

THE CENTRAL BANK OF THE RUSSIAN FEDERATION
STATISTICS DEPARTMENT

HOUSING (MORTGAGE) LOAN MARKET
IN RUSSIA
(INTERNET-VERSION)

STATISTICAL YEARBOOK

№ 2 (2010-2014)

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Foreword

The following yearbook “Housing (Mortgage) Loan Market in Russia” (hereinafter – the yearbook) is statistical annual 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 2010 to 2014.

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

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

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

SYMBOLS AND NOTES:

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

ABBREVIATION LIST

Organizations

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

Indicators

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

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Summary Methodology

Chapter 1. Economic Indicators

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Chapter 2. Aggregated Indicators, which Characterize HMLs Market

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

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

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

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

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

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

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

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

T — the average weighted maturity;

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

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

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

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

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

P — average weighted interest rate;

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Chapter 3. Regional structure

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

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

Chapter 4. Graphs and Charts

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

1.1. Selected Macroeconomic Indicators

	GDP* at market prices, billions of rubles**	The dynamics of real GDP in % to the corresponding period of the previous year**	Consumer price index in % to the corresponding period of the previous year*	The official rate of the US dollar against the ruble (at the end of the quarter), USD/RUB.	The official rate of the euro against the ruble (at the end of the quarter), EUR/RUB
2010					
I quarter	9 995,8	104,1	107,2	29,36	39,70
II quarter	10 977,0	105,0	105,9	31,20	38,19
III quarter	12 086,5	103,8	106,2	30,40	41,35
IV quarter	13 249,3	105,1	108,1	30,48	40,33
2011					
I quarter	11 954,2	103,3	109,5	28,43	40,02
II quarter	13 376,4	103,3	109,5	28,08	40,39
III quarter	14 732,9	105,0	108,1	31,88	43,40
IV quarter	15 903,7	105,2	106,7	32,20	41,67
2012					
I quarter	13 677,4	104,7	103,9	29,33	39,17
II quarter	14 971,1	104,2	103,8	32,82	41,32
III quarter	16 280,7	103,1	106,0	30,92	39,98
IV quarter	17 247,3	102,0	106,5	30,37	40,23
2013					
I quarter	14 577,3	100,7	107,1	31,08	39,80
II quarter	15 827,8	101,2	107,2	32,71	42,72
III quarter	17 450,6	101,3	106,4	32,35	43,65
IV quarter	18 334,4	102,1	106,4	32,73	44,97
2014					
I quarter	15 454,4	100,6	106,4	35,69	49,05
II quarter	17 299,9	100,7	107,6	33,63	45,83
III quarter	18 722,1	100,9	107,7	39,39	49,95
IV quarter	19 930,0	100,4	109,6	56,26	68,34

* Intra GDP — estimation.

** According to Rosstat.

1.2. Main Socio-Economic Indicators*

	2010	2011	2012	2013	2014
Population size, millions of people	142,9	143,0	143,3	143,7	146,3
Economically active population size, millions of people	75,5	75,8	75,7	75,5	75,4
Average cash income per capita (monthly), thousands of rubles	19,0	20,8	23,2	25,9	27,8
Average monthly nominal accrued wage of one worker, thousands of rubles	21,0	23,4	26,6	29,8	32,6
Share of expenses on real estate acquisition in cash expenses of the population, %	3,4	4,1	4,2	3,9	...
Housing facilities, million m ² of residential premises	3 231	3 288	3 349	3 359	3 368
Commissioning, million m ² of residential premises	58,4	62,3	65,7	70,5	83,6
including for own and borrowed funds of population	25,5	26,8	28,4	30,7	35,7
Number of ready-built apartments, thousands of unit	717	786	838	929	1 118
including for own and borrowed funds of population	192	201	211	228	262
Average size of apartment, m ² of residential premises	81,5	79,3	78,4	75,8	74,8

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

1.3. Main Indicators, which Characterize HMLs Market*

	2010	2011	2012	2013	2014
Share of extended HMLs in GDP, %**	0,82	1,28	1,66	2,05	2,47
of which in rubles	0,79	1,25	1,64	2,02	2,46
of which in foreign currency	0,03	0,03	0,02	0,02	0,02
Share of debt on extended HMLs in GDP, %**	2,44	2,64	3,21	4,00	4,94
of which in rubles	2,05	2,35	3,01	3,83	4,75
of which in foreign currency	0,39	0,29	0,20	0,17	0,19
Average amount of debt on extended HMLs per capita of economically active population in rubles**	14 959	19 512	26 383	35 084	46 795
of which in rubles	12 573	17 339	24 760	33 601	44 985
of which in foreign currency	2 386	2 172	1 623	1483	1 810
Rate of increase in the volume of extended HMLs to the previous period, %	149,2	88,6	43,9	31,2	30,3
of which in rubles***	155,0	91,3	45,9	31,6	31,0
of which in foreign currency****	61,8	26,6	-24,8	3,5	-28,7
Share of extended HMLs in the volume of extended HLs in the reporting period, %	86,9	93,2	96,2	96,4	96,9
of which in rubles***	87,2	93,5	96,5	96,6	96,9
of which in foreign currency****	80,2	82,6	79,7	79,2	84,8
Share of extended HMLs in the volume of extended loans to individuals in the reporting period, %	10,4	13,2	14,3	15,4	20,4
of which in rubles***	10,4	13,2	14,4	15,5	20,7
of which in foreign currency****	10,8	13,1	9,7	9,2	6,4
Rate of increase in the debt on extended HMLs to the corresponding period of the previous year, %	11,7	31,0	35,0	32,6	33,2
of which in rubles***	16,8	38,5	42,6	35,3	33,7
of which in foreign currency****	-9,1	-8,6	-25,4	-8,8	21,9
Share of debt on extended HMLs in the debt on extended HLs, %	87,2	91,0	94,1	95,8	96,5
of which in rubles***	86,1	90,7	94,1	95,8	96,4
of which in foreign currency****	93,3	93,4	94,1	94,9	96,9
Share of debt on extended HMLs in the debt on extended loans to individuals, %	27,8	26,7	25,9	26,7	31,2
of which in rubles***	25,5	25,2	25,1	26,2	30,8
of which in foreign currency****	51,6	52,0	51,7	49,3	47,2
Share of overdue debt on extended HMLs in the debt on extended HMLs, %	3,69	3,06	2,08	1,50	1,31
of which in rubles***	2,48	1,97	1,47	1,00	0,85
of which in foreign currency****	10,03	11,77	11,42	12,69	12,56
Ratio of repayed HMLs in the reporting period to extended HMLs, %	68,8	51,2	49,8	51,9	50,1
of which in rubles***	62,6	47,7	45,0	50,5	51,2
of which in foreign currency****	216,6	179,2	384,8	171,5	-126,2
Ratio of early repayed HMLs (rights of claim to HMLs) to extended HMLs,%	38,7	30,2	25,9	30,7	30,1
of which in rubles***	33,2	27,1	23,6	29,6	28,7
of which in foreign currency****	170,6	143,1	187,5	130,5	256,7
Ratio of refinanced HMLs (rights of claim to HMLs) to extended HMLs, %	17,0	15,2	9,9	17,0	15,3
of which in rubles***	15,9	15,1	9,5	17,1	15,3
of which in foreign currency****	42,4	19,1	34,5	13,4	22,0

* Data are given at the end of period.

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

*** To corresponding indicator in rubles.

**** To corresponding indicator in foreign currency.

1.4. Selected Indicators Describing the Residential Real Estate Market*

	Registered mortgages on residential premises, units**					Issued mortgage certificates for residential premises, units**	Amount of extended HMLs, units			Average volume of HMLs, thousands of rubles			Average price of residential real estate market for 1 m ² of residential premises, thousands of rubles***		Residential real estate price index, in % to the corresponding period of the previous year***	
	total	of which	under the contracts	under the law	of which		total	of which		total	of which		primary market	secondary market	primary market	secondary market
		individuals			residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan			in rubles	in foreign currency		in rubles	in foreign currency				
2010	733 090	667 300	82 559	650 531	367 280	123 827	301 433	298 213	3 220	1 261	1 223	4 791	48,1	60,0	100,3	102,7
2011	1 052 014	1 002 492	93 454	958 568	585 651	300 524	523 582	520 658	2 924	1 369	1 339	6 678	43,7	48,2	106,7	105,8
2012	1 196 215	1 159 208	85 365	1 110 850	790 736	399 197	691 724	690 050	1 674	1 492	1 474	8 767	48,2	56,4	110,7	112,1
2013	1 282 949	1 245 833	82 217	1 200 732	922 534	399 396	825 039	823 175	1 864	1 641	1 626	8 152	50,2	56,5	104,8	103,6
2014	1 463 522	1 425 016	93 199	1 370 323	1 105 143	454 176	1 012 814	1 012 064	750	1 742	1 732	14 443	51,7	58,1	105,7	105,1

* Data are given at the end of period.

** According to Rosreestr.

*** According to Rosstat.

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

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Afghanistan	01.07.2014	7,8	1,6
Argentina	01.10.2014	3,9	4,6
Armenia	01.01.2015	8,0	...
Australia	01.01.2015	62,7	8,4
Austria	01.01.2015	17,4	...
Bhutan	01.10.2014	25,0	0,5
Brazil	01.01.2015	13,3	2,6
Canada	01.01.2015	38,1	2,6
China, P.R.: Hong Kong	01.01.2015	13,6	6,0
Croatia	01.01.2015	22,4	...
Denmark	01.01.2015	35,1	12,2
Finland	01.01.2014	28,2	...
Georgia	01.10.2014	19,0	25,3
Germany	01.01.2015	19,0	5,8
Greece	01.10.2014	27,1	...
India	01.01.2015	10,0	3,2
Indonesia	01.01.2015	8,2	6,8
Israel	01.10.2014	33,5	13,9
Italy	01.07.2014	18,7	8,3
Kenya	01.01.2015	5,1	8,3
Korea, Republic of	01.07.2014	21,8	22,5
Lithuania	01.07.2014	37,1	...
Luxembourg	01.01.2015	4,1	...
Malta	01.01.2015	41,9	22,8
Mauritius	01.10.2014	6,2	5,1
Mexico	01.01.2015	16,8	...
Namibia	01.01.2015	38,7	13,6
Netherlands	01.01.2015	22,9	...
Norway	01.07.2014	43,4	2,2
Philippines	01.01.2015	7,3	11,6
Poland	01.10.2014	30,6	5,8
Portugal	01.07.2014	36,0	9,5
Romania	01.10.2014	23,8	29,1
Russian Federation	01.10.2014	8,0	4,9
Slovak Republic	01.01.2015	40,3	...
South Africa	01.07.2014	27,1	8,8
Spain	01.01.2015	28,4	...
Swaziland	01.07.2014	14,6	5,0
Sweden	01.10.2014	35,9	...
Turkey	01.10.2014	9,5	0,6
Ukraine	01.01.2015	6,7	1,4
United Kingdom	01.07.2014	20,3	3,2

* According to the International Monetary Fund.

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

(units)

	Number of operating credit institutions	Number of credit institutions extending HLs	Number of credit institutions extending HMLs	Number of credit institutions purchasing rights of claim under HMLs	Number of credit institutions refinancing previously extended HMLs	Number of credit institutions refinancing on the secondary HMLs market
01.01.2011	1 012	723	631	134	22	175
01.01.2012	978	731	658	142	34	168
01.01.2013	956	725	667	146	49	177
01.01.2014	923	715	658	149	26	152
01.01.2015	834	673	629	150	37	147

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

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months		Weighted average interest rate, %	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month
2010								
01.01	176 146	170 311	966 786	20 660	188,4	187,2	14,59	13,98
01.02	9 452	9 351	961 161	21 336	186,8	186,8	14,17	14,17
01.03	27 184	26 938	962 495	22 247	187,7	188,2	14,01	13,93
01.04	52 073	53 695	968 289	23 193	188,0	188,4	13,85	13,69
01.05	80 382	83 662	976 742	24 139	188,3	188,8	13,80	13,70
01.06	107 475	112 397	983 664	25 071	188,9	190,5	13,75	13,60
01.07	140 874	145 363	990 625	24 996	189,0	189,6	13,71	13,58
01.08	175 311	181 890	1 005 186	26 647	189,5	191,2	13,67	13,49
01.09	210 064	217 609	1 017 760	27 270	188,9	186,0	13,65	13,60
01.10	248 503	258 171	1 033 770	28 029	188,7	187,6	13,63	13,47
01.11	286 581	300 765	1 050 901	28 373	188,7	188,9	13,51	12,81
01.12	328 681	346 924	1 070 316	29 214	188,6	187,6	13,44	12,97
2011								
01.01	392 302	418 209	1 102 324	26 726	188,7	189,2	13,29	12,55
01.02	20 029	22 593	1 102 760	27 559	184,0	184,0	12,96	12,96
01.03	51 740	60 904	1 114 576	27 539	186,4	187,8	12,74	12,61
01.04	91 472	112 136	1 134 453	27 863	187,6	189,0	12,64	12,53
01.05	136 070	167 873	1 160 253	27 967	187,3	186,8	12,47	12,12
01.06	182 740	224 857	1 189 241	28 647	186,3	183,5	12,40	12,18
01.07	232 628	288 945	1 225 010	28 965	185,0	180,5	12,35	12,16
01.08	282 259	351 582	1 255 772	29 161	182,8	172,4	12,29	11,99
01.09	335 560	419 567	1 290 781	29 158	181,1	172,3	12,22	11,82
01.10	391 240	489 874	1 321 632	29 208	178,7	164,3	12,15	11,72
01.11	449 383	563 507	1 356 057	29 515	177,2	167,7	12,08	11,58
01.12	509 339	641 297	1 398 578	29 786	176,0	167,3	12,03	11,62
2012								
1.01	587 600	745 971	1 448 522	29 313	174,6	165,7	11,98	11,69
1.02	30 405	40 210	1 456 199	29 461	168,9	168,9	11,92	11,92
1.03	78 800	106 759	1 488 459	29 847	171,2	172,6	11,98	12,01
1.04	136 432	187 040	1 529 396	28 993	172,8	174,9	12,05	12,14
1.05	198 427	274 774	1 578 338	29 212	174,2	177,1	12,09	12,16
1.06	258 004	357 217	1 619 098	29 116	174,6	176,1	12,12	12,21
1.07	318 388	441 116	1 662 618	29 071	174,9	176,0	12,14	12,27
1.08	381 359	530 490	1 702 749	29 077	175,0	175,8	12,16	12,24
1.09	450 784	627 803	1 758 902	28 999	175,5	178,2	12,19	12,34
1.10	513 166	717 081	1 807 153	28 782	175,4	174,4	12,21	12,39
1.11	585 035	821 767	1 867 604	28 689	175,3	175,1	12,25	12,49
1.12	656 728	928 302	1 926 842	28 497	175,8	179,7	12,29	12,62
2013								
1.01	739 393	1 054 073	1 992 388	31 213	176,6	182,6	12,32	12,51
1.02	35 778	53 054	2 000 178	31 649	179,0	179,0	12,73	12,73
1.03	89 169	135 215	2 042 749	31 576	177,8	177,1	12,82	12,89
1.04	150 774	230 824	2 083 220	31 248	177,4	176,8	12,87	12,94
1.05	223 546	345 415	2 147 924	31 415	177,0	176,1	12,81	12,70
1.06	286 170	441 424	2 201 187	31 179	175,9	172,3	12,80	12,74
1.07	356 292	550 889	2 258 703	29 994	175,4	173,1	12,76	12,61
1.08	436 885	675 104	2 326 601	30 487	175,1	174,0	12,71	12,47
1.09	517 007	800 415	2 384 020	30 362	174,4	170,3	12,67	12,45
1.10	593 898	925 077	2 390 674	29 123	174,1	172,7	12,64	12,42
1.11	683 351	1 066 105	2 476 266	29 002	174,0	172,9	12,60	12,36
1.12	767 667	1 202 022	2 553 718	28 575	172,8	163,3	12,56	12,21
2014								
1.01	878 495	1 385 357	2 647 421	27 783	172,9	174,0	12,51	12,20
1.02	50 367	81 445	2 673 992	28 057	172,0	172,0	12,30	12,30
1.03	123 772	203 542	2 738 205	28 410	178,9	183,4	12,30	12,31
1.04	208 384	344 270	2 808 289	28 296	181,6	185,5	12,18	12,00
1.05	307 049	509 789	2 907 478	28 611	172,4	153,4	12,22	12,32
1.06	389 021	647 699	2 983 358	28 932	174,2	180,7	12,22	12,22
1.07	471 256	789 505	3 049 741	28 983	173,9	172,9	12,22	12,26
1.08	565 551	951 145	3 143 500	29 587	176,6	189,4	12,23	12,24
1.09	652 343	1 100 969	3 213 547	29 800	176,6	177,2	12,24	12,33
1.10	739 226	1 253 612	3 288 628	29 654	177,1	180,2	12,27	12,46
1.11	836 062	1 423 100	3 360 775	29 946	177,8	183,2	12,34	12,85
1.12	923 945	1 576 680	3 443 067	30 464	178,1	180,8	12,37	12,61
2015								
1.01	1 058 641	1 808 551	3 517 094	32 131	178,1	178,0	12,47	13,16

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

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months	Weighted average interest rate, %
			total	of which overdue debt	on loans extended since the beginning of the year	
2010						
01.01	2 225	11 881	213 975	13 934	116,5	12,99
01.02	115	501	213 496	14 429	138,5	11,96
01.03	394	2 219	208 701	14 571	162,7	11,38
01.04	707	4 417	202 914	14 681	140,6	11,08
01.05	1 062	5 977	200 376	15 499	146,9	10,94
01.06	1 391	7 416	206 346	17 589	150,5	11,02
01.07	1 742	9 754	207 848	18 414	150,2	11,15
01.08	2 051	11 210	200 555	18 747	149,3	11,24
01.09	2 298	12 625	201 821	19 496	145,6	11,26
01.10	2 567	14 301	199 825	19 788	144,5	11,26
01.11	2 873	15 858	199 710	20 427	143,9	11,24
01.12	3 120	17 501	200 638	21 302	141,9	11,26
2011						
01.01	3 431	19 231	193 116	20 579	138,3	11,23
01.02	145	705	187 150	20 898	123,3	10,79
01.03	368	2 206	180 877	20 672	132,1	10,87
01.04	611	3 919	176 309	20 476	135,3	10,90
01.05	902	5 478	169 724	20 007	138,3	10,23
01.06	1 150	7 273	170 843	20 214	140,8	10,02
01.07	1 485	10 419	171 230	20 514	132,4	9,88
01.08	1 792	12 197	167 399	20 061	133,3	9,83
01.09	2 165	14 703	173 382	20 976	137,8	9,77
01.10	2 441	18 728	185 906	22 648	134,4	9,67
01.11	2 644	19 380	171 164	21 380	135,7	9,64
01.12	2 837	21 209	175 143	22 093	136,5	9,72
2012						
1.01	3 089	23 630	176 323	22 372	130,8	9,76
1.02	72	389	163 858	21 399	159,0	9,69
1.03	188	1 602	153 529	21 481	106,2	9,47
1.04	346	2 733	151 198	21 621	124,8	9,77
1.05	524	4 133	147 136	21 573	133,3	9,58
1.06	695	5 834	158 470	23 387	139,4	9,63
1.07	881	8 097	158 405	23 326	133,7	9,76
1.08	1 018	9 792	152 986	22 903	123,0	9,74
1.09	1 159	10 715	151 174	23 073	125,8	9,76
1.10	1 269	12 054	143 180	21 844	121,1	9,78
1.11	1 422	13 761	143 448	22 297	121,0	9,79
1.12	1 582	15 480	139 640	22 026	118,5	9,78
2013						
1.01	1 788	18 409	130 598	16 328	116,5	9,91
1.02	97	1 052	126 820	16 069	91,5	9,09
1.03	237	2 469	126 600	16 204	104,0	9,87
1.04	432	3 904	126 206	16 501	123,2	9,72
1.05	672	6 091	125 285	16 684	127,9	10,04
1.06	816	7 590	124 518	16 758	125,1	10,10
1.07	1 017	9 271	127 673	17 564	134,0	9,88
1.08	1 211	11 055	126 944	17 500	132,2	9,82
1.09	1 388	12 977	127 145	17 570	136,5	9,65
1.10	1 522	14 485	122 129	16 275	131,0	9,68
1.11	1 687	16 386	120 547	16 067	129,0	9,60
1.12	1 831	18 176	122 777	16 288	127,7	9,64
2014						
1.01	1 987	19 176	118 057	15 648	128,0	9,66
1.02	65	359	124 040	16 206	171,1	9,81
1.03	145	1 185	122 665	16 200	150,2	9,43
1.04	229	2 114	116 402	15 569	137,4	9,39
1.05	313	3 232	114 102	15 343	127,9	9,56
1.06	373	3 849	108 624	14 711	122,6	9,63
1.07	439	4 390	103 421	14 319	126,3	9,56
1.08	516	5 163	107 610	15 095	128,7	9,53
1.09	588	6 216	107 917	15 223	128,2	9,43
1.10	656	7 550	112 107	15 603	122,1	9,45
1.11	701	8 505	120 558	17 021	122,0	9,40
1.12	755	10 126	132 682	19 127	122,3	9,32
2015						
1.01	807	12 767	140 809	17 623	128,1	9,32

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

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months		Weighted average interest rate, %		Memo: rights of claim to HMLs, acquired by credit institutions, millions of rubles
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	
2010									
01.01	128 004	142 968	812 775	18 526	197,5	194,0	14,32	13,72	83 075
01.02	7 354	8 016	810 660	19 099	194,9	194,9	13,93	13,93	82 606
01.03	20 827	23 154	812 733	19 858	196,1	196,7	13,74	13,64	82 290
01.04	39 795	46 163	819 567	20 773	196,6	197,1	13,58	13,42	81 147
01.05	61 322	72 265	828 811	21 593	196,8	197,3	13,52	13,41	81 486
01.06	81 715	97 227	834 515	22 414	197,5	199,4	13,49	13,41	79 501
01.07	105 624	125 900	841 468	22 279	197,8	198,8	13,45	13,32	84 419
01.08	131 331	157 548	856 291	23 358	196,8	193,0	13,39	13,16	84 091
01.09	156 876	188 524	868 978	24 427	196,7	195,8	13,38	13,30	83 322
01.10	185 016	222 960	884 305	25 026	197,3	200,7	13,35	13,22	82 440
01.11	215 522	260 473	900 597	25 348	196,6	192,3	13,27	12,75	82 159
01.12	247 798	301 488	918 967	26 075	195,9	191,4	13,18	12,61	86 433
2011									
01.01	298 213	364 634	949 247	23 564	196,3	198,2	13,05	12,45	83 198
01.02	15 135	19 901	958 006	24 333	196,4	196,4	12,63	12,63	83 303
01.03	40 421	54 280	969 771	24 221	195,8	195,5	12,50	12,43	83 139
01.04	74 750	101 913	993 849	24 476	194,3	192,5	12,44	12,37	83 456
01.05	111 521	152 437	1 020 032	24 586	193,9	193,1	12,33	12,12	78 279
01.06	151 795	204 872	1 049 487	25 007	191,5	184,7	12,29	12,16	77 784
01.07	195 803	265 304	1 083 924	25 462	188,3	177,6	12,25	12,09	78 975
01.08	238 957	323 275	1 113 145	25 369	187,8	185,2	12,18	11,84	79 630
01.09	286 350	386 388	1 150 160	25 497	186,0	176,6	12,14	11,92	75 692
01.10	337 076	452 674	1 181 914	25 583	183,9	172,0	12,06	11,57	74 230
01.11	390 319	521 529	1 217 198	25 821	182,1	170,1	12,02	11,74	70 457
01.12	446 614	596 508	1 262 395	26 006	180,3	167,7	11,95	11,40	69 505
2012									
1.01	520 658	697 417	1 314 331	25 946	178,9	170,6	11,90	11,63	56 337
1.02	28 243	38 606	1 325 953	26 188	172,0	172,0	11,83	11,83	73 069
1.03	73 249	102 355	1 358 002	26 254	174,5	176,1	11,89	11,92	72 788
1.04	126 750	179 153	1 398 876	25 455	176,1	178,1	11,97	12,09	72 027
1.05	184 513	264 049	1 449 982	25 560	177,5	180,5	12,01	12,08	72 579
1.06	239 631	343 701	1 492 786	25 487	177,9	179,1	12,05	12,18	74 354
1.07	294 868	424 105	1 538 264	25 409	178,1	179,3	12,08	12,20	75 288
1.08	352 542	510 527	1 580 569	25 478	178,7	181,7	12,11	12,25	78 371
1.09	416 659	604 721	1 636 799	25 406	179,0	180,5	12,13	12,26	75 712
1.10	475 235	690 820	1 686 091	25 146	178,5	175,3	12,16	12,34	76 617
1.11	543 019	791 792	1 747 734	25 006	178,6	179,2	12,19	12,44	79 973
1.12	611 061	895 130	1 807 825	24 779	178,9	181,3	12,24	12,55	77 667
2013									
1.01	690 050	1 017 316	1 874 345	27 533	179,5	183,4	12,29	12,67	63 271
1.02	33 580	51 472	1 890 956	28 164	181,6	181,6	12,69	12,69	72 396
1.03	83 762	131 412	1 933 625	28 038	180,6	180,0	12,77	12,83	76 553
1.04	142 067	224 235	1 975 575	27 867	180,5	180,3	12,82	12,89	76 371
1.05	210 950	336 199	2 042 395	27 940	180,0	178,9	12,76	12,62	75 875
1.06	269 452	429 229	2 096 144	27 710	179,0	175,5	12,74	12,70	75 444
1.07	335 210	535 188	2 154 063	26 745	178,5	176,7	12,72	12,62	72 569
1.08	409 887	654 765	2 221 524	27 325	178,2	176,8	12,67	12,45	75 227
1.09	484 319	774 624	2 276 773	27 374	177,8	175,6	12,63	12,41	73 916
1.10	556 099	894 584	2 283 576	26 319	177,4	174,8	12,60	12,37	75 254
1.11	637 642	1 029 124	2 367 199	26 178	176,0	166,6	12,56	12,26	75 456
1.12	717 498	1 160 728	2 443 924	25 639	176,4	179,6	12,48	11,93	74 390
2014									
1.01	823 175	1 338 731	2 536 869	25 443	176,4	176,4	12,44	12,12	61 709
1.02	47 662	79 003	2 563 580	25 567	174,1	174,1	12,28	12,28	75 418
1.03	117 701	197 265	2 628 020	25 856	181,2	186,0	12,29	12,29	75 062
1.04	197 896	333 115	2 697 532	25 767	183,9	187,8	12,16	11,97	74 700
1.05	291 566	493 603	2 794 925	26 075	174,5	154,9	12,20	12,30	75 752
1.06	369 809	628 163	2 870 705	26 357	176,2	182,2	12,20	12,20	76 965
1.07	448 163	766 009	2 936 427	26 368	175,9	174,7	12,20	12,23	77 076
1.08	538 045	922 855	3 028 347	26 859	178,4	190,5	12,21	12,22	75 450
1.09	620 874	1 067 947	3 096 218	27 005	178,4	178,7	12,22	12,29	76 390
1.10	703 771	1 215 518	3 169 450	26 961	178,8	181,7	12,24	12,44	76 131
1.11	796 585	1 379 684	3 239 516	27 205	179,5	184,8	12,32	12,85	78 089
1.12	881 772	1 528 991	3 320 792	27 691	179,7	181,4	12,35	12,62	72 409
2015									
1.01	1 012 064	1 753 294	3 391 888	28 954	179,5	177,9	12,45	13,17	72 229

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

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months	Weighted average interest rate, %	Memo: rights of claim to HMLs, acquired by credit institutions, millions of rubles
			total	of which overdue debt	on loans extended since the beginning of the year		
2010							
01.01	2 081	9 533	198 114	12 505	139,5	12,67	25 926
01.02	94	414	197 924	13 048	132,8	11,64	24 795
01.03	349	1 438	193 025	13 178	150,4	11,46	25 594
01.04	630	2 795	187 410	13 315	155,4	11,12	24 713
01.05	958	4 025	185 010	13 751	166,1	10,89	24 409
01.06	1 261	5 203	190 604	15 638	169,9	10,95	24 938
01.07	1 600	7 464	192 435	16 316	164,8	11,11	24 109
01.08	1 897	8 681	185 962	16 575	165,4	11,19	23 778
01.09	2 129	9 761	187 097	17 276	163,0	11,14	24 068
01.10	2 372	11 120	185 420	17 638	162,6	11,12	23 558
01.11	2 666	12 480	185 771	18 092	161,4	11,06	23 558
01.12	2 906	13 803	186 529	18 618	159,2	11,09	26 662
2011							
01.01	3 220	15 427	180 126	18 068	155,3	11,03	25 910
01.02	135	606	174 976	17 988	133,6	10,87	23 893
01.03	351	1 990	169 388	17 854	141,0	10,91	34 463
01.04	583	3 359	165 021	17 719	145,1	10,76	33 884
01.05	852	4 613	158 883	17 378	151,8	10,10	32 119
01.06	1 089	6 148	159 953	17 604	156,3	9,90	31 512
01.07	1 400	8 137	159 536	17 785	157,0	9,80	32 814
01.08	1 694	9 598	155 980	17 389	157,8	9,74	32 062
01.09	2 056	11 799	161 765	18 205	161,2	9,67	32 653
01.10	2 316	15 328	173 648	19 581	154,0	9,57	35 904
01.11	2 512	16 122	160 150	18 548	153,6	9,54	33 645
01.12	2 690	17 584	163 750	19 152	154,9	9,62	34 618
2012							
1.01	2 924	19 527	164 651	19 381	148,4	9,65	21 137
1.02	67	353	152 802	18 591	166,9	9,67	32 464
1.03	177	1 311	143 301	18 894	124,0	9,44	30 091
1.04	323	2 136	141 004	19 016	151,4	9,73	29 329
1.05	493	3 358	137 174	19 017	157,5	9,55	31 152
1.06	651	4 736	147 946	20 538	160,7	9,58	34 173
1.07	825	6 350	148 044	20 460	154,3	9,63	34 460
1.08	954	7 635	143 325	20 107	143,6	9,61	32 178
1.09	1 088	8 422	141 683	20 208	146,3	9,63	32 268
1.10	1 193	9 664	134 325	19 163	138,8	9,67	30 227
1.11	1 339	11 032	134 667	19 607	139,7	9,69	29 885
1.12	1 484	12 118	130 548	19 238	139,4	9,69	29 752
2013							
1.01	1 674	14 676	122 859	14 026	135,1	9,82	18 487
1.02	91	777	120 128	13 888	115,9	8,99	26 989
1.03	224	1 592	119 542	13 951	146,4	9,76	27 471
1.04	410	2 815	119 330	14 185	156,4	9,67	27 472
1.05	636	4 916	119 041	14 360	149,7	10,03	27 031
1.06	770	5 962	117 974	14 461	148,6	10,06	26 675
1.07	963	7 444	121 005	15 190	158,1	9,84	27 218
1.08	1 145	8 946	120 311	15 130	155,3	9,77	26 815
1.09	1 314	10 477	120 516	15 224	161,7	9,61	26 732
1.10	1 435	11 521	115 769	14 373	155,9	9,61	25 535
1.11	1 592	13 193	114 258	14 176	152,3	9,53	24 648
1.12	1 722	14 513	116 090	14 403	151,0	9,55	25 317
2014							
1.01	1 864	15 195	111 990	14 207	151,9	9,57	24 274
1.02	64	315	118 933	14 867	193,2	9,84	25 702
1.03	141	981	118 068	15 263	177,2	9,34	25 494
1.04	216	1 704	112 287	14 839	165,9	9,31	26 654
1.05	294	2 722	110 370	14 815	148,4	9,50	25 912
1.06	351	3 184	105 360	14 314	143,9	9,55	24 604
1.07	414	3 670	100 304	13 953	145,9	9,50	23 317
1.08	489	4 376	104 366	14 708	147,2	9,48	24 093
1.09	558	5 366	104 572	14 790	144,5	9,37	24 547
1.10	619	6 372	108 641	15 208	140,3	9,39	25 521
1.11	661	7 179	117 139	16 581	140,1	9,34	27 539
1.12	708	8 562	128 645	18 627	139,9	9,26	30 530
2015							
1.01	750	10 832	136 491	17 143	146,3	9,25	33 803

2.6. Structure of HMLs by Terms of Arrears*

	Total debt on HMLs	Of which:									
		without overdue payments		with payments 1 to 30 days overdue		with payments 31 to 90 days overdue		with payments 91 to 180 days overdue		with payments more than 180 days overdue	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2010											
01.01	1 023 665	877 997	85,77	50 160	4,90	24 466	2,39	17 914	1,75	53 128	5,19
01.02	1 020 919	872 477	85,46	52 475	5,14	23 890	2,34	17 968	1,76	54 109	5,30
01.03	1 022 221	871 648	85,27	54 178	5,30	23 920	2,34	17 991	1,76	54 484	5,33
01.04	1 029 227	880 607	85,56	53 005	5,15	22 849	2,22	20 070	1,95	52 696	5,12
01.05	1 025 119	874 222	85,28	53 511	5,22	22 655	2,21	18 862	1,84	55 869	5,45
01.06	1 033 903	883 987	85,50	54 073	5,23	22 436	2,17	16 025	1,55	57 382	5,55
01.07	1 042 253	900 090	86,36	46 693	4,48	21 887	2,10	15 738	1,51	57 845	5,55
01.08	1 056 075	905 478	85,74	54 177	5,13	20 805	1,97	14 468	1,37	61 147	5,79
01.09	1 069 725	916 433	85,67	55 947	5,23	21 181	1,98	14 013	1,31	62 151	5,81
01.10	1 086 368	941 990	86,71	47 909	4,41	19 772	1,82	14 557	1,34	62 140	5,72
01.11	1 105 496	953 933	86,29	55 164	4,99	19 567	1,77	14 371	1,30	62 461	5,65
01.12											
2011	1 129 373	991 928	87,83	49 354	4,37	17 505	1,55	12 875	1,14	57 711	5,11
01.01	1 132 982	981 841	86,66	66 053	5,83	18 921	1,67	12 350	1,09	53 817	4,75
01.02	1 139 159	987 310	86,67	68 805	6,04	18 340	1,61	11 961	1,05	52 743	4,63
01.03	1 158 870	1 019 342	87,96	55 510	4,79	18 194	1,57	12 284	1,06	53 540	4,62
01.04	1 178 915	1 045 226	88,66	50 104	4,25	18 627	1,58	11 082	0,94	53 876	4,57
01.05	1 209 440	1 096 720	90,68	43 661	3,61	10 764	0,89	7 378	0,61	50 917	4,21
01.06	1 243 460	1 127 570	90,68	47 251	3,80	9 699	0,78	7 461	0,60	51 479	4,14
01.07	1 269 125	1 158 711	91,30	42 135	3,32	10 153	0,80	7 361	0,58	50 765	4,00
01.08	1 311 925	1 214 580	92,58	28 731	2,19	9 971	0,76	6 822	0,52	51 821	3,95
01.09	1 355 562	1 252 268	92,38	32 533	2,40	10 167	0,75	6 507	0,48	54 087	3,99
01.10	1 377 348	1 273 633	92,47	33 470	2,43	10 330	0,75	6 336	0,46	53 579	3,89
01.11	1 426 145	1 325 031	92,91	29 949	2,10	9 983	0,70	6 418	0,45	54 764	3,84
01.12											
2012	1 478 982	1 391 130	94,06	19 079	1,29	8 726	0,59	5 916	0,40	54 131	3,66
1.01	1 478 755	1 378 939	93,25	30 906	2,09	9 464	0,64	6 654	0,45	52 792	3,57
1.02	1 501 303	1 400 116	93,26	32 728	2,18	9 458	0,63	5 705	0,38	53 296	3,55
1.03	1 539 880	1 450 875	94,22	21 866	1,42	10 317	0,67	5 852	0,38	50 970	3,31
1.04	1 587 156	1 501 290	94,59	20 157	1,27	8 412	0,53	5 714	0,36	51 583	3,25
1.05	1 640 732	1 539 663	93,84	31 830	1,94	7 876	0,48	5 578	0,34	55 785	3,40
1.06	1 686 308	1 593 898	94,52	25 969	1,54	9 781	0,58	5 059	0,30	51 601	3,06
1.07	1 723 894	1 625 115	94,27	33 616	1,95	8 964	0,52	5 344	0,31	50 855	2,95
1.08	1 778 482	1 681 733	94,56	31 835	1,79	9 604	0,54	5 335	0,30	49 975	2,81
1.09	1 820 416	1 727 940	94,92	28 216	1,55	8 920	0,49	5 097	0,28	50 243	2,76
1.10	1 882 401	1 784 140	94,78	34 071	1,81	8 847	0,47	5 459	0,29	49 884	2,65
1.11	1 938 373	1 838 934	94,87	37 604	1,94	8 917	0,46	5 234	0,27	47 684	2,46
1.12											
2013	1 997 204	1 915 917	95,93	22 169	1,11	8 788	0,44	5 193	0,26	45 137	2,26
1.01	2 011 084	1 913 547	95,15	37 808	1,88	9 251	0,46	5 229	0,26	45 249	2,25
1.02	2 053 167	1 948 866	94,92	43 322	2,11	9 855	0,48	5 544	0,27	45 580	2,22
1.03	2 094 905	1 998 540	95,40	31 214	1,49	12 779	0,61	5 656	0,27	46 716	2,23
1.04	2 161 436	2 053 581	95,01	43 877	2,03	11 239	0,52	6 052	0,28	46 687	2,16
1.05	2 214 118	2 104 077	95,03	42 511	1,92	12 842	0,58	7 749	0,35	46 939	2,12
1.06	2 275 068	2 169 277	95,35	37 084	1,63	12 513	0,55	7 963	0,35	48 231	2,12
1.07	2 341 835	2 229 661	95,21	44 495	1,90	12 646	0,54	7 728	0,33	47 305	2,02
1.08	2 397 289	2 291 808	95,60	36 439	1,52	12 466	0,52	6 952	0,29	49 624	2,07
1.09	2 399 345	2 279 857	95,02	51 346	2,14	12 237	0,51	6 958	0,29	48 947	2,04
1.10	2 481 457	2 364 828	95,30	47 148	1,90	13 400	0,54	7 196	0,29	48 885	1,97
1.11	2 560 014	2 454 798	95,89	36 096	1,41	13 312	0,52	6 912	0,27	48 896	1,91
1.12											
2014	2 648 859	2 544 229	96,05	39 733	1,50	10 860	0,41	6 887	0,26	47 150	1,78
1.01	2 682 513	2 559 117	95,40	51 773	1,93	15 827	0,59	7 779	0,29	48 017	1,79
1.02	2 746 088	2 614 001	95,19	60 963	2,22	14 554	0,53	7 964	0,29	48 606	1,77
1.03	2 809 819	2 676 353	95,25	54 510	1,94	17 702	0,63	8 429	0,30	52 825	1,88
1.04	2 905 295	2 768 456	95,29	59 849	2,06	16 270	0,56	8 425	0,29	52 295	1,80
1.05	2 976 065	2 845 416	95,61	49 105	1,65	18 452	0,62	10 416	0,35	52 676	1,77
1.06	3 036 731	2 894 006	95,30	63 771	2,10	16 398	0,54	10 021	0,33	52 535	1,73
1.07	3 132 713	2 990 801	95,47	60 148	1,92	17 543	0,56	10 338	0,33	53 883	1,72
1.08	3 200 790	3 059 635	95,59	57 614	1,80	18 885	0,59	10 563	0,33	54 093	1,69
1.09	3 278 091	3 120 087	95,18	75 396	2,30	17 046	0,52	11 146	0,34	54 416	1,66
1.10	3 356 655	3 197 886	95,27	70 825	2,11	19 804	0,59	11 748	0,35	56 392	1,68
1.11	3 449 437	3 298 352	95,62	56 916	1,65	22 076	0,64	12 073	0,35	60 020	1,74
1.12											
2015	3 528 379	3 369 955	95,51	61 747	1,75	21 523	0,61	13 055	0,37	62 099	1,76
1.01											

* Based on credit institutions' reporting Form 0409115 'Data on the Quality of the Credit Institution's Assets'. HMLs to be repaid in instalments under agreement are reflected among debts with overdue payments in their full amount and with maximum payment delay if an instalment is not repaid on a due date.

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

(millions of rubles)

	Volume of early repaid HMLs/rights of claim thereon										Memo: volume of early repaid rights of claim to HMLs
	extended/acquired in rubles					extended/acquired in foreign currency					
	with the borrower's funds	with newly extended HMLs	with proceeds from the sale of pledged property	assignment compensation	with other funds	with the borrower's funds	with newly extended HMLs	with the proceeds from the sale of pledged property	assignment compensation	with other funds	
2011											
01.01	89 790	107	2 815	3 649	24 560	21 767	60	1 074	762	2 657	...
01.07	69 205	94	1 277	876	16 421	11 196	65	483	46	628	...
2012											
01.01	149 153	267	3 342	1 029	35 025	25 200	181	1 167	112	1 285	...
01.07	96 487	134	1 442	650	19 871	12 157	1 713	612	73	372	7 222
2013											
01.01	194 850	340	3 114	1 087	40 823	22 297	2 935	1 115	185	981	15 301
01.07	104 924	59	1 249	532	29 826	8 134	122	384	30	293	6 198
2014											
01.01	245 027	144	2 676	1 030	147 567	18 058	238	637	184	714	10 824
01.07	143 576	98	1 528	470	38 911	11 073	396	457	52	491	5 317
2015											
01.01	331 385	269	3 290	1 125	166 726	22 391	2 950	1 032	198	1 240	12 061

2.8. Volume of Refinanced HMLs/Rights of Claim Thereon

(millions of rubles)

	Refinancing of HMLs with the sale of the pool of HMLs/rights of claim thereon				Volume of funds attracted with the sale of the pool of HMLs/rights of claim thereon followed by the issue of securities		Refinancing of HMLs with the asset kept on the credit institution's balance sheet		Volume of funds attracted with the asset kept on the credit institution's balance sheet		Memo: volume of refinanced rights of claim to HMLs
	without forming an additional financial instrument		with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency							
2011											
01.01	58 028	6 548	0	0	0	0	0	0	0	0	...
01.07	19 095	216	6 663	0	7 060	0	0	0	0	0	...
2012											
01.01	80 770	2 222	10 697	0	11 132	0	14 000	1 517	15 000	0	...
01.07	27 149	3 561	0	0	0	0	0	0	0	0	1 651
2013											
01.01	68 204	5 060	16 952	0	17 373	0	11 635	0	11 000	0	7 410
01.07	26 954	1 533	20 861	0	21 507	0	11 330	0	11 000	0	786
2014											
01.01	84 329	2 037	109 872	0	110 240	0	34 294	0	33 300	0	4 404
01.07	34 166	516	18 095	0	18 530	0	11 332	0	11 000	0	980
2015											
01.01	124 942	2 379	100 894	0	111 406	0	42 312	0	35 700	0	5 833

2.9. Refinancing Sources of HMLs/Rights of Claim Thereon

Refinancing source	01.01.2011			01.01.2012			01.01.2013			01.01.2014			01.01.2015		
	Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles	
		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency
1. Refinancing of HMLs with the sale of the pool of HMLs/rights of claim thereon	168	58 028	6 547	177	91 467	2 222	187	85 156	5 060	160	194 201	2 036	166	225 834	2 379
1.1. Credit institutions	31	8 574	2 187	34	11 079	1 988	57	14 081	4 083	44	13 192	188	44	17 358	286
1.2. Resident specialized organizations	124	41 311	112	129	78 363	45	119	68 423	929	108	179 262	1 823	114	205 477	1 998
1.3. Special purpose vehicles	3	5 349	4 248	3	6	189	3	36	48	2	9	0	1	1 328	95
1.4. Other organizations	10	2 794	0	11	2 018	0	7	2 607	0	5	1 603	0	6	1 669	0
1.5. Managment companies of unit investment funds	0	0	0	0	0	0	1	9	0	1	134	25	1	2	0
2. Refinancing of HMLs with the asset kept on the credit institution's balance sheet	0	0	0	3	14 000	1 517	2	11 635	0	2	34 294	0	3	42 312	0

3.1. Regional Structure of Number of Operating Credit Institutions

	(units)				
	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
THE RUSSIAN FEDERATION	1 012	978	956	923	834
CENTRAL FEDERAL DISTRICT	585	572	564	547	504
Belgorod Region	5	5	5	4	3
Bryansk Region	1	1	0	0	0
Vladimir Region	3	3	3	3	3
Voronezh Region	2	3	3	3	1
Ivanovo Region	6	6	6	6	6
Kaluga Region	4	4	4	4	4
Kostroma Region	5	5	5	5	5
Kursk Region	2	2	2	2	1
Lipetsk Region	2	2	2	1	1
Moscow Region	11	10	12	9	9
Orel Region	2	2	1	1	1
Ryazan Region	4	4	4	4	4
Smolensk Region	4	4	4	2	2
Tambov Region	1	1	1	1	1
Tver Region	7	6	6	4	4
Tula Region	5	5	5	4	4
Yaroslavl Region	7	7	7	5	5
Moscow	514	502	494	489	450
NORTH-WESTERN FEDERAL DISTRICT	71	69	70	70	64
Republic of Karelia	1	1	1	1	1
Republic of Komi	3	2	2	1	1
Arkhangelsk Region	2	2	2	2	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	9	9	10	10	9
Kaliningrad Region	4	3	3	2	1
Leningrad Region	4	4	5	5	5
Murmansk Region	4	4	3	3	3
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	3	2
Saint Petersburg	39	39	39	41	40
SOUTHERN FEDERAL DISTRICT	47	45	46	46	43
Republic of Adygeya (Adygeya)	5	4	4	4	4
Republic of Kalmykia	2	2	2	2	1
Krasnodar Territory	14	14	15	15	15
Astrakhan Region	5	5	5	5	5
Volgograd Region	4	4	4	4	4
Rostov Region	17	16	16	16	14
NORTH-CAUCASIAN FEDERAL DISTRICT	57	56	50	43	28
Republic of Daghestan	31	31	27	21	12
Republic of Ingushetia	2	2	2	2	0
Kabardino-Balkar Republic	6	5	5	5	5
Karachai-Cherkess Republic	5	5	5	5	4
Republic of North Ossetia - Alania	6	5	5	4	2
Chechen Republic	0	0	0	0	0
Stavropol Territory	7	8	6	6	5
VOLGA FEDERAL DISTRICT	118	111	106	102	92
Republic of Bashkortostan	11	11	11	10	7
Mari El Republic	1	1	2	2	2
Republic of Mordovia	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	26	25	23	22	22
Udmurt Republic	5	4	2	2	2
Chuvash Republic - Chuvashia	4	4	4	4	4
Perm Territory	5	5	5	5	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	14	12	11	12	10
Orenburg Region	9	8	8	8	7
Penza Region	2	1	1	1	1
Samara Region	20	20	20	17	15
Saratov Region	10	9	9	9	9
Ulyanovsk Region	4	4	3	3	2
URAL FEDERAL DISTRICT	51	45	44	42	35
Kurgan Region	4	4	3	3	2
Sverdlovsk Region	19	16	16	16	14
Tyumen Region	18	16	16	15	12
including Khanty-Mansi Autonomous Area - Yugra	10	9	9	8	6
including Yamal-Nenets Autonomous Area	2	0	0	0	0
Chelyabinsk Region	10	9	9	8	7
SIBERIAN FEDERAL DISTRICT	56	54	53	51	44
Altai Republic	4	4	3	2	2
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	2	1	1	1	1
Republic of Khakassia	3	2	2	2	2
Altai Territory	7	7	7	7	7
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	5	5	5	5	5
Irkutsk Region	8	8	8	8	7
Kemerovo Region	8	9	9	9	6
Novosibirsk Region	10	9	9	8	6
Omsk Region	6	6	6	6	5
Tomsk Region	2	2	2	2	2
FAR-EASTERN FEDERAL DISTRICT	27	26	23	22	22
Republic of Sakha (Yakutia)	4	4	4	4	4
Kamchatka Territory	4	4	3	3	3
Primorye Territory	8	7	6	6	6
Khabarovsk Territory	4	4	3	2	2
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	5	5	5	5	5
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	2
Republic of Crimea*	-	-	-	-	1
Sevastopol*	-	-	-	-	1

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

3.2. Regional Structure of Number of Credit Institutions Extending HLs

	(units)				
	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
THE RUSSIAN FEDERATION	723	731	725	715	673
CENTRAL FEDERAL DISTRICT	386	403	397	398	376
Belgorod Region	3	3	3	2	3
Bryansk Region	1	1	0	0	0
Vladimir Region	3	3	3	3	3
Voronezh Region	0	1	2	2	1
Ivanovo Region	4	5	6	5	5
Kaluga Region	4	4	4	4	4
Kostroma Region	4	5	5	5	5
Kursk Region	1	1	1	1	1
Lipetsk Region	2	2	2	2	1
Moscow Region	8	9	9	8	7
Orel Region	1	2	2	1	1
Ryazan Region	3	3	3	3	3
Smolensk Region	4	4	4	4	2
Tambov Region	1	1	1	1	1
Tver Region	3	3	3	3	3
Tula Region	3	3	3	3	2
Yaroslavl Region	5	4	4	4	5
Moscow	336	349	342	347	329
NORTH-WESTERN FEDERAL DISTRICT	51	53	55	57	54
Republic of Karelia	1	1	1	1	1
Republic of Komi	2	2	1	1	1
Arkhangelsk Region	0	1	1	1	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	6	7	8	8	8
Kaliningrad Region	4	3	3	2	1
Leningrad Region	3	3	3	4	4
Murmansk Region	3	3	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	3	2
Saint Petersburg	27	28	31	33	33
SOUTHERN FEDERAL DISTRICT	41	38	40	39	37
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	1	1	1	1	1
Krasnodar Territory	14	14	15	14	13
Astrakhan Region	3	4	4	4	4
Volgograd Region	4	4	4	4	4
Rostov Region	15	11	12	12	11
NORTH-CAUCASIAN FEDERAL DISTRICT	20	24	27	23	20
Republic of Daghestan	8	11	14	11	7
Republic of Ingushetia	1	2	2	2	2
Kabardino-Balkar Republic	4	4	4	4	4
Karachai-Cherkess Republic	3	3	4	3	3
Republic of North Ossetia - Alania	1	1	1	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	3	2	2	3
VOLGA FEDERAL DISTRICT	106	101	98	94	88
Republic of Bashkortostan	10	10	10	9	9
Mari El Republic	1	1	1	1	1
Republic of Mordovia	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	22	22	21	20	20
Udmurt Republic	4	4	3	2	2
Chuvash Republic - Chuvashia	4	4	4	3	3
Perm Territory	5	5	5	5	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	13	11	11	11	10
Orenburg Region	9	8	8	8	8
Penza Region	2	1	1	1	1
Samara Region	15	15	14	15	12
Saratov Region	10	9	9	9	9
Ulyanovsk Region	4	4	4	3	2
URAL FEDERAL DISTRICT	47	42	41	40	36
Kurgan Region	1	1	2	2	2
Sverdlovsk Region	19	16	16	16	15
Tyumen Region	17	16	15	14	12
including Khanty-Mansi Autonomous Area - Yugra	9	8	8	7	6
including Yamal-Nenets Autonomous Area	2	1	0	0	0
Chelyabinsk Region	10	9	8	8	7
SIBERIAN FEDERAL DISTRICT	48	47	45	44	40
Altai Republic	3	3	2	1	1
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	3	2	2	2	2
Altai Territory	6	7	7	7	7
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	4	4
Irkutsk Region	8	8	8	8	8
Kemerovo Region	6	7	7	7	5
Novosibirsk Region	8	6	6	6	5
Omsk Region	6	6	5	5	4
Tomsk Region	2	2	2	2	2
FAR-EASTERN FEDERAL DISTRICT	24	23	22	20	20
Republic of Sakha (Yakutia)	3	3	3	4	4
Kamchatka Territory	4	4	4	3	3
Primorye Territory	7	6	6	5	5
Khabarovsk Territory	3	4	3	2	2
Amur Region	3	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	4	4	4	4
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	2
Republic of Crimea*	-	-	-	-	1
Sevastopol*	-	-	-	-	1

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

3.3. Regional Structure of Number of Credit Institutions Extending HMLs

	(units)				
	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
THE RUSSIAN FEDERATION	631	658	667	658	629
CENTRAL FEDERAL DISTRICT	332	360	363	363	354
Belgorod Region	3	3	3	2	2
Bryansk Region	1	1	0	0	0
Vladimir Region	1	1	2	3	3
Voronezh Region	0	1	2	2	1
Ivanovo Region	4	5	6	5	5
Kaluga Region	3	3	3	4	4
Kostroma Region	4	5	5	5	5
Kursk Region	1	1	1	1	1
Lipetsk Region	2	2	2	2	1
Moscow Region	8	8	9	8	7
Orel Region	1	1	2	1	1
Ryazan Region	3	3	3	3	3
Smolensk Region	4	4	4	4	2
Tambov Region	1	1	1	1	1
Tver Region	3	3	3	3	3
Tula Region	3	3	3	3	2
Yaroslavl Region	5	4	4	4	4
Moscow	285	311	310	312	309
NORTH-WESTERN FEDERAL DISTRICT	46	49	54	57	53
Republic of Karelia	1	1	1	1	1
Republic of Komi	2	2	1	1	1
Arkhangelsk Region	0	0	1	1	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	4	6	8	8	7
Kaliningrad Region	3	2	2	2	1
Leningrad Region	3	3	3	4	4
Murmansk Region	3	3	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	3	3	2
Saint Petersburg	25	27	31	33	33
SOUTHERN FEDERAL DISTRICT	36	36	38	36	36
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	14	14	15	13	13
Astrakhan Region	3	3	3	3	4
Volgograd Region	4	4	4	4	4
Rostov Region	11	11	12	12	11
NORTH-CAUCASIAN FEDERAL DISTRICT	9	12	13	9	9
Republic of Daghestan	4	5	5	3	1
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	1	2	2	2	2
Karachai-Cherkess Republic	1	2	4	3	2
Republic of North Ossetia - Alania	1	1	1	0	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	2	2	1	1	3
VOLGA FEDERAL DISTRICT	98	94	95	92	87
Republic of Bashkortostan	10	10	10	9	9
Mari El Republic	0	1	1	1	1
Republic of Mordovia	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	20	20	20	20	20
Udmurt Republic	4	4	3	2	2
Chuvash Republic - Chuvashia	4	4	4	3	3
Perm Territory	5	5	5	5	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	12	10	10	10	10
Orenburg Region	8	7	8	8	8
Penza Region	2	1	1	1	1
Samara Region	15	14	14	15	12
Saratov Region	8	8	8	8	9
Ulyanovsk Region	3	3	4	3	1
URAL FEDERAL DISTRICT	45	41	41	40	34
Kurgan Region	1	1	2	2	2
Sverdlovsk Region	19	16	16	16	14
Tyumen Region	16	15	15	14	11
including Khanty-Mansi Autonomous Area - Yugra	8	7	8	7	5
including Yamal-Nenets Autonomous Area	2	1	0	0	0
Chelyabinsk Region	9	9	8	8	7
SIBERIAN FEDERAL DISTRICT	43	45	44	43	38
Altai Republic	3	3	2	1	1
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	3	2	2	2	2
Altai Territory	6	7	7	7	7
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	3	4	4	4	4
Irkutsk Region	8	8	8	8	7
Kemerovo Region	5	7	7	7	5
Novosibirsk Region	6	5	6	6	5
Omsk Region	5	5	4	4	3
Tomsk Region	2	2	2	2	2
FAR-EASTERN FEDERAL DISTRICT	22	21	19	18	17
Republic of Sakha (Yakutia)	3	3	3	3	3
Kamchatka Territory	3	2	2	2	1
Primorye Territory	6	6	5	5	5
Khabarovsk Territory	3	4	3	2	2
Amur Region	3	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	4	4	4	4
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	1
Republic of Crimea*	-	-	-	-	0
Sevastopol*	-	-	-	-	1

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	(units)				
	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
THE RUSSIAN FEDERATION	134	142	146	149	150
CENTRAL FEDERAL DISTRICT	71	77	79	76	83
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	1	1
Ivanovo Region	0	0	0	0	1
Kaluga Region	0	0	0	0	0
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	1	1	1
Lipetsk Region	1	0	0	0	0
Moscow Region	1	2	2	1	1
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	2
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	0	1
Moscow	67	73	75	72	75
NORTH-WESTERN FEDERAL DISTRICT	9	11	12	14	13
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	2	2	2	2	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	2	2	2	2	2
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	1	0
Saint Petersburg	5	7	8	9	9
SOUTHERN FEDERAL DISTRICT	1	2	3	4	3
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	0	1	2	2	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	1	1	1	2
Rostov Region	0	0	0	1	0
NORTH-CAUCASIAN FEDERAL DISTRICT	1	1	1	0	1
Republic of Dagestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	1
Republic of North Ossetia - Alania	1	1	1	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
VOLGA FEDERAL DISTRICT	25	30	30	32	29
Republic of Bashkortostan	5	6	6	6	4
Mari El Republic	0	0	0	0	0
Republic of Mordovia	1	2	2	2	1
Republic of Tatarstan (Tatarstan)	6	6	6	9	12
Udmurt Republic	3	3	2	2	2
Chuvash Republic - Chuvashia	1	1	0	0	0
Perm Territory	0	0	0	0	1
Kirov Region	0	1	1	1	0
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	3	4	6	5	3
Penza Region	0	0	0	0	0
Samara Region	4	5	6	6	5
Saratov Region	2	1	1	1	1
Ulyanovsk Region	0	1	0	0	0
URAL FEDERAL DISTRICT	13	8	8	9	9
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	6	3	3	3	3
Tyumen Region	4	2	2	2	2
including Khanty-Mansi Autonomous Area - Yugra	2	2	2	2	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	3	3	3	4	4
SIBERIAN FEDERAL DISTRICT	10	9	10	10	9
Altai Republic	1	1	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	2	2	2	2	2
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	1	0	1	1	1
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	4	4	4	5	4
Omsk Region	2	2	3	2	2
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	4	4	3	4	3
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	2	2	2	2
Khabarovsk Territory	1	1	0	0	0
Amur Region	1	1	1	2	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
CRIMEA FEDERAL DISTRICT*	-	-	-	-	0
Republic of Crimea*	-	-	-	-	0
Sevastopol*	-	-	-	-	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	(units)				
	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
THE RUSSIAN FEDERATION	22	34	49	26	37
CENTRAL FEDERAL DISTRICT	13	21	33	19	28
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	0	0
Kostroma Region	0	0	0	0	0
Kursk Region	0	0	0	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	0	0	0	0	0
Orel Region	0	0	0	0	0
Ryazan Region	0	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	1	0
Yaroslavl Region	0	0	0	0	0
Moscow	13	21	33	18	28
NORTH-WESTERN FEDERAL DISTRICT	2	2	2	1	3
Republic of Karelia	0	1	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	2	1	2	1	3
SOUTHERN FEDERAL DISTRICT	0	1	0	0	1
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	0	0	0	0	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	0	0
Rostov Region	0	1	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
VOLGA FEDERAL DISTRICT	4	3	4	3	3
Republic of Bashkortostan	0	0	2	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	2	2	2	3	2
Udmurt Republic	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0
Perm Territory	0	0	0	0	0
Kirov Region	0	0	0	0	1
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	1	1	0	0	0
Penza Region	0	0	0	0	0
Samara Region	1	0	0	0	0
Saratov Region	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
URAL FEDERAL DISTRICT	2	1	3	2	1
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	1	0	1	0	1
Tyumen Region	1	0	1	1	0
including Khanty-Mansi Autonomous Area - Yugra	1	0	1	1	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	0	1	1	1	0
SIBERIAN FEDERAL DISTRICT	1	5	3	1	0
Altai Republic	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	0	0	1	0	0
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	1	3	1	0	0
Omsk Region	0	1	0	1	0
Tomsk Region	0	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	0	1	4	0	1
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	0	0	1	0	0
Primorye Territory	0	0	1	0	1
Khabarovsk Territory	0	0	1	0	0
Amur Region	0	1	1	0	0
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	0
Republic of Crimea*	-	-	-	-	0
Sevastopol*	-	-	-	-	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	(units)				
	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
THE RUSSIAN FEDERATION	175	168	177	152	147
CENTRAL FEDERAL DISTRICT	72	76	82	70	73
Belgorod Region	0	0	0	0	0
Bryansk Region	1	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	1	0
Ivanovo Region	0	0	0	1	2
Kaluga Region	2	2	2	2	1
Kostroma Region	0	0	0	1	1
Kursk Region	1	1	1	0	1
Lipetsk Region	1	1	1	0	0
Moscow Region	3	1	1	2	1
Orel Region	1	1	0	0	0
Ryazan Region	1	2	1	2	1
Smolensk Region	2	1	1	1	0
Tambov Region	0	0	0	0	0
Tver Region	2	2	2	2	2
Tula Region	0	0	0	0	0
Yaroslavl Region	1	1	1	0	0
Moscow	57	64	72	58	64
NORTH-WESTERN FEDERAL DISTRICT	14	15	16	12	10
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	1	1	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	3	3	4	2	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	1	1	1	1	1
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	1	0	0	0	0
Saint Petersburg	9	10	10	9	7
SOUTHERN FEDERAL DISTRICT	7	7	9	7	6
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Krasnodar Territory	3	4	6	4	2
Astrakhan Region	1	1	1	1	2
Volgograd Region	2	2	2	2	1
Rostov Region	1	0	0	0	1
NORTH-CAUCASIAN FEDERAL DISTRICT	4	3	3	3	2
Republic of Daghestan	3	1	1	1	1
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	1	1	1	1
Republic of North Ossetia - Alania	1	1	1	1	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
VOLGA FEDERAL DISTRICT	39	37	37	34	37
Republic of Bashkortostan	5	6	6	5	4
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	1
Republic of Tatarstan (Tatarstan)	9	9	11	12	12
Udmurt Republic	4	2	2	1	1
Chuvash Republic - Chuvashia	2	2	2	1	1
Perm Territory	0	0	1	0	1
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	1	1	2	2	0
Orenburg Region	3	4	2	3	3
Penza Region	1	1	1	0	1
Samara Region	8	6	5	6	7
Saratov Region	2	2	2	1	2
Ulyanovsk Region	1	1	0	0	1
URAL FEDERAL DISTRICT	13	10	11	9	6
Kurgan Region	0	0	2	2	1
Sverdlovsk Region	6	4	3	3	2
Tyumen Region	2	1	2	1	0
including Khanty-Mansi Autonomous Area - Yugra	2	1	2	1	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	5	5	4	3	3
SIBERIAN FEDERAL DISTRICT	19	17	14	13	10
Altai Republic	2	2	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	1	0	0	0	0
Altai Territory	4	4	4	4	4
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	2	3	2	2	1
Irkutsk Region	2	1	1	1	1
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	4	3	3	3	2
Omsk Region	3	3	3	2	1
Tomsk Region	1	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT	7	3	5	4	3
Republic of Sakha (Yakutia)	1	0	1	1	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	1	1	1	1
Khabarovsk Territory	2	0	1	0	0
Amur Region	2	2	2	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
CRIMEA FEDERAL DISTRICT*	-	-	-	-	0
Republic of Crimea*	-	-	-	-	0
Sevastopol*	-	-	-	-	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(units)

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	392 302	3 431	587 600	3 089	739 393	1 788	878 495	1 987	1 058 641	807
CENTRAL FEDERAL DISTRICT	69 920	2 067	114 566	1 865	154 668	1 060	193 148	1 259	241 553	509
Belgorod Region	3 618	15	5 166	11	6 366	9	7 665	7	8 227	3
Bryansk Region	2 534	7	4 130	10	5 319	7	6 272	13	8 217	3
Vladimir Region	2 886	23	4 855	22	5 829	11	7 616	15	9 374	2
Voronezh Region	5 193	14	8 119	18	10 108	8	13 240	11	16 533	5
Ivanovo Region	1 957	9	3 327	10	4 267	7	5 575	6	7 245	2
Kaluga Region	2 218	32	3 621	21	5 289	23	7 123	16	8 419	9
Kostroma Region	1 991	5	2 759	2	3 720	1	4 412	2	5 782	0
Kursk Region	3 550	8	4 575	9	5 642	7	6 784	8	8 403	2
Lipetsk Region	2 886	12	4 032	6	5 437	2	6 205	6	7 633	2
Moscow Region	10 517	531	21 129	523	30 043	297	39 602	353	56 086	143
Orel Region	1 473	5	2 259	7	3 285	5	4 456	8	5 455	2
Ryazan Region	3 138	12	4 380	10	5 532	12	7 034	14	9 634	2
Smolensk Region	3 203	6	4 163	16	5 517	3	6 114	7	7 272	6
Tambov Region	2 033	13	2 794	11	3 782	6	5 002	7	6 169	1
Tver Region	3 452	15	5 436	24	6 646	15	7 321	14	9 219	11
Tula Region	2 893	21	5 121	30	7 273	13	8 770	17	10 777	3
Yaroslavl Region	3 277	8	5 457	8	6 879	5	7 947	6	10 085	2
Moscow	13 101	1 331	23 243	1 127	33 734	629	42 010	749	47 023	311
NORTH-WESTERN FEDERAL DISTRICT	30 350	455	52 551	348	69 084	218	85 322	207	114 111	90
Republic of Karelia	1 820	7	2 671	4	3 748	3	4 239	3	5 388	1
Republic of Komi	4 417	11	6 693	4	6 680	5	8 122	2	9 853	0
Arkhangelsk Region	5 221	10	6 887	9	8 195	6	8 848	7	11 211	8
including Nenets Autonomous Area	299	0	328	0	387	1	302	0	298	0
Vologda Region	4 371	1	6 778	4	8 750	2	10 445	3	12 738	0
Kaliningrad Region	1 137	62	2 207	22	3 134	17	4 461	25	6 377	14
Leningrad Region	2 095	47	4 612	35	6 750	22	9 005	22	11 902	6
Murmansk Region	1 680	7	2 754	7	3 623	3	4 596	1	6 577	2
Novgorod Region	1 597	5	2 528	1	3 308	2	3 776	1	4 380	0
Pskov Region	807	4	1 328	3	2 428	2	3 201	4	4 212	1
Saint Petersburg	7 205	301	16 093	259	22 468	156	28 629	139	41 473	58
SOUTHERN FEDERAL DISTRICT	24 926	101	38 862	136	49 643	97	64 875	106	84 741	48
Republic of Adygeya (Adygeya)	546	3	772	2	951	3	1 374	2	1 860	0
Republic of Kalmykia	744	5	1 063	4	1 262	1	1 530	5	1 739	0
Krasnodar Territory	8 507	50	14 619	65	19 000	57	25 196	59	32 982	35
Astrakhan Region	2 399	8	3 034	5	4 140	2	5 491	5	6 660	1
Volgograd Region	5 611	12	8 115	23	10 080	9	12 250	14	15 973	2
Rostov Region	7 119	23	11 259	37	14 210	25	19 034	21	25 527	10
NORTH-CAUCASIAN FEDERAL DISTRICT	13 877	41	21 719	36	27 392	21	25 451	30	23 986	14
Republic of Dagestan	465	4	1 411	4	7 848	3	3 789	3	2 501	5
Republic of Ingushetia	1 823	1	7 893	0	2 188	0	2 893	0	280	0
Kabardino-Balkar Republic	874	6	1 770	6	4 293	3	3 870	7	2 520	4
Karachai-Cherkess Republic	444	1	431	1	738	3	1 014	1	1 275	0
Republic of North Ossetia - Alania	520	7	652	8	1 314	3	1 912	6	2 268	1
Chechen Republic	3 482	3	1 960	1	65	1	95	1	325	1
Stavropol Territory	6 269	19	7 602	16	10 946	8	11 878	12	14 817	3
VOLGA FEDERAL DISTRICT	111 667	317	163 705	262	196 470	138	229 918	158	272 618	57
Republic of Bashkortostan	15 679	17	24 457	15	29 743	9	36 342	15	38 086	5
Mari El Republic	1 846	4	2 824	4	3 401	3	4 379	4	5 931	0
Republic of Mordovia	2 244	17	3 167	14	4 002	5	4 430	10	5 639	2
Republic of Tatarstan (Tatarstan)	22 955	13	30 462	16	32 651	11	34 392	14	39 699	5
Udmurt Republic	7 599	10	9 387	9	12 584	1	15 084	10	18 126	0
Chuvash Republic - Chuvashia	4 508	15	6 639	18	8 597	9	10 834	12	14 118	3
Perm Territory	10 842	16	16 902	9	18 455	8	22 889	7	26 442	2
Kirov Region	6 330	9	8 502	7	10 971	7	10 500	4	13 179	0
Nizhny Novgorod Region	8 124	24	13 898	36	16 398	17	20 354	19	24 905	8
Orenburg Region	7 369	11	10 230	8	12 043	4	13 966	7	17 249	4
Penza Region	3 348	15	4 358	9	5 675	9	7 099	11	9 284	3
Samara Region	10 053	142	16 445	85	21 706	40	24 045	24	29 586	22
Saratov Region	5 722	15	9 001	16	10 956	5	13 897	14	16 747	3
Ulyanovsk Region	5 048	9	7 433	16	9 288	10	11 707	7	13 627	0
URAL FEDERAL DISTRICT	53 116	259	78 805	226	92 194	150	107 049	101	118 313	23
Kurgan Region	2 579	3	3 556	2	4 795	1	5 561	2	6 379	1
Sverdlovsk Region	11 729	33	19 743	54	24 457	27	28 905	29	33 997	9
Tyumen Region	24 350	204	33 883	157	36 345	109	40 694	60	43 845	11
including Khanty-Mansi Autonomous Area - Yugra	11 362	198	16 840	149	16 878	104	17 754	47	17 867	0
including Yamal-Nenets Autonomous Area	4 531	1	6 305	0	6 612	0	6 633	1	7 141	0
Chelyabinsk Region	14 458	19	21 623	13	26 597	13	31 889	10	34 092	2
SIBERIAN FEDERAL DISTRICT	71 750	93	90 726	89	116 764	48	137 713	45	158 918	21
Altai Republic	1 950	0	445	0	366	0	541	0	801	0
Republic of Buryatia	2 924	4	3 514	4	4 480	2	5 437	2	5 937	0
Republic of Tuva	277	0	704	0	838	0	957	0	1 002	0
Republic of Khakassia	2 018	2	2 561	2	2 609	1	2 898	1	3 152	0
Altai Territory	9 699	6	10 206	12	13 042	3	16 260	8	16 377	2
Trans-Baikal Territory	2 878	4	4 043	0	5 074	0	5 739	0	6 835	0
Krasnoyarsk Territory	12 450	13	16 650	12	19 650	8	23 380	2	28 778	6
Irkutsk Region	10 914	11	13 434	8	15 430	5	18 397	1	21 730	2
Kemerovo Region	6 868	10	10 188	5	15 279	5	17 733	6	19 846	1
Novosibirsk Region	11 466	27	13 268	30	19 975	13	24 616	15	29 180	6
Omsk Region	6 232	10	9 682	14	12 499	9	13 356	8	14 997	2
Tomsk Region	4 074	6	6 031	2	7 522	2	8 399	2	10 283	2
FAR-EASTERN FEDERAL DISTRICT	16 696	98	26 666	127	33 178	56	35 019	81	44 371	45
Republic of Sakha (Yakutia)	3 552	5	6 087	2	6 765	1	7 696	1	8 884	0
Kamchatka Territory	775	2	1 312	6	1 624	1	1 794	2	2 421	1
Primorye Territory	3 130	80	5 579	109	7 527	47	8 941	66	10 923	39
Khabarovsk Territory	4 744	5	6 568	7	8 218	5	7 796	9	10 231	3
Amur Region	2 100	2	3 811	0	4 668	1	4 016	0	5 772	0
Magadan Region	552	1	719	1	1 046	1	1 323	0	1 554	0
Sakhalin Region	1 251	3	1 817	1	2 349	0	2 440	3	3 181	2
Jewish Autonomous Region	469	0	647	1	770	0	737	0	1 002	0
Chukotka Autonomous Area	123	0	126	0	211	0	276	0	403	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	30	0
Republic of Crimea*	-	-	-	-	-	-	-	-	24	0
Sevastopol*	-	-	-	-	-	-	-	-	6	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(units)

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	298 213	3 220	520 658	2 924	690 050	1 674	823 175	1 864	1 012 064	750
CENTRAL FEDERAL DISTRICT	55 132	1 911	105 632	1 732	149 319	974	187 472	1 160	237 823	459
Belgorod Region	1 555	15	4 230	11	5 738	9	6 874	7	7 814	3
Bryansk Region	1 588	7	3 687	10	5 135	7	6 063	13	8 061	3
Vladimir Region	1 852	22	4 318	22	5 682	10	7 215	15	9 033	2
Voronezh Region	3 751	13	7 448	18	9 685	8	12 813	11	16 328	5
Ivanovo Region	1 354	9	2 909	10	4 021	7	5 386	6	7 162	2
Kaluga Region	1 913	29	3 447	20	5 216	23	7 057	16	8 378	9
Kostroma Region	1 210	5	2 299	2	3 507	1	4 334	2	5 736	0
Kursk Region	2 100	8	4 070	8	5 333	7	6 480	8	8 240	2
Lipetsk Region	2 044	12	3 701	6	5 111	2	5 830	5	7 523	2
Moscow Region	9 886	500	19 990	503	29 475	287	38 861	346	55 462	137
Orel Region	478	5	1 809	7	3 116	5	4 243	8	5 330	2
Ryazan Region	2 793	12	4 182	10	5 426	12	6 889	13	9 509	2
Smolensk Region	2 780	6	3 944	16	5 434	2	6 031	7	7 203	6
Tambov Region	1 142	13	2 425	11	3 552	6	4 703	7	6 040	1
Tver Region	3 371	15	5 357	23	6 552	15	7 190	14	9 135	11
Tula Region	2 357	20	4 851	30	7 130	11	8 704	16	10 728	3
Yaroslavl Region	2 575	7	4 996	6	6 477	5	7 748	6	9 965	2
Moscow	12 383	1 213	21 969	1 019	32 729	557	41 051	660	46 176	267
NORTH-WESTERN FEDERAL DISTRICT	24 140	427	48 056	331	65 914	207	82 979	202	112 609	88
Republic of Karelia	1 580	5	2 490	4	3 504	3	4 095	3	5 323	1
Republic of Komi	3 011	11	5 425	4	6 600	5	8 061	2	9 815	0
Arkhangelsk Region	3 666	10	6 222	8	7 581	5	8 536	7	11 091	8
including Nenets Autonomous Area	278	0	319	0	378	1	301	0	294	0
Vologda Region	3 197	1	6 259	4	8 313	2	10 013	3	12 386	0
Kaliningrad Region	959	50	1 931	18	2 934	17	4 351	25	6 323	14
Leningrad Region	1 815	46	4 352	35	6 459	21	8 732	21	11 656	6
Murmansk Region	1 336	7	2 454	7	3 436	3	4 544	1	6 563	2
Novgorod Region	1 427	5	2 393	1	3 164	2	3 572	1	4 268	0
Pskov Region	580	4	1 155	3	2 201	2	3 027	4	4 050	1
Saint Petersburg	6 569	288	15 375	247	21 722	147	28 048	135	41 134	56
SOUTHERN FEDERAL DISTRICT	18 639	98	35 049	131	46 078	90	61 002	93	81 459	48
Republic of Adygeya (Adygeya)	519	2	747	2	937	3	1 357	2	1 857	0
Republic of Kalmykia	606	5	961	4	1 197	1	1 496	5	1 737	0
Krasnodar Territory	6 408	49	12 836	63	16 910	52	22 831	49	31 211	35
Astrakhan Region	1 738	7	2 736	5	3 976	2	5 384	4	6 554	1
Volgograd Region	3 948	12	7 456	23	9 988	7	12 155	14	15 890	2
Rostov Region	5 420	23	10 313	34	13 070	25	17 779	19	24 210	10
NORTH-CAUCASIAN FEDERAL DISTRICT	6 624	38	10 213	36	16 061	21	18 491	30	22 935	14
Republic of Daghestan	405	4	806	4	1 305	3	1 861	3	2 346	5
Republic of Ingushetia	47	0	24	0	35	0	43	0	105	0
Kabardino-Balkar Republic	839	6	969	6	1 886	3	1 965	7	1 979	4
Karachai-Cherkess Republic	83	1	403	1	734	3	1 013	1	1 272	0
Republic of North Ossetia - Alania	500	6	622	8	1 298	3	1 894	6	2 265	1
Chechen Republic	26	3	34	1	64	1	94	1	324	1
Stavropol Territory	4 724	18	7 355	16	10 739	8	11 621	12	14 644	3
VOLGA FEDERAL DISTRICT	79 277	313	142 262	257	182 226	135	211 122	155	258 587	57
Republic of Bashkortostan	7 306	17	17 555	15	23 335	8	26 479	15	27 691	5
Mari El Republic	1 450	4	2 602	4	3 331	3	4 319	4	5 896	0
Republic of Mordovia	1 099	17	2 690	14	3 687	5	4 154	10	5 494	2
Republic of Tatarstan (Tatarstan)	18 883	13	27 936	15	31 531	9	33 129	13	38 745	5
Udmurt Republic	4 937	10	7 841	9	12 056	1	14 591	10	17 773	0
Chuvash Republic - Chuvashia	4 339	15	6 449	18	8 468	9	10 688	12	14 000	3
Perm Territory	7 810	15	14 358	9	17 895	8	19 491	7	25 912	2
Kirov Region	3 635	9	6 415	7	8 521	7	10 254	4	13 030	0
Nizhny Novgorod Region	5 275	23	12 389	34	15 787	17	19 777	18	24 433	8
Orenburg Region	5 820	11	9 320	8	11 289	4	12 571	7	16 908	4
Penza Region	1 594	15	3 692	9	5 401	9	6 896	11	9 145	3
Samara Region	8 769	140	15 926	85	21 346	40	23 673	23	29 388	22
Saratov Region	4 800	15	8 338	15	10 721	5	13 700	14	16 633	3
Ulyanovsk Region	3 560	9	6 751	15	8 858	10	11 400	7	13 539	0
URAL FEDERAL DISTRICT	45 017	259	71 787	226	86 719	150	96 427	100	100 563	23
Kurgan Region	1 725	3	2 945	2	4 284	1	4 699	2	5 254	1
Sverdlovsk Region	9 749	33	18 048	54	24 025	27	26 569	28	29 478	9
Tyumen Region	21 145	204	30 585	157	32 543	109	36 706	60	36 921	11
including Khanty-Mansi Autonomous Area - Yugra	10 879	198	15 886	149	15 234	104	16 441	47	15 248	0
including Yamal-Nenets Autonomous Area	3 911	1	5 539	0	5 858	0	6 246	1	6 049	0
Chelyabinsk Region	12 398	19	20 209	13	25 867	13	28 453	10	28 910	2
SIBERIAN FEDERAL DISTRICT	55 481	85	82 983	85	111 970	44	132 214	43	155 165	17
Altai Republic	1 881	0	281	0	303	0	486	0	760	0
Republic of Buryatia	2 132	4	3 228	4	4 308	2	5 313	2	5 905	0
Republic of Tuva	263	0	692	0	826	0	951	0	998	0
Republic of Khakassia	1 625	1	2 419	2	2 567	1	2 853	1	3 115	0
Altai Territory	7 362	5	9 340	12	12 486	3	15 812	8	16 178	2
Trans-Baikal Territory	2 004	4	3 758	0	4 920	0	5 571	0	6 816	0
Krasnoyarsk Territory	9 342	12	15 612	10	19 305	6	22 407	1	28 182	2
Irkutsk Region	8 298	9	12 541	7	15 018	4	17 806	1	21 508	2
Kemerovo Region	4 678	10	8 971	5	14 369	5	16 898	5	19 249	1
Novosibirsk Region	9 614	24	12 383	29	18 784	13	23 609	15	28 870	6
Omsk Region	5 021	10	8 202	14	11 785	8	12 372	8	13 468	2
Tomsk Region	3 261	6	5 556	2	7 299	2	8 136	2	10 116	2
FAR-EASTERN FEDERAL DISTRICT	13 903	89	24 676	126	31 763	53	33 468	81	42 894	44
Republic of Sakha (Yakutia)	2 463	5	5 341	1	6 221	1	7 276	1	8 536	0
Kamchatka Territory	674	2	1 199	6	1 493	1	1 696	2	2 334	0
Primorye Territory	2 844	73	5 345	109	7 341	45	8 601	66	10 592	39
Khabarovsk Territory	4 465	4	6 305	7	8 098	5	7 510	9	9 981	3
Amur Region	1 430	2	3 468	0	4 472	0	3 800	0	5 544	0
Magadan Region	463	1	692	1	1 023	1	1 285	0	1 535	0
Sakhalin Region	1 012	2	1 601	1	2 166	0	2 303	3	3 035	2
Jewish Autonomous Region	438	0	611	1	743	0	729	0	939	0
Chukotka Autonomous Area	114	0	114	0	206	0	268	0	398	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	29	0
Republic of Crimea*	-	-	-	-	-	-	-	-	23	0
Sevastopol*	-	-	-	-	-	-	-	-	6	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	418 209	19 231	745 971	23 630	1 054 073	18 409	1 385 357	19 176	1 808 551	12 767
CENTRAL FEDERAL DISTRICT	109 692	15 279	213 098	18 572	302 493	14 981	403 553	16 028	532 168	10 925
Belgorod Region	2 773	38	4 877	27	7 186	34	9 536	23	11 431	15
Bryansk Region	2 004	17	3 920	26	5 893	28	7 679	46	10 892	21
Vladimir Region	2 638	68	5 085	80	7 213	39	10 205	52	13 409	8
Voronezh Region	4 594	51	8 424	59	12 152	36	17 666	31	23 747	46
Ivanovo Region	1 532	24	3 174	31	4 825	27	6 842	25	9 679	14
Kaluga Region	2 992	91	5 383	131	8 244	96	12 120	72	15 135	53
Kostroma Region	1 394	13	2 287	7	3 669	4	4 851	7	6 879	0
Kursk Region	2 676	27	4 230	53	6 123	30	8 401	36	11 358	8
Lipetsk Region	2 498	36	4 045	13	6 234	5	7 642	36	10 075	12
Moscow Region	24 766	2 576	51 907	3 262	75 264	2 642	101 533	2 575	152 572	1 993
Orel Region	1 178	11	2 171	26	3 658	12	5 451	35	7 115	16
Ryazan Region	3 295	28	5 196	39	7 151	55	9 599	105	13 916	7
Smolensk Region	2 877	16	4 309	68	6 799	8	8 478	24	11 192	48
Tambov Region	1 697	43	2 815	37	4 360	21	6 497	26	8 871	6
Tver Region	4 086	44	7 052	110	9 635	54	11 185	83	14 973	93
Tula Region	3 167	66	6 260	108	9 509	66	12 506	79	16 457	15
Yaroslavl Region	2 971	39	5 335	63	7 827	26	10 744	39	14 057	19
Moscow	42 554	12 091	86 628	14 432	116 751	11 798	152 618	12 734	180 410	8 551
NORTH-WESTERN FEDERAL DISTRICT	38 721	1 829	77 538	1 621	114 875	1 498	151 365	1 255	211 362	559
Republic of Karelia	1 925	11	3 130	10	5 017	14	6 245	10	8 337	5
Republic of Komi	4 093	22	7 003	11	9 261	32	12 937	5	17 269	0
Arkhangelsk Region	4 779	38	7 486	33	10 390	63	12 810	22	17 934	63
including Nenets Autonomous Area	490	0	604	0	750	46	640	0	690	0
Vologda Region	3 429	2	6 392	20	9 665	8	12 934	8	16 247	0
Kaliningrad Region	1 395	278	2 867	43	4 518	42	6 945	63	10 333	45
Leningrad Region	3 333	305	8 012	83	12 378	81	16 832	104	22 679	25
Murmansk Region	1 752	15	3 299	23	5 102	8	7 333	2	11 231	5
Novgorod Region	1 341	49	2 553	2	3 913	4	4 865	4	6 219	0
Pskov Region	855	18	1 635	7	3 026	7	4 385	9	5 897	1
Saint Petersburg	15 819	1 091	35 161	1 389	51 605	1 239	66 079	1 028	95 216	415
SOUTHERN FEDERAL DISTRICT	25 754	334	47 123	526	65 758	365	91 923	325	128 442	430
Republic of Adygeya (Adygeya)	530	11	942	6	1 161	36	2 042	6	2 857	0
Republic of Kalmykia	663	13	1 181	15	1 637	4	2 286	20	2 957	0
Krasnodar Territory	9 373	165	18 511	256	26 181	212	36 125	147	51 037	226
Astrakhan Region	2 211	23	3 228	16	5 049	5	7 638	16	9 835	4
Volgograd Region	5 286	31	8 894	75	12 261	30	16 066	46	22 405	26
Rostov Region	7 691	91	14 367	158	19 469	78	27 766	90	39 351	174
NORTH-CAUCASIAN FEDERAL DISTRICT	9 806	225	16 764	277	25 887	354	30 601	141	36 592	101
Republic of Daghestan	635	17	1 696	10	5 025	10	4 455	8	4 712	35
Republic of Ingushetia	659	27	2 947	0	999	0	1 221	0	269	0
Kabardino-Balkar Republic	788	21	1 647	55	3 835	12	3 934	37	3 600	39
Karachai-Cherkess Republic	364	2	716	5	1 028	11	1 671	2	2 048	0
Republic of North Ossetia - Alania	525	32	880	29	1 923	14	3 258	19	4 108	4
Chechen Republic	1 190	47	724	129	132	282	206	39	654	12
Stavropol Territory	5 645	79	8 154	49	12 945	25	15 856	36	21 201	11
VOLGA FEDERAL DISTRICT	84 734	769	145 562	1 394	203 696	522	273 059	716	363 031	245
Republic of Bashkortostan	10 029	49	17 936	66	27 058	21	38 192	112	48 663	19
Mari El Republic	1 372	12	2 595	11	3 753	40	5 329	14	7 606	0
Republic of Mordovia	1 666	37	3 011	41	4 344	14	5 660	39	7 783	12
Republic of Tatarstan (Tatarstan)	13 662	153	23 223	673	30 673	126	38 414	104	52 953	27
Udmurt Republic	5 336	30	8 542	34	11 679	6	15 508	36	19 904	0
Chuvash Republic - Chuvashia	3 495	44	6 045	55	9 584	30	13 491	33	19 020	11
Perm Territory	9 654	65	15 626	18	20 935	23	28 175	38	35 141	10
Kirov Region	4 216	21	5 914	21	8 689	28	11 770	17	16 195	0
Nizhny Novgorod Region	7 749	68	15 045	150	19 879	54	28 330	65	37 717	34
Orenburg Region	6 144	30	10 106	33	13 753	12	17 445	26	23 801	20
Penza Region	2 700	44	4 177	26	6 474	37	8 976	37	12 836	17
Samara Region	9 637	156	17 661	54	24 540	72	30 911	119	41 181	70
Saratov Region	5 276	38	9 133	149	12 744	19	17 564	59	23 305	25
Ulyanovsk Region	3 798	22	6 548	63	9 591	40	13 294	17	16 926	0
URAL FEDERAL DISTRICT	62 770	229	106 657	585	139 327	325	177 776	251	204 881	108
Kurgan Region	2 092	7	3 446	3	5 187	6	6 569	5	8 179	7
Sverdlovsk Region	12 844	91	25 688	243	36 526	55	47 295	130	59 829	43
Tyumen Region	36 123	63	57 985	71	69 832	46	86 669	53	94 271	44
including Khanty-Mansi Autonomous Area - Yugra	18 999	43	31 178	39	35 576	30	43 068	23	41 556	0
including Yamal-Nenets Autonomous Area	7 310	6	11 622	0	14 465	0	16 138	3	18 320	0
Chelyabinsk Region	11 711	68	19 538	268	27 782	218	37 243	63	42 602	14
SIBERIAN FEDERAL DISTRICT	66 252	308	101 230	311	146 477	213	191 317	209	239 861	139
Altai Republic	832	0	352	0	424	0	661	0	1 098	0
Republic of Buryatia	2 625	9	3 897	12	5 705	6	7 632	8	9 333	0
Republic of Tuva	359	0	1 015	0	1 475	0	1 787	0	2 049	0
Republic of Khakassia	1 739	12	2 725	12	2 954	6	3 813	3	4 583	0
Altai Territory	6 718	18	8 844	46	13 222	11	18 422	20	21 169	9
Trans-Baikal Territory	2 942	5	4 934	0	7 167	0	8 979	0	11 628	0
Krasnoyarsk Territory	12 435	39	21 207	80	27 814	38	36 518	9	48 207	63
Irkutsk Region	10 809	39	15 321	25	20 350	17	26 121	1	33 352	7
Kemerovo Region	5 695	30	9 598	8	16 876	56	22 254	22	29 638	5
Novosibirsk Region	11 783	120	16 892	93	27 121	45	36 403	111	43 093	26
Omsk Region	6 320	21	9 661	28	13 676	27	16 869	26	21 091	19
Tomsk Region	3 995	15	6 784	7	9 693	7	11 858	9	14 620	10
FAR-EASTERN FEDERAL DISTRICT	20 480	258	37 999	344	55 560	151	65 763	251	92 148	260
Republic of Sakha (Yakutia)	3 859	21	7 864	33	10 756	3	14 575	4	19 745	0
Kamchatka Territory	1 170	10	1 932	20	2 807	2	3 424	33	5 111	47
Primorye Territory	3 975	182	8 631	256	12 812	117	16 449	177	21 372	168
Khabarovsk Territory	5 981	17	9 349	18	14 226	21	15 082	23	21 395	27
Amur Region	2 262	5	5 087	0	7 142	5	6 811	0	10 535	0
Magadan Region	589	6	1 024	4	1 720	3	2 564	0	3 488	0
Sakhalin Region	2 028	17	3 180	7	4 618	0	5 178	14	7 760	18
Jewish Autonomous Region	461	0	709	6	1 055	0	1 120	0	1 823	0
Chukotka Autonomous Area	155	0	223	0	424	0	560	0	919	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	66	0
Republic of Crimea*	-	-	-	-	-	-	-	-	50	0
Sevastopol*	-	-	-	-	-	-	-	-	16	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(millions of rubles)

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	364 634	15 427	697 417	19 527	1 017 316	14 676	1 338 731	15 195	1 753 294	10 832
CENTRAL FEDERAL DISTRICT	96 716	12 009	200 020	14 928	292 576	11 463	391 762	12 199	522 266	9 131
Belgorod Region	1 741	38	4 475	27	6 947	34	9 188	23	11 231	15
Bryansk Region	1 629	17	3 711	26	5 814	28	7 554	46	10 803	21
Vladimir Region	2 084	63	4 834	80	7 089	38	9 956	52	13 158	8
Voronezh Region	3 973	32	8 091	59	11 798	36	17 358	31	23 646	46
Ivanovo Region	1 265	24	3 015	31	4 671	27	6 726	25	9 619	14
Kaluga Region	2 784	78	5 190	99	8 138	96	11 696	72	15 078	53
Kostroma Region	1 059	13	2 059	7	3 535	4	4 791	7	6 827	0
Kursk Region	2 019	27	4 011	32	5 968	30	8 257	36	11 286	8
Lipetsk Region	2 110	36	3 901	13	6 099	5	7 458	26	10 003	12
Moscow Region	23 059	2 070	49 289	2 974	73 306	2 213	99 788	2 445	150 800	1 862
Orel Region	679	11	1 954	26	3 595	12	5 357	35	7 058	16
Ryazan Region	3 102	28	5 098	39	7 056	55	9 495	56	13 823	7
Smolensk Region	2 693	16	4 179	68	6 744	8	8 418	24	11 151	48
Tambov Region	1 282	43	2 670	37	4 276	21	6 357	26	8 809	6
Tver Region	3 957	44	6 957	89	9 560	54	11 072	83	14 913	93
Tula Region	2 832	61	6 032	108	9 420	55	12 450	77	16 425	15
Yaroslavl Region	2 650	34	5 134	13	7 525	26	10 122	39	13 985	19
Moscow	37 798	9 374	79 420	11 200	111 035	8 721	145 719	9 096	173 651	6 888
NORTH-WESTERN FEDERAL DISTRICT	33 743	1 479	73 763	1 291	112 248	1 453	149 319	1 222	210 003	523
Republic of Karelia	1 803	8	3 026	10	4 895	14	6 158	10	8 308	5
Republic of Komi	3 342	22	5 816	11	9 198	32	12 890	5	17 235	0
Arkhangelsk Region	3 966	38	7 181	30	9 954	62	12 653	22	17 879	63
including Nenets Autonomous Area	465	0	595	0	732	46	638	0	664	0
Vologda Region	2 927	2	6 158	20	9 395	8	12 658	8	16 063	0
Kaliningrad Region	1 205	114	2 675	36	4 386	42	6 881	63	10 295	45
Leningrad Region	2 975	296	7 743	83	12 139	70	16 643	82	22 539	25
Murmansk Region	1 529	15	3 127	23	5 001	8	7 285	2	11 214	5
Novgorod Region	1 240	49	2 432	2	3 841	4	4 773	4	6 162	0
Pskov Region	728	18	1 532	7	2 909	7	4 289	9	5 823	1
Saint Petersburg	14 028	917	34 073	1 069	50 530	1 206	65 089	1 017	94 485	379
SOUTHERN FEDERAL DISTRICT	22 300	318	44 969	482	63 752	300	89 846	252	127 000	430
Republic of Adygeya (Adygeya)	511	6	923	6	1 144	36	2 006	6	2 856	0
Republic of Kalmykia	603	13	1 126	15	1 609	4	2 265	20	2 957	0
Krasnodar Territory	8 012	160	17 399	255	24 969	153	34 947	110	50 232	226
Astrakhan Region	1 903	17	3 104	16	4 952	5	7 474	10	9 770	4
Volgograd Region	4 497	31	8 581	75	12 194	24	15 985	46	22 334	26
Rostov Region	6 774	91	13 836	115	18 884	78	27 169	60	38 851	174
NORTH-CAUCASIAN FEDERAL DISTRICT	6 731	150	12 150	277	21 264	354	27 571	141	35 983	101
Republic of Daghestan	553	17	1 378	10	2 423	10	3 526	8	4 558	35
Republic of Ingushetia	37	0	43	0	71	0	88	0	192	0
Kabardino-Balkar Republic	739	21	1 327	55	2 905	12	3 139	37	3 356	39
Karachai-Cherkess Republic	109	2	480	5	1 025	11	1 670	2	2 043	0
Republic of North Ossetia - Alania	513	16	840	29	1 914	14	3 243	19	4 097	4
Chechen Republic	33	47	84	129	105	282	206	39	654	12
Stavropol Territory	4 747	47	7 998	49	12 821	25	15 699	36	21 083	11
VOLGA FEDERAL DISTRICT	70 163	742	134 360	1 385	197 593	439	263 039	683	352 463	245
Republic of Bashkortostan	6 695	49	15 624	66	24 748	20	33 360	112	40 693	19
Mari El Republic	1 215	12	2 511	11	3 716	40	5 303	14	7 544	0
Republic of Mordovia	1 173	37	2 825	41	4 219	14	5 534	39	7 720	12
Republic of Tatarstan (Tatarstan)	11 438	153	21 416	672	29 925	44	37 589	95	52 279	27
Udmurt Republic	4 687	30	7 372	34	11 462	6	15 243	36	19 710	0
Chuvash Republic - Chuvashia	3 423	44	5 925	55	9 501	30	13 426	33	18 959	11
Perm Territory	7 860	54	13 438	18	20 648	23	26 116	38	34 846	10
Kirov Region	3 082	21	5 392	21	8 251	28	11 668	17	16 127	0
Nizhny Novgorod Region	6 429	67	14 091	144	19 473	54	28 030	44	37 470	34
Orenburg Region	5 449	30	9 647	33	13 390	12	17 059	26	23 575	20
Penza Region	1 838	44	3 815	26	6 325	37	8 881	37	12 757	17
Samara Region	8 902	141	17 278	54	24 111	72	30 455	116	40 816	70
Saratov Region	4 846	38	8 828	148	12 612	19	17 353	59	23 193	25
Ulyanovsk Region	3 126	22	6 198	62	9 212	40	13 022	17	16 774	0
URAL FEDERAL DISTRICT	58 155	229	100 088	585	132 550	325	165 858	250	178 995	108
Kurgan Region	1 761	7	3 124	3	5 034	6	5 797	5	7 002	7
Sverdlovsk Region	11 862	91	24 013	243	36 032	55	43 819	129	52 230	43
Tyumen Region	33 813	63	54 292	71	64 132	46	82 308	53	82 670	44
including Khanty-Mansi Autonomous Area - Yugra	18 554	43	29 923	39	32 692	30	40 684	23	35 910	0
including Yamal-Nenets Autonomous Area	6 680	6	10 619	0	13 212	0	15 418	3	16 216	0
Chelyabinsk Region	10 719	68	18 659	268	27 352	218	33 934	63	37 093	14
SIBERIAN FEDERAL DISTRICT	58 223	259	95 817	266	143 059	200	187 022	197	236 513	81
Altai Republic	798	0	292	0	401	0	637	0	1 079	0
Republic of Buryatia	2 161	9	3 696	12	5 552	6	7 549	8	9 289	0
Republic of Tuva	347	0	1 010	0	1 471	0	1 780	0	2 045	0
Republic of Khakassia	1 556	5	2 657	12	2 933	6	3 767	3	4 557	0
Altai Territory	5 829	11	8 448	46	12 888	11	18 125	20	21 042	9
Trans-Baikal Territory	2 519	5	4 794	0	7 075	0	8 864	0	11 606	0
Krasnoyarsk Territory	10 668	37	20 403	45	27 477	28	35 095	1	47 507	5
Irkutsk Region	9 455	36	14 665	25	19 987	15	25 596	1	33 167	7
Kemerovo Region	4 653	30	9 014	8	16 374	56	21 860	18	29 370	5
Novosibirsk Region	10 879	90	15 858	83	26 281	45	35 880	111	42 952	26
Omsk Region	5 769	21	8 450	28	13 036	26	16 145	26	19 373	19
Tomsk Region	3 589	15	6 530	7	9 584	7	11 724	9	14 526	10
FAR-EASTERN FEDERAL DISTRICT	18 603	241	36 250	313	54 274	142	64 314	251	90 008	213
Republic of Sakha (Yakutia)	3 166	21	7 477	2	10 387	3	14 360	4	19 543	0
Kamchatka Territory	1 045	10	1 861	20	2 703	2	3 353	33	5 030	0
Primorye Territory	3 768	176	8 359	256	12 580	113	16 132	177	20 780	168
Khabarovsk Territory	5 761	14	9 055	18	14 078	21	14 714	23	20 934	27
Amur Region	1 908	5	4 727	0	6 950	0	6 545	0	10 295	0
Magadan Region	527	6	927	4	1 691	3	2 531	0	3 463	0
Sakhalin Region	1 832	9	2 961	7	4 440	0	5 015	14	7 554	18
Jewish Autonomous Region	447	0	686	6	1 029	0	1 110	0	1 494	0
Chukotka Autonomous Area	149	0	197	0	416	0	554	0	915	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	63	0
Republic of Crimea*	-	-	-	-	-	-	-	-	47	0
Sevastopol*	-	-	-	-	-	-	-	-	16	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(millions of rubles)										
	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	1 102 324	193 116	1 448 522	176 323	1 992 388	130 598	2 647 421	118 057	3 517 094	140 809
CENTRAL FEDERAL DISTRICT	251 063	136 942	362 701	127 715	530 220	96 446	716 816	87 846	967 742	104 526
Belgorod Region	7 707	637	9 899	573	13 640	375	17 902	312	22 745	400
Bryansk Region	5 208	332	7 257	262	10 480	190	14 334	194	19 516	241
Vladimir Region	8 017	767	10 527	651	13 691	444	18 699	429	24 779	539
Voronezh Region	12 039	654	15 651	635	22 056	464	30 987	442	42 686	496
Ivanovo Region	3 440	404	4 954	392	7 346	265	10 867	176	16 054	196
Kaluga Region	6 156	893	8 919	844	13 564	552	20 473	532	27 464	672
Kostroma Region	2 707	166	3 726	130	5 715	61	7 946	58	11 403	53
Kursk Region	6 311	427	8 181	389	11 464	247	15 562	224	20 931	267
Lipetsk Region	5 682	390	7 110	334	10 176	196	13 759	147	18 339	151
Moscow Region	60 890	36 428	89 945	34 191	135 010	25 120	184 875	23 190	272 658	28 019
Orel Region	3 106	278	4 127	236	6 148	162	9 109	171	12 684	239
Ryazan Region	7 259	422	9 480	334	12 982	242	17 588	268	24 336	344
Smolensk Region	7 634	498	9 397	449	13 127	316	17 342	290	22 352	335
Tambov Region	3 394	330	4 854	269	7 364	161	11 009	161	15 879	213
Tver Region	8 873	905	12 149	871	17 033	449	22 253	452	28 920	620
Tula Region	8 526	890	11 771	784	17 159	583	22 145	518	29 541	596
Yaroslavl Region	7 556	515	9 802	531	13 684	318	18 529	230	24 653	254
Moscow	86 558	92 006	134 952	85 840	199 581	66 301	263 437	60 052	332 802	70 891
NORTH-WESTERN FEDERAL DISTRICT	118 121	26 200	154 579	21 489	214 822	15 304	286 775	13 589	392 951	16 344
Republic of Karelia	6 208	259	7 522	230	10 584	149	13 529	136	17 927	161
Republic of Komi	11 332	334	14 635	258	19 161	156	25 901	137	35 038	145
Arkhangelsk Region	11 815	357	15 678	322	21 350	275	27 451	235	35 616	385
including Nenets Autonomous Area	1 855	2	2 052	2	2 369	48	2 562	27	2 716	42
Vologda Region	9 816	507	13 039	471	18 643	293	24 995	233	31 837	291
Kaliningrad Region	4 563	1 823	5 635	1 121	8 124	714	12 254	686	17 690	918
Leningrad Region	10 552	2 293	15 041	2 013	22 655	1 302	30 400	1 211	42 626	1 350
Murmansk Region	4 909	323	6 328	306	9 155	206	12 867	156	18 653	189
Novgorod Region	3 544	247	4 842	214	7 152	156	9 282	107	12 067	133
Pskov Region	2 102	155	2 767	140	4 608	96	6 929	89	10 144	117
Saint Petersburg	53 280	19 902	69 092	16 414	93 390	11 957	123 167	10 599	171 353	12 655
SOUTHERN FEDERAL DISTRICT	72 738	4 209	93 001	3 900	126 974	2 850	175 279	2 710	243 025	3 619
Republic of Adygeya (Adygeya)	1 493	154	1 918	145	2 412	128	3 202	118	4 504	117
Republic of Kalmykia	1 055	104	1 690	87	2 643	65	4 110	79	5 937	100
Krasnodar Territory	27 137	1 623	35 338	1 597	49 584	1 224	69 083	1 176	96 674	1 511
Astrakhan Region	4 719	174	5 946	164	8 497	96	12 999	89	18 346	134
Volgograd Region	14 638	642	17 702	582	23 519	420	31 173	415	41 722	535
Rostov Region	23 696	1 512	30 407	1 325	40 319	917	54 712	833	75 842	1 222
NORTH-CAUCASIAN FEDERAL DISTRICT	22 205	2 348	27 590	2 278	40 105	1 729	54 108	1 291	73 528	1 614
Republic of Daghestan	1 407	316	2 141	255	3 715	193	5 906	170	8 833	243
Republic of Ingushetia	192	36	292	34	258	3	279	3	309	1
Kabardino-Balkar Republic	2 700	271	3 353	313	5 463	210	7 027	138	8 533	227
Karachai-Cherkess Republic	928	70	1 230	76	1 845	63	2 993	51	4 289	65
Republic of North Ossetia - Alania	1 885	256	2 263	236	3 506	173	5 354	174	7 900	243
Chechen Republic	94	82	140	192	207	339	341	72	895	16
Stavropol Territory	14 999	1 317	18 171	1 172	25 111	748	32 208	683	42 769	819
VOLGA FEDERAL DISTRICT	217 649	10 306	276 596	9 584	373 244	6 651	501 865	5 990	675 356	6 436
Republic of Bashkortostan	27 990	833	34 949	759	46 793	462	65 364	462	88 391	471
Mari El Republic	4 123	201	5 274	135	7 332	126	10 058	99	14 040	106
Republic of Mordovia	4 777	397	5 998	340	8 075	218	10 722	219	14 501	249
Republic of Tatarstan (Tatarstan)	25 091	751	33 665	1 152	47 657	929	63 675	919	87 304	369
Udmurt Republic	13 904	549	17 546	485	23 394	333	31 256	295	41 366	374
Chuvash Republic - Chuvashia	11 299	583	12 810	506	17 243	362	24 298	321	33 761	378
Perm Territory	29 085	1 144	35 534	994	45 787	637	57 813	512	74 100	722
Kirov Region	7 177	327	9 764	275	13 942	211	20 227	178	27 013	226
Nizhny Novgorod Region	26 714	1 374	32 635	1 128	41 968	791	55 487	672	73 310	824
Orenburg Region	13 523	549	18 250	521	25 119	340	33 808	307	46 205	352
Penza Region	6 293	415	8 160	331	11 344	241	16 314	225	23 444	286
Samara Region	27 820	1 846	34 869	1 689	46 095	1 181	58 019	1 050	77 046	1 222
Saratov Region	12 149	828	16 191	839	22 434	494	31 792	424	43 309	490
Ulyanovsk Region	7 704	509	10 951	430	16 061	326	23 032	307	31 566	367
URAL FEDERAL DISTRICT	176 200	3 469	228 844	3 032	301 099	2 272	387 964	2 048	486 953	2 553
Kurgan Region	6 225	136	7 883	91	10 813	38	14 219	30	18 467	43
Sverdlovsk Region	40 122	1 419	53 574	1 283	73 853	915	96 913	842	131 277	1 060
Tyumen Region	94 890	836	125 463	731	163 100	540	206 346	492	249 677	626
including Khanty-Mansi Autonomous Area - Yugra	53 567	226	71 498	256	92 397	191	114 789	194	134 556	246
including Yamal-Nenets Autonomous Area	15 197	124	21 363	136	29 085	85	38 192	62	47 399	98
Chelyabinsk Region	34 963	1 078	41 924	927	53 333	779	70 486	684	87 532	824
SIBERIAN FEDERAL DISTRICT	197 471	6 675	237 361	5 832	306 603	3 752	392 774	3 171	499 079	3 849
Altai Republic	640	4	719	0	866	0	1 252	0	1 737	0
Republic of Buryatia	6 155	152	8 153	139	11 084	105	15 208	92	20 301	119
Republic of Tuva	1 904	3	2 567	3	3 500	2	4 606	2	5 839	1
Republic of Khakassia	5 144	59	6 193	50	7 157	40	9 041	34	10 485	47
Altai Territory	16 168	425	18 910	390	24 901	281	31 341	259	39 862	367
Trans-Baikal Territory	7 899	90	10 632	69	14 476	42	19 218	40	25 406	48
Krasnoyarsk Territory	40 429	1 117	49 803	1 016	63 134	549	79 406	446	98 826	533
Irkutsk Region	29 354	689	35 765	618	45 283	418	57 499	337	73 365	330
Kemerovo Region	21 096	1 086	24 354	899	33 138	569	42 648	392	54 534	461
Novosibirsk Region	36 427	1 736	42 553	1 490	55 426	1 052	72 138	978	92 472	1 211
Omsk Region	18 011	905	20 739	792	25 996	439	33 066	360	41 875	425
Tomsk Region	14 244	409	16 973	366	21 642	255	27 351	231	34 377	307
FAR-EASTERN FEDERAL DISTRICT	46 877	2 967	67 850	2 493	99 321	1 594	131 840	1 412	178 399	1 858
Republic of Sakha (Yakutia)	8 832	182	13 843	157	20 402	96	29 244	76	40 805	94
Kamchatka Territory	2 126	84	3 017	95	4 436	62	6 068	72	8 691	138
Primorye Territory	9 446	1 227	13 946	1 123	20 852	801	28 537	762	37 434	1 032
Khabarovsk Territory	13 473	977	18 044	751	25 586	412	31 795	307	41 928	395
Amur Region	5 792	164	8 978	128	13 518	90	17 097	79	23 053	87
Magadan Region	1 465	60	1 908	32	2 838	22	4 142	11	5 903	15
Sakhalin Region	4 389	212	6 280	169	8 994	97	11 311	92	15 582	78
Jewish Autonomous Region	1 051	37	1 463	18	2 063	11	2 678	10	3 514	15
Chukotka Autonomous Area	303	24	371	20	632	3	968	3	1 489	4
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	61	10
Republic of Crimea*	-	-	-	-	-	-	-	-	52	10
Sevastopol*	-	-	-	-	-	-	-	-	9	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(millions of rubles)										
	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	949 247	180 126	1 314 331	164 651	1 874 345	122 859	2 536 869	111 990	3 391 888	136 491
CENTRAL FEDERAL DISTRICT	222 806	126 468	337 435	117 589	508 606	89 649	696 766	82 472	951 937	101 021
Belgorod Region	5 083	627	7 747	563	11 932	373	16 462	309	21 764	398
Bryansk Region	4 037	302	6 304	239	9 946	174	13 879	183	19 036	228
Vladimir Region	5 822	703	8 729	618	12 629	436	17 738	423	23 947	531
Voronezh Region	9 814	605	13 799	600	20 492	453	29 787	440	41 818	495
Ivanovo Region	2 961	402	4 550	390	6 989	263	10 663	176	15 904	196
Kaluga Region	5 550	830	8 330	774	13 115	503	19 750	493	27 120	664
Kostroma Region	2 247	164	3 316	129	5 390	60	7 798	57	11 283	53
Kursk Region	4 185	419	6 524	361	10 146	245	14 505	222	20 202	265
Lipetsk Region	4 725	383	6 430	331	9 627	191	13 298	147	18 033	151
Moscow Region	57 538	34 781	87 192	32 452	132 428	23 671	182 478	22 369	270 466	27 512
Orel Region	2 053	276	3 230	234	5 479	162	8 559	171	12 323	237
Ryazan Region	6 707	413	9 094	328	12 688	241	17 337	219	24 096	308
Smolensk Region	6 821	410	8 647	382	12 653	266	16 988	265	22 007	303
Tambov Region	2 367	328	4 037	269	6 734	157	10 454	158	15 530	208
Tver Region	8 630	884	11 950	845	16 832	423	22 085	427	28 777	619
Tula Region	7 711	857	11 107	755	16 646	557	21 779	499	29 236	576
Yaroslavl Region	6 680	481	9 114	472	12 991	316	17 790	228	24 379	243
Moscow	79 875	83 603	127 355	77 847	191 889	61 158	255 416	55 686	326 016	68 034
NORTH-WESTERN FEDERAL DISTRICT	103 723	24 581	141 418	20 660	202 369	14 920	276 235	13 364	383 644	16 068
Republic of Karelia	5 571	247	6 979	223	10 039	145	13 137	132	17 663	159
Republic of Komi	8 382	321	10 637	256	15 455	156	22 065	137	30 706	145
Arkhangelsk Region	10 114	349	14 382	316	20 064	274	26 844	234	35 155	378
including Nenets Autonomous Area	1 722	2	1 974	2	2 299	48	2 532	27	2 701	42
Vologda Region	8 233	503	11 842	468	17 600	291	24 336	231	31 276	288
Kaliningrad Region	4 082	1 663	5 200	1 027	7 748	660	11 658	654	17 458	870
Leningrad Region	9 513	2 181	14 178	1 966	21 659	1 277	29 881	1 195	42 128	1 332
Murmansk Region	4 176	307	5 747	292	8 706	195	12 519	149	18 414	180
Novgorod Region	2 973	241	4 315	210	6 689	156	8 950	107	11 803	133
Pskov Region	1 458	138	2 152	137	4 049	95	6 529	87	9 854	116
Saint Petersburg	49 221	18 631	65 986	15 765	90 360	11 671	120 316	10 438	169 187	12 467
SOUTHERN FEDERAL DISTRICT	60 487	4 145	82 601	3 821	118 485	2 742	166 978	2 579	234 528	3 540
Republic of Adygeya (Adygeya)	1 245	152	1 712	143	2 231	126	3 018	116	4 339	116
Republic of Kalmykia	809	103	1 484	85	2 487	64	4 008	79	5 837	100
Krasnodar Territory	22 633	1 594	31 284	1 574	45 855	1 151	65 051	1 091	92 549	1 496
Astrakhan Region	3 700	167	5 191	163	8 002	91	12 525	85	17 901	134
Volgograd Region	12 550	635	15 983	579	22 524	417	30 438	410	40 988	527
Rostov Region	19 550	1 494	26 947	1 277	37 386	893	51 938	798	72 914	1 167
NORTH-CAUCASIAN FEDERAL DISTRICT	16 076	2 155	22 290	2 143	35 585	1 650	51 081	1 244	70 827	1 539
Republic of Daghestan	1 267	309	1 949	253	3 460	188	5 773	169	8 692	243
Republic of Ingushetia	30	7	58	5	93	2	155	2	274	0
Kabardino-Balkar Republic	1 560	263	2 324	305	4 429	204	6 282	133	7 977	219
Karachai-Cherkess Republic	295	70	598	76	1 367	63	2 707	51	3 993	64
Republic of North Ossetia - Alania	1 212	214	1 651	205	2 988	153	4 983	160	7 590	221
Chechen Republic	74	82	137	192	205	339	340	72	892	11
Stavropol Territory	11 638	1 210	15 573	1 107	23 043	701	30 841	657	41 409	781
VOLGA FEDERAL DISTRICT	172 964	10 062	237 510	9 435	339 763	6 560	469 804	5 934	640 677	6 364
Republic of Bashkortostan	19 542	830	27 427	759	39 636	461	56 198	461	75 043	469
Mari El Republic	3 564	198	4 840	135	6 967	126	9 768	99	13 773	106
Republic of Mordovia	3 103	394	4 885	339	7 288	218	10 098	219	14 003	249
Republic of Tatarstan (Tatarstan)	20 000	709	28 930	1 138	43 919	925	60 709	918	84 779	369
Udmurt Republic	10 505	539	13 339	482	19 382	330	27 167	292	37 242	371
Chuvash Republic - Chuvashia	8 924	579	11 931	503	16 901	361	24 036	320	33 520	377
Perm Territory	24 061	1 051	29 282	919	40 045	585	51 016	484	67 064	692
Kirov Region	4 249	327	7 487	271	12 209	211	18 950	178	26 060	226
Nizhny Novgorod Region	20 436	1 339	28 339	1 104	38 597	779	52 827	662	71 217	797
Orenburg Region	11 413	547	16 502	520	23 990	340	32 897	306	45 313	351
Penza Region	4 300	411	6 455	330	10 142	241	15 500	225	22 687	286
Samara Region	25 655	1 814	33 099	1 676	43 888	1 171	56 943	1 046	76 068	1 216
Saratov Region	11 116	824	15 296	836	21 693	492	31 248	423	42 838	489
Ulyanovsk Region	6 096	500	9 698	423	15 106	320	22 447	301	31 070	366
URAL FEDERAL DISTRICT	160 784	3 367	214 226	2 956	285 961	2 223	368 137	1 989	449 126	2 507
Kurgan Region	5 239	135	7 029	90	10 110	38	12 991	30	16 381	43
Sverdlovsk Region	35 919	1 362	49 937	1 238	71 350	889	91 900	828	120 887	1 040
Tyumen Region	88 395	804	118 567	710	153 698	524	197 560	454	232 655	606
including Khanty-Mansi Autonomous Area - Yugra	50 940	213	68 879	245	88 457	183	110 920	190	126 241	242
including Yamal-Nenets Autonomous Area	13 931	124	19 489	136	26 204	85	35 610	62	43 636	95
Chelyabinsk Region	31 231	1 066	38 693	918	50 803	772	65 686	677	79 203	818
SIBERIAN FEDERAL DISTRICT	171 281	6 505	215 374	5 649	287 898	3 597	379 549	3 054	486 047	3 719
Altai Republic	600	4	687	0	834	0	1 232	0	1 727	0
Republic of Buryatia	5 306	152	7 416	139	10 517	105	15 129	92	20 152	119
Republic of Tuva	1 712	3	2 476	3	3 418	2	4 595	2	5 830	1
Republic of Khakassia	4 492	52	5 726	43	6 776	35	8 652	29	10 229	47
Altai Territory	14 221	421	17 455	388	23 645	277	30 895	252	39 497	358
Trans-Baikal Territory	6 869	88	9 765	69	13 810	42	19 073	40	25 223	48
Krasnoyarsk Territory	33 923	1 111	44 504	981	58 910	539	74 459	427	95 006	490
Irkutsk Region	26 308	674	33 179	609	43 370	403	56 912	324	72 820	330
Kemerovo Region	17 630	1 069	21 457	885	30 568	556	40 843	377	52 763	460
Novosibirsk Region	32 685	1 690	39 120	1 435	52 112	1 000	69 994	961	90 585	1 192
Omsk Region	15 281	851	18 195	746	23 798	398	31 253	332	38 674	382
Tomsk Region	12 254	390	15 394	351	20 140	240	26 512	218	33 541	292
FAR-EASTERN FEDERAL DISTRICT	41 126	2 843	63 457	2 398	95 678	1 518	128 319	1 354	175 044	1 730
Republic of Sakha (Yakutia)	7 245	175	12 659	150	19 537	93	28 554	76	40 290	94
Kamchatka Territory	1 771	84	2 903	95	4 305	62	5 939	72	8 562	60
Primorye Territory	8 805	1 139	13 263	1 048	20 280	741	27 963	713	36 977	984
Khabarovsk Territory	11 899	970	17 430	745	25 169	409	31 207	304	41 215	395
Amur Region	4 808	163	7 963	127	12 624	85	16 209	73	22 303	87
Magadan Region	1 289	59	1 707	31	2 666	21	4 045	11	5 818	13
Sakhalin Region	4 083	192	5 824	164	8 518	93	10 856	92	15 127	78
Jewish Autonomous Region	945	37	1 365	18	1 966	11	2 595	10	3 278	15
Chukotka Autonomous Area	281	24	343	20	613	3	951	3	1 474	4
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	58	3
Republic of Crimea*	-	-	-	-	-	-	-	-	49	3
Sevastopol*	-	-	-	-	-	-	-	-	9	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	26 726	20 579	29 313	22 372	31 213	16 328	27 783	15 648	32 131	17 623
CENTRAL FEDERAL DISTRICT	6 636	17 432	7 532	18 644	11 655	13 183	10 965	13 024	13 259	13 461
Belgorod Region	68	27	83	44	57	45	83	46	112	46
Bryansk Region	39	4	55	4	47	3	46	1	62	3
Vladimir Region	171	4	185	7	128	4	134	2	199	33
Voronezh Region	327	57	369	81	313	70	303	63	390	69
Ivanovo Region	35	99	50	113	51	103	35	30	64	30
Kaluga Region	60	14	61	13	59	8	56	24	71	48
Kostroma Region	41	5	49	6	30	0	28	0	52	0
Kursk Region	51	14	43	16	41	15	105	11	99	17
Lipetsk Region	37	26	44	28	39	38	69	29	47	18
Moscow Region	2 110	4 955	2 084	5 760	3 264	4 693	2 883	4 458	3 369	4 022
Orel Region	27	0	48	0	37	0	28	0	29	0
Ryazan Region	109	7	100	15	82	18	56	18	83	18
Smolensk Region	149	14	127	15	134	11	90	11	93	9
Tambov Region	20	15	26	16	19	2	20	3	26	7
Tver Region	384	250	389	260	592	23	588	20	623	30
Tula Region	108	5	98	13	90	29	83	15	97	24
Yaroslavl Region	163	47	188	69	123	45	92	19	112	22
Moscow	2 737	11 889	3 533	12 184	6 549	8 076	6 266	8 274	7 731	9 065
NORTH-WESTERN FEDERAL DISTRICT	2 232	1 411	2 687	1 607	2 691	1 284	2 065	1 011	2 597	1 640
Republic of Karelia	114	8	104	7	91	9	32	4	49	3
Republic of Komi	67	9	59	0	47	0	54	6	68	10
Arkhangelsk Region	84	33	73	18	72	40	51	41	91	61
including Nenets Autonomous Area	0	0	1	0	3	0	1	0	2	0
Vologda Region	225	28	199	67	163	42	137	41	168	59
Kaliningrad Region	254	221	271	244	240	124	211	128	159	184
Leningrad Region	264	106	400	141	519	99	279	95	295	165
Murmansk Region	23	19	29	36	33	37	31	18	81	18
Novgorod Region	82	8	98	6	99	5	75	4	78	11
Pskov Region	25	4	25	5	20	17	14	13	20	4
Saint Petersburg	1 094	975	1 429	1 083	1 407	911	1 181	661	1 588	1 125
SOUTHERN FEDERAL DISTRICT	2 322	164	2 422	192	2 328	202	2 030	202	2 207	325
Republic of Adygeya (Adygeya)	27	3	26	1	26	0	28	0	32	1
Republic of Kalmykia	6	5	14	0	8	0	8	0	14	0
Krasnodar Territory	904	77	1 003	104	1 079	126	970	122	1 105	210
Astrakhan Region	66	6	73	16	60	9	40	9	51	16
Volgograd Region	717	12	664	13	562	13	493	19	470	38
Rostov Region	602	61	642	58	593	54	491	52	535	60
NORTH-CAUCASIAN FEDERAL DISTRICT	832	258	947	361	960	279	799	204	881	297
Republic of Daghestan	54	17	76	33	108	20	225	7	224	40
Republic of Ingushetia	2	4	1	29	1	0	2	0	3	0
Kabardino-Balkar Republic	29	96	37	102	46	68	44	39	57	65
Karachai-Cherkess Republic	7	0	3	14	7	7	19	4	31	1
Republic of North Ossetia - Alania	334	59	371	63	353	44	179	46	225	60
Chechen Republic	2	18	9	27	9	48	1	23	5	5
Stavropol Territory	404	64	450	93	436	92	329	85	336	126
VOLGA FEDERAL DISTRICT	5 429	654	5 597	779	5 088	691	4 700	556	4 939	806
Republic of Bashkortostan	552	21	622	34	610	22	598	27	779	12
Mari El Republic	92	8	59	12	55	4	53	10	57	7
Republic of Mordovia	41	1	28	16	28	24	21	16	31	17
Republic of Tatarstan (Tatarstan)	461	27	412	26	397	23	394	9	520	17
Udmurt Republic	311	74	299	72	259	65	227	19	214	32
Chuvash Republic - Chuvashia	232	47	149	41	121	37	105	38	113	46
Perm Territory	985	98	1 132	119	1 067	88	1 092	103	1 022	163
Kirov Region	79	0	85	0	73	2	60	0	104	1
Nizhny Novgorod Region	797	129	783	107	718	107	601	115	558	170
Orenburg Region	175	25	144	26	142	24	131	36	184	31
Penza Region	60	37	78	38	79	39	66	18	81	25
Samara Region	1 307	151	1 488	246	1 262	206	1 061	116	933	204
Saratov Region	271	28	245	29	207	21	213	12	234	32
Ulyanovsk Region	66	8	73	13	70	29	78	37	109	49
URAL FEDERAL DISTRICT	3 066	198	3 544	227	3 204	184	2 877	170	3 246	319
Kurgan Region	55	1	61	0	123	0	112	0	92	0
Sverdlovsk Region	914	77	1 187	93	1 040	75	987	75	1 183	199
Tyumen Region	790	54	804	62	682	62	662	48	821	77
including Khanty-Mansi Autonomous Area - Yugra	266	0	284	4	265	1	240	2	364	11
including Yamal-Nenets Autonomous Area	68	9	87	18	43	20	30	17	70	28
Chelyabinsk Region	1 307	66	1 492	72	1 359	47	1 116	47	1 150	43
SIBERIAN FEDERAL DISTRICT	5 608	316	5 942	397	4 826	384	3 850	384	4 303	589
Altai Republic	1	0	6	0	4	0	12	0	14	0
Republic of Buryatia	73	0	94	1	52	3	66	9	133	7
Republic of Tuva	18	0	26	0	25	0	37	0	62	0
Republic of Khakassia	91	0	95	0	72	0	71	0	77	0
Altai Territory	611	58	553	88	440	81	287	69	295	99
Trans-Baikal Territory	74	0	76	0	51	0	52	0	84	0
Krasnoyarsk Territory	943	32	1 062	54	987	53	838	58	1 022	87
Irkutsk Region	617	15	553	47	501	43	481	54	484	65
Kemerovo Region	1 092	31	1 116	38	858	40	480	35	542	58
Novosibirsk Region	980	124	1 045	130	921	111	788	121	873	203
Omsk Region	890	49	1 072	26	683	40	547	26	532	24
Tomsk Region	218	7	244	13	232	13	191	12	185	46
FAR-EASTERN FEDERAL DISTRICT	601	146	642	165	461	121	497	97	699	184
Republic of Sakha (Yakutia)	38	0	28	0	21	0	52	0	110	0
Kamchatka Territory	4	0	7	0	3	0	9	0	18	0
Primorye Territory	166	29	194	59	155	31	200	34	194	105
Khabarovsk Territory	261	64	259	74	162	56	136	34	186	44
Amur Region	105	38	99	32	85	29	59	26	108	33
Magadan Region	4	15	5	0	1	1	2	1	7	2
Sakhalin Region	13	0	44	0	30	4	35	2	64	0
Jewish Autonomous Region	9	0	6	0	4	0	4	0	11	0
Chukotka Autonomous Area	1	0	0	0	0	0	0	0	1	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0	2
Republic of Crimea*	-	-	-	-	-	-	-	-	0	2
Sevastopol*	-	-	-	-	-	-	-	-	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	23 564	18 068	25 946	19 381	27 533	14 026	25 443	14 207	28 954	17 143
CENTRAL FEDERAL DISTRICT	6 189	15 027	6 674	15 780	10 657	10 973	10 554	11 664	12 364	13 138
Belgorod Region	60	22	77	38	52	44	73	44	95	46
Bryansk Region	34	3	45	3	39	3	38	0	49	1
Vladimir Region	122	4	134	7	113	4	120	2	174	31
Voronezh Region	225	56	256	77	306	70	285	63	370	69
Ivanovo Region	31	99	45	112	48	102	32	30	60	30
Kaluga Region	54	13	57	12	57	8	55	24	68	47
Kostroma Region	38	5	44	6	24	0	23	0	46	0
Kursk Region	29	14	18	16	25	15	88	11	87	17
Lipetsk Region	34	26	41	28	34	38	61	29	42	18
Moscow Region	2 081	4 496	2 011	4 982	3 142	3 987	2 787	4 168	3 067	3 867
Orel Region	23	0	44	0	33	0	24	0	22	0
Ryazan Region	100	7	93	14	76	18	52	18	75	18
Smolensk Region	134	7	113	10	119	6	85	7	85	4
Tambov Region	14	15	15	16	13	2	16	3	22	7
Tver Region	382	250	386	258	590	23	585	20	619	30
Tula Region	95	5	87	10	85	29	79	9	90	14
Yaroslavl Region	140	46	165	67	113	43	86	17	101	11
Moscow	2 593	9 959	3 043	10 124	5 788	6 581	6 065	7 219	7 292	8 928
NORTH-WESTERN FEDERAL DISTRICT	1 819	1 353	2 499	1 562	2 404	1 241	1 878	973	2 412	1 596
Republic of Karelia	71	6	89	7	42	9	28	4	44	3
Republic of Komi	52	9	48	0	36	0	38	5	50	9
Arkhangelsk Region	73	33	65	18	68	40	49	41	87	60
including Nenets Autonomous Area	0	0	1	0	3	0	1	0	2	0
Vologda Region	210	28	182	67	144	42	126	41	152	59
Kaliningrad Region	196	207	251	223	202	98	169	113	144	155
Leningrad Region	243	102	389	141	475	98	272	95	280	164
Murmansk Region	18	19	23	36	30	37	30	17	80	17
Novgorod Region	52	7	81	5	82	5	59	4	63	11
Pskov Region	6	4	11	5	6	17	10	13	17	4
Saint Petersburg	898	938	1 360	1 060	1 319	895	1 097	640	1 495	1 114
SOUTHERN FEDERAL DISTRICT	2 072	164	2 145	191	2 014	201	1 958	191	2 067	324
Republic of Adygeya (Adygeya)	24	3	22	1	21	0	28	0	32	0
Republic of Kalmykia	3	5	9	0	3	0	6	0	11	0
Krasnodar Territory	787	77	888	103	909	126	928	111	1 016	210
Astrakhan Region	54	6	65	16	53	9	34	9	44	16
Volgograd Region	671	12	627	13	534	13	478	19	450	38
Rostov Region	533	61	534	58	494	53	484	52	514	60
NORTH-CAUCASIAN FEDERAL DISTRICT	579	246	675	318	696	268	642	194	724	280
Republic of Daghestan	50	17	69	33	97	20	216	7	216	40
Republic of Ingushetia	2	0	0	0	0	0	1	0	2	0
Kabardino-Balkar Republic	6	96	9	102	14	68	20	39	38	64
Karachai-Cherkess Republic	5	0	1	14	3	7	16	4	25	1
Republic of North Ossetia - Alania	187	56	217	55	211	39	103	42	162	54
Chechen Republic	1	18	9	27	9	48	0	23	4	0
Stavropol Territory	328	59	370	87	362	86	286	79	277	121
VOLGA FEDERAL DISTRICT	4 580	641	4 852	766	4 200	679	3 939	551	3 999	789
Republic of Bashkortostan	416	21	481	34	453	22	430	27	497	11
Mari El Republic	91	8	54	12	49	4	47	10	51	7
Republic of Mordovia	13	1	19	16	17	24	15	16	23	17
Republic of Tatarstan (Tatarstan)	318	23	285	22	259	20	286	9	431	17
Udmurt Republic	265	71	237	69	205	62	180	19	154	31
Chuvash Republic - Chuvashia	159	47	139	41	115	37	97	38	102	46
Perm Territory	931	97	1 085	116	941	87	975	102	814	161
Kirov Region	57	0	73	0	61	2	50	0	87	1
Nizhny Novgorod Region	627	127	621	107	531	107	444	115	427	161
Orenburg Region	146	25	124	26	128	24	121	36	173	31
Penza Region	43	37	45	38	51	39	44	18	57	25
Samara Region	1 220	148	1 404	243	1 144	206	981	116	864	200
Saratov Region	237	28	223	29	184	21	195	12	221	32
Ulyanovsk Region	57	8	62	13	62	24	74	33	98	49
URAL FEDERAL DISTRICT	2 717	191	3 111	212	2 822	169	2 592	164	2 943	303
Kurgan Region	48	1	54	0	117	0	109	0	85	0
Sverdlovsk Region	823	71	1 053	87	909	65	893	74	1 076	190
Tyumen Region	648	53	672	60	593	61	582	48	714	76
including Khanty-Mansi Autonomous Area - Yugra	228	0	254	3	239	1	211	2	332	11
including Yamal-Nenets Autonomous Area	30	9	54	18	30	20	23	17	52	28
Chelyabinsk Region	1 198	66	1 332	65	1 203	43	1 008	42	1 068	37
SIBERIAN FEDERAL DISTRICT	5 074	300	5 427	387	4 315	375	3 444	374	3 794	568
Altai Republic	1	0	6	0	4	0	12	0	13	0
Republic of Buryatia	68	0	90	1	42	3	65	9	129	7
Republic of Tuva	6	0	17	0	13	0	33	0	62	0
Republic of Khakassia	79	0	77	0	55	0	56	0	64	0
Altai Territory	573	58	518	88	413	81	260	69	255	99
Trans-Baikal Territory	65	0	76	0	42	0	50	0	75	0
Krasnoyarsk Territory	826	32	945	54	849	53	745	58	936	87
Irkutsk Region	590	15	547	47	474	43	470	54	465	65
Kemerovo Region	994	18	997	29	774	32	395	25	442	58
Novosibirsk Region	887	124	940	130	826	111	691	121	710	190
Omsk Region	800	46	1 004	25	613	39	509	26	493	16
Tomsk Region	185	7	210	13	210	13	158	12	150	46
FAR-EASTERN FEDERAL DISTRICT	534	146	563	165	425	120	436	96	651	143
Republic of Sakha (Yakutia)	29	0	18	0	15	0	45	0	99	0
Kamchatka Territory	2	0	4	0	2	0	8	0	16	0
Primorye Territory	154	29	151	59	143	31	167	34	172	66
Khabarovsk Territory	234	64	252	74	157	56	129	34	183	44
Amur Region	94	38	90	32	77	29	51	26	102	33
Magadan Region	2	15	3	0	1	0	1	0	6	0
Sakhalin Region	11	0	41	0	27	4	32	2	62	0
Jewish Autonomous Region	7	0	4	0	3	0	3	0	10	0
Chukotka Autonomous Area	1	0	0	0	0	0	0	0	1	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0	2
Republic of Crimea*	-	-	-	-	-	-	-	-	0	2
Sevastopol*	-	-	-	-	-	-	-	-	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	188,7	13,29	174,6	11,98	176,6	12,32	172,9	12,51	178,1	12,47
CENTRAL FEDERAL DISTRICT	177,3	13,42	165,2	11,99	171,0	12,35	167,3	12,54	174,6	12,49
Belgorod Region	186,6	13,65	170,6	11,92	180,0	12,31	175,6	12,51	181,5	12,37
Bryansk Region	205,0	14,17	172,0	12,14	181,1	12,50	173,3	12,53	177,4	12,52
Vladimir Region	189,2	13,49	182,4	12,90	172,3	12,69	169,4	12,61	172,7	12,68
Voronezh Region	198,1	13,33	182,3	11,99	182,7	12,42	178,5	12,58	184,5	12,52
Ivanovo Region	177,2	13,65	159,5	12,17	167,2	12,61	163,5	12,52	167,3	12,50
Kaluga Region	203,7	13,17	176,5	11,93	183,7	12,28	170,5	12,45	179,5	12,44
Kostroma Region	169,7	13,69	149,6	12,00	155,6	12,52	160,5	12,61	168,2	12,55
Kursk Region	181,8	14,79	172,5	12,26	179,3	12,54	180,2	12,59	182,7	12,52
Lipetsk Region	204,9	13,68	184,2	12,21	187,1	12,55	183,4	12,62	185,8	12,63
Moscow Region	180,2	13,38	167,6	12,01	173,8	12,42	170,6	12,54	174,6	12,48
Orel Region	188,9	13,95	172,2	12,20	175,3	12,51	172,1	12,64	175,4	12,53
Ryazan Region	189,1	13,36	174,5	12,10	179,8	12,36	171,6	12,55	174,4	12,53
Smolensk Region	219,4	13,67	187,1	12,32	191,7	12,52	179,8	12,67	184,9	12,55
Tambov Region	200,5	14,00	178,4	12,25	182,8	12,57	176,3	12,66	180,5	12,46
Tver Region	197,4	13,40	182,5	12,10	186,5	12,38	182,2	12,51	182,6	12,49
Tula Region	196,3	13,93	173,1	12,27	180,9	12,53	172,7	12,66	177,2	12,50
Yaroslavl Region	179,6	13,35	153,7	11,90	161,6	12,39	154,9	12,54	167,6	12,51
Moscow	158,8	13,21	155,7	11,80	161,6	12,19	159,4	12,51	170,7	12,47
NORTH-WESTERN FEDERAL DISTRICT	179,0	13,17	166,5	11,88	168,9	12,28	165,7	12,51	168,5	12,40
Republic of Karelia	205,5	12,65	180,8	11,65	179,0	12,32	171,2	12,44	170,6	12,41
Republic of Komi	188,9	13,37	176,7	11,80	182,1	12,38	165,6	12,73	161,0	12,33
Arkhangelsk Region	194,7	13,46	168,0	11,77	173,6	12,29	171,4	12,44	171,1	12,39
including Nenets Autonomous Area	223,8	13,00	191,1	11,64	203,6	11,46	196,3	11,74	191,6	12,24
Vologda Region	197,5	13,14	161,7	11,83	174,0	12,30	167,7	12,37	173,7	12,46
Kaliningrad Region	176,9	12,74	177,5	11,94	175,9	12,01	171,8	12,28	174,0	12,17
Leningrad Region	183,4	13,17	166,2	12,06	170,2	12,36	167,1	12,50	171,1	12,39
Murmansk Region	175,4	13,05	161,3	11,68	161,4	11,87	166,0	12,02	167,1	11,90
Novgorod Region	197,0	13,03	178,6	12,11	173,1	12,52	174,0	12,77	175,3	12,63
Pskov Region	182,0	12,73	164,6	11,75	164,3	12,19	165,2	12,04	167,5	12,07
Saint Petersburg	162,4	13,19	162,7	11,92	163,4	12,28	162,1	12,62	166,8	12,50
SOUTHERN FEDERAL DISTRICT	202,9	13,27	192,2	12,21	186,6	12,32	181,1	12,52	180,5	12,64
Republic of Adygeya (Adygeya)	187,3	14,24	189,2	12,87	187,9	12,80	174,4	12,77	171,8	13,04
Republic of Kalmykia	198,9	13,17	192,1	12,54	197,2	12,96	187,2	12,86	195,7	12,51
Krasnodar Territory	211,0	13,23	197,7	12,46	187,7	12,46	180,2	12,71	181,3	12,82
Astrakhan Region	206,1	13,22	190,6	11,53	193,9	11,67	189,9	11,92	197,6	12,07
Volgograd Region	207,3	13,23	193,6	12,09	181,3	12,33	177,4	12,45	180,9	12,48
Rostov Region	190,5	13,30	184,7	12,03	185,6	12,22	181,9	12,43	174,4	12,65
NORTH-CAUCASIAN FEDERAL DISTRICT	172,9	14,31	155,7	12,32	169,4	12,54	173,8	12,52	188,4	12,31
Republic of Daghestan	204,4	14,21	172,3	11,70	113,7	12,18	151,7	11,95	181,4	11,68
Republic of Ingushetia	12,4	14,92	73,0	14,89	111,3	14,71	108,9	14,66	183,0	12,71
Kabardino-Balkar Republic	222,1	13,57	173,9	12,56	168,2	13,17	167,5	13,01	182,8	12,43
Karachai-Cherkess Republic	194,9	15,31	138,7	12,38	212,1	12,74	190,3	12,88	206,7	12,43
Republic of North Ossetia - Alania	209,0	13,21	199,3	12,08	190,0	12,23	178,7	12,42	197,5	12,55
Chechen Republic	8,7	17,69	18,8	11,68	153,0	12,17	177,3	11,99	191,0	12,17
Stavropol Territory	211,2	13,69	187,5	12,06	189,6	12,40	183,7	12,44	187,3	12,37
VOLGA FEDERAL DISTRICT	185,2	12,96	171,1	11,85	175,1	12,28	170,8	12,53	179,2	12,49
Republic of Bashkortostan	176,1	13,64	156,9	12,23	162,7	12,92	164,7	13,01	171,8	12,63
Mari El Republic	200,2	13,11	176,8	11,54	177,6	12,26	177,0	12,30	178,4	12,48
Republic of Mordovia	205,3	14,16	180,6	11,97	190,4	12,46	181,9	12,52	180,6	12,67
Republic of Tatarstan (Tatarstan)	129,4	12,90	139,2	11,99	152,2	12,39	157,0	12,51	167,6	12,62
Udmurt Republic	204,9	10,73	176,5	11,54	178,9	12,27	156,7	12,67	189,2	12,35
Chuvash Republic - Chuvashia	198,9	12,73	172,1	11,32	184,8	11,99	184,4	11,94	186,1	12,29
Perm Territory	195,7	13,19	175,7	12,07	183,3	12,46	157,0	13,04	179,2	12,49
Kirov Region	199,2	13,50	176,7	12,12	180,9	12,55	186,4	12,52	185,3	12,52
Nizhny Novgorod Region	187,5	13,31	171,6	11,66	173,0	12,26	171,7	12,26	176,0	12,49
Orenburg Region	209,3	12,14	208,7	11,57	204,4	11,01	195,0	11,88	196,5	12,16
Penza Region	204,1	13,34	191,9	12,31	184,6	11,95	180,2	12,52	183,2	12,51
Samara Region	202,6	12,99	179,2	11,69	177,2	12,23	176,1	12,53	180,1	12,50
Saratov Region	204,3	13,11	192,1	11,92	187,6	12,40	184,2	12,44	187,3	12,46
Ulyanovsk Region	185,3	13,05	169,7	11,66	172,4	12,33	168,0	12,54	177,3	12,50
URAL FEDERAL DISTRICT	211,4	13,09	197,1	11,90	195,1	12,17	187,3	12,39	189,8	12,41
Kurgan Region	242,6	13,32	223,8	10,51	222,2	10,62	215,0	11,61	205,5	12,26
Sverdlovsk Region	197,5	12,82	174,7	11,68	178,0	12,27	180,2	12,48	184,4	12,46
Tyumen Region	233,7	13,09	221,2	12,05	216,7	12,16	200,9	12,31	203,6	12,33
including Khanty-Mansi Autonomous Area - Yugra	227,4	12,86	226,3	12,14	221,2	12,29	220,1	12,31	203,5	12,33
including Yamal-Nenets Autonomous Area	236,0	13,08	226,1	11,71	227,7	11,94	217,0	11,83	211,3	11,91
Chelyabinsk Region	152,1	13,34	150,4	11,99	158,3	12,46	159,6	12,68	163,8	12,55
SIBERIAN FEDERAL DISTRICT	193,4	13,54	174,9	12,01	176,7	12,45	175,7	12,55	179,6	12,44
Altai Republic	68,2	18,94	173,9	12,52	182,7	12,84	182,8	12,99	169,4	11,97
Republic of Buryatia	185,0	13,49	173,0	12,11	180,3	12,86	179,6	12,35	181,8	12,55
Republic of Tuva	248,4	14,07	194,9	12,88	221,7	12,92	202,7	12,79	184,7	12,58
Republic of Khakassia	182,8	13,84	159,1	12,50	167,8	12,91	166,7	12,83	171,2	12,72
Altai Territory	195,2	12,93	182,9	12,17	173,4	12,19	177,3	12,32	175,1	12,11
Trans-Baikal Territory	194,3	14,40	166,0	11,98	177,4	12,89	177,2	12,23	181,4	12,28
Krasnoyarsk Territory	198,0	13,27	175,6	12,01	174,3	12,47	172,4	12,94	171,2	12,69
Irkutsk Region	176,9	13,50	158,3	11,76	167,4	13,01	166,8	12,41	171,5	12,58
Kemerovo Region	180,2	13,94	170,4	12,06	167,4	12,33	171,6	12,55	185,1	12,33
Novosibirsk Region	210,2	13,88	185,2	12,19	184,4	12,39	179,2	12,71	187,2	12,38
Omsk Region	202,6	12,87	179,9	11,83	188,6	12,07	188,3	12,48	190,7	12,52
Tomsk Region	206,4	13,15	184,0	11,73	177,9	11,73	176,3	11,89	181,9	12,15
FAR-EASTERN FEDERAL DISTRICT	186,9	13,48	179,2	12,34	173,8	12,32	174,2	12,43	178,4	12,43
Republic of Sakha (Yakutia)	187,9	13,75	172,5	11,77	173,2	12,31	171,9	12,64	177,2	12,71
Kamchatka Territory	179,1	13,41	165,5	12,26	168,3	12,26	168,3	12,11	170,8	12,50
Primorye Territory	180,1	13,20	179,2	12,31	165,3	12,24	170,2	12,30	174,5	12,43
Khabarovsk Territory	192,4	13,37	181,2	12,48	177,1	12,20	177,7	12,36	182,9	12,30
Amur Region	194,5	13,43	188,5	12,76	183,2	12,60	181,1	12,47	184,0	12,39
Magadan Region	186,8	13,54	174,3	12,59	183,8	12,67	178,3	12,82	178,8	12,39
Sakhalin Region	178,4	13,85	185,1	12,61	172,0	12,26	174,9	12,43	178,4	12,16
Jewish Autonomous Region	188,6	13,51	185,8	12,56	177,6	12,46	176,2	12,33	176,2	12,32
Chukotka Autonomous Area	183,6	14,20	157,6	12,58	178,1	13,01	175,2	12,69	170,7	12,62
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	193,2	12,0
Republic of Crimea*	-	-	-	-	-	-	-	-	195,2	12,4
Sevastopol*	-	-	-	-	-	-	-	-	187,0	10,9

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	138,3	11,23	130,8	9,76	116,5	9,91	128,0	9,66	128,1	9,32
CENTRAL FEDERAL DISTRICT	136,4	11,31	128,2	9,80	108,0	10,20	122,0	9,74	119,3	9,43
Belgorod Region	220,7	10,76	193,7	9,91	253,3	10,30	208,4	8,96	214,3	8,51
Bryansk Region	240,5	9,99	203,0	9,44	279,4	10,31	191,9	10,11	159,9	8,41
Vladimir Region	223,7	10,78	205,3	9,39	197,8	9,87	223,7	9,96	283,0	6,74
Voronezh Region	147,3	12,43	224,9	9,93	289,0	9,54	202,0	10,07	249,7	9,07
Ivanovo Region	226,6	10,28	198,2	8,93	197,7	10,08	247,8	11,11	302,0	11,80
Kaluga Region	150,8	11,33	164,5	10,58	252,8	9,90	218,3	10,48	238,1	10,31
Kostroma Region	240,9	10,49	203,1	9,40	242,0	8,50	215,5	10,25	0,0	0,00
Kursk Region	206,5	11,14	125,4	9,60	212,1	9,13	239,1	8,72	208,0	11,12
Lipetsk Region	198,4	10,78	225,9	9,84	275,8	11,74	216,9	12,12	255,8	11,19
Moscow Region	150,0	11,29	148,4	9,63	130,3	9,88	147,9	9,66	166,6	9,74
Orel Region	190,1	9,85	191,4	10,01	282,6	8,93	263,4	9,65	182,0	7,81
Ryazan Region	149,6	10,38	190,7	9,41	216,1	9,60	139,0	10,64	281,7	11,27
Smolensk Region	165,0	10,02	223,7	9,18	219,6	11,69	236,1	9,31	244,3	10,70
Tambov Region	186,7	10,47	208,8	9,64	237,1	9,94	222,4	9,98	230,0	7,00
Tver Region	157,3	10,40	194,2	9,72	227,8	9,83	138,6	10,54	162,6	10,51
Tula Region	224,4	10,71	236,6	9,39	212,6	9,83	250,7	10,16	289,1	8,03
Yaroslavl Region	209,9	11,33	66,7	11,40	224,7	10,01	207,9	8,14	302,0	10,80
Moscow	130,8	11,34	120,0	9,85	97,2	10,34	112,2	9,73	103,7	9,27
NORTH-WESTERN FEDERAL DISTRICT	118,1	11,06	162,5	9,61	155,7	8,41	134,4	9,03	147,5	8,44
Republic of Karelia	126,3	12,13	117,2	9,21	140,8	9,70	279,9	8,17	182,0	9,00
Republic of Komi	158,3	10,20	220,7	6,75	211,3	7,91	266,2	9,30	0,0	0,00
Arkhangelsk Region	201,0	11,90	114,7	10,48	119,9	11,05	204,0	8,20	93,0	8,91
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	96,1	11,50	0,0	0,00	0,0	0,00
Vologda Region	212,0	12,00	205,3	9,66	178,7	9,10	204,9	10,76	0,0	0,00
Kaliningrad Region	80,7	13,57	141,3	10,37	141,9	10,82	160,2	10,10	153,4	7,85
Leningrad Region	68,4	9,13	152,0	9,32	138,7	9,49	171,2	9,31	162,0	9,88
Murmansk Region	232,1	10,56	109,0	10,05	180,8	10,41	182,0	9,50	208,4	8,06
Novgorod Region	154,4	11,83	242,0	9,30	153,4	9,94	302,0	11,20	0,0	0,00
Pskov Region	218,4	9,68	176,0	11,21	263,6	10,31	215,2	8,68	62,0	7,50
Saint Petersburg	132,8	10,93	164,8	9,62	157,0	8,13	123,4	8,92	153,5	8,37
SOUTHERN FEDERAL DISTRICT	162,9	11,55	150,4	9,79	167,4	9,96	182,6	9,65	186,2	8,98
Republic of Adygeya (Adygeya)	253,4	12,18	202,9	9,21	47,9	10,54	242,0	9,80	0,0	0,00
Republic of Kalmykia	233,6	10,24	170,0	10,30	182,0	9,30	213,1	7,99	0,0	0,00
Krasnodar Territory	155,5	11,50	123,7	10,18	165,3	9,98	166,2	10,09	217,3	9,43
Astrakhan Region	205,2	10,24	175,5	9,06	160,7	10,80	140,4	9,55	242,0	9,50
Volgograd Region	165,1	11,43	181,1	9,55	191,6	9,63	204,3	9,54	273,7	8,80
Rostov Region	143,8	12,13	173,0	9,52	218,8	9,97	195,0	9,51	131,5	8,05
NORTH-CAUCASIAN FEDERAL DISTRICT	114,9	11,48	93,7	10,32	47,3	9,91	176,8	9,86	220,0	9,46
Republic of Dagestan	242,8	10,25	135,3	9,60	145,7	10,42	302,0	11,30	272,2	10,67
Republic of Ingushetia	12,0	14,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	251,7	9,94	55,7	10,09	181,4	9,41	246,2	10,15	219,4	8,23
Karachai-Cherkess Republic	274,0	10,00	242,0	9,50	290,8	10,83	242,0	8,00	0,0	0,00
Republic of North Ossetia - Alania	114,2	12,60	212,7	9,30	272,5	8,93	217,9	10,28	182,0	10,30
Chechen Republic	23,8	12,86	24,0	13,50	3,0	12,00	23,0	12,00	11,9	12,00
Stavropol Territory	135,6	10,06	225,7	10,24	211,5	9,77	218,7	8,72	308,5	8,86
VOLGA FEDERAL DISTRICT	179,3	10,84	124,0	9,69	189,0	9,44	175,9	9,65	229,7	9,17
Republic of Bashkortostan	192,5	10,42	223,0	9,45	184,8	9,83	142,1	8,98	214,9	10,72
Mari El Republic	182,6	9,90	262,2	9,80	233,2	10,16	233,8	10,29	0,0	0,00
Republic of Mordovia	202,2	10,21	204,9	9,18	305,4	8,86	237,3	10,27	240,7	11,59
Republic of Tatarstan (Tatarstan)	125,4	12,49	58,7	9,85	96,0	9,85	150,8	10,19	288,8	10,64
Udmurt Republic	188,6	10,21	219,3	9,28	242,0	9,50	230,6	9,44	0,0	0,00
Chuvash Republic - Chuvashia	251,6	10,52	243,8	9,11	254,7	9,55	196,9	10,03	180,3	9,14
Perm Territory	164,8	9,77	200,0	9,31	218,3	9,43	253,3	9,11	95,2	9,30
Kirov Region	176,5	10,23	174,9	10,65	220,7	9,00	191,4	9,03	0,0	0,00
Nizhny Novgorod Region	178,8	10,24	187,4	9,74	198,3	9,57	138,8	10,28	151,1	8,65
Orenburg Region	178,0	10,24	217,8	8,88	237,1	7,24	221,5	9,46	197,3	8,83
Penza Region	196,6	10,05	228,7	9,71	204,0	9,58	191,2	9,41	272,1	11,00
Samara Region	193,0	11,08	198,7	9,74	207,5	9,24	121,3	8,84	273,3	7,55
Saratov Region	215,3	10,48	94,4	10,70	210,5	9,74	237,8	10,12	227,0	9,49
Ulyanovsk Region	182,7	10,03	206,6	9,62	218,5	9,03	232,8	10,41	0,0	0,00
URAL FEDERAL DISTRICT	197,0	10,15	116,8	8,96	138,6	9,20	141,3	9,77	231,4	10,05
Kurgan Region	182,0	9,86	266,0	9,70	302,1	13,20	242,0	9,80	242,0	10,00
Sverdlovsk Region	230,2	10,17	107,0	9,54	229,5	9,69	128,4	10,12	214,9	10,13
Tyumen Region	166,2	9,92	166,6	8,53	227,8	8,99	206,5	9,61	276,9	10,30
including Khanty-Mansi Autonomous Area - Yugra	227,3	10,17	212,5	9,14	229,1	8,47	191,1	9,00	0,0	0,00
including Yamal-Nenets Autonomous Area	122,0	8,70	0,0	0,00	0,0	0,00	182,0	8,30	0,0	0,00
Chelyabinsk Region	182,7	10,36	111,0	8,61	92,2	8,62	104,0	9,14	134,9	8,14
SIBERIAN FEDERAL DISTRICT	170,1	10,43	164,3	9,80	210,1	8,57	216,1	8,63	167,9	9,00
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Buryatia	160,8	11,09	193,9	8,17	240,9	9,76	242,0	9,60	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	130,3	9,81	174,4	10,12	302,0	9,80	146,0	8,00	0,0	0,00
Altai Territory	137,6	10,87	192,3	9,44	215,7	9,50	177,7	9,78	242,0	9,60
Trans-Baikal Territory	110,5	10,42	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	192,9	10,14	112,4	10,81	116,2	9,07	39,4	8,75	84,8	10,70
Irkutsk Region	158,9	10,40	173,0	9,63	262,2	6,94	122,0	9,00	227,8	7,20
Kemerovo Region	243,5	9,82	209,9	10,01	222,2	8,60	227,8	8,76	182,0	11,30
Novosibirsk Region	154,7	10,65	173,4	9,93	216,2	8,34	231,6	8,46	227,8	9,91
Omsk Region	159,1	10,31	218,4	9,15	219,3	9,01	195,2	9,52	240,2	7,18
Tomsk Region	228,1	10,44	90,0	8,80	305,2	7,60	343,4	6,32	278,7	6,58
FAR-EASTERN FEDERAL DISTRICT	166,1	10,38	142,4	9,46	182,5	10,47	154,2	9,36	160,6	8,16
Republic of Sakha (Yakutia)	118,4	9,09	23,6	10,90	188,4	12,00	240,1	6,80	0,0	0,00
Kamchatka Territory	144,2	9,83	200,9	8,96	182,0	9,00	41,8	8,21	83,7	8,00
Primorye Territory	176,1	10,60	148,0	9,50	179,1	10,31	167,3	9,32	171,9	8,27
Khabarovsk Territory	148,4	10,37	180,7	8,90	222,8	11,05	164,9	9,61	240,9	7,66
Amur Region	218,1	10,46	0,0	0,00	12,0	9,50	0,0	0,00	0,0	0,00
Magadan Region	156,0	11,00	242,0	9,30	302,1	10,90	0,0	0,00	0,0	0,00
Sakhalin Region	137,2	9,71	182,0	10,30	0,0	0,00	213,4	10,78	135,8	8,46
Jewish Autonomous Region	0,0	0,00	122,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0,0	0,0
Republic of Crimea*	-	-	-	-	-	-	-	-	0,0	0,0
Sevastopol*	-	-	-	-	-	-	-	-	0,0	0,0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	196,3	13,05	178,9	11,90	179,5	12,29	176,4	12,44	179,5	12,45
CENTRAL FEDERAL DISTRICT	186,5	13,22	170,2	11,93	174,4	12,32	170,6	12,52	176,6	12,48
Belgorod Region	194,8	13,09	173,9	11,88	182,5	12,30	179,2	12,46	183,3	12,35
Bryansk Region	207,9	13,97	175,2	12,11	181,8	12,49	174,6	12,48	178,2	12,50
Vladimir Region	183,0	13,30	174,1	12,65	174,1	12,66	171,9	12,57	174,2	12,66
Voronezh Region	202,0	13,13	183,3	11,95	183,6	12,38	179,2	12,55	184,8	12,51
Ivanovo Region	184,6	13,35	162,9	12,14	169,6	12,53	165,5	12,48	167,9	12,49
Kaluga Region	208,4	13,10	178,0	11,90	184,9	12,27	175,7	12,44	179,8	12,44
Kostroma Region	184,8	13,14	159,0	11,94	160,0	12,45	161,8	12,60	168,9	12,55
Kursk Region	216,4	13,36	175,7	12,23	180,3	12,52	181,4	12,57	183,8	12,51
Lipetsk Region	213,0	13,15	186,6	12,17	189,6	12,52	185,9	12,58	186,5	12,62
Moscow Region	189,3	13,33	172,0	11,97	176,9	12,39	172,2	12,53	175,3	12,47
Orel Region	190,0	13,34	174,7	12,11	176,6	12,50	173,5	12,62	175,9	12,53
Ryazan Region	192,1	13,28	175,7	12,09	181,4	12,35	172,6	12,54	175,2	12,51
Smolensk Region	222,2	13,64	188,8	12,30	192,4	12,50	180,6	12,67	185,3	12,55
Tambov Region	210,3	13,77	181,3	12,23	184,8	12,56	178,4	12,64	181,0	12,46
Tver Region	201,3	13,35	182,8	12,09	187,0	12,38	183,2	12,50	183,0	12,48
Tula Region	202,3	13,85	175,6	12,25	181,4	12,52	173,0	12,63	177,3	12,50
Yaroslavl Region	181,8	13,14	155,5	11,81	163,0	12,35	162,1	12,48	168,1	12,50
Moscow	171,2	13,03	163,6	11,74	166,7	12,15	164,7	12,49	175,3	12,45
NORTH-WESTERN FEDERAL DISTRICT	187,3	13,01	169,5	11,86	170,0	12,26	167,3	12,36	169,1	12,40
Republic of Karelia	208,8	12,51	184,2	11,61	178,7	12,29	173,5	11,98	170,9	12,40
Republic of Komi	195,0	13,08	181,0	11,74	183,4	12,37	165,8	12,73	161,2	12,32
Arkhangelsk Region	202,0	13,25	170,4	11,74	175,4	12,27	172,8	12,42	171,3	12,39
including Nenets Autonomous Area	226,3	12,90	191,5	11,64	203,8	11,46	196,5	11,73	191,5	12,25
Vologda Region	204,3	12,89	164,1	11,80	175,9	12,26	170,2	12,33	174,8	12,44
Kaliningrad Region	190,2	12,48	184,0	11,91	176,9	11,98	172,6	12,24	174,3	12,16
Leningrad Region	190,5	13,06	168,7	12,05	170,3	12,34	168,3	12,05	171,5	12,39
Murmansk Region	179,0	12,93	163,5	11,66	162,4	11,85	167,1	11,88	167,1	11,89
Novgorod Region	198,2	12,98	183,7	12,11	174,0	12,50	176,8	12,38	176,2	12,61
Pskov Region	184,0	12,52	167,3	11,72	164,8	12,17	167,8	11,92	169,4	12,06
Saint Petersburg	174,1	13,09	165,7	11,90	164,6	12,27	163,9	12,51	167,6	12,50
SOUTHERN FEDERAL DISTRICT	209,6	13,02	195,3	12,04	190,0	12,26	190,4	12,15	181,8	12,63
Republic of Adygeya (Adygeya)	192,0	14,12	190,0	12,87	189,5	12,64	191,2	12,24	171,9	13,04
Republic of Kalmykia	201,7	13,01	197,4	12,52	198,9	12,93	188,3	12,85	195,8	12,51
Krasnodar Territory	223,0	13,10	203,2	12,19	193,2	12,41	191,8	12,15	183,2	12,79
Astrakhan Region	209,5	12,80	193,0	11,48	196,4	11,63	192,7	11,90	198,5	12,06
Volgograd Region	211,6	12,76	192,9	11,94	181,8	12,29	177,9	12,44	181,0	12,47
Rostov Region	194,4	13,07	187,6	11,95	188,7	12,14	195,4	12,01	175,8	12,64
NORTH-CAUCASIAN FEDERAL DISTRICT	218,7	13,39	194,7	12,06	197,9	12,47	187,2	12,42	190,7	12,29
Republic of Daghestan	231,5	12,93	210,4	11,63	212,9	12,18	188,9	11,94	185,9	11,67
Republic of Ingushetia	187,4	13,63	196,5	12,19	168,5	12,31	171,0	12,02	200,0	12,06
Kabardino-Balkar Republic	230,9	13,60	212,0	12,53	220,0	13,08	204,1	12,73	195,6	12,35
Karachai-Cherkess Republic	214,7	13,14	199,2	12,30	211,8	12,73	190,3	12,88	206,8	12,43
Republic of North Ossetia - Alania	209,7	13,18	207,3	12,05	190,0	12,23	179,0	12,41	197,5	12,54
Chechen Republic	184,4	13,29	147,1	11,16	170,9	12,67	177,6	11,99	191,1	12,17
Stavropol Territory	216,9	13,44	188,0	12,05	190,5	12,39	185,0	12,43	187,9	12,36
VOLGA FEDERAL DISTRICT	191,6	12,56	175,8	11,70	178,4	12,23	174,8	12,46	180,9	12,47
Republic of Bashkortostan	187,8	13,16	166,1	11,92	171,8	12,68	174,2	12,87	179,1	12,56
Mari El Republic	206,1	12,97	177,7	11,57	178,5	12,25	177,4	12,30	179,3	12,47
Republic of Mordovia	215,8	13,93	183,8	11,89	194,8	12,45	184,6	12,49	181,4	12,66
Republic of Tatarstan (Tatarstan)	131,1	12,64	141,5	11,89	154,0	12,37	159,0	12,48	168,9	12,60
Udmurt Republic	215,1	9,85	188,1	10,49	178,5	12,31	158,2	12,64	190,4	12,34
Chuvash Republic - Chuvashia	202,6	12,73	173,0	11,28	185,4	11,98	184,7	11,93	186,3	12,29
Perm Territory	199,8	12,92	181,5	12,06	185,1	12,45	171,9	12,75	179,8	12,48
Kirov Region	217,9	12,55	182,7	11,94	188,2	12,41	187,1	12,51	185,6	12,52
Nizhny Novgorod Region	192,6	12,90	173,8	11,58	175,3	12,23	172,7	12,24	176,7	12,48
Orenburg Region	223,8	11,84	218,1	11,54	208,3	10,96	196,7	11,85	197,0	12,15
Penza Region	207,0	12,61	196,5	12,15	187,0	11,91	181,5	12,50	183,9	12,50
Samara Region	206,0	12,82	181,0	11,68	179,0	12,21	177,7	12,51	181,3	12,49
Saratov Region	198,6	12,70	190,8	11,90	188,6	12,39	185,6	12,42	187,8	12,46
Ulyanovsk Region	193,6	12,76	173,5	11,63	178,0	12,31	170,8	12,52	178,5	12,50
URAL FEDERAL DISTRICT	214,9	12,95	198,5	11,87	195,4	12,14	191,2	12,36	192,6	12,37
Kurgan Region	253,4	13,11	228,2	10,51	224,8	10,49	214,3	11,71	205,2	12,27
Sverdlovsk Region	201,7	12,67	177,5	11,68	179,2	12,26	182,9	12,46	186,6	12,45
Tyumen Region	237,3	12,96	221,8	12,01	217,3	12,14	206,1	12,27	207,4	12,28
including Khanty-Mansi Autonomous Area - Yugra	229,9	12,82	221,9	12,08	221,6	12,27	222,1	12,29	206,4	12,29
including Yamal-Nenets Autonomous Area	244,9	13,02	232,1	11,62	233,8	11,85	220,7	11,78	217,5	11,81
Chelyabinsk Region	152,1	13,21	152,5	11,91	159,8	12,44	162,0	12,66	166,0	12,54
SIBERIAN FEDERAL DISTRICT	198,8	13,37	177,3	11,93	178,2	12,43	176,8	12,50	180,1	12,43
Altai Republic	66,8	19,23	203,4	12,45	191,0	12,32	192,0	12,89	172,1	11,93
Republic of Buryatia	189,8	13,31	174,9	12,00	182,4	12,84	180,4	12,34	181,8	12,55
Republic of Tuva	249,1	13,84	195,2	12,88	225,2	12,78	202,5	12,76	184,8	12,58
Republic of Khakassia	185,9	13,77	160,3	12,47	168,2	12,90	166,9	12,82	171,5	12,71
Altai Territory	198,6	12,74	187,1	12,09	175,4	12,14	179,1	12,27	175,6	12,10
Trans-Baikal Territory	193,8	14,27	167,1	11,96	178,2	12,87	178,0	12,22	181,5	12,28
Krasnoyarsk Territory	202,6	12,98	176,6	11,94	175,3	12,46	172,8	12,77	171,6	12,68
Irkutsk Region	187,5	13,30	160,2	11,74	168,7	13,00	168,0	12,39	172,1	12,57
Kemerovo Region	184,6	13,63	172,1	11,87	168,5	12,29	173,6	12,52	186,3	12,31
Novosibirsk Region	216,0	13,81	188,0	12,06	186,4	12,38	181,1	12,69	187,6	12,37
Omsk Region	204,3	12,67	185,5	11,76	191,1	12,14	190,3	12,46	192,5	12,53
Tomsk Region	213,2	13,01	187,3	11,69	179,2	11,71	173,8	11,88	182,4	12,14
FAR-EASTERN FEDERAL DISTRICT	191,2	13,37	181,9	12,30	175,6	12,30	175,4	12,42	179,0	12,39
Republic of Sakha (Yakutia)	193,9	13,66	177,0	11,74	177,0	12,32	173,7	12,68	178,9	12,68
Kamchatka Territory	204,3	13,56	168,8	12,19	174,3	12,19	170,6	12,08	172,5	11,92
Primorye Territory	183,5	13,17	181,5	12,29	166,7	12,21	171,4	12,29	174,9	12,42
Khabarovsk Territory	192,7	13,20	181,4	12,47	177,5	12,20	178,2	12,31	182,8	12,30
Amur Region	198,0	13,28	193,9	12,66	183,9	12,59	182,0	12,45	184,0	12,39
Magadan Region	194,1	13,22	175,2	12,35	188,0	12,63	179,7	12,79	179,4	12,38
Sakhalin Region	183,2	13,80	188,8	12,51	173,4	12,24	176,6	12,39	178,6	12,15
Jewish Autonomous Region	189,6	13,29	186,1	12,55	178,2	12,45	176,6	12,33	175,5	12,26
Chukotka Autonomous Area	180,8	14,06	160,5	12,30	178,1	12,96	176,5	12,66	171,1	12,61
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	198,5	12,0
Republic of Crimea*	-	-	-	-	-	-	-	-	202,4	12,3
Sevastopol*	-	-	-	-	-	-	-	-	187,0	10,9

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	155,3	11,03	148,4	9,65	135,1	9,82	151,9	9,57	146,3	9,25
CENTRAL FEDERAL DISTRICT	153,5	11,18	149,9	9,67	128,2	10,11	149,1	9,63	138,3	9,35
Belgorod Region	220,7	10,76	193,7	9,91	253,3	10,30	208,4	8,96	214,3	8,51
Bryansk Region	240,5	9,99	203,0	9,44	279,4	10,31	191,9	10,11	159,9	8,41
Vladimir Region	217,5	10,52	205,3	9,39	201,2	9,80	223,7	9,96	283,0	6,74
Voronezh Region	224,8	10,19	224,9	9,93	289,0	9,54	202,0	10,07	249,7	9,07
Ivanovo Region	226,6	10,28	198,2	8,93	197,7	10,08	247,8	11,11	302,0	11,80
Kaluga Region	168,5	11,03	180,6	10,47	252,8	9,90	218,3	10,48	238,1	10,31
Kostroma Region	240,9	10,49	203,1	9,40	242,0	8,50	215,5	10,25	0,0	0,00
Kursk Region	206,5	11,14	199,3	9,38	212,1	9,13	239,1	8,72	208,0	11,12
Lipetsk Region	198,4	10,78	225,9	9,84	275,8	11,74	280,5	11,79	255,8	11,19
Moscow Region	176,0	11,15	156,1	9,53	150,7	9,86	153,8	9,67	176,3	9,71
Orel Region	190,1	9,85	191,4	10,01	282,6	8,93	263,4	9,65	182,0	7,81
Ryazan Region	149,6	10,38	190,7	9,41	216,1	9,60	250,5	10,59	281,7	11,27
Smolensk Region	165,0	10,02	223,7	9,18	221,9	11,76	236,1	9,31	244,3	10,70
Tambov Region	186,7	10,47	208,8	9,64	237,1	9,94	222,4	9,98	230,0	7,00
Tver Region	157,3	10,40	211,9	9,41	227,8	9,83	138,6	10,54	162,6	10,51
Tula Region	218,0	10,43	236,6	9,39	239,2	9,69	255,1	10,15	289,1	8,03
Yaroslavl Region	240,0	10,62	193,0	9,66	224,7	10,01	207,9	8,14	302,0	10,80
Moscow	145,7	11,23	144,3	9,72	115,9	10,22	142,7	9,57	123,3	9,15
NORTH-WESTERN FEDERAL DISTRICT	140,4	10,22	169,9	9,61	158,4	8,37	136,7	9,02	157,0	8,44
Republic of Karelia	137,7	11,59	117,2	9,21	140,8	9,70	279,9	8,17	182,0	9,00
Republic of Komi	158,3	10,20	220,7	6,75	211,3	7,91	266,2	9,30	0,0	0,00
Arkhangelsk Region	201,0	11,90	116,9	10,46	119,4	11,05	204,0	8,20	93,0	8,91
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	96,1	11,50	0,0	0,00	0,0	0,00
Vologda Region	212,0	12,00	205,3	9,66	178,7	9,10	204,9	10,76	0,0	0,00
Kaliningrad Region	177,0	10,31	137,4	9,73	138,2	10,79	160,2	10,10	153,4	7,85
Leningrad Region	70,2	9,01	152,0	9,32	158,6	9,49	215,4	9,29	162,0	9,88
Murmansk Region	232,1	10,56	109,0	10,05	180,8	10,41	182,0	9,50	208,4	8,06
Novgorod Region	154,4	11,83	242,0	9,30	153,4	9,94	302,0	11,20	0,0	0,00
Pskov Region	218,4	9,68	176,0	11,21	263,6	10,31	215,2	8,68	62,0	7,50
Saint Petersburg	151,6	10,44	174,3	9,64	159,0	8,08	123,4	8,91	167,1	8,36
SOUTHERN FEDERAL DISTRICT	157,2	11,52	160,8	9,72	178,6	10,17	212,1	9,45	186,2	8,98
Republic of Adygeya (Adygeya)	215,5	10,70	202,9	9,21	47,9	10,54	242,0	9,80	0,0	0,00
Republic of Kalmykia	233,6	10,24	170,0	10,30	182,0	9,30	213,1	7,99	0,0	0,00
Krasnodar Territory	150,8	11,42	123,8	10,17	182,3	10,38	203,3	9,88	217,3	9,43
Astrakhan Region	193,4	10,64	175,5	9,06	160,7	10,80	198,6	9,50	242,0	9,50
Volgograd Region	165,1	11,43	181,1	9,55	223,0	9,62	204,3	9,54	273,7	8,80
Rostov Region	143,8	12,13	223,8	9,32	218,8	9,97	233,1	9,12	131,5	8,05
NORTH-CAUCASIAN FEDERAL DISTRICT	166,6	11,18	93,7	10,32	47,3	9,91	176,8	9,86	220,0	9,46
Republic of Daghestan	242,8	10,25	135,3	9,60	145,7	10,42	302,0	11,30	272,2	10,67
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	251,7	9,94	55,7	10,09	181,4	9,41	246,2	10,15	219,4	8,23
Karachai-Cherkess Republic	274,0	10,00	242,0	9,50	290,8	10,83	242,0	8,00	0,0	0,00
Republic of North Ossetia - Alania	208,7	10,37	212,7	9,30	272,5	8,93	217,9	10,28	182,0	10,30
Chechen Republic	23,8	12,86	24,0	13,50	3,0	12,00	23,0	12,00	11,9	12,00
Stavropol Territory	221,7	10,76	225,7	10,24	211,5	9,77	218,7	8,72	308,5	8,86
VOLGA FEDERAL DISTRICT	184,2	10,74	123,9	9,67	220,2	9,44	182,3	9,66	229,7	9,17
Republic of Bashkortostan	192,5	10,42	223,0	9,45	191,1	9,67	142,1	8,98	214,9	10,72
Mari El Republic	182,6	9,90	262,2	9,80	233,2	10,16	233,8	10,29	0,0	0,00
Republic of Mordovia	202,2	10,21	204,9	9,18	305,4	8,86	237,3	10,27	240,7	11,59
Republic of Tatarstan (Tatarstan)	125,4	12,49	58,4	9,84	231,3	9,97	157,4	10,41	288,8	10,64
Udmurt Republic	188,6	10,21	219,3	9,28	242,0	9,50	230,6	9,44	0,0	0,00
Chuvash Republic - Chuvashia	251,6	10,52	243,8	9,11	254,7	9,55	196,9	10,03	180,3	9,14
Perm Territory	185,5	9,70	200,0	9,31	218,3	9,43	253,3	9,11	95,2	9,30
Kirov Region	176,5	10,23	174,9	10,65	220,7	9,00	191,4	9,03	0,0	0,00
Nizhny Novgorod Region	180,9	10,23	187,9	9,65	198,3	9,57	193,4	10,18	151,1	8,65
Orenburg Region	178,0	10,24	217,8	8,88	237,1	7,24	221,5	9,46	197,3	8,83
Penza Region	196,6	10,05	228,7	9,71	204,0	9,58	191,2	9,41	272,1	11,00
Samara Region	210,5	10,53	198,7	9,74	207,5	9,24	122,0	8,84	273,3	7,55
Saratov Region	215,3	10,48	95,4	10,71	210,5	9,74	237,8	10,12	227,0	9,49
Ulyanovsk Region	182,7	10,03	208,7	9,60	218,5	9,03	232,8	10,41	0,0	0,00
URAL FEDERAL DISTRICT	197,0	10,15	116,8	8,96	138,6	9,20	141,6	9,76	231,4	10,05
Kurgan Region	182,0	9,86	266,0	9,70	302,1	13,20	242,0	9,80	242,0	10,00
Sverdlovsk Region	230,2	10,17	107,0	9,54	229,5	9,69	128,9	10,09	214,9	10,13
Tyumen Region	166,2	9,92	166,6	8,53	227,8	8,99	206,5	9,61	276,9	10,30
including Khanty-Mansi Autonomous Area - Yugra	227,3	10,17	212,5	9,14	229,1	8,47	191,1	9,00	0,0	0,00
including Yamal-Nenets Autonomous Area	122,0	8,70	0,0	0,00	0,0	0,00	182,0	8,30	0,0	0,00
Chelyabinsk Region	182,7	10,36	111,0	8,61	92,2	8,62	104,0	9,14	134,9	8,14
SIBERIAN FEDERAL DISTRICT	181,6	10,11	181,8	9,63	215,0	8,52	226,4	8,63	229,7	8,49
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Buryatia	160,8	11,09	193,9	8,17	240,9	9,76	242,0	9,60	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	181,0	12,50	174,4	10,12	302,0	9,80	146,0	8,00	0,0	0,00
Altai Territory	192,0	9,35	192,3	9,44	215,7	9,50	177,7	9,78	242,0	9,60
Trans-Baikal Territory	110,5	10,42	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	193,3	10,03	171,0	10,29	114,9	9,09	242,0	8,80	133,3	8,21
Irkutsk Region	159,1	10,16	173,9	9,63	281,5	6,63	122,0	9,00	227,8	7,20
Kemerovo Region	243,5	9,82	209,9	10,01	222,2	8,60	250,9	8,79	182,0	11,30
Novosibirsk Region	164,0	9,97	176,7	9,76	216,2	8,34	231,6	8,46	227,8	9,91
Omsk Region	173,0	10,31	218,4	9,15	218,5	8,95	195,2	9,52	240,2	7,18
Tomsk Region	228,1	10,44	90,0	8,80	305,2	7,60	343,4	6,32	278,7	6,58
FAR-EASTERN FEDERAL DISTRICT	170,5	10,30	155,1	9,44	190,7	10,45	154,2	9,36	177,6	8,18
Republic of Sakha (Yakutia)	118,4	9,09	180,1	10,00	188,4	12,00	240,1	6,80	0,0	0,00
Kamchatka Territory	144,2	9,83	200,9	8,96	182,0	9,00	41,8	8,21	0,0	0,00
Primorye Territory	177,6	10,48	148,0	9,50	181,9	10,28	167,3	9,32	171,9	8,27
Khabarovsk Territory	141,7	9,87	180,7	8,90	222,8	11,05	164,9	9,61	240,9	7,66
Amur Region	218,1	10,46	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	156,0	11,00	242,0	9,30	302,1	10,90	0,0	0,00	0,0	0,00
Sakhalin Region	211,2	10,30	182,0	10,30	0,0	0,00	213,4	10,78	135,8	8,46
Jewish Autonomous Region	0,0	0,00	122,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0,0	0,0
Republic of Crimea*	-	-	-	-	-	-	-	-	0,0	0,0
Sevastopol*	-	-	-	-	-	-	-	-	0,0	0,0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(millions of rubles)										
Federal district in which the credit institution extending mortgage loans is located	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North- Caucasian Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Crimea Federal District*
	total	of which: Moscow borrowers								
01.01.2011										
Central Federal District	94 843	36 994	29 801	19 544	6 420	52 782	42 760	50 955	15 352	-
of which: Moscow	91 770	36 903	29 471	19 502	6 416	52 751	42 403	50 946	15 341	-
North-Western Federal District	655	212	3 152	70	22	266	69	42	88	-
Southern Federal District	51	32	0	2 468	86	0	2	5	3	-
North-Caucasian Federal District	0	0	0	0	184	0	0	0	0	-
Volga Federal District	835	402	169	43	12	15 448	102	84	29	-
Ural Federal District	165	91	140	148	5	659	15 018	169	1	-
Siberian Federal District	91	49	70	6	1	120	106	6 218	15	-
Far-Eastern Federal District	81	20	417	22	2	880	99	750	3 111	-
01.01.2012										
Central Federal District	196 226	77 742	63 263	39 468	11 384	107 871	76 601	86 019	29 372	-
of which: Moscow	191 397	77 137	63 004	39 432	11 357	107 329	75 962	85 983	29 312	-
North-Western Federal District	1 357	619	7 504	209	43	820	296	102	67	-
Southern Federal District	175	66	24	4 934	236	23	9	13	11	-
North-Caucasian Federal District	50	0	0	0	382	10	0	0	0	-
Volga Federal District	1 261	527	674	80	21	24 359	711	901	66	-
Ural Federal District	472	292	1 278	124	27	619	21 524	241	24	-
Siberian Federal District	309	74	308	121	54	462	435	7 106	140	-
Far-Eastern Federal District	185	107	717	32	2	198	513	1 434	6 573	-
01.01.2013										
Central Federal District	286 733	108 268	95 816	57 375	20 439	165 048	107 145	128 731	46 641	-
of which: Moscow	281 956	107 738	95 493	57 357	20 392	164 934	106 683	128 619	46 628	-
North-Western Federal District	2 445	1 118	10 357	204	83	783	289	183	92	-
Southern Federal District	351	187	133	5 556	208	18	33	30	15	-
North-Caucasian Federal District	6	6	5	0	361	27	0	0	0	-
Volga Federal District	1 029	545	887	250	86	30 446	1 366	1 495	75	-
Ural Federal District	720	275	2 878	133	39	452	21 706	290	76	-
Siberian Federal District	917	379	753	159	36	621	769	10 430	161	-
Far-Eastern Federal District	373	258	1 421	72	9	197	1 244	1 898	7 209	-
01.01.2014										
Central Federal District	385 363	142 303	128 419	82 368	26 619	232 308	138 234	174 216	58 925	-
of which: Moscow	381 362	141 807	128 144	82 355	26 583	232 216	137 998	174 199	58 913	-
North-Western Federal District	2 684	1 233	15 965	280	148	829	352	298	113	-
Southern Federal District	321	153	157	6 542	270	35	38	38	26	-
North-Caucasian Federal District	1	0	0	1	325	0	3	0	0	-
Volga Federal District	1 172	615	799	271	49	28 939	1 291	1 443	35	-
Ural Federal District	977	559	1 961	168	43	494	24 024	401	94	-
Siberian Federal District	648	465	898	158	72	330	634	8 397	126	-
Far-Eastern Federal District	603	390	1 116	55	45	105	1 283	2 226	4 992	-
01.01.2015										
Central Federal District	517 533	171 477	187 982	118 235	35 088	322 599	160 371	225 988	84 174	58
of which: Moscow	513 949	171 041	187 932	118 177	35 061	322 446	160 255	225 975	84 171	58
North-Western Federal District	1 358	438	17 709	258	185	843	318	321	203	4
Southern Federal District	222	115	890	7 793	193	42	15	52	21	0
North-Caucasian Federal District	3	1	0	2	299	0	0	0	2	0
Volga Federal District	1 535	616	1 703	397	126	28 309	1 424	1 016	59	0
Ural Federal District	419	263	150	120	7	319	15 483	305	24	1
Siberian Federal District	524	374	290	137	24	221	201	6 906	32	0
Far-Eastern Federal District	675	368	1 275	57	61	126	1 182	1 930	5 491	0
Crimea Federal District*	0	0	0	0	0	0	0	0	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(millions of rubles)										
Federal district in which the credit institution extending mortgage loans is located	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Crimea Federal District*
	total	of which: Moscow borrowers								
01.01.2011										
Central Federal District	11 859	9 229	1 285	312	150	709	224	255	208	-
of which: Moscow	11 854	9 229	1 285	312	150	708	224	255	208	-
North-Western Federal District	126	121	193	4	0	22	5	3	0	-
Southern Federal District	0	0	0	2	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	21	21	0	0	0	9	0	0	0	-
Ural Federal District	2	2	0	0	0	0	0	0	0	-
Siberian Federal District	0	0	0	0	0	0	0	1	0	-
Far-Eastern Federal District	0	0	0	0	0	0	0	0	32	-
01.01.2012										
Central Federal District	14 729	11 013	1 156	480	277	1 381	517	258	247	-
of which: Moscow	14 243	10 654	1 156	480	235	1 381	517	258	247	-
North-Western Federal District	139	138	130	0	0	3	2	2	0	-
Southern Federal District	4	4	0	2	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	9	9	0	0	0	0	0	0	0	-
Ural Federal District	7	7	0	0	0	0	62	0	0	-
Siberian Federal District	30	20	0	0	0	0	3	6	0	-
Far-Eastern Federal District	8	8	7	0	0	0	0	0	65	-
01.01.2013										
Central Federal District	11 120	8 388	1 280	300	354	439	325	197	73	-
of which: Moscow	10 947	8 215	1 280	300	354	439	325	197	73	-
North-Western Federal District	19	19	166	0	0	0	0	0	0	-
Southern Federal District	28	28	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	135	135	4	0	0	0	0	0	0	-
Ural Federal District	152	152	0	0	0	0	0	0	0	-
Siberian Federal District	10	0	0	0	0	0	0	2	0	-
Far-Eastern Federal District	0	0	2	0	0	0	0	2	68	-
01.01.2014										
Central Federal District	11 923	8 837	1 103	252	141	633	240	133	180	-
of which: Moscow	11 423	8 337	1 103	252	141	633	240	133	180	-
North-Western Federal District	125	125	114	0	0	50	0	0	0	-
Southern Federal District	7	7	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	30	30	0	0	0	0	0	0	0	-
Ural Federal District	0	0	0	0	0	0	11	0	0	-
Siberian Federal District	98	94	0	0	0	0	0	63	0	-
Far-Eastern Federal District	19	4	6	0	0	0	0	0	70	-
01.01.2015										
Central Federal District	9 028	6 785	433	424	101	245	108	81	164	0
of which: Moscow	9 028	6 785	433	424	101	245	108	81	164	0
North-Western Federal District	34	34	88	0	0	0	0	0	0	0
Southern Federal District	0	0	0	7	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	0	0	0	0	0
Ural Federal District	0	0	0	0	0	0	0	0	0	0
Siberian Federal District	68	68	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	3	0	0	0	0	0	49	0
Crimea Federal District*	0	0	0	0	0	0	0	0	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

(millions of rubles)																				
	01.01.2011				01.01.2012				01.01.2013				01.01.2014				01.01.2015			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	89 790	21 767	16 887	1 639	149 153	25 200	31 395	1 705	194 850	22 297	51 354	810	245 027	18 058	77 546	844	331 385	22 391	110 682	1 146
CENTRAL FEDERAL DISTRICT	26 367	16 948	5 426	1 414	45 500	18 477	12 018	1 386	60 785	16 379	22 284	650	94 367	14 272	30 165	708	132 501	17 230	44 740	1 076
Belgorod Region	345	39	51	0	656	50	117	1	950	52	208	0	1 348	54	386	0	1 953	28	623	1
Bryansk Region	524	25	70	0	641	28	104	2	786	31	381	2	1 212	24	413	2	1 719	17	649	0
Vladimir Region	379	48	47	1	739	82	117	0	1 699	60	436	2	1 920	43	720	1	2 406	40	848	0
Voronezh Region	1 111	45	246	1	1 984	77	229	2	1 466	84	341	1	2 211	52	537	1	4 015	60	1 443	0
Ivanovo Region	358	15	53	0	469	47	193	3	508	31	148	0	975	20	368	6	1 578	28	619	0
Kaluga Region	598	98	83	0	895	87	163	4	1 011	106	561	0	1 680	54	581	8	2 497	45	788	2
Kostroma Region	245	15	100	0	332	27	88	2	331	35	114	0	634	10	212	0	1 109	11	383	0
Kursk Region	364	26	47	2	1 284	32	629	0	740	59	172	0	1 063	34	254	0	1 822	29	678	0
Lipetsk Region	460	36	126	1	737	59	120	0	809	26	193	0	872	43	195	0	1 602	13	534	0
Moscow Region	5 796	2 877	1 113	171	10 399	4 086	2 593	246	15 337	4 110	5 919	103	23 974	3 371	7 447	129	35 741	4 076	13 092	108
Orel Region	199	24	41	0	271	28	67	1	388	37	105	0	564	8	153	0	1 114	13	417	1
Ryazan Region	920	44	156	4	1 235	42	222	0	953	69	503	2	1 636	54	546	0	2 454	18	864	1
Smolensk Region	974	35	132	1	1 070	40	177	2	856	61	418	0	1 344	25	451	0	2 150	32	735	2
Tambov Region	117	27	14	1	339	54	86	3	420	23	99	0	649	11	182	2	1 191	20	421	0
Tver Region	1 244	78	193	10	1 407	75	262	6	1 146	67	544	0	1 879	46	581	2	2 689	56	869	0
Tula Region	1 117	94	118	3	1 401	115	279	2	1 385	83	609	3	2 282	69	808	0	3 218	94	1 204	0
Yaroslavl Region	751	23	132	0	1 000	44	278	0	963	41	337	1	1 691	48	643	0	2 656	44	985	0
Moscow	10 865	13 399	2 704	1 219	20 641	13 504	6 294	1 112	31 037	11 404	11 196	536	48 433	10 306	15 688	557	62 587	12 606	19 588	961
NORTH-WESTERN FEDERAL DISTRICT	8 901	2 552	1 382	162	11 599	3 261	2 735	193	21 890	2 938	7 415	100	26 763	1 838	9 099	37	44 325	2 106	17 630	33
Republic of Karelia	305	20	79	0	233	10	29	0	980	22	455	1	680	15	179	3	1 464	18	616	0
Republic of Komi	393	15	47	1	1 435	42	188	0	1 518	71	305	0	1 593	15	412	0	1 513	13	551	0
Arkhangelsk Region	1 003	12	173	0	1 052	29	313	0	1 076	32	225	0	2 053	42	769	1	3 457	30	1 052	0
Including Nenets Autonomous Area	131	0	9	0	119	1	28	0	145	2	33	0	85	19	23	0	201	0	31	0
Vologda Region	714	22	133	0	931	31	244	0	1 004	28	240	0	1 722	31	533	1	2 970	30	903	0
Kaliningrad Region	334	133	46	4	269	135	47	2	758	157	338	0	885	82	301	1	1 684	96	720	1
Leningrad Region	609	113	90	4	871	222	226	0	2 182	263	852	2	2 865	137	1 040	13	4 523	160	1 907	1
Murmansk Region	341	129	127	29	300	25	86	1	960	40	424	1	874	18	339	0	1 977	27	880	0
Novgorod Region	1 143	24	70	1	1 163	25	33	0	821	35	319	1	646	26	198	0	1 203	35	479	0
Pskov Region	76	5	32	2	142	7	25	0	423	16	200	1	450	5	159	0	907	10	408	0
Saint Petersburg	4 983	2 079	585	121	6 203	2 735	1 544	190	12 168	2 274	4 057	94	14 995	1 467	5 169	18	24 627	1 687	10 114	31
SOUTHERN FEDERAL DISTRICT	5 973	316	841	4	8 377	535	1 614	13	9 573	444	1 922	15	11 181	314	2 577	14	15 377	431	4 773	10
Republic of Adygeya (Adygeya)	117	5	10	0	258	8	40	0	137	15	44	0	284	15	75	1	291	20	96	0
Republic of Kalmykia	65	5	15	0	125	18	18	0	154	6	38	0	189	6	46	1	287	12	95	0
Krasnodar Territory	1 965	134	239	0	3 243	185	800	3	2 557	178	637	11	3 613	137	887	7	5 325	213	1 621	8
Astrakhan Region	366	10	139	0	439	5	69	0	669	5	104	0	830	17	218	0	1 313	15	428	0
Volgograd Region	1 481	79	199	2	1 708	80	281	8	1 889	67	360	0	2 378	45	584	0	3 330	71	1 131	0
Rostov Region	1 979	83	239	2	2 604	239	406	2	4 167	173	739	4	3 887	94	767	5	4 831	100	1 402	2
NORTH-CAUCASIAN FEDERAL DISTRICT	962	94	199	5	1 936	105	334	1	2 912	245	674	2	3 158	95	1 036	0	4 294	158	1 390	1
Republic of Dagestan	47	16	7	0	71	7	13	1	245	24	173	0	256	15	67	0	415	25	105	0
Republic of Ingushetia	7	4	5	0	1	2	0	0	5	0	0	0	7	0	2	0	19	0	3	0
Kabardino-Balkar Republic	89	13	23	1	193	10	31	0	274	27	62	1	265	11	76	0	418	13	107	1
Karachai-Cherkess Republic	11	7	1	0	49	1	15	0	69	3	12	0	198	2	137	0	132	2	58	0
Republic of North Ossetia - Alania	60	19	16	2	131	10	22	0	157	12	28	0	261	10	100	0	374	7	100	0
Chechen Republic	8	0	1	0	8	0	1	0	36	85	1	0	11	23	0	0	32	24	11	0
Stavropol Territory	760	35	146	2	1 483	75	252	0	2 126	94	398	1	2 160	34	654	0	2 904	87	1 006	0
VOLGA FEDERAL DISTRICT	16 638	851	2 420	31	26 902	1 116	4 125	24	32 462	1 026	7 049	27	42 160	719	11 763	60	53 619	1 484	18 285	18
Republic of Bashkortostan	1 809	101	200	7	2 856	92	633	1	2 631	144	504	1	3 877	70	1 225	3	6 458	50	2 570	0
Mari El Republic	234	17	30	0	612	20	78	0	810	15	207	0	1 129	10	575	3	1 411	20	490	0
Republic of Mordovia	202	22	41	1	414	56	86	0	926	64	237	0	1 189	23	452	0	1 272	41	450	8
Republic of Tatarstan (Tatarstan)	2 028	57	226	0	2 634	142	507	11	4 389	71	1 084	11	7 434	114	1 825	38	9 177	747	3 001	0
Udmurt Republic	616	27	55	11	1 475	41	201	1	1 437	42	402	0	1 979	19	498	0	1 812	53	530	0
Chuvash Republic - Chuvashia	725	30	91	3	1 146	55	185	0	2 208	44	587	1	3 260	48	1 344	1	3 124	46	1 190	2
Perm Territory	2 025	99	630	6	3 989	125	472	0	3 804	66	706	1	3 495	87	1 005	6	3 873	47	1 173	0
Kirov Region	344	11	21	0	599	37	158	2	1 351	29	431	0	1 618	21	596	0	2 286	24	1 175	0
Nizhny Novgorod Region	2 032	110	253	0	4 011															

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

(millions of rubles)

	01.01.2011				01.01.2012				01.01.2013				01.01.2014				01.01.2015			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
THE RUSSIAN FEDERATION	107	60	10	16	267	181	18	6	340	2 935	26	12	144	238	46	8	269	2 950	27	308
CENTRAL FEDERAL DISTRICT	29	46	6	16	85	121	2	6	74	1 474	0	7	40	169	7	8	100	2 316	0	301
Belgorod Region	0	0	0	0	2	2	0	0	3	80	0	0	1	0	0	0	0	3	0	0
Bryansk Region	0	0	0	0	0	2	0	0	4	8	0	0	4	0	0	0	0	13	0	0
Vladimir Region	0	0	0	0	7	0	0	0	2	10	0	0	0	0	0	0	0	0	0	0
Voronezh Region	1	0	0	0	5	0	0	0	0	25	0	0	0	0	0	0	3	2	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	7	0	0	3	0	0	0	0	16	0	0
Kaluga Region	0	0	0	0	0	3	0	0	0	16	0	0	0	0	0	0	0	15	0	0
Kostroma Region	0	0	0	0	0	1	0	0	0	6	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	1	1	0	0	3	17	0	0	0	0	0	0	0	4	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	10	0	0	0	5	0	0	0	6	0	0
Moscow Region	0	15	0	4	37	36	0	2	34	429	0	3	20	31	7	0	19	834	0	219
Orel Region	2	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	11	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	10	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	42	0	0
Tambov Region	0	0	0	0	2	0	0	0	4	15	0	0	0	0	0	0	0	5	0	0
Tver Region	3	0	0	0	0	0	0	0	2	15	0	0	0	0	0	0	0	9	0	0
Tula Region	0	0	0	0	7	0	0	0	0	9	0	0	1	0	0	0	14	0	0	0
Yaroslavl Region	0	0	0	0	3	2	0	0	1	14	0	1	0	2	0	0	4	16	0	0
Moscow	23	31	6	12	21	74	2	4	21	754	0	3	15	131	0	8	60	1 322	0	82
NORTH-WESTERN FEDERAL DISTRICT	9	0	0	0	14	57	1	0	164	241	20	4	33	33	25	0	44	250	17	7
Republic of Karelia	0	0	0	0	3	0	0	0	0	40	0	0	3	0	0	0	9	0	0	0
Republic of Komi	0	0	0	0	3	1	0	0	0	15	0	0	0	3	0	0	1	3	0	0
Arkhangelsk Region	0	0	0	0	0	5	0	0	2	4	0	0	0	0	0	0	5	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	0	0	0	0	0	0	0	1	13	0	0	0	8	0	0	0	16	0	0
Kaliningrad Region	2	0	0	0	0	0	0	0	1	31	1	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	2	0	0	0	1	23	0	0	2	4	0	0	3	25	3	0
Murmansk Region	0	0	0	0	1	0	0	0	0	3	0	0	0	0	0	0	16	0	10	0
Novgorod Region	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	3	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	7	0	0	0	5	51	1	0	159	107	19	4	28	18	25	0	12	201	4	7
SOUTHERN FEDERAL DISTRICT	13	0	0	0	9	0	0	0	0	120	0	0	4	3	0	0	7	50	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	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	6	0	0	0
Krasnodar Territory	6	0	0	0	7	0	0	0	0	26	0	0	0	0	0	0	0	6	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	17	0	0	2	0	0	0	3	7	0	0
Volgograd Region	3	0	0	0	0	0	0	0	0	12	0	0	2	1	0	0	4	12	0	0
Rostov Region	4	0	0	0	2	0	0	0	0	65	0	0	0	2	0	0	0	19	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	2	0	0	0	0	70	0	0	0	7	0	0	0	19	0	0
Republic of Daghestan	0	0	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	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	1	0	0	0	0	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	0	0	0	1	0	0	0	0	66	0	0	0	7	0	0	0	19	0	0
VOLGA FEDERAL DISTRICT	25	11	2	0	62	2	6	0	37	341	3	0	39	4	8	0	66	230	5	0
Republic of Bashkortostan	0	0	0	0	7	0	0	0	8	20	0	0	0	2	0	0	8	20	3	0
Mari El Republic	0	0	0	0	1	0	0	0	0	2	0	0	0	0	0	0	5	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	14	0	0	3	0	0	0	1	21	0	0
Republic of Tatarstan (Tatarstan)	2	11	0	0	12	0	0	0	9	36	0	0	18	0	4	0	37	6	2	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	45	0	0	0	1	0	0	1	8	0	0
Chuvash Republic - Chuvashia	0	0	0	0	6	0	0	0	4	14	0	0	5	0	0	0	0	21	0	0
Perm Territory	3	0	0	0	0	0	0	0	5	61	0	0	5	0	0	0	1	12	0	0
Kirov Region	2	0	0	0	3	0	0	0	3	14	0	0	1	0	0	0	2	6	0	0
Nizhny Novgorod Region	0	0	0	0	15	2	5	0	1	23	0	0	0	1	0	0	8	25	0	0
Orenburg Region	3	0	2	0	16	0	1	0	6	44	3	0	3	0	0	0	1	9	0	0
Penza Region	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	4	0	0	0
Samara Region	13	0	0	0	0	0	0	0	1	35	0	0	1	0	1	0	2	57	0	0
Saratov Region	2	0	0	0	0	0	0	0	0	14	0	0	2	0	2	0	1	13	0	0
Ulyanovsk Region	0	0	0	0	2	0	0	0	0	3	0	0	1	0	0	0	0	27	0	0
URAL FEDERAL DISTRICT	25	3	2	0	28	0	4	0	27	50	0	1	15	0	3	0	24	28	2	0
Kurgan Region	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	16	3	0	0	18	0	0	0	14	14	2	1	3	0	0	0	1	24	0	0
Tyumen Region	9	0	2	0	5	0	2	0	7	11	0	0	2	0	2	0	5	2	0	0
including Khanty-Mansi Autonomous Area - Yugra	7	0	2	0	0	0	0	0	3	5	0	0	2	0	2	0	3	2	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Chelyabinsk Region	0	0	0	0	5	0	2	0	5	25	0	0	10	0	1	0	18	1	2	0
SIBERIAN FEDERAL DISTRICT	4	0	0	0	63	1	4	0	31	427	1	0	7	12	0	0	14	40	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	11	0	0	1	0	0	0	1	0	0	0
Republic of Tuva	0	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	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	1	0	0	0	2	0	0	0	5	3	0	0	0	0	0	0	3	1	0	0
Trans-Baikal Territory	0	0	0	0	2	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	9	0	2	0	5	190	0	0	0	3	0	0	0	2	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	1	9	0	0	0	2	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	4	0	0	0	0	81	0	0	1	2	0	0	1	0	0	0
Novosibirsk Region	3	14	0	0	14	0	2	0	13	73	1	0	4	2	0	0	8	19	0	0
Omsk Region	0	0	0	0	19	1	0	0	4	39	0	0	0	3	0	0	1	9	0	0
Tomsk Region	0	0	0	0	13	0	0	0	2	18	0	0	1	0	0	0	0	9	0	0
FAR-EASTERN FEDERAL DISTRICT	2	0	0	0	4	0	1	0	7	212	0	0	6	10	3	0	14	16	3	0
Republic of Sakha (Yakutia)	2	0	0	0	1	0	0	0	2	2	0	0	1	0	0	0	1	5	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	4	0	0	0	3	0	0	3	0	3	0
Primorye Territory	0	0	0	0	0	0	0	0	1	57	0	0	1	2	0	0	1	0	0	0
Khabarovsk Territory	0	0	0	0	3	0	1	0	4	131	0	0	3	5	3	0	7	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0
Magadan Region	0																			

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	(millions of rubles)									
	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	2 815	1 074	3 342	1 167	3 114	1 115	2 676	637	3 290	1 032
CENTRAL FEDERAL DISTRICT	536	840	627	801	910	790	903	423	1 347	697
Belgorod Region	10	1	17	3	11	0	2	0	16	0
Bryansk Region	3	4	10	0	6	1	1	0	7	0
Vladimir Region	7	2	15	3	9	3	12	0	22	0
Voronezh Region	62	3	3	0	22	1	11	0	15	5
Ivanovo Region	1	0	7	0	6	3	23	0	3	0
Kaluga Region	0	2	0	6	1	4	7	0	6	0
Kostroma Region	1	0	5	0	6	0	0	0	1	0
Kursk Region	6	0	1	4	1	0	6	0	8	0
Lipetsk Region	4	0	5	0	1	0	5	0	3	0
Moscow Region	133	174	183	165	235	175	297	121	360	147
Orel Region	0	3	3	12	1	0	0	1	0	0
Ryazan Region	12	8	13	6	1	1	7	0	10	14
Smolensk Region	4	0	3	0	3	0	7	0	8	5
Tambov Region	6	3	6	0	6	6	6	0	8	7
Tver Region	0	0	16	0	5	11	5	0	10	15
Tula Region	13	1	18	3	13	0	27	5	17	20
Yaroslavl Region	8	0	11	0	17	2	16	0	16	0
Moscow	266	639	311	599	566	583	471	296	837	484
NORTH-WESTERN FEDERAL DISTRICT	253	164	316	174	394	184	264	93	442	163
Republic of Karelia	6	0	10	3	4	0	0	0	10	0
Republic of Komi	17	0	21	5	16	4	13	0	7	0
Arkhangelsk Region	8	0	20	3	17	0	11	0	4	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	31	0	18	0	26	0	10	0	4	0
Kaliningrad Region	15	7	7	5	15	16	2	3	16	8
Leningrad Region	26	7	12	8	38	9	29	7	53	15
Murmansk Region	4	4	5	2	11	10	4	0	14	9
Novgorod Region	3	0	5	0	3	3	1	0	9	0
Pskov Region	0	0	5	0	0	0	1	0	5	0
Saint Petersburg	143	146	213	148	264	142	193	83	320	131
SOUTHERN FEDERAL DISTRICT	258	14	153	23	84	26	81	6	84	32
Republic of Adygeya (Adygeya)	3	0	5	3	6	0	6	0	0	0
Republic of Kalmykia	0	0	0	0	2	0	4	0	10	3
Krasnodar Territory	140	14	70	10	33	9	22	0	41	15
Astrakhan Region	2	0	2	0	8	0	7	5	2	4
Volgograd Region	47	0	39	8	18	14	22	1	19	10
Rostov Region	66	0	37	2	17	3	20	0	12	0
NORTH-CAUCASIAN FEDERAL DISTRICT	24	4	35	20	24	8	24	0	40	21
Republic of Daghestan	0	0	0	3	0	2	0	0	6	10
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	3	0	2	0	0	0	3	3
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	4	8	0	0	3	0	7	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	24	4	28	9	22	6	21	0	24	8
VOLGA FEDERAL DISTRICT	694	19	1 046	62	670	49	489	37	469	71
Republic of Bashkortostan	121	0	451	5	87	5	22	2	38	0
Mari El Republic	4	0	6	0	9	0	3	0	2	0
Republic of Mordovia	7	0	7	0	2	6	5	0	14	0
Republic of Tatarstan (Tatarstan)	88	0	122	10	48	3	23	5	59	16
Udmurt Republic	45	0	29	0	41	3	49	8	16	5
Chuvash Republic - Chuvashia	39	5	23	1	19	10	12	4	13	5
Perm Territory	64	1	112	0	119	0	82	0	77	10
Kirov Region	5	6	9	7	4	3	14	0	8	0
Nizhny Novgorod Region	74	7	55	6	56	3	20	1	44	6
Orenburg Region	78	0	77	0	104	0	73	0	48	0
Penza Region	8	0	18	0	15	2	4	6	7	0
Samara Region	121	0	107	22	128	9	166	9	113	15
Saratov Region	21	0	15	4	30	2	7	0	22	14
Ulyanovsk Region	19	0	15	7	8	3	9	2	8	0
URAL FEDERAL DISTRICT	298	3	420	10	434	9	343	15	381	24
Kurgan Region	13	1	34	6	11	0	2	0	59	3
Sverdlovsk Region	104	0	171	4	155	3	157	13	138	0
Tyumen Region	92	0	131	0	148	0	84	2	84	18
including Khanty-Mansi Autonomous Area - Yugra	6	0	5	0	12	0	15	0	2	17
including Yamal-Nenets Autonomous Area	2	0	3	0	2	0	2	0	6	0
Chelyabinsk Region	89	2	84	0	120	6	100	0	100	3
SIBERIAN FEDERAL DISTRICT	580	19	649	61	498	37	451	54	410	19
Altai Republic	0	0	0	0	0	0	4	0	3	0
Republic of Buryatia	11	0	17	0	15	0	24	0	12	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	4	0	6	0	7	0	5	0
Altai Territory	54	0	72	1	26	0	46	0	39	0
Trans-Baikal Territory	0	0	7	0	12	6	0	0	8	0
Krasnoyarsk Territory	102	11	94	39	99	13	49	2	52	14
Irkutsk Region	63	0	45	3	39	0	29	0	21	0
Kemerovo Region	61	4	101	5	72	4	81	36	68	0
Novosibirsk Region	100	2	148	12	102	10	116	7	138	5
Omsk Region	148	2	116	1	87	0	60	5	33	0
Tomsk Region	41	0	45	0	40	4	35	4	31	0
FAR-EASTERN FEDERAL DISTRICT	172	11	96	16	100	12	121	9	117	5
Republic of Sakha (Yakutia)	19	0	5	0	26	7	2	0	6	0
Kamchatka Territory	1	0	0	2	4	0	3	0	5	0
Primorye Territory	94	4	19	12	25	3	41	0	36	5
Khabarovsk Territory	31	7	43	2	23	0	30	9	17	0
Amur Region	21	0	26	0	17	0	43	0	38	0
Magadan Region	0	0	0	0	0	2	0	0	0	0
Sakhalin Region	6	0	2	0	3	0	0	0	8	0
Jewish Autonomous Region	0	0	0	0	2	0	1	0	7	0
Chukotka Autonomous Area	0	0	1	0	0	0	1	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0	0
Republic of Crimea*	-	-	-	-	-	-	-	-	0	0
Sevastopol*	-	-	-	-	-	-	-	-	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	(millions of rubles)									
	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	3 649	762	1 029	112	1 087	185	1 030	184	1 125	198
CENTRAL FEDERAL DISTRICT	572	378	62	59	127	62	117	56	182	129
Belgorod Region	9	2	0	0	0	0	0	0	0	0
Bryansk Region	1	0	1	0	3	0	1	2	0	0
Vladimir Region	3	3	10	0	4	0	13	0	1	0
Voronezh Region	7	0	10	0	0	0	7	0	7	0
Ivanovo Region	1	0	2	0	2	0	1	0	0	0
Kaluga Region	7	4	0	0	2	0	3	0	0	0
Kostroma Region	2	0	1	0	6	0	8	0	3	0
Kursk Region	0	0	4	2	0	0	0	0	3	2
Lipetsk Region	7	0	0	5	1	0	0	0	7	0
Moscow Region	256	130	11	27	20	25	7	26	11	30
Orel Region	0	0	0	0	13	0	0	0	3	0
Ryazan Region	3	0	1	0	29	0	2	5	7	2
Smolensk Region	0	0	0	0	0	5	1	0	0	0
Tambov Region	4	0	1	0	1	0	0	0	5	0
Tver Region	0	0	0	0	2	0	1	0	2	0
Tula Region	1	0	19	0	1	0	6	0	4	0
Yaroslavl Region	3	0	2	0	2	0	0	0	0	2
Moscow	268	239	0	25	41	32	67	23	129	93
NORTH-WESTERN FEDERAL DISTRICT	462	305	58	21	62	57	88	90	92	26
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	16	0	6	0	0	0	0	0	0	0
Arkhangelsk Region	23	0	8	0	0	1	3	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	20	0	4	0	10	0	11	3	6	0
Kaliningrad Region	10	0	6	2	19	4	35	10	23	0
Leningrad Region	11	21	2	9	6	6	13	0	0	0
Murmansk Region	13	0	0	0	0	0	0	12	18	0
Novgorod Region	4	0	0	0	0	0	0	0	2	0
Pskov Region	2	2	0	0	0	0	0	0	4	0
Saint Petersburg	363	282	32	10	27	46	26	65	39	26
SOUTHERN FEDERAL DISTRICT	230	11	132	2	137	0	78	3	70	5
Republic of Adygeya (Adygeya)	7	0	3	0	2	0	0	3	2	0
Republic of Kalmykia	0	0	1	0	3	0	0	0	0	0
Krasnodar Territory	93	8	28	1	78	0	41	0	26	5
Astrakhan Region	1	0	0	0	0	0	2	0	0	0
Volgograd Region	53	1	92	1	36	0	29	0	12	0
Rostov Region	76	2	8	0	18	0	6	0	30	0
NORTH-CAUCASIAN FEDERAL DISTRICT	9	3	43	0	98	9	197	3	160	0
Republic of Daghestan	0	0	1	0	0	0	2	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	3	0	0	2	4	0	0	2	0
Karachai-Cherkess Republic	0	0	4	0	0	5	0	0	1	0
Republic of North Ossetia - Alania	0	0	0	0	2	0	0	3	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	9	0	38	0	94	0	195	0	157	0
VOLGA FEDERAL DISTRICT	836	35	263	22	263	20	248	6	306	17
Republic of Bashkortostan	5	6	21	0	6	0	6	0	16	0
Mari El Republic	3	1	15	0	2	0	0	0	6	0
Republic of Mordovia	4	3	0	0	0	0	0	0	0	1
Republic of Tatarstan (Tatarstan)	150	0	30	5	18	0	5	4	43	0
Udmurt Republic	119	0	20	0	34	0	18	0	9	0
Chuvash Republic - Chuvashia	8	0	9	0	13	0	0	0	6	0
Perm Territory	249	0	17	0	51	2	87	0	82	0
Kirov Region	1	0	8	0	3	0	8	0	3	0
Nizhny Novgorod Region	96	7	13	12	1	0	0	0	9	0
Orenburg Region	11	0	22	0	51	3	18	0	32	4
Penza Region	2	1	0	0	0	0	0	0	2	0
Samara Region	139	17	83	5	62	15	71	0	72	12
Saratov Region	47	0	20	0	18	0	30	0	20	0
Ulyanovsk Region	2	0	5	0	4	0	5	2	6	0
URAL FEDERAL DISTRICT	569	25	118	5	173	30	98	15	113	1
Kurgan Region	0	0	1	0	1	0	0	0	0	0
Sverdlovsk Region	307	25	10	0	52	21	3	15	16	0
Tyumen Region	86	0	62	0	35	0	27	0	42	1
including Khanty-Mansi Autonomous Area - Yugra	0	0	13	0	14	0	11	0	5	0
including Yamal-Nenets Autonomous Area	18	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	176	0	45	5	85	9	68	0	55	0
SIBERIAN FEDERAL DISTRICT	648	5	345	1	200	7	195	11	152	0
Altai Republic	0	0	2	0	1	0	8	0	5	0
Republic of Buryatia	18	0	0	0	1	0	3	0	1	0
Republic of Tuva	0	0	0	0	0	0	0	0	1	0
Republic of Khakassia	2	0	0	0	0	0	0	0	1	0
Altai Territory	6	0	30	0	20	0	7	0	24	0
Trans-Baikal Territory	14	0	0	0	0	0	0	0	2	0
Krasnoyarsk Territory	134	1	13	0	8	0	0	0	7	0
Irkutsk Region	52	0	12	0	26	2	77	2	32	0
Kemerovo Region	4	0	21	0	11	3	9	9	21	0
Novosibirsk Region	125	0	89	0	96	2	71	0	47	0
Omsk Region	222	1	175	1	31	0	12	0	10	0
Tomsk Region	71	3	3	0	6	0	8	0	1	0
FAR-EASTERN FEDERAL DISTRICT	323	0	8	2	27	0	9	0	50	20
Republic of Sakha (Yakutia)	37	0	3	0	6	0	0	0	12	0
Kamchatka Territory	12	0	0	0	0	0	0	0	0	0
Primorye Territory	38	0	0	2	3	0	4	0	15	17
Khabarovsk Territory	151	0	4	0	13	0	5	0	23	3
Amur Region	11	0	0	0	5	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	5	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	69	0	1	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0	0
Republic of Crimea*	-	-	-	-	-	-	-	-	0	0
Sevastopol*	-	-	-	-	-	-	-	-	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011				01.01.2012				01.01.2013				01.01.2014				01.01.2015			
	in rubles	in foreign currency	Of which: HMLs extended in the reporting period		in rubles	in foreign currency	Of which: HMLs extended in the reporting period		in rubles	in foreign currency	Of which: HMLs extended in the reporting period		in rubles	in foreign currency	Of which: HMLs extended in the reporting period		in rubles	in foreign currency	Of which: HMLs extended in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	24 560	2 657	8 216	124	35 025	1 285	13 811	30	40 823	981	20 347	96	147 567	714	48 901	33	166 726	1 240	86 125	18
CENTRAL FEDERAL DISTRICT	4 515	1 236	1 344	111	8 406	962	4 362	16	7 009	780	3 958	88	38 010	547	12 741	21	46 103	1 040	25 283	10
Belgorod Region	110	10	18	0	106	7	43	0	238	0	139	0	1 376	1	266	0	1 303	0	595	0
Byansk Region	144	5	36	0	278	4	165	0	298	1	251	0	999	0	438	0	1 052	0	593	0
Vladimir Region	224	5	85	0	332	6	100	0	203	0	121	1	1 062	2	328	0	1 388	1	770	0
Voronezh Region	270	3	118	0	397	1	83	0	314	0	158	0	2 035	1	606	0	2 780	11	1 549	0
Ivanovo Region	153	0	67	0	251	0	131	0	283	0	154	0	946	0	458	0	996	1	686	0
Kaluga Region	74	4	19	0	181	3	87	0	199	5	152	0	938	2	394	0	927	0	568	0
Kostroma Region	175	7	153	0	293	6	173	0	355	4	208	0	967	0	471	0	1 044	4	659	0
Kursk Region	342	5	182	0	2 230	1	1 758	0	207	1	111	0	1 067	1	296	0	1 253	1	661	0
Lipetsk Region	302	10	85	0	259	3	55	0	224	5	106	0	620	2	182	0	919	3	516	0
Moscow Region	609	230	97	2	1 003	199	443	6	1 343	105	797	4	8 508	139	2 633	7	10 218	238	5 631	3
Orel Region	42	0	7	0	59	6	17	0	68	0	43	0	494	0	125	0	583	1	335	0
Ryazan Region	160	3	44	0	302	15	144	0	181	1	128	0	1 111	1	482	0	1 110	2	693	0
Smolensk Region	202	1	58	0	283	4	125	0	233	1	178	0	1 011	1	384	0	888	1	480	0
Tambov Region	181	6	70	0	72	1	17	0	96	0	55	0	513	0	128	0	693	0	412	0
Tver Region	250	7	70	0	313	3	121	0	182	2	123	0	1 135	2	470	0	1 369	3	716	0
Tula Region	205	9	39	0	333	12	161	0	320	1	229	0	2 417	1	827	0	2 020	5	1 129	0
Yaroslavl Region	248	0	50	0	465	3	214	0	606	0	353	0	1 833	5	761	0	1 880	5	1 078	0
Moscow DISTRICT	824	931	146	109	1 249	688	525	10	1 659	653	652	83	10 978	389	3 494	14	15 680	764	8 212	7
NORTH-WESTERN FEDERAL DISTRICT	2 312	241	604	10	2 823	148	968	9	4 079	118	1 804	2	16 076	102	5 008	3	17 012	90	8 934	2
Republic of Karelia	247	5	45	0	249	1	71	0	312	0	138	0	865	0	245	0	866	1	442	0
Republic of Komi	55	1	21	0	105	0	50	0	147	0	61	0	829	10	228	0	768	0	390	0
Arkhangelsk Region	269	5	90	0	501	1	175	0	494	1	210	0	1 652	4	567	0	2 252	0	996	0
Including Nenets Autonomous Area	18	0	1	0	25	0	3	0	29	0	3	0	65	0	8	0	31	0	6	0
Vologda Region	432	2	202	0	589	1	238	0	657	0	260	0	2 246	2	744	0	2 054	0	1 138	0
Kaliningrad Region	100	20	20	1	151	22	46	2	270	1	132	0	857	5	354	1	1 063	9	640	0
Leningrad Region	168	20	25	2	218	13	71	3	393	5	180	0	1 302	12	369	0	1 105	6	574	0
Murmansk Region	223	4	26	0	211	1	78	0	297	1	138	0	805	3	277	0	876	0	461	0
Novgorod Region	191	1	33	0	177	0	59	0	243	1	119	0	647	0	219	0	736	0	379	0
Pskov Region	128	1	8	0	80	0	18	0	159	0	87	0	488	0	186	0	593	0	322	0
Saint Petersburg	499	182	134	7	542	109	162	4	1 107	109	479	2	6 385	66	1 819	2	6 699	74	3 592	2
SOUTHERN FEDERAL DISTRICT	2 198	27	903	0	3 310	42	1 281	1	3 271	13	1 836	1	7 753	11	2 867	3	9 418	32	4 981	0
Republic of Adygeya (Adygeya)	36	0	15	0	64	1	25	0	70	0	37	0	142	0	64	0	151	1	102	0
Republic of Kalmykia	70	0	40	0	108	5	60	0	138	1	88	0	194	1	102	1	218	0	115	0
Krasnodar Territory	601	15	160	0	966	12	338	0	749	6	295	1	2 324	3	841	1	2 426	14	1 402	0
Astrakhan Region	453	3	312	0	642	0	439	0	653	0	485	0	953	0	486	0	1 080	0	489	0
Volgograd Region	695	1	289	0	956	15	240	0	910	1	585	0	1 917	2	822	1	2 752	10	1 470	0
Rostov Region	343	8	87	0	574	9	179	1	751	5	346	0	2 223	5	552	0	2 791	7	1 403	0
NORTH-CAUCASIAN FEDERAL DISTRICT	694	15	381	0	930	3	336	0	1 313	3	770	0	3 231	3	1 239	0	3 722	7	1 691	0
Republic of Dagestan	31	1	15	0	62	0	10	0	59	1	27	0	127	1	50	0	150	0	70	0
Republic of Ingushetia	12	0	5	0	2	0	1	0	4	0	3	0	4	0	3	0	5	0	0	0
Kabardino-Balkar Republic	186	0	108	0	121	0	49	0	125	1	76	0	427	0	143	0	380	0	167	0
Karachi-Cherkess Republic	6	0	1	0	33	0	21	0	65	0	44	0	155	0	70	0	174	0	77	0
Republic of North Ossetia - Alania	83	0	60	0	68	1	33	0	126	0	86	0	452	0	137	0	406	1	126	0
Chechen Republic	1	0	1	0	1	0	0	0	1	0	1	0	7	0	4	0	8	0	5	0
Stavropol Territory	375	14	191	0	643	2	222	0	933	1	533	0	2 059	2	832	0	2 599	6	1 246	0
VOLGA FEDERAL DISTRICT	5 401	61	2 214	1	10 039	65	3 728	0	12 484	29	6 946	3	29 990	28	11 757	1	36 265	32	20 049	0
Republic of Bashkortostan	626	1	229	0	1 484	4	493	0	2 979	2	1 303	0	5 358	1	2 526	0	4 035	1	2 155	0
Mari El Republic	188	0	80	0	303	1	61	0	136	1	73	0	593	0	173	0	755	0	428	0
Republic of Mordovia	81	0	18	0	145	0	26	0	196	3	112	0	668	0	241	0	979	4	531	0
Republic of Tatarstan (Tatarstan)	984	2	592	0	2 434	1	1 447	0	2 687	1	1 769	0	5 304	2	2 114	0	6 172	0	3 919	0
Udmurt Republic	138	9	46	0	265	0	138	0	291	2	166	0	1 302	1	388	0	1 071	0	604	0
Chuvash Republic - Chuvashia	336	8	74	0	490	6	100	0	196	0	105	0	889	2	272	0	1 946	1	911	0
Perm Territory	313	3	181	0	243	5	86	0	395	2	196	0	2 095	4	716	0	2 303	1	1 421	0
Kirov Region	289	0	23	0	414	10	174	0	242	0	122	0	771	1	255	0	2 607	2	985	0
Nizhny Novgorod Region	354	12	123	1	818	7	310	0	994	1	607	0	2 577	8	1 007	1	3 652	16	2 221	0
Orenburg Region	657	6	290	0	981	4	157	0	1 070	5	544	0	2 107	0	840	0	2 936	1	1 657	0
Penza Region	56	4	13	0	282	3	90	0	288	0	150	0	826	2	283	0	1 062	0	603	0
Samara Region	890	13	347	0	1 300	16	427	0	1 817	2	982	0	4 250	4	1 616	0	4 4			

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

(%)

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	8	15	7	9	7	6	10	6	11	14
CENTRAL FEDERAL DISTRICT	8	15	8	10	9	7	11	6	13	15
Belgorod Region	5	5	4	4	5	0	7	0	11	7
Bryansk Region	7	0	7	8	11	7	11	4	12	0
Vladimir Region	6	6	5	0	8	8	11	2	12	0
Voronezh Region	9	3	4	3	4	6	7	3	13	0
Ivanovo Region	10	0	11	10	7	0	12	24	14	0
Kaluga Region	4	0	5	4	9	0	8	11	9	4
Kostroma Region	24	0	13	29	9	0	14	0	15	0
Kursk Region	11	7	60	6	5	0	7	0	12	0
Lipetsk Region	10	3	5	0	5	0	5	0	11	0
Moscow Region	6	12	6	9	9	5	10	6	12	18
Orel Region	7	0	4	4	4	0	5	0	11	6
Ryazan Region	7	14	7	0	9	4	11	0	11	14
Smolensk Region	7	6	7	3	9	0	10	0	11	4
Tambov Region	7	2	4	8	4	0	5	8	10	0
Tver Region	7	23	6	7	7	0	10	2	11	0
Tula Region	6	5	7	2	9	6	13	0	14	0
Yaroslavl Region	7	0	10	0	9	8	14	0	15	0
Moscow	8	16	9	10	11	7	13	6	16	15
NORTH-WESTERN FEDERAL DISTRICT	7	28	5	17	8	8	10	3	13	8
Republic of Karelia	7	0	3	0	12	7	7	30	13	0
Republic of Komi	2	5	4	0	4	13	5	0	6	0
Arkhangelsk Region	7	0	7	0	4	0	11	5	12	0
including Nenets Autonomous Area	2	0	5	0	5	0	5	0	6	0
Vologda Region	12	0	8	0	5	0	10	13	13	0
Kaliningrad Region	6	4	4	11	11	0	10	3	13	2
Leningrad Region	4	4	4	12	9	3	9	16	11	4
Murmansk Region	10	193	5	4	11	13	9	0	12	0
Novgorod Region	9	2	4	0	11	25	9	0	14	0
Pskov Region	6	22	3	0	10	14	8	0	13	0
Saint Petersburg	7	40	5	19	9	8	11	2	15	11
SOUTHERN FEDERAL DISTRICT	9	4	7	3	6	5	6	7	8	2
Republic of Adygeya (Adygeya)	5	0	7	0	7	0	7	17	7	0
Republic of Kalmykia	9	0	7	0	8	0	7	10	7	0
Krasnodar Territory	6	5	7	2	4	8	5	7	6	4
Astrakhan Region	24	0	16	0	12	0	9	0	9	0
Volgograd Region	12	10	6	11	8	0	9	2	12	0
Rostov Region	6	2	4	3	6	5	5	8	7	1
NORTH-CAUCASIAN FEDERAL DISTRICT	9	5	6	0	7	1	8	0	9	1
Republic of Daghestan	4	0	2	10	8	0	3	0	4	0
Republic of Ingushetia	27	0	2	0	4	0	6	0	2	0
Kabardino-Balkar Republic	18	19	6	0	5	8	7	0	8	3
Karachai-Cherkess Republic	2	0	8	0	6	0	12	0	7	0
Republic of North Ossetia - Alania	15	13	7	0	6	0	7	0	6	0
Chechen Republic	6	0	1	0	2	0	2	0	2	0
Stavropol Territory	7	4	6	0	7	4	10	0	11	0
VOLGA FEDERAL DISTRICT	8	8	6	3	7	7	9	9	11	7
Republic of Bashkortostan	7	14	9	2	7	5	11	3	12	0
Mari El Republic	9	0	6	0	8	0	14	21	12	0
Republic of Mordovia	5	3	4	0	8	0	13	0	13	67
Republic of Tatarstan (Tatarstan)	8	0	9	2	10	25	11	40	13	0
Udmurt Republic	5	37	5	3	5	0	6	0	6	0
Chuvash Republic - Chuvashia	5	7	5	0	7	3	12	3	11	18
Perm Territory	13	11	4	0	4	4	7	16	8	0
Kirov Region	1	0	6	10	7	0	7	0	13	0
Nizhny Novgorod Region	7	12	6	1	8	2	9	7	12	6
Orenburg Region	7	0	4	0	7	17	7	4	11	0
Penza Region	2	2	4	0	5	0	6	3	9	0
Samara Region	10	13	6	19	8	13	10	3	12	7
Saratov Region	7	3	4	0	6	21	7	2	10	4
Ulyanovsk Region	8	0	5	3	6	0	7	0	10	0
URAL FEDERAL DISTRICT	9	13	7	11	5	2	12	3	11	1
Kurgan Region	15	0	5	0	4	0	7	20	11	0
Sverdlovsk Region	7	30	5	25	4	2	8	1	13	0
Tyumen Region	9	2	7	1	5	0	14	8	10	0
including Khanty-Mansi Autonomous Area - Yugra	5	0	5	3	4	0	5	0	6	0
including Yamal-Nenets Autonomous Area	19	0	9	0	4	0	47	0	7	0
Chelyabinsk Region	11	2	8	0	7	2	10	2	12	7
SIBERIAN FEDERAL DISTRICT	7	5	6	6	6	2	8	4	9	1
Altai Republic	8	0	3	0	9	0	3	0	5	0
Republic of Buryatia	3	11	2	33	3	0	9	0	6	0
Republic of Tuva	3	0	3	0	2	0	3	0	5	0
Republic of Khakassia	19	0	3	0	5	0	3	0	5	0
Altai Territory	13	0	9	2	5	0	8	0	12	0
Trans-Baikal Territory	2	0	1	0	2	0	7	0	6	0
Krasnoyarsk Territory	9	11	7	0	6	4	5	0	8	0
Irkutsk Region	3	0	2	0	3	0	9	0	7	0
Kemerovo Region	6	0	7	0	6	0	10	0	9	0
Novosibirsk Region	8	4	6	11	7	2	8	6	10	0
Omsk Region	5	5	8	7	5	8	11	0	13	5
Tomsk Region	8	20	14	0	13	0	8	0	9	0
FAR-EASTERN FEDERAL DISTRICT	6	5	4	5	4	7	7	6	9	6
Republic of Sakha (Yakutia)	4	43	3	0	5	0	5	0	5	0
Kamchatka Territory	2	10	3	5	5	50	7	0	7	0
Primorye Territory	7	1	4	3	5	7	9	9	13	7
Khabarovsk Territory	11	0	4	0	5	0	9	4	10	0
Amur Region	3	0	5	0	3	0	5	0	6	0
Magadan Region	4	0	3	0	6	33	8	0	9	0
Sakhalin Region	2	0	4	71	5	0	6	0	9	0
Jewish Autonomous Region	7	0	3	0	3	0	10	0	5	0
Chukotka Autonomous Area	6	0	3	0	3	0	6	0	6	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	3	0
Republic of Crimea*	-	-	-	-	-	-	-	-	0	0
Sevastopol*	-	-	-	-	-	-	-	-	13	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	58 028	6 548	80 769	2 222	68 204	5 060	84 329	2 037	124 942	2 379
CENTRAL FEDERAL DISTRICT	27 859	4 583	29 681	1 933	37 865	4 629	61 172	1 915	104 114	2 266
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	51	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	3	0	0	0
Ivanovo Region	0	0	0	0	0	0	8	0	92	0
Kaluga Region	540	0	434	0	561	0	414	0	375	0
Kostroma Region	0	0	0	0	0	0	4	0	17	0
Kursk Region	2	0	2	0	1	0	0	0	1	0
Lipetsk Region	98	0	129	0	127	0	0	0	0	0
Moscow Region	188	5	2 019	0	1 000	0	339	0	2	0
Orel Region	24	0	35	0	0	0	0	0	0	0
Ryazan Region	155	0	50	0	13	0	13	0	21	0
Smolensk Region	18	0	72	0	267	0	4	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	1 141	0	1 103	0	1 261	0	763	0	515	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	122	0	99	0	55	0	0	0	0	0
Moscow	25 521	4 578	25 738	1 933	34 580	4 629	59 624	1 915	103 091	2 266
NORTH-WESTERN FEDERAL DISTRICT	12 132	1 415	32 070	203	5 245	360	2 938	30	1 743	58
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	76	0	2	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	472	0	241	0	258	0	303	0	500	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	21	0	15	0	15	0	8	0	184	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	1	0	0	0	0	0	0	0	0	0
Saint Petersburg	11 638	1 415	31 738	203	4 970	360	2 627	30	1 059	58
SOUTHERN FEDERAL DISTRICT	625	0	565	0	785	0	565	0	174	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	55	0	164	0	301	0	280	0	42	0
Astrakhan Region	258	0	308	0	386	0	201	0	94	0
Volgograd Region	289	0	93	0	98	0	84	0	29	0
Rostov Region	23	0	0	0	0	0	0	0	9	0
NORTH-CAUCASIAN FEDERAL DISTRICT	119	0	256	0	297	0	285	0	227	0
Republic of Daghestan	89	0	233	0	245	0	281	0	225	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	2	0	37	0	3	0	2	0
Republic of North Ossetia - Alania	30	0	21	0	15	0	1	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	7 734	0	7 754	0	9 234	0	7 850	0	8 176	0
Republic of Bashkortostan	1 270	0	1 515	0	2 037	0	2 224	0	1 211	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	88	0
Republic of Tatarstan (Tatarstan)	1 640	0	1 947	0	3 118	0	2 124	0	2 380	0
Udmurt Republic	292	0	307	0	448	0	393	0	378	0
Chuvash Republic - Chuvashia	117	0	143	0	236	0	176	0	93	0
Perm Territory	0	0	0	0	0	0	0	0	1	0
Kirov Region	1 095	0	669	0	1 054	0	769	0	1 174	0
Nizhny Novgorod Region	171	0	105	0	267	0	45	0	0	0
Orenburg Region	996	0	527	0	1 001	0	913	0	820	0
Penza Region	85	0	7	0	7	0	0	0	1	0
Samara Region	1 988	0	2 329	0	929	0	1 123	0	1 874	0
Saratov Region	76	0	160	0	137	0	83	0	154	0
Ulyanovsk Region	4	0	45	0	0	0	0	0	2	0
URAL FEDERAL DISTRICT	1 264	1	707	0	773	0	207	0	128	0
Kurgan Region	0	0	0	0	108	0	16	0	11	0
Sverdlovsk Region	782	1	448	0	306	0	38	0	30	0
Tyumen Region	265	0	81	0	114	0	0	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	265	0	81	0	114	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	217	0	178	0	245	0	153	0	87	0
SIBERIAN FEDERAL DISTRICT	3 786	0	5 291	31	6 637	12	6 721	4	5 368	0
Altai Republic	66	0	341	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	25	0	0	0	0	0	0	0	0	0
Altai Territory	792	0	864	0	1 277	0	876	0	1 007	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	982	0	818	0	701	0	288	0	13	0
Irkutsk Region	555	0	424	0	471	0	236	0	172	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	700	0	1 478	20	1 807	2	2 637	0	3 819	0
Omsk Region	589	0	1 267	11	2 278	10	2 678	4	345	0
Tomsk Region	77	0	99	0	103	0	6	0	12	0
FAR-EASTERN FEDERAL DISTRICT	4 508	549	4 445	55	7 368	59	4 591	88	5 012	55
Republic of Sakha (Yakutia)	37	0	0	0	6	0	8	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	1 036	21	2 350	55	4 232	59	4 561	88	4 916	55
Khabarovsk Territory	55	0	0	0	180	0	0	0	0	0
Amur Region	3 380	528	2 095	0	2 950	0	22	0	47	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	49	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0	0
Republic of Crimea*	-	-	-	-	-	-	-	-	0	0
Sevastopol*	-	-	-	-	-	-	-	-	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

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

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	0	0	10 697	0	16 952	0	109 872	0	100 894	0
CENTRAL FEDERAL DISTRICT	0	0	10 489	0	16 952	0	103 397	0	94 426	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	0	0	10 489	0	16 952	0	103 397	0	94 426	0
NORTH-WESTERN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	0	0	0	0	0	0	0	0	0	0
SOUTHERN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0
Rostov Region	0	0	0	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	0	0	0	0	0	0	0	0	3 512	0
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	0	0	0	0	0	0	3 512	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	0	0	0	0	0	0	0	0	0	0
Orenburg Region	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0
URAL FEDERAL DISTRICT	0	0	0	0	0	0	6 475	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	6 475	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	6 475	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	0	0	208	0	0	0	0	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	208	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	2 956	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	2 956	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT*	-	-	-	-	-	-	-	-	0	0
Republic of Crimea*	-	-	-	-	-	-	-	-	0	0
Sevastopol*	-	-	-	-	-	-	-	-	0	0

* New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

3.29. Regional Structure of Commissioning*

(million m² of residential premises)

	01.01.2011		01.01.2012		01.01.2013		01.01.2014		01.01.2015	
	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	58 431	25 518	62 265	26 761	65 742	28 378	70 485	30 663	83 650	35 701
CENTRAL FEDERAL DISTRICT	17 461	6 807	18 064	7 029	17 960	7 056	20 255	7 256	24 547	8 005
Belgorod Region	1 100	853	1 148	962	1 215	995	1 295	981	1 469	1 079
Bryansk Region	391	138	421	139	452	156	527	212	551	200
Vladimir Region	481	238	438	256	508	306	519	260	606	315
Voronezh Region	1 050	349	996	401	1 118	404	1 349	491	1 573	537
Ivanovo Region	191	56	217	107	223	100	232	80	253	78
Kaluga Region	501	272	598	295	621	275	657	353	808	479
Kostroma Region	151	74	156	77	206	88	228	152	328	179
Kursk Region	381	98	394	91	422	144	496	189	561	172
Lipetsk Region	737	512	762	462	808	602	858	580	1 009	711
Moscow Region**	7 939	2 962	8 244	2 800	6 885	2 416	7 407	1 784	9 945	1 677
Orel Region	249	72	334	136	359	163	379	133	469	197
Ryazan Region	466	111	478	156	517	154	553	216	603	235
Smolensk Region	348	161	371	165	242	129	411	209	449	234
Tambov Region	569	392	603	397	633	456	704	498	771	549
Tver Region	452	235	422	230	406	180	505	291	538	299
Tula Region	395	190	263	170	310	203	503	293	580	370
Yaroslavl Region	292	73	411	160	461	166	487	223	694	200
Moscow**	1 768	16	1 808	26	2 573	120	3 146	312	3 342	497
NORTH-WESTERN FEDERAL DISTRICT	5 566	1 208	5 816	1 309	5 777	1 457	6 380	1 647	8 370	2 818
Republic of Karelia	143	44	178	63	194	58	219	65	241	71
Republic of Komi	80	42	116	43	86	40	144	41	156	40
Arkhangelsk Region	288	105	283	133	299	137	327	118	356	152
including Nenets Autonomous Area	42	10	30	7	29	8	35	11	35	10
Vologda Region	410	144	434	163	386	145	576	297	774	431
Kaliningrad Region	525	121	545	118	582	139	639	214	1 116	558
Leningrad Region	1 044	443	1 076	491	1 140	572	1 360	493	1 788	873
Murmansk Region	28	2	23	5	24	5	25	3	25	8
Novgorod Region	243	127	278	142	304	173	323	147	354	194
Pskov Region	150	56	178	55	187	78	185	94	298	168
Saint Petersburg	2 657	123	2 706	96	2 577	111	2 584	176	3 262	324
SOUTHERN FEDERAL DISTRICT	6 803	4 068	6 931	4 093	7 867	4 355	7 706	4 596	9 219	5 067
Republic of Adygeya (Adygeya)	135	90	122	87	96	55	107	72	271	166
Republic of Kalmykia	87	48	104	53	86	44	111	46	125	50
Krasnodar Territory	3 606	1 990	3 692	1 896	4 312	1 904	3 949	2 205	4 759	2 394
Astrakhan Region	500	282	504	383	509	447	595	394	624	421
Volgograd Region	667	325	629	359	882	536	810	492	1 115	684
Rostov Region	1 809	1 332	1 880	1 315	1 984	1 370	2 134	1 387	2 325	1 352
NORTH-CAUCASIAN FEDERAL DISTRICT	3 031	1 957	3 193	1 986	3 605	2 400	4 142	2 792	4 480	3 309
Republic of Daghestan	1 124	1 001	1 212	1 022	1 406	1 147	1 536	1 298	1 648	1 385
Republic of Ingushetia	158	47	82	74	89	63	251	58	260	177
Kabardino-Balkar Republic	264	228	273	237	282	252	291	261	328	298
Karachai-Cherkess Republic	70	56	82	69	87	59	113	86	174	128
Republic of North Ossetia - Alania	198	77	200	67	206	46	210	38	171	37
Chechen Republic	115	70	76	59	316	255	366	336	608	557
Stavropol Territory	1 101	478	1 267	460	1 219	579	1 375	716	1 292	727
VOLGA FEDERAL DISTRICT	12 440	6 780	13 603	7 221	14 151	7 601	15 260	8 357	16 856	8 328
Republic of Bashkortostan	2 007	1 454	2 109	1 547	2 318	1 616	2 485	1 648	2 652	1 691
Mari El Republic	304	212	315	218	351	220	370	221	416	222
Republic of Mordovia	289	115	298	95	266	106	305	119	321	127
Republic of Tatarstan (Tatarstan)	2 027	871	2 396	976	2 400	1 103	2 400	1 399	2 405	1 140
Udmurt Republic	482	286	505	295	516	264	533	240	633	248
Chuvash Republic - Chuvashia	875	579	886	615	812	518	837	470	862	404
Perm Territory	761	306	749	270	823	314	1 004	477	1 113	546
Kirov Region	378	131	405	119	405	130	487	137	685	245
Nizhny Novgorod Region	1 453	930	1 471	929	1 502	883	1 530	949	1 588	774
Orenburg Region	587	341	743	473	705	391	791	501	1 152	663
Penza Region	625	340	671	336	741	371	831	431	903	425
Samara Region	1 041	375	1 331	481	1 484	532	1 739	662	1 888	815
Saratov Region	1 144	552	1 170	528	1 221	778	1 314	786	1 521	744
Ulyanovsk Region	467	289	554	339	608	377	634	317	719	285
URAL FEDERAL DISTRICT	4 819	1 846	5 467	1 854	6 308	1 800	6 576	2 154	7 977	3 079
Kurgan Region	160	108	183	110	209	134	280	182	389	243
Sverdlovsk Region	1 770	668	1 822	707	1 868	683	1 755	648	2 424	1 122
Tyumen Region	1 816	581	2 148	637	2 558	543	2 753	771	3 161	941
including Khanty-Mansi Autonomous Area - Yugra	564	155	757	137	1 013	162	1 044	193	1 116	215
including Yamal-Nenets Autonomous Area	140	24	168	33	182	24	246	34	271	34
Chelyabinsk Region	1 073	492	1 314	401	1 673	440	1 788	554	2 002	773
SIBERIAN FEDERAL DISTRICT	6 607	2 316	7 214	2 650	7 406	2 783	7 990	3 080	8 874	3 722
Altai Republic	68	48	77	64	81	48	90	61	100	70
Republic of Buryatia	272	199	304	215	337	237	380	262	409	219
Republic of Tuva	50	40	52	44	56	50	79	70	93	81
Republic of Khakassia	141	77	156	66	173	82	203	80	262	160
Altai Territory	660	271	663	300	643	365	665	352	755	344
Trans-Baikal Territory	275	77	277	103	302	86	295	111	353	156
Krasnoyarsk Territory	988	236	1 047	238	1 066	262	1 134	323	1 201	470
Irkutsk Region	628	109	755	210	871	210	973	359	836	292
Kemerovo Region	1 003	436	1 083	498	1 086	616	1 091	563	1 098	583
Novosibirsk Region	1 380	319	1 505	362	1 550	406	1 723	465	2 302	836
Omsk Region	707	356	837	443	751	305	827	263	848	219
Tomsk Region	437	151	458	108	490	116	531	171	619	293
FAR-EASTERN FEDERAL DISTRICT	1 648	496	1 935	600	1 920	671	2 173	772	2 444	924
Republic of Sakha (Yakutia)	303	137	319	182	352	185	418	199	474	223
Kamchatka Territory	58	2	69	2	72	23	83	16	88	26
Primorye Territory	535	185	592	190	556	203	615	242	672	384
Khabarovsk Territory	315	50	402	80	340	93	325	92	444	94
Amur Region	166	36	241	62	312	60	364	63	344	54
Magadan Region	16	6	18	7	20	2	15	1	13	2
Sakhalin Region	202	68	239	64	214	91	291	115	305	103
Jewish Autonomous Region	53	11	53	13	52	15	63	44	104	39
Chukotka Autonomous Area	0	...	2	...	1	...	0	...	2	...
CRIMEA FEDERAL DISTRICT***	-	-	-	-	-	-	-	-	879	447
Republic of Crimea***	-	-	-	-	-	-	-	-	634	440
Sevastopol***	-	-	-	-	-	-	-	-	245	7

* According to Rosstat.

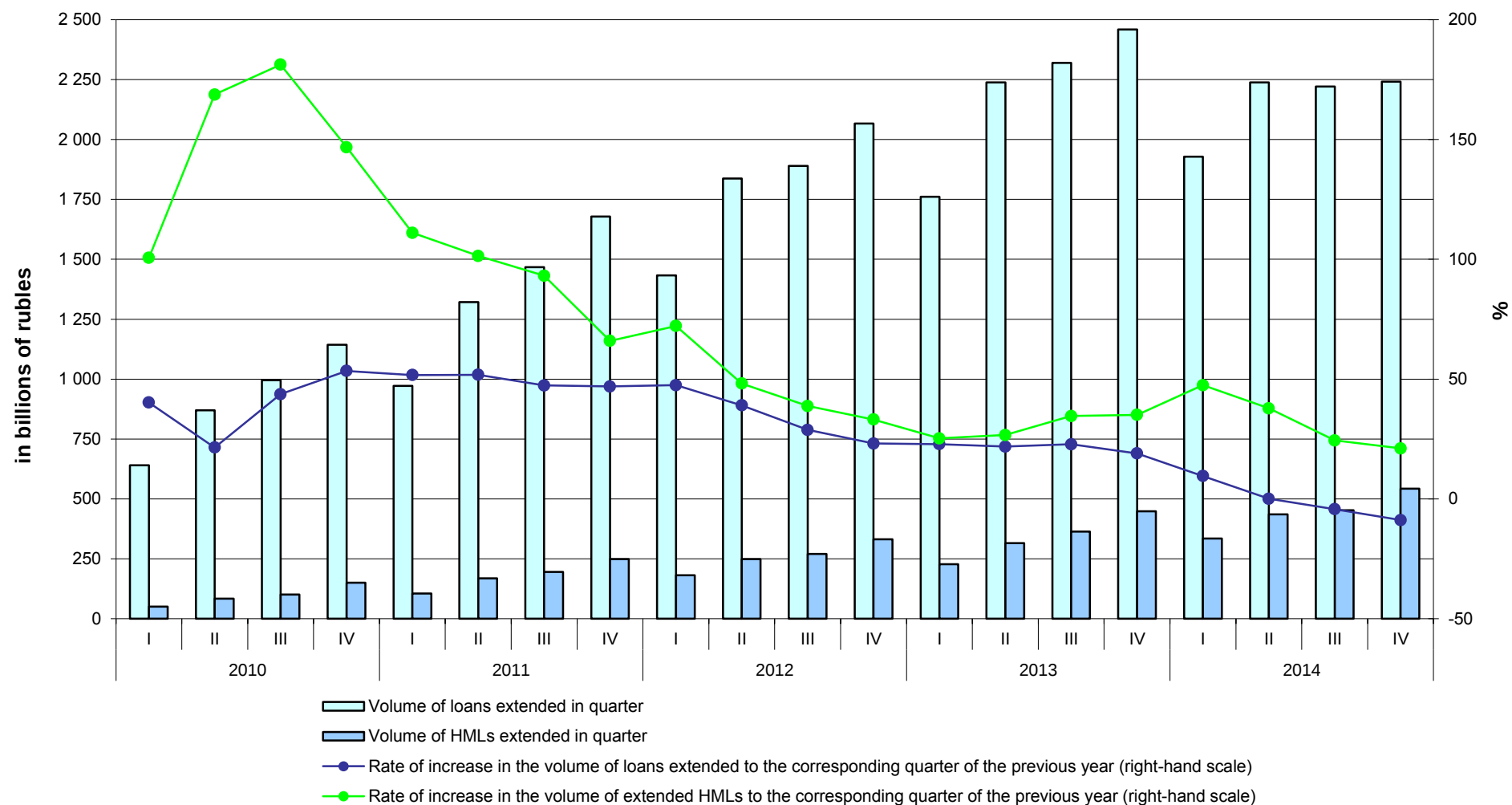
** In 2012, data on the federal city of Moscow and Moscow Region are taken into account with adjusted borders from the 1st of July 2012, in accordance with the resolution of the Federal Council of the Federation of the Russian Federation of the 27th of December 2011 №560-SF. With the purpose of comparability, the relative indexes are calculated with taking adjusted borders of Moscow and Moscow Region into account.

*** New subjects and Crimea Federal District have been formed in the structure of the Russian Federation in 2014.

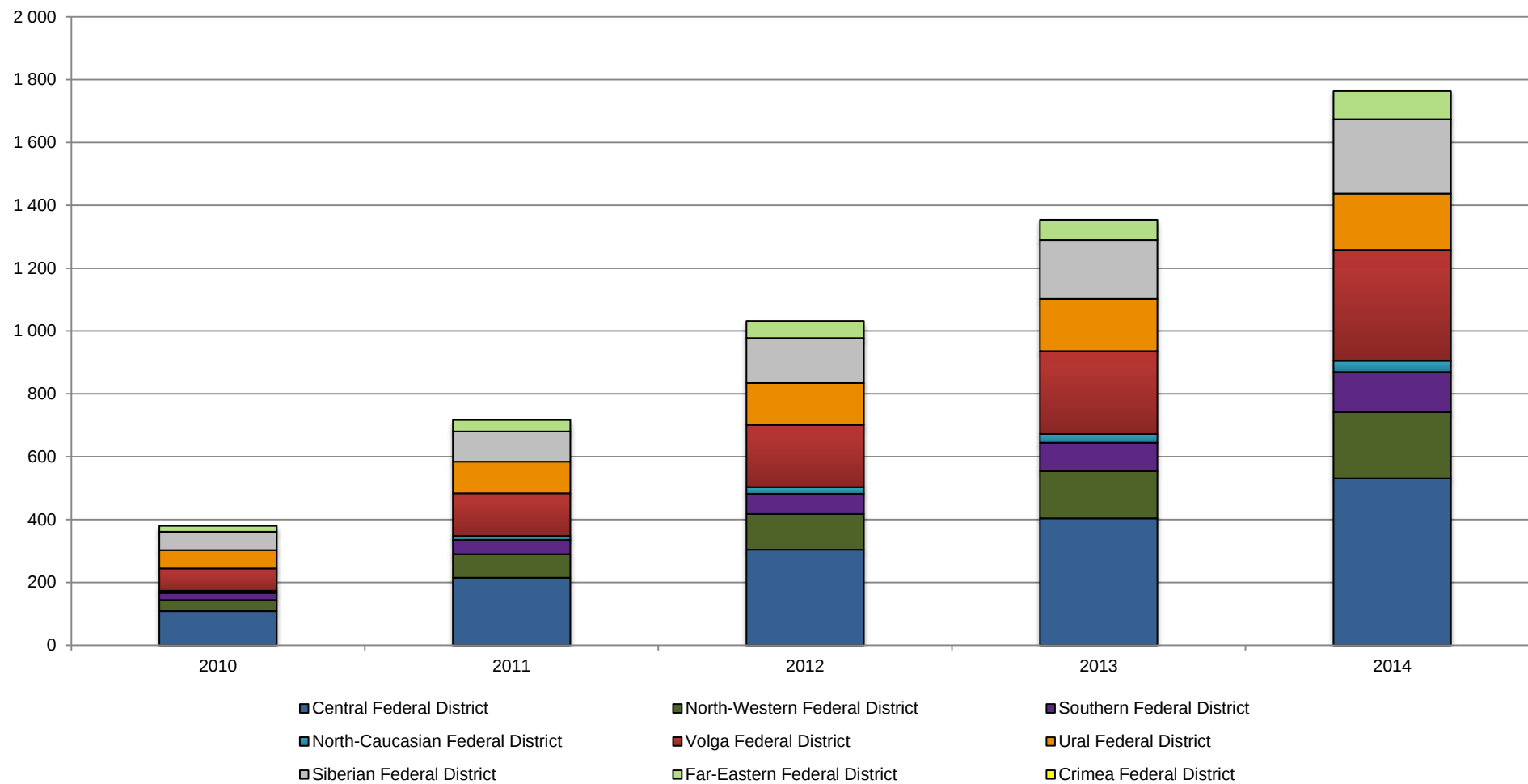
3.30. Regional Structure of Registered Mortgage Contracts and Issued Mortgage Certificates*

	01.01.2011				01.01.2012				01.01.2013				01.01.2014				01.01.2015				(единиц)
	Registered:			Issued mortgage certificates	Registered:			Issued mortgage certificates	Registered:			Issued mortgage certificates	Registered:			Issued mortgage certificates	Registered:			Issued mortgage certificates	
	mortgages under the contracts	mortgages under the law	residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan		mortgages under the contracts	mortgages under the law	residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan		mortgages under the contracts	mortgages under the law	residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan		mortgages under the contracts	mortgages under the law	residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan		mortgages under the contracts	mortgages under the law	residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan		
THE RUSSIAN FEDERATION	82 559	650 531	367 280	123 827	93 454	958 568	585 651	300 524	85 365	1 110 850	790 736	399 197	82 217	1 200 732	922 534	399 396	93 199	1 370 323	1 105 143	454 176	
CENTRAL FEDERAL DISTRICT	23 595	122 242	72 727	28 595	21 401	183 418	117 598	71 412	21 899	205 039	162 596	94 797	21 944	223 189	191 792	88 597	24 792	278 775	246 496	112 751	
Belgorod Region	3 367	4 390	1 224	669	3 085	6 102	3 124	3 137	2 573	7 939	4 006	4 150	820	11 634	4 571	4 603	1 041	14 552	5 221	5 163	
Brjansk Region	257	3 214	1 254	173	410	6 806	3 162	1 683	340	7 230	5 666	2 597	325	8 460	6 056	2 304	508	9 511	9 253	2 646	
Vladimir Region	410	4 981	2 816	1 159	557	9 840	5 491	2 459	465	11 095	9 572	3 524	612	11 114	10 712	2 766	683	13 170	12 657	4 243	
Voronezh Region	570	6 864	2 800	1 100	623	12 388	9 284	3 593	562	14 384	12 738	2 746	880	16 108	15 516	863	1 053	20 342	20 123	12 838	
Novovo Region	370	2 483	1 444	395	493	5 588	2 880	1 426	570	6 752	3 993	1 522	600	7 428	4 825	1 629	742	8 855	6 286	1 244	
Kaluga Region	592	3 240	1 976	709	653	5 121	3 379	2 032	548	6 746	5 535	2 856	661	6 980	6 658	2 232	791	8 680	8 582	1 171	
Kostroma Region	298	2 794	1 329	367	406	4 107	2 286	1 317	361	4 706	3 600	1 686	455	5 368	4 952	1 261	323	6 412	6 072	2 056	
Kursk Region	4 712	4 588	1 735	709	317	4 968	3 192	2 527	418	5 970	3 810	3 295	339	7 257	5 066	4 085	280	7 693	5 742	3 828	
Lipetsk Region	458	4 035	1 699	799	489	5 713	2 770	1 548	521	6 704	3 584	2 232	431	7 905	3 962	2 685	447	9 163	5 123	1 512	
Moscow Region	5 259	33 336	20 364	8 702	5 734	56 646	35 732	20 314	5 645	57 133	47 861	28 996	7 149	55 874	51 747	29 101	7 657	78 003	74 034	31 267	
Orel Region	405	3 049	1 132	898	307	4 057	2 287	1 169	268	4 798	4 006	2 072	302	5 734	5 431	2 777	259	6 372	6 063	3 921	
Ryazan Region	702	4 097	3 353	732	772	5 908	4 551	2 551	644	5 549	5 225	3 593	633	6 331	6 172	4 024	342	8 423	8 282	4 780	
Smolensk Region	429	7 163	3 757	289	416	8 429	4 614	2 168	406	8 989	6 328	3 604	485	8 203	7 562	2 918	433	9 167	8 284	3 599	
Tambov Region	425	2 922	1 142	377	350	5 247	1 821	1 298	258	6 366	2 406	2 239	208	7 963	3 030	2 634	163	8 536	4 475	3 168	
Tver Region	679	4 535	3 435	825	642	6 588	4 805	3 014	626	7 260	6 313	3 818	456	7 740	7 543	3 241	1 047	8 766	8 535	4 255	
Tula Region	508	4 179	2 629	576	678	5 750	3 559	1 756	659	7 690	6 014	2 422	631	10 103	8 919	2 827	741	13 091	11 631	3 548	
Yaroslavl Region	616	5 426	3 046	699	625	8 248	5 133	2 419	726	10 050	8 104	2 852	825	9 788	9 181	2 625	969	11 876	11 364	2 872	
Moscow	3 538	20 946	17 592	9 417	4 844	21 912	19 528	17 001	6 309	25 678	23 835	20 593	6 132	29 199	27 889	16 022	7 313	36 163	34 769	20 640	
NORTH-WESTERN FEDERAL DISTRICT	5 205	50 507	32 356	10 194	7 226	77 766	55 509	26 673	7 933	88 640	74 408	38 152	7 786	98 130	86 649	40 047	10 705	116 261	106 545	41 303	
Republic of Karelia	387	5 164	2 890	452	553	5 847	3 643	2 005	569	5 994	5 224	3 036	476	6 081	5 967	3 010	528	6 857	6 695	3 819	
Republic of Komi	333	4 452	3 429	775	339	6 553	5 306	3 692	438	7 195	6 662	5 021	361	8 043	7 886	5 435	281	9 476	9 386	6 996	
Arkhangelsk Region including Nenets Autonomous Area	437	6 680	4 506	1 357	550	8 278	6 643	4 174	752	8 950	8 502	5 652	708	9 183	9 057	6 054	794	11 262	11 178	6 881	
Vologda Region	878	5 951	4 235	1 674	520	10 017	7 278	5 052	692	11 037	9 570	6 713	557	11 803	10 682	7 018	722	14 055	13 487	7 180	
Kaliningrad Region	401	5 616	1 524	952	496	7 614	2 656	1 927	693	9 410	3 382	2 849	631	11 578	4 565	3 339	616	13 081	5 884	4 215	
Leningrad Region	578	3 525	2 483	924	927	5 476	4 583	1 980	821	7 452	6 776	4 235	976	9 582	8 834	4 364	2 726	13 344	13 112	5 045	
Murmansk Region	213	3 462	2 395	587	249	5 183	3 702	1 432	258	5 614	4 181	2 214	261	6 101	5 813	2 261	322	6 976	6 912	1 894	
Novgorod Region	196	3 570	2 515	888	265	4 554	3 475	2 059	380	5 430	4 913	2 660	361	4 390	4 238	2 076	442	5 056	4 970	1 839	
Pskov Region	122	3 155	871	326	155	3 938	1 537	640	139	5 143	3 973	1 117	252	4 799	4 556	2 094	232	5 019	4 805	2 112	
Saint Petersburg	1 660	8 932	7 508	2 259	3 172	20 306	16 686	3 712	3 191	22 415	21 225	4 655	3 203	26 570	25 051	4 396	4 042	31 135	30 116	1 322	
SOUTHERN FEDERAL DISTRICT	7 152	55 587	17 122	5 455	12 384	77 101	28 442	16 355	7 561	99 440	36 197	23 707	8 550	121 860	44 203	24 185	10 441	133 751	58 565	31 122	
Republic of Adygeya (Adygeya)	134	2 027	354	91	157	2 641	546	147	132	3 389	2 691	250	147	4 100	908	235	196	5 013	1 629	290	
Republic of Kalmykia	45	1 634	339	237	52	2 418	620	357	48	2 507	790	485	79	2 809	878	475	53	2 742	913	468	
Krasnodar Territory	3 127	20 504	5 577	1 541	7 861	23 177	9 443	3 956	3 841	31 879	12 463	5 648	4 262	43 611	16 111	4 167	3 473	49 178	22 108	4 795	
Astrakhan Region	510	3 497	1 475	512	525	6 676	2 150	1 847	473	8 027	3 115	2 730	479	8 228	3 864	3 288	551	9 030	4 878	2 942	
Volgograd Region	1 351	9 874	4 192	1 173	1 229	14 655	7 093	4 393	1 272	17 787	9 295	7 363	1 300	18 483	9 603	7 310	1 729	21 286	11 990	10 433	
Rostov Region	1 985	18 051	5 185	1 901	2 560	27 534	8 590	5 655	1 795	35 851	9 843	7 231	2 283	44 629	12 839	8 710	4 439	46 502	17 047	12 194	
NORTH-CAUCASIAN FEDERAL DISTRICT	2 917	22 514	4 489	924	3 650	39 427	7 430	2 442	2 982	51 293	15 859	3 989	1 991	48 495	19 203	5 259	1 861	48 970	21 527	8 526	
Republic of Daghestan	752	2 611	326	399	1 493	5 615	593	583	828	9 692	838	746	684	9 759	1 103	690	334	10 014	1 470	322	
Republic of Ingushetia	169	3 017	16	0	284	4 662	39	8	31	3 381	24	9	14	4 008	11	18	41	2 077	24	7	
Kabardino-Balkar Republic	314	2 366	718	4	206	4 922	816	19	872	6 421	3 272	576	140	4 440	4 270	319	115	4 166	4 111	401	
Karachai-Cherkess Republic	239	1 878	18	0																	

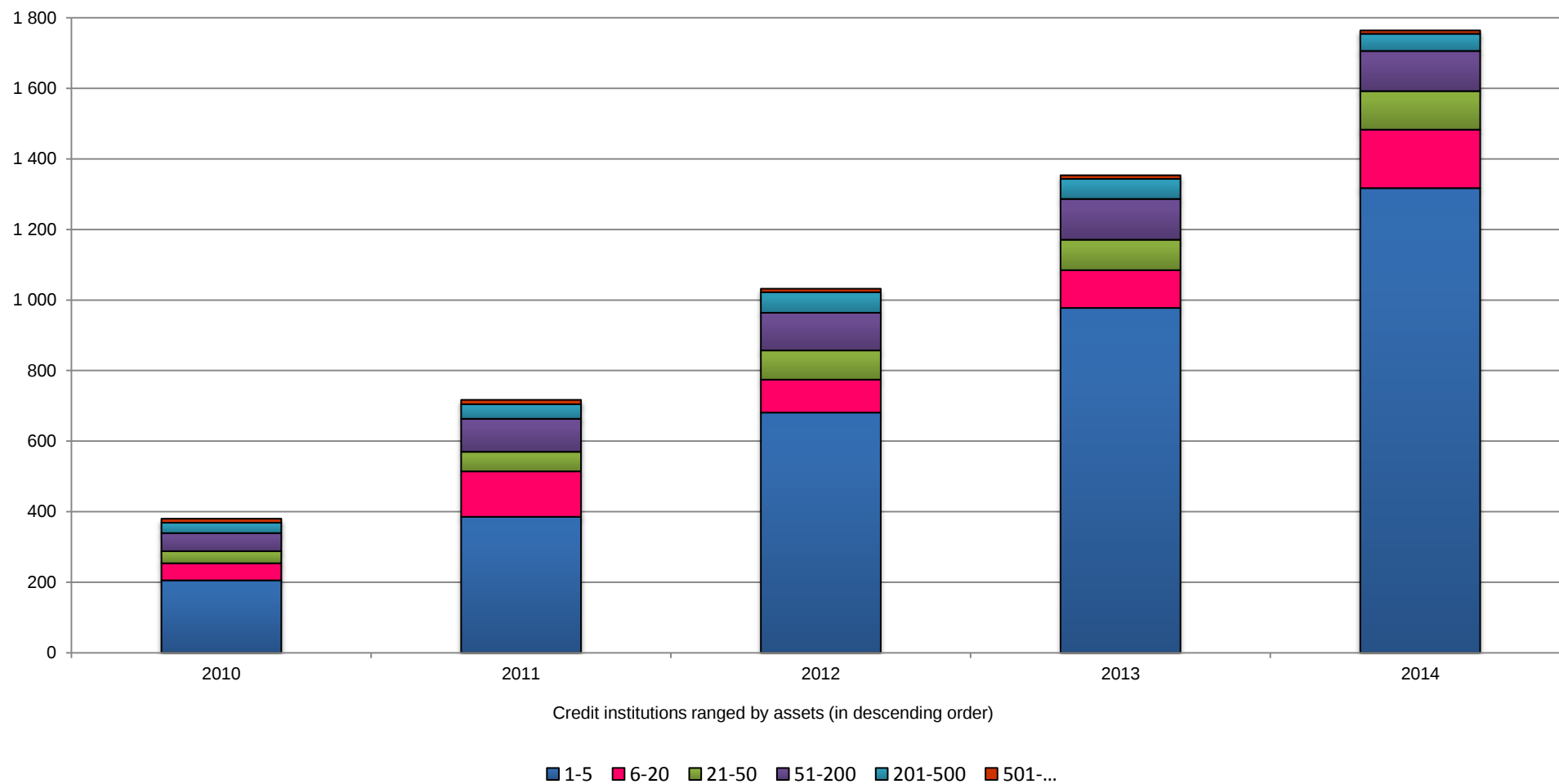
4.1. Dynamics of Volume of Extended Loans to Individuals-Residents, of which HMLs



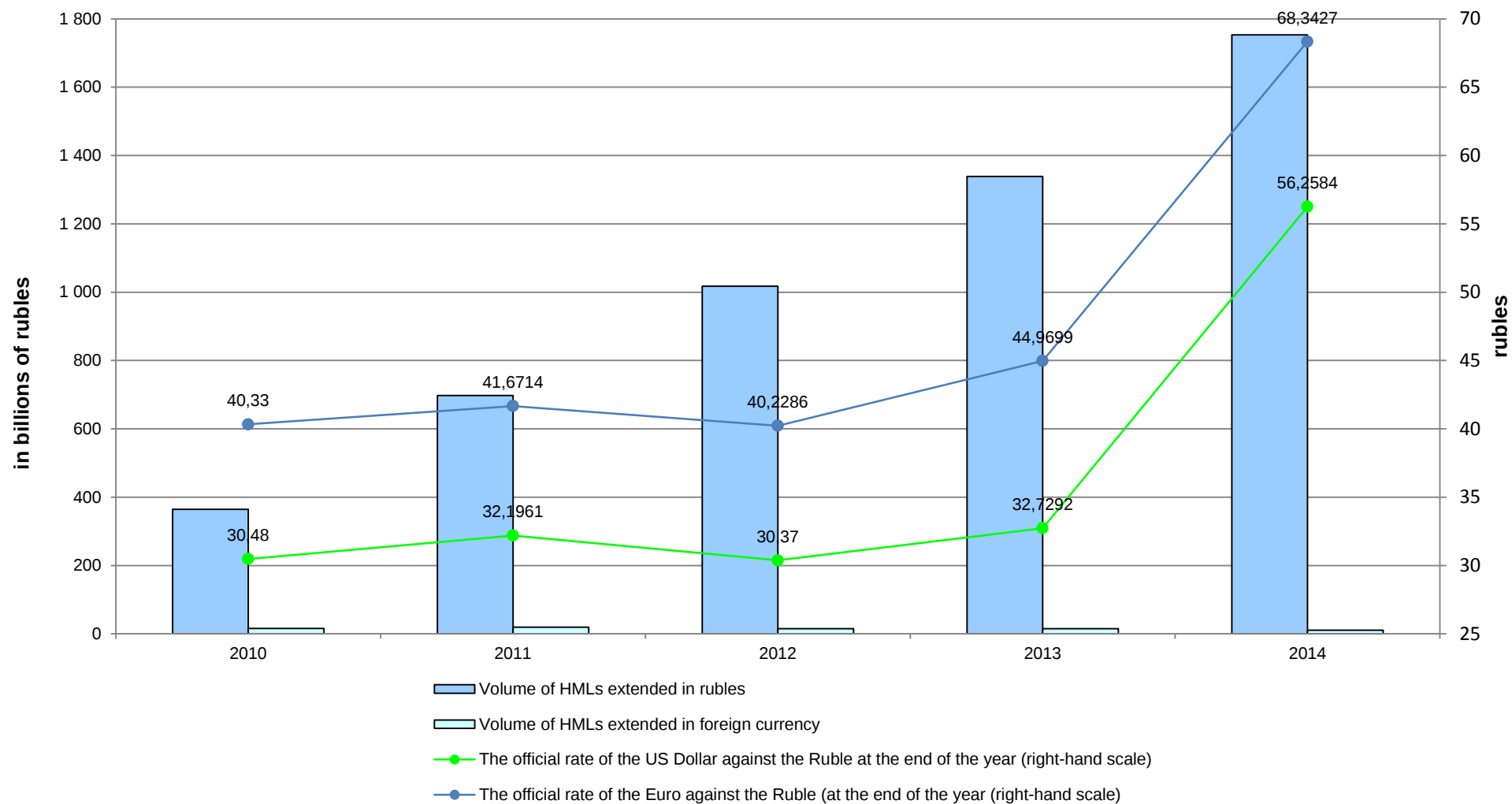
4.2. Volume of Extended HMLs by Federal District of the Russian Federation, in billions of rubles



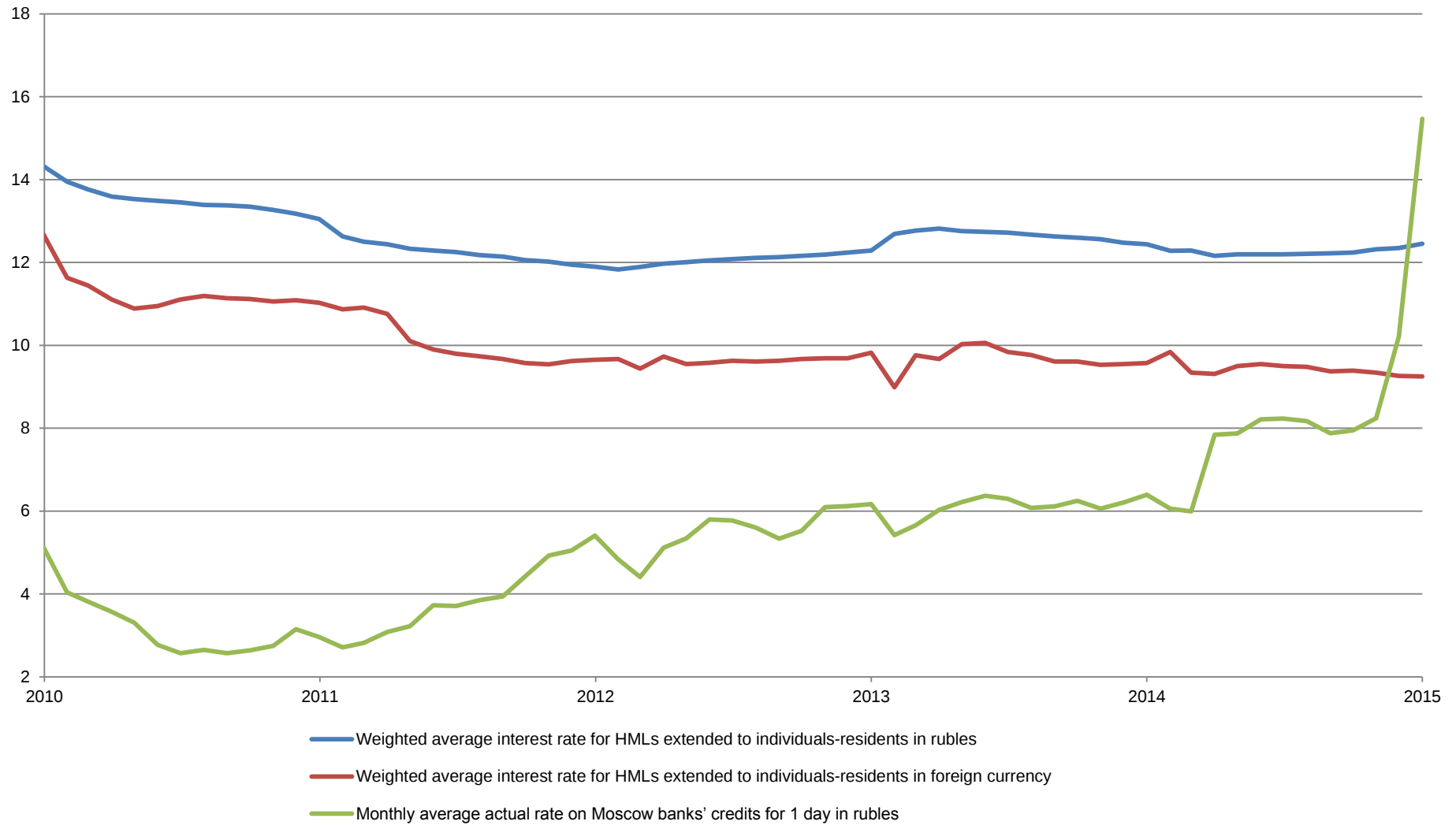
4.3. Volume of HMLs Extended to Individuals-Residents by Group of Credit Institutions Ranged by Assets, in billions of rubles



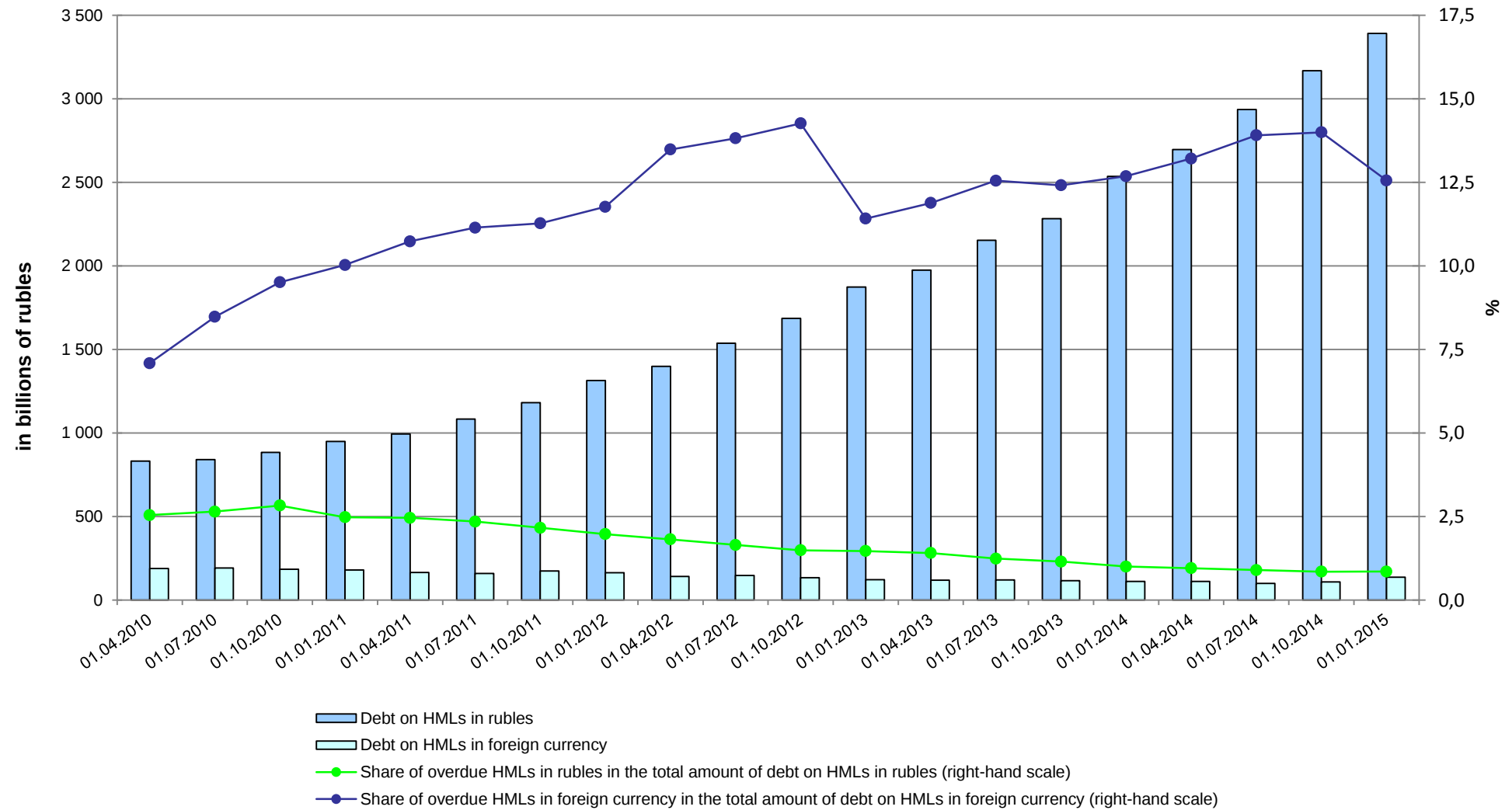
4.4. Currency Structure of HMLs Extended to Individuals-Residents and Dynamics of Currency Rate



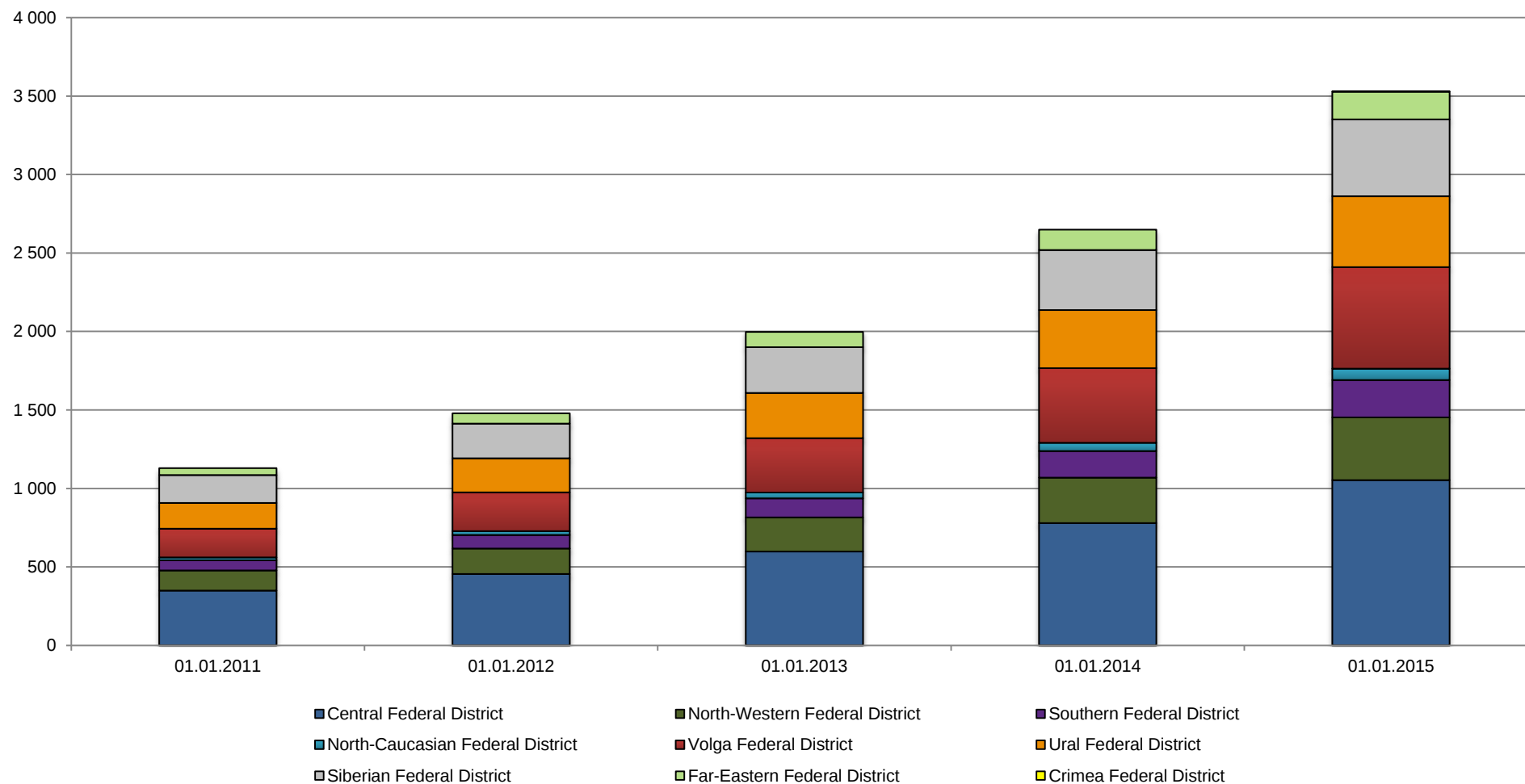
4.5. Dynamics of Interest Rate, %



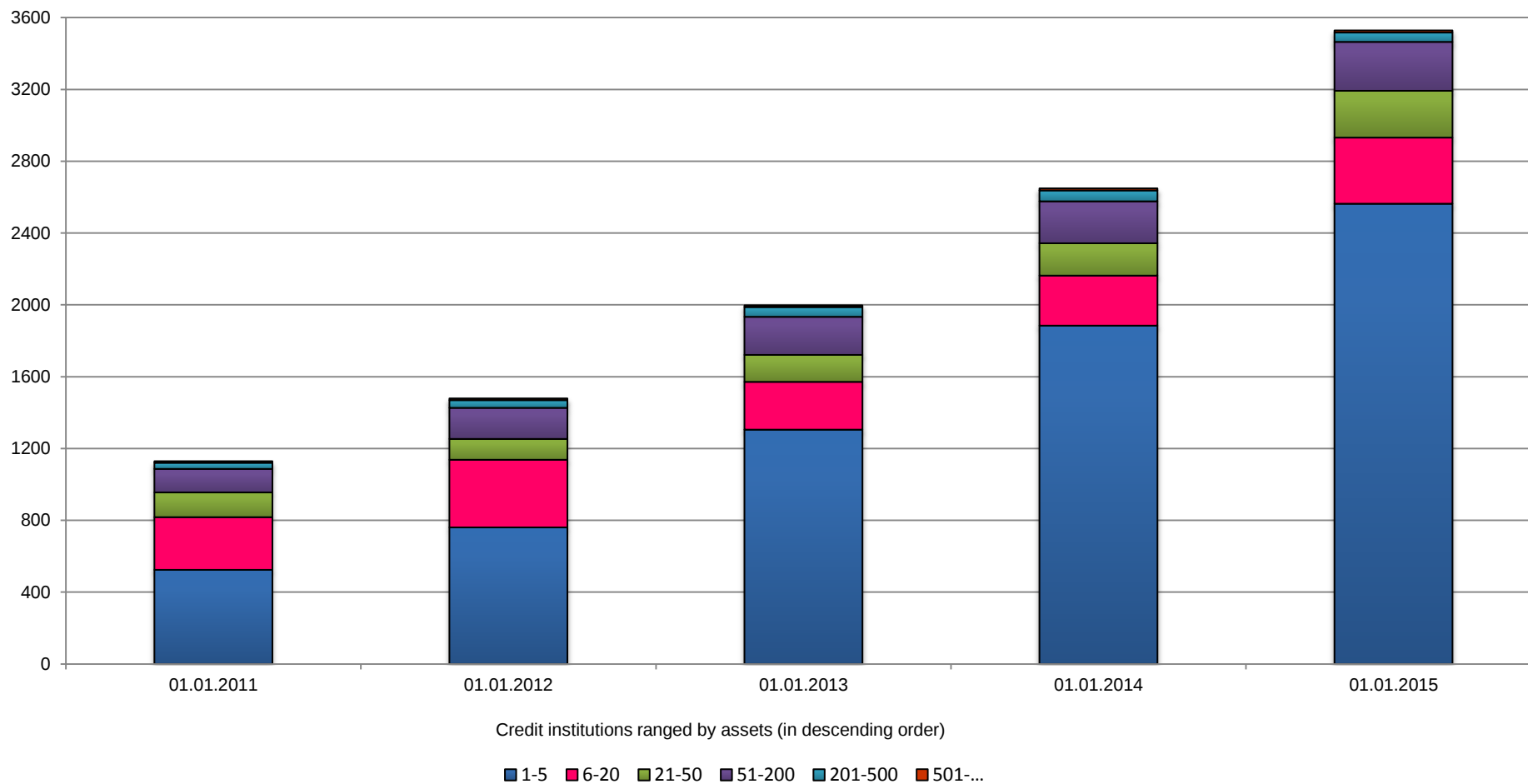
4.6. Debt on HMLs



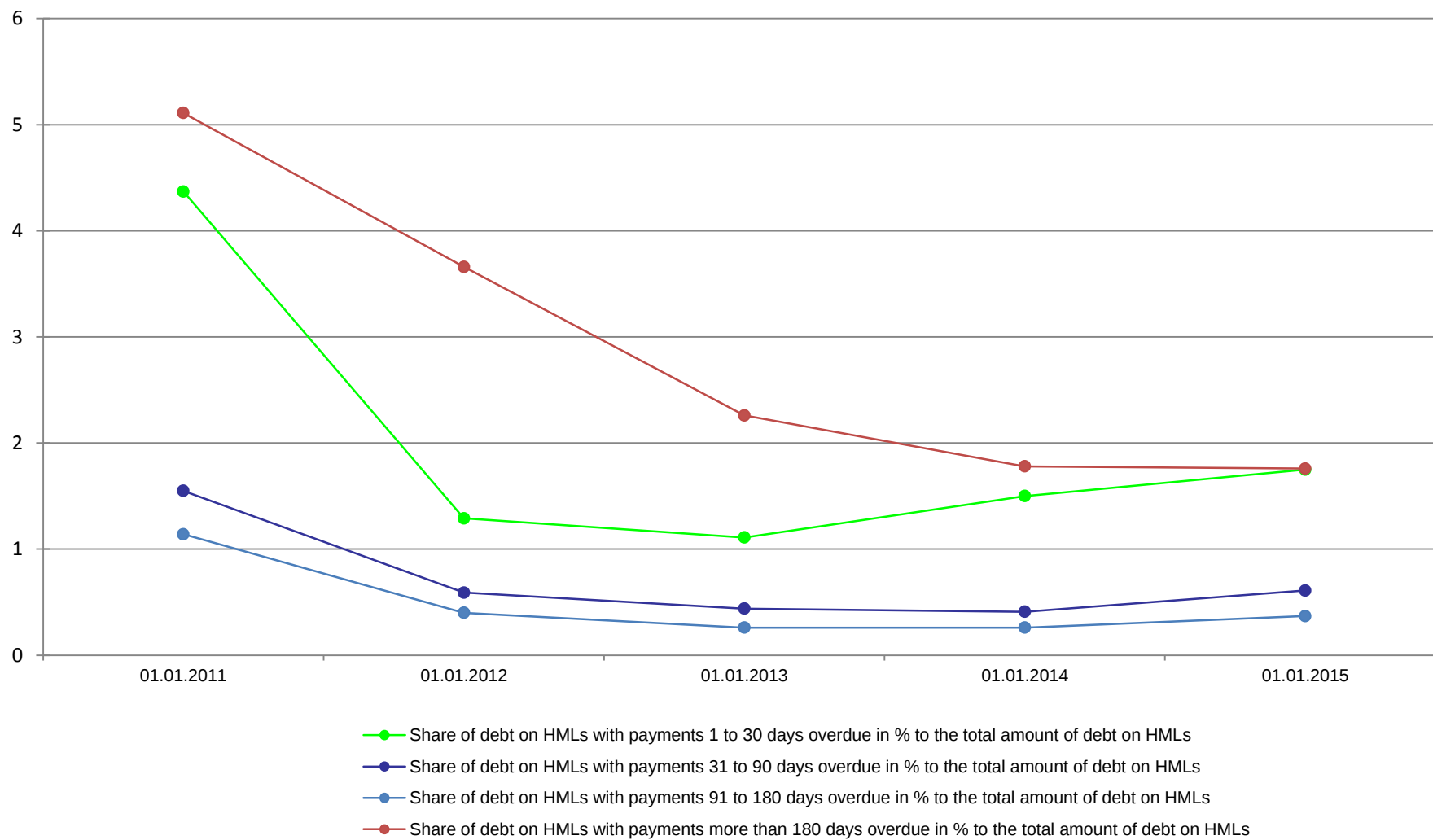
4.7. Debt on HMLs by Federal District of the Russian Federation, in billions of rubles



4.8. Debt on HMLs Extended to Individuals-Residents by Group of Credit Institutions Ranged by Assets, in billions of rubles

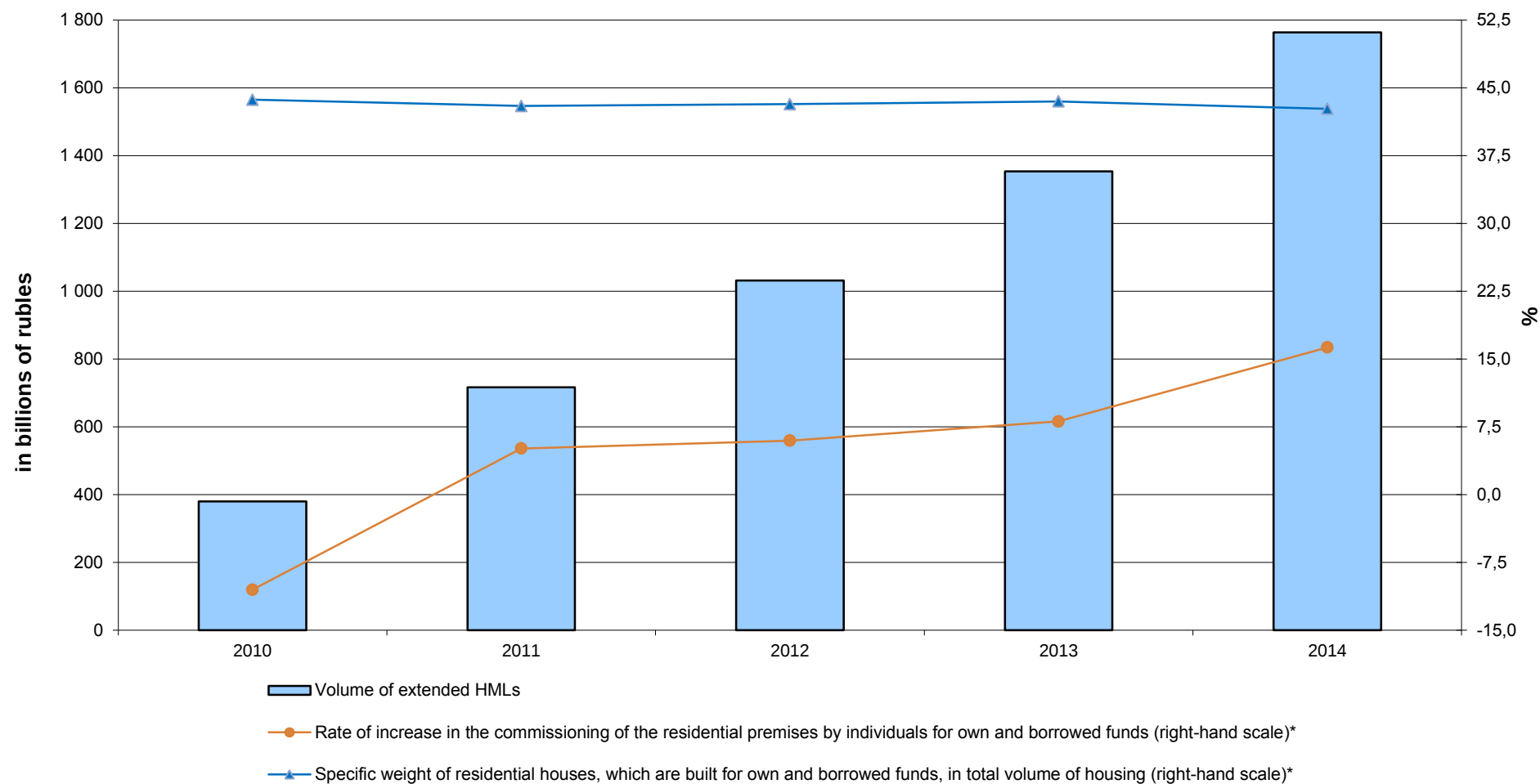


4.9. Dynamics of Debt on HMLs by Terms of Arrears, %



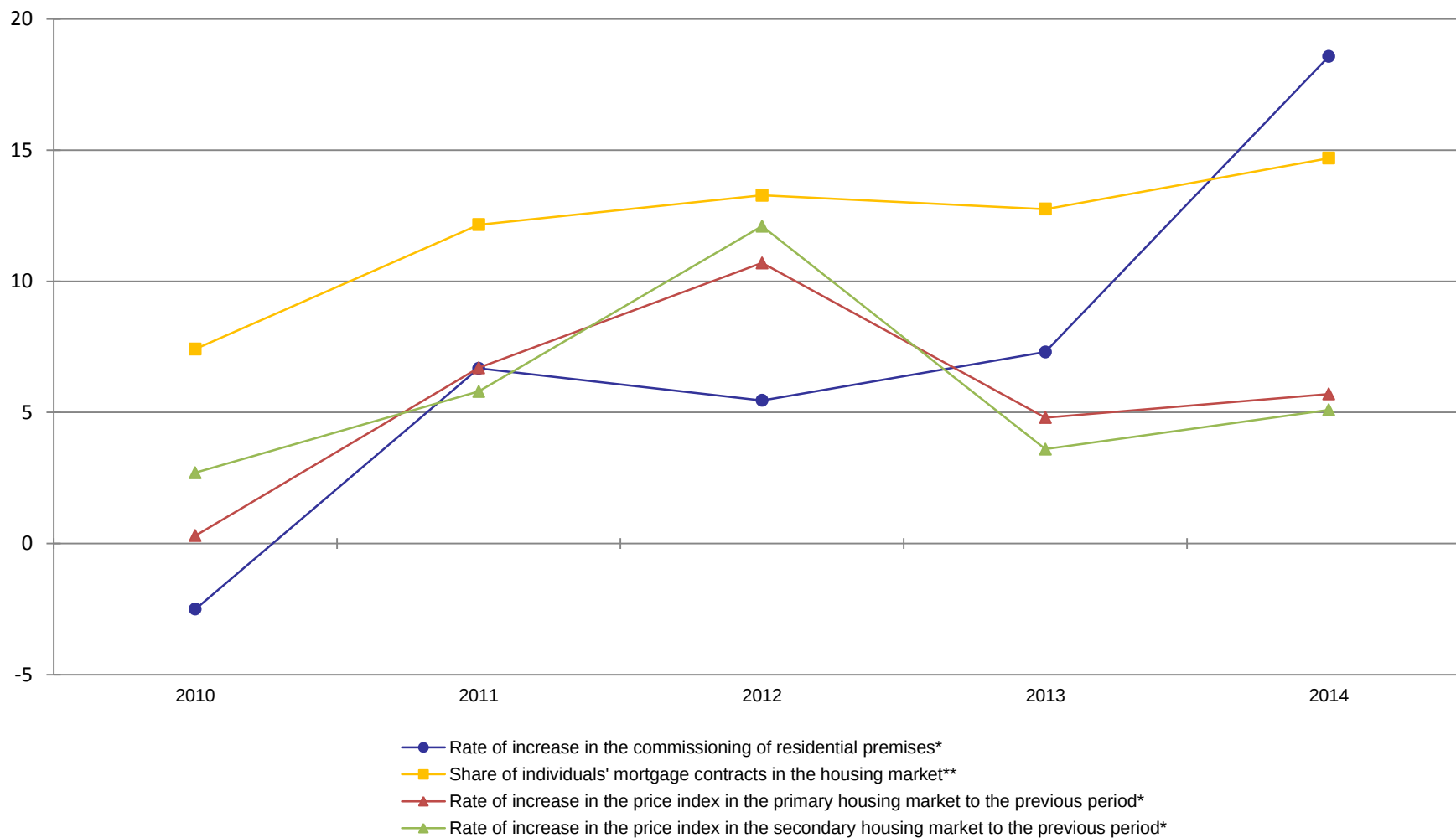
* 100% - the total amount of debt on HMLs including debt without overdue payments.

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



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

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



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

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