



Bank of Russia



2022 H1

ANALYSIS OF RETAIL LENDING TRENDS BASED ON CREDIT HISTORY BUREAUS' DATA

Information and analytical commentary

Moscow
2022

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This review was prepared by the Bank of Russia Financial Stability Department.

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A reference to the Bank of Russia is mandatory if you intend to use information from this review.

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SUMMARY

- In 2022 Q2, as banks tightened their lending standards and the demand for loans declined, the number of bank borrowers decreased from 42.2 to 42.1 million people. Concurrently, the demand for credit cards was up over the said period, with the number of borrowers rising from 8.3 to 8.7 million people.
- As the amount of outstanding unsecured consumer loans edged down, households' debt burden decreased at the macro-level. As of 1 January 2022, households used 11.6% of their disposable income to repay loans, whereas as of 1 July 2022, this figure declined to 11.4%.¹

Mortgage lending

- The amount of new mortgage loans is growing fast, driven by rising housing prices and an exaggerated price per square metre under developers' subsidised mortgage programmes.² The average debt per borrower (co-borrower) on mortgage loans issued in 2022 Q2 increased to 3.3 million rubles (+35% year-on-year).
- The number of outstanding loans per mortgage borrower averaged 1.77 as of 1 July 2022, and average debt on all loans per mortgage borrower totalled 1.61 million rubles (+11% year-on-year).
- The percentage of borrowers with a mortgage loan overdue for 90+ days increased in 2022 Q1–Q2, although remaining sufficiently low (0.75%). Borrowers with a mortgage loan overdue for 90+ days numbered 70,000.
- As of the end of 2022 Q2, the proportion of mortgage loans with the down payment that borrowers could potentially finance using a consumer loan edged down from 6.1% to 3.9%.

Unsecured consumer lending

- Borrowers who raised an unsecured consumer loan in 2022 Q2 already had 1.55 outstanding loans on average as of the moment of applying to the bank, which is more than 1.48 loans a year before.
- Debt per borrower who obtained a consumer loan in 2022 Q2 averaged 730,000 rubles, including all other outstanding loans, which is the same as in 2021 Q4.
- The number of borrowers with a cash loan overdue for 90+ days remained stable in 2022 Q1–Q2, namely 3.76 million. This was because borrowers had the opportunity to apply for loan repayment holidays envisaged by law or under banks' restructuring programmes.

¹ The approach to taking into account credit cards changed as the quality of credit history bureaus' data improved. Now, the calculation of the debt service-to-income (DSTI) ratio also includes credit cards without expiration dates. As a result, the assessment of repayments on credit cards increased by 1.2 pp, and the overall assessment of households' debt burden – by 1 pp (as of 1 January 2022). Households' DSTI ratio for previous periods was also revised.

² In 2022 Q2, developers widely offered their own subsidised mortgage lending programmes that implied extremely low credit rates but higher housing prices.

1. BANKS' CLIENT BASE

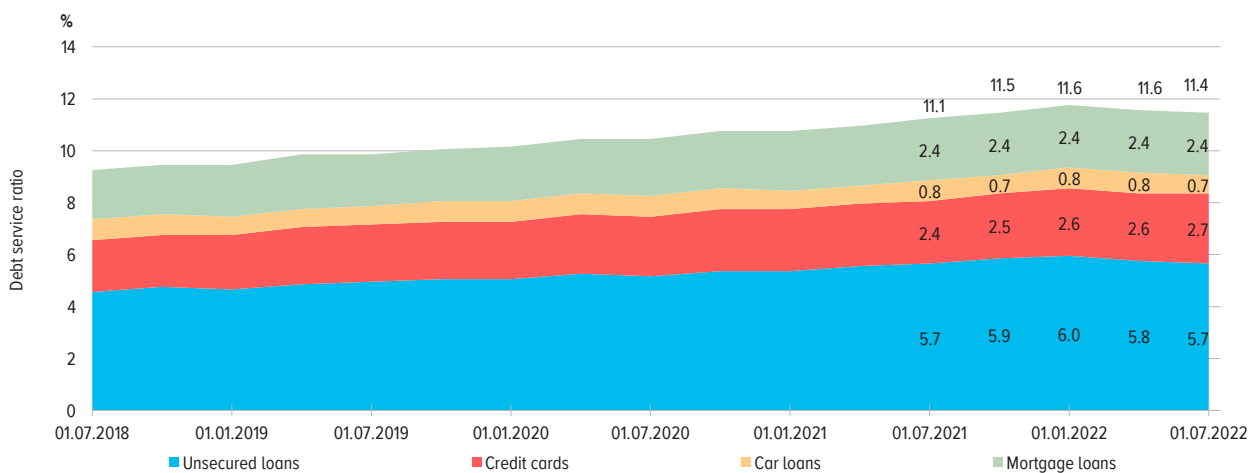
1.1. Number of borrowers and debt by loan type

After a steady increase in households' debt burden in recent years, the overall burden edged down by 0.2 pp to 11.4% in 2022 Q2. The reduction was most significant in unsecured lending: -0.3 pp as compared to 1 January 2022. As regards credit cards, debt burden edged up to 2.7%, which is 0.1 pp more than at the beginning of the year.

As of the end of 2022 Q2, the number of individuals having outstanding bank loans decreased, namely from 42.4 million as of 1 April 2022 to 42.1 million people as of 1 July 2022. There was a reduction in the number of borrowers having outstanding cash loans, including those having other loans as well (other than mortgage loans). Amid slow growth in the main segments, the demand for credit cards increased.

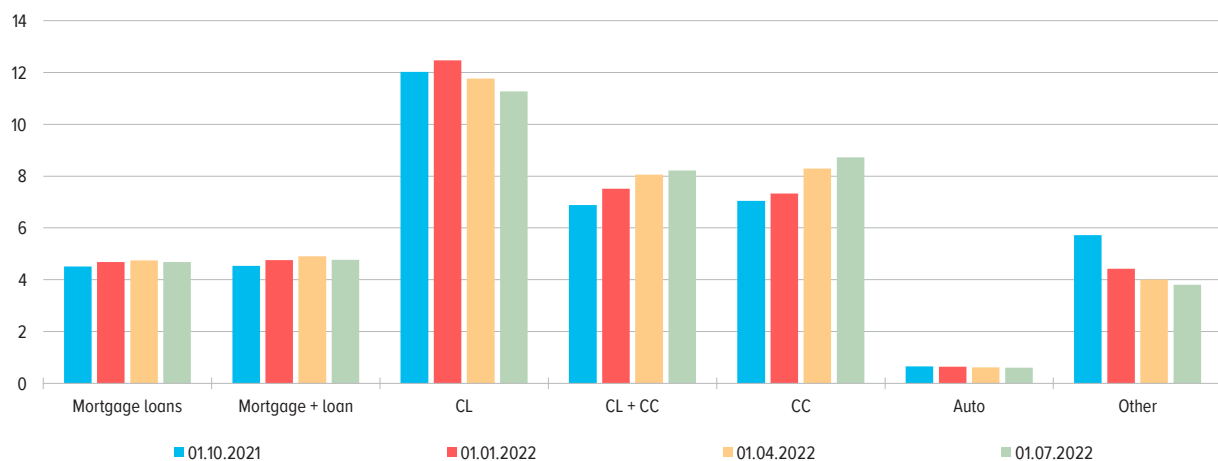
CHANGES IN HOUSEHOLDS' DEBT BURDEN
(SCHEDULED LOAN REPAYMENTS AS % OF DISPOSABLE INCOME)

Chart 1



DISTRIBUTION OF BORROWERS BY CREDIT PRODUCT TYPE
(MILLIONS OF PEOPLE)

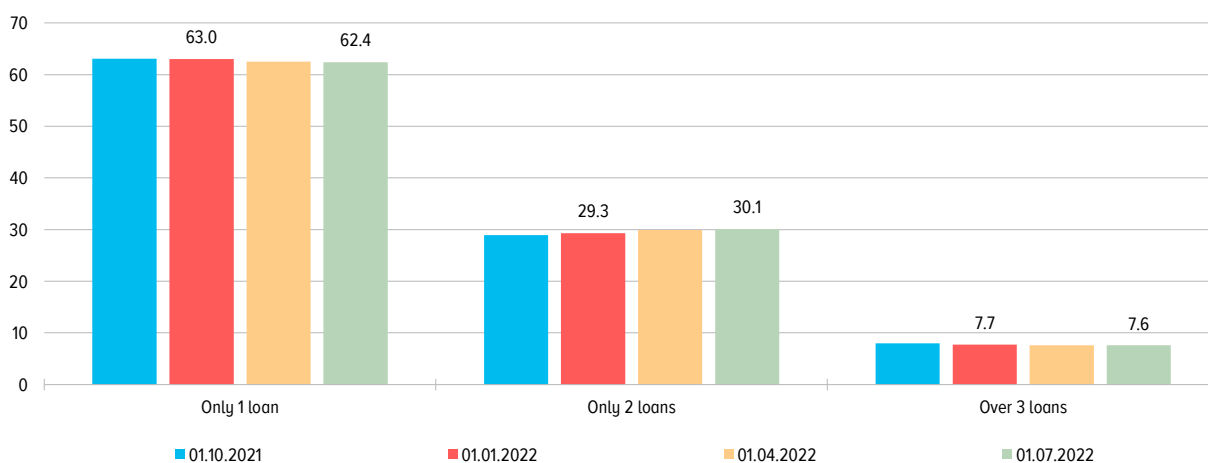
Chart 2



Note. CL – cash loan. CC – credit card. Auto – car loan. Other – all other combinations of segments not specified in the chart.

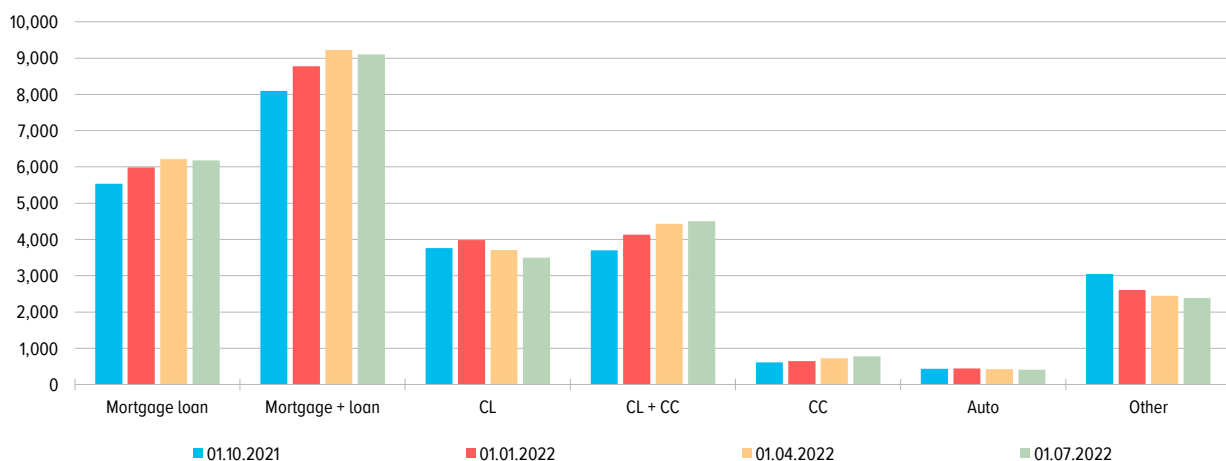
DISTRIBUTION OF BORROWERS BY THE NUMBER OF OUTSTANDING LOANS (%)

Chart 3



DISTRIBUTION OF HOUSEHOLDS' DEBT BY CREDIT PRODUCT TYPE (TRILLIONS OF RUBLES)

Chart 4



Note. CL – cash loan. CC – credit card. Auto – car loan. Other – all other segments not specified in the chart.

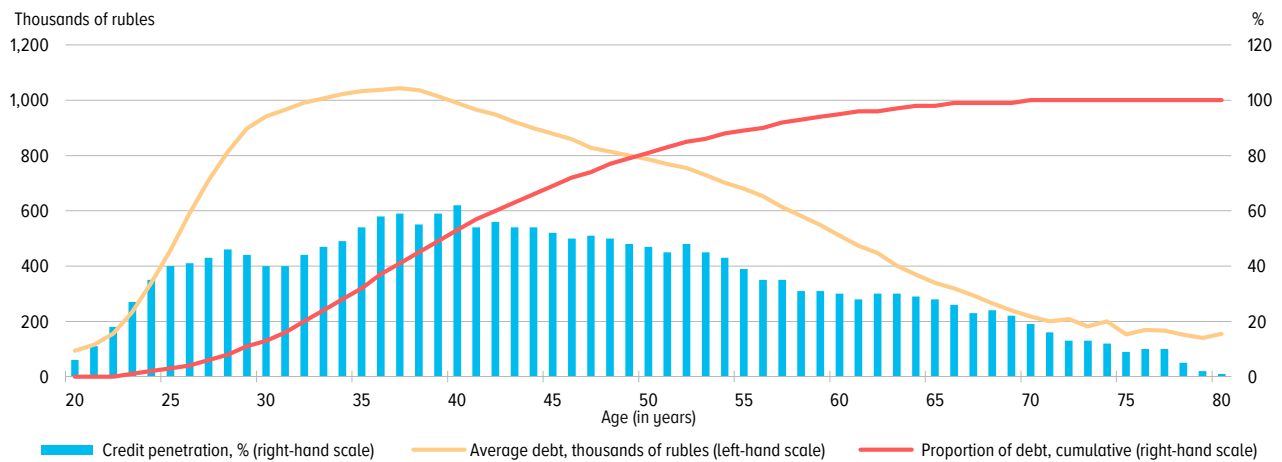
The number of borrowers having two loans is gradually increasing: 30% of the total number of borrowers as of 1 July 2022.

As credit costs rose in 2022 Q2, this caused a decline in the amount of issued loans. Consequently, the overall portfolio of all loan types totalled 26.4 trillion rubles as of the beginning of July, which is 400 billion rubles less than at the beginning of April 2022. Furthermore, the debt of borrowers having only a cash loan was decreasing for the second consecutive quarter. There was also a reduction in the debt of high-risk borrowers having three or more loans of different types (e.g., mortgage+CL+auto).

The amount of a borrower's loan debt considerably depends on the age group: individuals aged 33–38 have the largest debt amount on average (approximately 1 million rubles with credit penetration in this age group at the level of 50–60%). Individuals aged under 50 account for nearly 80% of the overall debt, whereas people aged under 33 – for as little as 20%. Credit penetration in the group of borrowers aged 35–45 exceeds 50%.

CREDIT PENETRATION, AVERAGE DEBT, AND THE PROPORTION OF DEBT OF INDIVIDUALS, BY AGE GROUP

Chart 5

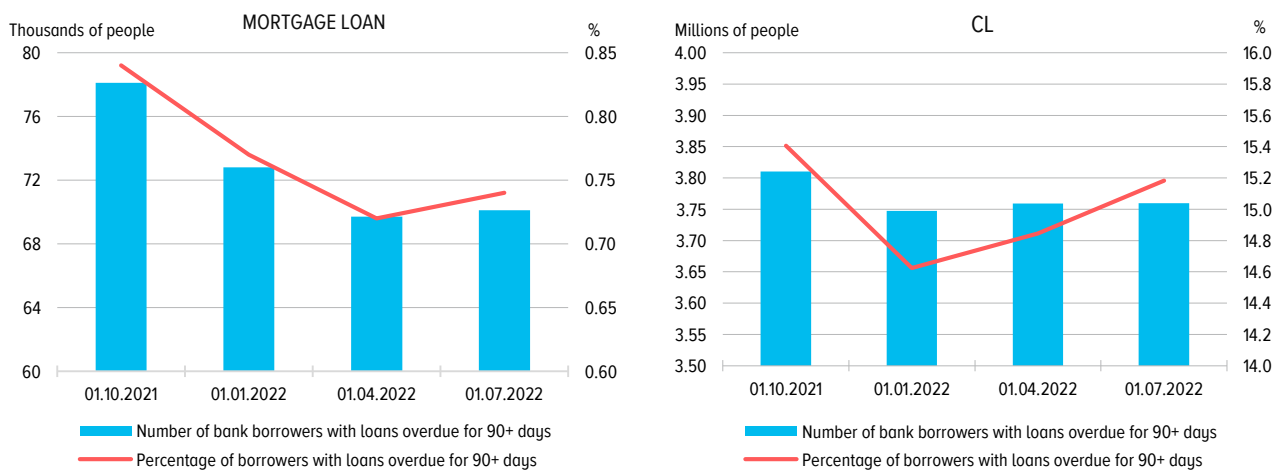


1.2. Defaulting bank borrowers

From the beginning of 2022, there was a slight increase in the percentage of borrowers having both mortgage and cash loans overdue for 90+ days: 0.74% and 15.2%, respectively, as of 1 July 2022. Such borrowers numbered 70,100 and 3.76 million in mortgage and cash lending, respectively.

CHANGES IN THE NUMBER AND PERCENTAGE OF BANK BORROWERS HAVING LOANS OVERDUE FOR 90+ DAYS AS OF THE REPORTING DATE

Chart 6



2. MORTGAGE LENDING

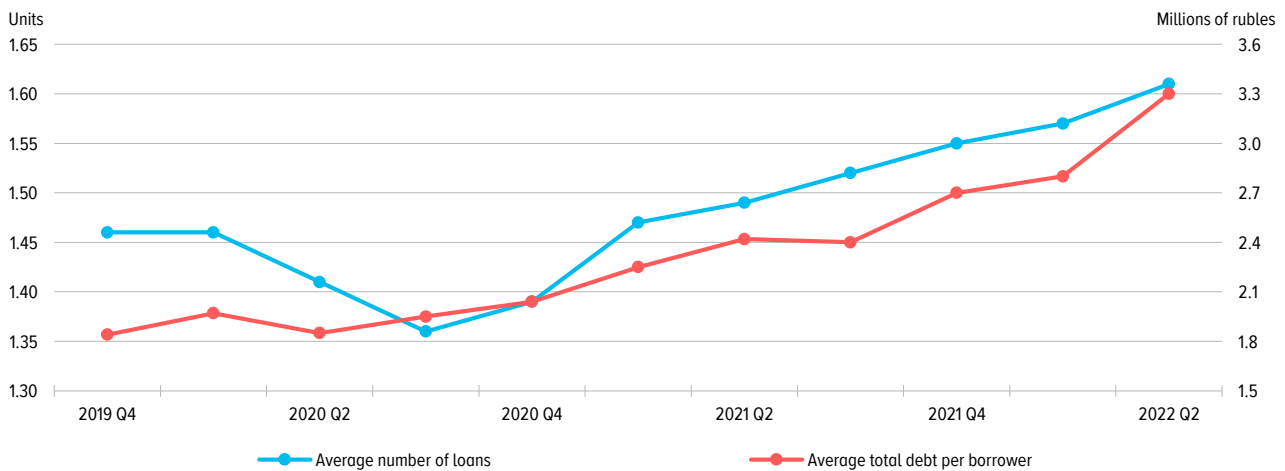
2.1. Mortgage borrowers' debt burden

In 2022 Q2, new mortgage borrowers' average debt increased to 3.3 million rubles per co-borrower (from 2.4 million rubles in 2021 Q3). This was associated with higher housing prices and an exaggerated price per square metre under developers' subsidised mortgage programmes.¹ By the moment when they received a mortgage loan in 2022 Q2, borrowers already had 0.6 other loans on average.

An increase in the number of borrowers with higher debt ratios in the portfolio led to a gradual rise in households' debt burden across the retail portfolio in general. The average number of

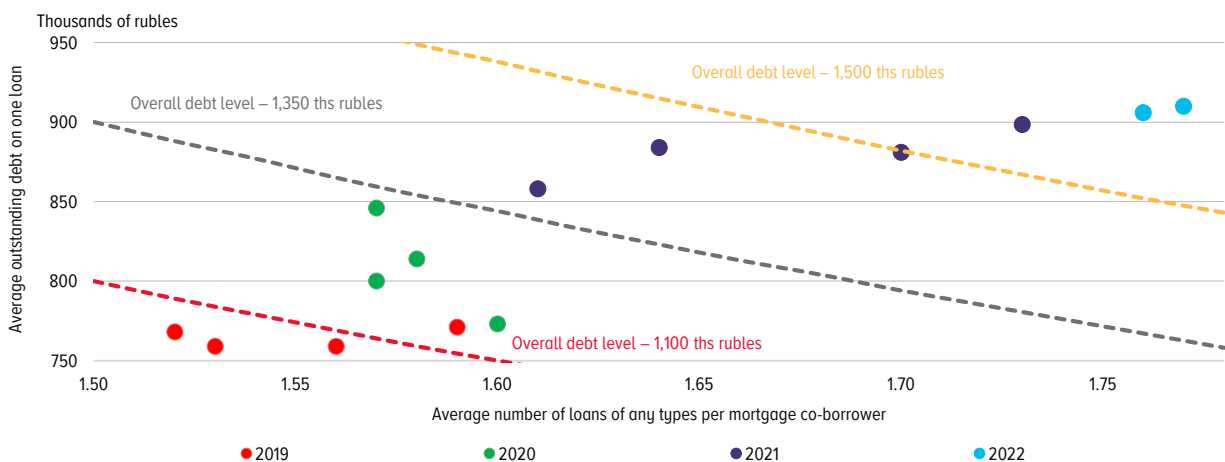
AVERAGE NUMBER OF LOANS AND DEBT PER BORROWER WHO RECEIVED A MORTGAGE LOAN IN THE REPORTING QUARTER

Chart 7



MORTGAGE BORROWERS' DEBT BURDEN

Chart 8



Note. The lines showing the amount of overall debt per borrower in Chart 7 reflect multiple values of the pair of the indicators (the average outstanding debt on one loan per borrower and the average number of loans) corresponding to the same amount of a borrower's debt.

¹ In 2022 Q2, developers widely offered their own subsidised mortgage lending programmes that implied extremely low credit rates but higher housing prices.

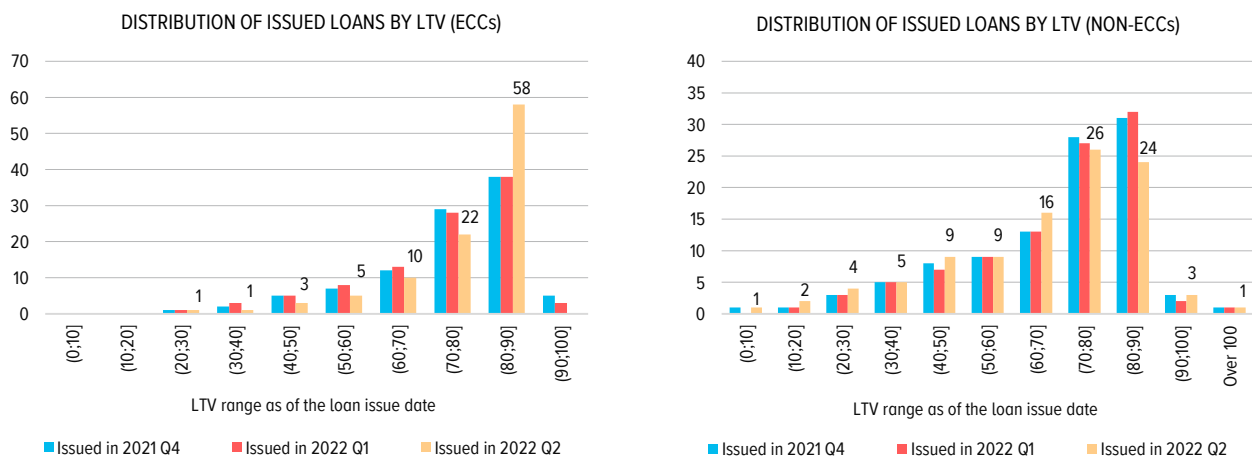
outstanding loans of all mortgage borrowers reached 1.77 as of 1 July 2022, and the overall debt (per co-borrower) on all loans averaged 1.6 million rubles, which is 4.6% and 7.9% more, respectively, than at the beginning of July 2021.

2.2. Down payment and early repayment of mortgage loans

In 2022 Q2, developers widely carried out marketing campaigns offering mortgage loans at interest rates significantly below market rates. This credit product is generally used in conjunction with government mortgage lending programmes where a down payment shall be at least 15%. Accordingly, in the primary mortgage market (equity construction contracts, ECCs), there was a surge in the proportion of loans with an LTV² of **80–90%**, namely from 38% to 58%. Contrastingly, in the secondary market, there was a decrease in the proportion of loans with an LTV of **80–90%**, specifically from 32% to 24%, as banks tightened their requirements for the down payment amount due to higher credit risks.

DISTRIBUTION OF MORTGAGE LOANS ISSUED AFTER 1 OCTOBER 2021, BY LTV AS OF THE ISSUE DATE (%)

Chart 9

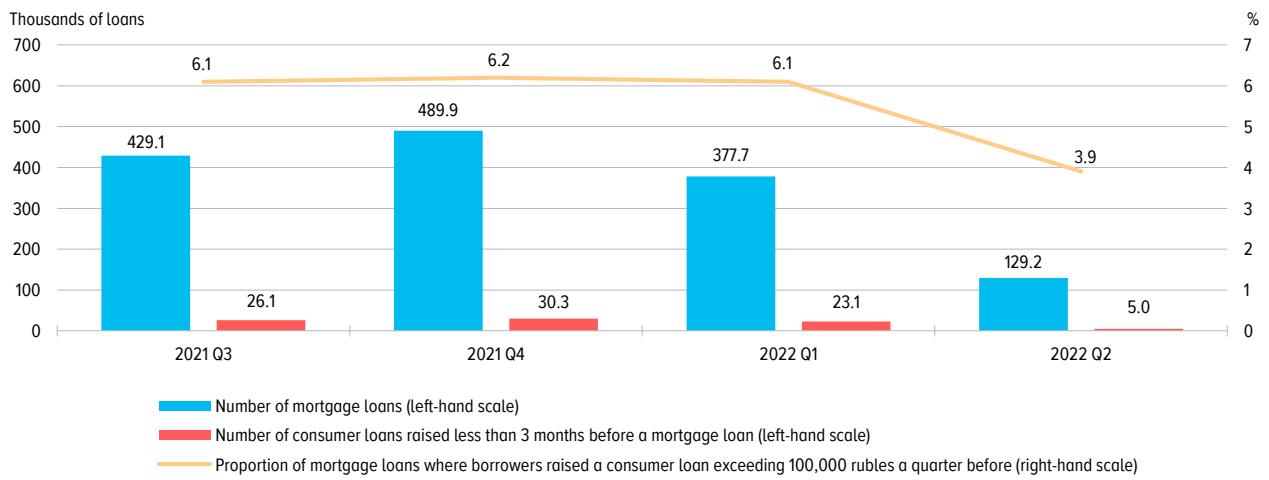


Source: Banking reporting form 0409704.

2.3. Use of consumer loans by mortgage borrowers

In 2022 Q2, there was a reduction in the proportion of mortgage borrowers who could potentially finance their down payment using a consumer loan. This might be associated with a tightening of banks' lending standards over that period, among other things. Of 129,200 mortgage loans issued in 2022 Q2, only 5,000 borrowers (co-borrowers) obtained a cash loan exceeding 100,000 rubles three months before raising a mortgage loan.

² LTV – the ratio of the loan amount to the value of the purchased asset provided to a credit institution as collateral.

USE OF CONSUMER LOANS BY MORTGAGE BORROWERS TO FINANCE THE DOWN PAYMENT AND RELATED EXPENSES *Chart 10*

3. UNSECURED CONSUMER LENDING

Borrowers' debt burden on unsecured loans

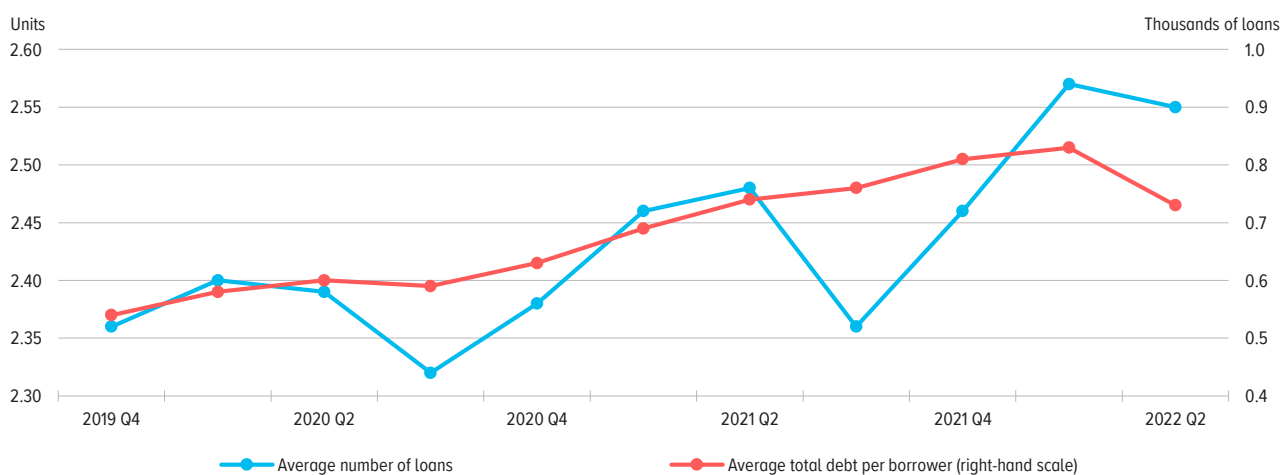
In 2022 Q2, new borrowers' average debt on unsecured loans decreased to 730,000 rubles (-12% over the quarter).

The average total debt in the overall portfolio (taking into account other outstanding loans) of borrowers of unsecured loans reached 650,000 rubles as of 1 July 2022. The number of loans per borrower rose to 2.25, whereas the average amount of an outstanding loan decreased, namely by 1.3% as compared to 2021 Q4.

In 2022 Q2, small short-term loans (averaging up to 50,000 rubles with maturities of less than a year) accounted for the largest proportion in the total number of loans, namely 39%, whereas

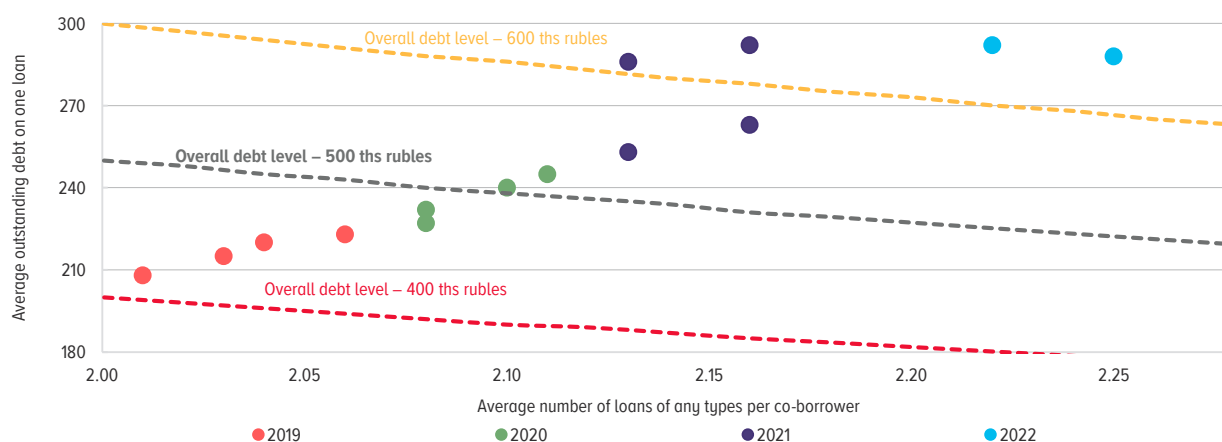
AVERAGE NUMBER OF LOANS AND DEBT PER BORROWER WHO RECEIVED AN UNSECURED CONSUMER LOAN

Chart 11



BORROWERS' DEBT BURDEN ON UNSECURED LOANS

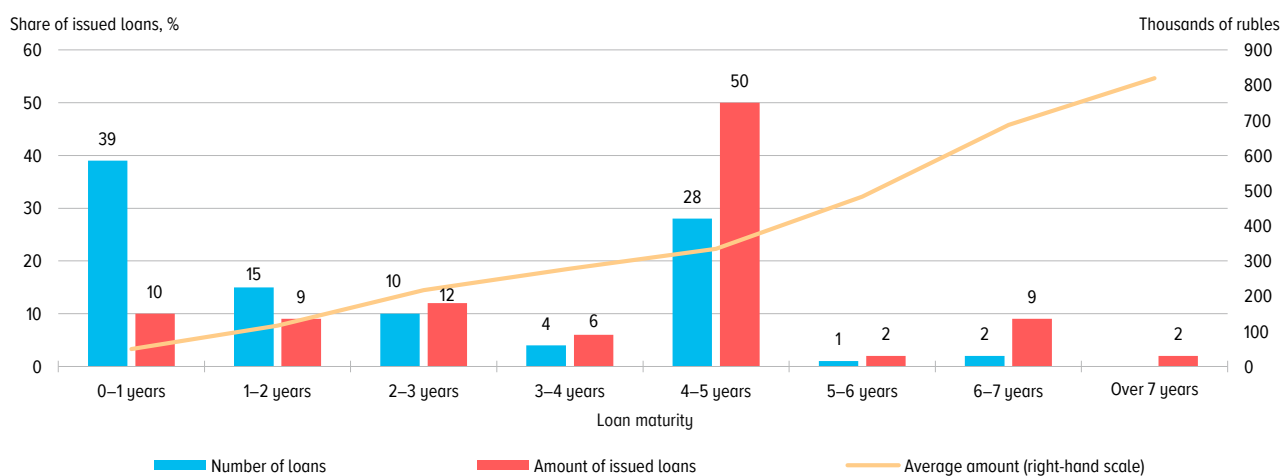
Chart 12



Note. The lines showing the amount of overall debt per borrower in Chart 10 reflect multiple values of the pair of the indicators (the average outstanding debt on one loan per borrower and the average number of loans) corresponding to the same amount of a borrower's debt.

DISTRIBUTION OF UNSECURED CONSUMER LOANS (EXCEPT LOANS WITH A CREDIT LIMIT) ISSUED BY BANKS
IN 2022 Q2, BY MATURITY

Chart 13



their amount in total disbursements accounted for as little as 10%. Loans issued for over five years accounted for 3% of the number of loans (or 13% of the total amount). Loans for four to five years made the largest group by their amount, accounting for nearly 50% of all loans issued in Q2.

ANNEX

Structure of issued unsecured consumer loans

DISTRIBUTION OF UNSECURED CONSUMER LOANS, BY DSTI/TCC IN 2022 Q2
(%)

	No DSTI	(0;30]	(30;40]	(40;50]	(50;60]	(60;70]	(70;80]	80+	Total	Growth on 2021 Q2, pp
(0;10]	0.01	1.68	0.54	0.49	0.44	0.37	0.31	1.49	5.32	-1.1
[10;15)	0.00	0.88	0.38	0.42	0.40	0.38	0.31	0.99	3.77	-14.2
[15;20)	0.00	2.72	1.62	1.75	1.78	1.50	1.27	4.36	14.99	-20.5
[20;25)	0.06	6.32	3.32	3.47	3.40	3.10	2.66	11.20	33.54	9.4
[25;30)	0.08	7.52	3.16	3.10	2.86	2.46	2.06	6.54	27.78	15.5
[30;35)	0.01	3.16	1.37	1.35	1.23	1.04	0.82	2.75	11.73	9.3
35+	0.00	0.58	0.25	0.27	0.26	0.23	0.20	1.06	2.86	1.6
Total	0.16	22.85	10.65	10.87	10.37	9.09	7.62	28.39	100.00	
Growth on 2021 Q2, pp	0.03	3.79	1.1	0.83	0.59	-0.59	-0.09	-5.66		

Credit penetration and debt burden, by region (as of 1 July 2022)¹

Credit penetration is the ratio of the number of borrowers in a region as of the reporting date to the number of permanent residents as of the beginning of the calendar year.

Region	OKATO	Population (thousands of residents)	Number of borrowers as of 01.07.2022 (thousands of people)				Credit penetration			
			As of 01.01.2022	Mortgage loans	Consumer loans, except cards	Credit cards	Total	Mortgage loans	Consumer loans, except cards	Credit cards
Altai Territory	1	2,268	149	477	412	761	6.6	21.0	18.1	33.5
Amur Region	10	773	49	166	130	248	6.3	21.5	16.8	32.1
Arkhangelsk Region	11	1,114	96	217	169	350	8.6	19.5	15.1	31.4
Astrakhan Region	12	989	51	206	150	302	5.2	20.9	15.2	30.5
Belgorod Region	14	1,532	84	290	220	446	5.5	18.9	14.4	29.1
Bryansk Region	15	1,169	69	188	155	310	5.9	16.1	13.3	26.5
Vladimir Region	17	1,324	81	227	179	367	6.1	17.2	13.5	27.7
Volgograd Region	18	2,450	135	411	339	662	5.5	16.8	13.8	27.0
Vologda Region	19	1,139	91	215	157	342	8.0	18.8	13.7	30.0
Voronezh Region	20	2,288	150	371	294	609	6.5	16.2	12.9	26.6
Moscow	45	12,635	556	1,327	1,526	2,549	4.4	10.5	12.1	20.2
Saint Petersburg	40	5,378	408	745	804	1,454	7.6	13.9	15.0	27.0
Sevastopol	67	522	6	27	48	68	1.2	5.2	9.2	13.0
Jewish Autonomous Region	99	154	7	32	25	47	4.8	20.7	16.3	30.5
Zabaikalye Territory	76	1,043	57	240	181	349	5.5	23.0	17.4	33.5
Ivanovo Region	24	977	51	150	123	252	5.2	15.3	12.6	25.7
Irkutsk Region	25	2,357	164	537	446	817	7.0	22.8	18.9	34.6
Kabardino-Balkar Republic	83	870	24	122	65	169	2.8	14.0	7.5	19.4
Kaliningrad Region	27	1,028	58	175	164	291	5.7	17.0	16.0	28.4
Kaluga Region	29	1,013	73	172	141	285	7.2	17.0	14.0	28.1
Kamchatka Territory	30	313	20	65	53	99	6.4	20.9	16.8	31.6
Karachay-Cherkess Republic	91	464	15	84	57	117	3.3	18.1	12.3	25.3
Kemerovo Region	32	2,604	178	560	446	862	6.8	21.5	17.1	33.1
Kirov Region	33	1,235	101	229	175	369	8.2	18.5	14.2	29.9
Kostroma Region	34	621	41	105	81	174	6.6	16.9	13.1	28.1
Krasnodar Territory	3	5,687	311	1,075	915	1,715	5.5	18.9	16.1	30.2
Krasnoyarsk Territory	4	2,849	220	607	483	950	7.7	21.3	16.9	33.3
Kurgan Region	37	806	58	173	134	266	7.1	21.5	16.6	33.0
Kursk Region	38	1,084	65	205	158	319	6.0	18.9	14.6	29.4
Leningrad Region	41	1,912	127	314	285	530	6.6	16.4	14.9	27.7
Lipetsk Region	42	1,114	66	197	158	313	6.0	17.7	14.2	28.1

¹ For some regions significant changes compared to the previous report are associated with a change in the calculation methodology.

Region	OKATO	Population (thousands of residents)	Number of borrowers as of 01.07.2022 (thousands of people)				Credit penetration			
		As of 01.01.2022	Mortgage loans	Consumer loans, except cards	Credit cards	Total	Mortgage loans	Consumer loans, except cards	Credit cards	Total
Magadan Region	44	138	12	29	26	46	8.9	21.2	18.9	33.7
Moscow Region	46	7,769	534	1,258	1,194	2,179	6.9	16.2	15.4	28.0
Murmansk Region	47	724	46	153	129	235	6.3	21.1	17.8	32.5
Nizhny Novgorod Region	22	3,144	202	516	395	847	6.4	16.4	12.6	26.9
Novgorod Region	49	586	36	106	89	172	6.1	18.0	15.1	29.4
Novosibirsk Region	50	2,780	236	551	466	905	8.5	19.8	16.8	32.5
Omsk Region	52	1,880	128	373	313	599	6.8	19.9	16.7	31.9
Orenburg Region	53	1,925	154	412	319	651	8.0	21.4	16.6	33.8
Orel Region	54	714	49	131	105	212	6.9	18.3	14.7	29.6
Penza Region	56	1,274	88	216	162	352	6.9	17.0	12.7	27.6
Perm Territory	57	2,557	207	513	439	840	8.1	20.0	17.2	32.9
Primorje Territory	5	1,863	103	366	296	558	5.5	19.6	15.9	29.9
Pskov Region	58	613	32	109	96	175	5.2	17.7	15.6	28.5
Republic of Adygeya	79	468	19	93	70	137	4.0	19.8	15.0	29.3
Altai Republic	84	222	7	59	45	82	3.2	26.7	20.5	37.1
Republic of Bashkortostan	80	4,002	324	763	548	1,223	8.1	19.1	13.7	30.6
Republic of Buryatia	81	983	49	217	180	328	5.0	22.1	18.3	33.4
Republic of Dagestan	82	3,154	29	192	106	273	0.9	6.1	3.4	8.7
Republic of Ingushetia	26	524	2	28	13	37	0.3	5.4	2.5	7.0
Republic of Kalmykia	85	268	17	64	48	92	6.3	23.9	17.8	34.5
Republic of Karelia	86	603	44	123	104	196	7.3	20.4	17.3	32.4
Komi Republic	87	803	74	181	137	280	9.3	22.5	17.1	34.9
Republic of Crimea	35	1,896	21	114	202	281	1.1	6.0	10.7	14.8
Mari El Republic	88	671	49	113	82	186	7.3	16.9	12.2	27.7
Republic of Mordovia	89	771	48	115	78	183	6.2	15.0	10.1	23.7
Republic of Sakha (Yakutia)	98	992	92	216	157	330	9.3	21.7	15.8	33.2
Republic of North Ossetia–Alania	90	688	21	128	77	174	3.0	18.7	11.1	25.3
Republic of Tatarstan	92	3,886	312	680	463	1,117	8.0	17.5	11.9	28.8
Republic of Tyva	93	333	14	83	55	112	4.2	25.1	16.6	33.6
Republic of Khakassia	95	528	34	116	84	171	6.5	22.0	15.8	32.4
Rostov Region	60	4,154	218	733	617	1,168	5.3	17.6	14.8	28.1
Ryazan Region	61	1,085	81	177	141	297	7.4	16.3	13.0	27.4
Samara Region	36	3,132	231	553	466	925	7.4	17.7	14.9	29.5
Saratov Region	63	2,361	148	421	347	678	6.3	17.8	14.7	28.7
Sakhalin Region	64	484	30	106	87	158	6.3	21.8	18.1	32.7
Sverdlovsk Region	65	4,264	334	804	714	1,354	7.8	18.9	16.8	31.8
Smolensk Region	66	910	56	156	130	252	6.2	17.2	14.3	27.7
Stavropol Territory	7	2,780	138	472	368	722	5.0	17.0	13.2	26.0

Region	OKATO	Population (thousands of residents)	Number of borrowers as of 01.07.2022 (thousands of people)				Credit penetration			
		As of 01.01.2022	Mortgage loans	Consumer loans, except cards	Credit cards	Total	Mortgage loans	Consumer loans, except cards	Credit cards	Total
Tambov Region	68	981	53	167	127	261	5.4	17.0	12.9	26.6
Tver Region	28	1,230	82	209	177	344	6.7	17.0	14.3	27.9
Tomsk Region	69	1,068	70	198	164	312	6.6	18.5	15.3	29.2
Tula Region	70	1,433	89	246	214	408	6.2	17.2	14.9	28.5
Tyumen Region	71	3,807	408	816	645	1,296	10.7	21.4	16.9	34.0
Udmurt Republic	94	1,484	151	295	223	492	10.2	19.9	15.0	33.2
Ulyanovsk Region	73	1,204	99	214	154	349	8.2	17.8	12.8	29.0
Khabarovsk Territory	8	1,299	87	259	231	414	6.7	20.0	17.8	31.9
Chelyabinsk Region	75	3,419	265	664	538	1,088	7.7	19.4	15.7	31.8
Chechen Republic	96	1,516	13	115	36	145	0.9	7.6	2.4	9.6
Chuvash Republic	97	1,198	114	191	144	337	9.5	15.9	12.0	28.1
Chukotka Autonomous Area	77	50	4	10	6	14	7.6	19.2	11.5	27.5
Yaroslavl Region	78	1,227	76	198	163	328	6.2	16.2	13.3	26.7

Debt burden is the ratio of average debt per borrower in a region as of 1 July 2022 to average monthly income in a region over the previous four quarters.

Region	OKATO	Per capita income, over a month (thousands of rubles)	Average outstanding loan per borrower as of 01.07.2022 (thousands of rubles)				Debt burden			
			2021 Q3 - 2022 Q2	Mortgage loans	Consumer loans, except cards	Credit cards	Total	Mortgage loans	Consumer loans, except cards	Credit cards
Altai Territory	1	27.3	952	265	91	425	34.9	9.7	3.3	15.6
Amur Region	10	41.4	1,482	358	109	603	35.8	8.6	2.6	14.6
Arkhangelsk Region	11	41.2	1,116	365	106	613	27.1	8.9	2.6	14.9
Astrakhan Region	12	28.1	1,087	306	94	469	38.7	10.9	3.3	16.7
Belgorod Region	14	37.8	1,013	318	99	478	26.8	8.4	2.6	12.7
Bryansk Region	15	33.1	924	283	98	469	27.9	8.5	3.0	14.2
Vladimir Region	17	30.1	998	309	105	496	33.1	10.3	3.5	16.5
Volgograd Region	18	29.0	988	304	100	482	34.0	10.5	3.5	16.6
Vologda Region	19	33.5	941	334	95	541	28.1	10.0	2.8	16.1
Voronezh Region	20	36.8	1,022	304	104	529	27.8	8.3	2.8	14.4
Moscow	45	93.0	3,390	671	175	1,274	36.4	7.2	1.9	13.7
Saint Petersburg	40	61.4	2,136	519	152	1,024	34.8	8.4	2.5	16.7
Sevastopol	67	34.0	2,220	327	70	426	65.3	9.6	2.0	12.5
Jewish Autonomous Region	99	31.9	1,084	322	99	454	34.0	10.1	3.1	14.3
Zabaikalye Territory	76	30.7	1,203	330	97	490	39.2	10.8	3.2	16.0
Ivanovo Region	24	30.2	949	296	102	456	31.5	9.8	3.4	15.1
Irkutsk Region	25	32.4	1,104	352	109	538	34.1	10.9	3.4	16.6
Kabardino-Balkar Republic	83	26.6	1,018	243	88	376	38.3	9.1	3.3	14.1
Kaliningrad Region	27	33.1	1,281	370	117	580	38.7	11.2	3.5	17.5
Kaluga Region	29	36.0	1,203	359	113	625	33.4	10.0	3.1	17.4
Kamchatka Territory	30	63.4	1,702	515	159	792	26.8	8.1	2.5	12.5
Karachay-Cherkess Republic	91	21.2	1,185	274	95	414	56.0	12.9	4.5	19.6
Kemerovo Region	32	30.1	947	315	96	479	31.4	10.4	3.2	15.9
Kirov Region	33	27.7	857	277	94	481	30.9	10.0	3.4	17.3
Kostroma Region	34	29.3	884	273	94	448	30.2	9.3	3.2	15.3
Krasnodar Territory	3	42.7	1,295	331	119	566	30.3	7.7	2.8	13.2
Krasnoyarsk Territory	4	38.4	1,225	362	115	603	31.9	9.4	3.0	15.7
Kurgan Region	37	24.8	858	263	89	429	34.6	10.6	3.6	17.3
Kursk Region	38	34.7	948	296	99	459	27.3	8.5	2.8	13.2
Leningrad Region	41	37.7	1,565	424	130	755	41.5	11.2	3.4	20.0
Lipetsk Region	42	37.0	948	314	99	480	25.6	8.5	2.7	13.0
Magadan Region	44	78.9	1,650	562	151	890	20.9	7.1	1.9	11.3
Moscow Region	46	56.7	2,113	551	145	980	37.3	9.7	2.6	17.3

Region	OKATO	Per capita income, over a month (thousands of rubles)	Average outstanding loan per borrower as of 01.07.2022 (thousands of rubles)				Debt burden			
			2021 Q3 – 2022 Q2	Mortgage loans	Consumer loans, except cards	Credit cards	Total	Mortgage loans	Consumer loans, except cards	Credit cards
Murmansk Region	47	54.1	1,262	479	126	654	23.3	8.9	2.3	12.1
Nizhny Novgorod Region	22	39.5	1,051	326	104	546	26.6	8.3	2.6	13.8
Novgorod Region	49	30.3	981	299	105	474	32.4	9.9	3.5	15.7
Novosibirsk Region	50	37.3	1,357	340	114	655	36.4	9.1	3.1	17.6
Omsk Region	52	31.7	1,056	306	97	501	33.4	9.7	3.1	15.8
Orenburg Region	53	27.5	946	293	94	494	34.4	10.6	3.4	18.0
Orel Region	54	31.1	913	287	97	468	29.4	9.2	3.1	15.1
Penza Region	56	27.1	964	297	98	503	35.6	11.0	3.6	18.6
Perm Territory	57	34.7	1,026	317	98	538	29.6	9.1	2.8	15.5
Primorye Territory	5	43.0	1,846	386	127	687	42.9	9.0	2.9	16.0
Pskov Region	58	30.2	951	290	103	437	31.5	9.6	3.4	14.5
Republic of Adygeya	79	35.4	1,078	297	100	451	30.5	8.4	2.8	12.7
Altai Republic	84	24.6	1,016	287	89	362	41.3	11.7	3.6	14.7
Republic of Bashkortostan	80	34.4	1,081	321	100	578	31.4	9.3	2.9	16.8
Republic of Buryatia	81	29.6	1,206	330	94	469	40.8	11.1	3.2	15.8
Republic of Dagestan	82	31.4	1,529	231	93	375	48.7	7.4	3.0	12.0
Republic of Ingushetia	26	18.7	1,359	215	85	260	72.8	11.5	4.5	13.9
Republic of Kalmykia	85	21.9	1,285	305	92	533	58.8	14.0	4.2	24.4
Republic of Karelia	86	36.3	1,053	360	105	546	29.0	9.9	2.9	15.0
Komi Republic	87	39.8	1,064	375	104	598	26.8	9.4	2.6	15.1
Republic of Crimea	35	26.5	1,896	264	64	323	71.6	10.0	2.4	12.2
Mari El Republic	88	24.3	838	273	90	461	34.4	11.2	3.7	19.0
Republic of Mordovia	89	24.1	943	279	96	491	39.1	11.6	4.0	20.3
Republic of Sakha (Yakutia)	98	53.6	1,780	452	132	875	33.2	8.4	2.5	16.3
Republic of North Ossetia–Alania	90	27.1	1,248	273	101	413	46.1	10.1	3.7	15.2
Republic of Tatarstan	92	42.6	1,270	348	109	675	29.8	8.2	2.5	15.8
Republic of Tyva	93	21.2	1,569	353	92	523	74.1	16.7	4.3	24.7
Republic of Khakassia	95	26.9	996	308	103	490	37.0	11.5	3.8	18.2
Rostov Region	60	36.2	1,198	314	109	526	33.1	8.7	3.0	14.5
Ryazan Region	61	31.9	1,024	329	106	566	32.1	10.3	3.3	17.7
Samara Region	36	34.3	961	327	106	530	28.0	9.5	3.1	15.5
Saratov Region	63	27.4	924	286	96	464	33.7	10.4	3.5	16.9
Sakhalin Region	64	67.1	2,028	488	145	813	30.2	7.3	2.2	12.1
Sverdlovsk Region	65	42.1	1,222	355	114	613	29.0	8.4	2.7	14.6
Smolensk Region	66	32.1	960	305	100	483	29.9	9.5	3.1	15.0
Stavropol Territory	7	27.0	977	300	103	477	36.2	11.1	3.8	17.7

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			2021 Q3 – 2022 Q2	Mortgage loans	Consumer loans, except cards	Credit cards	Total	Mortgage loans	Consumer loans, except cards	Credit cards
Tambov Region	68	31.8	935	284	97	453	29.4	8.9	3.1	14.2
Tver Region	28	32.2	1,088	328	104	547	33.8	10.2	3.2	17.0
Tomsk Region	69	32.8	1,120	347	108	556	34.1	10.6	3.3	16.9
Tula Region	70	33.3	1,159	355	108	572	34.8	10.7	3.2	17.2
Tyumen Region	71	56.0	1,444	485	125	869	25.8	8.7	2.2	15.5
Udmurt Republic	94	29.1	916	306	96	551	31.5	10.5	3.3	18.9
Ulyanovsk Region	73	28.4	812	287	96	482	28.6	10.1	3.4	17.0
Khabarovsk Territory	8	45.8	1,578	392	119	664	34.4	8.6	2.6	14.5
Chelyabinsk Region	75	30.7	912	311	103	510	29.7	10.1	3.3	16.6
Chechen Republic	96	27.4	1,016	235	78	312	37.1	8.6	2.8	11.4
Chuvash Republic	97	24.9	903	289	95	548	36.2	11.6	3.8	22.0
Chukotka Autonomous Area	77	101.4	1,779	622	159	1,007	17.5	6.1	1.6	9.9
Yaroslavl Region	78	34.3	951	317	101	497	27.7	9.2	2.9	14.5