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The Central Bank of the Russian Federation



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STATISTICAL YEARBOOK
(INTERNET-VERSION)

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

Moscow
2017

Foreword

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

The yearbook contains statistical data on the primary and the secondary housing (mortgage) loan markets in Russia for the period from 2012 to 2016.

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

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

The yearbook includes data on the number of credit institutions, which conduct operations on the primary and the secondary housing (mortgage) loan market; information on housing loans (mortgage loans / mortgage loans against the pledge of claims under share construction participation agreements) granted by credit institutions to resident individuals in rubles and foreign currency; data on volumes and sources of early repayment and refinancing of mortgage loans (rights of claim under mortgage loans), and also there are macroeconomic indices and socio-economic indicators.

SYMBOLS AND NOTES:

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

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

ABBREVIATION LIST

Organizations

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

Indicators

GDP	- gross domestic product
HLs	- housing loans
MLs	- housing (mortgage) loans
MLs under SCPAs	- housing (mortgage) loans against the pledge of claims under share construction participation agreements

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Summary Methodology

Chapter 1. Economic Indicators

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

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

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

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

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

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

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

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

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

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

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

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

Mortgage loans (MLs) – housing loans granted to individuals against the collateral of real estate according to the procedure established by the Federal Law on the 16th of July 1998 No. 102-FZ 'On Mortgage (Real Estate Mortgage)'.

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

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

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

Volume of HLs (MLs / MLs under SCPAs) granted to resident individuals – the amount of funds provided during the reporting period under loan/additional agreements. This indicator is compiled cumulatively since the beginning of the year, including data on loans granted by credit institutions that had their banking licenses revoked in the reporting period.

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

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

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

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

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

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

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

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

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

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

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

Chapter 2. Aggregated Indicators, which Characterize MLs Market

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

Number of credit institutions granting HLs (MLs / MLs under SCPAs) – the number of credit institutions conducting operations of HLs (MLs / MLs under SCPAs) to households since the beginning of the year or having debts on HLs (MLs / MLs under SCPAs).

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

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

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

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

Weighted average maturity of loans granted since the beginning of the year characterizes average maturities of HLs (MLs / MLs under SCPAs) provided since the beginning of the year and is calculated by the formula:

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

T — the weighted average maturity;

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

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

Weighted average interest rate on the loans granted since the beginning of the year describes average interest rates on HLs (MLs / MLs under SCPAs) provided by credit institutions since the beginning of the year and is calculated by the formula:

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

P — weighted average interest rate;

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

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

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

Weighted average interest rate on loans granted during the month characterizes average interest rates on HLs (MLs / MLs under SCPAs) granted by credit institutions during the month.

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

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

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

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

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

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

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

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

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

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

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

Chapter 3. Regional structure

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

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

Chapter 4. Graphs and Charts

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

1. Economic Indicators

1.1. Selected Macroeconomic Indicators

	GDP at current prices, billion rubles ¹	Volume index of GDP in % to the corresponding period of the previous year ¹	Consumer price index in % to the corresponding period of the previous year ¹	The official rate of the US dollar against the ruble (at the end of the quarter), rubles/US dollar	The official rate of the euro against the ruble (at the end of the quarter), rubles/euro
2012					
I quarter	14 925,0	105,3	103,9	29,3282	39,1707
II quarter	16 149,0	104,3	103,8	32,8169	41,3230
III quarter	17 442,1	103,1	106,0	30,9169	39,9786
IV quarter	18 410,7	101,8	106,5	30,3727	40,2286
2013					
I quarter	15 891,7	100,6	107,1	31,0834	39,8023
II quarter	17 015,1	101,1	107,2	32,7090	42,7180
III quarter	18 543,5	101,2	106,4	32,3451	43,6497
IV quarter	19 566,5	102,1	106,4	32,7292	44,9699
2014					
I quarter	17 390,2	100,6	106,4	35,6871	49,0519
II quarter	19 128,0	101,3	107,6	33,6306	45,8251
III quarter	20 758,6	100,8	107,7	39,3866	49,9540
IV quarter	21 922,9	100,3	109,6	56,2584	68,3427
2015					
I quarter	18 568,5	98,1	116,2	58,4643	63,3695
II quarter	19 857,6	96,6	115,8	55,5240	61,5206
III quarter	21 966,8	97,3	115,7	66,2367	74,5825
IV quarter	22 839,8	96,8	114,5	72,8827	79,6972
2016					
I quarter	18 815,9	99,6	108,4	67,6076	76,5386
II quarter	20 429,6	99,5	107,4	64,2575	71,2102
III quarter	22 721,2	99,6	106,8	63,1581	70,8823
IV quarter	24 076,9	100,3	105,8	60,6569	63,8111

¹ According to Rosstat.

1.2. Main Socio-Economic Indicators

	2012	2013	2014	2015	2016
Population, million people	143,3	143,7	146,3	146,5	146,8
Labour force, million people ²	75,7	75,5	75,4	76,6	76,6
Average cash income per capita (per month), thousand rubles ²	23,2	25,9	27,8	30,5	30,7
Average monthly nominal accrued wage of one worker, thousand rubles ²	26,6	29,8	32,5	34,0	36,7
Share of expenses on real estate acquisition in cash expenses of the population, % ¹	4,2	3,9	4,5	2,9	...
Housing facilities, million m ² of residential premises ¹	3 349	3 359	3 473	3 581	3 663
Commissioning, million m ² of residential premises ¹	65,7	70,5	84,2	85,3	80,2
<i>including on own and borrowed funds of population</i>	28,4	30,7	36,2	35,2	31,8
Number of ready-built apartments, thousands of unit ¹	838	929	1118	1195	1 167
<i>including on own and borrowed funds of population</i>	211	228	262	272	251
Average size of apartment, m ² of residential premises ¹	78,4	75,8	74,9	71,4	68,7

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

² According to Rosstat (annual average).

1.3. Main Indicators, which Characterize MLs Market¹

	2012	2013	2014	2015	2016
Share of granted MLs in GDP, % ²	1,54	1,91	2,23	1,40	1,71
of which in rubles	1,52	1,89	2,21	1,39	1,71
of which in foreign currency	0,02	0,02	0,01	0,00	0,00
Share of debt on granted MLs in GDP, % ²					
of which in rubles	2,98	3,73	4,46	4,78	5,22
of which in foreign currency	2,80	3,57	4,28	4,63	5,14
of which in foreign currency	0,18	0,16	0,17	0,16	0,08
Average amount of debt on granted MLs per capita of labour force in rubles ²					
of which in rubles	26 383	35 084	46 795	51 987	58 657
of which in foreign currency	24 760	33 601	44 985	50 276	57 727
of which in foreign currency	1 623	1 483	1 810	1 711	930
Growth rate of the volume of granted MLs to the previous period, %					
of which in rubles ³	43,9	31,2	30,3	-34,2	26,8
of which in foreign currency ⁴	45,9	31,6	31,0	-34,0	27,2
of which in foreign currency ⁴	-24,8	3,5	-28,7	-64,0	-72,1
Share of granted MLs in the volume of granted HLLs in the reporting period, %					
of which in rubles ³	96,2	96,4	96,9	98,9	99,3
of which in rubles ³	96,5	96,6	96,9	99,0	99,4
of which in foreign currency ⁴	79,7	79,2	84,8	67,6	52,7
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %					
of which in rubles ³	14,3	15,4	20,4	19,8	20,4
of which in rubles ³	14,4	15,5	20,7	20,1	20,7
of which in foreign currency ⁴	9,7	9,2	6,4	4,1	1,0
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %					
of which in rubles ³	35,0	32,6	33,2	12,9	12,8
of which in rubles ³	42,6	35,3	33,7	13,5	14,8
of which in foreign currency ⁴	-25,4	-8,8	21,9	-4,0	-45,7
Share of debt on granted MLs in the debt on granted HLLs, %					
of which in rubles ³	94,1	95,8	96,5	98,4	99,0
of which in rubles ³	94,1	95,8	96,4	98,4	99
of which in foreign currency ⁴	94,1	94,9	96,9	96,8	96,9
Share of debt on granted MLs in the debt on granted loans to individuals, %					
of which in rubles ³	25,9	26,7	31,2	37,4	41,7
of which in rubles ³	25,1	26,2	30,8	37,1	41,6
of which in foreign currency ⁴	51,7	49,3	47,2	49,1	46,1
Share of overdue debt in the debt on granted MLs, %					
of which in rubles ³	2,08	1,50	1,31	1,66	1,57
of which in rubles ³	1,47	1,00	0,85	1,03	1,09
of which in foreign currency ⁴	11,42	12,69	12,56	20,36	31,29
Ratio of repayed MLs in the reporting period to granted MLs, %					
of which in rubles ³	49,8	51,9	50,1	60,9	65,3
of which in rubles ³	45,0	50,5	51,2	60,3	61,2
of which in foreign currency ⁴	384,8	171,5	-126,2	238,5	5606,3
Ratio of early repayed MLs (rights of claim to MLs) to granted MLs, %					
of which in rubles ³	25,9	30,7	30,1	41,1	41,5
of which in rubles ³	23,6	29,6	28,7	38,4	39,7
of which in foreign currency ⁴	187,5	130,5	256,7	834,7	2501,9
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %					
of which in rubles ³	9,9	17,0	15,3	8,0	7,8
of which in rubles ³	9,5	17,1	15,3	7,6	7,7
of which in foreign currency ⁴	34,5	13,4	22,0	113,2	102,8

¹ Data are given at the end of period.

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

³ To corresponding indicator in rubles.

⁴ To corresponding indicator in foreign currency.

1.4. Selected Indicators Describing the Residential Real Estate Market¹

	Rights of ownership of residential premises registered by individuals, units ²	Registered mortgages on residential premises, units ²		Issued mortgage certificates for residential premises, units ²	Amount of granted MLs, units			Average volume of MLs, thousand rubles			Average price of residential real estate market for 1 m ² of residential premises, thousand rubles ³		Residential real estate price index, in % to the corresponding period of the previous year ³	
		individuals	of which		total	of which		total	of which		primary market	secondary market	primary market	secondary market
			residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan			in rubles	in foreign currency		in rubles	in foreign currency				
2012	8 729 967	1 159 208	790 736	399 197	691 724	690 050	1 674	1 492	1 474	8 767	48,2	56,4	110,7	112,1
2013	9 768 589	1 245 833	922 534	399 396	825 039	823 175	1 864	1 641	1 626	8 152	50,2	56,5	104,8	103,6
2014	9 696 212	1 425 016	1 105 143	454 176	1 012 814	1 012 064	750	1 742	1 732	14 443	51,7	58,1	105,7	105,1
2015	9 069 938	1 134 333	789 371	247 053	699 510	699 419	91	1 661	1 655	42 890	51,5	56,3	99,7	96,8
2016	8 374 828	1 290 682	855 635	265 747	856 461	856 427	34	1 720	1 719	31 971	53,3	54,0	99,6	97,0

¹ Data are given at the end of period.

² According to Rosreestr.

³ According to Rosstat.

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

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Afghanistan	01.01.2017	2,8	2,1
Argentina	01.01.2017	2,7	3,2
Armenia	01.01.2017	7,6	...
Australia	01.01.2017	63,5	8,0
Austria	01.01.2017	20,6	...
Bangladesh	01.01.2016	2,6	3,2
Belarus	01.01.2017	13,7	3,1
Belgium	01.10.2016	14,6	...
Bhutan	01.07.2016	10,1	12,7
Bolivia	01.01.2017	22,0	...
Botswana	01.01.2017	17,1	7,5
Brazil	01.10.2016	15,3	2,3
Cambodia	01.01.2017	7,1	0,6
Canada	01.01.2017	36,6	3,4
China, P.R.: Hong Kong	01.01.2017	14,0	6,0
China, P.R.: Macao	01.01.2017	22,0	20,5
Croatia	01.01.2017	20,5	...
Denmark	01.10.2016	36,0	11,7
Federated States of Micronesia	01.04.2016	2,3	24,8
Fiji	01.01.2017	18,9	11,4
Finland	01.10.2016	29,7	...
Georgia	01.02.2017	28,2	27,6
Germany	01.10.2016	18,6	5,6
Greece	01.01.2017	27,2	...
Guinea	01.07.2016	0,7	2,9
India	01.01.2017	11,0	3,3
Indonesia	01.01.2017	8,3	8,5
Ireland	01.10.2016	21,2	2,6
Israel	01.01.2017	35,4	13,4
Italy	01.07.2016	19,1	7,4
Kazakhstan	01.01.2017	1,9	5,7
Kenya	01.01.2017	4,7	8,9
Kyrgyz Republic	01.01.2017	9,0	...
Latvia	01.01.2017	24,0	15,8
Luxembourg	01.01.2017	6,3	1,3
Malta	01.01.2017	31,3	14,9
Mauritius	01.07.2016	9,5	5,5
Mexico	01.02.2017	16,0	...
Namibia	01.01.2017	38,4	13,0
Nicaragua	01.01.2017	12,9	...
Norway	01.04.2016	43,6	2,1
Pakistan	01.01.2017	3,0	8,0
Papua New Guinea	01.10.2016	2,5	8,1
Poland	01.01.2017	31,9	6,1
Portugal	01.10.2016	38,2	8,1
Romania	01.10.2016	25,8	24,1
Samoa	01.01.2017	31,4	37,4
Seychelles	01.02.2017	8,7	11,8
Solomon Islands	01.01.2017	16,2	0,0
South Africa	01.02.2017	24,8	7,3
Spain	01.01.2017	30,3	...
Swaziland	01.10.2016	18,0	4,2
Sweden	01.01.2017	37,5	...
Switzerland	01.07.2016	40,2	7,6
Tajikistan	01.10.2015	1,0	...
Tanzania	01.10.2016	2,8	1,9
Thailand	01.01.2017	15,6	4,8
The Gambia	01.02.2016	...	9,0
The Netherlands	01.01.2017	24,3	...
The Philippines	01.01.2017	7,3	14,3
The Republic of Korea	01.01.2015	22,1	22,1
The Russian Federation	01.01.2017	9,1	3,4
The Slovak Republic	01.01.2017	44,3	...
The United Kingdom	01.10.2016	19,8	2,9
The United States	01.01.2017	31,0	16,4
Tonga	01.10.2016	38,2	6,7
Trinidad and Tobago	01.10.2016	19,9	8,7
Turkey	01.10.2016	9,0	0,5
Uganda	01.04.2017	7,8	15,1
Ukraine	01.01.2017	5,6	1,1
Vanuatu	01.04.2016	25,1	0,9
Vietnam	01.01.2016	...	9,2

¹ По данным Международного валютного фонда.

2. Aggregated Indicators, which Characterize MLs Market

Participants in Housing (Mortgage) Loan Market

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

(units)

	Number of credit institutions						
	operating, total	из них:					
		granting HLs	granting MLs	granting MLs under SCPAs ¹	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market
01.01.2013	956	725	667	...	146	49	177
01.01.2014	923	715	658	...	149	26	152
01.01.2015	834	673	629	...	150	37	147
01.01.2016	733	587	559	...	141	34	113
01.01.2017	623	506	484	210	128	41	93

¹ Information is available for data since 01.02.2016

Primary Housing (Mortgage) Loan Market

2.2. HLs in Rubles Granted to Resident Individuals

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %	
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month
2012								
01.02	30 405	40 210	1 456 199	29 461	168,9	168,9	11,92	11,92
01.03	78 800	106 759	1 488 459	29 847	171,2	172,6	11,98	12,01
01.04	136 432	187 040	1 529 396	28 993	172,8	174,9	12,05	12,14
01.05	198 427	274 774	1 578 338	29 212	174,2	177,1	12,09	12,16
01.06	258 004	357 217	1 619 098	29 116	174,6	176,1	12,12	12,21
01.07	318 388	441 116	1 662 618	29 071	174,9	176,0	12,14	12,27
01.08	381 359	530 490	1 702 749	29 077	175,0	175,8	12,16	12,24
01.09	450 784	627 803	1 758 902	28 999	175,5	178,2	12,19	12,34
01.10	513 166	717 081	1 807 153	28 782	175,4	174,4	12,21	12,39
01.11	585 035	821 767	1 867 604	28 689	175,3	175,1	12,25	12,49
01.12	656 728	928 302	1 926 842	28 497	175,8	179,7	12,29	12,62
2013								
01.01	739 393	1 054 073	1 992 388	31 213	176,6	182,6	12,32	12,51
01.02	35 778	53 054	2 000 178	31 649	179,0	179,0	12,73	12,73
01.03	89 169	135 215	2 042 749	31 576	177,8	177,1	12,82	12,89
01.04	150 774	230 824	2 083 220	31 248	177,4	176,8	12,87	12,94
01.05	223 546	345 415	2 147 924	31 415	177,0	176,1	12,81	12,70
01.06	286 170	441 424	2 201 187	31 179	175,9	172,3	12,80	12,74
01.07	356 292	550 889	2 258 703	29 994	175,4	173,1	12,76	12,61
01.08	436 885	675 104	2 326 601	30 487	175,1	174,0	12,71	12,47
01.09	517 007	800 415	2 384 020	30 362	174,4	170,3	12,67	12,45
01.10	593 898	925 077	2 390 674	29 123	174,1	172,7	12,64	12,42
01.11	683 351	1 066 105	2 476 266	29 002	174,0	172,9	12,60	12,36
01.12	767 667	1 202 022	2 553 718	28 575	172,8	163,3	12,56	12,21
2014								
01.01	878 495	1 385 357	2 647 421	27 783	172,9	174,0	12,51	12,20
01.02	50 367	81 445	2 673 992	28 057	172,0	172,0	12,30	12,30
01.03	123 772	203 542	2 738 205	28 410	178,9	183,4	12,30	12,31
01.04	208 384	344 270	2 808 289	28 296	181,6	185,5	12,18	12,00
01.05	307 049	509 789	2 907 478	28 611	172,4	153,4	12,22	12,32
01.06	389 021	647 699	2 983 358	28 932	174,2	180,7	12,22	12,22
01.07	471 256	789 505	3 049 741	28 983	173,9	172,9	12,22	12,26
01.08	565 551	951 145	3 143 500	29 587	176,6	189,4	12,23	12,24
01.09	652 343	1 100 969	3 213 547	29 800	176,6	177,2	12,24	12,33
01.10	739 226	1 253 612	3 288 628	29 654	177,1	180,2	12,27	12,46
01.11	836 062	1 423 100	3 360 775	29 946	177,8	183,2	12,34	12,85
01.12	923 945	1 576 680	3 443 067	30 464	178,1	180,8	12,37	12,61
2015								
01.01	1 058 641	1 808 551	3 517 094	32 131	178,1	178,0	12,47	13,16
01.02	44 924	73 036	3 520 747	32 840	175,9	175,9	14,16	14,16
01.03	94 862	153 466	3 546 831	33 401	174,6	173,3	14,46	14,73
01.04	138 911	222 034	3 547 477	34 635	172,9	169,2	14,54	14,73
01.05	189 551	304 530	3 570 523	35 794	171,6	168,1	14,41	14,06
01.06	234 503	379 132	3 594 711	36 733	171,3	170,1	14,23	13,48
01.07	287 957	467 982	3 612 817	37 602	171,9	174,6	14,05	13,31
01.08	347 425	565 340	3 645 485	38 506	172,0	172,3	13,95	13,46
01.09	406 377	661 876	3 686 484	39 958	172,5	175,1	13,79	12,88
01.10	473 466	772 500	3 732 393	40 840	173,0	176,5	13,70	13,15
01.11	539 966	884 638	3 782 381	41 743	173,4	175,9	13,59	12,89
01.12	608 173	998 088	3 831 417	43 280	174,1	179,8	13,44	12,30
2016								
01.01	710 450	1 169 240	3 912 845	44 226	175,2	181,5	13,36	12,89
01.02	37 510	62 267	3 922 380	45 617	179,4	179,4	12,51	12,51
01.03	118 445	205 464	3 993 926	46 740	180,8	181,3	12,24	12,12
01.04	190 445	325 520	4 036 169	47 912	180,6	180,2	12,48	12,90
01.05	264 105	449 605	4 076 528	48 698	181,0	182,0	12,60	12,92
01.06	326 456	554 135	4 108 092	50 234	181,6	184,3	12,70	13,09
01.07	394 672	668 990	4 140 825	50 699	181,6	181,8	12,74	12,94
01.08	460 485	780 386	4 181 431	51 613	181,6	181,7	12,75	12,84
01.09	534 022	905 721	4 232 381	52 514	181,5	180,4	12,74	12,67
01.10	608 708	1 032 918	4 280 157	52 264	181,6	182,2	12,71	12,52
01.11	681 261	1 158 687	4 329 929	52 719	181,7	183,2	12,68	12,41
01.12	759 936	1 296 265	4 389 148	53 248	182,0	184,3	12,62	12,16
2017								
01.01	863 803	1 481 068	4 464 519	52 837	182,2	183,7	12,49	11,56

2.3. HLTs in Foreign Currency Granted to Resident Individuals

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %
			total	of which overdue debt		
2012						
01.02	72	389	163 858	21 399	159,0	9,69
01.03	188	1 602	153 529	21 481	106,2	9,47
01.04	346	2 733	151 198	21 621	124,8	9,77
01.05	524	4 133	147 136	21 573	133,3	9,58
01.06	695	5 834	158 470	23 387	139,4	9,63
01.07	881	8 097	158 405	23 326	133,7	9,76
01.08	1 018	9 792	152 986	22 903	123,0	9,74
01.09	1 159	10 715	151 174	23 073	125,8	9,76
01.10	1 269	12 054	143 180	21 844	121,1	9,78
01.11	1 422	13 761	143 448	22 297	121,0	9,79
01.12	1 582	15 480	139 640	22 026	118,5	9,78
2013						
01.01	1 788	18 409	130 598	16 328	116,5	9,91
01.02	97	1 052	126 820	16 069	91,5	9,09
01.03	237	2 469	126 600	16 204	104,0	9,87
01.04	432	3 904	126 206	16 501	123,2	9,72
01.05	672	6 091	125 285	16 684	127,9	10,04
01.06	816	7 590	124 518	16 758	125,1	10,10
01.07	1 017	9 271	127 673	17 564	134,0	9,88
01.08	1 211	11 055	126 944	17 500	132,2	9,82
01.09	1 388	12 977	127 145	17 570	136,5	9,65
01.10	1 522	14 485	122 129	16 275	131,0	9,68
01.11	1 687	16 386	120 547	16 067	129,0	9,60
01.12	1 831	18 176	122 777	16 288	127,7	9,64
2014						
01.01	1 987	19 176	118 057	15 648	128,0	9,66
01.02	65	359	124 040	16 206	171,1	9,81
01.03	145	1 185	122 665	16 200	150,2	9,43
01.04	229	2 114	116 402	15 569	137,4	9,39
01.05	313	3 232	114 102	15 343	127,9	9,56
01.06	373	3 849	108 624	14 711	122,6	9,63
01.07	439	4 390	103 421	14 319	126,3	9,56
01.08	516	5 163	107 610	15 095	128,7	9,53
01.09	588	6 216	107 917	15 223	128,2	9,43
01.10	656	7 550	112 107	15 603	122,1	9,45
01.11	701	8 505	120 558	17 021	122,0	9,40
01.12	755	10 126	132 682	19 127	122,3	9,32
2015						
01.01	807	12 767	140 809	17 623	128,1	9,32
01.02	13	299	170 345	21 600	64,6	10,42
01.03	29	782	148 657	19 535	38,5	11,81
01.04	42	1 417	139 488	19 375	33,6	12,20
01.05	49	1 970	118 400	17 305	32,5	12,01
01.06	62	2 294	116 587	18 191	34,7	11,30
01.07	78	2 598	119 318	19 401	41,2	10,71
01.08	94	3 419	123 252	20 809	44,1	10,34
01.09	101	4 030	136 734	24 087	44,9	10,29
01.10	108	4 231	133 204	24 444	45,4	10,26
01.11	117	4 405	126 103	23 600	43,9	10,12
01.12	121	4 656	126 188	24 382	43,5	10,13
2016						
01.01	131	5 776	135 446	27 441	40,0	10,09
01.02	5	57	137 630	28 698	8,4	12,17
01.03	11	223	131 333	29 025	70,4	7,01
01.04	19	483	114 790	26 929	40,0	7,70
01.05	30	624	103 042	26 257	33,9	7,95
01.06	31	787	102 589	27 728	29,7	7,96
01.07	37	935	96 396	26 595	30,3	8,38
01.08	40	1 393	97 889	28 222	25,0	8,57
01.09	41	1 385	91 260	27 155	24,7	8,58
01.10	44	1 508	85 846	26 066	27,8	8,68
01.11	44	1 504	82 468	25 672	27,8	8,68
01.12	46	1 563	81 751	25 569	27,9	8,72
2017						
01.01	55	2 061	73 511	22 907	29,2	8,87

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

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %		Memo: rights of claim under MLs, acquired by credit institutions, million rubles
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	
2012									
01.02	28 243	38 606	1 325 953	26 188	172,0	172,0	11,83	11,83	73 069
01.03	73 249	102 355	1 358 002	26 254	174,5	176,1	11,89	11,92	72 788
01.04	126 750	179 153	1 398 876	25 455	176,1	178,1	11,97	12,09	72 027
01.05	184 513	264 049	1 449 982	25 560	177,5	180,5	12,01	12,08	72 579
01.06	239 631	343 701	1 492 786	25 487	177,9	179,1	12,05	12,18	74 354
01.07	294 868	424 105	1 538 264	25 409	178,1	179,3	12,08	12,20	75 288
01.08	352 542	510 527	1 580 569	25 478	178,7	181,7	12,11	12,25	78 371
01.09	416 659	604 721	1 636 799	25 406	179,0	180,5	12,13	12,26	75 712
01.10	475 235	690 820	1 686 091	25 146	178,5	175,3	12,16	12,34	76 617
01.11	543 019	791 792	1 747 734	25 006	178,6	179,2	12,19	12,44	79 973
01.12	611 061	895 130	1 807 825	24 779	178,9	181,3	12,24	12,55	77 667
2013									
01.01	690 050	1 017 316	1 874 345	27 533	179,5	183,4	12,29	12,67	63 271
01.02	33 580	51 472	1 890 956	28 164	181,6	181,6	12,69	12,69	72 396
01.03	83 762	131 412	1 933 625	28 038	180,6	180,0	12,77	12,83	76 553
01.04	142 067	224 235	1 975 575	27 867	180,5	180,3	12,82	12,89	76 371
01.05	210 950	336 199	2 042 395	27 940	180,0	178,9	12,76	12,62	75 875
01.06	269 452	429 229	2 096 144	27 710	179,0	175,5	12,74	12,70	75 444
01.07	335 210	535 188	2 154 063	26 745	178,5	176,7	12,72	12,62	72 569
01.08	409 887	654 765	2 221 524	27 325	178,2	176,8	12,67	12,45	75 227
01.09	484 319	774 624	2 276 773	27 374	177,8	175,6	12,63	12,41	73 916
01.10	556 099	894 584	2 283 576	26 319	177,4	174,8	12,60	12,37	75 254
01.11	637 642	1 029 124	2 367 199	26 178	176,0	166,6	12,56	12,26	75 456
01.12	717 498	1 160 728	2 443 924	25 639	176,4	179,6	12,48	11,93	74 390
2014									
01.01	823 175	1 338 731	2 536 869	25 443	176,4	176,4	12,44	12,12	61 709
01.02	47 662	79 003	2 563 580	25 567	174,1	174,1	12,28	12,28	75 418
01.03	117 701	197 265	2 628 020	25 856	181,2	186,0	12,29	12,29	75 062
01.04	197 896	333 115	2 697 532	25 767	183,9	187,8	12,16	11,97	74 700
01.05	291 566	493 603	2 794 925	26 075	174,5	154,9	12,20	12,30	75 752
01.06	369 809	628 163	2 870 705	26 357	176,2	182,2	12,20	12,20	76 965
01.07	448 163	766 009	2 936 427	26 368	175,9	174,7	12,20	12,23	77 076
01.08	538 045	922 855	3 028 347	26 859	178,4	190,5	12,21	12,22	75 450
01.09	620 874	1 067 947	3 096 218	27 005	178,4	178,7	12,22	12,29	76 390
01.10	703 771	1 215 518	3 169 450	26 961	178,8	181,7	12,24	12,44	76 131
01.11	796 585	1 379 684	3 239 516	27 205	179,5	184,8	12,32	12,85	78 089
01.12	881 772	1 528 991	3 320 792	27 691	179,7	181,4	12,35	12,62	72 409
2015									
01.01	1 012 064	1 753 294	3 391 888	28 954	179,5	177,9	12,45	13,17	72 229
01.02	43 016	70 259	3 394 376	29 638	176,5	176,5	14,16	14,16	67 310
01.03	92 052	149 640	3 421 314	30 176	175,5	174,6	14,45	14,71	69 952
01.04	135 162	217 176	3 424 346	31 342	174,0	170,7	14,53	14,70	66 746
01.05	184 431	297 857	3 448 873	32 418	173,1	170,5	14,40	14,05	70 156
01.06	228 196	371 332	3 474 034	33 286	172,7	171,5	14,22	13,46	51 783
01.07	280 440	458 999	3 493 319	34 104	173,3	175,4	14,04	13,29	50 430
01.08	338 512	555 335	3 527 048	34 867	173,3	173,7	13,93	13,44	68 655
01.09	396 147	650 852	3 569 433	36 185	173,8	176,3	13,78	12,88	69 858
01.10	461 182	759 239	3 615 354	36 918	174,3	177,8	13,68	13,12	70 121
01.11	526 707	870 312	3 666 185	37 647	174,7	177,2	13,58	12,89	70 646
01.12	594 192	982 732	3 716 496	38 995	175,4	180,7	13,43	12,29	71 078
2016									
01.01	699 419	1 157 760	3 851 153	39 524	176,4	181,9	13,35	12,92	81 467
01.02	37 145	61 771	3 868 230	41 159	180,6	180,6	12,50	12,50	86 939
01.03	117 372	204 390	3 941 371	42 208	181,5	181,9	12,23	12,11	86 622
01.04	188 449	323 380	3 984 292	43 202	181,5	181,4	12,47	12,89	90 418
01.05	261 125	446 285	4 025 465	43 976	182,0	183,4	12,60	12,92	91 464
01.06	322 703	550 082	4 058 186	45 280	182,6	185,2	12,69	13,08	89 494
01.07	390 085	664 227	4 092 126	45 764	182,6	182,6	12,73	12,93	89 710
01.08	455 219	774 990	4 133 720	46 362	182,6	182,5	12,74	12,83	92 335
01.09	528 274	899 870	4 185 628	47 204	182,3	180,8	12,73	12,66	88 195
01.10	602 553	1 026 667	4 234 805	47 272	182,4	182,7	12,71	12,51	90 934
01.11	674 727	1 151 728	4 285 774	47 715	182,5	183,8	12,67	12,41	90 817
01.12	753 064	1 288 531	4 345 935	48 336	182,8	185,0	12,62	12,16	99 709
2017									
01.01	856 427	1 472 254	4 421 924	48 047	183,0	184,6	12,48	11,54	100 174

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

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %	Memo: rights of claim under MLs, acquired by credit institutions, million rubles
			total	of which overdue debt			
2012							
01.02	67	353	152 802	18 591	166,9	9,67	32 464
01.03	177	1 311	143 301	18 894	124,0	9,44	30 091
01.04	323	2 136	141 004	19 016	151,4	9,73	29 329
01.05	493	3 358	137 174	19 017	157,5	9,55	31 152
01.06	651	4 736	147 946	20 538	160,7	9,58	34 173
01.07	825	6 350	148 044	20 460	154,3	9,63	34 460
01.08	954	7 635	143 325	20 107	143,6	9,61	32 178
01.09	1 088	8 422	141 683	20 208	146,3	9,63	32 268
01.10	1 193	9 664	134 325	19 163	138,8	9,67	30 227
01.11	1 339	11 032	134 667	19 607	139,7	9,69	29 885
01.12	1 484	12 118	130 548	19 238	139,4	9,69	29 752
2013							
01.01	1 674	14 676	122 859	14 026	135,1	9,82	18 487
01.02	91	777	120 128	13 888	115,9	8,99	26 989
01.03	224	1 592	119 542	13 951	146,4	9,76	27 471
01.04	410	2 815	119 330	14 185	156,4	9,67	27 472
01.05	636	4 916	119 041	14 360	149,7	10,03	27 031
01.06	770	5 962	117 974	14 461	148,6	10,06	26 675
01.07	963	7 444	121 005	15 190	158,1	9,84	27 218
01.08	1 145	8 946	120 311	15 130	155,3	9,77	26 815
01.09	1 314	10 477	120 516	15 224	161,7	9,61	26 732
01.10	1 435	11 521	115 769	14 373	155,9	9,61	25 535
01.11	1 592	13 193	114 258	14 176	152,3	9,53	24 648
01.12	1 722	14 513	116 090	14 403	151,0	9,55	25 317
2014							
01.01	1 864	15 195	111 990	14 207	151,9	9,57	24 274
01.02	64	315	118 933	14 867	193,2	9,84	25 702
01.03	141	981	118 068	15 263	177,2	9,34	25 494
01.04	216	1 704	112 287	14 839	165,9	9,31	26 654
01.05	294	2 722	110 370	14 815	148,4	9,50	25 912
01.06	351	3 184	105 360	14 314	143,9	9,55	24 604
01.07	414	3 670	100 304	13 953	145,9	9,50	23 317
01.08	489	4 376	104 366	14 708	147,2	9,48	24 093
01.09	558	5 366	104 572	14 790	144,5	9,37	24 547
01.10	619	6 372	108 641	15 208	140,3	9,39	25 521
01.11	661	7 179	117 139	16 581	140,1	9,34	27 539
01.12	708	8 562	128 645	18 627	139,9	9,26	30 530
2015							
01.01	750	10 832	136 491	17 143	146,3	9,25	33 803
01.02	9	266	164 955	20 965	71,8	10,42	39 473
01.03	14	456	143 777	18 965	53,6	11,27	34 560
01.04	24	958	135 328	18 804	41,9	11,80	33 581
01.05	28	1 163	114 541	16 823	38,2	11,57	28 987
01.06	41	1 472	112 941	17 652	40,4	10,74	26 751
01.07	54	1 698	115 725	18 892	50,4	10,16	27 547
01.08	66	2 189	119 395	20 228	52,4	10,08	32 301
01.09	72	2 618	132 488	23 385	53,6	10,04	35 755
01.10	78	2 789	129 180	23 753	54,2	10,01	30 740
01.11	85	2 953	122 154	22 838	51,9	9,86	32 962
01.12	86	3 030	122 204	23 721	52,2	9,84	33 266
2016							
01.01	91	3 903	131 084	26 685	46,8	9,82	35 474
01.02	2	33	133 476	28 051	9,9	11,46	35 316
01.03	6	175	128 048	28 365	85,4	6,87	34 282
01.04	11	284	111 974	26 309	63,0	7,46	29 936
01.05	20	424	100 496	25 681	46,4	7,75	27 912
01.06	20	562	100 094	27 148	38,5	7,70	27 504
01.07	24	650	94 176	26 042	40,5	8,15	26 360
01.08	26	738	95 240	27 542	38,5	8,30	26 696
01.09	27	730	89 082	26 496	38,2	8,31	25 159
01.10	28	716	83 599	25 360	38,0	8,32	23 638
01.11	28	713	80 259	24 962	38,0	8,32	23 447
01.12	29	759	79 415	24 860	37,4	8,41	23 341
2017							
01.01	34	1 087	71 231	22 286	40,1	8,65	20 624

2.6. MLs under SCPAs in Rubles Granted to Resident Individuals¹

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months		Weighted average interest rate, %	
			total	of which overdue debt	on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month
2016								
01.02	15 565	27 940	787 134	1 610	180,7	180,7	11,32	11,32
01.03	55 725	102 736	829 912	1 745	183,1	184,1	11,24	11,21
01.04	79 078	144 257	835 684	1 825	183,4	184,1	11,37	11,70
01.05	100 595	183 805	838 566	1 924	185,2	191,7	11,51	12,02
01.06	119 782	219 392	838 610	2 127	186,8	195,1	11,61	12,10
01.07	141 395	259 806	840 035	2 169	187,3	189,8	11,67	12,00
01.08	162 590	299 615	823 052	2 266	187,5	189,1	11,71	11,91
01.09	187 367	345 942	836 485	2 352	187,3	186,0	11,71	11,71
01.10	214 354	395 961	853 348	2 534	187,3	187,5	11,71	11,71
01.11	240 230	445 019	869 515	2 527	187,5	188,5	11,70	11,62
01.12	268 619	498 955	889 050	2 454	187,7	189,5	11,66	11,37
2017								
01.01	305 590	570 738	922 331	2 490	187,9	189,6	11,55	10,77

¹ Information is available for data since 01.02.2016.

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

	Number of granted loans, units	Volume of granted loans, million rubles	Debt on granted loans, million rubles		Weighted average maturity, months	Weighted average interest rate, %
			total	of which overdue debt		
			on loans granted since the beginning of the year			
2016						
01.02	0	0	3 116	890	0,0	0,00
01.03	0	0	2 996	868	0,0	0,00
01.04	1	10	2 646	780	11,0	12,00
01.05	1	10	2 431	720	11,0	12,00
01.06	1	10	2 409	748	11,0	12,00
01.07	1	10	2 255	712	11,0	12,00
01.08	1	10	2 206	743	11,0	12,00
01.09	1	10	2 074	702	11,0	12,00
01.10	1	10	1 980	673	11,0	12,00
01.11	1	10	1 868	595	11,0	12,00
01.12	1	10	1 865	584	11,0	12,00
2017						
01.01	1	9	1 675	503	11,0	12,00

¹ Information is available for data since 01.02.2016.

2.8. Structure of MLs by Terms of Arrears¹

	Total debt on MLs	of which:									
		without overdue payments		with overdue payments from 1 to 30 days		with overdue payments from 31 to 90 days		with overdue payments from 91 to 180 days		with overdue payments more than 180 days	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2012											
01.02	1 478 755	1 378 939	93,25	30 906	2,09	9 464	0,64	6 654	0,45	52 792	3,57
01.03	1 501 303	1 400 116	93,26	32 728	2,18	9 458	0,63	5 705	0,38	53 296	3,55
01.04	1 539 890	1 450 875	94,22	21 866	1,42	10 317	0,67	5 852	0,38	50 970	3,31
01.05	1 587 156	1 501 290	94,59	20 157	1,27	8 412	0,53	5 714	0,36	51 583	3,25
01.06	1 640 732	1 539 663	93,84	31 830	1,94	7 876	0,48	5 578	0,34	55 785	3,40
01.07	1 686 308	1 593 898	94,52	25 969	1,54	9 781	0,58	5 059	0,30	51 601	3,06
01.08	1 723 894	1 625 115	94,27	33 616	1,95	8 964	0,52	5 344	0,31	50 855	2,95
01.09	1 778 482	1 681 733	94,56	31 835	1,79	9 604	0,54	5 335	0,30	49 975	2,81
01.10	1 820 416	1 727 940	94,92	28 216	1,55	8 920	0,49	5 097	0,28	50 243	2,76
01.11	1 882 401	1 784 140	94,78	34 071	1,81	8 847	0,47	5 459	0,29	49 884	2,65
01.12	1 938 373	1 838 934	94,87	37 604	1,94	8 917	0,46	5 234	0,27	47 684	2,46
2013											
01.01	1 997 204	1 915 917	95,93	22 169	1,11	8 788	0,44	5 193	0,26	45 137	2,26
01.02	2 011 084	1 913 547	95,15	37 808	1,88	9 251	0,46	5 229	0,26	45 249	2,25
01.03	2 053 167	1 948 866	94,92	43 322	2,11	9 855	0,48	5 544	0,27	45 580	2,22
01.04	2 094 905	1 998 540	95,40	31 214	1,49	12 779	0,61	5 656	0,27	46 716	2,23
01.05	2 161 436	2 053 581	95,01	43 877	2,03	11 239	0,52	6 052	0,28	46 687	2,16
01.06	2 214 118	2 104 077	95,03	42 511	1,92	12 842	0,58	7 749	0,35	46 939	2,12
01.07	2 275 068	2 169 277	95,35	37 084	1,63	12 513	0,55	7 963	0,35	48 231	2,12
01.08	2 341 835	2 229 661	95,21	44 495	1,90	12 646	0,54	7 728	0,33	47 305	2,02
01.09	2 397 289	2 291 808	95,60	36 439	1,52	12 466	0,52	6 952	0,29	49 624	2,07
01.10	2 399 345	2 279 857	95,02	51 346	2,14	12 237	0,51	6 958	0,29	48 947	2,04
01.11	2 481 457	2 364 828	95,30	47 148	1,90	13 400	0,54	7 196	0,29	48 885	1,97
01.12	2 560 014	2 454 798	95,89	36 096	1,41	13 312	0,52	6 912	0,27	48 896	1,91
2014											
01.01	2 648 859	2 544 229	96,05	39 733	1,50	10 860	0,41	6 887	0,26	47 150	1,78
01.02	2 682 513	2 559 117	95,40	51 773	1,93	15 827	0,59	7 779	0,29	48 017	1,79
01.03	2 746 088	2 614 001	95,19	60 963	2,22	14 554	0,53	7 964	0,29	48 606	1,77
01.04	2 809 819	2 676 353	95,25	54 510	1,94	17 702	0,63	8 429	0,30	52 825	1,88
01.05	2 905 295	2 768 456	95,29	59 849	2,06	16 270	0,56	8 425	0,29	52 295	1,80
01.06	2 976 065	2 845 416	95,61	49 105	1,65	18 452	0,62	10 416	0,35	52 676	1,77
01.07	3 036 731	2 894 006	95,30	63 771	2,10	16 398	0,54	10 021	0,33	52 535	1,73
01.08	3 132 713	2 990 801	95,47	60 148	1,92	17 543	0,56	10 338	0,33	53 883	1,72
01.09	3 200 790	3 059 635	95,59	57 614	1,80	18 885	0,59	10 563	0,33	54 093	1,69
01.10	3 278 091	3 120 087	95,18	75 396	2,30	17 046	0,52	11 146	0,34	54 416	1,66
01.11	3 356 655	3 197 886	95,27	70 825	2,11	19 804	0,59	11 748	0,35	56 392	1,68
01.12	3 449 437	3 298 352	95,62	56 916	1,65	22 076	0,64	12 073	0,35	60 020	1,74
2015											
01.01	3 528 379	3 369 955	95,51	61 747	1,75	21 523	0,61	13 055	0,37	62 099	1,76
01.02	3 559 331	3 360 721	94,42	80 085	2,25	35 237	0,99	15 661	0,44	67 627	1,90
01.03	3 565 091	3 380 420	94,82	64 172	1,80	38 146	1,07	16 399	0,46	65 954	1,85
01.04	3 559 674	3 359 620	94,38	79 381	2,23	32 393	0,91	23 138	0,65	65 142	1,83
01.05	3 563 414	3 365 288	94,44	80 533	2,26	31 002	0,87	22 450	0,63	64 141	1,80
01.06	3 586 975	3 400 452	94,80	58 468	1,63	31 924	0,89	26 185	0,73	69 946	1,95
01.07	3 609 044	3 393 223	94,02	90 948	2,52	26 707	0,74	23 098	0,64	75 068	2,08
01.08	3 646 443	3 428 751	94,03	80 951	2,22	35 735	0,98	21 149	0,58	79 857	2,19
01.09	3 701 921	3 469 811	93,73	90 697	2,45	33 687	0,91	19 620	0,53	88 106	2,38
01.10	3 744 534	3 504 885	93,60	97 732	2,61	32 577	0,87	20 220	0,54	89 120	2,38
01.11	3 788 339	3 583 011	94,58	63 644	1,68	30 686	0,81	23 109	0,61	87 889	2,32
01.12	3 838 700	3 602 619	93,85	92 513	2,41	26 487	0,69	24 952	0,65	92 129	2,40
2016											
01.01	3 982 237	3 769 586	94,66	64 910	1,63	27 079	0,68	22 301	0,56	98 361	2,47
01.02	4 001 706	3 766 405	94,12	76 433	1,91	33 214	0,83	20 809	0,52	104 845	2,62
01.03	4 069 419	3 773 980	92,74	129 814	3,19	34 997	0,86	21 975	0,54	108 653	2,67
01.04	4 096 266	3 832 056	93,55	97 082	2,37	37 686	0,92	21 301	0,52	108 141	2,64
01.05	4 125 961	3 906 047	94,67	61 889	1,50	31 770	0,77	20 630	0,50	105 625	2,56
01.06	4 158 280	3 904 624	93,90	94 809	2,28	27 445	0,66	22 871	0,55	108 531	2,61
01.07	4 186 302	3 925 077	93,76	105 076	2,51	28 467	0,68	20 513	0,49	107 169	2,56
01.08	4 228 960	3 994 252	94,45	74 430	1,76	30 449	0,72	18 607	0,44	111 222	2,63
01.09	4 274 710	4 015 662	93,94	101 311	2,37	28 641	0,67	17 526	0,41	111 570	2,61
01.10	4 318 404	4 054 117	93,88	109 256	2,53	28 070	0,65	16 842	0,39	110 119	2,55
01.11	4 366 033	4 109 310	94,12	102 602	2,35	28 379	0,65	16 591	0,38	109 151	2,50
01.12	4 425 350	4 161 599	94,04	111 519	2,52	26 552	0,60	15 489	0,35	110 191	2,49
2017											
01.01	4 493 155	4 293 658	95,56	56 614	1,26	23 814	0,53	13 929	0,31	105 140	2,34

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

MLs to be repaid in instalments under agreement are reflected among debts with overdue payments in their full amount and with maximum payment delay if an instalment is not repaid on a due date. Existing discrepancies between totals and sums of items are due to rounding.

2.9. Volume of Early Repaid MLs/Claims Thereon

(million rubles)

	Volume of early repaid MLs/claims thereon										Memo: volume of early repaid rights of claim under MLs
	granted/acquired in rubles					granted/acquired in foreign currency					
	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	with other funds	
2013											
01.01	194 851	340	3 114	1 087	40 826	22 297	2 935	1 115	185	981	15 301
01.07	104 924	59	1 249	532	29 826	8 134	122	384	30	293	6 198
2014											
01.01	245 027	144	2 676	1 030	147 567	18 058	238	637	184	714	10 824
01.07	143 576	98	1 528	470	38 911	11 073	396	457	52	491	5 317
2015											
01.01	331 385	269	3 290	1 125	166 726	22 391	2 950	1 032	198	1 240	12 061
01.07	155 119	35	1 384	322	48 205	6 955	8 199	269	73	269	3 538
2016											
01.01	362 547	121	3 003	760	78 119	15 186	14 510	1 150	710	1 023	8 011
01.07	218 719	74	1 538	455	62 045	5 023	9 820	330	613	617	6 207
2017											
01.01	453 097	203	3 243	1 001	126 701	8 870	15 172	691	1 413	1 050	11 877

Secondary Housing (Mortgage) Loan Market

2.10. Volume of Refinanced MLs/Claims Thereon

(million rubles)

	Refinancing of MLs with the sale of the pool of MLs/claims thereon				Volume of funds attracted with the sale of the pool of MLs/claims thereon followed by the issue of securities		Refinancing of MLs with the asset kept on the credit institution's balance sheet		Volume of funds attracted with the asset kept on the credit institution's balance sheet		Memo: volume of refinanced rights of claim under MLs
	without forming an additional financial instrument		with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency							
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	124 947	2 379	100 894	0	111 406	0	42 312	0	35 700	0	5 833
01.07	14 707	293	13 505	0	14 394	0	8 434	0	7 500	0	1 967
2016											
01.01	34 557	4 209	41 557	0	26 859	0	12 148	208	11 500	0	8 613
01.07	32 797	775	16 837	0	32 389	0	26 649	0	20 000	0	11 718
2017											
01.01	47 119	1 117	32 860	0	46 493	0	33 362	0	27 000	0	18 933

2.11. Sources of Refinancing of MLs/Claims Thereon

Refinancing source	01.01.2013			01.01.2014			01.01.2015			01.01.2016			01.01.2017		
	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles		Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency												
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	187	85 156	5 060	160	194 201	2 036	166	225 839	2 379	134	76 114	4 209	130	79 978	1 117
1.1. Credit institutions	57	14 081	4 083	44	13 192	188	44	17 358	286	35	10 803	2 870	38	22 253	125
1.2. Resident specialized organizations	119	68 423	929	108	179 262	1 823	114	205 481	1 998	93	64 493	1 322	80	56 993	733
1.3. Special purpose vehicles	3	36	48	2	9	0	1	1 328	95	1	10	0	2	43	5
1.4. Other organizations	7	2 607	0	5	1 603	0	6	1 669	0	4	808	0	8	670	0
1.5. Management companies of unit investment funds	1	9	0	1	134	25	1	2	0	1	0	17	2	20	255
2. Refinancing of MLs with the asset kept on the credit institution's balance sheet	2	11 635	0	2	34 294	0	3	42 312	0	3	12 148	208	2	33 362	0

3. Regional Structure

Participants in Housing (Mortgage) Loan Market

3.1. Number of Operating Credit Institutions

(units)

	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017
THE RUSSIAN FEDERATION	956	923	834	733	623
CENTRAL FEDERAL DISTRICT	564	547	504	434	358
Belgorod Region	5	4	3	3	3
Bryansk Region	0	0	0	0	0
Vladimir Region	3	3	3	2	2
Voronezh Region	3	3	1	1	1
Ivanovo Region	6	6	6	6	5
Kaluga Region	4	4	4	3	3
Kostroma Region	5	5	5	6	7
Kursk Region	2	2	1	1	1
Lipetsk Region	2	1	1	1	1
Moscow Region	12	9	9	9	7
Orel Region	1	1	1	1	0
Ryazan Region	4	4	4	4	3
Smolensk Region	4	2	2	1	0
Tambov Region	1	1	1	1	1
Tver Region	6	4	4	4	2
Tula Region	5	4	4	3	2
Yaroslavl Region	7	5	5	5	6
Moscow	494	489	450	383	314
NORTH-WESTERN FEDERAL DISTRICT	70	70	64	60	49
Republic of Karelia	1	1	1	1	2
Republic of Komi	2	1	1	1	1
Arkhangelsk Region	2	2	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	10	10	9	8	5
Kaliningrad Region	3	2	1	1	1
Leningrad Region	5	5	5	4	1
Murmansk Region	3	3	3	3	2
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	2	2	2
Saint Petersburg	39	41	40	38	33
SOUTHERN FEDERAL DISTRICT¹	46	46	43	37	38
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	2	2	1	0	0
Republic of Crimea ¹	-	-	1	3	3
Krasnodar Territory	15	15	15	13	11
Astrakhan Region	5	5	5	3	3
Volgograd Region	4	4	4	4	4
Rostov Region	16	16	14	13	11
Sevastopol ¹	-	-	1	2	2
NORTH-CAUCASIAN FEDERAL DISTRICT	50	43	28	22	17
Republic of Dagestan	27	21	12	8	6
Republic of Ingushetia	2	2	0	0	0
Kabardino-Balkar Republic	5	5	5	4	4
Karachai-Cherkess Republic	5	5	4	4	3
Republic of North Ossetia - Alania	5	4	2	2	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	6	6	5	4	3
VOLGA FEDERAL DISTRICT	106	102	92	85	77
Republic of Bashkortostan	11	10	7	5	5
Mari El Republic	2	2	2	2	2
Republic of Mordovia	4	4	4	3	3
Republic of Tatarstan (Tatarstan)	23	22	22	22	20
Udmurt Republic	2	2	2	2	3
Chuvash Republic - Chuvashia	4	4	4	3	3
Perm Territory	5	5	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	11	12	10	9	7
Orenburg Region	8	8	7	6	5
Penza Region	1	1	1	1	1
Samara Region	20	17	15	14	12
Saratov Region	9	9	9	9	8
Ulyanovsk Region	3	3	2	2	1
URAL FEDERAL DISTRICT	44	42	35	32	29
Kurgan Region	3	3	2	2	2
Sverdlovsk Region	16	16	14	13	13
Tyumen Region	16	15	12	10	7
including Khanty-Mansi Autonomous Area - Yugra	9	8	6	5	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	9	8	7	7	7
SIBERIAN FEDERAL DISTRICT	53	51	44	41	37
Altai Republic	3	2	2	1	1
Republic of Buryatia	1	1	1	1	0
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	7	5	5
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	5	5	5	5	4
Irkutsk Region	8	8	7	6	6
Kemerovo Region	9	9	6	6	6
Novosibirsk Region	9	8	6	6	6
Omsk Region	6	6	5	6	5
Tomsk Region	2	2	2	2	1
FAR-EASTERN FEDERAL DISTRICT	23	22	22	17	18
Republic of Sakha (Yakutia)	4	4	4	2	2
Kamchatka Territory	3	3	3	3	3
Primorye Territory	6	6	6	5	6
Khabarovsk Territory	3	2	2	2	2
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	5	5	5	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	2	5	-

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

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

3.2. Number of Credit Institutions Granting HLs

(units)

	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017
THE RUSSIAN FEDERATION	725	715	673	587	506
CENTRAL FEDERAL DISTRICT	397	398	376	319	268
Belgorod Region	3	2	3	2	2
Bryansk Region	0	0	0	0	0
Vladimir Region	3	3	3	2	2
Voronezh Region	2	2	1	1	1
Ivanovo Region	6	5	5	5	4
Kaluga Region	4	4	4	3	3
Kostroma Region	5	5	5	6	5
Kursk Region	1	1	1	1	1
Lipetsk Region	2	2	1	1	1
Moscow Region	9	8	7	7	7
Orel Region	2	1	1	1	0
Ryazan Region	3	3	3	3	2
Smolensk Region	4	4	2	2	0
Tambov Region	1	1	1	1	1
Tver Region	3	3	3	3	1
Tula Region	3	3	2	1	1
Yaroslavl Region	4	4	5	5	5
Moscow	342	347	329	275	232
NORTH-WESTERN FEDERAL DISTRICT	55	57	54	52	42
Republic of Karelia	1	1	1	1	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	1	1	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	8	8	8	7	7
Kaliningrad Region	3	2	1	1	1
Leningrad Region	3	4	4	4	1
Murmansk Region	2	2	2	2	1
Novgorod Region	2	2	2	2	2
Pskov Region	3	3	2	2	2
Saint Petersburg	31	33	33	32	26
SOUTHERN FEDERAL DISTRICT¹	40	39	37	34	37
Republic of Adygeya (Adygeya)	4	4	4	4	4
Republic of Kalmykia	1	1	1	0	0
Republic of Crimea ¹	-	-	1	3	3
Krasnodar Territory	15	14	13	14	12
Astrakhan Region	4	4	4	3	3
Volgograd Region	4	4	4	4	4
Rostov Region	12	12	11	9	9
Sevastopol ¹	-	-	1	2	2
NORTH-CAUCASIAN FEDERAL DISTRICT	27	23	20	12	8
Republic of Dagestan	14	11	7	3	1
Republic of Ingushetia	2	2	2	0	0
Kabardino-Balkar Republic	4	4	4	2	2
Karachai-Cherkess Republic	4	3	3	3	2
Republic of North Ossetia - Alania	1	1	1	1	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	2	2	3	3	3
VOLGA FEDERAL DISTRICT	98	94	88	79	75
Republic of Bashkortostan	10	9	9	5	5
Mari El Republic	1	1	1	1	1
Republic of Mordovia	4	4	4	3	3
Republic of Tatarstan (Tatarstan)	21	20	20	20	19
Udmurt Republic	3	2	2	2	2
Chuvash Republic - Chuvashia	4	3	3	3	3
Perm Territory	5	5	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	11	11	10	9	9
Orenburg Region	8	8	8	6	5
Penza Region	1	1	1	1	1
Samara Region	14	15	12	12	12
Saratov Region	9	9	9	8	7
Ulyanovsk Region	4	3	2	2	1
URAL FEDERAL DISTRICT	41	40	36	32	29
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	16	16	15	14	13
Tyumen Region	15	14	12	9	7
including Khanty-Mansi Autonomous Area - Yuara	8	7	6	5	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	8	8	7	7	7
SIBERIAN FEDERAL DISTRICT	45	44	40	36	31
Altai Republic	2	1	1	1	1
Republic of Buryatia	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	7	7	6	5
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	4	3
Irkutsk Region	8	8	8	6	6
Kemerovo Region	7	7	5	5	5
Novosibirsk Region	6	6	5	4	3
Omsk Region	5	5	4	4	3
Tomsk Region	2	2	2	2	1
FAR-EASTERN FEDERAL DISTRICT	22	20	20	18	16
Republic of Sakha (Yakutia)	3	4	4	3	2
Kamchatka Territory	4	3	3	3	3
Primorye Territory	6	5	5	5	4
Khabarovsk Territory	3	2	2	2	2
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	4	4	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	2	5	-

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

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

(units)

	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017	
	Number of Credit Institutions Granting MLs	including MLs under SCPAs ²				
THE RUSSIAN FEDERATION	667	658	629	559	484	210
CENTRAL FEDERAL DISTRICT	363	363	354	305	254	107
Belgorod Region	3	2	2	1	2	1
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2	3	3	2	2	1
Voronezh Region	2	2	1	1	1	0
Ivanovo Region	6	5	5	5	4	4
Kaluga Region	3	4	4	3	3	1
Kostroma Region	5	5	5	6	5	2
Kursk Region	1	1	1	1	1	1
Lipetsk Region	2	2	1	1	1	1
Moscow Region	9	8	7	7	7	2
Orel Region	2	1	1	1	0	0
Ryazan Region	3	3	3	3	2	2
Smolensk Region	4	4	2	2	0	0
Tambov Region	1	1	1	1	1	0
Tver Region	3	3	3	3	1	0
Tula Region	3	3	2	1	1	1
Yaroslavl Region	4	4	4	5	5	0
Moscow	310	312	309	262	218	91
NORTH-WESTERN FEDERAL DISTRICT	54	57	53	49	41	18
Republic of Karelia	1	1	1	1	1	1
Republic of Komi	1	1	1	1	1	1
Arkhangelsk Region	1	1	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	8	8	7	6	6	2
Kaliningrad Region	2	2	1	1	1	1
Leningrad Region	3	4	4	4	1	1
Murmansk Region	2	2	2	2	1	0
Novgorod Region	2	2	2	2	2	1
Pskov Region	3	3	2	2	2	0
Saint Petersburg	31	33	33	30	26	11
SOUTHERN FEDERAL DISTRICT¹	38	36	36	34	36	12
Republic of Adygeya (Adygeya)	4	4	4	4	4	0
Republic of Kalmykia	0	0	0	0	0	0
Republic of Crimea ¹	-	-	0	2	2	2
Krasnodar Territory	15	13	13	14	12	5
Astrakhan Region	3	3	4	3	3	1
Volgograd Region	4	4	4	4	4	0
Rostov Region	12	12	11	9	9	4
Sevastopol ¹	-	-	1	2	2	0
NORTH-CAUCASIAN FEDERAL DISTRICT	13	9	9	8	4	2
Republic of Dagestan	5	3	1	1	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2	2	2	1	1	1
Karachai-Cherkess Republic	4	3	2	2	1	0
Republic of North Ossetia - Alania	1	0	1	1	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1	1	3	3	2	1
VOLGA FEDERAL DISTRICT	95	92	87	78	75	39
Republic of Bashkortostan	10	9	9	5	5	2
Mari El Republic	1	1	1	1	1	0
Republic of Mordovia	4	4	4	3	3	2
Republic of Tatarstan (Tatarstan)	20	20	20	20	19	9
Udmurt Republic	3	2	2	2	2	2
Chuvash Republic - Chuvashia	4	3	3	3	3	1
Perm Territory	5	5	4	4	4	2
Kirov Region	3	3	3	3	3	2
Nizhny Novgorod Region	10	10	10	9	9	3
Orenburg Region	8	8	8	6	5	4
Penza Region	1	1	1	1	1	1
Samara Region	14	15	12	12	12	5
Saratov Region	8	8	9	8	7	5
Ulyanovsk Region	4	3	1	1	1	1
URAL FEDERAL DISTRICT	41	40	34	31	28	14
Kurgan Region	2	2	2	2	2	0
Sverdlovsk Region	16	16	14	13	12	5
Tyumen Region	15	14	11	9	7	4
including Khanty-Mansi Autonomous Area - Yugra	8	7	5	5	3	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0
Chelyabinsk Region	8	8	7	7	7	5
SIBERIAN FEDERAL DISTRICT	44	43	38	35	31	13
Altai Republic	2	1	1	1	1	0
Republic of Buryatia	1	1	1	1	1	0
Republic of Tuva	1	1	1	1	1	0
Republic of Khakassia	2	2	2	2	2	1
Altai Territory	7	7	7	6	5	2
Trans-Baikal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4	4	4	4	3	1
Irkutsk Region	8	8	7	6	6	1
Kemerovo Region	7	7	5	5	5	2
Novosibirsk Region	6	6	5	3	3	3
Omsk Region	4	4	3	4	3	2
Tomsk Region	2	2	2	2	1	1
FAR-EASTERN FEDERAL DISTRICT	19	18	17	15	15	5
Republic of Sakha (Yakutia)	3	3	3	2	2	1
Kamchatka Territory	2	2	1	2	2	0
Primorye Territory	5	5	5	4	4	2
Khabarovsk Territory	3	2	2	2	2	1
Amur Region	2	2	2	2	2	1
Magadan Region	0	0	0	0	0	0
Sakhalin Region	4	4	4	3	3	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	1	4	-	-

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

² Information is available for data since 01.02.2016.

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

(units)

	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017
THE RUSSIAN FEDERATION	146	149	150	141	128
CENTRAL FEDERAL DISTRICT	79	76	83	78	69
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	1	1	1	1
Ivanovo Region	0	0	1	1	1
Kaluga Region	0	0	0	0	0
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	1	1	1
Lipetsk Region	0	0	0	0	0
Moscow Region	2	1	1	1	1
Orel Region	0	0	0	1	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	2	2	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	1	0	0
Moscow	75	72	75	70	64
NORTH-WESTERN FEDERAL DISTRICT	12	14	13	13	11
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	2	2	2	2	1
Kaliningrad Region	0	0	0	0	0
Leningrad Region	2	2	2	2	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	1	0	0	0
Saint Petersburg	8	9	9	9	10
SOUTHERN FEDERAL DISTRICT¹	3	4	3	3	5
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	-	-	0	1	2
Krasnodar Territory	2	2	1	1	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	1	2	2	1
Rostov Region	0	1	0	0	0
Sevastopol ¹	-	-	0	1	1
NORTH-CAUCASIAN FEDERAL DISTRICT	1	0	1	1	0
Republic of Dagestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	1	1	0
Republic of North Ossetia - Alania	1	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
VOLGA FEDERAL DISTRICT	30	32	29	26	24
Republic of Bashkortostan	6	6	4	3	3
Mari El Republic	0	0	0	0	0
Republic of Mordovia	2	2	1	1	0
Republic of Tatarstan (Tatarstan)	6	9	12	11	11
Udmurt Republic	2	2	2	2	2
Chuvash Republic - Chuvashia	0	0	0	0	0
Perm Territory	0	0	1	0	0
Kirov Region	1	1	0	0	0
Nizhny Novgorod Region	0	0	0	0	2
Orenburg Region	6	5	3	3	3
Penza Region	0	0	0	0	0
Samara Region	6	6	5	6	3
Saratov Region	1	1	1	0	0
Ulyanovsk Region	0	0	0	0	0
URAL FEDERAL DISTRICT	8	9	9	8	8
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	3	3	3	2	2
Tyumen Region	2	2	2	2	2
including Khanty-Mansi Autonomous Area - Yuura	2	2	1	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	3	4	4	4	4
SIBERIAN FEDERAL DISTRICT	10	10	9	7	7
Altai Republic	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	2	2	2	1	1
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	1	1	1	2	1
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	4	5	4	2	2
Omsk Region	3	2	2	2	3
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	3	4	3	3	4
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	0	0	0	0	0
Amur Region	1	2	1	1	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	0	2	-

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

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

3.5. Number of Credit Institutions Refinancing Previously Granted MLs

	(units)				
	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017
THE RUSSIAN FEDERATION	49	26	37	34	41
CENTRAL FEDERAL DISTRICT	33	19	28	28	34
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	0	0
Kostroma Region	0	0	0	1	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	1	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	33	18	28	27	34
NORTH-WESTERN FEDERAL DISTRICT	2	1	3	1	1
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0
Leninrad 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	3	1	1
SOUTHERN FEDERAL DISTRICT¹	0	0	1	0	2
Republic of Adygeya (Adygveva)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ²	-	-	0	0	0
Krasnodar Territory	0	0	1	0	0
Astrakhan Region	0	0	0	0	0
Vologograd Region	0	0	0	0	0
Rostov Region	0	0	0	0	2
Sevastopol ³	-	-	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0
Republic of Dagestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
VOLGA FEDERAL DISTRICT	4	3	3	2	2
Republic of Bashkortostan	2	0	0	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	2	3	2	2	1
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	1	0	0
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	0	0	0	0	1
Penza Region	0	0	0	0	0
Samara Region	0	0	0	0	0
Saratov Region	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
URAL FEDERAL DISTRICT	3	2	1	0	1
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	1	0	1	0	0
Tyumen Region	1	1	0	0	0
including Khanty-Mansi Autonomous Area - Yuqra	1	1	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	1	1	0	0	1
SIBERIAN FEDERAL DISTRICT	3	1	0	1	1
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	1	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	1	0	0	1	1
Omsk Region	0	1	0	0	0
Tomsk Region	1	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	4	0	1	2	0
Republic of Sakha (Yakutia)	0	0	0	0	0
Kamchatka Territory	1	0	1	0	0
Primorye Territory	1	0	1	1	0
Khabarovsk Territory	1	0	0	0	0
Amur Region	1	0	0	1	0
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	0	0	-

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

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

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

(units)

	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017
THE RUSSIAN FEDERATION	177	152	147	113	93
CENTRAL FEDERAL DISTRICT	82	70	73	60	52
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	1	0	0	0
Ivanovo Region	0	1	2	2	2
Kaluga Region	2	2	1	1	1
Kostroma Region	0	1	1	2	2
Kursk Region	1	0	1	1	0
Lipetsk Region	1	0	0	0	0
Moscow Region	1	2	1	1	0
Orel Region	0	0	0	0	0
Ryazan Region	1	2	1	1	0
Smolensk Region	1	1	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	2	2	2	1	0
Tula Region	0	0	0	0	0
Yaroslavl Region	1	0	0	1	0
Moscow	72	58	64	50	47
NORTH-WESTERN FEDERAL DISTRICT	16	12	10	6	6
Republic of Karelia	0	0	0	0	0
Republic of Komi	1	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	4	2	2	2	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	1	1	1	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	10	9	7	4	4
SOUTHERN FEDERAL DISTRICT¹	9	7	6	2	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	-	-	0	1	1
Krasnodar Territory	6	4	2	1	0
Astrakhan Region	1	1	2	0	0
Volgograd Region	2	2	1	0	0
Rostov Region	0	0	1	1	1
Sevastopol ¹	-	-	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	3	3	2	0	0
Republic of Dagestan	1	1	1	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	1	1	1	0	0
Republic of North Ossetia - Alania	1	1	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0
VOLGA FEDERAL DISTRICT	37	34	37	29	22
Republic of Bashkortostan	6	5	4	2	1
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	1	0	0
Republic of Tatarstan (Tatarstan)	11	12	12	10	10
Udmurt Republic	2	1	1	1	1
Chuvash Republic - Chuvashia	2	1	1	1	0
Perm Territory	1	0	1	1	1
Kirov Region	3	3	3	3	2
Nizhny Novgorod Region	2	2	0	0	0
Orenburg Region	2	3	3	2	3
Penza Region	1	0	1	1	1
Samara Region	5	6	7	6	2
Saratov Region	2	1	2	1	1
Ulyanovsk Region	0	0	1	1	0
URAL FEDERAL DISTRICT	11	9	6	3	1
Kurgan Region	2	2	1	0	0
Sverdlovsk Region	3	3	2	1	0
Tyumen Region	2	1	0	1	0
including Khanty-Mansi Autonomous Area - Yugra	2	1	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	4	3	3	1	1
SIBERIAN FEDERAL DISTRICT	14	13	10	9	7
Altai Republic	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	4	4	4	3	3
Trans-Baikal Territory	0	0	0	0	0
Krasnoyarsk Territory	2	2	1	1	1
Irkutsk Region	1	1	1	1	1
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	3	3	2	2	1
Omsk Region	3	2	1	2	1
Tomsk Region	1	1	1	0	0
FAR-EASTERN FEDERAL DISTRICT	5	4	3	3	3
Republic of Sakha (Yakutia)	1	1	0	0	1
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	1	1	1
Khabarovsk Territory	1	0	0	0	0
Amur Region	2	2	1	2	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	1	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	0	1	-

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

Primary Housing (Mortgage) Loan Market

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

(units)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	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	739 393	1 788	878 495	1 987	1 058 641	807	710 450	131	863 803	43
CENTRAL FEDERAL DISTRICT	154 668	1 060	193 148	1 259	241 553	509	163 694	114	201 958	55
Belgorod Region	6 366	9	7 665	7	8 227	3	5 543	1	6 603	0
Bryansk Region	5 319	7	6 272	13	8 217	3	5 577	0	6 383	1
Vladimir Region	5 829	11	7 616	15	9 374	2	6 044	0	7 449	0
Voronezh Region	10 108	8	13 240	11	16 533	5	11 523	1	13 799	0
Ivanovo Region	4 267	7	5 575	6	7 245	2	4 507	1	4 773	0
Kaluga Region	5 289	23	7 123	16	8 419	9	5 439	0	6 916	1
Kostroma Region	3 720	1	4 412	2	5 782	0	3 846	0	4 089	0
Kursk Region	5 642	7	6 784	8	8 403	2	4 951	0	6 533	0
Lipetsk Region	5 437	2	6 205	6	7 633	2	5 338	0	6 482	0
Moscow Region	30 043	297	39 602	353	56 086	143	34 648	28	43 276	6
Orel Region	3 285	5	4 456	8	5 455	2	3 898	0	4 909	0
Ryazan Region	5 532	12	7 034	14	9 634	2	6 406	0	7 832	1
Smolensk Region	5 517	3	6 114	7	7 272	6	4 531	0	5 282	0
Tambov Region	3 782	6	5 002	7	6 169	1	4 133	1	4 968	0
Tver Region	6 646	15	7 321	14	9 219	11	5 911	0	7 460	0
Tula Region	7 273	13	8 770	17	10 777	3	7 023	0	8 374	0
Yaroslavl Region	6 879	5	7 947	6	10 085	2	6 802	0	7 411	0
Moscow	33 734	629	42 010	749	47 023	311	37 574	82	49 419	34
NORTH-WESTERN FEDERAL DISTRICT	69 084	218	85 322	207	114 111	90	84 570	7	105 278	3
Republic of Karelia	3 748	3	4 239	3	5 388	1	3 704	0	4 330	0
Republic of Komi	6 680	5	8 122	2	9 853	0	6 530	0	7 416	0
Arkhangelsk Region	8 195	6	8 848	7	11 211	8	8 753	0	9 521	0
including Nenets Autonomous Area	387	1	302	0	298	0	205	0	253	0
Vologda Region	8 750	2	10 445	3	12 738	0	8 305	0	10 174	0
Kaliningrad Region	3 134	17	4 461	25	6 377	14	4 313	1	5 522	0
Leningrad Region	6 750	22	9 005	22	11 902	6	9 560	0	11 996	0
Murmansk Region	3 623	3	4 596	1	6 577	2	5 160	0	5 623	0
Novgorod Region	3 308	2	3 776	1	4 380	0	2 980	1	3 980	0
Pskov Region	2 428	2	3 201	4	4 212	1	2 960	0	3 312	0
Saint Petersburg	22 468	156	28 629	139	41 473	58	32 305	5	43 404	3
SOUTHERN FEDERAL DISTRICT¹	49 643	97	64 875	106	84 741	48	54 165	2	64 491	2
Republic of Adygeya (Adygeya)	951	3	1 374	2	1 860	0	1 365	0	1 382	0
Republic of Kalmykia	1 262	1	1 530	5	1 739	0	1 103	0	1 340	0
Republic of Crimea ¹	-	-	-	-	24	0	172	0	642	1
Krasnodar Territory	19 000	57	25 196	59	32 982	35	19 629	1	23 497	1
Astrakhan Region	4 140	2	5 491	5	6 660	1	4 288	0	4 753	0
Volgograd Region	10 080	9	12 250	14	15 973	2	10 875	1	13 096	0
Rostov Region	14 210	25	19 034	21	25 527	10	16 905	0	19 543	0
Sevastopol ¹	-	-	-	-	6	0	47	0	238	0
NORTH-CAUCASIAN FEDERAL DISTRICT	27 392	21	25 451	30	23 986	14	17 040	0	19 979	0
Republic of Dagestan	7 848	3	3 789	3	2 501	5	1 925	0	2 259	0
Republic of Ingushetia	2 188	0	2 893	0	280	0	71	0	165	0
Kabardino-Balkar Republic	4 293	3	3 870	7	2 520	4	1 429	0	1 786	0
Karachai-Cherkess Republic	738	3	1 014	1	1 275	0	908	0	1 109	0
Republic of North Ossetia - Alania	1 314	3	1 912	6	2 268	1	1 756	0	2 184	0
Chechen Republic	65	1	95	1	325	1	364	0	442	0
Stavropol Territory	10 946	8	11 878	12	14 817	3	10 587	0	12 034	0
VOLGA FEDERAL DISTRICT	196 470	138	229 918	158	272 618	57	180 084	7	220 466	5
Republic of Bashkortostan	29 743	9	36 342	15	38 086	5	24 347	0	31 268	0
Mari El Republic	3 401	3	4 379	4	5 931	0	4 099	0	5 463	0
Republic of Mordovia	4 002	5	4 430	10	5 639	2	3 720	0	5 681	1
Republic of Tatarstan (Tatarstan)	32 651	11	34 392	14	39 699	5	29 920	0	36 463	0
Udmurt Republic	12 584	1	15 084	10	18 126	0	11 450	0	13 380	0
Chuvash Republic - Chuvashia	8 597	9	10 834	12	14 118	3	9 150	0	11 329	0
Perm Territory	18 455	8	22 889	7	26 442	2	16 190	0	19 254	0
Kirov Region	10 971	7	10 500	4	13 179	0	8 358	0	10 469	0
Nizhny Novgorod Region	16 398	17	20 354	19	24 905	8	16 335	0	20 502	0
Orenburg Region	12 043	4	13 966	7	17 249	4	12 291	0	14 099	0
Penza Region	5 675	9	7 099	11	9 284	3	5 921	1	7 071	0
Samara Region	21 706	40	24 045	24	29 586	22	19 280	5	22 112	4
Saratov Region	10 956	5	13 897	14	16 747	3	10 358	1	12 752	0
Ulyanovsk Region	9 288	10	11 707	7	13 627	0	8 665	0	10 623	0
URAL FEDERAL DISTRICT	92 194	150	107 049	101	118 313	23	81 392	0	96 711	0
Kurgan Region	4 795	1	5 561	2	6 379	1	4 137	0	4 702	0
Sverdlovsk Region	24 457	27	28 905	29	33 997	9	22 033	0	27 033	0
Tyumen Region	36 345	109	40 694	60	43 845	11	31 536	0	37 112	0
including Khanty-Mansi Autonomous Area - Yugra	16 878	104	17 754	47	17 867	0	13 551	0	17 807	0
including Yamal-Nenets Autonomous Area	6 612	0	6 633	1	7 141	0	5 008	0	6 424	0
Chelyabinsk Region	26 597	13	31 889	10	34 092	2	23 686	0	27 864	0
SIBERIAN FEDERAL DISTRICT	116 764	48	137 713	45	158 918	21	99 096	0	118 679	0
Altai Republic	366	0	541	0	801	0	529	0	492	0
Republic of Buryatia	4 480	2	5 437	2	5 937	0	3 358	0	3 578	0
Republic of Tuva	838	0	957	0	1 002	0	714	0	835	0
Republic of Khakassia	2 609	1	2 898	1	3 152	0	2 400	0	2 758	0
Altai Territory	13 042	3	16 260	8	16 377	2	10 930	0	13 561	0
Trans-Baikal Territory	5 074	0	5 739	0	6 835	0	4 084	0	4 387	0
Krasnoyarsk Territory	19 650	8	23 380	2	28 778	6	18 107	0	22 142	0
Irkutsk Region	15 430	5	18 397	1	21 730	2	13 708	0	15 365	0
Kemerovo Region	15 279	5	17 733	6	19 846	1	13 164	0	15 496	0
Novosibirsk Region	19 975	13	24 616	15	29 180	6	16 471	0	20 932	0
Omsk Region	12 499	9	13 356	8	14 997	2	9 840	0	11 583	0
Tomsk Region	7 522	2	8 399	2	10 283	2	5 791	0	7 550	0
FAR-EASTERN FEDERAL DISTRICT	33 178	56	35 019	81	44 371	45	30 190	1	36 241	2
Republic of Sakha (Yakutia)	6 765	1	7 696	1	8 884	0	6 643	0	8 890	0
Kamchatka Territory	1 624	1	1 794	2	2 421	1	1 695	0	1 805	0
Primorye Territory	7 527	47	8 941	66	10 923	39	7 428	1	8 959	2
Khabarovsk Territory	8 218	5	7 796	9	10 231	3	6 724	0	7 713	0
Amur Region	4 668	1	4 016	0	5 772	0	3 412	0	3 805	0
Magadan Region	1 046	1	1 323	0	1 554	0	1 181	0	1 411	0
Sakhalin Region	2 349	0	2 440	3	3 181	2	2 194	0	2 647	0
Jewish Autonomous Region	770	0	737	0	1 002	0	612	0	658	0
Chukotka Autonomous Area	211	0	276	0	403	0	301	0	353	0
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	30	0	219	0	-	-

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

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

(units)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017			
	Number of MLs		Number of MLs		Number of MLs		Number of MLs		Number of MLs		including	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	MLs under SCPAs ²	
THE RUSSIAN FEDERATION	690 050	1 674	823 175	1 864	1 012 064	750	699 419	91	856 427	34	305 590	1
CENTRAL FEDERAL DISTRICT	149 319	974	187 472	1 160	237 823	459	162 035	79	200 714	30	88 285	1
Belgorod Region	5 738	9	6 874	7	7 814	3	5 304	0	6 379	0	1 560	0
Bryansk Region	5 135	7	6 063	13	8 061	3	5 534	0	6 340	1	2 769	0
Vladimir Region	5 682	10	7 215	15	9 033	2	5 974	0	7 356	0	2 573	0
Voronezh Region	9 685	8	12 813	11	16 328	5	11 464	1	13 743	0	6 409	0
Ivanovo Region	4 021	7	5 386	6	7 162	2	4 466	1	4 744	0	1 458	0
Kaluga Region	5 216	23	7 057	16	8 378	9	5 397	0	6 875	0	2 949	0
Kostroma Region	3 507	1	4 334	2	5 736	0	3 799	0	4 046	0	1 140	0
Kursk Region	5 333	7	6 480	8	8 240	2	4 882	0	6 482	0	1 655	0
Lipetsk Region	5 111	2	5 830	5	7 523	2	5 262	0	6 439	0	2 687	0
Moscow Region	29 475	287	38 861	346	55 462	137	34 389	25	43 153	4	20 179	0
Orel Region	3 116	5	4 243	8	5 330	2	3 870	0	4 887	0	2 195	0
Ryazan Region	5 426	12	6 889	13	9 509	2	6 343	0	7 791	1	3 892	0
Smolensk Region	5 434	2	6 031	7	7 203	6	4 510	0	5 268	0	2 142	0
Tambov Region	3 552	6	4 703	7	6 040	1	4 080	1	4 926	0	2 023	0
Tver Region	6 552	15	7 190	14	9 135	11	5 876	0	7 432	0	2 748	0
Tula Region	7 130	11	8 704	16	10 728	3	6 993	0	8 357	0	2 921	0
Yaroslavl Region	6 477	5	7 748	6	9 965	2	6 713	0	7 346	0	2 321	0
Moscow	32 729	557	41 051	660	46 176	267	37 179	51	49 150	24	26 664	1
NORTH-WESTERN FEDERAL DISTRICT	65 914	207	82 979	202	112 609	88	83 817	6	104 766	2	48 814	0
Republic of Karelia	3 504	3	4 095	3	5 323	1	3 681	0	4 306	0	1 517	0
Republic of Komi	6 600	5	8 061	2	9 815	0	6 476	0	7 403	0	2 163	0
Arkhangelsk Region	7 581	5	8 536	7	11 091	8	8 672	0	9 471	0	2 478	0
including Nenets Autonomous Area	378	1	301	0	294	0	205	0	253	0	103	0
Vologda Region	8 313	2	10 013	3	12 386	0	8 086	0	10 023	0	3 620	0
Kaliningrad Region	2 934	17	4 351	25	6 323	14	4 290	1	5 496	0	2 733	0
Leningrad Region	6 459	21	8 732	21	11 656	6	9 486	0	11 928	0	6 100	0
Murmansk Region	3 436	3	4 544	1	6 563	2	5 157	0	5 616	0	1 820	0
Novgorod Region	3 164	2	3 572	1	4 268	0	2 923	0	3 949	0	1 365	0
Pskov Region	2 201	2	3 027	4	4 050	1	2 837	0	3 241	0	1 292	0
Saint Petersburg	21 722	147	28 048	135	41 134	56	32 209	5	43 333	2	25 726	0
SOUTHERN FEDERAL DISTRICT¹	46 078	90	61 002	93	81 459	48	52 247	2	63 894	1	25 122	0
Republic of Adygeya (Adygeya)	937	3	1 357	2	1 857	0	1 357	0	1 375	0	548	0
Republic of Kalmykia	1 197	1	1 496	5	1 737	0	1 101	0	1 340	0	516	0
Republic of Crimea ¹	-	-	-	-	23	0	172	0	642	1	258	0
Krasnodar Territory	16 910	52	22 831	49	31 211	35	18 782	1	23 183	0	11 472	0
Astrakhan Region	3 976	2	5 384	4	6 554	1	4 248	0	4 731	0	1 365	0
Volograd Region	9 988	7	12 155	14	15 890	2	10 842	0	13 078	0	4 115	0
Rostov Region	13 070	25	17 779	19	24 210	10	15 917	0	19 310	0	6 797	0
Sevastopol ¹	-	-	-	-	6	0	45	0	235	0	51	0
NORTH-CAUCASIAN FEDERAL DISTRICT	16 061	21	18 491	30	22 935	14	16 968	0	19 934	0	5 462	0
Republic of Dagestan	1 305	3	1 861	3	2 346	5	1 918	0	2 252	0	491	0
Republic of Ingushetia	35	0	43	0	105	0	71	0	165	0	79	0
Kabardino-Balkar Republic	1 886	3	1 965	7	1 979	4	1 416	0	1 779	0	496	0
Karachai-Cherkess Republic	734	3	1 013	1	1 272	0	907	0	1 109	0	207	0
Republic of North Ossetia - Alania	1 298	3	1 894	6	2 265	1	1 755	0	2 183	0	745	0
Chechen Republic	64	1	94	1	324	1	363	0	441	0	81	0
Stavropol Territory	10 793	8	11 621	12	14 644	3	10 538	0	12 005	0	3 363	0
VOLGA FEDERAL DISTRICT	182 226	135	211 122	155	258 587	57	176 036	3	217 549	0	68 777	0
Republic of Bashkortostan	23 335	8	26 479	15	27 691	5	22 752	0	30 399	0	8 439	0
Mari El Republic	3 331	3	4 319	4	5 896	0	4 076	0	5 460	0	2 211	0
Republic of Mordovia	3 687	5	4 154	10	5 494	2	3 574	0	5 554	0	1 963	0
Republic of Tatarstan (Tatarstan)	31 531	9	33 129	13	38 745	5	29 255	0	35 839	0	8 588	0
Udmurt Republic	12 056	1	14 591	10	17 773	0	11 143	0	13 188	0	3 663	0
Chuvash Republic - Chuvashia	8 468	9	10 688	12	14 000	3	9 029	0	11 219	0	4 656	0
Perm Territory	17 895	8	19 491	7	25 912	2	16 047	0	19 166	0	5 269	0
Kirov Region	8 521	7	10 254	4	13 030	0	8 283	0	10 392	0	4 073	0
Nizhny Novgorod Region	15 787	17	19 777	18	24 433	8	16 121	0	20 343	0	6 552	0
Orenburg Region	11 289	4	12 571	7	16 908	4	11 820	0	13 721	0	4 976	0
Penza Region	5 401	9	6 896	11	9 145	3	5 864	1	7 010	0	2 874	0
Samara Region	21 346	40	23 673	23	29 388	22	19 174	1	22 010	0	7 927	0
Saratov Region	10 721	5	13 700	14	16 633	3	10 310	1	12 698	0	3 526	0
Ulyanovsk Region	8 858	10	11 400	7	13 539	0	8 588	0	10 550	0	4 060	0
URAL FEDERAL DISTRICT	86 719	150	96 427	100	100 563	23	79 978	0	95 479	0	24 577	0
Kurgan Region	4 284	1	4 699	2	5 254	1	4 089	0	4 670	0	1 054	0
Sverdlovsk Region	24 025	27	26 569	28	29 478	9	21 922	0	26 940	0	7 063	0
Tyumen Region	32 543	109	36 706	60	36 921	11	31 088	0	36 810	0	10 524	0
including Khanty-Mansi Autonomous Area - Yugra	15 234	104	16 441	47	15 248	0	13 472	0	17 721	0	4 893	0
including Yamal-Nenets Autonomous Area	5 858	0	6 246	1	6 049	0	4 936	0	6 381	0	1 752	0
Chelyabinsk Region	25 867	13	28 453	10	28 910	2	22 879	0	27 059	0	5 936	0
SIBERIAN FEDERAL DISTRICT	111 970	44	132 214	43	155 165	17	98 301	0	118 190	0	34 669	0
Altai Republic	303	0	486	0	760	0	523	0	487	0	92	0
Republic of Buryatia	4 308	2	5 313	2	5 905	0	3 334	0	3 555	0	931	0
Republic of Tuva	826	0	951	0	998	0	712	0	834	0	61	0
Republic of Khakassia	2 567	1	2 853	1	3 115	0	2 389	0	2 751	0	812	0
Altai Territory	12 486	3	15 812	8	16 178	2	10 814	0	13 489	0	3 540	0
Trans-Baikal Territory	4 920	0	5 571	0	6 816	0	4 074	0	4 380	0	872	0
Krasnovarsk Territory	19 305	6	22 407	1	28 182	2	18 043	0	22 097	0	8 104	0
Irkutsk Region	15 018	4	17 806	1	21 508	1	13 596	0	15 306	0	3 801	0
Kemerovo Region	14 369	5	16 898	5	19 249	2	12 983	0	15 364	0	3 645	0
Novosibirsk Region	18 784	13	23 609	15	28 870	6	16 369	0	20 863	0	8 409	0
Omsk Region	11 785	8	12 372	8	13 468	2	9 717	0	11 548	0	2 193	0
Tomsk Region	7 299	2	8 136	2	10 116	2	5 747	0	7 516	0	2 209	0
FAR-EASTERN FEDERAL DISTRICT	31 763	53	33 468	81	42 894	44	29 820	1	35 901	1	9 884	0
Republic of Sakha (Yakutia)	6 221	1	7 276	1	8 536	0	6 354	0	8 612	0	3 686	0
Kamchatka Territory	1 493	1	1 696	2	2 334	0	1 672	0	1 783	0	425	0
Primorye Territory	7 341	45	8 601	66	10 592	39	7 412	1	8 951	1	1 995	0
Khabarovsk Territory	8 098	5	7 510	9	9 981	3	6 722	0	7 712	0	1 744	0
Amur Region	4 472	0	3 800	0	5 544	0	3 39					

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	1 054 073	18 409	1 385 357	19 176	1 808 551	12 767	1 169 240	5 776	1 481 068	2 061
CENTRAL FEDERAL DISTRICT	302 493	14 981	403 553	16 028	532 168	10 925	351 445	5 365	459 813	1 699
Belgorod Region	7 186	34	9 536	23	11 431	15	7 509	76	9 511	0
Bryansk Region	5 893	28	7 679	46	10 892	21	7 265	0	8 726	1
Vladimir Region	7 213	39	10 205	52	13 409	8	8 393	0	11 034	0
Voronezh Region	12 152	36	17 666	31	23 747	46	16 179	5	19 960	0
Ivanovo Region	4 825	27	6 842	25	9 679	14	6 184	3	6 664	0
Kaluga Region	8 244	96	12 120	72	15 135	53	8 907	0	11 893	7
Kostroma Region	3 669	4	4 851	7	6 879	0	4 407	0	5 019	0
Kursk Region	6 123	30	8 401	36	11 358	8	6 552	0	8 778	0
Lipetsk Region	6 234	5	7 642	36	10 075	12	6 825	0	8 766	0
Moscow Region	75 264	2 642	101 533	2 575	152 572	1 993	87 108	1 136	114 489	161
Orel Region	3 658	12	5 451	35	7 115	16	5 083	0	6 572	0
Ryazan Region	7 151	55	9 599	105	13 916	7	8 766	0	11 308	12
Smolensk Region	6 799	8	8 478	24	11 192	48	6 728	0	8 225	0
Tambov Region	4 360	21	6 497	26	8 871	6	5 847	8	7 215	0
Tver Region	9 635	54	11 185	83	14 973	93	9 039	0	12 034	0
Tula Region	9 509	66	12 506	79	16 457	15	10 563	0	13 339	0
Yaroslavl Region	7 827	26	10 744	39	14 057	19	8 728	0	10 113	0
Moscow	116 751	11 798	152 618	12 734	180 410	8 551	137 361	4 137	186 167	1 518
NORTH-WESTERN FEDERAL DISTRICT	114 875	1 498	151 365	1 255	211 362	559	146 884	256	189 396	188
Republic of Karelia	5 017	14	6 245	10	8 337	5	5 433	0	6 377	0
Republic of Komi	9 261	32	12 937	5	17 269	0	10 677	0	12 106	0
Arkhangelsk Region	10 390	63	12 810	22	17 934	63	13 281	0	14 881	0
including Nenets Autonomous Area	750	46	640	0	690	0	489	0	547	0
Vologda Region	9 665	8	12 934	8	16 247	0	10 070	0	12 605	0
Kaliningrad Region	4 518	42	6 945	63	10 333	45	6 862	5	8 591	0
Leningrad Region	12 378	81	16 832	104	22 679	25	16 974	0	22 002	0
Murmansk Region	5 102	8	7 333	2	11 231	5	8 539	0	9 301	0
Novgorod Region	3 913	4	4 865	4	6 219	0	4 126	2	5 408	0
Pskov Region	3 026	7	4 385	9	5 897	1	3 990	0	4 668	0
Saint Petersburg	51 605	1 239	66 079	1 028	95 216	415	66 931	249	93 456	188
SOUTHERN FEDERAL DISTRICT¹	65 758	365	91 923	325	128 442	430	78 729	75	99 009	62
Republic of Adygeya (Adygeya)	1 161	36	2 042	6	2 857	0	2 016	0	2 017	0
Republic of Kalmykia	1 637	4	2 286	20	2 957	0	1 812	0	2 210	0
Republic of Crimea ¹	-	-	-	-	50	0	355	0	1 366	61
Krasnodar Territory	26 181	212	36 125	147	51 037	226	28 948	2	36 827	1
Astrakhan Region	5 049	5	7 638	16	9 835	4	6 244	0	7 187	0
Volgograd Region	12 261	30	16 066	46	22 405	26	14 741	73	18 004	0
Rostov Region	19 469	78	27 766	90	39 351	174	24 968	0	30 930	0
Sevastopol ¹	-	-	-	-	16	0	102	0	469	0
NORTH-CAUCASIAN FEDERAL DISTRICT	25 887	354	30 601	141	36 592	101	26 109	0	31 242	0
Republic of Dagestan	5 025	10	4 455	8	4 712	35	3 528	0	4 187	0
Republic of Ingushetia	999	0	1 221	0	269	0	128	0	325	0
Kabardino-Balkar Republic	3 835	12	3 934	37	3 600	39	2 300	0	2 973	0
Karachai-Cherkess Republic	1 028	11	1 671	2	2 048	0	1 761	0	1 705	0
Republic of North Ossetia - Alania	1 923	14	3 258	19	4 108	4	2 962	0	3 760	0
Chechen Republic	132	282	206	39	654	12	637	0	1 018	0
Stavropol Territory	12 945	25	15 856	36	21 201	11	14 793	0	17 274	0
VOLGA FEDERAL DISTRICT	203 696	522	273 059	716	363 031	245	235 617	77	299 768	72
Republic of Bashkortostan	27 058	21	38 192	112	48 663	19	31 885	0	43 864	0
Mari El Republic	3 753	40	5 329	14	7 606	0	5 263	0	7 101	0
Republic of Mordovia	4 344	14	5 660	39	7 783	12	5 006	0	8 225	13
Republic of Tatarstan (Tatarstan)	30 673	126	38 414	104	52 953	27	37 957	0	49 003	0
Udmurt Republic	11 679	6	15 508	36	19 904	0	13 431	0	16 465	0
Chuvash Republic - Chuvashia	9 584	30	13 491	33	19 020	11	11 936	0	15 302	0
Perm Territory	20 935	23	28 175	38	35 141	10	21 556	0	26 231	0
Kirov Region	8 689	28	11 770	17	16 195	0	10 055	0	12 940	0
Nizhny Novgorod Region	19 879	54	28 330	65	37 717	34	23 668	0	30 621	0
Orenburg Region	13 753	12	17 445	26	23 801	20	16 250	0	18 704	0
Penza Region	6 474	37	8 976	37	12 836	17	7 981	4	9 827	0
Samara Region	24 540	72	30 911	119	41 181	70	26 065	70	30 521	60
Saratov Region	12 744	19	17 564	59	23 305	25	14 330	2	17 900	0
Ulyanovsk Region	9 591	40	13 294	17	16 926	0	10 234	0	13 065	0
URAL FEDERAL DISTRICT	139 327	325	177 776	251	204 881	108	130 098	0	156 099	0
Kurgan Region	5 187	6	6 569	5	8 179	7	5 120	0	6 007	0
Sverdlovsk Region	36 526	55	47 295	130	59 829	43	35 422	0	44 285	0
Tyumen Region	69 832	46	86 669	53	94 271	44	62 760	0	73 682	0
including Khanty-Mansi Autonomous Area - Yugra	35 576	30	43 068	23	41 556	0	28 644	0	37 208	0
including Yamal-Nenets Autonomous Area	14 465	0	16 138	3	18 320	0	11 886	0	15 259	0
Chelyabinsk Region	27 782	218	37 243	63	42 602	14	26 795	0	32 124	0
SIBERIAN FEDERAL DISTRICT	146 477	213	191 317	209	239 861	139	141 571	0	173 619	0
Altai Republic	424	0	661	0	1 098	0	672	0	684	0
Republic of Buryatia	5 705	6	7 632	8	9 333	0	4 885	0	5 412	0
Republic of Tuva	1 475	0	1 787	0	2 049	0	1 250	0	1 564	0
Republic of Khakassia	2 954	6	3 813	3	4 583	0	3 193	0	3 681	0
Altai Territory	13 222	11	18 422	20	21 169	9	13 426	0	17 141	0
Trans-Baikal Territory	7 167	0	8 979	0	11 628	0	6 594	0	7 148	0
Krasnoyarsk Territory	27 814	38	36 518	9	48 207	63	27 583	0	34 037	0
Irkutsk Region	20 350	17	26 121	1	33 352	7	19 764	0	22 973	0
Kemerovo Region	16 876	56	22 254	22	29 638	5	16 939	0	20 258	0
Novosibirsk Region	27 121	45	36 403	111	43 093	26	25 613	0	33 386	0
Omsk Region	13 676	27	16 869	26	21 091	19	13 060	0	16 256	0
Tomsk Region	9 693	7	11 858	9	14 620	10	8 570	0	11 079	0
FAR-EASTERN FEDERAL DISTRICT	55 560	151	65 763	251	92 148	260	58 331	4	72 122	39
Republic of Sakha (Yakutia)	10 756	3	14 575	4	19 745	0	14 145	0	19 713	0
Kamchatka Territory	2 807	2	3 424	33	5 111	47	3 508	0	3 677	0
Primorye Territory	12 812	117	16 449	177	21 372	168	13 461	4	17 041	39
Khabarovsk Territory	14 226	21	15 082	23	21 395	27	12 428	0	14 136	0
Amur Region	7 142	5	8 811	0	10 535	0	5 707	0	6 565	0
Magadan Region	1 720	3	2 564	0	3 488	0	2 403	0	2 889	0
Sakhalin Region	4 618	0	5 178	14	7 760	18	5 072	0	6 302	0
Jewish Autonomous Region	1 055	0	1 120	0	1 823	0	956	0	1 043	0
Chukotka Autonomous Area	424	0	560	0	919	0	651	0	755	0
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	66	0	456	0	-	-

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

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

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

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017			
	Volume of MLs		Volume of MLs		Volume of MLs		Volume of MLs		Volume of MLs		including	
	in rubles	in foreign currency	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	1 017 316	14 676	1 338 731	15 195	1 753 294	10 832	1 157 760	3 903	1 472 254	1 087	570 738	9
CENTRAL FEDERAL DISTRICT	292 576	11 463	391 762	12 199	522 266	9 131	344 905	3 531	454 878	822	206 272	9
Belgorod Region	6 947	34	9 188	23	11 231	15	7 352	0	9 435	0	2 936	0
Bryansk Region	5 814	28	7 554	46	10 803	21	7 102	0	8 624	1	4 030	0
Vladimir Region	7 089	38	9 956	52	13 158	8	8 359	0	10 984	0	4 201	0
Voronezh Region	11 798	36	17 358	31	23 646	46	16 154	5	19 931	0	9 385	0
Ivanovo Region	4 671	27	6 726	25	9 619	14	6 166	3	6 645	0	2 508	0
Kaluga Region	8 138	96	11 696	72	15 078	53	8 879	0	11 832	0	5 201	0
Kostroma Region	3 535	4	4 791	7	6 827	0	4 377	0	4 972	0	1 625	0
Kursk Region	5 968	30	8 257	36	11 286	8	6 519	0	8 713	0	2 699	0
Lipetsk Region	6 099	5	7 458	26	10 003	12	6 798	0	8 748	0	3 991	0
Moscow Region	73 306	2 213	99 788	2 445	150 800	1 862	86 073	901	114 028	109	53 533	0
Orel Region	3 595	12	5 357	35	7 058	16	5 072	0	6 562	0	3 204	0
Ryazan Region	7 066	55	9 495	56	13 823	7	8 735	0	11 291	12	5 733	0
Smolensk Region	6 744	8	8 418	24	11 151	48	6 696	0	8 144	0	3 643	0
Tambov Region	4 276	21	6 357	26	8 809	6	5 812	8	7 195	0	3 141	0
Tver Region	9 560	54	11 072	83	14 913	93	9 018	0	11 794	0	4 746	0
Tula Region	9 420	55	12 450	77	16 425	15	10 547	0	13 330	0	5 138	0
Yaroslavl Region	7 525	26	10 122	39	13 985	19	8 679	0	10 077	0	3 777	0
Moscow	111 035	8 721	145 719	9 096	173 651	6 888	132 568	2 615	182 573	700	86 780	9
NORTH-WESTERN FEDERAL DISTRICT	112 248	1 453	149 319	1 222	210 003	523	146 331	254	189 082	183	91 814	0
Republic of Karelia	4 895	14	6 158	10	8 308	5	5 425	0	6 364	0	2 539	0
Republic of Komi	9 198	32	12 890	5	17 235	0	10 645	0	12 100	0	3 958	0
Arkhangelsk Region	9 954	62	12 653	22	17 879	63	13 249	0	14 852	0	4 551	0
including Nenets Autonomous Area	732	46	638	0	664	0	489	0	547	0	252	0
Vologda Region	9 395	8	12 658	8	16 063	0	9 969	0	12 541	0	4 910	0
Kaliningrad Region	4 386	42	6 881	63	10 295	45	6 811	5	8 569	0	4 065	0
Leninrad Region	12 139	70	16 643	82	22 539	25	16 869	0	21 965	0	11 536	0
Murmansk Region	5 001	8	7 285	2	11 214	5	8 537	0	9 268	0	3 639	0
Novgorod Region	3 841	4	4 773	4	6 162	0	4 106	0	5 396	0	2 071	0
Pskov Region	2 909	7	4 289	9	5 823	1	3 935	0	4 633	0	2 000	0
Saint Petersburg	50 530	1 206	65 089	1 017	94 485	379	66 785	249	93 393	183	52 546	0
SOUTHERN FEDERAL DISTRICT¹	63 752	300	89 846	252	127 000	430	77 807	75	98 727	61	38 855	0
Republic of Adygeya (Adygeya)	1 144	36	2 006	6	2 856	0	1 995	0	2 009	0	812	0
Republic of Kalmykia	1 609	4	2 265	20	2 957	0	1 807	0	2 210	0	967	0
Republic of Crimea ¹	-	-	-	-	47	0	355	0	1 366	61	473	0
Krasnodar Territory	24 969	153	34 947	110	50 232	226	28 515	2	36 706	0	17 035	0
Astrakhan Region	4 952	5	7 474	10	9 770	4	6 224	0	7 177	0	2 445	0
Volgograd Region	12 194	24	15 985	46	22 334	26	14 714	73	17 993	0	6 047	0
Rostov Region	18 884	78	27 169	60	38 851	174	24 552	0	30 798	0	10 963	0
Sevastopol ¹	-	-	-	-	16	0	101	0	467	0	113	0
NORTH-CAUCASIAN FEDERAL DISTRICT	21 264	354	27 571	141	35 983	101	26 030	0	31 162	0	9 146	0
Republic of Dagestan	2 423	10	3 526	8	4 558	35	3 519	0	4 181	0	1 075	0
Republic of Ingushetia	71	0	88	0	192	0	128	0	325	0	120	0
Kabardino-Balkar Republic	2 905	12	3 139	37	3 356	39	2 291	0	2 960	0	954	0
Karachai-Cherkess Republic	1 025	11	1 670	2	2 043	0	1 760	0	1 705	0	360	0
Republic of North Ossetia - Alania	1 914	14	3 243	19	4 097	4	2 957	0	3 760	0	1 289	0
Chechen Republic	105	282	206	39	654	12	627	0	994	0	167	0
Stavropol Territory	12 821	25	15 699	36	21 083	11	14 749	0	17 238	0	5 182	0
VOLGA FEDERAL DISTRICT	197 593	439	263 039	683	352 463	245	233 661	40	297 754	0	103 904	0
Republic of Bashkortostan	24 748	20	33 360	112	40 693	19	31 401	0	43 550	0	13 692	0
Mari El Republic	3 716	40	5 303	14	7 544	0	5 252	0	7 096	0	2 922	0
Republic of Mordovia	4 219	14	5 534	39	7 720	12	4 947	0	8 171	0	3 431	0
Republic of Tatarstan (Tatarstan)	29 925	44	37 589	95	52 279	27	37 511	0	48 614	0	14 770	0
Udmurt Republic	11 462	6	15 243	36	19 710	0	13 297	0	16 358	0	5 487	0
Chuvash Republic - Chuvashia	9 501	30	13 426	33	18 959	11	11 905	0	15 276	0	6 713	0
Perm Territory	20 648	23	26 116	38	34 846	10	21 503	0	26 181	0	8 453	0
Kirov Region	8 251	28	11 668	17	16 127	0	10 020	0	12 899	0	5 191	0
Nizhny Novgorod Region	19 473	54	28 030	44	37 470	34	23 558	0	30 373	0	10 504	0
Orenburg Region	13 390	12	17 059	26	23 575	20	16 059	0	18 543	0	6 860	0
Penza Region	6 325	37	8 881	37	12 757	17	7 957	4	9 797	0	4 308	0
Samara Region	24 111	72	30 455	116	40 816	70	25 833	33	30 101	0	11 124	0
Saratov Region	12 612	19	17 353	59	23 193	25	14 275	2	17 771	0	5 417	0
Ulyanovsk Region	9 212	40	13 022	17	16 774	0	10 143	0	13 025	0	5 032	0
URAL FEDERAL DISTRICT	132 550	325	165 858	250	178 995	108	129 316	0	155 354	0	43 925	0
Kurgan Region	5 034	6	5 797	5	7 002	7	5 100	0	5 986	0	1 447	0
Sverdlovsk Region	36 032	55	43 819	129	52 230	43	35 334	0	44 191	0	13 064	0
Tyumen Region	64 132	46	82 308	53	82 670	44	62 436	0	73 409	0	21 519	0
including Khanty-Mansi Autonomous Area - Yugra	32 692	30	40 684	23	35 910	0	28 578	0	37 108	0	10 807	0
including Yamal-Nenets Autonomous Area	13 212	0	15 418	3	16 216	0	11 800	0	15 203	0	4 182	0
Chelyabinsk Region	27 352	218	33 934	63	37 093	14	26 446	0	31 767	0	7 895	0
SIBERIAN FEDERAL DISTRICT	143 059	200	187 022	197	236 513	81	141 148	0	173 349	0	55 479	0
Altai Republic	401	0	637	0	1 079	0	668	0	682	0	166	0
Republic of Buryatia	5 552	6	7 549	8	9 289	0	4 874	0	5 400	0	1 491	0
Republic of Tuva	1 471	0	1 780	0	2 045	0	1 250	0	1 563	0	127	0
Republic of Khakassia	2 933	6	3 767	3	4 557	0	3 190	0	3 672	0	1 163	0
Altai Territory	12 888	11	18 125	20	21 042	9	13 373	0	17 108	0	4 828	0
Trans-Baikal Territory	7 075	0	8 864	0	11 606	0	6 589	0	7 145	0	1 615	0
Krasnoyarsk Territory	27 477	28	35 095	1	47 507	5	27 551	0	34 007	0	13 319	0
Irkutsk Region	19 987	15	25 596	1	33 167	7	19 720	0	22 909	0	6 205	0
Kemerovo Region	16 374	56	21 860	18	29 370	5	16 860	0	20 210	0	5 681	0
Novosibirsk Region	26 281	45	35 880	111	42 952	26	25 566	0	33 351	0	13 977	0
Omsk Region	13 036	26	16 145	26	19 373	19	12 954	0	16 243	0	3 727	0
Tomsk Region	9 584	7	11 724	9	14 526	10	8 553	0	11 059	0	3 179	0
FAR-EASTERN FEDERAL DISTRICT	54 274	142	64 314	251	90 008	213	58 107	4	71 949	21	21 343	0
Republic of Sakha (Yakutia)	10 387	3	14 360	4	19 543	0	14 020	0	19 593	0	8 468	0
Kamchatka Territory	2 703	2	3 353	33	5 030	0	3 466	0	3 661	0	958	0
Primorye Territory	1											

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	1 992 388	130 598	2 647 421	118 057	3 517 094	140 809	3 912 845	135 446	4 464 519	73 511
CENTRAL FEDERAL DISTRICT	530 220	96 446	716 816	87 846	967 742	104 526	1 092 920	100 538	1 270 417	55 245
Belgorod Region	13 640	375	17 902	312	22 745	400	25 359	460	28 485	172
Bryansk Region	10 480	190	14 334	194	19 516	241	22 436	220	25 447	111
Vladimir Region	13 691	444	18 699	429	24 779	539	27 056	474	30 850	172
Voronezh Region	22 056	464	30 987	442	42 686	496	49 463	500	57 317	222
Ivanovo Region	7 346	265	10 867	176	16 054	196	18 417	186	20 562	92
Kaluga Region	13 564	552	20 473	532	27 464	672	30 787	669	35 570	330
Kostroma Region	5 715	61	7 946	58	11 403	53	12 436	36	14 102	7
Kursk Region	11 464	247	15 562	224	20 931	267	22 848	233	25 806	72
Lipetsk Region	10 176	196	13 759	147	18 339	151	20 615	156	23 719	46
Moscow Region	135 010	25 120	184 875	23 190	272 658	28 019	290 147	26 715	343 096	14 645
Orel Region	6 148	162	9 109	171	12 684	239	14 913	239	17 117	82
Ryazan Region	12 982	242	17 588	268	24 336	344	27 551	301	31 904	171
Smolensk Region	13 127	316	17 342	290	22 352	335	24 353	301	26 984	139
Tambov Region	7 364	161	11 009	161	15 879	213	18 089	192	20 773	71
Tver Region	17 033	449	22 253	452	28 920	620	32 116	629	36 465	230
Tula Region	17 159	583	22 145	518	29 541	596	33 225	520	37 939	234
Yaroslavl Region	13 684	318	18 529	230	24 653	254	27 543	250	30 270	126
Moscow	199 581	66 301	263 437	60 052	332 802	70 891	395 568	68 456	464 009	38 322
NORTH-WESTERN FEDERAL DISTRICT	214 822	15 304	286 775	13 589	392 951	16 344	450 871	15 910	526 252	9 096
Republic of Karelia	10 584	149	13 529	136	17 927	161	20 083	143	22 058	68
Republic of Komi	19 161	156	25 901	137	35 038	145	38 722	116	42 317	54
Arkhangelsk Region	21 350	275	27 451	235	35 616	385	41 154	290	46 100	125
including Nenets Autonomous Area	2 369	48	2 562	27	2 716	42	2 822	0	2 949	0
Vologda Region	18 643	293	24 995	233	31 837	291	35 527	251	39 561	152
Kaliningrad Region	8 124	714	12 254	686	17 690	918	20 745	953	24 840	555
Leningrad Region	22 655	1 302	30 400	1 211	42 626	1 350	51 259	1 249	62 044	734
Murmansk Region	9 155	206	12 867	156	18 653	189	23 006	157	26 518	109
Novgorod Region	7 152	156	9 282	107	12 067	133	13 503	114	15 494	48
Pskov Region	4 608	96	6 929	89	10 144	117	11 994	102	13 840	23
Saint Petersburg	93 390	11 957	123 167	10 599	171 353	12 655	194 878	12 535	233 479	7 229
SOUTHERN FEDERAL DISTRICT¹	126 974	2 850	175 279	2 710	243 025	3 619	264 487	3 685	305 833	1 708
Republic of Adygeya (Adygeya)	2 412	128	3 202	118	4 504	117	6 943	92	7 577	25
Republic of Kalmykia	2 643	65	4 110	79	5 937	100	6 947	82	7 765	30
Republic of Crimea ¹	-	-	-	-	52	10	421	9	1 611	66
Krasnodar Territory	49 584	1 224	69 083	1 176	96 674	1 511	98 330	1 624	115 463	739
Astrakhan Region	8 497	96	12 999	89	18 346	134	21 285	114	24 080	42
Volgograd Region	23 519	420	31 173	415	41 722	535	47 145	510	53 006	158
Rostov Region	40 319	917	54 712	833	75 842	1 222	83 836	1 262	95 764	648
Sevastopol ¹	-	-	-	-	9	0	120	0	566	0
NORTH-CAUCASIAN FEDERAL DISTRICT	40 105	1 729	54 108	1 291	73 528	1 614	87 597	1 623	100 852	746
Republic of Dagestan	3 715	193	5 906	170	8 833	243	11 312	242	13 638	165
Republic of Ingushetia	258	3	279	3	309	1	407	1	662	0
Kabardino-Balkar Republic	5 463	210	7 027	138	8 533	227	9 646	233	10 737	141
Karachai-Cherkess Republic	1 845	63	2 993	51	4 289	65	5 439	57	6 268	16
Republic of North Ossetia - Alania	3 506	173	5 354	174	7 900	243	9 759	254	11 819	68
Chechen Republic	207	339	341	72	895	16	1 425	10	2 130	0
Stavropol Territory	25 111	748	32 208	683	42 769	819	49 610	827	55 598	355
VOLGA FEDERAL DISTRICT	373 244	6 651	501 865	5 990	675 356	6 436	749 486	6 032	856 363	2 800
Republic of Bashkortostan	46 793	462	65 364	462	88 391	471	101 165	410	118 331	158
Mari El Republic	7 332	126	10 058	99	14 040	106	15 900	92	19 025	48
Republic of Mordovia	8 075	218	10 722	219	14 501	249	15 979	246	19 872	112
Republic of Tatarstan (Tatarstan)	47 657	929	63 675	919	87 304	369	94 150	323	113 563	181
Udmurt Republic	23 394	333	31 256	295	41 366	374	45 574	330	51 614	83
Chuvash Republic - Chuvashia	17 243	362	24 298	321	33 761	378	37 661	364	43 309	144
Perm Territory	45 787	637	57 813	512	74 100	722	79 386	762	86 475	387
Kirov Region	13 942	211	20 227	178	27 013	226	31 345	169	36 778	64
Nizhny Novgorod Region	41 968	791	55 487	672	73 310	824	79 788	796	90 070	363
Orenburg Region	25 119	340	33 808	307	46 205	352	53 392	272	60 531	103
Penza Region	11 344	241	16 314	225	23 444	286	26 685	309	30 249	161
Samara Region	46 095	1 181	58 019	1 050	77 046	1 222	85 076	1 198	92 964	693
Saratov Region	22 434	494	31 792	424	43 309	490	48 663	461	54 806	186
Ulyanovsk Region	16 061	326	23 032	307	31 566	367	34 721	299	38 776	118
URAL FEDERAL DISTRICT	301 099	2 272	387 964	2 048	486 953	2 553	519 388	2 514	573 752	1 326
Kurgan Region	10 813	38	14 219	30	18 467	43	20 299	54	22 318	13
Sverdlovsk Region	73 853	915	96 913	842	131 277	1 060	134 917	1 010	150 500	542
Tyumen Region	163 100	540	206 346	492	249 677	626	269 206	649	296 314	344
including Khanty-Mansi Autonomous Area - Yuura	92 397	191	114 789	194	134 556	246	132 452	242	168 777	175
including Yamal-Nenets Autonomous Area	29 085	85	38 192	62	47 399	98	49 422	125	56 144	65
Chelyabinsk Region	53 333	779	70 486	684	87 532	824	94 967	801	104 619	427
SIBERIAN FEDERAL DISTRICT	306 603	3 752	392 774	3 171	499 079	3 849	544 095	3 573	599 972	1 689
Altai Republic	866	0	1 252	0	1 737	0	2 568	0	2 834	0
Republic of Buryatia	11 084	105	15 208	92	20 301	119	22 292	57	23 760	23
Republic of Tuva	3 500	2	4 606	2	5 839	1	6 639	2	7 345	0
Republic of Khakassia	7 157	40	9 041	34	10 485	47	12 168	37	13 357	18
Altai Territory	24 901	281	31 341	259	39 862	367	47 853	376	54 078	165
Trans-Baikal Territory	14 476	42	19 218	40	25 406	48	28 406	46	30 647	18
Krasnoyarsk Territory	63 134	549	79 406	446	98 826	533	106 037	521	117 529	240
Irkutsk Region	45 283	418	57 499	337	73 365	330	80 468	268	86 422	145
Kemerovo Region	33 138	569	42 648	392	54 534	461	60 966	417	66 931	223
Novosibirsk Region	55 426	1 052	72 138	978	92 472	1 211	97 250	1 122	109 578	493
Omsk Region	25 996	439	33 066	360	41 875	425	45 573	433	50 601	212
Tomsk Region	21 642	255	27 351	231	34 377	307	33 875	295	36 891	152
FAR-EASTERN FEDERAL DISTRICT	99 321	1 594	131 840	1 412	178 399	1 858	203 460	1 562	231 078	901
Republic of Sakha (Yakutia)	20 402	96	29 244	76	40 805	94	48 423	93	59 244	38
Kamchatka Territory	4 436	62	6 068	72	8 691	138	10 312	35	11 744	27
Primorye Territory	20 852	801	28 537	762	37 434	1 032	43 365	896	49 791	515
Khabarovsk Territory	25 586	412	31 795	307	41 928	395	46 146	340	49 250	205
Amur Region	13 518	90	17 097	79	23 053	87	25 339	106	27 403	74
Magadan Region	2 838	22	4 142	11	5 903	15	6 810	18	7 867	7
Sakhalin Region	8 994	97	11 311	92	15 582	78	17 424	52	19 582	27
Jewish Autonomous Region	2 063	11	2 678	10	3 514	15	3 832	17	4 167	6
Chukotka Autonomous Area	632	3	968	3	1 489	4	1 809	5	2 031	4
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	61	10	541	10	-	-

¹ In 2014, the Republic of Crimea

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017			
	Debt on MLs		Debt on MLs		Debt on MLs		Debt on MLs		Debt on MLs		including MLs under SCPAs ²	
	in rubles	in foreign currency	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	1 874 345	122 859	2 536 869	111 990	3 391 888	136 491	3 851 153	131 084	4 421 924	71 231	922 331	1 675
CENTRAL FEDERAL DISTRICT	508 606	89 649	696 766	82 472	951 937	101 021	1 078 093	96 931	1 260 034	53 485	350 177	1 121
Belgorod Region	11 932	373	16 462	309	21 764	398	24 529	374	27 908	171	4 428	0
Bryansk Region	9 946	174	13 879	183	19 036	228	21 953	203	25 089	101	6 576	7
Vladimir Region	12 629	436	17 738	423	23 947	531	26 437	467	30 404	168	6 688	4
Voronezh Region	20 492	453	29 877	440	41 818	495	48 796	499	56 813	221	13 793	4
Ivanovo Region	6 989	263	10 663	176	15 904	196	18 308	185	20 482	84	4 289	0
Kaluga Region	13 115	503	19 750	493	27 120	664	30 528	649	35 394	309	8 432	2
Kostroma Region	5 390	60	7 798	57	11 283	53	12 341	36	14 019	7	2 569	0
Kursk Region	10 146	245	14 505	222	20 202	265	22 277	231	25 379	71	3 873	0
Lipetsk Region	9 627	191	13 298	147	18 033	151	20 391	149	23 553	41	6 065	0
Moscow Region	132 428	23 671	182 478	22 369	270 466	27 512	287 887	25 991	341 467	14 244	100 321	333
Orel Region	5 479	162	8 559	171	12 323	237	14 634	239	16 914	82	3 677	11
Ryazan Region	12 688	241	17 337	219	24 096	308	27 364	300	31 767	171	9 597	25
Smolensk Region	12 653	266	16 988	265	22 007	303	24 050	258	26 771	112	5 594	6
Tambov Region	6 734	157	10 454	158	15 530	208	17 798	192	20 565	71	4 487	0
Tver Region	16 832	423	22 085	427	28 777	619	32 018	629	36 152	230	7 698	3
Tula Region	16 646	557	21 779	499	29 236	576	32 971	504	37 764	222	8 627	7
Yaroslavl Region	12 991	316	17 790	228	24 379	243	27 315	235	30 117	117	6 927	0
Moscow	191 889	61 158	255 416	55 686	326 016	68 034	388 497	65 789	459 485	37 083	146 505	722
NORTH-WESTERN FEDERAL DISTRICT	202 369	14 920	276 235	13 364	383 644	16 068	447 278	15 655	523 945	8 944	148 311	391
Republic of Karelia	10 039	145	13 137	132	17 863	159	19 953	141	21 962	68	4 143	0
Republic of Komi	15 455	156	22 065	137	30 706	145	37 874	115	41 766	53	6 189	0
Arkhangelsk Region	20 064	274	26 844	234	35 155	378	40 800	282	45 870	118	7 051	14
including Nenets Autonomous Area	2 299	48	2 532	27	2 701	42	2 812	0	2 943	0	358	0
Vologda Region	17 600	291	24 336	231	31 276	288	35 088	251	39 275	146	6 360	0
Kaliningrad Region	7 748	660	11 658	654	17 458	870	20 613	907	24 733	537	5 723	53
Leninrad Region	21 659	1 277	29 881	1 195	42 128	1 332	50 883	1 230	61 757	719	20 189	19
Murmansk Region	8 706	195	12 519	149	18 414	180	22 868	148	26 409	98	5 865	3
Novgorod Region	6 689	156	8 950	107	11 803	133	13 354	112	15 393	47	3 163	2
Pskov Region	4 049	95	6 529	87	9 854	116	11 917	101	13 787	22	3 236	1
Saint Petersburg	90 360	11 671	120 316	10 438	169 187	12 467	193 928	12 368	232 992	7 135	86 392	299
SOUTHERN FEDERAL DISTRICT¹	118 485	2 742	166 978	2 579	234 528	3 540	257 520	3 608	301 352	1 680	63 391	44
Republic of Adygeya (Adygeya)	2 231	126	3 018	116	4 339	116	6 813	92	7 502	25	1 502	0
Republic of Kalmykia	2 487	64	4 008	79	5 837	100	6 867	82	7 706	30	1 493	0
Republic of Crimea ¹	-	-	-	-	49	3	421	2	1 611	61	524	0
Krasnodar Territory	45 855	1 151	65 051	1 091	92 549	1 496	95 199	1 609	113 603	732	28 503	18
Astrakhan Region	8 002	91	12 525	85	17 901	134	20 914	114	23 814	42	3 889	0
Volograd Region	22 524	417	30 438	410	40 988	527	46 556	510	52 594	158	8 925	26
Rostov Region	37 386	893	51 938	798	72 914	1 167	81 172	1 200	93 956	633	18 418	0
Sevastopol ¹	-	-	-	-	9	0	120	0	566	0	136	0
NORTH-CAUCASIAN FEDERAL DISTRICT	35 585	1 650	51 081	1 244	70 827	1 539	85 372	1 523	99 117	689	15 688	2
Republic of Dagestan	3 460	188	5 773	169	8 692	243	11 233	237	13 993	161	1 943	0
Republic of Ingushetia	93	2	155	2	274	0	376	0	640	0	169	0
Kabardino-Balkar Republic	4 429	204	6 282	133	7 977	219	9 163	224	10 338	135	1 599	2
Karachai-Cherkess Republic	1 367	63	2 707	51	3 993	64	5 182	57	6 056	16	634	0
Republic of North Ossetia - Alania	2 988	153	4 983	160	7 590	221	9 510	228	11 621	51	2 013	0
Chechen Republic	205	339	340	72	892	11	1 422	4	2 115	0	245	0
Stavropol Territory	23 043	701	30 841	657	41 409	781	48 486	773	54 754	326	9 085	0
VOLGA FEDERAL DISTRICT	339 763	6 560	469 804	5 934	640 677	6 364	732 296	5 908	844 558	2 664	150 364	50
Republic of Bashkortostan	39 636	461	56 198	461	75 043	469	96 027	407	115 393	157	19 913	0
Mari El Republic	6 967	126	9 768	99	13 773	106	15 686	92	18 900	48	2 967	0
Republic of Mordovia	7 288	218	10 098	219	14 003	249	15 494	241	19 508	95	4 625	0
Republic of Tatarstan (Tatarstan)	43 919	925	60 709	918	84 779	369	92 108	323	112 232	181	19 373	8
Udmurt Republic	19 382	330	27 167	292	37 242	371	44 336	329	50 753	83	8 025	0
Chuvash Republic - Chuvashia	16 901	361	24 036	370	33 520	377	37 273	363	43 024	143	9 626	5
Perm Territory	40 045	585	51 016	484	67 064	692	77 592	730	85 310	368	13 076	8
Kirov Region	12 209	211	18 950	178	26 060	226	30 578	168	36 213	63	7 026	0
Nizhny Novgorod Region	38 597	779	52 827	662	71 217	797	77 375	771	88 217	351	15 120	4
Orenburg Region	23 890	340	32 897	306	45 313	351	52 745	272	60 064	103	9 252	8
Penza Region	10 142	241	15 500	225	22 887	286	26 100	303	29 804	148	6 743	13
Samara Region	43 888	1 171	56 943	1 046	76 068	1 216	84 343	1 151	92 151	621	18 134	3
Saratov Region	21 693	492	31 248	423	42 838	489	48 302	460	54 485	186	8 477	0
Ulyanovsk Region	15 106	320	22 447	301	31 070	366	34 337	299	38 503	117	8 007	0
URAL FEDERAL DISTRICT	285 961	2 223	368 137	1 989	449 126	2 507	512 727	2 453	569 133	1 274	72 393	46
Kurgan Region	10 110	38	12 991	30	16 381	43	19 402	54	22 103	13	2 138	0
Sverdlovsk Region	71 350	889	91 900	828	120 887	1 040	133 836	990	149 800	526	17 356	39
Tyumen Region	153 698	524	197 560	454	232 655	606	265 803	615	293 517	313	41 833	8
including Khanty-Mansi Autonomous Area - Yugra	88 457	183	110 920	190	126 241	242	131 592	238	167 872	171	24 300	4
including Yamal-Nenets Autonomous Area	26 204	85	35 610	62	43 636	95	48 543	119	55 353	55	7 657	3
Chelyabinsk Region	50 803	772	65 686	677	79 203	818	93 685	794	103 714	421	11 066	0
SIBERIAN FEDERAL DISTRICT	287 898	3 597	379 549	3 054	486 047	3 719	535 133	3 459	593 558	1 625	86 397	11
Altai Republic	834	0	1 232	0	1 727	0	2 545	0	2 826	0	226	0
Republic of Buryatia	10 517	105	15 129	92	20 152	119	22 038	57	23 569	23	2 475	0
Republic of Tuva	3 418	2	4 595	2	5 830	1	6 463	2	7 200	0	1 191	0
Republic of Khakassia	6 776	35	8 652	29	10 229	47	11 981	37	13 201	18	1 958	0
Altai Territory	23 645	277	30 895	252	39 497	358	47 192	375	53 700	165	6 330	0
Trans-Baikal Territory	13 810	42	19 073	40	25 223	48	28 075	46	30 433	18	2 644	0
Krasnoyarsk Territory	58 910	539	74 459	427	95 006	490	104 133	501	115 960	230	22 027	8
Irkutsk Region	43 370	403	56 912	324	72 820	330	79 507	268	85 763	144	10 485	0
Kemerovo Region	30 568	556	40 843	377	52 763	460	59 776	417	66 081	223	7 980	3
Novosibirsk Region	52 112	1 000	69 994	961	90 585	1 192	9					

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	31 213	16 328	27 783	15 648	32 131	17 623	44 226	27 441	52 837	22 907
CENTRAL FEDERAL DISTRICT	11 655	13 183	10 965	13 024	13 259	13 461	15 771	20 712	18 168	17 168
Belgorod Region	57	45	83	46	112	46	150	90	191	58
Bryansk Region	47	3	46	1	62	3	90	6	152	9
Vladimir Region	128	4	134	2	199	33	272	41	332	60
Voronezh Region	313	70	303	63	390	69	582	79	621	28
Ivanovo Region	51	103	35	30	64	30	98	41	189	32
Kaluga Region	59	8	56	24	71	48	160	75	212	79
Kostroma Region	30	0	28	0	52	0	70	1	76	0
Kursk Region	41	15	105	11	99	17	250	19	268	26
Lipetsk Region	39	38	69	29	47	18	97	33	138	14
Moscow Region	3 264	4 693	2 883	4 458	3 369	4 022	4 944	6 513	5 554	5 634
Orel Region	37	0	28	0	29	0	41	7	52	6
Ryazan Region	82	18	56	18	83	18	117	25	169	33
Smolensk Region	134	11	90	11	93	9	101	44	167	25
Tambov Region	19	2	20	3	26	7	72	6	88	9
Tver Region	592	23	588	20	623	30	681	50	740	91
Tula Region	90	29	83	15	97	24	165	37	228	26
Yaroslavl Region	123	45	92	19	112	22	188	39	262	39
Moscow	6 549	8 076	6 266	8 274	7 731	9 065	7 694	13 606	8 728	10 998
NORTH-WESTERN FEDERAL DISTRICT	2 691	1 284	2 065	1 011	2 597	1 640	3 569	2 897	4 429	2 530
Republic of Karelia	91	9	32	4	49	3	67	12	121	16
Republic of Komi	47	0	54	6	68	10	172	24	257	22
Arkhangelsk Region	72	40	51	41	91	61	171	90	263	21
including Nenets Autonomous Area	3	0	1	0	2	0	8	0	7	0
Vologda Region	163	42	137	41	168	59	278	79	389	96
Kaliningrad Region	240	124	211	128	159	184	190	232	204	163
Leningrad Region	519	99	279	95	295	165	475	266	549	247
Murmansk Region	33	37	31	18	81	18	106	7	146	22
Novgorod Region	99	5	75	4	78	11	100	14	146	19
Pskov Region	20	17	14	13	20	4	82	6	89	8
Saint Petersburg	1 407	911	1 181	661	1 588	1 125	1 929	2 167	2 265	1 914
SOUTHERN FEDERAL DISTRICT¹	2 328	202	2 030	202	2 207	325	2 886	599	3 385	438
Republic of Adygeya (Adygeya)	26	0	28	0	32	1	41	6	64	7
Republic of Kalmykia	8	0	8	0	14	0	32	14	52	2
Republic of Crimea ¹	-	-	-	-	0	2	0	2	0	0
Krasnodar Territory	1 079	126	970	122	1 105	210	1 486	370	1 657	256
Astrakhan Region	60	9	40	9	51	16	106	22	178	9
Volgograd Region	562	13	493	19	470	38	507	46	549	49
Rostov Region	593	54	491	52	535	60	714	141	884	115
Sevastopol ¹	-	-	-	-	0	0	0	0	1	0
NORTH-CAUCASIAN FEDERAL DISTRICT	960	279	799	204	881	297	1 169	432	1 360	319
Republic of Dagestan	108	20	225	7	224	40	281	10	298	9
Republic of Ingushetia	1	0	2	0	3	0	6	0	9	0
Kabardino-Balkar Republic	46	68	44	39	57	65	81	88	87	79
Karachai-Cherkess Republic	7	7	19	4	31	1	76	2	98	4
Republic of North Ossetia - Alania	353	44	179	46	225	60	224	94	256	40
Chechen Republic	9	48	1	23	5	5	23	6	32	0
Stavropol Territory	436	92	329	85	336	126	478	232	580	187
VOLGA FEDERAL DISTRICT	5 088	691	4 700	556	4 939	806	7 430	1 121	8 974	983
Republic of Bashkortostan	610	22	598	27	779	12	1 442	44	1 742	43
Mari El Republic	55	4	53	10	57	7	70	9	93	8
Republic of Mordovia	28	24	21	16	31	17	75	58	99	30
Republic of Tatarstan (Tatarstan)	397	23	394	9	520	17	822	19	1 024	28
Udmurt Republic	259	65	227	19	214	32	336	42	421	32
Chuvash Republic - Chuvashia	121	37	105	38	113	46	185	45	280	41
Perm Territory	1 067	88	1 092	103	1 022	163	1 462	242	1 588	195
Kirov Region	73	2	60	0	104	1	172	15	213	21
Nizhny Novgorod Region	718	107	601	115	558	170	788	194	894	170
Orenburg Region	142	24	131	36	184	31	359	41	477	62
Penza Region	79	39	66	18	81	25	99	48	191	33
Samara Region	1 262	206	1 061	116	933	204	1 013	272	1 179	252
Saratov Region	207	21	213	12	234	32	389	46	491	28
Ulyanovsk Region	70	29	78	37	109	49	217	44	282	41
URAL FEDERAL DISTRICT	3 204	184	2 877	170	3 246	319	5 393	500	6 561	393
Kurgan Region	123	0	112	0	92	0	230	0	232	0
Sverdlovsk Region	1 040	75	987	75	1 183	199	1 844	277	2 373	206
Tyumen Region	682	62	662	48	821	77	1 618	122	2 150	89
including Khanty-Mansi Autonomous Area - Yugra	265	1	240	2	364	11	703	15	1 147	37
including Yamal-Nenets Autonomous Area	43	20	30	17	70	28	168	72	295	32
Chelyabinsk Region	1 359	47	1 116	47	1 150	43	1 701	101	1 806	97
SIBERIAN FEDERAL DISTRICT	4 826	384	3 850	384	4 303	589	6 777	991	8 395	866
Altai Republic	4	0	12	0	14	0	61	0	89	0
Republic of Buryatia	52	3	66	9	133	7	307	17	438	12
Republic of Tuva	25	0	37	0	62	0	116	0	122	0
Republic of Khakassia	72	0	71	0	77	0	137	1	158	9
Altai Territory	440	81	287	69	295	99	566	150	767	109
Trans-Baikal Territory	51	0	52	0	84	0	223	0	367	2
Krasnoyarsk Territory	987	53	838	58	1 022	87	1 518	151	1 948	137
Irkutsk Region	501	43	481	54	484	65	908	88	1 222	87
Kemerovo Region	858	40	480	35	542	58	968	106	1 051	100
Novosibirsk Region	921	111	788	121	873	203	1 213	346	1 272	239
Omsk Region	683	40	547	26	532	24	576	62	745	78
Tomsk Region	232	13	191	12	185	46	186	72	217	94
FAR-EASTERN FEDERAL DISTRICT	461	121	497	97	699	184	1 230	185	1 566	212
Republic of Sakha (Yakutia)	21	0	52	0	110	0	258	6	364	8
Kamchatka Territory	3	0	9	0	18	0	69	8	55	12
Primorye Territory	155	31	200	34	194	105	230	80	326	92
Khabarovsk Territory	162	56	136	34	186	44	359	46	436	56
Amur Region	85	29	59	26	108	33	192	43	217	43
Magadan Region	1	1	2	1	7	2	9	1	13	0
Sakhalin Region	30	4	35	2	64	0	83	0	104	0
Jewish Autonomous Region	4	0	4	0	11	0	25	0	43	0
Chukotka Autonomous Area	0	0	0	0	1	0	5	0	8	0
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	0	2	0	2	-	-

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

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

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

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017			
	Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ²	
	in rubles	in foreign currency	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	27 533	14 026	25 443	14 207	28 954	17 143	39 524	26 685	48 047	22 286	2 490	503
CENTRAL FEDERAL DISTRICT	10 657	10 973	10 554	11 664	12 364	13 138	14 412	20 260	16 488	16 760	834	380
Belgorod Region	52	44	73	44	95	46	126	90	160	58	5	0
Bryansk Region	39	3	38	0	49	1	72	2	132	7	11	0
Vladimir Region	113	4	120	2	174	31	229	39	280	59	10	0
Voronezh Region	306	70	285	63	370	69	535	79	571	28	144	0
Ivanovo Region	48	102	32	30	60	30	91	41	178	31	12	0
Kaluga Region	57	8	55	24	68	47	154	73	207	76	14	0
Kostroma Region	24	0	23	0	46	0	64	1	66	0	6	0
Kursk Region	25	15	88	11	87	17	230	19	259	26	9	0
Lipetsk Region	34	38	61	29	42	18	84	27	124	9	8	0
Moscow Region	3 142	3 987	2 787	4 168	3 067	3 867	4 445	6 254	5 003	5 482	266	64
Orel Region	33	0	24	0	22	0	32	7	43	6	4	0
Ryazan Region	76	18	52	18	75	18	109	25	163	33	9	0
Smolensk Region	119	6	85	7	85	4	89	37	155	19	20	0
Tambov Region	13	2	16	3	22	7	61	6	77	9	0	0
Tver Region	590	23	585	20	619	30	676	50	732	91	8	0
Tula Region	85	29	79	9	90	14	156	25	216	15	32	0
Yaroslavl Region	113	43	86	17	101	11	177	24	251	30	31	0
Moscow	5 788	6 581	6 065	7 219	7 292	8 928	7 079	13 462	7 868	10 779	243	316
NORTH-WESTERN FEDERAL DISTRICT	2 404	1 241	1 878	973	2 412	1 596	3 292	2 766	4 168	2 444	392	95
Republic of Karelia	42	9	28	4	44	3	61	11	113	16	2	0
Republic of Komi	36	0	38	5	50	9	156	23	243	21	7	0
Arkhangelsk Region	68	40	49	41	87	60	162	88	254	15	13	0
Including Nenets Autonomous Area	3	0	1	0	2	0	8	0	7	0	3	0
Vologda Region	144	42	126	41	152	59	251	79	369	96	11	0
Kaliningrad Region	202	98	169	113	144	155	180	196	193	152	13	0
Leningrad Region	475	98	272	95	280	164	450	263	515	242	58	8
Murmansk Region	30	37	30	17	80	17	104	6	142	16	11	0
Novgorod Region	82	5	59	4	63	11	82	14	127	19	4	2
Pskov Region	6	17	10	13	17	4	78	6	87	8	2	0
Saint Petersburg	1 319	895	1 097	640	1 495	1 114	1 767	2 079	2 126	1 859	273	84
SOUTHERN FEDERAL DISTRICT¹	2 014	201	1 958	191	2 067	324	2 491	600	3 059	436	77	3
Republic of Adygeya (Adygeya)	21	0	28	0	32	0	32	6	59	7	4	0
Republic of Kalmykia	3	0	6	0	11	0	27	14	47	2	3	0
Republic of Crimea ¹	-	-	-	-	0	2	0	0	0	0	0	0
Krasnodar Territory	909	126	928	111	1 016	210	1 240	370	1 453	255	35	2
Astrakhan Region	53	9	34	9	44	16	86	22	162	9	8	0
Volograd Region	534	13	478	19	450	38	489	46	536	49	17	1
Rostov Region	494	53	484	52	514	60	616	141	802	114	9	0
Sevastopol ¹	-	-	-	-	0	0	0	0	1	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	696	268	642	194	724	280	980	400	1 173	296	76	0
Republic of Dagestan	97	20	216	7	216	40	275	10	292	9	32	0
Republic of Ingushetia	0	0	1	0	2	0	5	0	7	0	0	0
Kabardino-Balkar Republic	14	68	20	39	38	64	59	82	68	75	2	0
Karachai-Cherkess Republic	3	7	16	4	25	1	58	2	80	4	0	0
Republic of North Ossetia - Alania	211	39	103	42	162	54	175	84	205	30	17	0
Chechen Republic	9	48	0	23	4	0	23	0	32	0	0	0
Stavropol Territory	362	86	286	79	277	121	386	222	489	178	24	0
VOLGA FEDERAL DISTRICT	4 200	679	3 939	551	3 999	789	6 123	1 077	7 750	946	428	26
Republic of Bashkortostan	453	22	430	27	497	11	922	42	1 237	42	26	0
Mari El Republic	49	4	47	10	51	7	59	9	84	8	3	0
Republic of Mordovia	17	24	15	16	23	17	57	53	81	27	6	0
Republic of Tatarstan (Tatarstan)	259	20	286	9	431	17	718	19	914	28	21	8
Udmurt Republic	205	62	180	19	154	31	259	42	337	32	9	0
Chuvash Republic - Chuvashia	115	37	97	38	102	46	159	45	256	41	42	5
Perm Territory	941	87	975	102	814	161	1 272	237	1 463	191	27	4
Kirov Region	61	2	50	0	87	1	148	15	191	21	15	0
Nizhny Novgorod Region	531	107	444	115	427	161	602	176	720	159	51	0
Orenburg Region	128	24	121	36	173	31	333	41	448	62	15	4
Penza Region	51	39	44	18	57	25	73	42	165	21	5	0
Samara Region	1 144	206	981	116	864	200	945	265	1 112	246	141	3
Saratov Region	184	21	195	12	221	32	368	46	467	28	53	0
Ulyanovsk Region	62	24	74	33	98	49	210	44	274	41	14	0
URAL FEDERAL DISTRICT	2 822	169	2 592	164	2 943	303	4 951	474	6 078	374	236	0
Kurgan Region	117	0	109	0	85	0	210	0	212	0	3	0
Sverdlovsk Region	909	65	893	74	1 076	190	1 712	266	2 256	196	52	0
Tyumen Region	593	61	582	48	714	76	1 451	114	1 956	87	151	0
Including Khanty-Mansi Autonomous Area - Yugra	239	1	211	2	332	11	642	15	1 067	36	87	0
Including Yamal-Nenets Autonomous Area	30	20	23	17	52	28	158	72	272	31	9	0
Chelyabinsk Region	1 203	43	1 008	42	1 068	37	1 578	94	1 655	91	30	0
SIBERIAN FEDERAL DISTRICT	4 315	375	3 444	374	3 794	568	6 102	924	7 821	821	375	0
Altai Republic	4	0	12	0	13	0	59	0	87	0	7	0
Republic of Buryatia	42	3	65	9	129	7	288	17	427	12	10	0
Republic of Tuva	13	0	33	0	62	0	98	0	110	0	3	0
Republic of Khakassia	55	0	56	0	64	0	120	1	139	9	0	0
Altai Territory	413	81	260	69	255	99	525	150	736	109	17	0
Trans-Baikal Territory	42	0	50	0	75	0	206	0	354	2	5	0
Krasnoyarsk Territory	849	53	745	58	936	87	1 383	151	1 808	137	120	0
Irkutsk Region	474	43	470	54	465	65	839	88	1 166	87	29	0
Kemerovo Region	774	32	395	25	442	58	864	106	937	100	22	0
Novosibirsk Region	826	111	691	121	710	190	1 050	328	1 173	224	129	0
Omsk Region	613	39	509	26	493	16	504	16	686	52	20	0
Tomsk Region	210	13	158	12	150	46	168	68	199	90	14	0
FAR-EASTERN FEDERAL DISTRICT	425	120	436	96	651	143	1 173	181	1 509	209	73	0
Republic of Sakha (Yakutia)	15	0	45	0	99	0	236	6	349	8	25	0
Kamchatka Territory	2	0	8	0	16	0	65	8	51	12	0	0
Primorye Territory	143	31	167	34	172	66	218	78	306	90	10	0
Khabarovsk Territory	157	56	129	34	183	44	353	46	432	56	27	0
Amur Region	77	29	51	26	102	33	183	43	210	43	7	0
Magadan Region	1	0	1	0	6	0	9	0	12	0	0	0
Sakhalin Region	27	4	32	2	62	0	81	0	101	0	0	0
Jewish Autonomous Region	3	0	3	0	10	0	24	0	41	0	0	0
Chukotka Autonomous Area	0	0	0	0	1	0	5	0	8	0	3	0
CRIMEA FEDERAL DISTRICT¹	0	-	-	-	0	2	0	2	-	-	-	-

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

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

² Information is available for data since 01.02.2016.

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

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

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	176,6	12,32	172,9	12,51	178,1	12,47	175,2	13,36	182,2	12,49
CENTRAL FEDERAL DISTRICT	171,0	12,35	167,3	12,54	174,6	12,49	175,5	13,27	184,3	12,37
Belgorod Region	180,0	12,31	175,6	12,51	181,5	12,37	176,1	13,34	184,0	12,64
Bryansk Region	181,1	12,50	173,3	12,53	177,4	12,62	173,3	13,23	182,3	12,46
Vladimir Region	172,3	12,69	169,4	12,61	172,7	12,68	173,1	13,42	182,6	12,69
Voronezh Region	182,7	12,42	178,5	12,58	184,5	12,62	187,5	13,14	197,6	12,35
Ivanovo Region	167,2	12,61	163,5	12,52	167,3	12,60	169,5	13,52	175,1	12,66
Kaluga Region	183,7	12,28	170,5	12,45	179,5	12,44	174,0	13,19	186,7	12,35
Kostroma Region	156,6	12,82	160,5	12,61	168,2	12,65	162,6	13,47	173,1	12,68
Kursk Region	179,3	12,54	180,2	12,59	182,7	12,62	177,0	13,21	185,7	12,41
Lipetsk Region	187,1	12,55	183,4	12,62	185,8	12,63	183,9	13,14	195,3	12,43
Moscow Region	173,8	12,42	170,6	12,54	174,6	12,48	177,3	13,11	186,6	12,25
Orel Region	175,3	12,51	172,1	12,64	175,4	12,63	176,5	13,24	187,1	12,31
Ryazan Region	179,8	12,36	171,6	12,55	174,4	12,63	176,1	13,18	184,4	12,50
Smolensk Region	191,7	12,52	179,8	12,67	184,9	12,65	180,9	13,25	191,0	12,39
Tambov Region	182,8	12,57	176,3	12,66	180,5	12,46	178,1	13,15	190,1	12,37
Tver Region	186,5	12,38	182,2	12,51	182,6	12,49	179,5	13,38	182,3	12,63
Tula Region	180,9	12,53	172,7	12,66	177,2	12,50	174,5	13,55	183,1	12,58
Yaroslavl Region	161,6	12,39	154,9	12,54	167,6	12,51	166,5	13,31	174,7	12,50
Moscow	161,6	12,19	159,4	12,51	170,7	12,47	168,3	13,35	181,7	12,37
NORTH-WESTERN FEDERAL DISTRICT	168,9	12,28	165,7	12,51	168,5	12,40	169,4	13,25	176,1	12,21
Republic of Karelia	179,0	12,32	171,2	12,44	170,6	12,41	167,3	13,31	175,4	12,24
Republic of Komi	182,1	12,38	165,6	12,73	161,0	12,33	174,7	13,55	175,6	12,64
Arkhangelsk Region	173,6	12,29	171,4	12,44	171,1	12,39	161,5	13,62	164,5	12,61
including Nenets Autonomous Area	203,6	11,46	196,3	11,74	191,6	12,24	155,4	13,78	155,2	11,77
Vologda Region	174,0	12,30	167,7	12,37	173,7	12,46	172,0	13,36	173,5	12,43
Kaliningrad Region	175,9	12,01	171,8	12,28	174,0	12,17	177,9	12,99	181,6	12,26
Leningrad Region	170,2	12,36	167,1	12,50	171,1	12,39	172,6	13,22	180,6	12,09
Murmansk Region	161,4	11,87	166,0	12,02	167,1	11,90	155,8	13,21	162,4	12,22
Novgorod Region	173,1	12,52	174,0	12,77	175,3	12,63	171,2	13,37	179,9	12,35
Pskov Region	164,3	12,19	165,2	12,04	167,5	12,07	166,5	13,04	176,1	12,16
Saint Petersburg	163,4	12,28	162,1	12,62	166,8	12,50	170,0	13,16	177,9	12,08
SOUTHERN FEDERAL DISTRICT¹	186,6	12,32	181,1	12,52	180,5	12,64	182,2	13,29	188,6	12,51
Republic of Adygeya (Adygeya)	187,9	12,80	174,4	12,77	171,8	13,04	182,5	13,42	189,8	12,55
Republic of Kalmykia	197,2	12,96	187,2	12,86	195,7	12,51	192,3	13,50	192,7	12,50
Republic of Crimea ¹	-	-	-	-	195,2	12,36	187,3	12,64	163,2	12,43
Krasnodar Territory	187,7	12,46	180,2	12,71	181,3	12,82	183,4	13,15	191,6	12,53
Astrakhan Region	193,9	11,67	189,9	11,92	197,6	12,07	187,8	13,31	191,5	12,41
Volograd Region	181,3	12,33	177,4	12,45	180,9	12,48	176,7	13,40	183,0	12,51
Rostov Region	185,6	12,22	181,9	12,43	174,4	12,65	181,9	13,35	188,8	12,52
Sevastopol ¹	-	-	-	-	187,0	10,90	186,8	12,53	170,7	12,31
NORTH-CAUCASIAN FEDERAL DISTRICT	169,4	12,54	173,8	12,52	188,4	12,31	184,3	13,36	189,4	12,72
Republic of Dagestan	113,7	12,18	151,7	11,95	181,4	11,68	184,0	12,86	184,4	12,60
Republic of Ingushetia	111,3	14,71	108,9	14,66	183,0	12,71	171,3	12,77	169,2	12,19
Kabardino-Balkar Republic	168,2	13,17	167,5	13,01	182,8	12,43	189,7	13,40	192,7	12,71
Karachai-Cherkess Republic	212,1	12,74	190,3	12,88	206,7	12,43	172,4	13,61	198,5	13,12
Republic of North Ossetia - Alania	190,0	12,23	178,7	12,42	197,5	12,55	185,0	13,58	190,4	12,56
Chechen Republic	153,0	12,17	177,3	11,99	191,0	12,17	183,0	14,05	165,4	13,11
Stavropol Territory	189,6	12,40	183,7	12,44	187,3	12,37	185,0	13,37	190,8	12,73
VOLGA FEDERAL DISTRICT	175,1	12,28	170,8	12,53	179,2	12,49	174,7	13,43	179,7	12,54
Republic of Bashkortostan	162,7	12,92	164,7	13,01	171,8	12,63	167,9	13,59	171,6	12,71
Mari El Republic	177,6	12,26	177,0	12,30	178,4	12,48	179,7	13,17	184,8	12,27
Republic of Mordovia	190,4	12,46	181,9	12,52	180,6	12,67	177,7	13,30	193,3	12,20
Republic of Tatarstan (Tatarstan)	152,2	12,39	157,0	12,51	167,6	12,62	163,0	13,62	167,9	12,47
Udmurt Republic	178,9	12,27	156,7	12,67	189,2	12,35	173,0	13,37	179,4	12,59
Chuvash Republic - Chuvashia	184,8	11,99	184,4	11,94	186,1	12,29	188,5	13,15	196,1	12,37
Perm Territory	183,3	12,46	157,0	13,04	179,2	12,49	178,4	13,51	183,9	12,69
Kirov Region	180,9	12,55	186,4	12,52	185,3	12,52	182,0	13,21	190,3	12,40
Nizhny Novgorod Region	173,0	12,26	171,7	12,26	176,0	12,49	175,3	13,49	178,5	12,63
Orenburg Region	204,4	11,01	195,0	11,88	196,5	12,16	187,5	13,06	189,8	12,37
Penza Region	184,6	11,95	180,2	12,52	183,2	12,51	181,9	13,19	188,1	12,39
Samara Region	177,2	12,23	176,1	12,53	180,1	12,50	173,2	13,48	178,5	12,58
Saratov Region	187,6	12,40	184,2	12,44	187,3	12,46	181,7	13,52	187,6	12,67
Ulyanovsk Region	172,4	12,33	168,0	12,54	177,3	12,50	171,8	13,29	174,9	12,55
URAL FEDERAL DISTRICT	195,1	12,17	187,3	12,39	189,8	12,41	182,3	13,44	186,4	12,73
Kurgan Region	222,2	10,62	215,0	11,61	205,5	12,26	198,2	13,18	195,3	12,60
Sverdlovsk Region	178,0	12,27	180,2	12,48	184,4	12,46	182,0	13,53	186,2	12,71
Tyumen Region	216,7	12,16	200,9	12,31	203,6	12,33	192,2	13,35	197,3	12,71
including Khanty-Mansi Autonomous Area - Yugra	221,2	12,29	220,1	12,31	203,5	12,33	188,5	13,30	190,5	12,83
including Yamal-Nenets Autonomous Area	227,7	11,94	217,0	11,83	211,3	11,91	193,5	13,52	196,3	12,58
Chelyabinsk Region	158,3	12,46	159,6	12,68	163,8	12,55	156,7	13,60	159,9	12,83
SIBERIAN FEDERAL DISTRICT	176,7	12,45	175,7	12,55	179,6	12,44	175,5	13,48	180,6	12,65
Altai Republic	182,7	12,84	182,8	12,99	169,4	11,97	175,3	14,14	176,6	12,95
Republic of Buryatia	180,3	12,86	179,6	12,35	181,8	12,55	174,9	13,46	175,7	12,68
Republic of Tuva	221,7	12,92	202,7	12,79	184,7	12,58	185,5	14,35	179,0	13,38
Republic of Khakassia	167,8	12,91	166,7	12,83	171,2	12,72	167,5	13,56	172,2	12,68
Altai Territory	173,4	12,19	177,3	12,32	175,1	12,11	176,0	13,48	180,8	12,71
Trans-Baikal Territory	177,4	12,89	177,2	12,23	181,4	12,28	174,5	13,60	179,4	12,75
Krasnoyarsk Territory	174,3	12,47	172,4	12,94	171,2	12,69	172,7	13,50	175,9	12,58
Irkutsk Region	167,4	13,01	166,8	12,41	171,5	12,58	166,5	13,67	169,2	12,82
Kemerovo Region	167,4	12,33	171,6	12,55	185,1	12,33	168,8	13,53	170,0	12,66
Novosibirsk Region	184,4	12,39	179,2	12,71	187,2	12,38	187,3	13,22	196,0	12,46
Omsk Region	188,6	12,07	188,3	12,48	190,7	12,52	184,6	13,59	191,9	12,84
Tomsk Region	177,9	11,73	176,3	11,89	181,9	12,15	177,0	13,30	181,6	12,53
FAR-EASTERN FEDERAL DISTRICT	173,8	12,32	174,2	12,43	178,4	12,43	172,0	13,54	178,4	12,72
Republic of Sakha (Yakutia)	173,2	12,31	171,9	12,64	177,2	12,71	175,5	13,65	182,2	12,75
Kamchatka Territory	168,3	12,26	168,3	12,11	170,8	12,50	161,4	13,58	170,7	12,82
Primorye Territory	165,3	12,24	170,2	12,30	174,5	12,43	167,6	13,57	172,1	12,67
Khabarovsk Territory	177,1	12,20	177,7	12,36	182,9	12,30	177,5	13,44	179,9	12,69
Amur Region	183,2	12,60	181,1	12,47	184,0	12,39	176,9	13,27	183,0	12,60
Magadan Region	183,8	12,67	178,3	12,82	178,8	12,39	166,0	13,78	176,6	12,69
Sakhalin Region	172,0	12,26	174,9	12,43	178					

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

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	116,5	9,91	128,0	9,66	128,1	9,32	40,0	10,09	29,2	8,87
CENTRAL FEDERAL DISTRICT	108,0	10,20	122,0	9,74	119,3	9,43	40,1	10,17	32,6	8,80
Belorod Region	253,3	10,30	208,4	8,96	214,3	8,51	24,0	14,00	0,0	0,00
Brvansk Region	279,4	10,31	191,9	10,11	159,9	8,41	0,0	0,00	46,0	7,00
Vladimir Region	197,8	9,87	223,7	9,96	283,0	6,74	0,0	0,00	0,0	0,00
Voronezh Region	289,0	9,54	202,0	10,07	249,7	9,07	147,1	12,00	0,0	0,00
Ivanovo Region	197,7	10,08	247,8	11,11	302,0	11,80	152,2	7,10	0,0	0,00
Kaluga Region	252,8	9,90	218,3	10,48	238,1	10,31	0,0	0,00	84,0	12,00
Kostroma Region	242,0	8,50	215,5	10,25	0,0	0,00	0,0	0,00	0,0	0,00
Kursk Region	212,1	9,13	239,1	8,72	208,0	11,12	0,0	0,00	0,0	0,00
Lipetsk Region	275,8	11,74	216,9	12,12	255,8	11,19	0,0	0,00	0,0	0,00
Moscow Region	130,3	9,88	147,9	9,66	166,6	9,74	47,2	9,04	39,9	13,39
Orel Region	282,6	8,93	263,4	9,65	182,0	7,81	0,0	0,00	0,0	0,00
Rvazan Region	216,1	9,60	139,0	10,64	281,7	11,27	0,0	0,00	12,2	4,00
Smolensk Region	219,6	11,69	236,1	9,31	244,3	10,70	0,0	0,00	0,0	0,00
Tambov Region	237,1	9,94	222,4	9,98	230,0	7,00	242,2	9,00	0,0	0,00
Tver Region	227,8	9,83	138,6	10,54	162,6	10,51	0,0	0,00	0,0	0,00
Tula Region	212,6	9,83	250,7	10,16	289,1	8,03	0,0	0,00	0,0	0,00
Yaroslavl Region	224,7	10,01	207,9	8,14	302,0	10,80	0,0	0,00	0,0	0,00
Moscow	97,2	10,34	112,2	9,73	103,7	9,27	37,8	10,53	31,7	8,16
NORTH-WESTERN FEDERAL DISTRICT	155,7	8,41	134,4	9,03	147,5	8,44	50,4	8,84	13,8	7,99
Republic of Karelia	140,8	9,70	279,9	8,17	182,0	9,00	0,0	0,00	0,0	0,00
Republic of Komi	211,3	7,91	266,2	9,30	0,0	0,00	0,0	0,00	0,0	0,00
Arkhangelsk Region	119,9	11,05	204,0	8,20	93,0	8,91	0,0	0,00	0,0	0,00
including Nenets Autonomous Area	96,1	11,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Vologda Region	178,7	9,10	204,9	10,76	0,0	0,00	0,0	0,00	0,0	0,00
Kaliningrad Region	141,9	10,82	160,2	10,10	153,4	7,85	122,0	8,00	0,0	0,00
Leningrad Region	138,7	9,49	171,2	9,31	162,0	9,88	0,0	0,00	0,0	0,00
Murmansk Region	180,8	10,41	182,0	9,50	208,4	8,06	0,0	0,00	0,0	0,00
Novgorod Region	153,4	9,94	302,0	11,20	0,0	0,00	36,0	12,00	0,0	0,00
Pskov Region	263,6	10,31	215,2	8,68	62,0	7,50	0,0	0,00	0,0	0,00
Saint Petersburg	157,0	8,13	123,4	8,92	153,5	8,37	49,1	8,86	13,8	7,99
SOUTHERN FEDERAL DISTRICT¹	167,4	9,96	182,6	9,65	186,2	8,98	14,1	9,00	11,7	9,95
Republic of Adygeya (Adygeya)	47,9	10,54	242,0	9,80	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Kalmykia	182,0	9,30	213,1	7,99	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Crimea ²	-	-	-	-	0	0	0,0	0,00	11,8	10,00
Krasnodar Territory	165,3	9,98	166,2	10,09	217,3	9,43	110,0	9,00	6,0	5,50
Astrakhan Region	160,7	10,80	140,4	9,55	242,0	9,50	0,0	0,00	0,0	0,00
Volgograd Region	191,6	9,63	204,3	9,54	273,7	8,80	11,6	9,00	0,0	0,00
Rostov Region	218,8	9,97	195,0	9,51	131,5	8,05	0,0	0,00	0,0	0,00
Sevastopol ¹	-	-	-	-	0,0	0,00	0,0	0,00	0,0	0,00
NORTH-CAUCASIAN FEDERAL DISTRICT	47,3	9,91	176,8	9,86	220,0	9,46	0,0	0,00	0,0	0,00
Republic of Dagestan	145,7	10,42	302,0	11,30	272,2	10,67	0,0	0,00	0,0	0,00
Republic of Ingushetia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	181,4	9,41	246,2	10,15	219,4	8,23	0,0	0,00	0,0	0,00
Karachai-Cherkess Republic	290,8	10,83	242,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of North Ossetia - Alania	272,5	8,93	217,9	10,28	182,0	10,30	0,0	0,00	0,0	0,00
Chechen Republic	3,0	12,00	23,0	12,00	11,9	12,00	0,0	0,00	0,0	0,00
Stavropol Territory	211,5	9,77	218,7	8,72	308,5	8,86	0,0	0,00	0,0	0,00
VOLGA FEDERAL DISTRICT	189,0	9,44	175,9	9,65	229,7	9,17	23,2	9,45	10,5	12,66
Republic of Bashkortostan	184,8	9,83	142,1	8,98	214,9	10,72	0,0	0,00	0,0	0,00
Mari El Republic	233,2	10,16	233,8	10,29	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Mordovia	305,4	8,86	237,3	10,27	240,7	11,59	0,0	0,00	11,7	8,00
Republic of Tatarstan (Tatarstan)	96,0	9,85	150,8	10,19	288,8	10,64	0,0	0,00	0,0	0,00
Udmurt Republic	242,0	9,50	230,6	9,44	0,0	0,00	0,0	0,00	0,0	0,00
Chuvash Republic - Chuvashia	254,7	9,55	196,9	10,03	180,3	9,14	0,0	0,00	0,0	0,00
Perm Territory	218,3	9,43	253,3	9,11	95,2	9,30	0,0	0,00	0,0	0,00
Kirov Region	220,7	9,00	191,4	9,03	0,0	0,00	0,0	0,00	0,0	0,00
Nizhny Novgorod Region	198,3	9,57	138,8	10,28	151,1	8,65	0,0	0,00	0,0	0,00
Orenburg Region	237,1	7,24	221,5	9,46	197,3	8,83	0,0	0,00	0,0	0,00
Penza Region	204,0	9,58	191,2	9,41	272,1	11,00	242,0	8,00	0,0	0,00
Samara Region	207,5	9,24	121,3	8,84	273,3	7,55	7,0	12,00	10,3	13,80
Saratov Region	210,5	9,74	237,8	10,12	227,0	9,49	122,0	10,30	0,0	0,00
Ulyanovsk Region	218,5	9,03	232,8	10,41	0,0	0,00	0,0	0,00	0,0	0,00
URAL FEDERAL DISTRICT	138,6	9,20	141,3	9,77	231,4	10,05	0,0	0,00	0,0	0,00
Kurgan Region	302,1	13,20	242,0	9,80	242,0	10,00	0,0	0,00	0,0	0,00
Sverdlovsk Region	229,5	9,69	128,4	10,12	214,9	10,13	0,0	0,00	0,0	0,00
Tyumen Region	227,8	8,99	206,5	9,61	276,9	10,30	0,0	0,00	0,0	0,00
including Khanty-Mansi Autonomous Area - Yugra	229,1	8,47	191,1	9,00	0,0	0,00	0,0	0,00	0,0	0,00
including Yamal-Nenets Autonomous Area	0,0	0,00	182,0	8,30	0,0	0,00	0,0	0,00	0,0	0,00
Chelyabinsk Region	92,2	8,62	104,0	9,14	134,9	8,14	0,0	0,00	0,0	0,00
SIBIRIAN FEDERAL DISTRICT	210,1	8,57	216,1	8,63	167,9	9,00	0,0	0,00	0,0	0,00
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	240,9	9,76	242,0	9,60	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Tuva	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	302,0	9,80	146,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00
Altai Territory	215,7	9,50	177,7	9,78	242,0	9,60	0,0	0,00	0,0	0,00
Trans-Baikal Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	116,2	9,07	39,4	8,75	84,8	10,70	0,0	0,00	0,0	0,00
Irkutsk Region	262,2	6,94	122,0	9,00	227,8	7,20	0,0	0,00	0,0	0,00
Kemerovo Region	222,2	8,60	227,8	8,76	182,0	11,30	0,0	0,00	0,0	0,00
Novosibirsk Region	216,2	8,34	231,6	8,46	227,8	9,91	0,0	0,00	0,0	0,00
Omsk Region	219,3	9,01	195,2	8,52	240,2	7,18	0,0	0,00	0,0	0,00
Tomsk Region	305,2	7,60	343,4	6,32	278,7	6,58	0,0	0,00	0,0	0,00
FAR-EASTERN FEDERAL DISTRICT	182,5	10,47	154,2	9,36	160,6	8,16	12,0	16,00	18,1	12,56
Republic of Sakha (Yakutia)	188,4	12,00	240,1	6,80	0,0	0,00	0,0	0,00	0,0	0,00
Kamchatka Territory	182,0	9,00	41,8	8,21	83,7	8,00	0,0	0,00	0,0	0,00
Primorye Territory	179,1	10,31	167,3	9,32	171,9	8,27	12,0	16,00	18,1	12,56
Khabarovsk Territory	222,8	11,05	164,9	9,61	240,9	7,66	0,0	0,00	0,0	0,00
Amur Region	12,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	302,1	10,90	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sakhalin Region	0,0	0,00	213,4	10,78	135,8	8,46	0,0	0,00	0,0	0,00
Jewish Autonomous Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	0,0	0,00	0,0	0,00	-	-

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

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

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017			
	for MLs		for MLs		for MLs		for MLs		for MLs		including for MLs under SCPAs ²	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	179,5	12,29	176,4	12,44	179,5	12,45	176,4	13,35	183,0	12,48	187,9	11,55
CENTRAL FEDERAL DISTRICT	174,4	12,32	170,6	12,52	176,6	12,48	175,9	13,26	185,9	12,36	192,1	11,59
Belgorod Region	182,5	12,30	179,2	12,46	183,3	12,35	179,0	13,30	185,2	12,62	194,7	11,59
Bryansk Region	181,8	12,49	174,6	12,48	178,2	12,50	175,7	13,21	183,1	12,42	183,8	11,74
Vladimir Region	174,1	12,66	171,9	12,57	174,2	12,66	173,7	13,41	183,2	12,58	187,5	11,62
Voronezh Region	183,6	12,38	179,2	12,55	184,8	12,51	187,7	13,13	197,8	12,34	200,3	11,58
Ivanovo Region	169,6	12,53	165,5	12,48	167,9	12,49	169,9	13,51	175,3	12,64	191,6	11,59
Kaluga Region	184,9	12,27	175,7	12,44	179,8	12,44	174,4	13,18	187,3	12,34	188,4	11,50
Kostroma Region	160,0	12,45	161,8	12,60	168,9	12,55	163,5	13,45	174,2	12,67	181,5	11,59
Kursk Region	180,3	12,52	181,4	12,57	183,8	12,51	177,6	13,18	186,6	12,39	190,1	11,49
Lipetsk Region	189,6	12,52	185,9	12,58	186,5	12,62	184,4	13,11	195,5	12,42	199,5	11,64
Moscow Region	176,9	12,39	172,2	12,53	175,3	12,47	178,2	13,12	187,2	12,25	192,5	11,54
Orel Region	176,6	12,50	173,5	12,62	175,9	12,53	176,8	13,23	187,3	12,31	191,1	11,60
Ryazan Region	181,4	12,35	172,6	12,54	175,2	12,51	176,5	13,18	183,6	12,50	185,4	11,69
Smolensk Region	192,4	12,50	180,6	12,67	185,3	12,55	181,6	13,24	192,7	12,37	200,2	11,58
Tambov Region	184,8	12,56	178,4	12,64	181,0	12,46	178,7	13,14	190,5	12,37	193,1	11,57
Tver Region	187,0	12,38	183,2	12,50	183,0	12,48	179,8	13,37	185,7	12,52	190,1	11,60
Tula Region	181,4	12,52	173,0	12,63	177,3	12,50	174,5	13,54	183,2	12,58	188,7	11,56
Yaroslavl Region	163,0	12,35	162,1	12,48	168,1	12,50	167,2	13,30	175,1	12,49	185,1	11,69
Moscow	166,7	12,15	164,7	12,49	175,3	12,45	173,0	13,33	184,6	12,35	192,4	11,62
NORTH-WESTERN FEDERAL DISTRICT	170,0	12,26	167,3	12,36	169,1	12,40	169,7	13,24	176,3	12,20	178,9	11,35
Republic of Karelia	178,7	12,29	173,5	11,98	170,9	12,40	167,4	13,30	175,6	12,23	181,5	11,31
Republic of Komi	183,4	12,37	165,8	12,73	161,2	12,32	175,0	13,55	175,7	12,64	173,3	11,59
Arkhangelsk Region	175,4	12,27	172,8	12,42	171,3	12,39	161,7	13,61	164,7	12,60	167,9	11,49
including Nenets Autonomous Area	203,8	11,46	196,5	11,73	191,5	12,25	155,4	13,78	155,2	11,77	143,4	9,39
Vologda Region	175,9	12,26	170,2	12,33	174,8	12,44	173,3	13,33	174,1	12,41	179,0	11,46
Kalininograd Region	176,9	11,98	172,6	12,24	174,3	12,16	178,1	12,96	181,7	12,24	180,3	11,57
Leningrad Region	170,3	12,34	168,3	12,05	171,5	12,39	172,9	13,21	180,8	12,09	182,8	11,29
Murmansk Region	162,4	11,85	167,1	11,88	167,1	11,89	155,9	13,21	162,9	12,22	172,2	11,28
Novgorod Region	174,0	12,50	176,8	12,38	176,2	12,61	171,8	13,36	180,2	12,34	186,1	11,45
Pskov Region	164,8	12,17	167,8	11,92	169,4	12,06	168,7	13,03	177,1	12,15	182,5	11,34
Saint Petersburg	164,6	12,27	163,9	12,51	167,6	12,50	170,2	13,16	178,0	12,08	179,2	11,30
SOUTHERN FEDERAL DISTRICT¹	190,0	12,26	190,4	12,15	181,8	12,63	183,3	13,28	189,0	12,51	192,6	11,65
Republic of Adygeya (Adygeya)	189,5	12,64	191,2	12,24	171,9	13,04	184,0	13,40	190,2	12,55	198,7	11,70
Republic of Kalmykia	198,9	12,93	188,3	12,85	195,8	12,51	192,8	13,49	192,7	12,50	197,4	11,49
Republic of Crimea ¹	-	-	-	-	202	12	187,3	12,64	163,2	12,43	185,9	11,66
Krasnodar Territory	193,2	12,41	191,8	12,15	183,2	12,79	185,1	13,13	192,0	12,52	193,2	11,70
Astrakhan Region	196,4	11,63	192,7	11,90	198,5	12,06	188,3	13,31	191,8	12,41	202,2	11,56
Volgograd Region	181,8	12,29	177,9	12,44	181,0	12,47	176,9	13,40	183,1	12,51	188,3	11,54
Rostov Region	188,7	12,14	195,4	12,01	175,8	12,64	183,1	13,35	189,4	12,51	191,2	11,67
Sevastopol ¹	-	-	-	-	187,0	10,90	188,3	12,52	171,2	12,31	192,5	11,57
NORTH-CAUCASIAN FEDERAL DISTRICT	197,9	12,47	187,2	12,42	190,7	12,29	184,6	13,36	189,5	12,72	197,6	11,67
Republic of Dagestan	212,9	12,18	188,9	11,94	185,9	11,67	184,3	12,86	184,4	12,59	206,0	11,54
Republic of Ingushetia	168,5	12,31	171,0	12,02	200,0	12,06	171,3	12,77	169,2	12,19	241,1	11,70
Kabardino-Balkar Republic	220,0	13,08	204,1	12,73	195,6	12,35	190,2	13,39	193,4	12,70	201,3	11,81
Karachai-Cherkess Republic	211,8	12,73	190,3	12,88	206,8	12,43	172,5	13,61	198,5	13,12	193,6	11,57
Republic of North Ossetia - Alania	190,0	12,23	179,0	12,41	197,5	12,54	185,1	13,58	190,4	12,56	204,4	11,57
Chechen Republic	170,9	12,67	177,6	11,99	191,1	12,17	185,9	14,05	162,2	13,21	207,9	11,83
Stavropol Territory	190,5	12,39	185,0	12,43	187,9	12,36	185,3	13,37	191,0	12,73	192,5	11,69
VOLGA FEDERAL DISTRICT	178,4	12,23	174,8	12,46	180,9	12,47	175,7	13,41	180,6	12,53	187,3	11,43
Republic of Bashkortostan	171,8	12,68	174,2	12,87	179,1	12,56	169,9	13,56	172,5	12,69	176,1	11,64
Mari El Republic	178,5	12,25	177,4	12,30	179,3	12,47	178,8	13,17	184,9	12,27	188,7	11,53
Republic of Mordovia	194,8	12,45	184,6	12,49	181,4	12,66	179,5	13,28	184,4	12,18	201,5	11,44
Republic of Tatarstan (Tatarstan)	154,0	12,37	159,0	12,48	168,9	12,60	164,3	13,60	168,9	12,47	184,4	10,92
Udmurt Republic	178,5	12,31	158,2	12,64	190,4	12,34	173,9	13,35	180,1	12,58	191,5	11,43
Chuvash Republic - Chuvashia	185,4	11,98	184,7	11,93	186,3	12,29	188,8	13,14	196,4	12,36	198,9	11,61
Perm Territory	185,1	12,45	171,9	12,75	179,8	12,48	178,7	13,51	184,1	12,69	190,9	11,45
Kirov Region	188,2	12,41	187,1	12,51	185,6	12,52	182,4	13,20	190,8	12,40	194,2	11,37
Nizhny Novgorod Region	175,3	12,23	172,7	12,24	176,7	12,48	175,9	13,48	179,6	12,62	184,5	11,55
Orenburg Region	208,3	10,96	196,7	11,85	197,0	12,15	189,4	13,04	191,2	12,36	194,2	11,31
Penza Region	187,0	11,91	181,5	12,50	183,9	12,50	182,3	13,18	188,5	12,38	191,5	11,67
Samara Region	179,0	12,21	177,7	12,51	181,3	12,49	174,5	13,46	180,7	12,57	181,7	11,45
Saratov Region	188,6	12,39	185,6	12,42	187,8	12,46	182,3	13,51	188,7	12,57	193,5	11,63
Ulyanovsk Region	178,0	12,31	170,8	12,52	178,5	12,50	172,9	13,27	175,2	12,55	182,0	11,58
URAL FEDERAL DISTRICT	195,4	12,14	191,2	12,36	192,6	12,37	183,0	13,43	187,0	12,72	188,3	11,71
Kurgan Region	224,8	10,49	214,3	11,71	205,2	12,27	198,7	13,18	196,0	12,59	207,6	11,16
Sverdlovsk Region	179,2	12,26	182,9	12,46	186,6	12,45	182,2	13,52	186,5	12,70	191,0	11,72
Tyumen Region	217,3	12,14	206,1	12,27	207,4	12,28	192,6	13,34	197,6	12,70	190,5	11,76
including Khanty-Mansi Autonomous Area - Yugra	221,6	12,27	222,1	12,29	206,4	12,29	188,7	13,29	190,7	12,83	182,7	11,84
including Yamal-Nenets Autonomous Area	233,8	11,85	220,7	11,78	217,5	11,81	193,9	13,51	196,5	12,57	181,8	11,81
Chelyabinsk Region	159,8	12,44	162,0	12,66	166,0	12,54	158,5	13,59	161,5	12,82	174,3	11,66
SIBIRIAN FEDERAL DISTRICT	178,2	12,43	176,8	12,50	180,1	12,43	175,7	13,48	180,8	12,65	185,8	11,62
Altai Republic	191,0	12,32	192,0	12,89	172,1	11,93	176,1	14,14	177,0	12,95	182,8	11,74
Republic of Buryatia	182,4	12,84	180,4	12,34	181,8	12,55	175,2	13,45	176,0	12,67	183,1	11,62
Republic of Tuva	225,2	12,78	202,5	12,76	184,8	12,58	185,5	14,35	179,1	13,38	174,2	11,94
Republic of Khakassia	168,2	12,90	166,9	12,82	171,5	12,71	167,6	13,55	172,2	12,68	180,6	11,69
Altai Territory	175,4	12,14	179,1	12,27	175,6	12,10	176,3	13,47	181,1	12,71	187,9	11,56
Trans-Baikal Territory	1											

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

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017			
	for MLs		for MLs		for MLs		for MLs		for MLs		including	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	135.1	9.82	151.9	9.57	146.3	9.25	46.8	9.82	40.1	8.65	11.0	12.00
CENTRAL FEDERAL DISTRICT	128.2	10.11	149.1	9.63	138.3	9.35	47.4	9.91	49.0	8.65	11.0	12.00
Belgorod Region	253.3	10.30	208.4	8.96	214.3	8.51	0.0	0.00	0.0	0.00	0.0	0.00
Bryansk Region	279.4	10.31	191.9	10.11	159.9	8.41	0.0	0.00	46.0	7.00	0.0	0.00
Vladimir Region	201.2	9.80	223.7	9.96	283.0	6.74	0.0	0.00	0.0	0.00	0.0	0.00
Voronezh Region	289.0	9.54	202.0	10.07	249.7	9.07	147.1	12.00	0.0	0.00	0.0	0.00
Ivanovo Region	197.7	10.08	247.8	11.11	302.0	11.80	152.2	7.10	0.0	0.00	0.0	0.00
Kaluga Region	252.8	9.90	218.3	10.48	238.1	10.31	0.0	0.00	0.0	0.00	0.0	0.00
Kostroma Region	242.0	8.50	215.5	10.25	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kursk Region	212.1	9.13	239.1	8.72	208.0	11.12	0.0	0.00	0.0	0.00	0.0	0.00
Lipetsk Region	275.8	11.74	280.5	11.79	255.8	11.19	0.0	0.00	0.0	0.00	0.0	0.00
Moscow Region	150.7	9.86	153.8	9.67	176.3	9.71	44.1	9.53	55.2	13.69	0.0	0.00
Orel Region	282.6	8.93	263.4	9.65	182.0	7.81	0.0	0.00	0.0	0.00	0.0	0.00
Ryazan Region	216.1	9.60	250.5	10.59	281.7	11.27	0.0	0.00	12.2	4.00	0.0	0.00
Smolensk Region	221.9	11.76	236.1	9.31	244.3	10.70	0.0	0.00	0.0	0.00	0.0	0.00
Tambov Region	237.1	9.94	222.4	9.98	230.0	7.00	242.2	9.00	0.0	0.00	0.0	0.00
Tver Region	227.8	9.83	138.6	10.54	162.6	10.51	0.0	0.00	0.0	0.00	0.0	0.00
Tula Region	239.2	9.69	255.1	10.15	289.1	8.03	0.0	0.00	0.0	0.00	0.0	0.00
Yaroslavl Region	224.7	10.01	207.9	8.14	302.0	10.80	0.0	0.00	0.0	0.00	0.0	0.00
Moscow	115.9	10.22	142.7	9.57	123.3	9.15	47.7	10.04	48.6	7.78	11.0	12.00
NORTH-WESTERN FEDERAL DISTRICT	156.4	8.37	136.7	9.02	157.0	8.44	50.5	8.82	11.6	7.09	0.0	0.00
Republic of Karelia	140.8	9.70	279.9	8.17	182.0	9.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Komi	211.3	7.91	266.2	9.30	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Arkhangelsk Region	119.4	11.05	204.0	8.20	93.0	8.91	0.0	0.00	0.0	0.00	0.0	0.00
including Nenets Autonomous Area	96.1	11.50	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Vologda Region	178.7	9.10	204.9	10.76	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kaliningrad Region	138.2	10.79	160.2	10.10	153.4	7.85	122.0	8.00	0.0	0.00	0.0	0.00
Leningrad Region	158.6	9.49	215.4	9.29	162.0	9.88	0.0	0.00	0.0	0.00	0.0	0.00
Murmansk Region	180.8	10.41	182.0	9.50	208.4	8.06	0.0	0.00	0.0	0.00	0.0	0.00
Novgorod Region	153.4	9.94	302.0	11.20	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Pskov Region	263.6	10.31	215.2	8.68	62.0	7.50	0.0	0.00	0.0	0.00	0.0	0.00
Saint Petersburg	159.0	8.08	123.4	8.91	167.1	8.36	49.1	8.86	11.6	7.09	0.0	0.00
SOUTHERN FEDERAL DISTRICT¹	178.6	10.17	212.1	9.45	186.2	8.98	14.1	9.00	11.8	10.00	0.0	0.00
Republic of Adygeya (Adygeya)	47.9	10.54	242.0	9.80	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Kalmykia	182.0	9.30	213.1	7.99	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Crimea ¹	-	-	-	-	0	0	0.0	0.00	11.8	10.00	0.0	0.00
Krasnodar Territory	182.3	10.38	203.3	9.88	217.3	9.43	110.0	9.00	0.0	0.00	0.0	0.00
Astrakhan Region	160.7	10.80	198.6	9.50	242.0	9.50	0.0	0.00	0.0	0.00	0.0	0.00
Vologograd Region	223.0	9.62	204.3	9.54	273.7	8.80	11.6	9.00	0.0	0.00	0.0	0.00
Rostov Region	218.8	9.97	233.1	9.12	131.5	8.05	0.0	0.00	0.12	0.00	0.0	0.00
Sevastopol ¹	-	-	-	-	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
NORTH-CAUCASIAN FEDERAL DISTRICT	47.3	9.91	176.8	9.86	220.0	9.46	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Dagestan	145.7	10.42	302.0	11.30	272.2	10.67	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Ingushetia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kabardino-Balkar Republic	181.4	9.41	246.2	10.15	219.4	8.23	0.0	0.00	0.15	0.00	0.0	0.00
Karachai-Cherkess Republic	290.8	10.83	242.0	8.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of North Ossetia - Alania	272.5	8.93	217.9	10.28	182.0	10.30	0.0	0.00	0.0	0.00	0.0	0.00
Chechen Republic	3.0	12.00	23.0	12.00	11.9	12.00	0.0	0.00	0.0	0.00	0.0	0.00
Stavropol Territory	211.5	9.77	218.7	8.72	308.5	8.86	0.0	0.00	0.0	0.00	0.0	0.00
VOLGA FEDERAL DISTRICT	220.2	9.44	182.3	9.66	229.7	9.17	36.2	8.80	0.0	0.00	0.0	0.00
Republic of Bashkortostan	191.1	9.67	142.1	8.98	214.9	10.72	0.0	0.00	0.0	0.00	0.0	0.00
Mari El Republic	233.2	10.16	233.8	10.29	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Mordovia	305.4	8.86	237.3	10.27	240.7	11.59	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Tatarstan (Tatarstan)	231.3	9.97	157.4	10.41	288.8	10.64	0.0	0.00	0.0	0.00	0.0	0.00
Udmurt Republic	242.0	9.50	230.6	9.44	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chuvash Republic - Chuvashia	254.7	9.55	196.9	10.03	180.3	9.14	0.0	0.00	0.0	0.00	0.0	0.00
Perm Territory	218.3	9.43	253.3	9.11	95.2	9.30	0.0	0.00	0.0	0.00	0.0	0.00
Kirov Region	220.7	9.00	191.4	9.03	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Nizhny Novgorod Region	198.3	9.57	193.4	10.18	151.1	8.65	0.0	0.00	0.0	0.00	0.0	0.00
Orenburg Region	237.1	7.24	221.5	9.46	197.3	8.83	0.0	0.00	0.0	0.00	0.0	0.00
Penza Region	204.0	9.58	191.2	9.41	272.1	11.00	242.0	8.00	0.0	0.00	0.0	0.00
Samara Region	207.5	9.24	122.0	8.84	273.3	7.55	4.3	11.70	0.0	0.00	0.0	0.00
Saratov Region	210.5	9.74	237.8	10.12	227.0	9.49	122.0	10.30	0.0	0.00	0.0	0.00
Lul'yanovsk Region	218.5	9.03	232.8	10.41	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
URAL FEDERAL DISTRICT	138.6	9.20	141.6	9.76	231.4	10.05	0.0	0.00	0.0	0.00	0.0	0.00
Kurgan Region	302.1	13.20	242.0	9.80	242.0	10.00	0.0	0.00	0.0	0.00	0.0	0.00
Sverdlovsk Region	229.5	9.69	128.9	10.09	214.9	10.13	0.0	0.00	0.0	0.00	0.0	0.00
Tyumen Region	227.8	8.99	206.5	9.61	276.9	10.30	0.0	0.00	0.0	0.00	0.0	0.00
including Khanty-Mansi Autonomous Area - Yugra	229.1	8.47	191.1	9.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
including Yamal-Nenets Autonomous Area	0.0	0.00	182.0	8.30	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Chelyabinsk Region	92.2	8.62	104.0	9.14	134.9	8.14	0.0	0.00	0.0	0.00	0.0	0.00
SIBIRIAN FEDERAL DISTRICT	215.0	8.52	226.4	8.63	229.7	8.49	0.0	0.00	0.0	0.00	0.0	0.00
Altai Republic	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Burvatiya	240.9	9.76	242.0	9.60	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Tuva	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Khakassia	302.0	9.80	146.0	8.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Altai Territory	215.7	9.50	177.7	9.78	242.0	9.60	0.0	0.00	0.0	0.00	0.0	0.00
Trans-Baikal Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Krasnoyarsk Territory	114.9	9.09	242.0	8.80	133.3	8.21	0.0	0.00	0.0	0.00	0.0	0.00
Irkutsk Region	281.5	6.63	122.0	9.00	227.8	7.20	0.0	0.00	0.0	0.00	0.0	0.00
Kemerovo Region	222.2	8.60	250.9	8.79	182.0	11.30	0.0	0.00	0.0	0.00	0.0	0.00
Novosibirsk Region	216.2	8.34	231.6	8.46	227.8	9.91	0.0	0.00	0.0	0.00	0.0	0.00
Omsk Region	218.5	8.95	195.2	9.52	240.2	7.18	0.0	0.00	0.0	0.00	0.0	0.00
Tomsk Region	305.2	7.60	343.4	6.32	278.7	6.58	0.0	0				

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

(million rubles)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Crimea Federal District ¹
	Bcero	of which: Moscow borrowers								
01.01.2013										
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 ¹	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 ¹	321	153	157	6 542	270	35	38	38	26	-
North-Caucasian Federal District	1	0	0	1	325	0	3	0	0	-
Volga Federal District	1 172	615	799	271	49	28 939	1 291	1 443	35	-
Ural Federal District	977	559	1 961	168	43	494	24 024	401	94	-
Siberian Federal District	648	465	898	158	72	330	634	8 397	126	-
Far-Eastern Federal District	603	390	1 116	55	45	105	1 283	2 226	4 992	-
01.01.2015										
Central Federal District	517 533	171 477	187 982	118 235	35 088	322 599	160 371	225 988	84 174	58
of which: Moscow	513 949	171 041	187 932	118 177	35 061	322 446	160 255	225 975	84 171	58
North-Western Federal District	1 358	438	17 709	258	185	843	318	321	203	4
Southern Federal District ¹	222	115	890	7 793	193	42	15	52	21	0
North-Caucasian Federal District	3	1	0	2	299	0	0	0	2	0
Volga Federal District	1 535	616	1 703	397	126	28 309	1 424	1 016	59	0
Ural Federal District	419	263	150	120	7	319	15 483	305	24	1
Siberian Federal District	524	374	290	137	24	221	201	6 906	32	0
Far-Eastern Federal District	675	368	1 275	57	61	126	1 182	1 930	5 491	0
Crimea Federal District ¹	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	340 547	130 230	131 041	71 122	25 608	213 051	117 835	135 894	54 758	197
of which: Moscow	337 899	128 956	131 035	71 115	25 605	213 023	117 803	135 876	54 749	197
North-Western Federal District	788	224	12 396	255	144	561	273	283	173	15
Southern Federal District ¹	368	300	771	5 983	198	63	30	39	25	4
North-Caucasian Federal District	163	163	0	0	18	0	0	0	0	0
Volga Federal District	1 553	829	1 391	298	22	19 563	723	753	54	6
Ural Federal District	570	341	190	105	22	307	10 019	235	20	0
Siberian Federal District	299	109	49	12	0	17	11	3 381	8	0
Far-Eastern Federal District	340	186	466	9	13	67	417	546	3 056	0
Crimea Federal District ¹	277	188	27	23	5	31	8	18	13	233
01.01.2017										
Central Federal District	447 421	179 250	167 973	85 219	30 466	274 836	136 753	165 554	67 907	-
of which: Moscow	442 840	177 010	167 912	85 204	30 463	274 762	136 705	165 423	67 858	-
North-Western Federal District	2 250	723	16 315	596	191	1 106	301	424	202	-
Southern Federal District ¹	1 611	755	992	12 072	342	269	118	109	78	-
North-Caucasian Federal District	0	0	0	0	10	0	0	0	0	-
Volga Federal District	1 867	837	2 576	604	85	20 990	1 132	1 282	44	-
Ural Federal District	627	360	422	130	38	398	16 650	259	13	-
Siberian Federal District	410	271	71	57	4	52	8	4 772	28	-
Far-Eastern Federal District	692	378	732	49	26	103	392	949	3 677	-

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

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

(million rubles)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Crimea Federal District ¹
	Bcero	of which: Moscow borrowers								
01.01.2013										
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 ¹	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 ¹	7	7	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	30	30	0	0	0	0	0	0	0	-
Ural Federal District	0	0	0	0	0	0	11	0	0	-
Siberian Federal District	98	94	0	0	0	0	0	63	0	-
Far-Eastern Federal District	19	4	6	0	0	0	0	0	70	-
01.01.2015										
Central Federal District	9 028	6 785	433	424	101	245	108	81	164	0
of which: Moscow	9 028	6 785	433	424	101	245	108	81	164	0
North-Western Federal District	34	34	88	0	0	0	0	0	0	0
Southern Federal District ¹	0	0	0	7	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	0	0	0	0	0
Ural Federal District	0	0	0	0	0	0	0	0	0	0
Siberian Federal District	68	68	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	3	0	0	0	0	0	49	0
Crimea Federal District ¹	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	3 157	2 241	225	75	0	6	0	0	4	0
of which: Moscow	2 539	2 113	225	75	0	6	0	0	4	0
North-Western Federal District	0	0	29	0	0	0	0	0	0	0
Southern Federal District ¹	0	0	0	0	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	33	0	0	0	0
Ural Federal District	374	374	0	0	0	0	0	0	0	0
Siberian Federal District	0	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	0
Crimea Federal District ¹	0	0	0	0	0	0	0	0	0	0
01.01.2017										
Central Federal District	784	662	1	0	0	0	0	0	21	-
of which: Moscow	772	662	1	0	0	0	0	0	21	-
North-Western Federal District	0	0	182	0	0	0	0	0	0	-
Southern Federal District ¹	9	9	0	61	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	0	0	0	0	0	0	0	0	0	-
Ural Federal District	29	29	0	0	0	0	0	0	0	-
Siberian Federal District	0	0	0	0	0	0	0	0	0	-
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	-

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

In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

Early Repayment of Mortgage Loans

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

	01.01.2013				01.01.2014				01.01.2015				01.01.2016				01.01.2017			
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	194 951	22 297	51 354	810	245 027	18 056	77 546	844	331 385	22 391	110 682	1 146	362 547	15 186	98 581	337	453 097	8 870	93 324	93
CENTRAL FEDERAL DISTRICT	60 785	16 379	22 284	650	94 367	14 272	30 165	708	132 501	17 230	44 740	1 076	128 647	12 208	30 738	334	158 121	6 839	38 140	91
Belgorod Region	990	52	208	0	1 348	54	386	0	1 993	28	623	1	2 221	20	511	0	2 691	7	578	0
Bryansk Region	1 786	31	381	2	1 212	24	413	2	1 719	17	649	0	1 212	24	467	0	2 356	23	619	0
Vladimir Region	1 699	60	436	2	1 920	43	720	1	2 405	40	848	0	2 695	31	571	0	3 188	14	774	0
Voronezh Region	1 466	84	341	1	2 211	52	537	1	4 015	60	1 443	0	4 770	8	1 203	0	5 676	18	1 211	0
Yaroslavl Region	508	31	148	0	875	20	368	6	1 578	28	619	0	1 646	10	435	0	1 894	20	338	0
Kaluga Region	1 011	106	561	0	1 680	54	681	8	2 497	45	788	2	2 602	53	525	0	3 371	11	645	0
Kostroma Region	331	114	10	0	634	10	212	0	1 109	11	0	0	1 128	3	288	0	1 357	5	270	0
Kursk Region	740	59	172	0	1 063	43	254	0	1 822	29	678	0	2 057	17	462	0	2 481	10	524	0
Lipetsk Region	809	26	183	0	1 079	43	195	0	1 502	13	534	0	2 024	124	473	0	2 593	19	528	0
Moscow Region	15 337	4 110	5 919	103	23 974	3 371	7 447	129	35 741	4 078	13 092	108	37 987	2 622	10 038	22	40 371	1 349	9 125	3
Orel Region	388	37	105	0	564	8	153	0	1 114	13	417	1	1 558	9	389	0	1 914	10	450	0
Ryazan Region	953	69	503	2	1 636	54	546	0	2 454	18	864	1	2 653	13	661	0	3 115	18	747	0
Smolensk Region	616	61	418	0	1 344	25	451	0	2 150	32	735	2	2 650	17	461	0	2 528	13	472	0
Tambov Region	420	23	99	0	649	11	182	0	1 191	20	421	0	1 644	18	355	0	1 920	14	396	0
Tver Region	1 146	67	544	0	1 879	46	581	2	2 689	56	869	0	3 704	15	640	0	3 277	30	678	0
Tula Region	1 385	83	809	3	2 282	69	808	0	3 218	94	1 204	0	3 441	42	820	0	4 143	16	875	0
Yaroslavl Region	363	41	337	1	1 691	46	643	0	2 656	44	985	0	2 650	19	688	0	3 146	5	703	0
Moscow	31 037	11 404	11 196	536	48 433	10 306	15 688	57	62 587	12 606	19 588	961	52 547	9 162	11 751	311	72 098	5 258	19 306	86
NORTH-WESTERN FEDERAL DISTRICT	21 890	2 938	7 415	100	26 763	1 838	9 099	37	44 325	2 106	17 630	33	46 853	33	46 853	0	57 641	1 138	14 149	1
Republic of Karelia	980	22	455	1	680	15	179	3	1 464	18	616	0	1 626	21	1 153	0	1 960	6	353	0
Republic of Komu	1 518	71	305	0	1 593	15	412	0	1 513	13	561	0	3 285	24	842	0	3 805	2	685	0
Arkhangelsk Region	1 076	32	225	0	2 053	42	769	1	3 457	30	1 052	0	3 623	14	946	0	4 419	9	866	0
Including Nenets Autonomous Area	145	2	33	0	85	19	23	0	201	0	31	0	197	3	22	0	236	0	30	0
Vologda Region	1 004	29	240	0	1 722	31	533	1	2 970	30	903	0	2 799	29	692	0	3 649	3	797	0
Kalininingrad Region	1 758	157	338	0	3 868	719	1 783	60	5 629	184	1 884	1	11 803	1 126	1 017	0	12 921	80	464	0
Leningrad Region	2 182	263	852	2	2 865	137	1 040	13	4 523	160	1 907	1	4 653	110	2 766	0	5 785	70	1 331	0
Murmansk Region	960	40	424	1	874	18	339	0	1 977	28	880	0	2 106	13	1 331	0	2 588	3	661	0
Nenets Autonomous Area	821	35	319	1	646	26	198	0	1 203	35	479	0	1 355	19	835	0	1 386	7	298	0
Novosibirsk Region	4 623	16	200	1	450	5	159	0	1 509	37	450	0	2 025	11	2 025	0	2 025	4	2 025	0
Saint Petersburg	12 168	2 274	4 057	94	14 995	1 467	5 169	18	24 627	1 687	10 114	31	24 660	1 473	12 118	0	31 400	955	8 455	1
SOUTHERN FEDERAL DISTRICT	9 573	444	1 922	15	11 181	314	2 577	14	15 377	431	4 773	10	18 376	2 057	4 692	2	27 267	246	5 393	0
Republic of Adygeya (Adygheya)	137	15	44	0	284	15	75	1	291	20	96	0	291	8	74	0	542	1	82	0
Republic of Kalmykia	154	6	38	0	189	6	46	1	287	12	95	0	329	2	58	0	488	3	98	0
Republic of Crimea ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Krasnodar Territory	2 557	178	637	11	3 613	137	887	7	5 325	213	1 621	8	7 020	0	15	0	10 365	147	1 962	0
Krasnodar Territory	6 669	5	104	0	830	17	218	0	1 313	15	428	0	6 608	128	1 700	0	8 489	68	398	0
Volgograd Region	1 889	67	360	0	2 378	45	584	0	3 330	71	1 131	0	1 559	4	340	0	5 121	68	1 065	0
Rostov Region	4 167	173	739	4	3 887	94	767	5	4 831	100	1 402	2	4 034	37	1 013	0	8 810	21	1 719	0
Sevastopol ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NORTH CAUCASIAN FEDERAL DISTRICT	2 913	245	674	2	3 158	95	1 036	0	4 294	158	1 390	1	6 006	39	1 382	0	7 291	39	1 275	0
Republic of Dagestan	246	24	173	0	256	15	67	0	415	25	105	0	574	11	141	0	669	2	116	0
Republic of Ingushetia	5	0	0	0	7	0	0	0	19	0	0	0	2	0	0	0	31	0	1	0
Kabardino-Balkar Republic	274	62	217	1	265	11	76	0	418	13	107	1	486	1	96	0	618	0	88	0
Karachai-Cherkess Republic	69	3	12	0	198	2	137	0	132	2	58	0	306	0	50	0	343	4	53	0
Republic of North Ossetia - Alania	157	12	28	0	261	10	100	0	374	7	100	0	558	8	134	0	586	4	96	0
Chechen Republic	136	85	1	0	11	23	0	0	32	24	24	0	88	0	25	0	101	0	36	0
Stavropol Territory	2 26	94	398	1	2 160	34	654	0	2 904	87	1 006	0	3 974	18	934	0	4 944	28	885	0
VOLGA FEDERAL DISTRICT	32 462	1 949	1 949	27	42 160	719	11 783	610	53 619	31 763	18 265	18	64 903	378	1 810	1	80 791	271	17 424	0
Republic of Bashkortostan	2 631	144	504	1	3 977	70	1 225	3	6 458	50	2 570	0	9 266	24	2 521	0	11 893	27	2 981	0
Mari El Republic	810	15	207	0	1 129	10	575	0	1 411	20	490	0	1 333	9	326	0	1 644	1	339	0
Republic of Mordovia	926	64	237	0	1 189	23	452	0	1 272	41	450	8	1 365	13	316	0	1 706	4	343	0
Republic of Tatarstan (Tatarstan)	4 338	71	1 084	11	7 434	114	1 825	38	9 177	747	3 001	11	11 424	38	1 177	0	11 571	24	2 654	0
Udmurt Republic - Chuvashia	1 437	42	402	0	1 979	59	498	0	1 812	53	530	0	2 851	23	995	0	4 084	3	868	0
Chuvash Republic - Chuvashia	2 208	44	587	1	3 260	48	1 344	1	3 124	46	1 190	2	3 380	16	765	0	4 167	4	915	0
Perm Territory	3 804	66	706	1	3 496	67	1 005	6	3 873	47	1 173	0	6 475	15	1 680	0	7 927	69	1 577	0
Kirov Region	1 351	29	431	0	1 618	51	596	0	1 918	29	596	0	2 803	20	530	0	2 996	3	635	0
Nizhny Novgorod Region	4 453	186	969	1	5 159															

3.22. Volume of MLs Early Repaid with Newly Granted MLs

	01.01.2013				01.01.2014				01.01.2015				01.01.2016				01.01.2017			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	340	2 935	26	12	144	238	46	8	269	2 950	27	308	121	14 510	83	20	203	15 172	55	0
CENTRAL FEDERAL DISTRICT	74	1 474	0	7	40	169	7	8	100	2 316	0	301	26	10 041	1	13	126	11 134	50	0
Belgorod Region	3	80	0	0	1	0	0	0	0	3	0	0	0	93	0	0	0	56	0	0
Bryansk Region	4	8	0	0	0	0	0	0	0	13	0	0	0	26	0	0	0	50	0	0
Vladimir Region	2	10	0	0	0	0	0	0	0	8	0	0	0	117	0	0	0	130	0	0
Voronezh Region	0	25	0	0	0	0	0	0	3	2	0	0	0	66	0	5	0	99	0	0
Ivanovo Region	0	7	0	0	3	0	0	0	0	16	0	0	0	39	0	0	1	33	0	0
Kaluga Region	0	16	0	0	0	0	0	0	0	15	0	0	0	103	0	0	0	107	0	0
Kostroma Region	0	6	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	16	0	0
Kursk Region	3	17	0	0	0	0	0	0	0	4	0	0	0	73	0	0	2	78	0	0
Lipetsk Region	0	10	0	0	3	0	0	0	0	6	0	0	0	17	1	0	1	36	0	0
Moscow Region	34	429	0	3	20	33	7	0	19	834	0	219	0	3 197	0	5	48	3 534	3	0
Orel Region	0	35	0	0	0	0	0	0	0	11	0	0	0	20	0	0	0	56	0	0
Ryazan Region	0	9	0	0	0	0	0	0	0	10	0	0	0	26	0	0	0	61	0	0
Smolensk Region	0	15	0	0	0	0	0	0	0	42	0	0	0	73	0	0	0	23	0	0
Tambov Region	4	15	0	0	0	0	0	0	0	5	0	0	0	48	0	0	0	53	0	0
Tver Region	2	15	0	0	0	0	0	0	0	9	0	0	4	114	0	0	0	209	0	0
Tula Region	0	9	0	0	1	0	0	0	14	0	0	0	0	101	0	0	16	104	16	0
Yaroslavl Region	1	14	0	1	0	2	0	0	4	16	0	0	0	38	0	0	0	33	0	0
Moscow	21	754	0	3	15	131	0	8	60	1 322	0	82	21	5 888	0	3	50	6 448	31	0
NORTH-WESTERN FEDERAL DISTRICT	164	241	20	4	33	33	25	0	44	250	17	7	27	1 592	15	7	8	1 355	0	0
Republic of Karelia	0	40	0	0	3	0	0	0	9	0	0	0	0	17	0	0	0	27	0	0
Republic of Komi	0	15	0	0	0	3	0	0	1	3	0	0	0	51	0	0	0	13	0	0
Arkhangelsk Region	2	4	0	0	0	0	0	0	0	5	0	0	0	83	0	0	0	9	0	0
Including Neneis Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	1	13	0	0	0	8	0	0	0	16	0	1	1	52	1	0	0	29	0	0
Kalinigrad Region	1	31	1	0	0	0	0	0	0	0	0	0	0	11	0	0	0	18	0	0
Leningrad Region	1	23	0	0	2	4	0	0	3	25	0	1	1	179	0	0	0	178	0	0
Murmansk Region	0	3	0	0	0	0	0	0	16	0	10	0	0	12	0	0	0	11	0	0
Novgorod Region	0	5	0	0	0	0	0	0	3	0	0	0	0	24	0	0	0	19	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0	0	31	0	0
Saint Petersburg	159	107	19	4	28	19	25	0	12	201	0	7	7	1 144	14	7	4	1 021	0	0
SOUTHERN FEDERAL DISTRICT¹	0	120	0	0	4	3	0	0	7	50	0	2	2	474	0	0	10	431	4	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	22	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	6	0	0	0	43	0	0	0	8	0	0
Republic of Crimea ²	-	-	-	-	-	-	-	-	-	-	-	-	-	6	0	0	0	0	0	0
Krasnodar Territory	0	26	0	0	0	0	0	0	0	6	0	0	0	96	0	0	2	182	0	0
Astrakhan Region	0	17	0	0	2	0	0	0	3	7	0	0	0	22	0	0	3	24	0	0
Vologda Region	0	12	0	0	2	0	0	0	12	12	0	2	2	136	0	0	2	112	3	0
Rostov Region	0	65	0	0	2	0	0	0	0	19	0	0	0	152	0	0	3	82	1	0
Sevastopol ³	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0
NORTH-Caucasian FEDERAL DISTRICT	0	70	0	0	7	0	0	0	0	19	0	0	0	194	0	0	1	264	0	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	26	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	4	0	0	0	0	0	0	0	0	0	0	0	29	0	0	0	43	0	0
Karachay-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0	0	0	0	56	0	0	0	48	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	0	3	0	0
Stavropol Territory	0	66	0	0	0	7	0	0	0	19	0	0	0	99	0	0	1	142	0	0
VOLGA FEDERAL DISTRICT	37	341	3	0	39	4	8	0	66	230	5	0	22	1 065	6	0	24	1 017	2	0
Republic of Bashkortostan	8	20	0	0	0	2	0	0	8	20	3	0	6	112	5	0	5	104	2	0
Udmurt Republic	0	2	0	0	0	0	0	0	0	2	0	0	0	17	0	0	0	10	0	0
Republic of Mordovia	0	14	0	0	3	0	0	0	1	21	0	0	0	38	0	0	0	61	0	0
Republic of Tatarstan (Tatarstan)	9	36	0	0	18	0	4	0	37	6	2	0	13	97	0	0	7	45	0	0
Udmurt Republic	0	45	0	0	0	0	0	0	1	9	0	0	1	85	0	0	1	62	0	0
Chuvash Republic - Chuvashia	4	14	0	0	5	0	0	0	0	21	0	0	0	41	0	0	0	87	0	0
Perm Territory	5	61	0	0	5	0	0	0	1	12	0	0	1	83	0	0	2	80	0	0
Kirov Region	3	14	0	0	1	0	0	0	2	6	0	0	0	79	0	0	0	35	0	0
Nizhny Novgorod Region	1	23	0	0	0	0	0	0	8	25	0	0	0	93	0	0	2	166	0	0
Orenburg Region	6	44	3	0	3	0	0	0	1	9	0	0	0	80	0	0	3	47	0	0
Penza Region	0	10	0	0	0	0	0	0	4	5	0	0	0	29	0	0	0	48	0	0
Samara Region	1	35	0	0	1	0	1	0	2	57	0	0	2	159	2	0	0	141	0	0
Saratov Region	0	14	0	0	2	0	2	0	1	13	0	0	0	64	0	0	3	84	0	0
Ulyanovsk Region	0	9	0	0	1	0	1	0	0	27	0	0	0	90	0	0	0	47	0	0
URAL FEDERAL DISTRICT	27	50	2	1	15	0	3	0	24	29	2	0	29	343	26	0	10	336	0	0
Kurgan Region	1	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	18	0	0
Sverdlovsk Region	14	14	2	1	3	0	0	0	1	24	0	0	0	20	17	0	0	124	0	0
Tyumen Region	7	11	0	0	2	0	2	0	5	2	0	0	0	65	0	0	4	61	0	0
Including Khanty-Mansi Autonomous Area - Yugra	3	5	0	0	2	0	2	0	3	2	0	0	0	41	0	0	4	14	0	0
Including Yamal-Nenets Autonomous Area	0	0	0</																	

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

(million rubles)

	01.01.2013				01.01.2014				01.01.2015				01.01.2016				01.01.2017			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	3 114	1 115	249	23	2 676	637	361	6	3 290	1 032	337	0	3 003	1 150	319	0	3 243	691	578	0
CENTRAL FEDERAL DISTRICT	910	790	41	23	903	423	74	6	1 347	697	181	0	1 541	829	172	0	1 770	482	383	0
Belgorod Region	11	0	0	0	2	0	0	0	16	0	0	0	4	0	0	0	3	8	2	0
Bryansk Region	6	1	0	0	1	0	0	0	7	0	0	0	4	13	0	0	13	0	7	0
Vladimir Region	9	3	0	0	12	0	5	0	22	0	2	0	18	48	3	0	7	0	0	0
Voronezh Region	22	1	1	1	11	0	0	0	15	5	0	0	2	0	1	0	12	11	3	0
Ivanovo Region	6	3	0	0	23	0	0	0	6	0	0	0	4	0	0	0	7	0	2	0
Kaluga Region	1	4	1	0	7	0	0	0	5	0	0	0	6	12	0	0	10	5	0	0
Kostroma Region	6	0	4	0	0	0	0	0	1	0	1	0	11	0	1	0	3	0	0	0
Kursk Region	1	0	0	0	6	0	2	0	8	0	1	0	8	0	0	0	3	4	2	0
Lipetsk Region	1	0	0	0	5	0	0	0	3	0	0	0	1	0	0	0	1	0	0	0
Moscow Region	235	175	9	0	297	121	13	0	360	147	30	0	340	264	36	0	378	167	62	0
Orel Region	1	0	0	0	0	1	0	0	0	0	0	0	6	6	1	0	6	8	0	0
Ryazan Region	1	1	0	0	7	0	0	0	10	14	0	0	13	10	0	0	3	0	0	0
Smolensk Region	3	3	0	0	7	0	1	0	8	5	0	0	4	0	0	0	4	0	0	0
Tambov Region	6	6	1	0	6	0	0	0	8	7	0	0	2	0	0	0	1	0	0	0
Tver Region	5	11	0	0	5	0	0	0	10	15	1	0	2	0	1	0	20	15	5	0
Tula Region	17	0	2	0	27	5	3	0	17	20	1	0	53	21	2	0	13	9	0	0
Yaroslavl Region	17	2	3	0	16	0	0	0	16	0	9	0	9	0	2	0	2	0	0	0
Moscow	566	583	17	18	471	236	44	6	837	484	136	0	1 072	456	126	0	1 272	253	298	0
NORTH-WESTERN FEDERAL DISTRICT	394	184	48	4	264	93	15	0	442	163	33	0	334	138	43	0	418	48	53	0
Republic of Karelia	4	0	0	0	0	0	0	0	10	0	8	0	6	11	0	0	8	0	1	0
Republic of Komi	16	4	2	4	13	0	2	0	7	0	0	0	5	6	2	0	5	0	1	0
Arkhangelsk Region	17	0	0	0	11	0	0	0	4	0	2	0	18	15	4	0	15	3	8	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	26	0	1	0	10	0	0	0	4	0	0	0	7	0	0	0	10	0	2	0
Kaliningrad Region	15	16	1	0	2	3	0	0	16	3	0	0	17	17	2	0	1	0	17	0
Leningrad Region	38	9	0	0	29	7	1	0	53	15	0	0	27	11	1	0	52	9	10	0
Murmansk Region	11	10	0	0	4	0	0	0	14	9	7	0	15	23	6	0	10	0	7	0
Novgorod Region	3	3	0	0	1	0	0	0	9	0	0	0	6	0	0	0	2	0	0	0
Pskov Region	0	0	0	0	1	0	1	0	5	2	0	0	5	0	0	0	4	0	4	0
Saint Petersburg	264	142	44	0	193	83	11	0	320	131	11	0	227	70	27	0	305	26	24	0
SOUTHERN FEDERAL DISTRICT	84	26	9	0	81	6	17	0	84	32	6	0	93	59	5	0	65	14	5	0
Republic of Adygeya (Adygeya)	6	0	3	0	6	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Republic of Kalmykia	2	0	0	0	4	0	0	0	10	3	0	0	2	0	0	0	0	2	0	0
Republic of Crimea ¹	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	33	9	2	0	22	0	9	0	41	15	2	0	50	7	4	0	21	6	1	0
Astrakhan Region	8	1	0	0	7	0	2	0	7	5	0	0	7	0	0	0	4	0	0	0
Volograd Region	18	14	2	0	22	1	1	0	19	10	4	0	12	21	0	0	17	0	2	0
Rostov Region	17	3	1	0	20	0	6	0	12	0	0	0	24	32	1	0	21	6	2	0
Sevastopol	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0
NORTH-Caucasian FEDERAL DISTRICT	24	8	3	0	24	0	6	0	40	21	5	0	27	11	1	0	21	25	0	0
Republic of Dagestan	0	2	0	0	0	0	0	0	6	10	0	0	2	0	0	0	5	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	2	0	0	0	0	0	0	0	3	0	0	0	4	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	3	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	3	0	3	0	7	0	0	0	0	0	0	0	3	5	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	22	6	3	0	21	0	3	0	24	8	5	0	21	0	1	0	10	16	0	0
VOLGA FEDERAL DISTRICT	670	49	99	0	489	37	59	0	469	71	35	0	411	65	39	0	434	55	43	0
Republic of Bashkortostan	87	5	6	0	22	2	3	0	38	0	0	0	36	0	5	0	23	36	8	0
Mari El Republic	9	0	0	0	3	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Republic of Mordovia	2	6	0	0	5	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	46	3	2	0	25	5	1	0	59	16	0	0	59	0	9	0	70	1	11	0
Udmurt Republic	41	3	5	0	49	8	1	0	16	3	0	0	21	0	2	0	15	11	0	0
Chuvash Republic - Chuvashia	19	10	13	0	12	4	0	0	13	5	5	0	14	0	0	0	20	7	3	0
Perm Territory	119	0	3	0	82	0	2	0	77	10	20	0	33	0	8	0	63	0	9	0
Kirov Region	4	3	0	0	14	0	0	0	3	0	0	0	4	0	1	0	12	6	2	0
Nizhny Novgorod Region	56	3	2	0	20	1	3	0	44	6	2	0	75	13	11	0	69	0	6	0
Orenburg Region	104	0	14	0	73	0	7	0	48	0	0	0	26	6	0	0	42	2	3	0
Penza Region	15	2	4	0	4	6	0	0	7	0	0	0	16	0	1	0	7	0	1	0
Samarra Region	128	9	1	0	166	9	32	0	113	15	4	0	94	34	2	0	88	5	5	0
Saratov Region	30	2	7	0	7	0	0	0	22	14	1	0	7	12	0	0	6	5	0	0
Ulyanovsk Region	8	3	2	0	9	2	1	0	8	0	0	0	23	0	1	0	11	9	0	0
URAL FEDERAL DISTRICT	434	9	44	0	343	15	47	0	381	24	33	0	232	8	22	0	231	16	42	0
Kurash Region	11	0	0	0	2	0	0	0	99	3	1	0	7	0	0	0	6	0	0	0
Sverdlovsk Region	155	3	7	0	157	13	13	0	138	0	8	0	91	0	17	0	105	14	28	0
Tyumen Region	148	0	29	0	84	2	23	0	84	18	16	0	56	8	2	0	52	2	3	0
Including Khanty-Mansi Autonomous Area - Yugra	12	0	0	0	15	0	11	0	2	17	0	0	1							

3.25. Volume of MLs Early Repaid with Other Funds

	01.01.2013				01.01.2014				01.01.2015				01.01.2016				01.01.2017			
	in rubles	of which: MLs granted in the reporting period		in rubles	in foreign currency	in rubles	of which: MLs granted in the reporting period		in rubles	in foreign currency	in rubles	of which: MLs granted in the reporting period		in rubles	in foreign currency	in rubles	of which: MLs granted in the reporting period		in rubles	in foreign currency
		in rubles	in foreign currency				in rubles	in foreign currency				in rubles	in foreign currency				in rubles	in foreign currency		
THE RUSSIAN FEDERATION	40 626	981	20 347	96	147 567	714	48 991	33	166 726	1 240	86 125	18	78 119	1 023	29 185	1	126 791	1 050	53 639	
CENTRAL FEDERAL DISTRICT	7 009	780	3 958	88	38 010	547	12 741	31	46 103	1 040	25 283	10	20 702	767	7 627	1	31 351	922	12 887	
Belgorod Region	238	0	139	0	1 376	1	266	0	1 303	0	695	0	645	0	285	0	906	0	413	
Bratsk Region	298	1	251	0	999	0	436	0	1 052	0	593	0	760	0	377	0	972	0	507	
Vladimir Region	233	1	121	0	1 182	2	329	0	1 388	1	770	1	328	0	978	0	978	0	442	
Voronezh Region	314	0	158	0	2 035	1	606	0	2 780	11	1 549	0	1 428	0	544	0	1 869	0	811	
Yaroslavl Region	283	0	154	0	946	0	458	0	996	1	686	0	702	0	381	0	878	0	463	
Kaluga Region	199	5	152	0	358	2	394	0	927	0	588	0	632	1	261	0	904	0	415	
Kostroma Region	355	4	208	0	1 047	0	471	0	1 047	4	659	0	558	0	294	0	872	0	384	
Kursk Region	207	1	111	0	1 067	1	296	0	1 253	1	661	0	711	3	264	0	903	0	430	
Lipetsk Region	224	5	106	0	620	2	189	0	919	3	516	0	716	3	318	0	954	0	454	
Moscow Region	1 343	105	797	4	8 508	138	2 633	7	10 218	238	5 631	3	4 912	201	1 959	0	8 907	405	2 410	
Orel Region	48	0	49	0	494	0	125	0	395	0	206	0	224	0	224	0	224	0	347	
Ryazan Region	181	1	128	0	1 111	1	482	0	1 110	2	693	0	801	1	373	0	1 151	0	570	
Smolensk Region	233	1	178	0	1 011	1	384	0	888	1	480	0	591	7	235	0	736	0	317	
Tambov Region	0	0	513	0	513	0	128	0	659	0	412	0	452	0	186	0	650	0	305	
Tver Region	182	2	123	0	1 135	2	470	0	1 369	3	716	0	803	8	334	0	1 041	6	478	
Tula Region	320	1	229	0	2 417	1	827	0	2 020	5	1 129	0	907	2	381	0	1 324	0	629	
Yaroslavl Region	606	0	353	0	1 833	5	761	0	1 980	5	1 076	0	850	0	446	0	1 200	0	592	
Moscow	1 559	653	992	83	10 978	389	3 484	14	15 680	764	8 212	7	3 928	542	816	1	8 885	511	2 928	
NORTH-WESTERN FEDERAL DISTRICT	4 079	118	1 804	2	16 076	102	5 008	3	17 012	90	8 934	2	8 096	92	3 101	0	15 522	66	5 885	
Republic of Karelia	312	0	138	0	865	0	245	0	868	1	442	0	244	0	65	0	681	1	263	
Republic of Komi	147	0	81	0	829	10	228	0	768	0	390	0	552	1	178	0	1 127	5	437	
Arkhangelsk Region	484	1	210	0	1 682	4	567	0	2 252	0	996	0	1 030	0	444	0	1 332	0	528	
Including Nenets Autonomous Area	29	0	3	0	65	0	8	0	31	0	6	0	37	0	6	0	60	0	10	
Vologda Region	657	0	260	0	2 246	2	744	0	2 054	0	1 138	0	1 131	0	470	0	1 672	0	725	
Kalininrad Region	270	1	132	0	867	5	354	1	1 063	9	640	0	341	8	85	0	758	24	372	
Leningrad Region	383	5	180	0	1 302	12	369	0	1 105	6	574	0	337	12	90	0	1 738	6	646	
Luxembourg Region	291	1	138	0	805	0	277	0	876	0	461	0	37	0	661	0	876	0	400	
Novgorod Region	243	1	119	0	647	0	219	0	736	0	379	0	246	0	101	0	578	0	268	
Plskov Region	159	0	87	0	488	0	186	0	593	0	322	0	195	0	74	0	502	0	215	
Saint Petersburg	1 107	109	479	2	6 385	66	1 819	2	6 699	74	3 592	2	3 738	71	1 498	0	6 472	29	2 138	
SOUTHERN FEDERAL DISTRICT¹	3 271	13	1 836	1	7 753	11	2 867	3	9 418	32	4 981	0	5 757	19	2 032	0	9 122	7	3 925	
Republic of Adygeya (Adygeya)	70	0	37	0	142	0	64	0	151	1	102	0	197	0	46	0	203	0	79	
Republic of Kalmykia	158	1	88	0	194	1	102	1	218	1	116	0	142	0	60	0	160	0	61	
Republic of Crimea ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Krasnodar Territory	749	6	295	1	2 324	3	841	-	2 426	14	1 402	0	2 044	2	867	0	3 234	1	1 329	
Astrakhan Region	653	0	485	0	953	0	486	0	1 080	0	489	0	535	1	206	0	698	0	319	
Vladimir Region	910	1	508	0	1 917	2	750	0	2 757	10	1 470	0	1 320	0	560	0	1 964	5	981	
Rostov Region	751	5	346	0	2 223	5	552	0	2 791	7	1 403	0	1 448	11	302	0	2 828	1	1 230	
Sevastopol ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NORTH-Caucasian FEDERAL DISTRICT	1 313	3	270	0	3 231	3	1 239	0	3 722	7	1 691	0	2 005	8	781	0	2 730	3	1 229	
Republic of Dagestan	62	1	77	0	127	1	50	0	150	0	70	0	125	7	42	0	179	0	97	
Republic of Ingusheta	4	0	3	0	4	0	3	0	5	0	0	0	5	0	0	0	2	0	1	
Kabardino-Balkar Republic	125	1	76	0	427	0	143	0	380	0	167	0	207	0	87	0	263	0	133	
Karachay-Cherkess Republic	45	0	44	0	155	0	70	0	174	0	77	0	136	0	52	0	134	0	63	
Republic of North Ossetia - Alania	126	0	86	0	452	0	137	0	408	1	126	0	132	0	65	0	188	0	105	
Chechen Republic	1	1	0	0	7	0	4	0	4	0	5	0	7	0	4	0	7	0	11	
Stavropol Territory	933	1	533	0	2 059	7	832	0	2 599	6	1 246	0	1 400	2	527	0	1 938	3	819	
VOLGA FEDERAL DISTRICT	12 484	29	6 946	3	29 990	28	11 757	1	36 265	32	20 049	0	21 844	105	9 339	33	31 719	23	15 059	
Republic of Bashkortostan	2 979	2	1 303	0	5 358	1	2 526	0	4 035	1	2 155	0	1 533	0	798	0	3 738	0	2 084	
Mari El Republic	136	1	73	0	593	0	173	0	766	0	428	0	505	1	173	0	739	0	384	
Republic of Mordovia	196	3	112	0	668	0	241	0	959	4	531	0	605	0	305	0	708	0	335	
Republic of Tatarstan (Tatarstan)	2 687	1	1 769	0	5 304	2	2 114	0	6 172	0	3 919	0	4 311	11	2 380	0	5 524	0	3 046	
Udmurt Republic	291	2	168	0	1 302	1	388	0	1 071	0	604	0	1 132	1	421	0	1 790	0	823	
Chuvash Republic - Chuvashia	196	0	105	0	889	2	272	0	1 946	1	911	0	1 136	1	424	0	1 567	0	692	
Perm Territory	395	2	196	0	2 095	4	716	0	2 303	1	1 421	0	1 775	0	566	0	3 106	13	1 425	
Kirov Region	242	0	122	0	771	1	255	0	2 607	2	985	0	1 037	0	365	0	1 326	0	565	
Nizhny Novgorod Region	94	1	60	0	2 577	8	1 007	1	3 652	16	2 221	0	2 266	0	867	0	3 357	6	1 520	
Orenburg Region	1 070	5	544	0	2 107	8	840	0	3 940	1	1 557	0	1 644	6	569	0	1 998	1	795	
Penza Region	288	0	157	0	826	2	283	0	1 062	0	603	0	634	1	249	0	841	0	326	
Samarra Region	1 817	2	982	0	4 250	4	1 616	0	4 888	5	2 438	0	2 666	34	1 013	33	3 642	2	1 526	
Saratov Region	1 885	9	461	3	1 734	2	712	0	2 157	0	1 234	0	1 425	2	586	0	1 864	0	875	
Ulyanovsk Region	508	1	356	0	1 456	1	614	0	2 002	1	942	0	1 210	47	572	0	1 500	0	694	
URAL FEDERAL DISTRICT	6 363	7	2 090																	

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

(%)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	7	6	10	6	11	14	11	19	10	9
CENTRAL FEDERAL DISTRICT	9	7	11	6	13	15	11	20	11	12
Belgorod Region	5	0	7	0	11	7	11	0	11	0
Bryansk Region	11	7	11	4	12	0	12	0	12	0
Vladimir Region	8	8	11	2	12	0	11	0	11	0
Voronezh Region	4	6	7	3	13	0	11	100	10	0
Ivanovo Region	7	0	12	24	14	0	13	0	12	0
Kaluga Region	9	0	8	11	9	4	9	0	9	0
Kostroma Region	9	0	14	0	15	0	13	0	13	0
Kursk Region	5	0	7	0	12	0	11	0	11	0
Lipetsk Region	5	0	5	0	11	0	12	0	11	0
Moscow Region	9	5	10	6	12	18	14	43	10	9
Orel Region	4	0	5	0	11	6	12	0	12	0
Ryazan Region	9	4	11	0	11	14	12	0	12	0
Smolensk Region	9	0	10	0	11	4	10	0	10	0
Tambov Region	4	0	5	8	10	0	9	0	10	0
Tver Region	7	0	10	2	11	0	11	0	10	0
Tula Region	9	6	13	0	14	0	11	0	11	0
Yaroslavl Region	9	8	14	0	15	0	13	0	13	0
Moscow	11	7	13	6	16	15	10	12	12	12
NORTH-WESTERN FEDERAL DISTRICT	8	8	10	3	13	8	17	3	11	1
Republic of Karelia	12	7	7	30	13	0	23	0	10	0
Republic of Komi	4	13	5	0	6	0	10	0	9	0
Arkhangelsk Region	4	0	11	5	12	0	11	0	9	0
including Nenets Autonomous Area	5	0	5	0	6	0	6	0	7	0
Vologda Region	5	0	10	13	13	0	12	0	12	0
Kaliningrad Region	11	0	10	3	13	2	16	0	10	0
Leningrad Region	9	3	9	16	11	4	17	0	9	0
Murmansk Region	11	13	9	0	12	0	17	0	10	0
Novgorod Region	11	25	9	0	14	0	23	0	11	0
Pskov Region	10	14	8	0	13	0	17	0	10	0
Saint Petersburg	9	8	11	2	15	11	20	3	11	1
SOUTHERN FEDERAL DISTRICT¹	6	5	6	7	8	2	9	3	9	0
Republic of Adygeya (Adygeya)	7	0	7	17	7	0	6	0	8	0
Republic of Kalmykia	8	0	7	10	7	0	7	0	7	0
Republic of Crimea ¹	-	-	-	-	0	0	5	0	5	0
Krasnodar Territory	4	8	5	7	6	4	9	100	9	0
Astrakhan Region	12	0	9	0	9	0	9	0	10	0
Volgograd Region	8	0	9	2	12	0	11	0	11	0
Rostov Region	6	5	5	8	7	1	7	0	10	0
Sevastopol ¹	-	-	-	-	13	0	1	0	4	0
NORTH-CAUCASIAN FEDERAL DISTRICT	7	1	8	0	9	1	8	0	8	0
Republic of Dagestan	8	0	3	0	4	0	5	0	5	0
Republic of Ingushetia	4	0	6	0	2	0	4	0	1	0
Kabardino-Balkar Republic	5	8	7	0	8	3	8	0	8	0
Karachai-Cherkess Republic	6	0	12	0	7	0	6	0	7	0
Republic of North Ossetia - Alania	6	0	7	0	6	0	7	0	5	0
Chechen Republic	2	0	2	0	2	0	5	0	5	0
Stavropol Territory	7	4	10	0	11	0	10	0	10	0
VOLGA FEDERAL DISTRICT	7	7	9	9	11	7	11	85	11	0
Republic of Bashkortostan	7	5	11	3	12	0	11	0	12	0
Mari El Republic	8	0	14	21	12	0	11	0	10	0
Republic of Mordovia	8	0	13	0	13	67	13	0	8	0
Republic of Tatarstan (Tatarstan)	10	25	11	40	13	0	13	0	12	0
Udmurt Republic	5	0	6	0	6	0	11	0	10	0
Chuvash Republic - Chuvashia	7	3	12	3	11	18	10	0	11	0
Perm Territory	4	4	7	16	8	0	11	0	12	0
Kirov Region	7	0	7	0	13	0	9	0	9	0
Nizhny Novgorod Region	8	2	9	7	12	6	11	0	12	0
Orenburg Region	7	17	7	4	11	0	9	0	9	0
Penza Region	5	0	6	3	9	0	9	0	9	0
Samara Region	8	13	10	3	12	7	11	100	12	0
Saratov Region	6	21	7	2	10	4	10	50	11	0
Ulyanovsk Region	6	0	7	0	10	0	12	0	11	0
URAL FEDERAL DISTRICT	5	2	12	3	11	1	10	0	10	0
Kurgan Region	4	0	7	20	11	0	24	0	8	0
Sverdlovsk Region	4	2	8	1	13	0	10	0	10	0
Tyumen Region	5	0	14	8	10	0	8	0	9	0
including Khanty-Mansi Autonomous Area - Yugra	4	0	5	0	6	0	7	0	8	0
including Yamal-Nenets Autonomous Area	4	0	47	0	7	0	8	0	9	0
Chelyabinsk Region	7	2	10	2	12	7	11	0	12	0
SIBERIAN FEDERAL DISTRICT	6	2	8	4	9	1	9	0	10	0
Altai Republic	9	0	3	0	5	0	6	0	6	0
Republic of Burvatia	3	0	9	0	6	0	8	0	7	0
Republic of Tuva	2	0	3	0	5	0	5	0	6	0
Republic of Khakassia	5	0	3	0	5	0	9	0	9	0
Altai Territory	5	0	8	0	12	0	9	0	10	0
Trans-Baikal Territory	2	0	7	0	6	0	9	0	8	0
Krasnoyarsk Territory	6	4	5	0	8	0	9	0	10	0
Irkutsk Region	3	0	9	0	7	0	10	0	10	0
Kemerovo Region	6	0	10	0	9	0	9	0	11	0
Novosibirsk Region	7	2	8	6	10	0	8	0	8	0
Omsk Region	5	8	11	0	13	5	10	0	11	0
Tomsk Region	13	0	8	0	9	0	9	0	10	0
FAR-EASTERN FEDERAL DISTRICT	4	7	7	6	9	6	8	0	9	0
Republic of Sakha (Yakutia)	5	0	5	0	5	0	5	0	6	0
Kamchatka Territory	5	50	7	0	7	0	8	0	9	0
Primorve Territory	5	7	9	9	13	7	9	0	9	0
Khabarovsk Territory	5	0	9	4	10	0	10	0	10	0
Amur Region	3	0	5	0	6	0	8	0	8	0
Magadan Region	6	33	8	0	9	0	13	0	10	0
Sakhalin Region	5	0	6	0	9	0	11	0	11	0
Jewish Autonomous Region	3	0	10	0	5	0	10	0	8	0
Chukotka Autonomous Area	3	0	6	0	6	0	10	0	12	0
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	3	0	4	0	-	-

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

Secondary Housing (Mortgage) Loan Market

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	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	68 204	5 060	84 329	2 037	124 947	2 379	34 557	4 209	47 119	1 117
CENTRAL FEDERAL DISTRICT	37 865	4 629	61 172	1 915	104 114	2 266	25 431	4 036	35 892	1 117
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	3	0	0	0	0	0	0	0
Ivanovo Region	0	0	8	0	92	0	54	0	31	0
Kaluga Region	561	0	414	0	375	0	16	0	10	0
Kostroma Region	0	0	4	0	17	0	16	0	116	0
Kursk Region	1	0	0	0	1	0	1	0	0	0
Lipetsk Region	127	0	0	0	0	0	0	0	0	0
Moscow Region	1 000	0	339	0	2	0	0	195	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	13	0	13	0	21	0	3	0	0	0
Smolensk Region	267	0	4	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	1 261	0	763	0	515	0	90	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	55	0	0	0	0	0	3	0	0	0
Moscow	34 580	4 629	59 624	1 915	103 091	2 266	25 248	3 841	35 736	1 117
NORTH-WESTERN FEDERAL DISTRICT	5 245	360	2 938	30	1 743	58	937	0	217	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	2	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	258	0	303	0	500	0	175	0	94	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	15	0	8	0	184	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	4 970	360	2 627	30	1 059	58	761	0	123	0
SOUTHERN FEDERAL DISTRICT¹	297	0	285	0	179	0	23	0	170	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Republic of Crimea ¹	-	-	-	-	0	0	37	0	91	0
Krasnodar Territory	301	0	280	0	42	0	23	0	0	0
Astrakhan Region	386	0	201	0	94	0	0	0	0	0
Volgograd Region	98	0	84	0	34	0	0	0	0	0
Rostov Region	0	0	0	0	9	0	1	0	80	0
Sevastopol ¹	-	-	-	-	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	227	0	0	0	0	0
Republic of Dagestan	245	0	281	0	225	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	37	0	3	0	2	0	0	0	0	0
Republic of North Ossetia - Alania	15	0	1	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	9 234	0	7 850	0	8 176	0	3 480	0	4 899	0
Republic of Bashkortostan	2 037	0	2 224	0	1 211	0	16	0	4	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	88	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	3 118	0	2 124	0	2 380	0	1 502	0	3 789	0
Udmurt Republic	448	0	393	0	378	0	188	0	164	0
Chuvash Republic - Chuvashia	236	0	176	0	93	0	9	0	0	0
Perm Territory	0	0	0	0	1	0	398	0	4	0
Kirov Region	1 054	0	769	0	1 174	0	340	0	198	0
Nizhny Novgorod Region	267	0	45	0	0	0	0	0	0	0
Orenburg Region	1 001	0	913	0	820	0	295	0	564	0
Penza Region	7	0	0	0	1	0	15	0	10	0
Samara Region	929	0	1 123	0	1 874	0	708	0	161	0
Saratov Region	137	0	83	0	154	0	7	0	6	0
Ulyanovsk Region	0	0	0	0	2	0	1	0	0	0
URAL FEDERAL DISTRICT	773	0	207	0	128	0	12	0	27	0
Kurgan Region	108	0	16	0	11	0	0	0	0	0
Sverdlovsk Region	306	0	38	0	30	0	2	0	0	0
Tyumen Region	114	0	0	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	114	0	0	0	0	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	245	0	153	0	87	0	10	0	27	0
SIBERIAN FEDERAL DISTRICT	6 637	12	6 721	4	5 368	0	2 639	0	3 158	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	1 277	0	876	0	1 007	0	168	0	145	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	701	0	288	0	13	0	544	0	680	0
Irkutsk Region	471	0	236	0	172	0	1	0	1	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	1 807	2	2 637	0	3 819	0	1 874	0	2 317	0
Omsk Region	2 278	10	2 678	4	345	0	52	0	16	0
Tomsk Region	103	0	6	0	12	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	7 368	59	4 591	88	5 012	55	1 998	173	2 755	0
Republic of Sakha (Yakutia)	6	0	8	0	0	0	0	0	26	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	4 232	59	4 561	88	4 916	55	1 670	0	2 459	0
Khabarovsk Territory	180	0	0	0	0	0	0	0	0	0
Amur Region	2 950	0	22	0	47	0	328	173	270	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	49	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	0	0	37	0	-	-

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

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	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	16 952	0	109 872	0	100 894	0	41 557	0	32 860	0
CENTRAL FEDERAL DISTRICT	16 952	0	103 397	0	94 426	0	20 000	0	28 752	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	16 952	0	103 397	0	94 426	0	20 000	0	28 752	0
NORTH-WESTERN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	3 810	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	3 810	0
SOUTHERN FEDERAL DISTRICT¹	0	0	0	0	0	0	0	0	0	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Republic of Crimea ¹	-	-	-	-	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0
Rostov Region	0	0	0	0	0	0	0	0	0	0
Sevastopol ¹	-	-	-	-	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	0	0	0	0	3 512	0	16 737	0	297	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	3 512	0	16 737	0	297	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	6 475	0	0	0	2 543	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	6 475	0	0	0	2 543	0	0	0
Including Khanty-Mansi Autonomous Area - Yugra	0	0	6 475	0	0	0	0	0	0	0
Including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	0	0	0	0	0	0	0	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	0	0	0	0	2 956	0	2 277	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	2 956	0	2 277	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	-	-	-	-	0	0	0	0	-	-

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

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

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	total	of which individual developer								
THE RUSSIAN FEDERATION	65 742	28 378	70 485	30 663	84 191	36 236	85 350	35 203	80 240	31 791
CENTRAL FEDERAL DISTRICT	18 179	7 140	20 255	7 256	24 547	8 005	25 550	9 591	23 982	8 491
Belgorod Region	1 215	996	1 295	981	1 469	1 079	1 555	1 251	1 350	1 140
Bryansk Region	453	157	527	212	551	200	644	218	665	99
Vladimir Region	508	306	519	260	606	315	647	331	656	329
Voronezh Region	1 110	406	1 349	491	1 573	537	1 627	464	1 679	462
Ivanovo Region	222	100	232	80	253	78	260	51	177	27
Kaluga Region	613	275	657	353	808	479	796	378	737	348
Kostroma Region	205	86	228	152	328	179	322	135	309	155
Kursk Region	426	141	496	189	561	172	567	244	587	226
Lipetsk Region	807	601	858	580	1 009	711	1 061	574	1 078	616
Moscow Region	6 620	2 380	7 407	1 784	9 945	1 677	9 623	3 219	8 914	2 808
Orel Region	359	164	379	133	469	197	479	201	360	109
Ryazan Region	512	150	553	216	603	235	667	264	708	215
Smolensk Region	261	140	411	209	449	234	514	319	630	308
Tambov Region	636	459	704	498	771	549	826	502	833	599
Tver Region	410	184	505	291	538	299	556	177	496	161
Tula Region	310	203	503	293	580	370	771	434	623	275
Yaroslavl Region	461	222	487	223	694	200	717	256	797	292
Moscow	3 050	21	3 146	312	3 342	497	3 920	575	3 385	321
NORTH-WESTERN FEDERAL DISTRICT	5 835	1 487	6 380	1 647	8 370	2 818	9 042	2 499	8 862	2 030
Republic of Karelia	195	59	219	65	241	71	271	50	293	83
Republic of Komi	88	41	144	41	156	40	210	40	240	47
Arkhangelsk Region	303	137	327	118	356	152	394	146	366	151
including Nenets Autonomous Area	33	8	35	11	35	10	36	11	24	13
Vologda Region	389	147	576	297	774	431	864	409	773	270
Kaliningrad Region	582	139	639	214	1 116	558	1 207	440	1 209	415
Leningrad Region	1 149	582	1 360	493	1 788	873	2 323	830	2 172	596
Murmansk Region	24	5	25	3	25	8	33	8	59	12
Novgorod Region	313	182	323	147	354	194	359	187	362	144
Pskov Region	215	85	185	94	298	168	351	152	272	117
Saint Petersburg	2 577	111	2 584	176	3 262	324	3 031	238	3 116	195
SOUTHERN FEDERAL DISTRICT²	7 934	4 371	7 706	4 596	9 219	5 067	8 963	4 597	8 962	4 231
Republic of Adygeya (Adygeya)	98	57	107	72	271	166	297	119	235	136
Republic of Kalmykia	85	44	111	46	125	50	126	43	71	27
Republic of Crimea ²	-	-	-	-	634	440	253	152	286	122
Krasnodar Territory	4 371	1 913	3 949	2 205	4 759	2 394	4 644	2 031	4 502	1 813
Astrakhan Region	511	449	595	394	624	421	575	374	603	407
Volgograd Region	885	538	810	492	1 115	684	912	485	754	360
Rostov Region	1 984	1 370	2 134	1 387	2 325	1 352	2 409	1 544	2 293	1 366
Sevastopol ²	-	-	-	-	245	7	105	0	219	-
NORTH-CAUCASIAN FEDERAL DISTRICT	3 749	2 513	4 142	2 792	5 012	3 841	4 997	3 563	5 031	3 635
Republic of Dagestan	1 436	1 174	1 536	1 298	1 648	1 385	1 810	1 404	1 862	1 597
Republic of Ingushetia	89	63	251	58	260	177	262	136	272	171
Kabardino-Balkar Republic	282	252	291	261	328	298	375	342	412	264
Karachai-Cherkess Republic	88	60	113	86	174	128	184	157	165	112
Republic of North Ossetia - Alania	206	46	210	38	171	37	174	39	178	33
Chechen Republic	316	255	366	336	1 140	1 089	943	912	1 042	994
Stavropol Territory	1 333	664	1 375	716	1 292	727	1 248	575	1 101	465
VOLGA FEDERAL DISTRICT	14 182	7 566	15 260	8 357	16 856	8 328	16 889	7 689	16 162	7 399
Republic of Bashkortostan	2 324	1 616	2 485	1 648	2 652	1 691	2 691	1 572	2 698	1 815
Mari El Republic	351	220	370	221	416	222	440	204	466	169
Republic of Mordovia	266	106	305	119	321	127	325	138	329	154
Republic of Tatarstan (Tatarstan)	2 400	1 103	2 400	1 399	2 405	1 140	2 406	1 184	2 407	1 038
Udmurt Republic	516	264	533	240	633	248	649	308	650	287
Chuvash Republic - Chuvashia	819	518	837	470	862	404	833	288	630	194
Perm Territory	826	316	1 004	477	1 113	546	1 154	452	1 060	312
Kirov Region	409	133	487	137	685	245	727	246	662	178
Nizhny Novgorod Region	1 501	844	1 530	949	1 588	774	1 259	519	1 274	613
Orenburg Region	704	392	791	501	1 152	663	1 190	535	966	374
Penza Region	739	369	831	431	903	425	931	414	886	465
Samara Region	1 484	532	1 739	662	1 888	815	2 212	789	1 875	718
Saratov Region	1 236	779	1 314	786	1 521	744	1 140	558	1 294	499
Ulyanovsk Region	607	376	634	317	719	285	935	483	967	585
URAL FEDERAL DISTRICT	6 361	1 822	6 576	2 154	7 977	3 079	7 948	2 975	6 381	2 108
Kurgan Region	250	175	280	182	389	243	293	194	296	195
Sverdlovsk Region	1 869	684	1 755	648	2 424	1 122	2 478	1 059	2 107	779
Tyumen Region	2 565	527	2 753	771	3 161	941	3 396	950	2 662	680
including Khanty-Mansi Autonomous Area - Yugra	1 022	163	1 044	193	1 116	215	968	138	747	109
including Yamal-Nenets Autonomous Area	198	25	246	34	271	34	297	31	228	25
Chelyabinsk Region	1 677	436	1 788	554	2 002	773	1 782	771	1 316	454
SIBIRIAN FEDERAL DISTRICT	7 430	2 784	7 990	3 080	8 875	3 722	9 371	3 269	8 648	3 039
Altai Republic	81	48	90	61	100	70	114	87	125	96
Republic of Buryatia	339	238	380	262	409	219	415	187	336	176
Republic of Tuva	55	50	79	70	93	81	109	88	108	82
Republic of Khakassia	174	82	203	80	262	160	301	120	192	60
Altai Territory	646	365	665	352	755	344	890	296	754	234
Trans-Baikal Territory	303	87	295	111	353	156	235	80	292	222
Krasnoyarsk Territory	1 077	267	1 134	323	1 201	470	1 311	461	1 374	295
Irkutsk Region	871	209	973	359	836	292	923	214	913	320
Kemerovo Region	1 085	615	1 091	563	1 098	583	1 002	529	1 089	549
Novosibirsk Region	1 571	407	1 723	465	2 302	836	2 588	684	2 216	604
Omsk Region	739	302	827	263	848	219	785	242	772	191
Tomsk Region	490	116	531	171	619	293	699	281	478	211
FAR-EASTERN FEDERAL DISTRICT	1 991	679	2 173	772	2 444	924	2 223	865	2 192	848
Republic of Sakha (Yakutia)	356	185	418	199	474	223	546	227	620	243
Kamchatka Territory	72	24	83	16	88	26	72	34	75	32
Primorye Territory	611	203	615	242	672	384	499	254	492	205
Khabarovsk Territory	344	97	325	92	444	94	450	156	366	157
Amur Region	317	63	364	63	344	54	261	48	221	35
Magadan Region	20	2	15	1	13	2	21	2	5	2
Sakhalin Region	215	91	291	115	305	103	312	108	334	143
Jewish Autonomous Region	54	15	63	44	104	39	60	36	76	31
Chukotka Autonomous Area	1	...	0	...	2	...	2	...	3	...
CRIMEA FEDERAL DISTRICT²	-	-	-	-	879	447	358	152	-	-

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

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

Mortgage

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

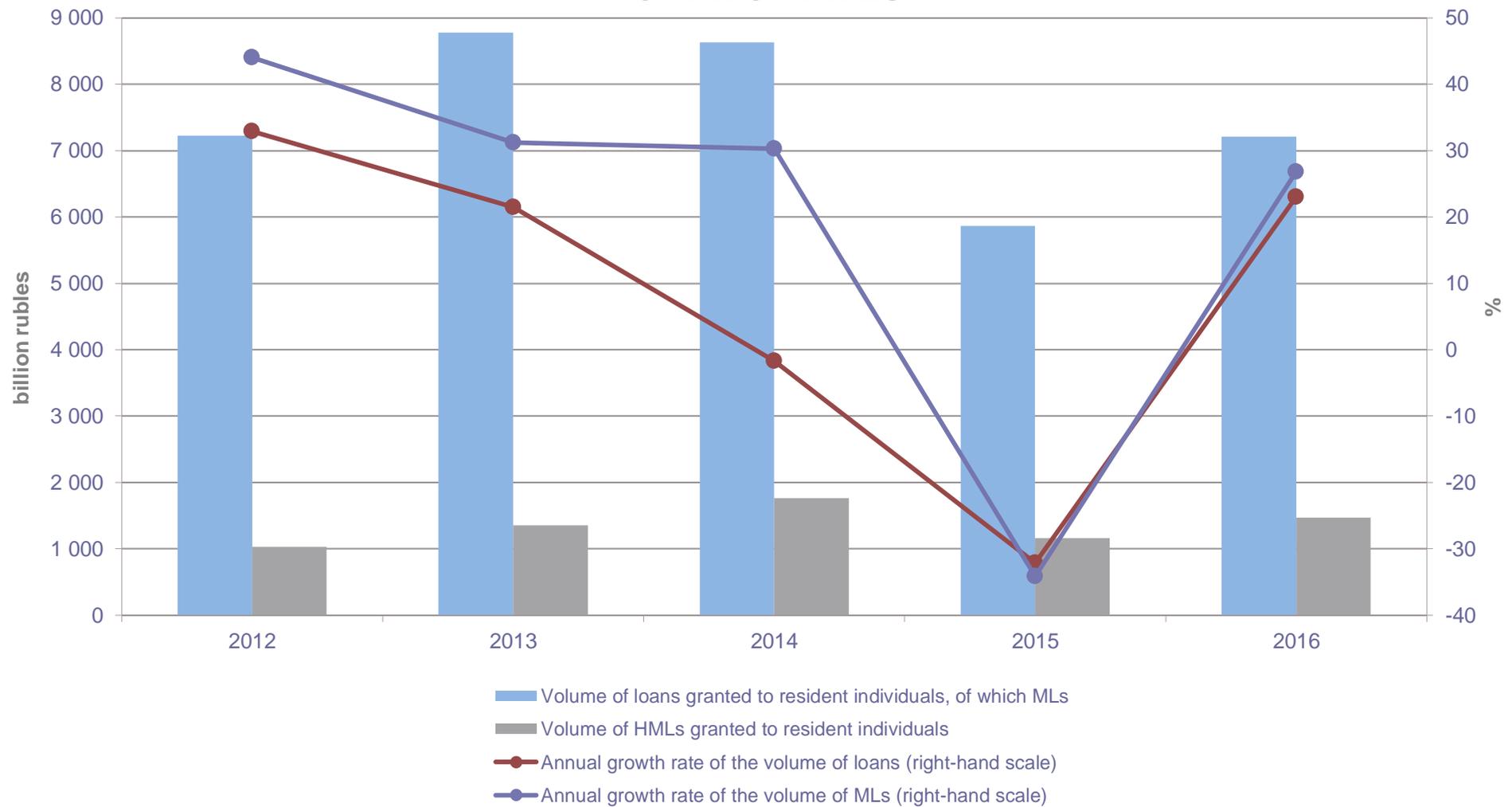
	(units)				
	01.01.2013	01.01.2014	01.01.2015	01.01.2016	01.01.2017
THE RUSSIAN FEDERATION	790 736	922 534	1 105 143	789 371	855 635
CENTRAL FEDERAL DISTRICT	162 596	191 792	246 496	166 880	189 014
Belgorod Region	4 006	4 571	5 221	3 529	3 999
Bryansk Region	5 666	8 056	9 253	6 003	5 806
Vladimir Region	9 572	10 712	12 657	6 593	6 967
Voronezh Region	12 738	15 516	20 123	11 745	13 593
Ivanovo Region	3 993	4 825	6 286	3 299	4 401
Kaluga Region	5 535	6 658	8 582	4 509	5 669
Kostroma Region	3 600	4 952	6 072	4 514	3 609
Kursk Region	3 810	5 066	5 742	3 821	4 175
Lipetsk Region	3 584	3 962	5 123	3 285	2 280
Moscow Region	47 861	51 747	74 034	57 704	68 597
Orel Region	4 006	5 431	6 063	4 480	4 617
Ryazan Region	5 225	6 172	8 282	5 635	6 513
Smolensk Region	6 328	7 562	8 284	3 469	4 561
Tambov Region	2 406	3 030	4 475	2 877	3 439
Tver Region	6 313	7 543	8 535	5 868	5 671
Tula Region	6 014	8 919	11 631	7 871	6 830
Yaroslavl Region	8 104	9 181	11 364	9 507	8 365
Moscow	23 835	27 889	34 769	22 171	29 942
NORTH-WESTERN FEDERAL DISTRICT	74 408	86 649	106 545	79 905	92 493
Republic of Karelia	5 224	5 967	6 695	3 682	4 293
Republic of Komi	6 662	7 886	9 386	6 771	6 150
Arkhangelsk Region including Nenets Autonomous Area	8 502	9 057	11 178	8 113	7 716
Vologda Region	9 570	10 682	13 487	9 053	11 551
Kaliningrad Region	3 382	4 565	5 884	4 452	5 692
Leningrad Region	6 776	8 834	13 112	13 406	15 982
Murmansk Region	4 181	5 813	6 912	3 167	3 054
Novgorod Region	4 913	4 238	4 970	2 915	3 847
Pskov Region	3 973	4 556	4 805	3 917	2 782
Saint Petersburg	21 225	25 051	30 116	24 429	31 426
SOUTHERN FEDERAL DISTRICT²	36 197	44 203	58 565	43 479	54 546
Republic of Adygeya (Adygeya)	691	908	1 629	956	1 114
Republic of Kalmykia	790	878	913	814	868
Republic of Crimea and Sevastopol ²	-	-	10	230	806
Krasnodar Territory	12 463	16 111	22 108	16 203	21 924
Astrakhan Region	3 115	3 864	4 878	3 603	3 965
Volgograd Region	9 295	9 603	11 990	9 651	10 746
Rostov Region	9 843	12 839	17 047	12 252	15 123
NORTH-CAUCASIAN FEDERAL DISTRICT	15 859	19 203	21 527	16 715	16 188
Republic of Dagestan	838	1 103	1 470	909	1 102
Republic of Ingushetia	24	11	24	9	103
Kabardino-Balkar Republic	3 272	4 270	4 111	3 886	2 755
Karachai-Cherkess Republic	400	452	735	425	582
Republic of North Ossetia - Alania	3 153	4 225	4 200	3 690	2 059
Chechen Republic	25	63	136	145	193
Stavropol Territory	8 147	9 079	10 851	7 651	9 394
VOLGA FEDERAL DISTRICT	231 803	265 939	305 928	225 213	235 975
Republic of Bashkortostan	29 068	36 494	40 046	32 298	30 011
Mari El Republic	5 817	6 328	7 572	4 961	5 646
Republic of Mordovia	4 167	4 893	5 066	3 532	3 871
Republic of Tatarstan (Tatarstan)	33 054	34 334	43 784	33 782	46 680
Udmurt Republic	15 103	16 627	18 894	13 070	14 966
Chuvash Republic - Chuvashia	10 910	12 440	14 918	10 426	10 213
Perm Territory	26 236	29 772	32 487	24 160	22 500
Kirov Region	12 532	12 874	15 208	9 152	11 540
Nizhny Novgorod Region	18 401	24 189	27 389	16 755	21 424
Orenburg Region	15 695	18 597	20 746	18 857	15 663
Penza Region	10 047	11 098	12 671	10 654	8 733
Samara Region	22 322	25 755	30 190	19 677	20 446
Saratov Region	16 588	19 630	22 470	16 902	13 777
Ulyanovsk Region	11 863	12 908	14 487	10 987	10 505
URAL FEDERAL DISTRICT	96 256	111 880	127 736	98 593	104 104
Kurgan Region	4 388	3 349	5 047	3 564	3 940
Sverdlovsk Region	32 107	36 916	45 322	34 847	34 222
Tyumen Region	36 009	43 993	20 318	20 522	18 955
Including Khanty-Mansi Autonomous Area - Yugra	17 752	20 850	21 164	13 746	16 726
Including Yamal-Nenets Autonomous Area	5 410	5 315	4 990	3 903	4 339
Chelyabinsk Region	23 752	27 622	30 895	22 011	25 922
SIBERIAN FEDERAL DISTRICT	133 828	160 263	185 021	122 822	132 144
Altai Republic	204	333	531	323	292
Republic of Buryatia	2 658	4 767	7 739	6 199	7 575
Republic of Tuva	2 034	5 748	6 149	4 582	2 758
Republic of Khakassia	4 877	5 144	6 342	3 672	3 488
Altai Territory	11 901	13 374	14 817	9 339	11 350
Trans-Baikal Territory	3 523	4 507	5 418	3 088	3 631
Krasnoyarsk Territory	26 547	31 837	35 077	27 577	24 153
Irkutsk Region	22 405	25 437	29 566	17 354	20 439
Kemerovo Region	25 114	28 797	30 090	18 246	19 430
Novosibirsk Region	15 833	19 524	24 871	16 182	19 986
Omsk Region	10 357	10 552	12 170	8 289	10 221
Tomsk Region	8 375	10 243	12 251	7 971	8 821
FAR-EASTERN FEDERAL DISTRICT	39 789	42 605	53 315	35 534	31 171
Republic of Sakha (Yakutia)	6 179	7 097	8 822	5 381	6 641
Kamchatka Territory	1 988	2 219	2 543	1 296	1 191
Primorye Territory	8 971	10 505	12 890	8 615	7 927
Khabarovsk Territory	11 838	11 075	13 880	10 294	7 693
Amur Region	6 016	6 394	8 540	5 440	4 172
Magadan Region and Chukotka Autonomous Area	1 314	1 438	1 714	1 156	911
Sakhalin Region	2 182	2 570	3 227	2 322	2 015
Jewish Autonomous Region	1 301	1 307	1 699	1 030	621
CRIMEA FEDERAL DISTRICT²	-	-	10	230	-

¹ According to Rosreestr.

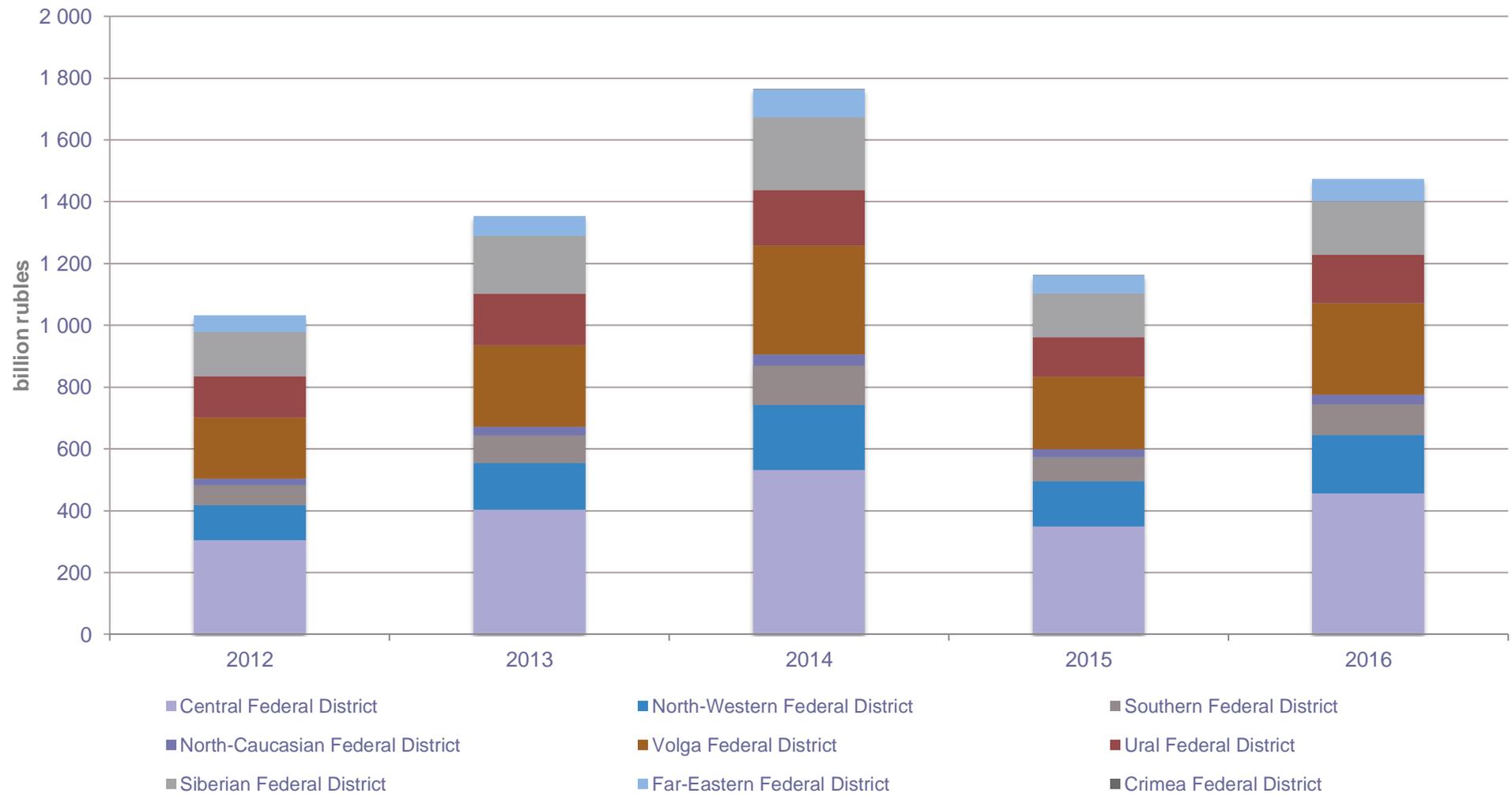
² In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea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

4. Graphs and Charts

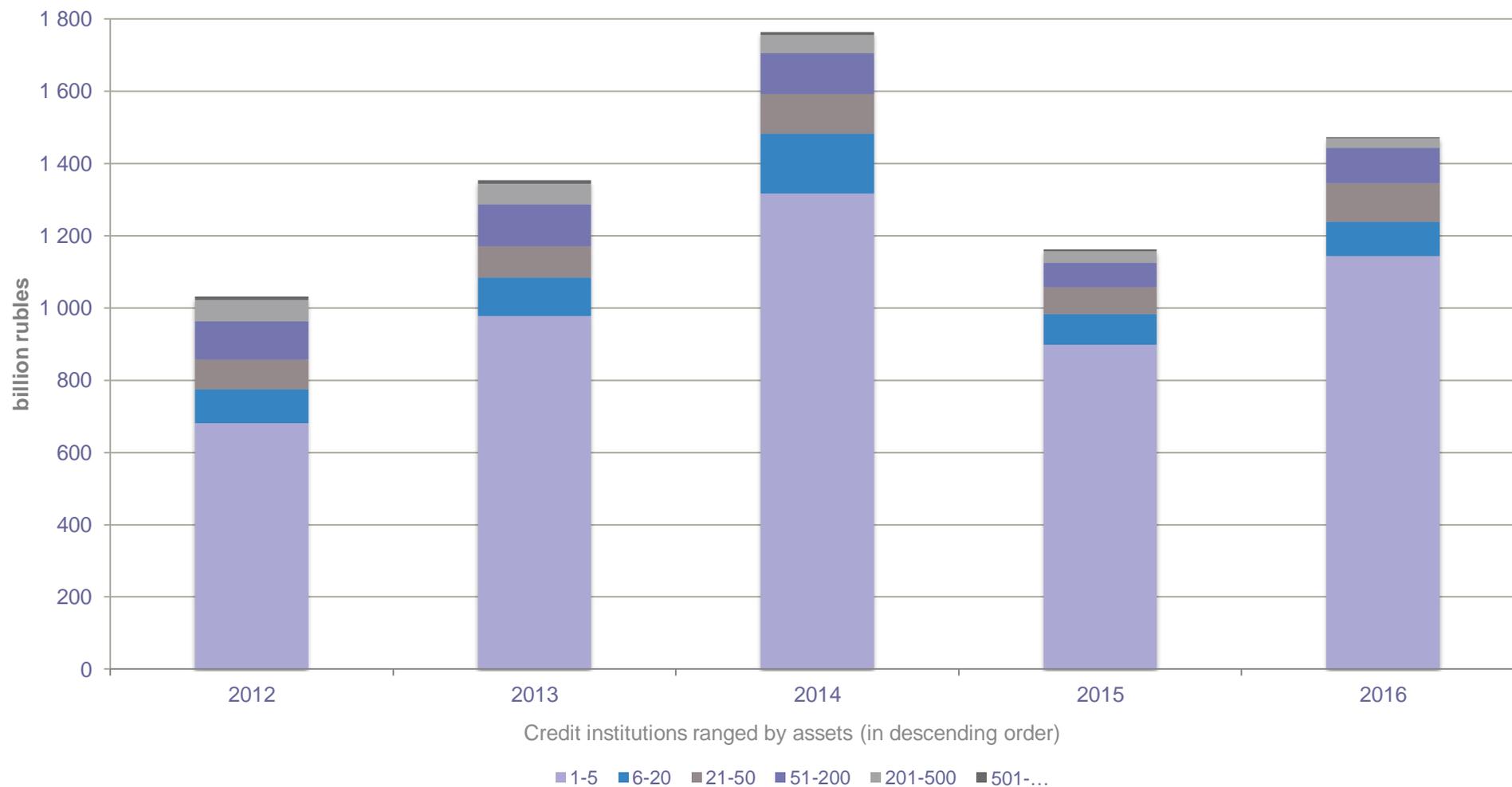
4.1. Dynamics of Volume of Granted Loans to Resident Individuals, of which HMLs



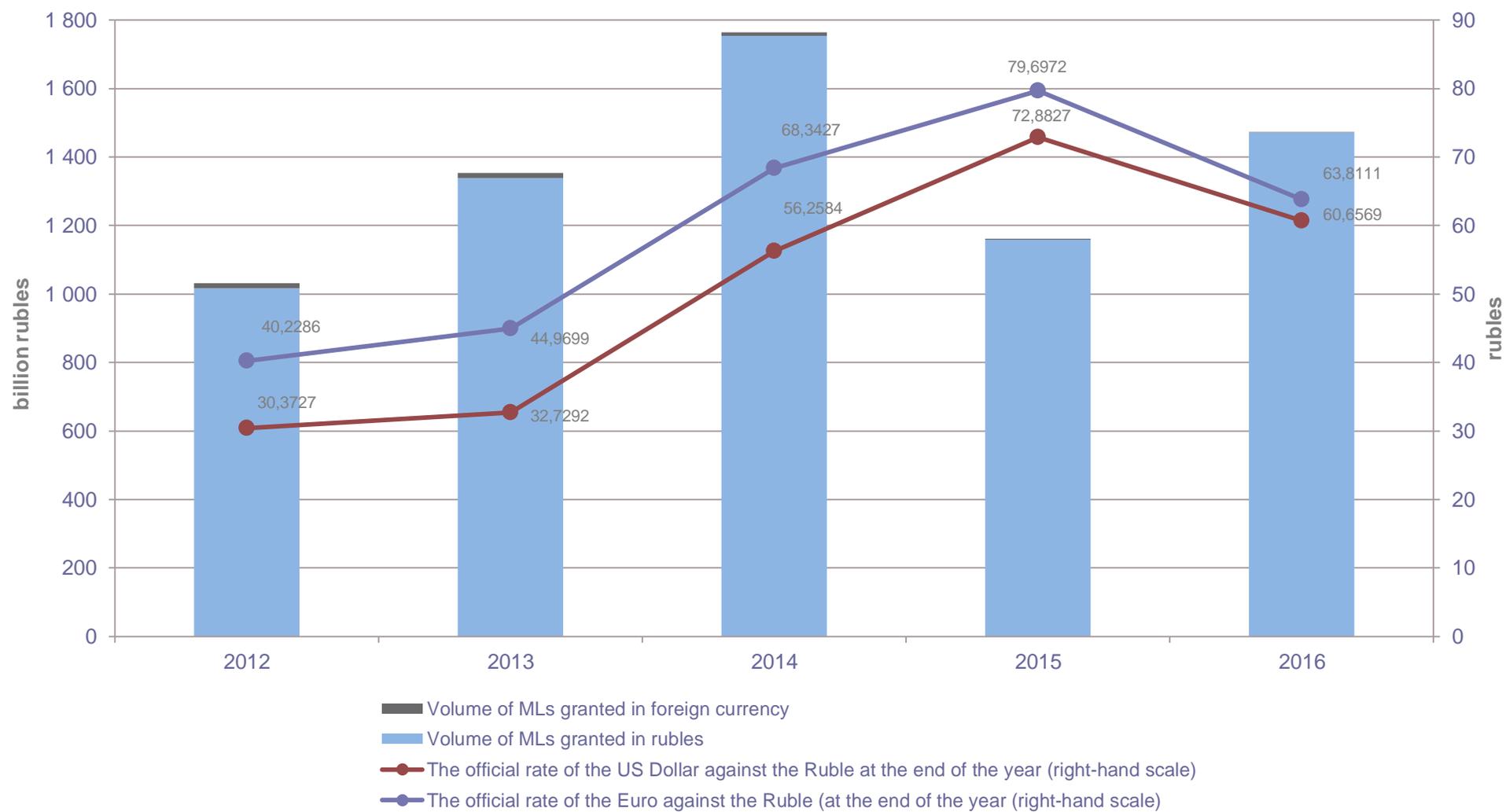
4.2. Volume of MLs Granted to Resident Individuals by Federal District of the Russian Federation



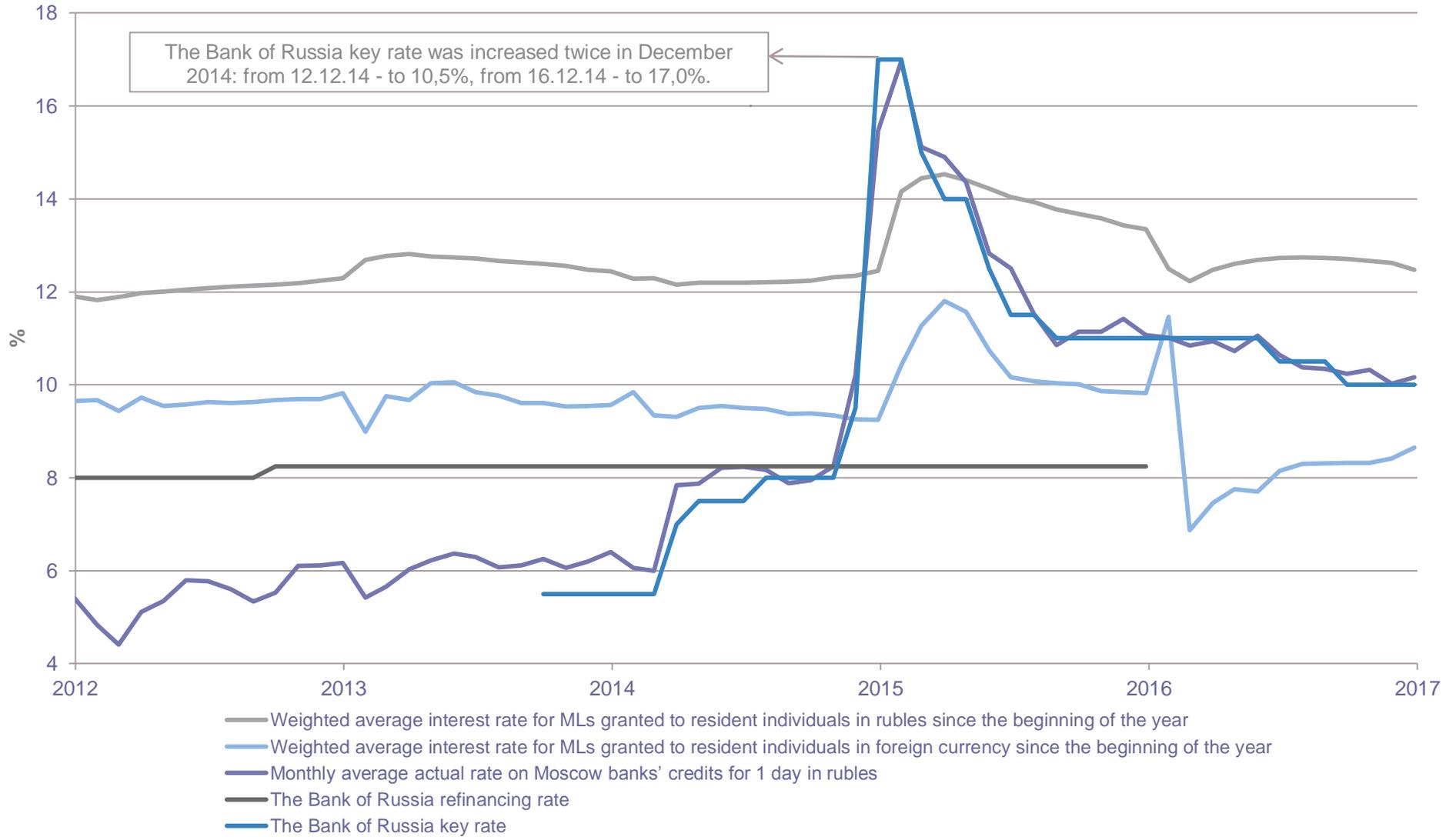
4.3. Volume of MLs Granted to Resident Individuals by Group of Credit Institutions Ranged by Assets



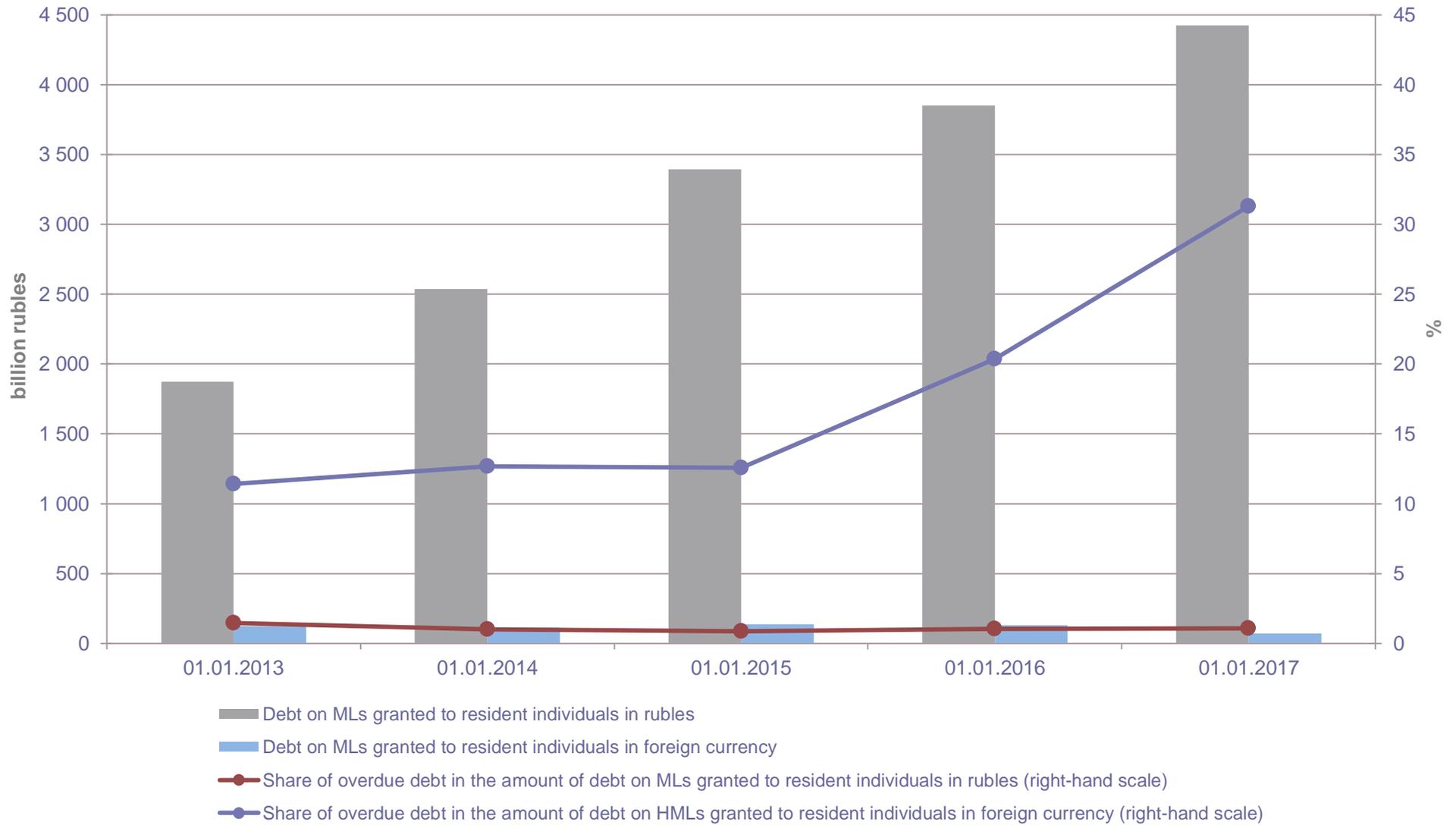
4.4. Currency Structure of MLs Granted to Resident Individuals and Dynamics of Currency Rate



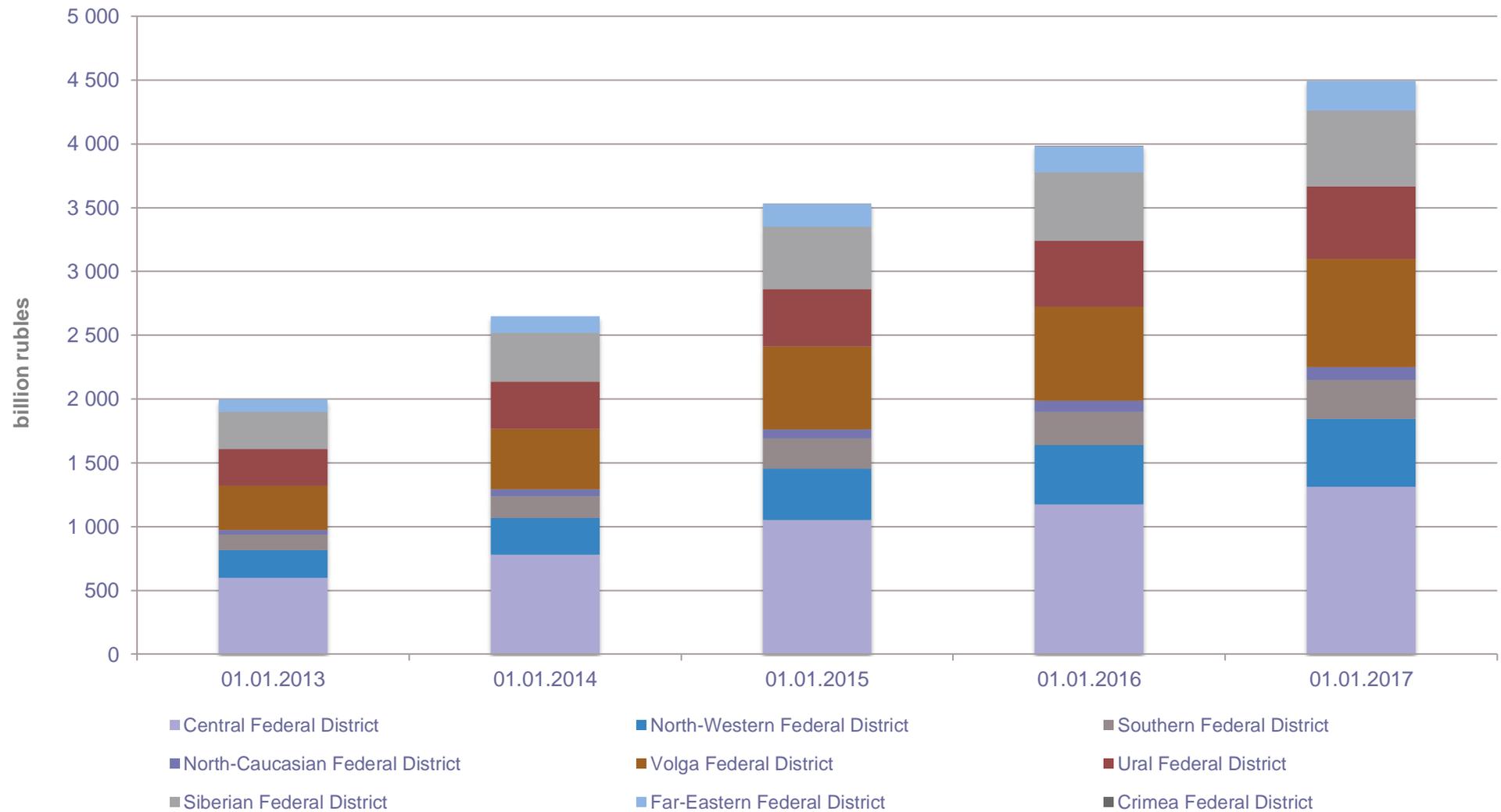
4.5. Dynamics of Interest Rate



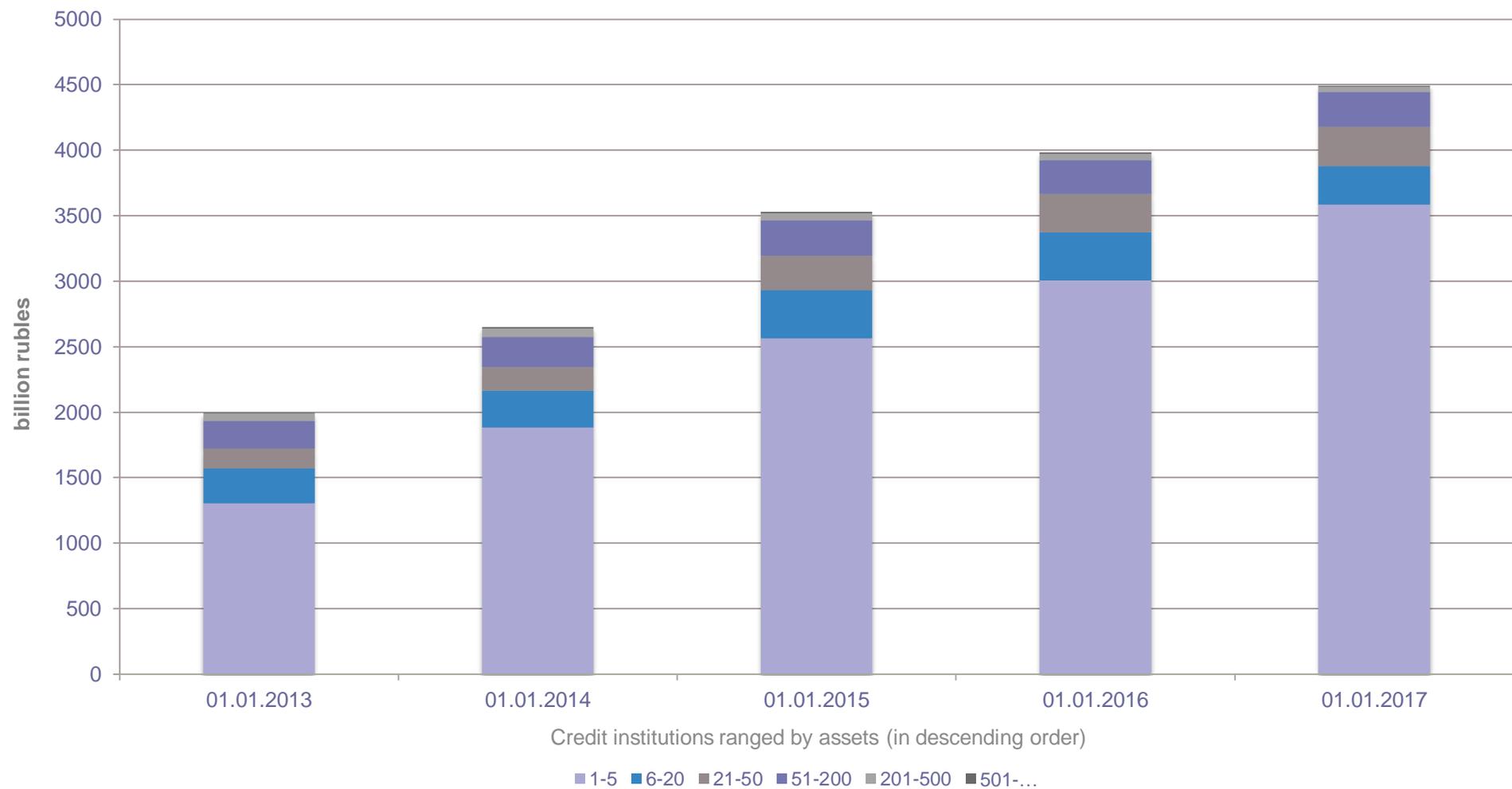
4.6. Debt on MLs Granted to Resident Individuals



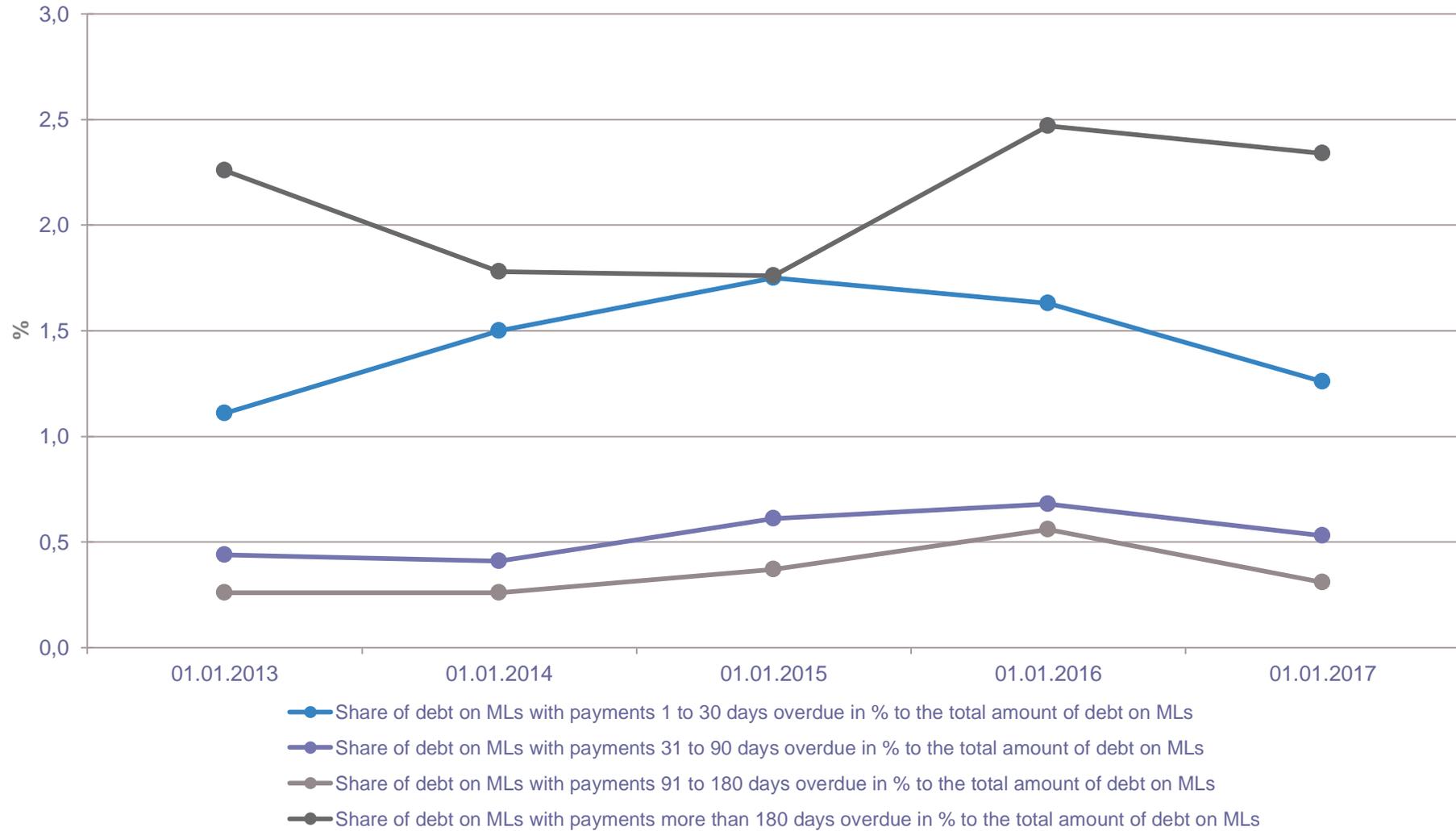
4.7. Debt on MLs by Federal District of the Russian Federation



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

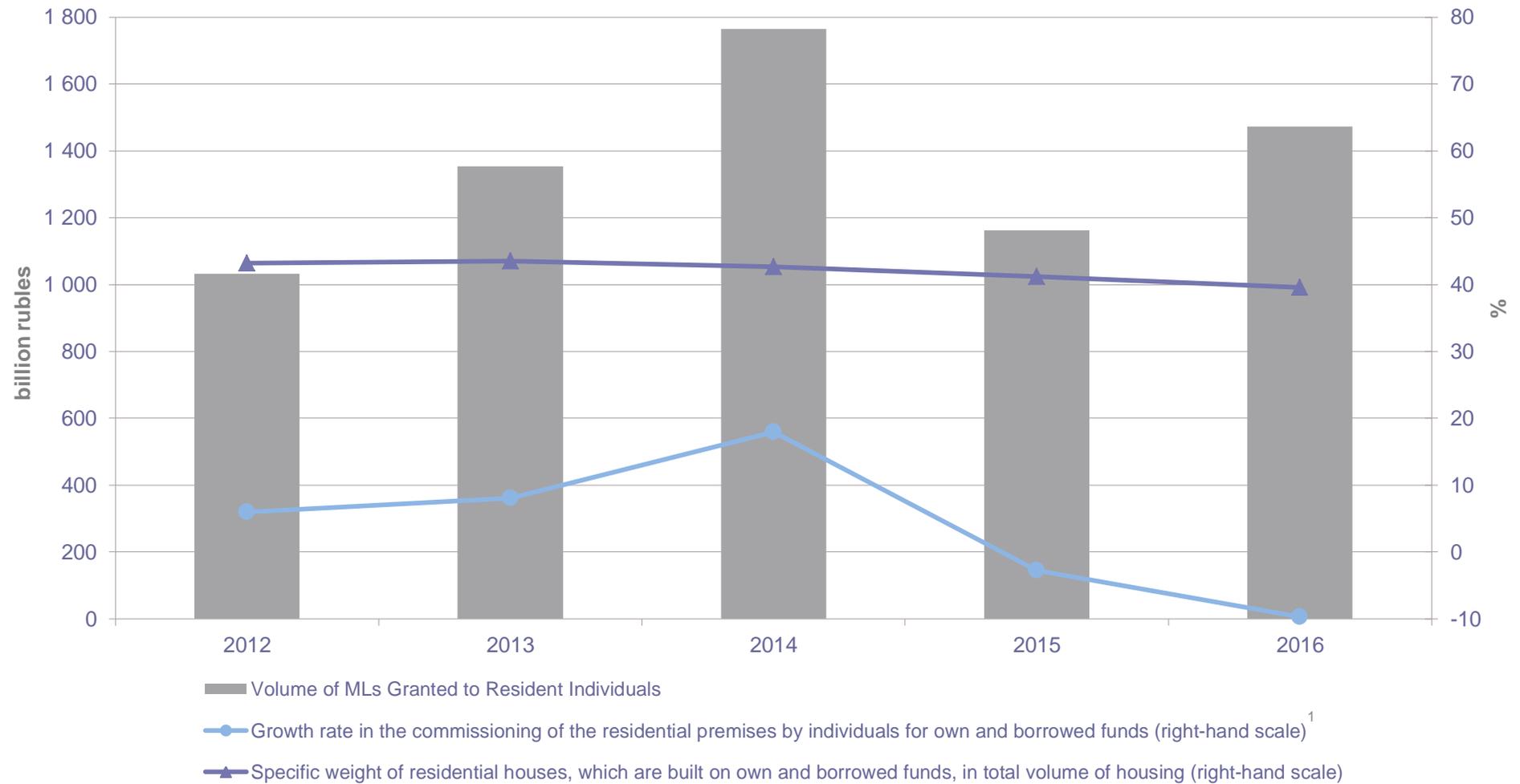


4.9. Structure of Debt on MLs by Terms of Arrears¹



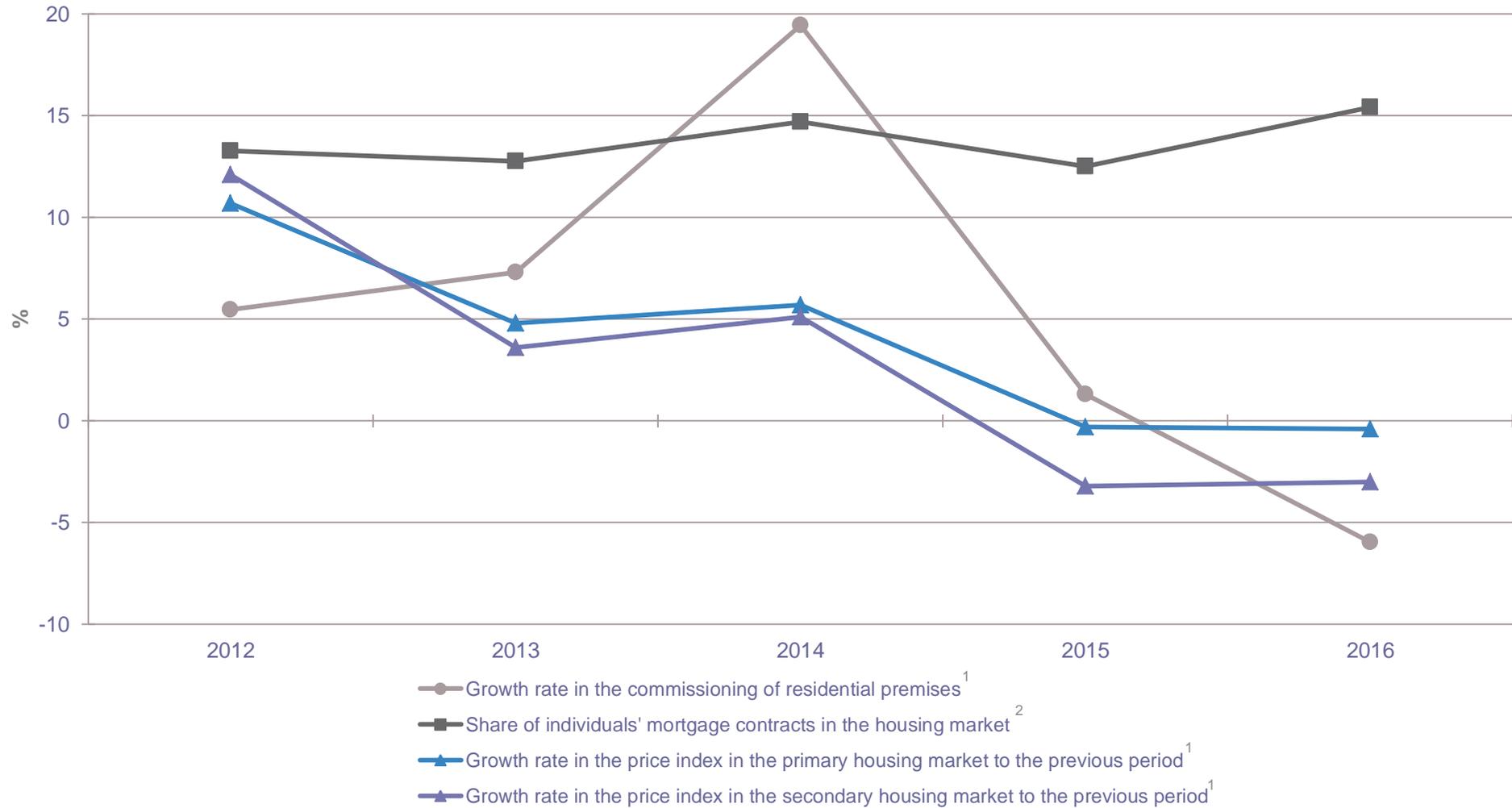
¹100% - the total amount of debt on MLs including debt without overdue payments.

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



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

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



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

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