.

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

4. GRAPHS AND CHARTS

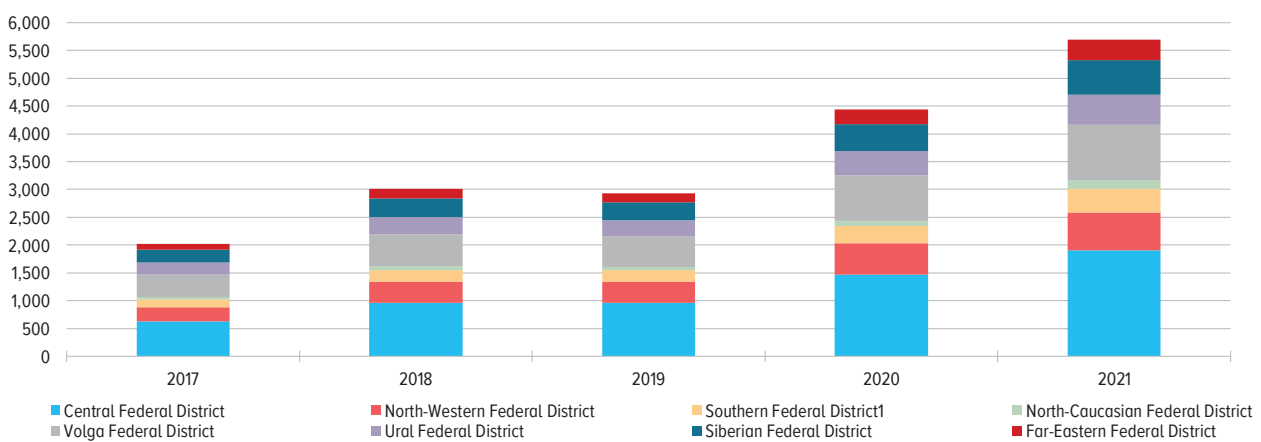
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS

Chart 4.1



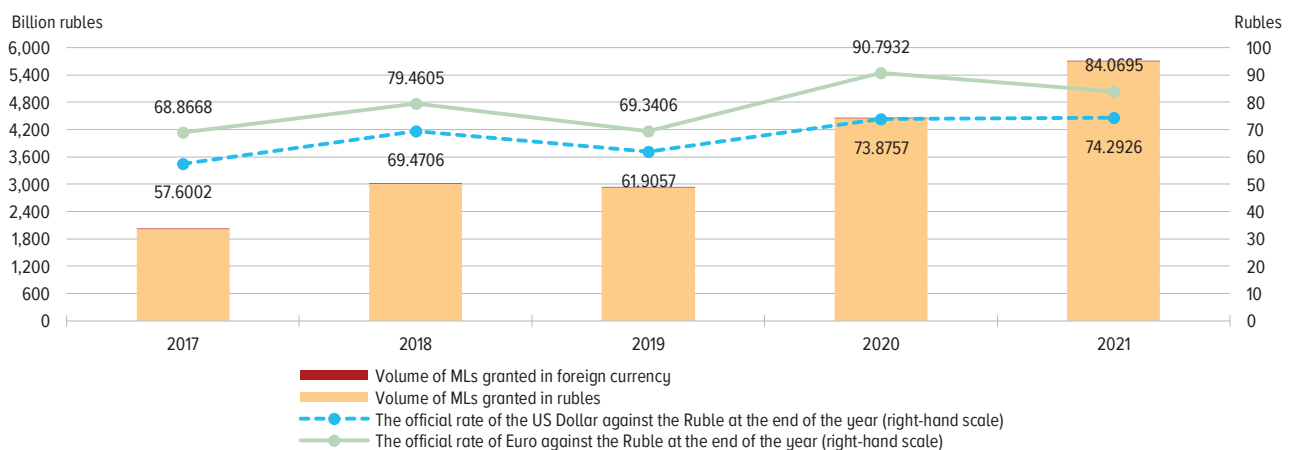
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT OF THE RUSSIAN FEDERATION (BILLION RUBLES)

Chart 4.2



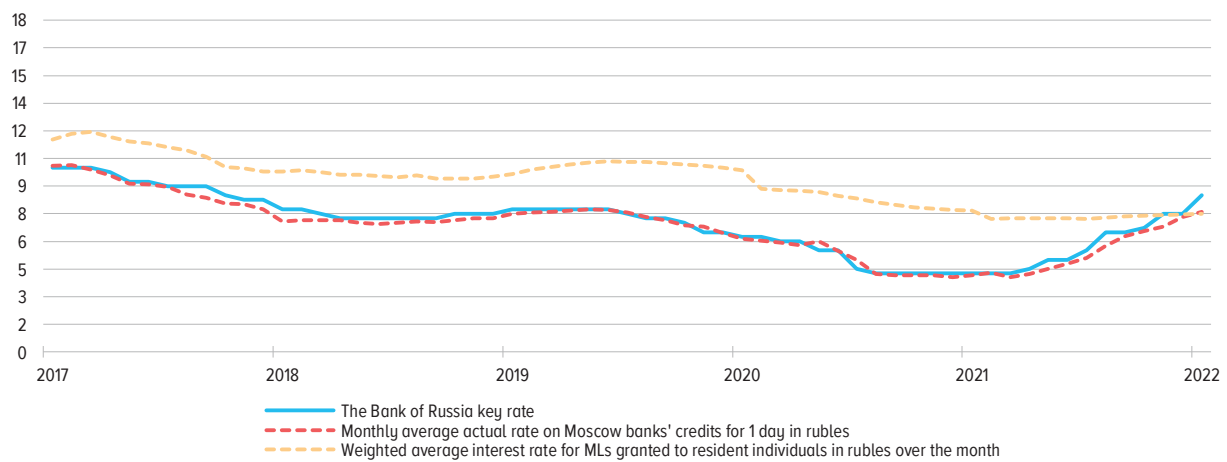
CURRENCY STRUCTURE OF MLS GRANTED TO RESIDENT INDIVIDUALS AND DYNAMICS OF CURRENCY RATE

Chart 4.3



DYNAMICS OF INTEREST RATE¹
(%)

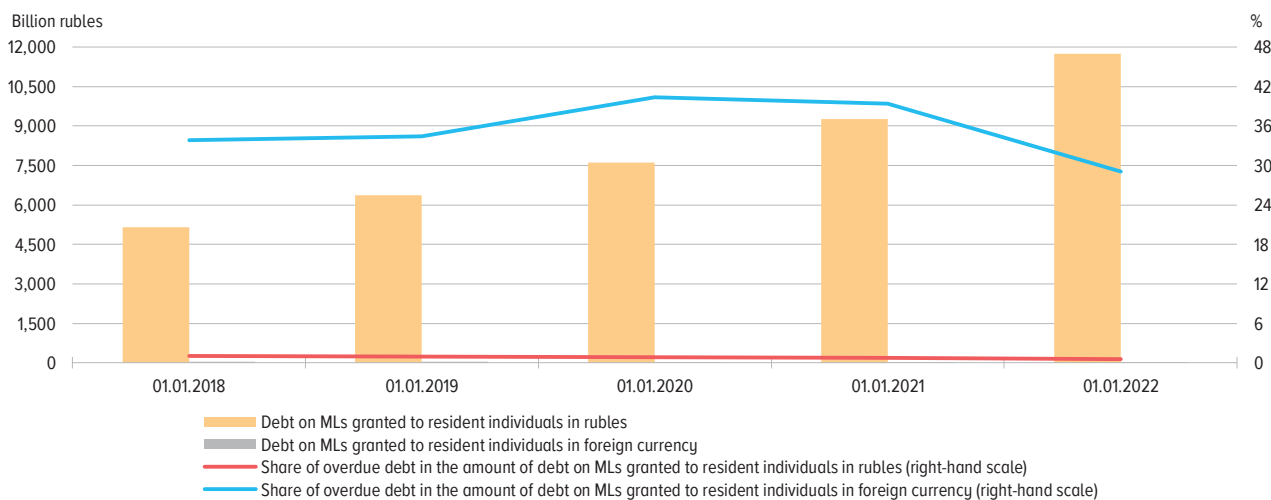
Chart 4.4



¹ Until 2019 the weighted average interest rates for MLs granted over the month were formed by calculations based on cumulative data from the beginning of the year.

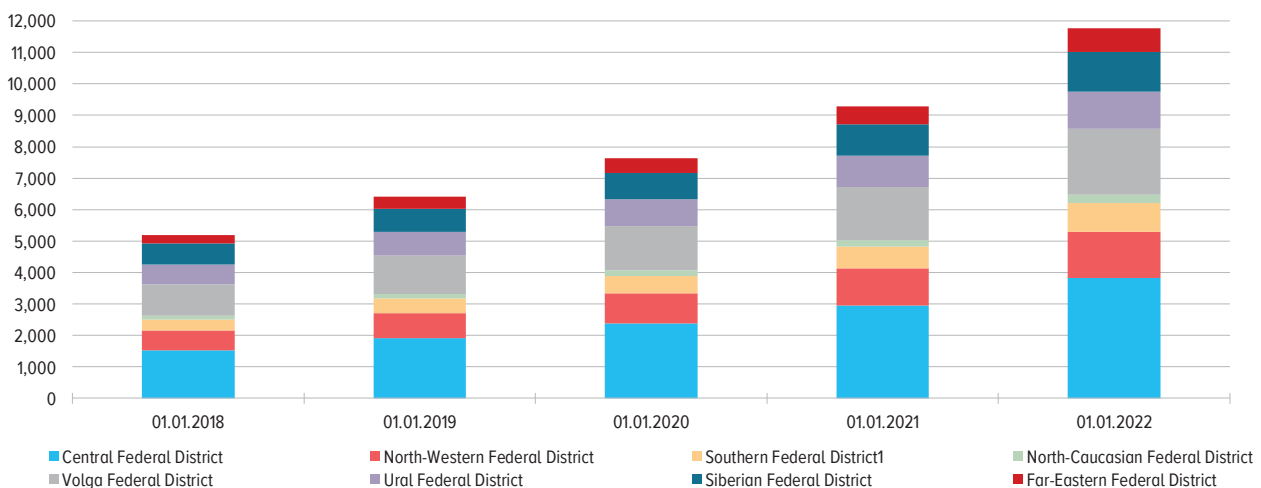
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS

Chart 4.5



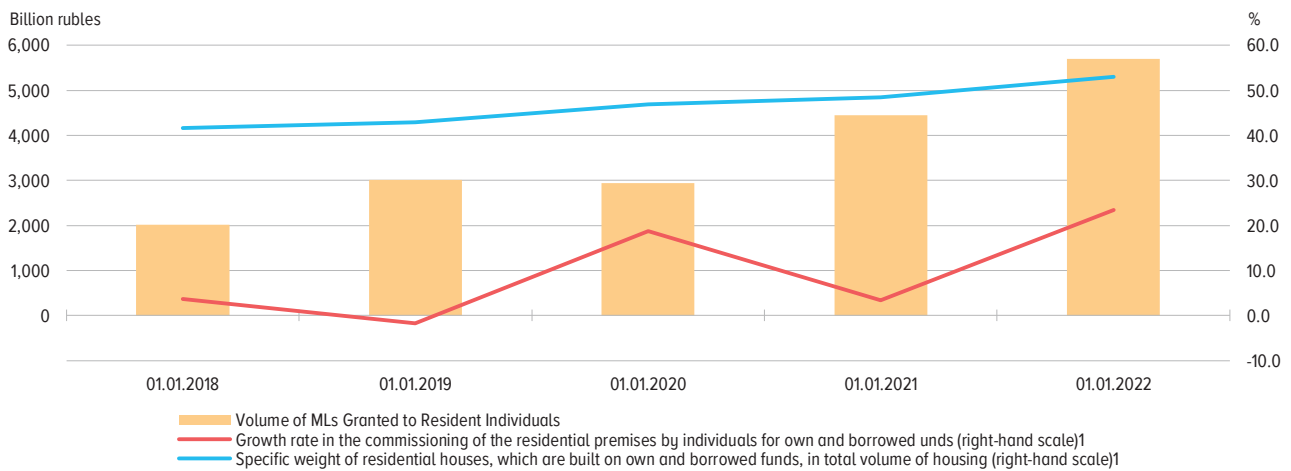
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS BY GROUP OF CREDIT INSTITUTIONS RANGED BY ASSETS
(BILLION RUBLES)

Chart 4.6



DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET¹

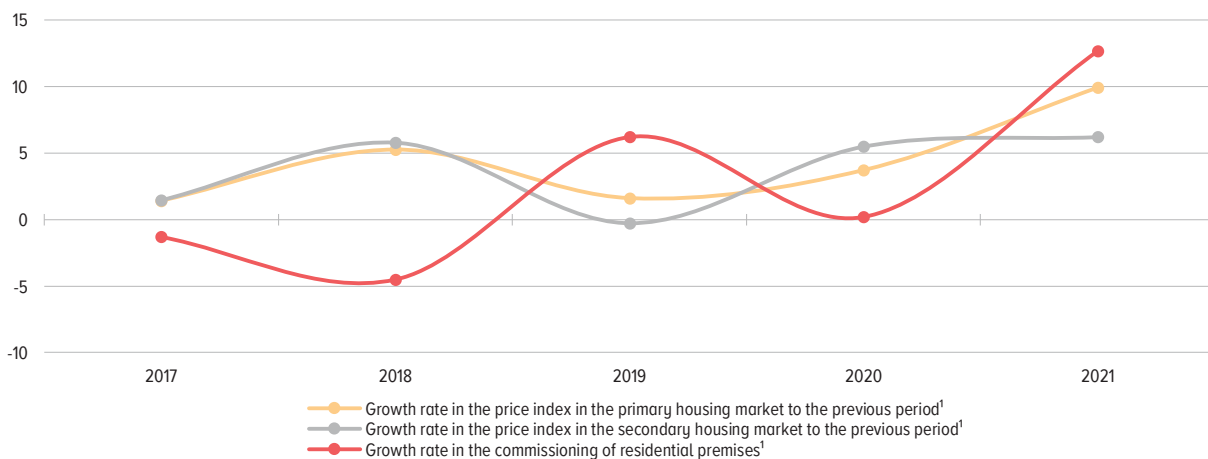
Chart 4.7



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

SELECTED INDICATORS' DYNAMICS OF THE HOUSING MARKET ECONOMIC ACTIVITY¹ (%)

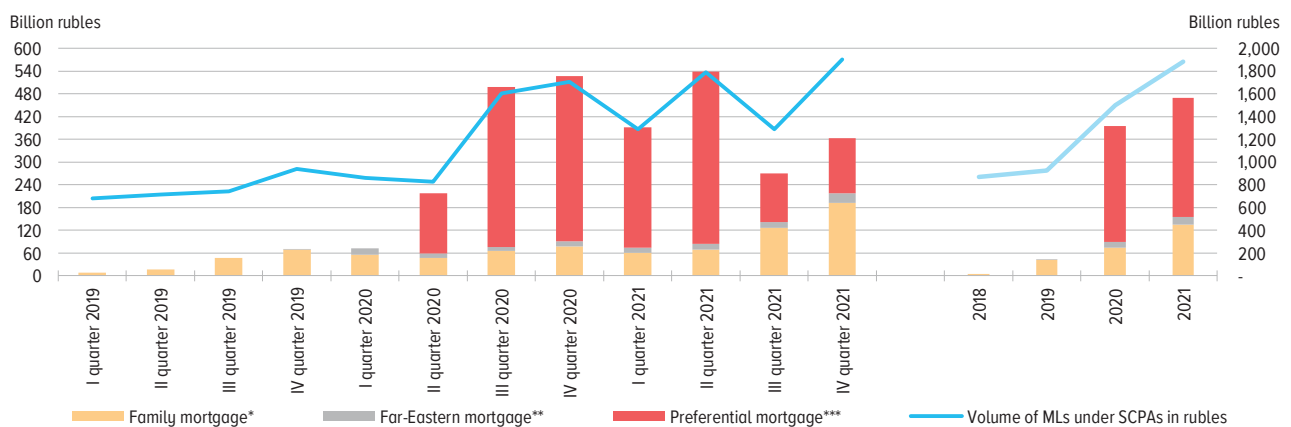
Chart 4.8



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

STATE MORTGAGE SUPPORT PROGRAMMES¹

Chart 4.9



¹ According to "DOM.RF"

* Established by Russian Federation Government Resolution No. 1711, dated 30 December 2017.

** Established by Russian Federation Government Resolution No. 1609, dated 7 December 2019.

*** Established by Russian Federation Government Resolution No. 566, dated 23 April 2020.

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 (license) 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'.

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.

Assignment of claim under MLs – funds attraction on terms that dependent on the quality of the portfolio of MLs including the sale of the rights of claim of the pool of MLs 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.

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 MLs to their number.

Average price of residential real estate market for 1 m² of residential premises – weighted average price level of residential premises of subjects of the Russian Federation (by methodology of Rosstat).

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 MLs since the beginning of the year and having investments rights of claim for MLs.

Number of credit institutions refinancing previously granted MLs – the number of credit institutions, which granted loans for the repayment previously granted (purchased) MLs since the beginning of the year.

Number of credit institutions that assigned their claims under MLs – the number of credit institutions conducting operations of issuing of mortgage-backed securities, the sale of MLs/rights of claim thereon to another institutions, the transfer of credit risk for MLs/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:

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

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:

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

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.

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 MLs/additional agreements to repaid main debt on MLs. Since 01.02.2018, this indicator is compiled quarterly.

Volume of transferred rights of MLs/claims thereon – the amount of MLs/claims thereon transferred 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 MLs/rights of claim thereon to the third parties (the creation of derivatives). Since 01.02.2018, this indicator is compiled quarterly.

Transfer of rights of MLs/claims thereon with the sale of the pool of MLs/claims thereon means 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.

Chapter 3. Regional structure

The regional breakdown in tables 3.1-3.6, 3.28-3.29 are formed by grouping information by location of credit institutions according to the State Register of Credit Institutions.

The regional breakdown in tables 3.7-3.27 are formed by grouping information by borrowers' location.

ABBREVIATION LIST

Symbols and notes

m	meter
m²	square meter
-	- 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, Cadaster 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

