



Bank of Russia

2018–2022



# HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Statistical yearbook (internet-version)

Moscow  
2023

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12 Neglinnaya Street, Moscow 107016

Bank of Russia website: [www.cbr.ru](http://www.cbr.ru)

## 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 2018 to 2022.

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

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

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

## 1. ECONOMIC INDICATORS

SELECTED MACROECONOMIC INDICATORS

Table 1.1

	GDP at current prices, billion rubles <sup>1</sup>	Volume index of GDP in % to the corresponding period of the previous year <sup>1</sup>	Consumer price index in % to the corresponding period of the previous year <sup>1</sup>	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
<b>2018</b>					
I quarter	22,474.5	102.6	102.2	57.2649	70.5618
II quarter	24,969.8	102.7	102.4	62.7565	72.9921
III quarter	27,196.8	102.6	103.0	65.5906	76.2294
IV quarter	29,220.6	103.2	103.9	69.4706	79.4605
<b>2019</b>					
I quarter	24,608.6	101.4	105.2	64.7347	72.7230
II quarter	26,628.6	101.4	105.0	63.0756	71.8179
III quarter	28,346.0	102.8	104.3	64.4156	70.3161
IV quarter	30,025.1	103.1	103.4	61.9057	69.3777
<b>2020</b>					
I quarter	24,866.0	101.5	102.4	77.7325	85.7389
II quarter	23,775.4	92.7	103.1	69.9513	78.6812
III quarter	27,786.3	96.7	103.5	79.6845	93.0237
IV quarter	31,230.5	98.7	104.4	73.8757	90.7932
<b>2021</b>					
I quarter	27,939.8	100.5	105.6	75.6373	88.7452
II quarter	31,885.1	111.2	106.0	72.7234	86.5118
III quarter	35,358.5	105.0	106.9	72.6642	84.3050
IV quarter	40,111.5	105.8	108.3	74.2926	84.0695
<b>2022</b>					
I quarter	36,398.5	103.0	111.5	84.0851	93.6960
II quarter	36,540.2	95.5	116.9	51.1580	53.8580
III quarter	38,245.1	96.5	114.4	57.4130	55.4064
IV quarter	42,251.4	97.3	112.2	70.3375	75.6553

<sup>1</sup>According to Rosstat.

MAIN SOCIO-ECONOMIC INDICATORS

Table 1.2

	2018	2019	2020	2021	2022
Population, million people <sup>1</sup>	146.9	146.8	146.7	146.2	145.6
Labour force, million people <sup>2</sup>	76.2	75.4	74.9	75.3	74.9
Average cash income per capita (per month), thousand rubles <sup>2</sup>	33.4	35.5	36.2	40.3	44.9
Average monthly nominal accrued wage of one worker, thousand rubles <sup>2</sup>	43.7	47.9	51.3	57.2	65.3
Share of expenses on real estate acquisition in cash expenses of the population, % <sup>1</sup>	2.6	2.4	2.9	3.2	...
Housing facilities, million m <sup>2</sup> of residential premises <sup>1</sup>	3,780	3,857	3,931	4,031	4,132
Commissioning, million m <sup>2</sup> of residential premises <sup>1</sup>	75.7	82	82.2	92.6	102.7
including on own and borrowed funds of population	32.4	38.5	39.8	49.1	57.2
Number of ready-built apartments, thousands of unit <sup>1</sup>	1,076	1,120	1,122	1,205	1,290
including on own and borrowed funds of population	233	277	299	374	401
Average size of apartment, m <sup>2</sup> of residential premises <sup>1</sup>	70.3	73.2	73.3	76.8	79.6
including on own and borrowed funds of population	139.1	138.8	133.0	131.3	142.5

<sup>1</sup>According to Rosstat (at the end of the period).

<sup>2</sup>According to Rosstat (annual average).

MAIN INDICATORS, WHICH CHARACTERIZE MLS MARKET<sup>1</sup>

Table 1.3

	2018	2019	2020	2021	2022
Share of granted MLs in GDP, % <sup>2</sup>	2.90	2.68	4.14	4.35	3.14
of which in rubles <sup>3</sup>	2.90	2.68	4.14	4.35	3.14
of which in foreign currency <sup>4</sup>	0.00	0.00	0.00	0.00	0.00
Share of debt on granted MLs in GDP, % <sup>2</sup>	6.17	6.95	8.64	8.97	9.02
of which in rubles <sup>3</sup>	6.14	6.95	8.64	8.97	9.02
of which in foreign currency <sup>4</sup>	0.03	0.01	0.01	0.00	0.00
Average amount of debt on granted MLs per capita of labour force in rubles <sup>2</sup>	84,137	101,286	125,134	156,183	187,765
of which in rubles <sup>3</sup>	83,697	101,001	123,787	155,978	187,643
of which in foreign currency <sup>4</sup>	441	285	218	206	122
Growth rate of the volume of granted MLs to the previous period, %	49.0	-2.6	51.4	28.2	-15.5
of which in rubles <sup>3</sup>	49.0	-2.6	51.5	28.1	-15.5
of which in foreign currency <sup>4</sup>	-24.1	63.4	-47.7	1,159.3	-98.3
Share of granted MLs in the volume of granted HLs in the reporting period, %	99.8	99.5	99.9	99.9	99.9
of which in rubles <sup>3</sup>	99.8	99.5	99.9	99.9	99.9
of which in foreign currency <sup>4</sup>	29.1	73.4	52.2	99.2	79.6
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %	24.2	20.9	28.5	27.3	26.3
of which in rubles <sup>3</sup>	24.4	20.9	28.7	27.6	26.8
of which in foreign currency <sup>4</sup>	0.5	1.8	0.4	2.3	0.0
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %	23.7	19.1	21.7	26.7	17.6
of which in rubles <sup>3</sup>	23.9	19.4	21.8	26.7	17.7
of which in foreign currency <sup>4</sup>	-21.1	-35.7	-24.4	-5.0	-56.9
Share of debt on granted MLs in the debt on granted HLs, %	99.9	99.8	99.8	99.9	99.9
of which in rubles <sup>3</sup>	99.7	99.7	99.8	99.9	99.9
of which in foreign currency <sup>4</sup>	95.8	95.4	94.2	96.6	94.7
Share of debt on granted MLs in the debt on granted loans to individuals, %	43.1	43.5	46.6	48.1	51.5
of which in rubles <sup>3</sup>	43.2	43.5	46.7	48.1	51.5
of which in foreign currency <sup>4</sup>	32.3	28.8	26.7	32.7	30.3
Share of overdue debt in the debt on granted MLs, %	1.14	0.96	0.84	0.54	0.42
of which in rubles <sup>3</sup>	0.96	0.84	0.77	0.51	0.40
of which in foreign currency <sup>4</sup>	34.46	40.37	39.38	29.05	49.10
Ratio of early repaid MLs (rights of claim to MLs) to granted MLs, %	38.6	41.6	44.8	38.6	35.2
of which in rubles <sup>3</sup>	38.4	41.4	44.7	38.6	35.1
of which in foreign currency <sup>4</sup>	2,018.4	827.4	1,340.8	63.3	8,012.5
Ratio of Early Repaid MLs (Claims Thereon) with the Borrowers' Funds to Early Repaid MLs (Claims Thereon), %	85.2	86.2	85.1	88.8	90.1
of which in rubles <sup>3</sup>	85.4	86.3	85.1	88.8	90.1
of which in foreign currency <sup>4</sup>	52.1	57.9	73.3	71.7	86.1
Ratio of Early Repaid MLs (Claims Thereon) with Newly Granted MLs to Early Repaid MLs (Claims Thereon), %	0.8	2.1	3.4	3.1	1.4
of which in rubles <sup>3</sup>	0.5	1.9	3.3	3.1	1.4
of which in foreign currency <sup>4</sup>	41.3	34.3	21.2	22.7	13.1
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %	8.5	10.0	8.9	8.5	8.8
of which in rubles <sup>3</sup>	8.5	10.0	8.9	8.4	8.8
of which in foreign currency <sup>4</sup>	139.2	130.1	114.8	16.9	293.5

<sup>1</sup>Data are given at the end of period.<sup>2</sup>The calculation of the indicator based on the data of Rosstat.<sup>3</sup>To corresponding indicator in rubles.<sup>4</sup>To corresponding indicator in foreign currency.

SELECTED INDICATORS DESCRIBING THE RESIDENTIAL REAL ESTATE MARKET<sup>1</sup>

Table 1.4

	Rights of ownership of residential premises registered by individuals, units <sup>2</sup>	Share construction participation agreements registered, units <sup>2</sup>	Amount of granted MLs, units				Average volume of MLs, thousand rubles		Average price of residential real estate market for 1 m <sup>2</sup> of residential premises, thousand rubles <sup>3</sup>		Residential real estate price index, in % to the corresponding period of the previous year <sup>3</sup>		Housing affordability coefficient, years <sup>3,4</sup>	
			in rubles		in foreign currency		of which MLs under SCPAs		in rubles	in foreign currency	primary market	secondary market	primary market	secondary market
			in rubles	in foreign currency	in rubles	in foreign currency								
2018	7,536,171	796,561	1,471,809	12	368,340	0	2,047	34,417	61.8	54.9	106.3	104.1	...	...
2019	8,314,016	783,133	1,311,959	22	339,782	0	2,237	30,640	64.1	58.5	108.0	103.8	2.98	2.76
2020	7,994,720	763,764	1,780,490	8	339,782	0	2,496	44,086	79.0	66.7	112.0	109.5	3.34	2.82
2021	9,719,511	898,581	1,908,532	10	475,998	3	2,984	444,137	98.9	76.7	123.1	116.3	3.66	2.90
2022	9,705,010	703,377	1,327,271	3	409,878	0	3,626	25,686	122.3	94.4	127.4	117.6	4.16	3.27

<sup>1</sup>Data are given at the end of period.<sup>2</sup>According to Rosreestr.<sup>3</sup>According to Rosstat.<sup>4</sup>Housing affordability coefficient is the period for which a family of three people can save up for an 54 sq. m. apartment.

## 2. AGGREGATED INDICATORS, WHICH CHARACTERIZE MLS MARKET

NUMBER OF CREDIT INSTITUTIONS PARTICIPATING IN HLS (MLS) MARKET

Table 2.1

	Number of credit institutions						
	operating, total	of which:					
		granting HLs	granting MLs	granting MLs under SCPAs	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market
I quarter 2018	542	403	390	172	121	61	41
II quarter 2018	524	395	382	175	118	71	43
III quarter 2018	508	380	366	164	114	68	43
IV quarter 2018	484	363	350	152	114	64	51
I quarter 2019	474	345	338	148	108	54	40
II quarter 2019	464	336	329	137	104	53	47
III quarter 2019	454	326	320	132	104	50	45
IV quarter 2019	442	324	318	132	102	58	48
I quarter 2020	434	308	303	128	97	69	45
II quarter 2020	427	303	298	121	98	59	43
III quarter 2020	418	294	289	121	97	62	40
IV quarter 2020	406	285	280	122	94	63	52
I quarter 2021	398	281	277	118	92	74	47
II quarter 2021	378	272	270	115	90	64	44
III quarter 2021	373	267	265	108	88	69	44
IV quarter 2021	370	262	260	105	87	60	52
I quarter 2022	365	254	251	103	85	49	39
II quarter 2022	363	248	247	101	79	33	35
III quarter 2022	362	249	247	100	77	48	37
IV quarter 2022	361	245	243	100	77	45	38

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
<b>2018</b>									
01.01	1,092,316	2,027,562	1.9	186.4	187.4	10.64	9.80	5,176,062	59,654
01.02	78,300	148,573	1.9	190.8	190.8	9.85	9.85	5,214,178	60,222
01.03	181,272	347,834	1.9	190.2	189.8	9.80	9.75	5,301,002	60,783
01.04	300,359	583,141	1.9	190.3	193.1	9.74	9.64	5,408,938	60,491
01.05	426,088	832,782	2.0	190.8	189.4	9.69	9.60	5,527,172	61,069
01.06	544,626	1,068,628	2.0	191.0	192.0	9.66	9.55	5,628,078	61,882
01.07	665,633	1,311,688	2.0	191.4	193.1	9.63	9.49	5,744,447	61,838
01.08	787,845	1,558,490	2.0	193.3	200.0	9.62	9.58	5,852,754	63,135
01.09	914,481	1,818,792	2.0	193.6	198.4	9.59	9.42	5,978,286	63,698
01.10	1,036,834	2,074,146	2.0	193.9	196.2	9.57	9.41	6,108,197	64,079
01.11	1,178,481	2,374,718	2.0	194.4	198.1	9.55	9.42	6,192,574	64,616
01.12	1,318,786	2,676,892	2.0	194.9	198.7	9.54	9.51	6,346,175	64,442
<b>2019</b>									
01.01	1,476,376	3,018,157	2.0	195.5	200.0	9.56	9.66	6,399,125	64,650
01.02	81,627	174,355	2.1	206.7	206.7	9.89	9.89	6,634,400	67,117
01.03	188,135	407,254	2.2	209.0	210.8	10.04	10.16	6,747,958	66,707
01.04	292,860	637,784	2.2	210.2	212.4	10.18	10.42	6,851,944	66,568
01.05	404,502	884,049	2.2	211.3	214.0	10.29	10.56	6,966,595	66,762
01.06	491,724	1,076,447	2.2	211.8	214.0	10.33	10.54	7,040,227	67,524
01.07	589,855	1,294,514	2.2	212.3	215.0	10.33	10.30	7,117,413	67,391
01.08	693,043	1,521,751	2.2	212.7	214.7	10.31	10.23	7,131,892	68,157
01.09	803,199	1,763,729	2.2	213.1	215.6	10.25	9.90	7,241,983	67,984
01.10	914,127	2,010,997	2.2	213.4	216.0	10.18	9.68	7,354,700	67,860
01.11	1,038,223	2,293,127	2.2	213.8	216.5	10.09	9.42	7,384,738	67,704
01.12	1,161,446	2,577,819	2.2	214.0	215.4	9.99	9.22	7,523,413	67,871

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
<b>2020</b>									
01.01	1,318,305	2,947,864	2.2	214.1	215.0	9.87	9.05	7,635,233	67,174
01.02	83,625	200,651	2.4	216.7	216.7	8.85	8.85	7,691,709	68,435
01.03	199,397	483,861	2.4	217.5	218.1	8.78	8.73	7,818,153	68,439
01.04	332,737	813,806	2.4	217.4	217.2	8.74	8.68	7,943,382	68,021
01.05	430,302	1,031,802	2.4	217.2	216.4	8.67	8.42	8,008,025	68,343
01.06	523,576	1,246,952	2.4	216.5	213.5	8.48	7.56	8,079,780	69,697
01.07	650,841	1,547,971	2.4	216.2	214.7	8.32	7.64	8,194,510	69,751
01.08	806,716	1,931,828	2.4	216.5	217.6	8.13	7.39	8,374,341	70,229
01.09	971,059	2,346,091	2.4	216.8	218.3	7.98	7.26	8,577,360	73,422
01.10	1,170,110	2,850,727	2.4	217.3	219.4	7.86	7.32	8,841,775	74,187
01.11	1,382,704	3,397,402	2.5	218.0	221.6	7.77	7.32	9,124,657	75,062
01.12	1,571,445	3,889,363	2.5	218.6	222.9	7.72	7.38	9,152,675	75,987
<b>2021</b>									
01.01	1,783,280	4,450,046	2.5	219.4	225.0	7.67	7.36	9,292,031	74,894
01.02	95,242	259,946	2.7	227.6	227.6	7.23	7.23	9,376,452	75,492
01.03	240,486	663,904	2.8	228.8	229.6	7.25	7.27	9,560,962	74,706
01.04	418,898	1,165,499	2.8	230.9	233.6	7.24	7.24	9,791,979	74,043
01.05	610,634	1,716,852	2.8	233.1	237.8	7.26	7.30	10,071,434	72,666
01.06	759,327	2,150,964	2.8	234.5	240.3	7.27	7.30	10,283,733	72,660
01.07	938,338	2,696,444	2.9	236.4	243.7	7.23	7.07	10,576,222	70,563
01.08	1,090,038	3,129,783	2.9	237.3	242.8	7.29	7.67	10,782,019	69,360
01.09	1,241,090	3,569,117	2.9	238.2	244.5	7.35	7.78	10,968,749	68,971
01.10	1,399,097	4,046,548	2.9	239.2	246.6	7.40	7.73	11,208,347	67,154
01.11	1,561,138	4,548,029	2.9	240.4	250.5	7.43	7.70	11,433,941	65,602
01.12	1,718,958	5,058,790	2.9	241.8	254.1	7.45	7.59	11,455,360	64,608

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
<b>2022</b>									
01.01	1,911,650	5,700,375	3.0	243.5	257.0	7.49	7.81	11,765,807	61,816
01.02	95,122	327,061	3.4	262.2	262.2	7.87	7.87	11,903,742	61,849
01.03	231,003	804,250	3.5	263.5	264.3	8.01	8.10	12,175,865	61,494
01.04	394,081	1,325,778	3.4	264.5	266.0	8.02	8.05	12,447,019	59,372
01.05	443,717	1,487,704	3.4	264.3	263.0	7.98	7.65	12,436,181	58,450
01.06	480,537	1,627,890	3.4	264.9	271.5	7.82	6.17	12,424,531	58,397
01.07	546,255	1,881,695	3.4	265.6	269.6	7.62	6.36	12,513,941	57,884
01.08	638,119	2,223,583	3.5	267.0	274.7	7.47	6.67	12,686,725	57,217
01.09	760,267	2,681,797	3.5	268.8	277.5	7.33	6.68	12,798,344	58,158
01.10	897,141	3,200,173	3.6	270.8	281.2	7.23	6.71	13,097,525	58,468
01.11	1,024,702	3,648,706	3.6	271.9	279.6	7.25	7.38	13,324,994	58,504
01.12	1,153,725	4,119,668	3.6	273.2	283.4	7.23	7.12	13,531,034	58,616
<b>2023</b>									
01.01	1,330,174	4,816,919	3.6	275.5	289.3	7.14	6.65	13,845,378	57,521

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

## HLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.3

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles	
						total	of which overdue debt
<b>2018</b>							
01.01	24	830	34.6	35.0	7.06	43,948	15,208
01.02	4	35	8.8	13.4	9.28	41,866	14,750
01.03	5	59	11.8	11.9	9.20	39,972	14,112
01.04	6	82	13.7	11.1	9.16	39,876	14,200
01.05	6	114	19.0	10.3	9.09	41,894	15,068
01.06	6	125	20.8	10.8	9.19	40,873	14,761
01.07	10	502	50.2	24.2	6.63	39,917	14,234
01.08	13	547	42.1	24.5	6.86	38,621	13,788
01.09	16	777	48.6	24.4	7.33	40,873	14,521
01.10	18	1,367	75.9	96.4	5.55	37,640	13,490
01.11	18	1,371	76.2	95.7	5.55	35,813	12,517
01.12	18	1,383	76.8	95.8	5.59	35,183	12,410
<b>2019</b>							
01.01	18	1,421	78.9	95.2	5.59	35,027	12,345
01.02	-	-	-	-	-	33,377	11,972
01.03	1	3	3.0	13.4	10.00	32,077	11,587
01.04	5	126	25.2	17.0	7.63	30,305	10,618
01.05	9	243	27.0	14.2	8.19	29,153	10,203
01.06	11	434	39.5	30.8	6.06	28,681	10,659
01.07	13	481	37.0	29.5	6.22	26,977	9,936
01.08	14	490	35.0	29.8	6.19	25,934	9,538
01.09	14	490	35.0	29.8	6.19	26,207	9,592
01.10	16	526	32.9	28.6	6.13	24,441	9,447
01.11	19	536	28.2	28.8	6.21	23,284	9,049
01.12	21	904	43.0	22.0	5.94	23,124	9,021
<b>2020</b>							
01.01	26	919	35.3	22.9	6.17	22,622	9,465
01.02	-	-	-	-	-	22,515	9,531
01.03	1	21	21.0	17.2	9.00	23,063	9,696
01.04	3	48	16.0	28.8	9.02	25,832	11,196
01.05	3	48	16.0	28.8	9.02	23,925	10,334
01.06	3	48	16.0	28.8	9.02	22,499	9,700
01.07	3	48	16.0	28.8	9.02	21,883	9,642
01.08	5	65	13.0	47.5	8.26	22,066	9,739
01.09	5	65	13.0	47.5	8.26	19,954	7,795
01.10	7	227	32.4	125.1	5.26	20,776	8,293
01.11	9	381	42.3	146.5	5.13	19,919	8,139
01.12	9	381	42.3	146.5	5.13	18,481	7,601

	<b>Number of granted loans compiled cumulatively since the beginning of the year, units</b>	<b>Volume of granted loans compiled cumulatively since the beginning of the year, million rubles</b>	<b>Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles</b>	<b>Weighted average maturity on loans granted since the beginning of the year, months</b>	<b>Weighted average interest rate on loans granted since the beginning of the year, %<sup>1</sup></b>	<b>Debt on granted loans, million rubles</b>	
						<b>total</b>	<b>of which overdue debt</b>
<b>2021</b>							
01.01	10	676	67.6	85.1	5.04	17,327	6,976
01.02	-	-	-	-	-	17,607	7,202
01.03	1	7	7.0	23.9	12.00	16,258	6,874
01.04	1	7	7.0	23.9	12.00	15,909	6,732
01.05	2	72	36.0	163.7	5.11	14,978	6,162
01.06	3	72	24.0	163.7	5.11	14,627	6,059
01.07	6	233	38.8	94.1	5.58	13,961	5,779
01.08	6	233	38.8	94.1	5.58	13,796	5,740
01.09	7	237	33.9	93.1	5.57	13,482	5,618
01.10	10	663	66.3	112.7	5.03	13,325	5,422
01.11	12	719	59.9	118.2	4.60	12,598	5,166
01.12	14	758	54.1	119.7	4.64	12,885	5,189
<b>2022</b>							
01.01	17	4,478	263.4	71.7	4.90	16,045	4,928
01.02	2	70	35.0	115.6	8.95	16,636	5,102
01.03	4	82	20.5	110.4	8.80	17,379	5,209
01.04	5	83	16.6	109.1	8.79	16,626	5,088
01.05	7	94	13.4	103.8	8.88	13,719	4,220
01.06	8	97	12.1	105.9	8.66	11,697	3,811
01.07	8	97	12.1	105.9	8.66	6,573	3,114
01.08	8	97	12.1	105.9	8.66	7,321	3,532
01.09	8	97	12.1	105.9	8.66	6,988	3,429
01.10	8	97	12.1	105.9	8.66	6,321	3,092
01.11	8	97	12.1	105.9	8.66	6,556	3,239
01.12	8	97	12.1	105.9	8.66	6,407	3,204
<b>2023</b>							
01.01	8	97	12.1	105.9	8.66	7,065	3,621

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

Table 2.4

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
<b>2018</b>										
01.01	1,086,940	2,021,402	1.9	186.8	187.6	10.64	9.79	5,144,935	54,575	134,733
01.02	78,043	148,275	1.9	191.1	191.1	9.85	9.85	5,184,710	55,965	133,665
01.03	180,697	347,215	1.9	190.5	190.0	9.79	9.75	5,272,293	56,636	138,745
01.04	299,399	581,972	1.9	190.6	193.4	9.73	9.63	5,381,205	56,469	139,759
01.05	424,699	831,239	2.0	191.0	189.5	9.68	9.60	5,500,335	57,186	138,488
01.06	542,814	1,066,643	2.0	191.3	192.2	9.66	9.54	5,601,808	58,002	140,732
01.07	663,352	1,309,283	2.0	191.7	193.3	9.62	9.49	5,719,261	58,056	137,713
01.08	785,111	1,555,677	2.0	193.5	200.2	9.62	9.57	5,827,865	59,294	135,214
01.09	911,333	1,815,653	2.0	193.8	198.6	9.59	9.42	5,954,010	59,893	136,624
01.10	1,033,354	2,070,498	2.0	194.1	196.4	9.56	9.41	6,084,320	60,282	134,058
01.11	1,174,604	2,370,237	2.0	194.7	198.4	9.55	9.41	6,169,202	61,103	141,661
01.12	1,314,573	2,671,789	2.0	195.2	199.0	9.54	9.51	6,323,194	60,999	151,130
<b>2019</b>										
01.01	1,471,809	3,012,701	2.0	195.7	200.1	9.56	9.66	6,376,845	61,300	149,793
01.02	81,054	173,119	2.1	206.9	206.9	9.88	9.88	6,605,685	63,415	156,010
01.03	186,624	403,719	2.2	209.2	210.9	10.04	10.16	6,719,335	63,053	163,305
01.04	290,238	631,210	2.2	210.4	212.6	10.18	10.42	6,823,490	63,122	163,767
01.05	400,557	873,725	2.2	211.5	214.1	10.29	10.56	6,937,855	63,359	160,683
01.06	487,474	1,065,832	2.2	211.9	214.2	10.33	10.54	7,018,162	64,177	162,653
01.07	585,278	1,283,545	2.2	212.5	215.2	10.33	10.30	7,095,485	64,162	178,902
01.08	688,079	1,510,373	2.2	212.9	215.0	10.31	10.23	7,110,328	64,994	177,647
01.09	797,872	1,752,023	2.2	213.3	215.7	10.25	9.90	7,220,889	64,849	183,279
01.10	908,522	1,998,881	2.2	213.6	216.2	10.18	9.67	7,333,609	64,659	184,519
01.11	1,032,338	2,280,569	2.2	214.0	216.6	10.09	9.41	7,363,847	64,520	189,053
01.12	1,155,356	2,564,602	2.2	214.2	215.7	9.99	9.22	7,502,788	64,818	189,971

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
<b>2020</b>										
01.01	1,311,959	2,934,231	2.2	214.3	215.1	9.87	9.05	7,615,264	64,258	206,472
01.02	83,515	200,428	2.4	216.7	216.7	8.85	8.85	7,672,162	65,497	203,440
01.03	199,144	483,303	2.4	217.6	218.3	8.78	8.73	7,798,880	65,287	200,901
01.04	332,273	812,770	2.4	217.5	217.4	8.74	8.68	7,924,363	64,912	214,451
01.05	429,726	1,030,542	2.4	217.3	216.5	8.67	8.42	7,989,328	65,259	211,524
01.06	522,855	1,245,522	2.4	216.7	213.6	8.48	7.56	8,061,645	66,588	208,738
01.07	649,887	1,546,176	2.4	216.3	214.9	8.32	7.64	8,176,700	66,651	207,737
01.08	805,475	1,929,604	2.4	216.6	217.7	8.13	7.38	8,356,987	67,194	203,329
01.09	969,389	2,342,838	2.4	216.9	218.4	7.98	7.26	8,559,931	70,339	198,845
01.10	1,168,136	2,846,403	2.4	217.4	219.7	7.86	7.32	8,823,778	71,093	198,011
01.11	1,380,423	3,392,601	2.5	218.1	221.7	7.77	7.31	9,106,469	71,865	200,871
01.12	1,568,926	3,884,043	2.5	218.7	223.0	7.72	7.38	9,134,783	72,793	201,757
<b>2021</b>										
01.01	1,780,490	4,444,327	2.5	219.5	225.1	7.67	7.36	9,274,486	71,823	211,679
01.02	95,100	259,707	2.7	227.7	227.7	7.23	7.23	9,359,084	72,428	218,209
01.03	240,083	663,010	2.8	229.0	229.8	7.25	7.26	9,543,403	71,657	214,516
01.04	418,196	1,164,014	2.8	231.1	233.8	7.24	7.23	9,774,503	71,057	217,757
01.05	609,622	1,714,921	2.8	233.3	237.9	7.26	7.30	10,054,588	69,709	222,558
01.06	758,086	2,148,751	2.8	234.7	240.4	7.27	7.30	10,268,330	69,485	227,008
01.07	936,806	2,693,702	2.9	236.6	243.9	7.23	7.07	10,561,380	67,398	249,831
01.08	1,088,228	3,126,787	2.9	237.4	242.9	7.29	7.67	10,767,828	66,400	250,234
01.09	1,239,020	3,565,802	2.9	238.3	244.6	7.35	7.78	10,954,970	66,128	265,429
01.10	1,396,743	4,042,576	2.9	239.3	246.8	7.40	7.73	11,194,726	64,508	263,848
01.11	1,558,527	4,543,165	2.9	240.6	250.9	7.43	7.70	11,419,177	62,970	258,613
01.12	1,716,122	5,053,738	2.9	242.0	254.2	7.45	7.59	11,441,782	62,050	253,372

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
<b>2022</b>										
01.01	1,908,532	5,695,075	3.0	243.7	257.1	7.49	7.81	11,752,902	59,471	250,806
01.02	94,978	326,917	3.4	262.2	262.2	7.87	7.87	11,891,298	59,529	247,464
01.03	230,634	803,768	3.5	263.6	264.5	8.01	8.10	12,163,516	59,195	245,631
01.04	393,397	1,325,041	3.4	264.6	266.1	8.02	8.05	12,434,955	57,078	240,889
01.05	442,767	1,486,643	3.4	264.4	263.4	7.98	7.64	12,424,416	56,232	238,052
01.06	479,370	1,626,330	3.4	265.1	272.3	7.82	6.17	12,412,577	56,196	234,821
01.07	544,809	1,879,789	3.5	265.8	269.9	7.62	6.36	12,502,133	55,685	231,286
01.08	636,411	2,221,446	3.5	267.2	274.8	7.47	6.67	12,675,002	55,000	228,564
01.09	758,279	2,679,148	3.5	269.0	277.8	7.33	6.67	12,786,657	55,965	224,724
01.10	894,878	3,197,262	3.6	271.0	281.3	7.23	6.71	13,086,606	56,279	221,422
01.11	1,022,214	3,645,615	3.6	272.0	279.7	7.25	7.38	13,314,243	56,331	216,288
01.12	1,151,027	4,116,296	3.6	273.4	283.5	7.23	7.11	13,520,239	56,482	217,420
<b>2023</b>										
01.01	1,327,271	4,813,167	3.6	275.7	289.4	7.14	6.65	13,835,068	55,426	219,374

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

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

Table 2.5

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
						total	of which overdue debt	
<b>2018</b>								
01.01	11	544	49.5	38	7	42,529	14,405	22,074
01.02	4	35	8.8	13	9	40,605	13,918	20,890
01.03	4	55	13.8	12	9	38,724	13,246	20,575
01.04	5	78	15.6	11	9	38,750	13,425	20,182
01.05	5	109	21.8	10	9	40,689	14,233	21,358
01.06	5	120	24.0	11	9	39,671	13,918	20,932
01.07	6	167	27.8	17	9	38,423	13,426	20,458
01.08	9	211	23.4	19	9	37,152	12,996	18,913
01.09	11	378	34.4	16	10	39,270	13,703	21,796
01.10	12	375	31.3	18	9	36,117	12,712	19,454
01.11	12	386	32.2	18	9	34,283	11,703	19,054
01.12	12	392	32.7	19	9	33,706	11,650	18,750
<b>2019</b>								
01.01	12	413	34.4	19	9	33,564	11,565	18,400
01.02	-	-	-	-	-	31,941	11,167	11,653
01.03	1	3	3.0	13	10	30,611	10,586	11,433
01.04	5	126	25.2	17	8	28,967	9,744	11,417
01.05	9	243	27.0	14	8	27,872	9,376	10,927
01.06	10	276	27.6	14	9	27,161	9,643	10,938
01.07	11	280	25.5	16	9	25,523	8,946	10,044
01.08	11	280	25.5	16	9	24,652	8,715	9,781
01.09	11	280	25.5	16	9	24,945	8,797	10,079
01.10	12	281	23.4	16	9	23,160	8,633	9,528
01.11	15	291	19.4	17	9	22,084	8,264	9,333
01.12	17	659	38.8	14	7	21,946	8,204	9,018

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
						total	of which overdue debt	
<b>2020</b>								
01.01	22	674	30.6	16	7	21,583	8,714	7,953
01.02	-	-	-	-	-	21,477	8,771	8,031
01.03	1	21	21.0	17	9	22,223	9,149	8,194
01.04	3	48	16.0	29	9	24,808	10,502	9,187
01.05	3	48	16.0	29	9	23,001	9,682	8,520
01.06	3	48	16.0	29	9	21,612	9,074	7,878
01.07	3	48	16.0	29	9	21,005	9,020	8,195
01.08	5	65	13.0	48	8	21,045	8,991	8,279
01.09	5	65	13.0	48	8	18,874	6,985	8,287
01.10	6	199	33.2	134	5	19,649	7,431	8,637
01.11	8	353	44.1	153	5	18,990	7,383	8,337
01.12	8	353	44.1	153	5	17,597	6,882	7,663
<b>2021</b>								
01.01	8	353	44.1	153	5	16,326	6,429	7,178
01.02	-	-	-	-	-	16,582	6,622	7,261
01.03	-	-	-	-	-	15,559	6,317	6,649
01.04	-	-	-	-	-	15,259	6,169	6,252
01.05	1	65	65.0	180	5	14,350	5,610	5,998
01.06	2	65	32.5	180	5	13,925	5,513	5,742
01.07	5	226	45.2	97	6	13,305	5,271	5,468
01.08	5	226	45.2	97	6	13,134	5,225	5,387
01.09	5	226	45.2	97	6	12,868	5,109	5,224
01.10	7	651	93.0	114	5	12,744	4,943	4,868
01.11	8	704	88.0	120	5	12,047	4,712	4,451
01.12	9	727	80.8	120	5	12,289	4,708	4,548

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
						total	of which overdue debt	
<b>2022</b>								
01.01	10	4,441	444.1	72	5	15,506	4,505	4,328
01.02	1	66	66.0	121	9	16,078	4,660	4,482
01.03	1	66	66.0	121	9	16,788	4,752	4,639
01.04	1	66	66.0	121	9	16,054	4,648	4,504
01.05	3	77	25.7	113	9	13,277	3,850	3,667
01.06	3	77	25.7	113	9	11,308	3,482	3,035
01.07	3	77	25.7	113	9	6,275	2,853	2,324
01.08	3	77	25.7	113	9	6,979	3,231	2,547
01.09	3	77	25.7	113	9	6,653	3,134	2,398
01.10	3	77	25.7	113	9	6,004	2,811	2,142
01.11	3	77	25.7	113	9	6,217	2,937	2,362
01.12	3	77	25.7	113	9	6,071	2,904	2,267
<b>2023</b>								
01.01	3	77	25.7	113	9	6,689	3,284	2,440

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

MLS UNDER SCPAS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.6

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
<b>2018</b>									
01.01	312,164	661,244	2.1	189.7	190.3	10.41	9.77	1,119,333	3,643
01.02	21,035	47,107	2.2	195.3	195.3	9.61	9.61	1,125,666	3,780
01.03	48,070	108,339	2.3	194.1	193.2	9.59	9.57	1,128,156	3,933
01.04	78,059	177,701	2.3	194.6	195.3	9.57	9.54	1,150,331	4,000
01.05	108,726	248,527	2.3	194.7	194.9	9.53	9.43	1,166,878	4,102
01.06	137,937	315,153	2.3	194.6	194.7	9.50	9.39	1,183,471	4,249
01.07	166,751	382,738	2.3	194.7	195.0	9.46	9.26	1,202,679	4,335
01.08	197,100	454,198	2.3	194.6	194.6	9.40	9.09	1,223,454	4,434
01.09	230,610	534,547	2.3	194.7	195.4	9.35	9.05	1,252,185	4,455
01.10	263,234	613,114	2.3	194.8	195.3	9.32	9.11	1,282,397	4,503
01.11	298,128	698,824	2.3	195.0	196.4	9.30	9.16	1,312,522	4,715
01.12	332,742	783,774	2.4	195.2	197.1	9.29	9.25	1,342,714	4,718
<b>2019</b>									
01.01	368,340	870,644	2.4	195.3	196.0	9.30	9.40	1,365,156	4,757
01.02	22,845	57,334	2.5	210.4	210.4	9.65	9.65	1,402,703	4,754
01.03	51,639	131,594	2.5	211.6	212.6	9.81	9.94	1,388,581	4,809
01.04	79,600	204,549	2.6	213.0	215.4	9.91	10.09	1,399,888	4,696
01.05	108,430	280,584	2.6	213.2	214.0	9.97	10.13	1,409,277	4,753
01.06	132,691	345,936	2.6	213.7	215.9	9.98	10.04	1,420,737	4,844
01.07	159,793	418,932	2.6	214.3	216.7	9.95	9.82	1,415,761	4,901
01.08	184,017	484,971	2.6	214.8	218.2	9.92	9.68	1,415,245	4,987
01.09	212,114	560,767	2.6	215.2	217.8	9.84	9.35	1,428,621	5,001
01.10	241,545	641,647	2.7	215.8	219.9	9.75	9.12	1,449,484	5,102
01.11	272,794	729,515	2.7	216.5	221.4	9.63	8.84	1,468,660	5,217
01.12	303,899	818,468	2.7	217.0	221.4	9.52	8.57	1,497,171	5,331

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
<b>2020</b>									
01.01	339,782	923,469	2.7	217.7	223.2	9.37	8.28	1,523,371	5,464
01.02	22,267	67,566	3.0	227.4	227.4	7.99	7.99	1,530,721	5,734
01.03	51,219	157,453	3.1	228.1	228.6	7.89	7.81	1,555,363	5,790
01.04	83,772	258,238	3.1	228.0	228.0	7.86	7.82	1,576,903	5,777
01.05	103,565	313,232	3.0	227.2	223.3	7.70	6.95	1,580,713	5,873
01.06	132,969	393,206	3.0	224.5	213.7	7.33	5.79	1,603,389	5,778
01.07	173,607	505,893	2.9	222.8	216.9	7.06	6.10	1,653,768	5,953
01.08	221,882	651,027	2.9	222.2	220.1	6.81	5.93	1,731,534	6,143
01.09	272,996	809,642	3.0	222.1	221.6	6.63	5.88	1,820,089	6,265
01.10	328,650	987,433	3.0	222.3	223.3	6.51	5.94	1,918,009	6,332
01.11	386,842	1,175,270	3.0	222.6	224.0	6.41	5.90	2,014,745	6,505
01.12	433,711	1,330,564	3.1	222.9	225.9	6.35	5.92	2,080,416	6,612
<b>2021</b>									
01.01	483,785	1,498,574	3.1	223.6	229.0	6.29	5.83	2,145,941	6,555
01.02	25,812	91,382	3.5	232.2	232.2	5.86	5.86	2,172,072	6,772
01.03	62,365	226,513	3.6	234.6	236.1	5.90	5.92	2,222,028	6,764
01.04	104,858	386,114	3.7	238.5	244.1	5.90	5.91	2,273,480	6,823
01.05	151,042	564,061	3.7	241.3	247.5	5.88	5.83	2,346,496	6,677
01.06	187,860	708,474	3.8	243.3	250.9	5.82	5.62	2,400,269	6,656
01.07	240,751	923,114	3.8	245.4	252.5	5.74	5.48	2,495,812	6,344
01.08	268,980	1,032,332	3.8	246.0	250.8	5.79	6.23	2,516,160	6,228
01.09	301,552	1,159,450	3.8	246.6	251.4	5.86	6.39	2,541,217	6,231
01.10	338,821	1,310,557	3.9	247.3	252.9	5.91	6.24	2,582,941	6,044
01.11	378,025	1,471,541	3.9	248.4	257.2	5.92	6.00	2,640,212	5,836
01.12	421,354	1,652,851	3.9	249.9	261.5	5.91	5.83	2,715,060	5,741

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
				on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
<b>2022</b>									
01.01	475,998	1,880,798	4.0	251.4	262.8	5.90	5.88	2,816,529	5,398
01.02	31,469	133,065	4.2	267.4	267.4	5.93	5.93	2,857,667	5,365
01.03	74,866	321,033	4.3	269.1	270.3	5.93	5.94	2,935,573	5,356
01.04	137,203	550,463	4.0	269.9	271.0	5.77	5.54	3,014,141	5,185
01.05	157,556	640,176	4.1	271.2	279.1	5.74	5.59	2,970,435	4,982
01.06	172,751	727,050	4.2	273.6	291.8	5.50	3.81	2,957,608	4,817
01.07	194,727	860,573	4.4	276.8	294.1	5.21	3.74	2,954,683	4,790
01.08	221,396	1,018,866	4.6	280.1	297.9	4.96	3.73	2,996,882	4,740
01.09	254,061	1,212,159	4.8	283.7	302.7	4.73	3.59	3,081,952	4,879
01.10	290,366	1,425,592	4.9	287.0	305.8	4.53	3.49	3,176,529	4,888
01.11	317,837	1,569,617	4.9	288.7	305.9	4.45	3.68	3,210,452	4,925
01.12	352,525	1,751,501	5.0	290.6	306.9	4.35	3.55	3,281,691	4,890
<b>2023</b>									
01.01	409,878	2,063,321	5.0	293.7	311.3	4.22	3.50	3,386,435	4,719

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

## MLS UNDER SCPAS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.7

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles	
						total	of which overdue debt
<b>2018</b>							
01.01	-	-	-	-	-	1,185	483
01.02	-	-	-	-	-	1,136	475
01.03	-	-	-	-	-	1,017	404
01.04	-	-	-	-	-	1,016	413
01.05	-	-	-	-	-	1,081	447
01.06	-	-	-	-	-	1,077	449
01.07	-	-	-	-	-	994	390
01.08	-	-	-	-	-	985	388
01.09	-	-	-	-	-	632	362
01.10	-	-	-	-	-	600	348
01.11	-	-	-	-	-	596	345
01.12	-	-	-	-	-	587	347
<b>2019</b>							
01.01	-	-	-	-	-	649	404
01.02	-	-	-	-	-	679	507
01.03	-	-	-	-	-	663	501
01.04	-	-	-	-	-	564	407
01.05	-	-	-	-	-	549	408
01.06	-	-	-	-	-	565	433
01.07	-	-	-	-	-	511	393
01.08	-	-	-	-	-	486	379
01.09	-	-	-	-	-	509	397
01.10	-	-	-	-	-	477	372
01.11	-	-	-	-	-	467	363
01.12	-	-	-	-	-	461	363

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles	
						total	of which overdue debt
<b>2020</b>							
01.01	-	-	-	-	-	439	348
01.02	-	-	-	-	-	463	376
01.03	-	-	-	-	-	488	399
01.04	-	-	-	-	-	569	467
01.05	-	-	-	-	-	510	414
01.06	-	-	-	-	-	490	404
01.07	-	-	-	-	-	481	403
01.08	-	-	-	-	-	502	425
01.09	-	-	-	-	-	459	381
01.10	-	-	-	-	-	494	410
01.11	-	-	-	-	-	478	396
01.12	-	-	-	-	-	451	374
<b>2021</b>							
01.01	-	-	-	-	-	418	344
01.02	-	-	-	-	-	431	355
01.03	-	-	-	-	-	402	329
01.04	-	-	-	-	-	402	329
01.05	-	-	-	-	-	377	309
01.06	-	-	-	-	-	372	305
01.07	2	131	65.5	36.1	1.64	492	298
01.08	2	131	65.5	36.1	1.64	358	293
01.09	2	131	65.5	36.1	1.64	293	229
01.10	2	131	65.5	36.1	1.64	286	225
01.11	3	184	61.3	81.5	1.54	330	218
01.12	3	184	61.3	81.5	1.54	300	187

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles	
						total	of which overdue debt
<b>2022</b>							
01.01	3	184	61.3	81.5	1.54	274	165
01.02	-	-	-	-	-	270	167
01.03	-	-	-	-	-	290	179
01.04	-	-	-	-	-	278	181
01.05	-	-	-	-	-	212	143
01.06	-	-	-	-	-	178	127
01.07	-	-	-	-	-	140	103
01.08	-	-	-	-	-	122	78
01.09	-	-	-	-	-	95	51
01.10	-	-	-	-	-	90	49
01.11	-	-	-	-	-	86	42
01.12	-	-	-	-	-	85	41
<b>2023</b>							
01.01	-	-	-	-	-	84	40

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

Table 2.8

VOLUME OF EARLY REPAYED 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	state subsidy	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds		
I quarter 2018	215,402	9,253	795	110	25,529	3,480	1,046	994	16	40	27	12	5,795	
II quarter 2018	243,810	9,104	1,278	124	27,640	3,067	842	808	6	23	40	38	6,304	
III quarter 2018	243,941	7,903	1,228	185	29,501	3,647	1,382	742	65	39	62	28	5,775	
IV quarter 2018	284,036	6,217	1,611	136	33,305	4,198	1,072	899	42	35	49	29	6,919	
I quarter 2019	226,258	4,433	1,833	153	28,289	3,888	957	627	23	8	35	12	5,598	
II quarter 2019	227,626	3,329	1,941	135	25,371	4,324	720	554	13	87	3	11	5,360	
III quarter 2019	254,086	4,969	2,060	285	24,203	6,156	919	465	19	129	2	11	6,658	
IV quarter 2019	339,840	10,944	2,489	280	32,325	8,911	637	268	41	40	2	2	9,464	
I quarter 2020	342,153	14,980	2,225	68	27,296	9,739	1,084	186	21	24	1	2	9,547	
II quarter 2020	321,885	10,344	2,497	54	27,202	10,773	369	143	-	1	-	16	8,188	
III quarter 2020	449,456	16,275	4,416	102	49,431	18,278	889	285	21	64	3	33	11,527	
IV quarter 2020	578,403	24,617	6,012	160	52,895	17,886	1,125	387	25	28	3	19	13,825	
I quarter 2021	455,499	19,160	3,456	133	25,918	8,324	502	198	11	23	2	13	10,164	
II quarter 2021	502,525	19,114	4,168	88	28,801	11,637	636	231	40	3	3	9	13,605	
III quarter 2021	476,654	16,972	4,017	61	30,673	17,019	433	48	4	4	4	6	14,060	
IV quarter 2021	517,201	11,914	5,760	56	27,968	10,632	447	162	23	5	-	5	14,122	
I quarter 2022	441,881	5,905	4,501	33	26,256	8,451	1,206	28	3	15	1	7	10,513	
II quarter 2022	282,916	3,128	2,682	11	26,006	5,957	3,482	229	22	-	1	-	5,995	
III quarter 2022	342,032	9,881	4,038	15	21,604	7,703	423	404	-	-	2	-	7,171	
IV quarter 2022	453,580	4,768	4,606	107	22,498	8,465	205	145	-	-	1	-	8,397	

Table 2.9

VOLUME OF TRANSFERRED RIGHTS OF MLS / CLAIMS THEREON (INCLUDING WITH THE SUBSEQUENT ISSUE OF SECURITIES)  
(MILLION RUBLES)

	Sale of the pool of MLS/claims				Volume of funds attracted with the sale of the pool of MLS/claims thereon followed by the issue of securities		Refinancing of MLS with the asset kept on the credit institution's balance sheet		Volume of funds attracted with the asset kept on the credit institution's balance sheet		Memo: volume of refinanced rights of claim under MLS	
	total		of which with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency		
	in rubles	in foreign currency	in rubles	in foreign currency								
I quarter 2018	7,630	134	-	-	-	-	-	-	-	-	383	
II quarter 2018	11,477	184	2,587	-	2,354	-	-	-	-	-	136	
III quarter 2018	15,356	51	-	-	-	-	-	-	-	-	1,125	
IV quarter 2018	221,960	206	127,534	-	127,899	-	-	-	-	-	2,667	
I quarter 2019	4,181	221	-	-	-	-	-	-	-	-	772	
II quarter 2019	36,672	128	23,728	-	72,974	-	-	-	-	-	479	
III quarter 2019	93,877	337	76,829	-	-	-	-	-	-	-	2,593	
IV quarter 2019	158,414	192	129,097	-	221,270	-	-	-	-	-	3,587	
I quarter 2020	14,517	76	-	-	-	-	-	-	-	-	2,998	
II quarter 2020	9,565	86	177	-	-	-	-	-	-	-	2,210	
III quarter 2020	14,803	57	4,795	-	4,039	-	-	-	-	-	1,498	
IV quarter 2020	354,972	185	318,684	-	317,731	-	-	-	-	-	4,210	
I quarter 2021	20,132	66	-	-	-	-	-	-	-	-	1,390	
II quarter 2021	19,483	336	-	-	-	-	-	-	-	-	1,318	
III quarter 2021	48,436	37	11,394	-	9,749	-	-	-	-	-	2,720	
IV quarter 2021	393,167	310	376,527	-	377,003	-	-	-	-	-	4,437	
I quarter 2022	5,783	-	888	-	-	-	-	-	-	-	533	
II quarter 2022	17,917	-	12,899	-	6,184	-	-	-	-	-	642	
III quarter 2022	170,869	21	164,443	-	171,067	-	-	-	-	-	755	
IV quarter 2022	229,162	206	213,171	-	216,451	-	-	-	-	-	3,145	

COUNTERPARTIES THAT HAVE ACQUIRED CLAIMS UNDER MLS /CLAIMS THEREON AS A RESULT OF TRANSFER  
OF RIGHTS OF CLAIMS

Table 2.10

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/claims thereon, million rubles	
		in rubles	in foreign currency
<b>I quarter 2018</b>			
1. Sale of the pool of MLs/claims thereon	46	7,630	134
1.1. Credit institutions	8	5,575	1
1.2. Resident specialized organizations	25	1,892	133
1.3. Special purpose vehicles	1	8	-
1.4. Other organizations	2	49	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	10	106	-
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>II quarter 2018</b>			
1. Sale of the pool of MLs/claims thereon	37	11,477	184
1.1. Credit institutions	9	6,351	-
1.2. Resident specialized organizations	14	5,077	-
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	2	15	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	12	34	184
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>III quarter 2018</b>			
1. Sale of the pool of MLs/claims thereon	40	15,356	51
1.1. Credit institutions	9	5,178	-
1.2. Resident specialized organizations	15	10,090	-
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	42	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	15	45	51
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>IV quarter 2018</b>			
1. Sale of the pool of MLs/claims thereon	60	221,960	206
1.1. Credit institutions	11	14,044	-
1.2. Resident specialized organizations	26	207,780	146
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	2	39	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	21	96	59
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>I quarter 2019</b>			
1. Sale of the pool of MLs/claims thereon	44	4,181	221
1.1. Credit institutions	9	1,447	-
1.2. Resident specialized organizations	17	2,564	104
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	28	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	15	76	117
1.7. Individual entrepreneurs	2	65	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/claims thereon, million rubles	
		in rubles	in foreign currency
<b>II quarter 2019</b>			
1. Sale of the pool of MLs/claims thereon	64	36,672	128
1.1. Credit institutions	9	10,496	-
1.2. Resident specialized organizations	30	26,040	72
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	2	-
1.5. Management companies of unit investment funds	1	13	-
1.6. Individuals	20	101	49
1.7. Individual entrepreneurs	3	20	7
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>III quarter 2019</b>			
1. Sale of the pool of MLs/claims thereon	68	93,877	337
1.1. Credit institutions	11	13,844	-
1.2. Resident specialized organizations	25	79,777	223
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	44	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	30	184	114
1.7. Individual entrepreneurs	1	28	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>IV quarter 2019</b>			
1. Sale of the pool of MLs/claims thereon	84	158,414	192
1.1. Credit institutions	10	24,801	-
1.2. Resident specialized organizations	36	133,344	40
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	31	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	37	237	152
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>I quarter 2020</b>			
1. Sale of the pool of MLs/claims thereon	66	14,517	76
1.1. Credit institutions	10	10,490	-
1.2. Resident specialized organizations	30	3,871	8
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	-	-	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	24	152	68
1.7. Individual entrepreneurs	2	4	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>II quarter 2020</b>			
1. Sale of the pool of MLs/claims thereon	58	9,565	86
1.1. Credit institutions	11	7,338	-
1.2. Resident specialized organizations	25	2,145	13
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	11	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	20	71	73
1.7. Individual entrepreneurs	1	1	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/claims thereon, million rubles	
		in rubles	in foreign currency
<b>III quarter 2020</b>			
1. Sale of the pool of MLs/claims thereon	65	14,803	57
1.1. Credit institutions	10	6,109	-
1.2. Resident specialized organizations	25	8,533	33
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	18	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	25	135	25
1.7. Individual entrepreneurs	4	7	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>IV quarter 2020</b>			
1. Sale of the pool of MLs/claims thereon	93	354,972	185
1.1. Credit institutions	13	24,752	-
1.2. Resident specialized organizations	43	329,618	85
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	27	-
1.5. Management companies of unit investment funds	1	93	-
1.6. Individuals	32	191	100
1.7. Individual entrepreneurs	3	291	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>I quarter 2021</b>			
1. Sale of the pool of MLs/claims thereon	99	20,132	66
1.1. Credit institutions	8	14,241	-
1.2. Resident specialized organizations	35	5,611	-
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	33	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	54	245	66
1.7. Individual entrepreneurs	1	2	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>II quarter 2022</b>			
1. Sale of the pool of MLs/claims thereon	92	19,483	336
1.1. Credit institutions	9	8,913	-
1.2. Resident specialized organizations	35	10,315	168
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	23	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	46	229	168
1.7. Individual entrepreneurs	1	2	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>III quarter 2021</b>			
1. Sale of the pool of MLs/claims thereon	88	48,436	37
1.1. Credit institutions	9	31,555	-
1.2. Resident specialized organizations	28	16,646	-
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	36	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	48	185	33
1.7. Individual entrepreneurs	2	15	4
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-

Counterparties	Number of organizations, units	Volume of transferred rights of MLs/claims thereon, million rubles	
		in rubles	in foreign currency
<b>IV quarter 2021</b>			
1. Sale of the pool of MLs/claims thereon	99	393,167	310
1.1. Credit institutions	12	7,932	44
1.2. Resident specialized organizations	41	384,842	234
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	34	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	41	349	32
1.7. Individual entrepreneurs	4	11	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>I quarter 2022</b>			
1. Sale of the pool of MLs/claims thereon	88	5,783	-
1.1. Credit institutions	5	711	-
1.2. Resident specialized organizations	27	4,805	-
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	15	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	53	240	-
1.7. Individual entrepreneurs	2	12	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>II quarter 2022</b>			
1. Sale of the pool of MLs/claims thereon	76	17,917	-
1.1. Credit institutions	4	482	-
1.2. Resident specialized organizations	31	17,219	-
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	1	10	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	38	183	-
1.7. Individual entrepreneurs	2	22	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>III quarter 2022</b>			
1. Sale of the pool of MLs/claims thereon	74	170,869	21
1.1. Credit institutions	5	407	-
1.2. Resident specialized organizations	34	170,208	21
1.3. Special purpose vehicles	-	-	-
1.4. Other organizations	2	65	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	33	189	-
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-
<b>IV quarter 2022</b>			
1. Sale of the pool of MLs/claims thereon	81	229,162	206
1.1. Credit institutions	10	11,238	-
1.2. Resident specialized organizations	33	216,795	35
1.3. Special purpose vehicles	1	973	152
1.4. Other organizations	1	80	-
1.5. Management companies of unit investment funds	-	-	-
1.6. Individuals	36	75	19
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	-	-	-

## STATE MORTGAGE SUPPORT PROGRAMMES<sup>1</sup>

*Table 2.11*

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## Housing (mortgage) loan market in Russia

## 2. Aggregated Indicators, which Characterize MLs Market

	Family mortgage <sup>2</sup>			Far-Eastern mortgage <sup>3</sup>			Preferential mortgage <sup>4</sup>			IT mortgage <sup>5</sup>		
	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
<b>2020</b>												
01.01	9,155	24,250	4.99	104	381	2.06	-	-	-	-	-	-
01.02	6,467	16,807	4.99	942	3,266	2.01	-	-	-	-	-	-
01.03	7,552	19,903	4.98	2,255	7,823	2.03	-	-	-	-	-	-
01.04	7,943	21,562	4.94	1,616	5,668	2.02	-	-	-	-	-	-
01.05	5,823	15,923	4.95	1,225	4,371	2.02	2,976	8,086	6.18	-	-	-
01.06	5,429	14,059	4.95	953	3,416	1.94	24,018	61,092	6.22	-	-	-
01.07	7,199	19,356	4.94	1,116	3,942	1.86	35,812	90,000	6.23	-	-	-
01.08	8,333	21,874	4.94	1,148	3,955	1.87	45,177	128,255	6.15	-	-	-
01.09	7,736	21,382	4.91	937	3,263	1.84	47,405	140,808	6.13	-	-	-
01.10	8,303	24,458	4.89	1,006	3,550	1.72	50,715	154,559	6.11	-	-	-
01.11	8,436	25,542	4.88	1,102	3,969	1.64	54,848	167,791	6.05	-	-	-
01.12	8,283	24,871	4.89	1,028	3,807	1.60	41,896	129,633	6.04	-	-	-
<b>2021</b>												
01.01	9,313	28,816	4.9	1,493	5,859	1.44	44,598	139,465	6.03	-	-	-
01.02	4,955	15,585	4.87	788	3,139	1.27	24,803	79,766	5.98	-	-	-
01.03	6,722	21,640	4.85	1,127	4,451	1.12	31,630	105,844	5.99	-	-	-
01.04	7,787	25,188	4.85	1,297	5,300	1.09	38,651	132,142	5.95	-	-	-
01.05	7,945	26,080	4.81	1,411	5,729	1.12	41,329	144,306	5.76	-	-	-
01.06	6,066	20,106	4.81	1,156	4,688	1.13	33,119	119,035	5.46	-	-	-
01.07	7,278	25,022	4.87	1,305	5,606	1.12	50,587	192,230	5.29	-	-	-
01.08	11,536	35,398	4.98	1,344	5,869	1.10	17,963	50,226	5.66	-	-	-
01.09	15,267	47,316	4.86	1,259	5,520	1.11	17,087	38,380	5.97	-	-	-
01.10	16,742	55,113	4.74	1,350	5,853	0.87	18,604	41,637	5.96	-	-	-
01.11	16,087	56,537	4.54	1,656	7,339	0.34	19,604	43,647	5.93	-	-	-
01.12	16,739	62,138	4.36	2,002	8,584	0.25	20,575	46,204	5.87	-	-	-

	Family mortgage <sup>2</sup>			Far-Eastern mortgage <sup>3</sup>			Preferential mortgage <sup>4</sup>			IT mortgage <sup>5</sup>		
	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
<b>2022</b>												
01.01	20,900	82,607	4.3	2,764	11,797	0.23	26,602	60,742	5.76	-	-	-
01.02	12,876	53,957	4.14	1,569	6,791	0.26	15,310	36,209	5.71	-	-	-
01.03	19,084	81,882	4.13	2,174	9,761	0.23	21,247	51,297	5.69	-	-	-
01.04	28,525	126,633	4.40	3,422	15,735	0.25	40,392	100,583	5.83	-	-	-
01.05	16,048	72,547	4.63	2,222	10,095	0.83	10,848	36,449	7.66	-	-	-
01.06	9,593	45,517	4.02	1,045	4,707	1.61	9,362	52,283	4.12	154	1,319	4.38
01.07	11,720	58,248	3.59	1,165	5,365	1.53	13,571	77,426	3.92	1,151	10,304	4.03
01.08	11,343	56,792	3.57	1,559	7,144	1.51	19,633	107,956	3.75	857	8,172	3.66
01.09	13,114	66,030	3.59	2,423	10,848	1.52	25,629	138,356	3.67	840	7,769	3.87
01.10	13,690	69,541	3.41	2,571	11,589	1.47	29,169	155,887	3.79	758	7,119	3.64
01.11	11,782	55,866	3.71	2,097	9,356	1.49	24,054	121,668	4.16	482	4,237	3.84
01.12	13,423	63,974	3.71	1,921	8,735	1.52	28,681	148,395	3.85	523	4,620	3.91
<b>2023</b>												
01.01	20,026	99,574	3.52	2,402	11,179	1.58	50,649	265,103	3.89	742	6,687	3.62

<sup>1</sup>According to "DOM.RF" («ДОМ.РФ»).<sup>2</sup>Established by Russian Federation Government Resolution No. 1711, dated 30 December 2017.<sup>3</sup>Established by Russian Federation Government Resolution No. 1609, dated 7 December 2019.<sup>4</sup>Established by Russian Federation Government Resolution No. 566, dated 23 April 2020.<sup>5</sup>Established by Russian Federation Government Resolution No. 805, dated 30 April 2022.

AVERAGE PRICE PER 1 SQUARE METER OF TOTAL AREA OF APARTMENTS IN HOUSING MARKET IN RUBLES<sup>1</sup>  
(RUBLES)

Table 2.12

	Primary housing market			Secondary housing market				
	All types of apartments	of which:			All types of apartment	of which:		
		Apartments of medium quality (standard)	Improved quality	Luxury apartment		Apartments of medium quality (standard)	Law quality	Improved quality
I quarter 2018	58,876	54,545	56,529	128,037	53,164	49,732	44,985	57,121
II quarter 2018	59,970	54,819	57,949	131,308	53,574	49,760	45,430	57,890
III quarter 2018	60,953	55,337	59,160	132,927	53,949	50,257	46,164	58,055
IV quarter 2018	61,832	56,280	60,141	131,820	54,924	51,157	47,050	59,248
I quarter 2019	60,705	57,363	56,828	142,754	57,007	52,415	48,609	61,174
II quarter 2019	61,618	58,484	57,057	151,630	57,277	52,769	48,558	61,517
III quarter 2019	62,892	59,527	58,359	154,380	58,315	53,308	49,098	63,093
IV quarter 2019	64,059	61,228	59,097	157,273	58,528	53,864	49,122	63,117
I quarter 2020	71,503	72,768	61,979	155,892	61,067	55,503	49,740	66,003
II quarter 2020	73,438	75,139	63,766	155,846	61,903	56,330	49,981	66,895
III quarter 2020	76,167	77,637	65,743	167,854	63,917	58,328	51,273	69,084
IV quarter 2020	79,003	80,430	68,629	170,538	66,712	61,020	52,569	72,486
I quarter 2021	83,177	83,857	74,271	193,693	67,826	55,447	61,617	73,424
II quarter 2021	89,008	91,203	78,526	204,640	70,790	57,145	64,302	76,902
III quarter 2021	93,537	94,699	83,489	214,147	73,225	58,684	66,767	79,504
IV quarter 2021	98,909	101,333	87,556	223,684	76,686	61,354	70,514	83,012
I quarter 2022	109,198	110,652	99,633	234,091	89,868	83,237	71,741	97,483
II quarter 2022	116,279	116,379	106,949	253,713	91,637	83,985	73,577	99,909
III quarter 2022	121,315	123,050	110,604	259,919	92,892	85,156	72,097	101,459
IV quarter 2022	122,343	122,925	112,429	262,748	94,363	86,770	72,265	102,929
								162,842

<sup>1</sup> According to Rosstat.

### 3. REGIONAL STRUCTURE

NUMBER OF OPERATING CREDIT INSTITUTIONS  
(UNITS)

Table 3.1

	2018	2019	2020	2021	2022
The Russian Federation	484	442	406	370	361
Central Federal District	271	253	230	210	208
Belgorod Region	2	1	1	1	1
Bryansk Region	-	-	-	-	-
Vladimir Region	1	1	1	1	1
Voronezh Region	-	-	-	-	-
Ivanovo Region	5	3	3	3	3
Kaluga Region	3	3	3	3	3
Kostroma Region	4	4	3	3	3
Kursk Region	1	1	-	-	-
Lipetsk Region	1	-	-	-	-
Moscow Region	6	5	4	3	3
Orel Region	-	-	-	-	-
Ryazan Region	3	3	3	3	3
Smolensk Region	-	-	-	-	-
Tambov Region	1	1	1	1	1
Tver Region	2	2	2	2	2
Tula Region	1	1	-	-	-
Yaroslavl Region	3	1	1	1	1
Moscow	238	227	208	189	187
North-Western Federal District	42	37	35	33	33
Republic of Karelia	1	1	-	-	-
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-
Vologda Region	3	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	1	1	1	1	1
Murmansk Region	2	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	29	24	23	21	21
Southern Federal District	25	24	21	18	17
Republic of Adygeya (Adyghea)	2	1	1	-	-
Republic of Kalmykia	-	-	-	-	-
Republic of Crimea	3	3	3	3	3
Krasnodar Territory	8	8	6	5	5
Astrakhan Region	3	3	2	2	1
Volgograd Region	1	1	1	1	1
Rostov Region	7	7	7	7	7
Sevastopol	1	1	1	-	-
North-Caucasian Federal District	12	10	8	7	7
Republic of Daghestan	3	2	2	2	2
Republic of Ingushetia	-	-	-	-	-
Kabardino-Balkar Republic	3	3	1	1	1
Karachai-Cherkess Republic	2	1	1	-	-
Republic of North Ossetia – Alania	1	1	1	1	1
Chechen Republic	-	-	-	-	-
Stavropol Territory	3	3	3	3	3

	2018	2019	2020	2021	2022
Volga Federal District	67	57	54	46	43
Republic of Bashkortostan	3	1	1	1	1
Mari El Republic	2	2	2	2	2
Republic of Mordovia	3	2	2	-	-
Republic of Tatarstan (Tatarstan)	16	15	15	13	13
Udmurt Republic	3	3	3	3	3
Chuvash Republic – Chuvashia	3	2	2	1	-
Perm Territory	4	4	4	3	3
Kirov Region	3	3	3	3	2
Nizhny Novgorod Region	7	4	4	4	4
Orenburg Region	4	4	3	3	3
Penza Region	1	1	1	1	1
Samara Region	10	8	8	6	6
Saratov Region	7	7	5	5	4
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	23	23	23	22	20
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	9	9	9	8	7
Tyumen Region	3	3	6	6	2
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	3
including Yamal-Nenets Autonomous Area	-	-	-	-	-
Chelyabinsk Region	6	6	6	6	6
Siberian Federal District <sup>1</sup>	28	23	20	19	19
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	-	-	-
Republic of Khakassia	2	2	1	1	1
Altai Territory	2	2	2	2	2
Krasnoyarsk Territory	2	2	2	1	1
Irkutsk Region	5	3	3	3	3
Kemerovo Region	6	5	5	5	5
Novosibirsk Region	5	4	3	3	3
Omsk Region	3	2	2	2	2
Tomsk Region	1	1	1	1	1
Far-Eastern Federal District <sup>1</sup>	16	15	15	15	14
Republic of Buryatia <sup>1</sup>	-	-	-	-	-
Republic of Sakha (Yakutia)	1	1	1	1	1
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-
Kamchatka Territory	2	1	1	1	1
Primorye Territory	8	8	8	8	8
Khabarovsk Territory	-	-	-	-	-
Amur Region	2	2	2	2	1
Magadan Region	-	-	-	-	-
Sakhalin Region	3	3	3	3	3
Jewish Autonomous Region	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-

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

NUMBER OF CREDIT INSTITUTIONS GRANTING HLS IN THE REPORTING PERIOD  
(UNITS)

Table 3.2

	2018	2019	2020	2021	2022
The Russian Federation	408	345	314	287	258
Central Federal District	205	175	160	142	132
Belgorod Region	2	2	1	1	1
Bryansk Region	-	-	-	-	-
Vladimir Region	1	1	1	1	1
Voronezh Region	1	-	-	-	-
Ivanovo Region	4	4	2	2	2
Kaluga Region	3	3	3	3	3
Kostroma Region	5	3	3	2	2
Kursk Region	1	1	1	-	-
Lipetsk Region	1	1	-	-	-
Moscow Region	3	3	3	2	1
Orel Region	-	-	-	-	-
Ryazan Region	2	2	2	2	2
Smolensk Region	-	-	-	-	-
Tambov Region	1	1	1	1	1
Tver Region	1	1	1	1	1
Tula Region	1	1	1	-	-
Yaroslavl Region	4	2	1	1	1
Moscow	175	150	140	127	117
North-Western Federal District	36	34	29	26	24
Republic of Karelia	1	1	1	-	-
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-
Vologda Region	3	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	-	-	-	-	-
Murmansk Region	1	1	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	25	23	18	16	14
Southern Federal District	30	22	20	17	13
Republic of Adygeya (Adygeya)	2	2	1	1	-
Republic of Kalmykia	-	-	-	-	-
Republic of Crimea	3	3	3	3	2
Krasnodar Territory	9	6	5	3	3
Astrakhan Region	3	3	3	2	1
Volgograd Region	4	1	1	1	1
Rostov Region	8	6	6	6	6
Sevastopol	1	1	1	1	-
North-Caucasian Federal District	12	6	4	4	2
Republic of Daghestan	1	1	-	-	-
Republic of Ingushetia	-	-	-	-	-
Kabardino-Balkar Republic	2	1	1	1	1
Karachai-Cherkess Republic	2	2	1	1	-
Republic of North Ossetia – Alania	-	-	-	-	-
Chechen Republic	-	-	-	-	-
Stavropol Territory	2	2	2	2	1

	2018	2019	2020	2021	2022
Volga Federal District	65	59	48	47	42
Republic of Bashkortostan	4	3	1	1	1
Mari El Republic	1	1	1	1	1
Republic of Mordovia	3	3	2	2	-
Republic of Tatarstan (Tatarstan)	14	14	12	12	12
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	3	3	2	2	1
Perm Territory	4	4	4	4	3
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	7	6	4	4	4
Orenburg Region	5	4	3	3	3
Penza Region	1	1	1	1	1
Samara Region	10	8	6	6	5
Saratov Region	7	6	6	5	5
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	25	22	22	22	18
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	11	8	8	8	6
Tyumen Region	3	3	3	3	2
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	2
including Yamal-Nenets Autonomous Area	-	-	-	-	-
Chelyabinsk Region	6	6	6	6	6
Siberian Federal District <sup>1</sup>	19	18	18	16	16
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	-	-
Republic of Khakassia	2	2	2	1	1
Altai Territory	2	2	2	2	2
Krasnoyarsk Territory	1	1	1	1	1
Irkutsk Region	6	5	3	3	3
Kemerovo Region	5	18	4	4	4
Novosibirsk Region	3	-	2	2	2
Omsk Region	2	3	1	1	1
Tomsk Region	1	2	1	1	1
Far-Eastern Federal District <sup>1</sup>	16	13	13	13	13
Republic of Buryatia <sup>1</sup>	-	-	-	-	-
Republic of Sakha (Yakutia)	2	1	1	1	1
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-
Kamchatka Territory	2	1	1	1	1
Primorye Territory	6	7	7	7	7
Khabarovsk Territory	1	-	-	-	-
Amur Region	2	2	2	2	2
Magadan Region	-	-	-	-	-
Sakhalin Region	3	2	2	2	2
Jewish Autonomous Region	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-

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

Table 3.3

NUMBER OF CREDIT INSTITUTIONS GRANTING MLS, INCLUDING MLS UNDER SCPAS, IN THE REPORTING PERIOD  
(UNITS)

	2018		2019		2020		2021		2022	
	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs	Number of Credit Institutions Granting MLS	including MLS under SCPAs
The Russian Federation	396	185	339	153	309	137	284	125	256	109
Central Federal District	199	89	172	73	157	65	140	60	130	55
Belgorod Region	2	1	2	1	1	1	1	1	1	1
Bryansk Region	-	-	-	-	-	-	-	-	-	-
Vladimir Region	1	1	1	1	1	1	1	1	1	1
Voronezh Region	1	-	-	-	-	-	-	-	-	-
Ivanovo Region	4	4	4	4	2	2	2	2	2	2
Kaluga Region	3	1	3	1	3	2	3	2	3	1
Kostroma Region	5	2	3	2	3	2	2	1	2	2
Kursk Region	1	1	1	1	1	1	-	-	-	-
Lipetsk Region	1	1	1	1	-	-	-	-	-	-
Moscow Region	3	-	3	-	3	1	2	1	1	-
Orel Region	-	-	-	-	-	-	-	-	-	-
Ryazan Region	2	2	2	2	2	2	2	2	2	2
Smolensk Region	-	-	-	-	-	-	-	-	-	-
Tambov Region	1	-	1	-	1	-	1	-	1	-
Tver Region	1	-	1	-	1	-	1	-	1	-
Tula Region	1	1	1	1	1	1	-	-	-	-
Yaroslavl Region	4	1	2	1	1	1	1	1	1	-
Moscow	169	74	147	58	137	51	125	49	115	46
North-Western Federal District	36	14	34	13	29	11	26	10	24	9
Republic of Karelia	1	-	1	-	1	-	-	-	-	-
Republic of Komi	1	1	1	1	1	1	1	1	1	1
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Vologda Region	3	1	3	1	3	1	3	1	3	1
Kaliningrad Region	1	1	1	1	1	1	1	1	1	1
Leningrad Region	-	-	-	-	-	-	-	-	-	-
Murmansk Region	1	-	1	-	1	-	1	-	1	-
Novgorod Region	2	1	2	1	2	1	2	1	2	1
Pskov Region	2	-	2	-	2	-	2	-	2	-
Saint Petersburg	25	10	23	9	18	7	16	6	14	5



	2018		2019		2020		2021		2022	
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs
Ural Federal District	24	11	22	11	22	11	22	11	18	11
Kurgan Region	2	-	2	-	2	-	2	-	2	-
Sverdlovsk Region	10	3	8	3	8	4	8	4	6	4
Tyumen Region	3	2	3	2	3	1	3	1	2	1
including Khanty-Mansi Autonomous Area – Yugra	3	1	3	1	3	1	3	1	2	1
including Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Chelyabinsk Region	6	5	6	5	6	5	6	5	6	5
Siberian Federal District <sup>1</sup>	19	10	18	7	18	7	16	8	16	6
Altai Republic	1	-	1	-	1	1	1	1	1	-
Republic of Tuva	1	-	1	-	1	-	-	-	-	-
Republic of Khakassia	2	1	2	1	2	1	1	1	1	1
Altai Territory	2	2	2	2	2	1	2	1	2	1
Krasnoyarsk Territory	1	-	1	-	1	-	1	-	1	-
Irkutsk Region	6	1	5	1	3	-	3	1	3	1
Kemerovo Region	5	2	18	7	4	1	4	1	4	-
Novosibirsk Region	3	3	-	-	2	2	2	2	2	2
Omsk Region	2	2	3	2	1	-	1	-	1	-
Tomsk Region	1	1	2	-	1	1	1	1	1	1
Far-Eastern Federal District <sup>1</sup>	15	7	13	5	13	5	13	6	13	5
Republic of Buryatia <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Republic of Sakha (Yakutia)	2	2	1	1	1	1	1	1	1	1
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Kamchatka Territory	1	-	1	-	1	-	1	-	1	-
Primorye Territory	6	3	7	3	7	3	7	3	7	3
Khabarovsk Territory	1	1	-	-	-	-	-	-	-	-
Amur Region	2	1	2	1	2	1	2	1	2	1
Magadan Region	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	3	-	2	-	2	-	2	1	2	-
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-

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

NUMBER OF CREDIT INSTITUTIONS PURCHASING RIGHTS OF CLAIM TO MLS IN THE REPORTING PERIOD  
(UNITS)

Table 3.4

	2018	2019	2020	2021	2022
The Russian Federation	131	109	100	95	86
Central Federal District	67	56	52	47	43
Belgorod Region	-	-	-	-	-
Bryansk Region	-	-	-	-	-
Vladimir Region	-	-	-	-	-
Voronezh Region	1	-	-	-	-
Ivanovo Region	1	1	1	1	1
Kaluga Region	-	-	-	-	-
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	1	-	-
Lipetsk Region	-	-	-	-	-
Moscow Region	1	1	1	-	-
Orel Region	-	-	-	-	-
Ryazan Region	-	-	-	-	-
Smolensk Region	-	-	-	-	-
Tambov Region	-	-	-	-	-
Tver Region	-	-	-	-	-
Tula Region	-	-	-	-	-
Yaroslavl Region	1	-	-	-	-
Moscow	61	52	48	45	41
North-Western Federal District	11	9	10	9	7
Republic of Karelia	-	-	-	-	-
Republic of Komi	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-
Vologda Region	2	2	2	2	1
Kaliningrad Region	-	-	-	-	-
Leningrad Region	-	-	-	-	-
Murmansk Region	-	-	-	-	-
Novgorod Region	-	-	-	-	-
Pskov Region	-	-	-	-	-
Saint Petersburg	9	7	8	7	6
Southern Federal District	6	4	3	3	2
Republic of Adygeya (Adygeya)	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-
Republic of Crimea	2	2	2	2	2
Krasnodar Territory	1	1	-	-	-
Astrakhan Region	-	-	-	-	-
Volgograd Region	1	-	-	-	-
Rostov Region	1	1	1	1	-
Sevastopol	1	-	-	-	-
North-Caucasian Federal District	-	-	-	-	-
Republic of Daghestan	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-
Karachai-Cherkess Republic	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-
Chechen Republic	-	-	-	-	-
Stavropol Territory	-	-	-	-	-

	2018	2019	2020	2021	2022
Volga Federal District	27	24	18	18	18
Republic of Bashkortostan	2	2	1	1	1
Mari El Republic	1	-	-	-	-
Republic of Mordovia	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	10	10	8	8	8
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	-	-	-	-	-
Perm Territory	-	-	-	-	-
Kirov Region	1	1	1	1	1
Nizhny Novgorod Region	2	1	-	-	-
Orenburg Region	4	3	2	2	2
Penza Region	1	1	1	1	1
Samara Region	4	4	3	3	3
Saratov Region	-	-	-	-	-
Ulyanovsk Region	-	-	-	-	-
Ural Federal District	10	9	9	11	10
Kurgan Region	-	-	-	-	-
Sverdlovsk Region	4	3	3	5	5
Tyumen Region	1	1	1	1	-
including Khanty-Mansi Autonomous Area – Yugra	1	1	1	1	1
including Yamal-Nenets Autonomous Area	-	-	-	-	-
Chelyabinsk Region	4	4	4	4	4
Siberian Federal District <sup>1</sup>	7	4	3	3	2
Altai Republic	-	-	-	-	-
Republic of Tuva	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-
Altai Territory	1	-	-	-	-
Krasnoyarsk Territory	1	1	1	1	-
Irkutsk Region	-	-	-	-	-
Kemerovo Region	-	4	-	-	-
Novosibirsk Region	3	-	2	2	2
Omsk Region	2	2	-	-	-
Tomsk Region	-	1	-	-	-
Far-Eastern Federal District <sup>1</sup>	3	4	5	4	4
Republic of Buryatia <sup>1</sup>	-	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-
Primorye Territory	1	2	3	2	2
Khabarovsk Territory	-	-	-	-	-
Amur Region	2	2	2	2	2
Magadan Region	-	-	-	-	-
Sakhalin Region	-	-	-	-	-
Jewish Autonomous Region	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-

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

NUMBER OF CREDIT INSTITUTIONS REFINANCING PREVIOUSLY GRANTED MLS IN THE REPORTING PERIOD  
(UNITS)

Table 3.5

	2018	2019	2020	2021	2022
The Russian Federation	94	86	90	91	68
Central Federal District	47	44	52	43	34
Belgorod Region	-	1	-	-	-
Bryansk Region	-	-	-	-	-
Vladimir Region	-	-	1	1	1
Voronezh Region	-	-	-	-	-
Ivanovo Region	-	-	1	-	-
Kaluga Region	1	-	2	1	-
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	-	-	-
Lipetsk Region	-	-	-	-	-
Moscow Region	-	-	1	-	-
Orel Region	-	-	-	-	-
Ryazan Region	1	1	2	2	1
Smolensk Region	-	-	-	-	-
Tambov Region	-	-	-	-	-
Tver Region	-	-	-	-	-
Tula Region	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-
Moscow	43	40	44	38	31
North-Western Federal District	9	6	6	8	6
Republic of Karelia	-	-	1	-	-
Republic of Komi	-	-	-	1	-
Arkhangelsk Region	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-
Vologda Region	1	1	1	1	-
Kaliningrad Region	1	-	1	1	1
Leningrad Region	-	-	-	-	-
Murmansk Region	-	-	-	-	-
Novgorod Region	1	1	1	1	1
Pskov Region	-	-	-	-	-
Saint Petersburg	6	4	2	4	4
Southern Federal District	3	4	1	3	2
Republic of Adygeya (Adygeya)	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-
Republic of Crimea	1	2	1	1	1
Krasnodar Territory	1	1	-	1	1
Astrakhan Region	-	-	-	-	-
Volgograd Region	1	-	-	1	-
Rostov Region	-	1	-	-	-
Sevastopol	-	-	-	-	-
North-Caucasian Federal District	1	-	-	-	-
Republic of Daghestan	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-
Karachai-Cherkess Republic	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-
Chechen Republic	-	-	-	-	-
Stavropol Territory	1	-	-	-	-

	2018	2019	2020	2021	2022
Volga Federal District	20	18	18	20	15
Republic of Bashkortostan	1	1	-	1	-
Mari El Republic	-	-	-	-	-
Republic of Mordovia	1	-	-	1	-
Republic of Tatarstan (Tatarstan)	6	6	6	6	6
Udmurt Republic	1	1	1	1	1
Chuvash Republic – Chuvashia	1	1	1	-	-
Perm Territory	-	-	-	-	-
Kirov Region	1	2	3	2	3
Nizhny Novgorod Region	1	1	-	-	-
Orenburg Region	3	2	2	3	2
Penza Region	1	1	1	1	-
Samara Region	2	2	1	1	1
Saratov Region	1	-	2	3	2
Ulyanovsk Region	1	1	1	1	-
Ural Federal District	5	6	5	5	1
Kurgan Region	-	-	-	-	-
Sverdlovsk Region	1	3	2	1	-
Tyumen Region	1	1	1	1	-
including Khanty-Mansi Autonomous Area – Yugra	-	-	-	-	1
including Yamal-Nenets Autonomous Area	-	-	-	-	-
Chelyabinsk Region	3	2	2	3	-
Siberian Federal District <sup>1</sup>	5	4	4	5	5
Altai Republic	-	-	-	-	-
Republic of Tuva	-	-	-	-	-
Republic of Khakassia	1	1	1	1	1
Altai Territory	1	1	1	1	1
Krasnoyarsk Territory	-	-	-	-	-
Irkutsk Region	-	-	-	-	-
Kemerovo Region	-	4	-	-	-
Novosibirsk Region	2	-	2	2	2
Omsk Region	1	2	-	-	-
Tomsk Region	-	-	-	1	1
Far-Eastern Federal District <sup>1</sup>	4	5	4	7	5
Republic of Buryatia <sup>1</sup>	-	-	-	-	-
Republic of Sakha (Yakutia)	1	1	1	1	1
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-
Primorye Territory	1	2	2	3	3
Khabarovsk Territory	-	-	-	-	-
Amur Region	2	2	1	2	1
Magadan Region	-	-	-	-	-
Sakhalin Region	-	-	-	1	-
Jewish Autonomous Region	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-

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

**NUMBER OF CREDIT INSTITUTIONS THAT ASSIGNED THEIR CLAIMS UNDER MLS /CLAIMS THEREON  
IN THE REPORTING PERIOD**

*Table 3.6*

(UNITS)

	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
The Russian Federation	65	63	62	63	56
Central Federal District	35	35	36	37	35
Belgorod Region	-	-	-	-	-
Bryansk Region	-	-	-	-	-
Vladimir Region	1	-	-	-	-
Voronezh Region	-	-	-	-	-
Ivanovo Region	1	1	-	-	-
Kaluga Region	-	-	-	-	-
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	-	-	-
Lipetsk Region	-	-	-	-	-
Moscow Region	1	-	-	-	-
Orel Region	-	-	-	-	-
Ryazan Region	1	-	-	-	-
Smolensk Region	-	-	-	-	-
Tambov Region	-	-	-	-	-
Tver Region	-	-	-	-	-
Tula Region	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-
Moscow	29	32	35	36	34
North-Western Federal District	4	6	6	5	5
Republic of Karelia	-	1	-	-	-
Republic of Komi	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-
Vologda Region	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-
Leningrad Region	-	-	-	-	-
Murmansk Region	-	-	-	-	-
Novgorod Region	-	-	-	-	-
Pskov Region	-	-	-	-	-
Saint Petersburg	4	5	6	5	5
Southern Federal District	3	3	3	3	3
Republic of Adygeya (Adygeya)	-	-	-	-	-
Republic of Kalmykia	-	-	-	-	-
Republic of Crimea	-	1	-	1	1
Krasnodar Territory	1	-	-	-	-
Astrakhan Region	-	-	1	-	-
Volgograd Region	-	-	-	-	-
Rostov Region	2	2	2	2	2
Sevastopol	-	-	-	-	-
North-Caucasian Federal District	-	-	-	-	-
Republic of Daghestan	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-
Kabardino-Balkar Republic	-	-	-	-	-
Karachai-Cherkess Republic	-	-	-	-	-
Republic of North Ossetia – Alania	-	-	-	-	-
Chechen Republic	-	-	-	-	-
Stavropol Territory	-	-	-	-	-

	2018	2019	2020	2021	2022
Volga Federal District	12	9	7	6	5
Republic of Bashkortostan	1	-	-	-	-
Mari El Republic	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	2	2	2	2	-
Udmurt Republic	1	2	1	1	2
Chuvash Republic – Chuvashia	1	-	-	-	-
Perm Territory	2	2	1	-	-
Kirov Region	1	-	-	-	-
Nizhny Novgorod Region	-	-	-	-	-
Orenburg Region	2	2	2	2	2
Penza Region	-	-	-	-	-
Samara Region	1	1	1	1	1
Saratov Region	1	-	-	-	-
Ulyanovsk Region	-	-	-	-	-
Ural Federal District	4	3	3	4	4
Kurgan Region	-	-	-	-	-
Sverdlovsk Region	2	1	1	1	3
Tyumen Region	-	-	-	1	-
including Khanty-Mansi Autonomous Area – Yugra	-	-	-	-	-
including Yamal-Nenets Autonomous Area	-	-	-	-	-
Chelyabinsk Region	2	2	2	2	1
Siberian Federal District	3	4	3	3	2
Altai Republic	-	-	-	-	-
Republic of Tuva	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-
Altai Territory	2	2	2	2	1
Krasnoyarsk Territory	-	-	-	-	-
Irkutsk Region	-	-	-	-	-
Kemerovo Region	-	4	-	-	-
Novosibirsk Region	1	-	1	1	1
Omsk Region	-	1	-	-	-
Tomsk Region	-	-	-	-	-
Far-Eastern Federal District <sup>1</sup>	4	3	4	5	2
Republic of Buryatia <sup>1</sup>	-	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-
Primorye Territory	2	2	2	2	2
Khabarovsk Territory	-	-	-	-	-
Amur Region	2	1	2	2	-
Magadan Region	-	-	-	-	-
Sakhalin Region	-	-	-	1	-
Jewish Autonomous Region	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-

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

Table 3.7

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

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
The Russian Federation	1,476,376	18	1,318,305	26	1,783,280	10	1,911,650	17	1,330,174	8
Central Federal District	354,124	17	324,350	24	437,268	10	465,998	15	306,739	8
Belgorod Region	11,982	-	11,030	-	16,318	-	16,033	-	10,963	-
Bryansk Region	10,715	-	9,553	-	12,444	-	12,244	-	8,017	-
Vladimir Region	12,901	-	12,123	-	15,621	-	16,343	1	10,616	-
Voronezh Region	22,977	-	21,325	-	28,733	-	29,341	-	19,098	-
Ivanovo Region	8,171	-	7,180	-	9,162	-	9,839	-	6,874	-
Kaluga Region	12,109	-	10,732	-	13,101	-	14,527	-	9,172	-
Kostroma Region	6,494	-	5,833	-	7,460	-	8,032	-	5,341	-
Kursk Region	10,602	-	9,129	-	11,769	-	11,770	-	7,737	-
Lipetsk Region	9,949	-	9,061	-	12,272	-	12,551	-	7,721	-
Moscow Region	82,077	1	74,382	1	98,852	1	108,452	-	71,303	1
Orel Region	8,017	-	7,193	-	9,488	-	8,997	-	5,739	-
Ryazan Region	12,846	1	11,533	-	14,833	-	14,546	-	9,190	-
Smolensk Region	8,659	-	7,877	-	10,277	-	10,449	-	6,687	-
Tambov Region	8,616	-	7,752	-	9,898	-	9,884	-	6,227	-
Tver Region	13,421	-	12,083	-	15,563	-	15,967	-	10,205	-
Tula Region	14,427	-	12,743	-	16,295	-	17,285	-	12,210	-
Yaroslavl Region	11,925	-	10,700	-	13,849	-	14,881	-	9,907	-
Moscow	88,236	15	84,121	23	121,333	9	134,857	14	89,732	7
North-Western Federal District	175,412	-	156,830	1	208,357	-	207,214	-	132,027	-
Republic of Karelia	7,422	-	6,531	-	8,998	-	8,134	-	4,951	-
Republic of Komi	12,192	-	9,976	-	13,383	-	13,195	-	8,844	-
Arkhangelsk Region	15,367	-	13,654	-	17,830	-	18,115	-	12,293	-
including Nenets Autonomous Area	533	-	411	-	502	-	569	-	390	-
Vologda Region	14,990	-	13,281	-	17,964	-	17,595	-	11,500	-
Kaliningrad Region	10,509	-	10,113	-	13,879	-	13,179	-	7,340	-
Leningrad Region	21,235	-	19,120	1	25,760	-	25,748	-	16,401	-
Murmansk Region	8,297	-	7,614	-	10,186	-	10,492	-	7,845	-
Novgorod Region	6,240	-	5,487	-	7,529	-	7,109	-	4,632	-
Pskov Region	5,483	-	4,891	-	6,621	-	6,369	-	3,988	-
Saint Petersburg	73,677	-	66,163	-	86,207	-	87,278	-	54,233	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Southern Federal District	116,813	-	109,514	-	149,273	-	164,546	-	119,518	-
Republic of Adygeya (Adygeya)	2,503	-	2,357	-	3,239	-	3,443	-	2,730	-
Republic of Kalmykia	2,602	-	2,395	-	3,158	-	3,381	-	2,647	-
Republic of Crimea	2,978	-	3,942	-	6,789	-	8,318	-	4,727	-
Krasnodar Territory	43,696	-	40,214	-	55,621	-	61,299	-	47,632	-
Astrakhan Region	7,773	-	7,577	-	9,463	-	10,597	-	8,673	-
Volgograd Region	21,486	-	19,516	-	25,231	-	27,051	-	18,188	-
Rostov Region	34,800	-	32,225	-	43,748	-	47,994	-	33,259	-
Sevastopol	975	-	1,288	-	2,024	-	2,463	-	1,662	-
North-Caucasian Federal District	33,056	-	31,787	-	45,578	-	64,071	-	55,680	-
Republic of Daghestan	3,917	-	4,548	-	6,363	-	8,781	-	8,758	-
Republic of Ingushetia	195	-	172	-	869	-	1,713	-	614	-
Kabardino-Balkar Republic	2,984	-	2,914	-	4,074	-	5,167	-	4,525	-
Karachai-Cherkess Republic	1,855	-	1,732	-	2,492	-	4,033	-	3,271	-
Republic of North Ossetia – Alania	2,879	-	2,939	-	4,050	-	5,154	-	4,235	-
Chechen Republic	870	-	1,100	-	4,157	-	12,703	-	15,213	-
Stavropol Territory	20,356	-	18,382	-	23,573	-	26,520	-	19,064	-
Volga Federal District	359,060	1	308,545	1	415,296	-	437,310	-	299,485	-
Republic of Bashkortostan	54,414	1	48,125	-	61,987	-	68,258	-	52,651	-
Mari El Republic	8,181	-	6,913	-	8,950	-	9,254	-	6,045	-
Republic of Mordovia	8,075	-	6,357	-	7,969	-	8,255	-	5,679	-
Republic of Tatarstan (Tatarstan)	55,893	-	47,064	-	65,198	-	69,039	-	47,276	-
Udmurt Republic	20,586	-	18,057	-	25,091	-	27,435	-	21,436	-
Chuvash Republic – Chuvashia	18,434	-	15,206	-	20,966	-	20,323	-	12,777	-
Perm Territory	32,113	-	29,824	1	40,738	-	42,582	-	30,080	-
Kirov Region	17,662	-	14,567	-	19,759	-	19,337	-	12,008	-
Nizhny Novgorod Region	32,603	-	27,677	-	37,060	-	37,847	-	23,437	-
Orenburg Region	25,085	-	21,348	-	28,239	-	30,660	-	22,020	-
Penza Region	12,580	-	11,056	-	16,179	-	17,421	-	11,291	-
Samara Region	35,277	-	30,447	-	40,236	-	41,373	-	25,627	-
Saratov Region	23,032	-	20,218	-	27,058	-	28,627	-	17,985	-
Ulyanovsk Region	15,125	-	11,686	-	15,866	-	16,899	-	11,173	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	166,116	-	146,961	-	198,745	-	216,921	-	160,331	-
Kurgan Region	8,614	-	8,181	-	10,769	-	11,900	-	8,903	-
Sverdlovsk Region	51,263	-	45,296	-	62,302	-	66,700	-	50,521	-
Tyumen Region	63,216	-	55,039	-	75,146	-	81,623	-	59,931	-
including Khanty-Mansi Autonomous Area – Yugra	30,068	-	25,048	-	36,178	-	38,373	-	27,046	-
including Yamal-Nenets Autonomous Area	10,820	-	9,704	-	11,997	-	12,595	-	9,545	-
Chelyabinsk Region	43,023	-	38,445	-	50,528	-	56,698	-	40,976	-
Siberian Federal District <sup>1</sup>	192,980	-	170,312	-	231,915	-	245,604	1	169,338	-
Altai Republic	1,030	-	835	-	1,254	-	1,500	-	1,268	-
Republic of Tuva	2,104	-	1,839	-	2,393	-	2,981	-	4,179	-
Republic of Khakassia	5,123	-	4,464	-	6,263	-	6,731	-	5,230	-
Altai Territory	25,264	-	21,668	-	30,821	-	31,675	-	19,552	-
Krasnoyarsk Territory	35,337	-	30,820	-	43,121	-	44,815	-	32,887	-
Irkutsk Region	25,501	-	22,154	-	28,027	-	31,242	1	23,273	-
Kemerovo Region	27,850	-	24,852	-	31,862	-	33,727	-	22,971	-
Novosibirsk Region	37,269	-	33,739	-	47,351	-	52,316	-	32,831	-
Omsk Region	21,867	-	20,059	-	27,004	-	27,013	-	17,483	-
Tomsk Region	11,635	-	9,882	-	13,819	-	13,604	-	9,664	-
Far-Eastern Federal District <sup>1</sup>	78,815	-	70,006	-	96,848	-	109,986	1	87,056	-
Republic of Buryatia <sup>1</sup>	6,560	-	5,971	-	9,039	-	10,083	-	8,607	-
Republic of Sakha (Yakutia)	13,550	-	11,729	-	15,108	-	16,744	-	14,512	-
Trans-Baikal Territory <sup>1</sup>	8,226	-	7,481	-	9,754	-	11,389	-	8,668	-
Kamchatka Territory	3,411	-	3,305	-	4,305	-	4,656	-	3,547	-
Primorye Territory	15,965	-	14,618	-	20,842	-	25,066	-	19,669	-
Khabarovsk Territory	14,045	-	12,208	-	17,392	-	19,451	-	14,812	-
Amur Region	8,048	-	6,615	-	9,382	-	10,060	-	8,692	-
Magadan Region	2,344	-	2,093	-	2,816	-	3,153	1	1,890	-
Sakhalin Region	4,775	-	4,332	-	6,074	-	7,052	-	4,821	-
Jewish Autonomous Region	1,341	-	1,098	-	1,346	-	1,464	-	1,185	-
Chukotka Autonomous Area	550	-	556	-	790	-	868	-	653	-

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

Table 3.8

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

	2018				2019				2020				2021				2022			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	1,471,809	12	368,340	-	1,311,959	22	339,782	-	1,780,490	8	483,785	-	1,908,532	10	475,998	3	1,327,271	3	409,878	-
Central Federal District	353,695	11	103,934	-	322,883	21	102,315	-	436,878	8	135,888	-	465,796	8	139,152	3	306,599	3	111,392	-
Belgorod Region	11,940	-	1,790	-	10,941	-	1,780	-	16,280	-	3,101	-	16,020	-	3,043	-	10,963	-	3,095	-
Bryansk Region	10,697	-	3,031	-	9,530	-	2,659	-	12,441	-	3,768	-	12,244	-	3,048	-	8,016	-	2,071	-
Vladimir Region	12,883	-	2,780	-	12,055	-	2,683	-	15,603	-	4,157	-	16,320	1	3,654	-	10,590	-	2,613	-
Voronezh Region	22,921	-	5,957	-	21,231	-	6,191	-	28,702	-	9,103	-	29,321	-	9,219	-	19,086	-	6,533	-
Ivanovo Region	8,146	-	1,623	-	7,155	-	1,311	-	9,159	-	1,797	-	9,838	-	1,962	-	6,873	-	1,689	-
Kaluga Region	12,089	-	2,954	-	10,708	-	3,047	-	13,095	-	3,548	-	14,526	-	3,598	-	9,172	-	2,271	-
Kostroma Region	6,485	-	1,251	-	5,807	-	1,083	-	7,433	-	1,527	-	8,006	-	1,451	-	5,332	-	1,206	-
Kursk Region	10,582	-	1,584	-	9,089	-	1,799	-	11,766	-	2,330	-	11,767	-	2,321	-	7,737	-	1,905	-
Lipetsk Region	9,908	-	1,824	-	9,023	-	1,855	-	12,263	-	2,970	-	12,550	-	2,627	-	7,721	-	1,700	-
Moscow Region	82,048	1	24,983	-	74,040	-	24,853	-	98,784	1	29,322	-	108,415	-	31,633	-	71,289	1	27,324	-
Orel Region	8,011	-	2,109	-	7,176	-	2,233	-	9,487	-	3,146	-	8,997	-	2,453	-	5,738	-	1,893	-
Ryazan Region	12,836	1	4,876	-	11,526	-	4,112	-	14,830	-	5,677	-	14,546	-	4,624	-	9,189	-	3,216	-
Smolensk Region	8,658	-	2,010	-	7,870	-	1,819	-	10,276	-	2,933	-	10,448	-	2,528	-	6,687	-	1,962	-
Tambov Region	8,605	-	2,345	-	7,740	-	1,690	-	9,894	-	2,337	-	9,884	-	1,954	-	6,224	-	1,436	-
Tver Region	13,415	-	2,831	-	12,071	-	2,554	-	15,561	-	3,511	-	15,967	-	3,267	-	10,204	-	2,475	-
Tula Region	14,422	-	3,900	-	12,717	-	3,015	-	16,291	-	4,123	-	17,284	-	3,990	-	12,209	-	3,791	-
Yaroslavl Region	11,908	-	2,385	-	10,655	-	2,403	-	13,845	-	3,263	-	14,878	-	3,378	-	9,904	-	2,627	-
Moscow	88,141	9	35,701	-	83,549	21	37,228	-	121,168	7	49,275	-	134,785	7	54,402	3	89,665	2	43,585	-

	2018				2019				2020				2021				2022			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	175,165	-	60,590	-	156,083	1	57,386	-	208,186	-	73,911	-	207,121	-	65,116	-	131,950	-	51,995	-
Republic of Karelia	7,409	-	2,121	-	6,504	-	1,827	-	8,995	-	3,084	-	8,129	-	2,052	-	4,950	-	1,327	-
Republic of Komi	12,190	-	3,052	-	9,957	-	2,541	-	13,380	-	3,455	-	13,191	-	2,950	-	8,837	-	2,297	-
Arkhangelsk Region	15,335	-	3,502	-	13,636	-	3,548	-	17,821	-	5,064	-	18,113	-	4,243	-	12,291	-	4,050	-
including Nenets Autonomous Area	533	-	109	-	411	-	110	-	502	-	175	-	568	-	144	-	390	-	117	-
Vologda Region	14,949	-	3,331	-	13,242	-	2,974	-	17,939	-	4,637	-	17,591	-	3,968	-	11,481	-	2,919	-
Kaliningrad Region	10,493	-	3,617	-	10,091	-	3,342	-	13,878	-	5,112	-	13,179	-	4,281	-	7,339	-	2,027	-
Leningrad Region	21,204	-	7,433	-	19,030	1	6,877	-	25,748	-	8,821	-	25,742	-	7,692	-	16,401	-	6,784	-
Murmansk Region	8,295	-	2,378	-	7,609	-	2,118	-	10,184	-	3,235	-	10,491	-	2,642	-	7,845	-	2,085	-
Novgorod Region	6,223	-	1,570	-	5,465	-	1,347	-	7,526	-	1,564	-	7,108	-	1,299	-	4,631	-	1,297	-
Pskov Region	5,410	-	1,432	-	4,823	-	1,201	-	6,577	-	2,123	-	6,335	-	1,783	-	3,957	-	1,305	-
Saint Petersburg	73,657	-	32,154	-	65,726	-	31,611	-	86,138	-	36,816	-	87,242	-	34,206	-	54,218	-	27,904	-
Southern Federal District	116,713	-	34,108	-	109,189	-	32,593	-	149,021	-	49,497	-	164,240	-	43,613	-	119,336	-	41,755	-
Republic of Adygeya (Adygeya)	2,499	-	655	-	2,353	-	547	-	3,239	-	912	-	3,442	-	623	-	2,728	-	1,001	-
Republic of Kalmykia	2,601	-	656	-	2,392	-	620	-	3,158	-	884	-	3,381	-	814	-	2,647	-	772	-
Republic of Crimea	2,978	-	1,198	-	3,939	-	1,168	-	6,789	-	2,608	-	8,316	-	2,646	-	4,725	-	1,410	-
Krasnodar Territory	43,669	-	15,696	-	40,072	-	14,338	-	55,562	-	22,286	-	61,232	-	18,123	-	47,593	-	20,838	-
Astrakhan Region	7,773	-	1,221	-	7,564	-	1,187	-	9,463	-	1,741	-	10,597	-	1,726	-	8,672	-	1,796	-
Volgograd Region	21,468	-	4,008	-	19,463	-	4,284	-	25,201	-	5,791	-	27,004	-	5,675	-	18,155	-	5,211	-
Rostov Region	34,750	-	10,280	-	32,119	-	10,092	-	43,585	-	14,507	-	47,805	-	13,254	-	33,154	-	10,180	-
Sevastopol	975	-	394	-	1,287	-	357	-	2,024	-	768	-	2,463	-	752	-	1,662	-	547	-
North-Caucasian Federal District	33,046	-	5,765	-	31,745	-	5,924	-	45,565	-	9,320	-	64,064	-	8,811	-	55,669	-	9,031	-
Republic of Dagestan	3,916	-	709	-	4,539	-	820	-	6,361	-	1,220	-	8,781	-	1,276	-	8,757	-	1,445	-
Republic of Ingushetia	195	-	82	-	172	-	47	-	869	-	76	-	1,713	-	58	-	614	-	51	-
Kabardino-Balkar Republic	2,981	-	472	-	2,907	-	492	-	4,074	-	659	-	5,167	-	507	-	4,523	-	560	-
Karachai-Cherkess Republic	1,855	-	206	-	1,732	-	183	-	2,491	-	354	-	4,033	-	307	-	3,271	-	360	-
Republic of North Ossetia – Alania	2,876	-	662	-	2,936	-	677	-	4,050	-	1,071	-	5,154	-	1,041	-	4,235	-	1,208	-
Chechen Republic	870	-	107	-	1,100	-	101	-	4,157	-	150	-	12,703	-	189	-	15,213	-	264	-
Stavropol Territory	20,353	-	3,527	-	18,359	-	3,604	-	23,563	-	5,790	-	26,513	-	5,433	-	19,056	-	5,143	-

	2018				2019				2020				2021				2022			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	356,273	1	77,633	-	306,157	-	67,208	-	414,272	-	97,789	-	436,003	-	93,829	-	298,412	-	79,775	-
Republic of Bashkortostan	53,504	1	13,233	-	47,722	-	11,438	-	61,932	-	14,604	-	68,192	-	13,865	-	52,630	-	12,623	-
Mari El Republic	8,178	-	1,855	-	6,909	-	1,710	-	8,950	-	2,041	-	9,254	-	1,689	-	6,045	-	1,756	-
Republic of Mordovia	7,982	-	2,027	-	6,325	-	1,459	-	7,965	-	1,551	-	8,254	-	2,065	-	5,678	-	1,588	-
Republic of Tatarstan (Tatarstan)	54,783	-	11,451	-	45,838	-	10,207	-	64,425	-	14,935	-	67,979	-	14,439	-	46,486	-	13,458	-
Udmurt Republic	20,452	-	4,864	-	17,950	-	3,924	-	25,008	-	7,450	-	27,341	-	7,438	-	21,272	-	7,669	-
Chuvash Republic – Chuvashia	18,407	-	5,659	-	15,169	-	5,076	-	20,963	-	7,853	-	20,319	-	6,191	-	12,775	-	4,835	-
Perm Territory	32,094	-	6,870	-	29,728	-	6,697	-	40,710	-	10,218	-	42,569	-	9,490	-	30,032	-	7,927	-
Kirov Region	17,637	-	3,228	-	14,538	-	2,845	-	19,753	-	4,135	-	19,337	-	3,002	-	12,003	-	2,741	-
Nizhny Novgorod Region	32,546	-	6,595	-	27,541	-	4,970	-	37,038	-	7,605	-	37,802	-	8,124	-	23,424	-	5,631	-
Orenburg Region	24,775	-	5,066	-	21,219	-	4,430	-	28,226	-	5,408	-	30,658	-	5,556	-	22,020	-	4,600	-
Penza Region	12,561	-	3,146	-	11,029	-	2,850	-	16,164	-	5,204	-	17,408	-	5,806	-	11,282	-	4,621	-
Samara Region	35,236	-	6,780	-	30,348	-	6,131	-	40,225	-	7,801	-	41,371	-	7,569	-	25,616	-	5,793	-
Saratov Region	23,026	-	3,263	-	20,181	-	3,067	-	27,055	-	5,057	-	28,624	-	4,548	-	17,980	-	3,225	-
Ulyanovsk Region	15,092	-	3,596	-	11,660	-	2,404	-	15,858	-	3,927	-	16,895	-	4,047	-	11,169	-	3,308	-
Ural Federal District	165,424	-	36,148	-	146,108	-	29,305	-	198,042	-	45,291	-	215,867	-	51,305	-	159,000	-	46,953	-
Kurgan Region	8,603	-	1,525	-	8,165	-	1,091	-	10,766	-	1,784	-	11,897	-	2,635	-	8,895	-	2,306	-
Sverdlovsk Region	51,239	-	13,478	-	45,190	-	11,041	-	62,263	-	16,286	-	66,685	-	17,940	-	50,509	-	16,737	-
Tyumen Region	63,012	-	14,559	-	54,700	-	11,805	-	75,135	-	19,171	-	81,607	-	21,159	-	59,918	-	20,020	-
including Khanty-Mansi Autonomous Area – Yugra	30,009	-	6,023	-	24,939	-	4,852	-	36,176	-	8,368	-	38,362	-	9,034	-	27,039	-	7,894	-
including Yamal-Nenets Autonomous Area	10,749	-	2,749	-	9,596	-	2,462	-	11,996	-	3,800	-	12,593	-	3,740	-	9,544	-	3,417	-
Chelyabinsk Region	42,570	-	6,586	-	38,053	-	5,368	-	49,878	-	8,050	-	55,678	-	9,571	-	39,678	-	7,890	-

	2018				2019				2020				2021				2022			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District <sup>1</sup>	192,856	-	35,665	-	169,905	-	31,517	-	231,719	-	48,926	-	245,482	1	47,956	-	169,260	-	43,312	-
Altai Republic	1,029	-	132	-	835	-	121	-	1,254	-	179	-	1,500	-	160	-	1,268	-	269	-
Republic of Tuva	2,104	-	111	-	1,838	-	127	-	2,393	-	202	-	2,980	-	277	-	4,177	-	710	-
Republic of Khakassia	5,118	-	828	-	4,459	-	708	-	6,260	-	1,118	-	6,728	-	1,100	-	5,227	-	1,330	-
Altai Territory	25,241	-	5,201	-	21,649	-	4,324	-	30,681	-	8,448	-	31,601	-	7,267	-	19,507	-	5,015	-
Krasnoyarsk Territory	35,330	-	9,005	-	30,755	-	7,068	-	43,116	-	10,739	-	44,812	-	9,814	-	32,882	-	9,916	-
Irkutsk Region	25,477	-	3,981	-	22,111	-	3,743	-	28,022	-	4,711	-	31,237	1	4,289	-	23,270	-	4,689	-
Kemerovo Region	27,842	-	4,277	-	24,812	-	4,117	-	31,854	-	6,235	-	33,726	-	5,969	-	22,970	-	4,987	-
Novosibirsk Region	37,226	-	8,972	-	33,593	-	8,654	-	47,328	-	12,709	-	52,286	-	14,336	-	32,817	-	11,631	-
Omsk Region	21,856	-	2,122	-	20,003	-	1,953	-	27,002	-	3,421	-	27,009	-	3,081	-	17,480	-	2,713	-
Tomsk Region	11,633	-	1,036	-	9,850	-	702	-	13,809	-	1,164	-	13,603	-	1,663	-	9,662	-	2,052	-
Far-Eastern Federal District <sup>1</sup>	78,637	-	14,497	-	69,889	-	13,534	-	96,807	-	23,163	-	109,959	1	26,216	-	87,045	-	25,665	-
Republic of Buryatia <sup>1</sup>	6,551	-	1,101	-	5,967	-	1,130	-	9,039	-	2,293	-	10,083	-	2,036	-	8,604	-	2,501	-
Republic of Sakha (Yakutia)	13,416	-	4,064	-	11,642	-	3,276	-	15,073	-	4,436	-	16,733	-	4,290	-	14,511	-	4,566	-
Trans-Baikal Territory <sup>1</sup>	8,226	-	1,122	-	7,478	-	1,125	-	9,754	-	1,790	-	11,389	-	2,227	-	8,666	-	2,004	-
Kamchatka Territory	3,395	-	789	-	3,299	-	744	-	4,305	-	1,072	-	4,651	-	1,044	-	3,546	-	823	-
Primorye Territory	15,958	-	2,400	-	14,611	-	2,694	-	20,840	-	5,540	-	25,064	-	7,438	-	19,667	-	7,058	-
Khabarovsk Territory	14,045	-	2,033	-	12,205	-	1,941	-	17,391	-	3,608	-	19,448	-	4,396	-	14,810	-	4,383	-
Amur Region	8,042	-	972	-	6,610	-	766	-	9,379	-	1,453	-	10,054	-	1,654	-	8,692	-	1,793	-
Magadan Region	2,342	-	496	-	2,093	-	505	-	2,816	-	712	-	3,153	1	677	-	1,890	-	470	-
Sakhalin Region	4,771	-	1,265	-	4,331	-	1,122	-	6,074	-	1,835	-	7,052	-	2,034	-	4,821	-	1,564	-
Jewish Autonomous Region	1,341	-	91	-	1,097	-	78	-	1,346	-	176	-	1,464	-	196	-	1,185	-	300	-
Chukotka Autonomous Area	550	-	164	-	556	-	153	-	790	-	248	-	868	-	224	-	653	-	203	-

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

Table 3.9

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

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
The Russian Federation	3,018,156	1,421	2,947,864	919	4,450,046	676	5,700,375	4,478	4,816,919	97
Central Federal District	957,750	1,396	963,836	879	1,467,333	676	1,898,469	4,394	1,512,088	97
Belgorod Region	20,951	-	20,330	-	33,965	-	39,747	-	35,858	-
Bryansk Region	17,514	-	17,089	-	24,808	-	30,035	-	24,067	-
Vladimir Region	22,125	-	21,814	-	30,428	-	38,724	-	31,427	-
Voronezh Region	37,919	-	37,322	-	55,495	-	68,839	-	57,473	-
Ivanovo Region	13,305	-	12,454	-	17,723	-	22,575	-	19,969	-
Kaluga Region	24,828	-	23,300	-	31,706	-	41,466	-	32,416	-
Kostroma Region	9,692	-	9,330	-	13,507	-	17,088	-	13,935	-
Kursk Region	17,023	-	16,289	-	23,563	-	28,956	-	24,748	-
Lipetsk Region	16,390	-	16,159	-	24,550	-	29,714	-	23,502	-
Moscow Region	252,865	42	250,480	8	367,576	9	481,720	-	394,776	66
Orel Region	13,172	-	12,556	-	18,765	-	21,431	-	16,477	-
Ryazan Region	22,399	76	21,182	-	30,417	-	34,791	-	29,602	-
Smolensk Region	15,353	-	14,732	-	20,828	-	24,695	-	19,455	-
Tambov Region	15,022	-	14,376	-	20,045	-	23,700	-	18,801	-
Tver Region	24,998	-	24,312	-	33,552	-	40,807	-	33,063	-
Tula Region	27,554	-	26,394	-	37,571	-	48,136	-	40,684	-
Yaroslavl Region	19,594	-	18,858	-	26,673	-	33,446	-	28,754	-
Moscow	387,046	1,278	406,860	870	656,161	667	872,599	4,394	667,081	31
North-Western Federal District	388,167	-	379,649	5	562,502	-	687,502	-	543,717	-
Republic of Karelia	12,643	-	11,762	-	18,138	-	19,880	-	15,192	-
Republic of Komi	22,328	-	19,786	-	28,437	-	32,027	-	25,237	-
Arkhangelsk Region	28,905	-	27,368	-	39,395	-	45,733	-	37,302	-
including Nenets Autonomous Area	1,275	-	1,013	-	1,394	-	1,741	-	1,468	-
Vologda Region	21,557	-	20,817	-	31,754	-	37,539	-	29,754	-
Kaliningrad Region	18,974	-	18,986	-	29,079	-	35,313	-	25,082	-
Leningrad Region	48,198	-	46,719	5	70,938	-	86,540	-	73,037	-
Murmansk Region	15,900	-	15,755	-	23,571	-	29,027	-	25,900	-
Novgorod Region	10,261	-	9,632	-	14,327	-	16,169	-	13,250	-
Pskov Region	8,862	-	8,633	-	12,578	-	14,253	-	11,587	-
Saint Petersburg	200,539	-	200,193	-	294,285	-	371,019	-	287,377	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Southern Federal District	208,474	-	211,120	-	314,949	-	428,240	-	423,904	-
Republic of Adygeya (Adygeya)	4,176	-	4,157	-	6,283	-	8,441	-	9,842	-
Republic of Kalmykia	5,332	-	5,386	-	7,997	-	10,259	-	10,429	-
Republic of Crimea	6,200	-	8,852	-	16,311	-	23,317	-	16,233	-
Krasnodar Territory	78,522	-	79,289	-	120,221	-	172,702	-	196,185	-
Astrakhan Region	13,617	-	14,018	-	19,842	-	26,315	-	26,152	-
Volgograd Region	35,656	-	35,779	-	50,507	-	62,322	-	53,014	-
Rostov Region	62,821	-	60,628	-	88,377	-	116,663	-	105,328	-
Sevastopol	2,150	-	3,011	-	5,411	-	8,221	-	6,720	-
North-Caucasian Federal District	60,728	-	63,232	-	93,452	-	142,273	-	140,688	-
Republic of Daghestan	9,550	-	11,737	-	17,270	-	27,870	-	26,665	-
Republic of Ingushetia	480	-	396	-	1,087	-	1,709	-	1,242	-
Kabardino-Balkar Republic	5,784	-	6,185	-	9,025	-	12,452	-	11,468	-
Karachai-Cherkess Republic	3,197	-	3,299	-	5,122	-	9,581	-	10,006	-
Republic of North Ossetia – Alania	5,933	-	6,061	-	8,976	-	12,971	-	13,702	-
Chechen Republic	1,919	-	2,577	-	5,423	-	12,998	-	16,864	-
Stavropol Territory	33,864	-	32,977	-	46,549	-	64,691	-	60,741	-
Volga Federal District	586,441	25	548,145	36	816,655	-	1,005,261	-	855,950	-
Republic of Bashkortostan	92,720	25	89,116	-	126,922	-	159,316	-	146,353	-
Mari El Republic	12,213	-	10,776	-	15,216	-	18,063	-	15,053	-
Republic of Mordovia	14,239	-	12,280	-	17,148	-	20,515	-	17,267	-
Republic of Tatarstan (Tatarstan)	95,770	-	90,310	-	141,675	-	178,054	-	157,029	-
Udmurt Republic	30,466	-	28,813	-	45,583	-	58,663	-	55,470	-
Chuvash Republic – Chuvashia	29,265	-	26,372	-	40,146	-	45,499	-	37,832	-
Perm Territory	52,211	-	51,712	36	77,413	-	93,066	-	77,656	-
Kirov Region	25,694	-	22,550	-	33,498	-	37,559	-	30,331	-
Nizhny Novgorod Region	57,831	-	52,432	-	79,809	-	97,019	-	74,793	-
Orenburg Region	38,721	-	36,122	-	51,820	-	65,153	-	56,169	-
Penza Region	20,246	-	19,640	-	31,116	-	39,784	-	32,887	-
Samara Region	58,453	-	54,126	-	76,799	-	92,993	-	72,938	-
Saratov Region	36,682	-	35,006	-	51,284	-	64,073	-	51,597	-
Ulyanovsk Region	21,930	-	18,891	-	28,223	-	35,504	-	30,576	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	313,420	-	296,830	-	438,830	-	547,694	-	475,023	-
Kurgan Region	12,965	-	12,867	-	18,311	-	22,771	-	18,981	-
Sverdlovsk Region	98,204	-	93,015	-	140,884	-	169,931	-	149,212	-
Tyumen Region	142,402	-	132,878	-	195,720	-	246,079	-	212,735	-
including Khanty-Mansi Autonomous Area – Yugra	71,606	-	64,183	-	98,708	-	119,360	-	98,956	-
including Yamal-Nenets Autonomous Area	28,584	-	27,472	-	36,465	-	44,838	-	39,319	-
Chelyabinsk Region	59,849	-	58,070	-	83,915	-	108,914	-	94,094	-
Siberian Federal District <sup>1</sup>	326,569	-	315,171	-	481,516	-	615,783	22	520,583	-
Altai Republic	1,408	-	1,390	-	2,433	-	3,303	-	3,133	-
Republic of Tuva	4,586	-	4,240	-	6,383	-	9,411	-	12,326	-
Republic of Khakassia	7,960	-	7,505	-	11,877	-	15,443	-	14,469	-
Altai Territory	36,292	-	34,286	-	53,477	-	65,409	-	51,805	-
Krasnoyarsk Territory	63,273	-	60,336	-	95,047	-	119,160	-	108,034	-
Irkutsk Region	44,387	-	41,882	-	61,432	-	82,441	22	71,910	-
Kemerovo Region	42,108	-	41,470	-	59,733	-	76,065	-	63,691	-
Novosibirsk Region	70,605	-	69,892	-	108,460	-	142,786	-	111,656	-
Omsk Region	35,649	-	35,376	-	52,892	-	66,395	-	53,241	-
Tomsk Region	20,302	-	18,796	-	29,783	-	35,371	-	30,317	-
Far-Eastern Federal District <sup>1</sup>	176,608	-	169,880	-	274,809	-	375,152	62	344,966	-
Republic of Buryatia <sup>1</sup>	11,403	-	11,337	-	20,193	-	27,487	-	28,087	-
Republic of Sakha (Yakutia)	35,572	-	31,703	-	47,315	-	62,011	-	64,052	-
Trans-Baikal Territory <sup>1</sup>	15,640	-	14,979	-	22,606	-	32,378	-	29,880	-
Kamchatka Territory	8,031	-	7,985	-	11,888	-	16,381	-	14,575	-
Primorye Territory	36,588	-	37,242	-	63,464	-	91,335	-	80,981	-
Khabarovsk Territory	31,087	-	29,696	-	48,739	-	64,148	-	55,518	-
Amur Region	15,782	-	14,706	-	25,191	-	33,843	-	35,476	-
Magadan Region	5,193	-	4,982	-	7,447	-	10,517	62	7,727	-
Sakhalin Region	13,482	-	13,518	-	22,465	-	29,954	-	21,985	-
Jewish Autonomous Region	2,328	-	2,065	-	2,942	-	3,815	-	3,788	-
Chukotka Autonomous Area	1,504	-	1,668	-	2,559	-	3,285	-	2,897	-

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

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

Table 3.10

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

	2018				2019				2020				2021				2022			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	3,012,702	413	870,644	-	2,934,231	674	923,469	-	4,444,327	353	1,498,574	-	5,695,075	4,441	1,880,798	184	4,813,167	77	2,063,321	-
Central Federal District	955,425	388	320,116	-	957,716	669	360,977	-	1,464,502	353	555,802	-	1,896,539	4,357	725,053	184	1,510,604	77	724,918	-
Belgorod Region	20,928	-	4,053	-	20,249	-	4,333	-	33,941	-	8,579	-	39,736	-	10,298	-	35,858	-	14,540	-
Bryansk Region	17,499	-	5,400	-	17,052	-	5,656	-	24,806	-	9,170	-	30,035	-	10,316	-	24,066	-	10,367	-
Vladimir Region	22,109	-	5,626	-	21,740	-	5,868	-	30,419	-	9,630	-	38,710	-	11,408	-	31,412	-	12,520	-
Voronezh Region	37,891	-	10,535	-	37,183	-	11,669	-	55,479	-	19,247	-	68,821	-	23,927	-	57,466	-	23,925	-
Ivanovo Region	13,296	-	3,467	-	12,408	-	3,131	-	17,721	-	4,876	-	22,553	-	6,192	-	19,968	-	7,674	-
Kaluga Region	24,793	-	6,563	-	23,260	-	7,288	-	31,700	-	10,036	-	41,465	-	12,980	-	32,416	-	11,559	-
Kostroma Region	9,676	-	2,266	-	9,278	-	2,181	-	13,484	-	3,730	-	17,065	-	4,432	-	13,928	-	4,893	-
Kursk Region	17,007	-	3,302	-	16,246	-	4,064	-	23,562	-	6,598	-	28,955	-	7,803	-	24,748	-	9,231	-
Lipetsk Region	16,371	-	3,761	-	16,101	-	4,213	-	24,541	-	7,444	-	29,714	-	8,558	-	23,502	-	8,309	-
Moscow Region	252,656	42	83,570	-	249,051	-	94,685	-	367,314	9	132,707	-	481,118	-	176,893	-	394,744	66	191,794	-
Orel Region	13,157	-	3,853	-	12,523	-	4,232	-	18,760	-	7,100	-	21,431	-	7,187	-	16,477	-	7,466	-
Ryazan Region	22,382	76	8,844	-	21,159	-	8,335	-	30,416	-	13,001	-	34,791	-	13,021	-	29,585	-	14,197	-
Smolensk Region	15,352	-	4,180	-	14,718	-	4,250	-	20,827	-	7,125	-	24,694	-	7,839	-	19,455	-	8,291	-
Tambov Region	15,018	-	4,417	-	14,345	-	3,856	-	20,041	-	5,880	-	23,700	-	6,265	-	18,796	-	7,078	-
Tver Region	24,995	-	6,141	-	24,270	-	6,316	-	33,544	-	9,499	-	40,807	-	10,959	-	33,058	-	12,159	-
Tula Region	27,551	-	8,209	-	26,322	-	7,485	-	37,555	-	11,802	-	48,135	-	14,500	-	40,682	-	17,274	-
Yaroslavl Region	19,545	-	4,693	-	18,740	-	5,317	-	26,670	-	8,152	-	33,442	-	10,406	-	28,746	-	11,064	-
Moscow	385,200	270	151,235	-	403,071	669	178,098	-	653,723	343	281,226	-	871,366	4,357	382,068	184	665,697	11	352,577	-
North-Western Federal District	387,745	-	141,936	-	377,482	5	153,594	-	561,781	-	230,933	-	687,277	-	266,219	-	543,567	-	272,262	-
Republic of Karelia	12,637	-	4,172	-	11,718	-	3,861	-	18,135	-	7,387	-	19,873	-	6,478	-	15,187	-	5,880	-
Republic of Komi	22,327	-	6,136	-	19,765	-	5,878	-	28,435	-	9,257	-	32,015	-	9,915	-	25,215	-	10,091	-
Arkhangelsk Region	28,889	-	7,734	-	27,330	-	8,308	-	39,387	-	13,397	-	45,723	-	13,834	-	37,298	-	16,882	-
including Nenets Autonomous Area	1,275	-	259	-	1,013	-	305	-	1,394	-	539	-	1,731	-	542	-	1,468	-	579	-
Vologda Region	21,534	-	5,673	-	20,753	-	5,697	-	31,733	-	10,054	-	37,538	-	11,311	-	29,727	-	10,860	-
Kaliningrad Region	18,922	-	6,311	-	18,945	-	6,287	-	29,077	-	11,245	-	35,313	-	12,423	-	25,082	-	8,324	-
Leningrad Region	48,136	-	17,504	-	46,506	5	18,423	-	70,919	-	28,543	-	86,523	-	32,524	-	73,037	-	38,398	-
Murmansk Region	15,899	-	5,764	-	15,742	-	5,697	-	23,566	-	9,998	-	29,023	-	10,395	-	25,900	-	10,430	-
Novgorod Region	10,250	-	3,037	-	9,598	-	2,993	-	14,323	-	4,230	-	16,169	-	4,497	-	13,247	-	5,522	-
Pskov Region	8,829	-	2,744	-	8,589	-	2,538	-	12,554	-	4,573	-	14,234	-	4,769	-	11,569	-	5,304	-
Saint Petersburg	200,321	-	82,861	-	198,536	-	93,912	-	293,651	-	132,248	-	370,867	-	160,074	-	287,307	-	160,572	-

	2018				2019				2020				2021				2022			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	208,393	-	63,876	-	210,488	-	66,388	-	314,795	-	112,923	-	428,024	-	135,069	-	423,764	-	193,393	-
Republic of Adygeya (Adygeya)	4,174	-	1,161	-	4,150	-	1,012	-	6,283	-	1,986	-	8,439	-	1,940	-	9,842	-	4,622	-
Republic of Kalmykia	5,332	-	1,667	-	5,376	-	1,931	-	7,997	-	3,072	-	10,259	-	3,743	-	10,429	-	4,798	-
Republic of Crimea	6,200	-	2,364	-	8,845	-	2,739	-	16,311	-	6,510	-	23,316	-	8,014	-	16,230	-	5,782	-
Krasnodar Territory	78,495	-	27,620	-	78,999	-	27,241	-	120,162	-	47,639	-	172,624	-	56,399	-	196,132	-	101,358	-
Astrakhan Region	13,617	-	2,713	-	13,987	-	3,076	-	19,842	-	5,242	-	26,315	-	6,738	-	26,151	-	9,285	-
Volgograd Region	35,646	-	8,047	-	35,697	-	9,744	-	50,496	-	14,861	-	62,296	-	17,814	-	52,993	-	22,390	-
Rostov Region	62,779	-	19,515	-	60,424	-	19,825	-	88,294	-	31,480	-	116,555	-	37,711	-	105,266	-	42,671	-
Sevastopol	2,150	-	790	-	3,009	-	820	-	5,411	-	2,132	-	8,221	-	2,710	-	6,720	-	2,486	-
North-Caucasian Federal District	60,721	-	12,426	-	63,097	-	14,187	-	93,425	-	24,372	-	142,265	-	31,683	-	140,679	-	43,519	-
Republic of Daghestan	9,549	-	2,100	-	11,700	-	2,624	-	17,264	-	4,498	-	27,870	-	6,395	-	26,663	-	9,115	-
Republic of Ingushetia	480	-	165	-	396	-	146	-	1,087	-	292	-	1,709	-	299	-	1,242	-	313	-
Kabardino-Balkar Republic	5,779	-	1,125	-	6,163	-	1,351	-	9,025	-	2,037	-	12,452	-	2,086	-	11,467	-	3,211	-
Karachai-Cherkess Republic	3,197	-	415	-	3,299	-	460	-	5,121	-	1,047	-	9,581	-	1,213	-	10,006	-	1,872	-
Republic of North Ossetia – Alania	5,932	-	1,469	-	6,046	-	1,648	-	8,976	-	2,716	-	12,971	-	3,477	-	13,702	-	5,051	-
Chechen Republic	1,919	-	342	-	2,577	-	355	-	5,423	-	626	-	12,998	-	1,006	-	16,864	-	1,717	-
Stavropol Territory	33,864	-	6,809	-	32,915	-	7,602	-	46,531	-	13,156	-	64,682	-	17,207	-	60,736	-	22,241	-
Volga Federal District	584,852	25	146,599	-	545,650	-	144,480	-	815,322	-	240,410	-	1,003,141	-	286,086	-	854,956	-	326,528	-
Republic of Bashkortostan	92,260	25	25,615	-	88,837	-	24,775	-	126,861	-	35,901	-	159,236	-	41,396	-	146,334	-	51,290	-
Mari El Republic	12,211	-	3,110	-	10,767	-	3,124	-	15,216	-	4,245	-	18,063	-	4,443	-	15,053	-	5,990	-
Republic of Mordovia	14,197	-	4,399	-	12,245	-	3,650	-	17,135	-	5,097	-	20,515	-	7,041	-	17,264	-	7,682	-
Republic of Tatarstan (Tatarstan)	95,112	-	24,000	-	89,362	-	24,401	-	140,665	-	41,062	-	176,330	-	50,151	-	156,401	-	59,527	-
Udmurt Republic	30,379	-	8,398	-	28,696	-	7,686	-	45,485	-	16,497	-	58,477	-	20,088	-	55,354	-	26,413	-
Chuvash Republic – Chuvashia	29,258	-	9,714	-	26,319	-	10,138	-	40,142	-	17,503	-	45,494	-	18,273	-	37,824	-	19,767	-
Perm Territory	52,185	-	12,882	-	51,520	-	14,424	-	77,400	-	25,068	-	93,050	-	28,196	-	77,620	-	30,741	-
Kirov Region	25,672	-	5,849	-	22,518	-	5,395	-	33,461	-	9,021	-	37,559	-	8,596	-	30,328	-	11,295	-
Nizhny Novgorod Region	57,790	-	13,508	-	52,124	-	12,149	-	79,775	-	22,016	-	96,963	-	28,893	-	74,770	-	26,870	-
Orenburg Region	38,590	-	8,418	-	36,043	-	8,152	-	51,805	-	11,800	-	65,153	-	15,247	-	56,169	-	16,773	-
Penza Region	20,220	-	5,610	-	19,568	-	5,951	-	31,093	-	11,840	-	39,752	-	15,803	-	32,871	-	17,089	-
Samara Region	58,393	-	13,037	-	53,935	-	12,879	-	76,789	-	19,293	-	92,982	-	22,639	-	72,813	-	23,872	-
Saratov Region	36,674	-	6,387	-	34,913	-	7,114	-	51,280	-	12,767	-	64,066	-	14,975	-	51,589	-	16,542	-
Ulyanovsk Region	21,912	-	5,670	-	18,804	-	4,644	-	28,216	-	8,300	-	35,501	-	10,346	-	30,566	-	12,676	-

	2018				2019				2020				2021				2022			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	312,739	-	77,818	-	295,679	-	73,255	-	438,374	-	125,927	-	547,081	-	163,964	-	474,198	-	184,760	-
Kurgan Region	12,954	-	2,615	-	12,837	-	2,213	-	18,309	-	4,049	-	22,769	-	6,350	-	18,974	-	7,345	-
Sverdlovsk Region	97,953	-	28,974	-	92,688	-	27,895	-	140,817	-	45,770	-	169,900	-	56,842	-	149,187	-	64,691	-
Tyumen Region	142,214	-	34,639	-	132,386	-	32,211	-	195,688	-	57,183	-	246,062	-	74,458	-	212,715	-	83,997	-
including Khanty-Mansi Autonomous Area – Yugra	71,548	-	15,385	-	64,032	-	14,146	-	98,685	-	26,032	-	119,352	-	33,526	-	98,953	-	35,324	-
including Yamal-Nenets Autonomous Area	28,514	-	7,806	-	27,292	-	7,810	-	36,464	-	12,865	-	44,832	-	14,538	-	39,318	-	15,935	-
Chelyabinsk Region	59,618	-	11,589	-	57,767	-	10,936	-	83,560	-	18,925	-	108,350	-	26,314	-	93,322	-	28,726	-
Siberian Federal District <sup>1</sup>	326,334	-	70,571	-	314,365	-	71,556	-	481,342	-	125,515	-	615,657	22	158,365	-	520,464	-	184,295	-
Altai Republic	1,407	-	239	-	1,390	-	270	-	2,433	-	459	-	3,303	-	493	-	3,133	-	1,048	-
Republic of Tuva	4,586	-	290	-	4,239	-	369	-	6,383	-	729	-	9,404	-	1,215	-	12,325	-	3,318	-
Republic of Khakassia	7,926	-	1,427	-	7,491	-	1,487	-	11,871	-	2,640	-	15,442	-	3,420	-	14,451	-	5,248	-
Altai Territory	36,281	-	8,550	-	34,265	-	8,022	-	53,406	-	16,682	-	65,366	-	18,031	-	51,779	-	18,534	-
Krasnoyarsk Territory	63,266	-	18,426	-	60,194	-	16,732	-	95,039	-	29,137	-	119,152	-	34,690	-	108,014	-	43,745	-
Irkutsk Region	44,366	-	8,015	-	41,790	-	8,456	-	61,421	-	12,635	-	82,435	22	15,821	-	71,898	-	19,844	-
Kemerovo Region	42,072	-	8,093	-	41,375	-	8,665	-	59,709	-	15,312	-	76,063	-	18,879	-	63,688	-	21,687	-
Novosibirsk Region	70,494	-	18,357	-	69,628	-	20,183	-	108,428	-	33,980	-	142,754	-	46,818	-	111,640	-	47,732	-
Omsk Region	35,638	-	4,759	-	35,269	-	5,259	-	52,887	-	9,799	-	66,369	-	12,188	-	53,220	-	13,751	-
Tomsk Region	20,299	-	2,415	-	18,724	-	2,112	-	29,765	-	4,142	-	35,368	-	6,809	-	30,316	-	9,387	-
Far-Eastern Federal District <sup>1</sup>	176,493	-	37,303	-	169,754	-	39,032	-	274,785	-	82,692	-	375,092	62	114,359	-	344,936	-	133,646	-
Republic of Buryatia <sup>1</sup>	11,399	-	2,209	-	11,320	-	2,520	-	20,193	-	6,210	-	27,487	-	7,334	-	28,086	-	11,361	-
Republic of Sakha (Yakutia)	35,507	-	11,291	-	31,660	-	9,802	-	47,301	-	16,888	-	62,006	-	20,764	-	64,050	-	25,539	-
Trans-Baikal Territory <sup>1</sup>	15,640	-	2,632	-	14,975	-	2,904	-	22,606	-	5,365	-	32,378	-	8,432	-	29,863	-	9,820	-
Kamchatka Territory	8,009	-	2,115	-	7,968	-	2,134	-	11,888	-	3,724	-	16,367	-	4,509	-	14,572	-	4,623	-
Primorye Territory	36,581	-	6,017	-	37,228	-	7,984	-	63,463	-	20,593	-	91,321	-	33,119	-	80,977	-	36,141	-
Khabarovsk Territory	31,087	-	5,264	-	29,685	-	5,650	-	48,737	-	13,484	-	64,133	-	18,553	-	55,514	-	22,624	-
Amur Region	15,778	-	2,121	-	14,687	-	2,108	-	25,185	-	4,961	-	33,829	-	7,388	-	35,476	-	9,582	-
Magadan Region	5,190	-	1,323	-	4,982	-	1,588	-	7,447	-	2,434	-	10,517	62	2,913	-	7,727	-	2,679	-
Sakhalin Region	13,472	-	3,634	-	13,517	-	3,639	-	22,465	-	7,579	-	29,954	-	9,713	-	21,985	-	8,665	-
Jewish Autonomous Region	2,328	-	214	-	2,064	-	203	-	2,942	-	573	-	3,815	-	748	-	3,788	-	1,440	-
Chukotka Autonomous Area	1,504	-	482	-	1,668	-	500	-	2,559	-	881	-	3,285	-	887	-	2,897	-	1,174	-

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

Table 3.11

DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY AT THE END OF PERIOD  
(MILLION RUBLES)

	2018		2019		2020		2021		2022	
	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	6,399,125	35,027	7,635,233	22,622	9,292,031	17,327	11,765,807	16,045	13,845,378	7,065
Central Federal District	1,897,063	26,172	2,366,083	17,745	2,953,800	13,278	3,814,727	13,203	4,465,972	5,703
Belgorod Region	42,372	90	49,099	38	64,209	40	81,654	25	98,577	19
Bryansk Region	36,683	52	42,508	32	51,295	23	63,034	11	71,668	7
Vladimir Region	45,006	88	52,482	63	62,369	60	77,070	43	88,169	14
Voronezh Region	82,104	62	96,189	25	116,541	13	144,077	5	166,451	5
Ivanovo Region	28,516	50	31,314	33	36,787	40	44,766	26	52,043	2
Kaluga Region	53,553	165	62,391	73	73,656	68	91,253	39	103,486	24
Kostroma Region	19,987	6	23,488	-	28,065	-	35,005	-	40,010	-
Kursk Region	35,906	34	41,091	12	48,424	11	59,943	9	69,762	5
Lipetsk Region	34,496	21	40,253	18	49,491	10	61,924	-	70,088	-
Moscow Region	520,159	5,812	656,828	5,020	807,936	3,151	1,027,219	2,443	1,213,396	1,659
Orel Region	26,236	41	30,589	17	36,967	7	45,461	6	50,292	5
Ryazan Region	46,680	144	54,421	12	65,282	12	78,587	6	89,530	5
Smolensk Region	35,977	71	40,359	40	46,724	32	56,064	22	62,086	12
Tambov Region	31,108	38	35,287	10	41,999	6	51,485	3	57,244	-
Tver Region	52,761	90	62,529	25	73,389	28	88,987	11	99,919	10
Tula Region	55,412	179	64,773	68	77,034	55	98,570	51	115,457	43
Yaroslavl Region	41,427	76	47,741	41	56,588	48	69,519	31	80,952	13
Moscow	708,682	19,154	934,742	12,220	1,217,046	9,674	1,640,108	10,474	1,936,842	3,881
North-Western Federal District	784,604	4,295	954,957	2,742	1,166,342	2,302	1,476,123	1,576	1,700,737	700
Republic of Karelia	28,297	18	32,489	5	38,724	5	46,372	4	50,810	1
Republic of Komi	53,195	21	59,276	10	67,226	11	76,634	10	83,539	8
Arkhangelsk Region	61,358	65	71,244	30	84,263	26	100,745	10	113,849	5
including Nenets Autonomous Area	3,565	-	3,848	-	4,211	-	4,909	-	5,366	-
Vologda Region	47,706	39	53,723	22	64,154	25	76,433	13	86,170	11
Kaliningrad Region	39,835	346	47,507	237	60,408	192	76,274	91	85,935	34
Leningrad Region	101,616	390	123,256	201	153,029	198	195,916	151	230,714	82
Murmansk Region	35,427	83	39,931	43	48,369	43	60,025	31	69,387	9
Novgorod Region	21,340	26	24,635	10	29,441	3	34,301	3	38,561	2
Pskov Region	19,601	9	22,217	7	26,731	8	32,118	3	35,871	2
Saint Petersburg	376,230	3,297	480,679	2,177	593,997	1,792	777,306	1,261	905,900	546

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Southern Federal District	465,200	965	558,535	476	693,792	350	901,181	267	1,128,605	156
Republic of Adygeya (Adygeya)	10,634	7	12,391	3	15,281	-	19,331	-	25,426	-
Republic of Kalmykia	12,009	6	14,057	-	17,597	-	22,169	-	27,367	-
Republic of Crimea	8,607	5	14,345	5	24,426	6	38,791	-	47,516	1
Krasnodar Territory	180,119	395	218,360	215	274,647	188	367,365	144	491,071	71
Astrakhan Region	32,979	23	38,658	13	45,292	14	55,570	12	67,191	6
Volgograd Region	76,521	57	89,155	37	105,730	23	128,548	21	148,721	11
Rostov Region	141,112	472	166,258	203	201,767	119	255,051	90	302,454	66
Sevastopol	3,219	-	5,311	-	9,054	-	14,357	-	18,859	-
North-Caucasian Federal District	146,355	514	172,231	147	209,608	98	278,894	65	344,814	31
Republic of Daghestan	22,535	136	27,623	8	35,154	1	50,492	-	62,780	-
Republic of Ingushetia	1,127	-	1,273	-	1,894	-	2,428	-	2,957	-
Kabardino-Balkar Republic	15,124	99	17,717	7	21,468	6	27,339	2	32,174	-
Karachai-Cherkess Republic	8,848	9	10,281	1	12,624	1	18,274	1	23,850	-
Republic of North Ossetia – Alania	16,452	14	18,878	6	22,164	5	28,529	4	35,619	3
Chechen Republic	4,101	38	5,748	34	8,880	-	13,847	-	21,332	-
Stavropol Territory	78,168	218	90,710	91	107,424	84	137,985	58	166,104	28
Volga Federal District	1,230,292	1,222	1,424,167	606	1,701,496	500	2,094,614	260	2,429,479	166
Republic of Bashkortostan	182,434	49	218,476	8	262,594	7	328,206	6	390,216	7
Mari El Republic	27,126	17	30,178	4	34,255	-	40,322	-	45,186	-
Republic of Mordovia	30,635	54	34,409	-	39,649	-	46,615	-	52,534	-
Republic of Tatarstan (Tatarstan)	180,604	81	217,821	10	271,903	10	348,505	5	423,086	3
Udmurt Republic	70,577	11	81,064	7	99,649	1	125,664	1	152,545	1
Chuvash Republic – Chuvashia	63,268	59	71,257	20	85,618	20	100,000	3	112,393	3
Perm Territory	112,572	256	131,432	183	158,052	178	193,623	106	224,621	70
Kirov Region	53,410	14	59,267	3	70,250	2	81,290	-	91,759	-
Nizhny Novgorod Region	122,465	174	139,135	109	163,047	113	199,152	37	223,407	21
Orenburg Region	86,452	45	99,234	13	115,048	11	139,570	9	161,751	7
Penza Region	43,814	65	50,847	34	62,974	26	81,606	13	94,207	6
Samara Region	124,818	247	142,238	161	164,741	88	199,053	42	219,620	29
Saratov Region	80,293	79	92,416	47	109,740	40	133,594	34	150,381	17
Ulyanovsk Region	51,824	71	56,394	5	63,975	4	77,415	3	87,771	3

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	754,225	612	847,439	267	989,410	201	1,183,853	152	1,372,314	88
Kurgan Region	30,033	-	33,818	-	39,588	-	48,594	-	55,691	-
Sverdlovsk Region	209,044	247	243,458	182	293,911	150	360,511	119	421,402	66
Tyumen Region	378,893	144	418,474	47	478,165	35	554,030	21	641,466	14
including Khanty-Mansi Autonomous Area – Yugra	206,813	29	222,670	13	252,507	13	291,428	6	329,286	4
including Yamal-Nenets Autonomous Area	74,884	91	83,335	19	90,828	8	100,103	7	111,474	6
Chelyabinsk Region	136,255	220	151,689	38	177,745	17	220,718	12	253,755	8
Siberian Federal District <sup>1</sup>	731,092	732	847,437	423	1,004,783	420	1,259,648	337	1,469,841	167
Altai Republic	3,765	-	4,301	-	5,373	-	6,980	-	8,450	-
Republic of Tuva	11,184	-	13,185	-	16,218	-	21,436	-	28,919	-
Republic of Khakassia	18,628	5	21,517	-	26,109	-	33,320	-	40,165	-
Altai Territory	76,259	19	89,102	4	107,543	2	133,025	-	152,214	-
Krasnoyarsk Territory	149,145	83	172,877	26	200,076	16	247,722	15	292,954	22
Irkutsk Region	108,829	83	122,172	54	140,493	54	173,536	69	203,759	38
Kemerovo Region	90,935	162	106,387	132	124,353	137	154,302	136	177,630	45
Novosibirsk Region	152,935	220	180,694	128	220,183	134	286,138	60	333,900	37
Omsk Region	72,083	86	84,544	63	101,406	57	126,286	55	143,987	23
Tomsk Region	47,329	75	52,658	17	63,030	20	76,903	2	87,864	1
Far-Eastern Federal District <sup>1</sup>	390,294	516	464,383	216	572,799	177	756,768	185	933,616	56
Republic of Buryatia <sup>1</sup>	29,790	5	33,985	5	42,981	1	56,147	1	70,969	1
Republic of Sakha (Yakutia)	85,041	17	101,026	8	118,095	4	145,872	2	181,563	2
Trans-Baikal Territory <sup>1</sup>	39,143	14	44,109	10	51,816	11	67,230	9	81,411	5
Kamchatka Territory	16,397	16	19,676	7	23,911	8	32,011	7	38,196	3
Primorye Territory	70,902	331	87,722	146	115,027	114	164,156	73	208,803	31
Khabarovsk Territory	65,481	57	78,864	33	97,716	30	127,168	24	153,998	7
Amur Region	36,424	53	42,508	-	52,615	-	69,362	-	88,836	-
Magadan Region	10,481	7	12,582	-	15,056	-	20,218	61	22,873	-
Sakhalin Region	28,164	16	34,059	7	43,783	8	59,674	8	69,009	6
Jewish Autonomous Region	5,419	-	6,135	-	6,930	-	8,385	-	10,048	-
Chukotka Autonomous Area	3,052	-	3,717	-	4,869	-	6,544	-	7,908	-

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

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

Table 3.12

DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS, AT THE END OF PERIOD  
(MILLION RUBLES)

	2018				2019				2020				2021				2022			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	6,376,845	33,564	1,365,156	649	7,615,264	21,583	1,523,371	439	9,274,486	16,326	2,145,941	418	11,752,902	15,506	2,816,529	274	13,835,068	6,689	3,386,435	84
Central Federal District	1,890,783	24,975	522,058	502	2,359,790	16,939	618,038	277	2,947,570	12,431	835,802	299	3,810,178	12,758	1,107,688	211	4,462,264	5,403	1,291,850	52
Belgorod Region	42,066	89	6,204	-	48,853	38	6,602	-	64,015	40	10,939	-	81,516	25	14,770	-	98,470	19	20,589	-
Bryansk Region	36,534	46	8,725	-	42,396	29	9,504	-	51,210	20	13,031	-	62,973	9	15,790	-	71,622	6	17,313	-
Vladimir Region	44,788	85	9,032	4	52,315	55	10,122	4	62,241	50	13,913	-	76,971	42	17,892	-	88,099	14	21,355	-
Voronezh Region	81,880	62	18,319	4	95,991	25	17,044	-	116,393	13	24,922	-	143,969	5	32,287	-	166,369	5	34,630	-
Ivanovo Region	28,468	50	5,471	-	31,282	33	5,504	-	36,762	40	7,488	-	44,749	26	9,472	-	52,028	2	11,830	-
Kaluga Region	53,433	162	11,225	2	62,329	71	12,603	-	73,603	67	15,375	-	91,219	37	19,747	-	103,460	22	20,201	-
Kostroma Region	19,927	6	3,645	-	23,417	-	3,689	-	28,004	-	4,938	-	34,957	-	5,994	-	39,975	-	7,048	-
Kursk Region	35,680	33	5,085	-	40,925	12	5,676	-	48,301	11	8,573	-	59,861	9	11,074	-	69,699	5	13,798	-
Lipetsk Region	34,410	21	6,563	-	40,186	18	6,853	-	49,445	10	10,161	-	61,892	-	12,505	-	70,064	-	13,453	-
Moscow Region	519,370	5,666	142,047	112	655,806	4,960	169,280	26	807,105	3,028	213,207	19	1,026,265	2,337	276,384	38	1,212,595	1,576	335,819	30
Orel Region	26,131	41	4,911	8	30,505	17	5,713	-	36,909	7	8,597	-	45,420	6	9,841	-	50,261	5	10,893	-
Ryazan Region	46,609	144	14,345	23	54,370	12	14,333	-	65,244	12	19,337	-	78,562	6	22,302	-	89,512	5	23,555	-
Smolensk Region	35,867	54	6,981	-	40,271	29	7,074	-	46,664	22	9,754	-	56,020	14	11,612	-	62,054	5	13,058	-
Tambov Region	30,983	37	6,449	-	35,204	10	6,241	-	41,937	6	8,341	-	51,438	3	9,880	-	57,208	-	11,049	-
Tver Region	52,741	90	10,188	-	62,499	25	10,741	-	73,361	28	14,474	-	88,979	11	17,376	-	99,910	10	19,615	-
Tula Region	55,323	166	13,636	4	64,696	55	13,700	3	76,967	39	17,792	-	98,522	35	22,842	-	115,412	28	27,809	-
Yaroslavl Region	41,327	65	8,104	-	47,633	32	8,321	-	56,516	37	11,357	-	69,433	31	14,721	-	80,886	13	17,417	-
Moscow	705,245	18,156	241,127	345	931,112	11,520	305,039	244	1,212,893	9,002	423,602	280	1,637,432	10,164	583,200	173	1,934,639	3,689	672,415	22
North-Western Federal District	783,438	4,188	228,586	66	953,855	2,630	251,751	73	1,164,923	2,238	342,411	50	1,475,242	1,541	421,435	33	1,700,172	673	473,575	5
Republic of Karelia	28,257	18	6,282	-	32,458	5	5,821	-	38,701	5	9,385	-	46,349	4	10,536	-	50,790	1	10,354	-
Republic of Komi	52,909	21	8,728	-	59,068	10	9,007	-	67,081	11	12,823	-	76,529	10	15,235	-	83,448	8	16,986	-
Arkhangelsk Region	61,247	65	11,639	-	71,154	30	12,654	-	84,201	26	18,524	-	100,703	10	22,277	-	113,812	5	27,644	-
including Nenets Autonomous Area	3,562	-	416	-	3,844	-	465	-	4,208	-	727	-	4,908	-	941	-	5,365	-	1,068	-
Vologda Region	47,559	39	7,901	-	53,596	22	7,630	6	64,065	25	12,081	7	76,364	13	15,286	7	86,104	11	16,475	-
Kaliningrad Region	39,809	339	9,451	1	47,472	218	9,299	-	60,374	184	13,942	-	76,255	88	17,842	-	85,920	34	15,587	-
Leningrad Region	101,457	378	31,014	15	123,126	199	33,174	10	152,913	190	44,808	12	195,856	150	54,409	17	230,672	81	65,163	2
Murmansk Region	35,386	80	8,910	3	39,898	38	9,554	-	48,333	42	13,848	-	60,003	30	17,196	-	69,374	8	19,235	-
Novgorod Region	21,280	26	4,658	1	24,587	10	4,738	-	29,398	3	6,174	-	34,276	3	7,012	-	38,539	2	8,052	-
Pskov Region	19,567	9	4,609	-	22,193	7	4,406	-	26,706	7	6,496	-	32,105	3	7,394	-	35,863	2	8,326	-
Saint Petersburg	375,966	3,214	135,395	45	480,302	2,091	155,468	56	593,151	1,744	204,328	31	776,802	1,230	254,248	10	905,651	520	285,751	3

	2018				2019				2020				2021				2022			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	463,322	936	102,542	14	556,986	470	113,796	2	692,481	344	165,351	2	900,144	263	209,483	-	1,127,724	151	287,434	-
Republic of Adygeya (Adygeya)	10,597	7	2,074	-	12,364	3	2,100	-	15,261	-	3,022	-	19,316	-	3,491	-	25,412	-	6,231	-
Republic of Kalmykia	11,976	6	2,613	-	14,034	-	3,208	-	17,581	-	4,845	-	22,157	-	5,959	-	27,357	-	7,865	-
Republic of Crimea	8,606	-	2,914	-	14,342	-	4,062	-	24,421	-	8,170	-	38,790	-	11,971	-	47,514	1	11,325	-
Krasnodar Territory	179,317	388	45,492	6	217,732	215	48,356	2	274,103	188	71,150	2	366,909	144	89,352	-	490,698	71	142,755	-
Astrakhan Region	32,870	23	4,498	-	38,575	13	5,027	-	45,233	14	7,512	-	55,524	12	10,085	-	67,155	6	14,014	-
Volgograd Region	76,284	57	13,134	7	88,944	37	15,415	-	105,561	23	20,767	-	128,427	21	25,730	-	148,616	11	32,870	-
Rostov Region	140,453	455	30,904	-	165,684	203	34,362	-	201,268	119	47,234	-	254,665	85	59,425	-	302,113	62	68,722	-
Sevastopol	3,219	-	913	-	5,311	-	1,266	-	9,054	-	2,650	-	14,355	-	3,471	-	18,859	-	3,652	-
North-Caucasian Federal District	145,332	489	22,771	-	171,436	98	25,640	-	208,982	83	36,653	-	278,438	53	49,249	-	344,461	24	68,164	-
Republic of Daghestan	22,525	136	3,504	-	27,620	8	4,502	-	35,146	1	6,860	-	50,486	-	10,017	-	62,775	-	14,953	-
Republic of Ingushetia	1,116	-	372	-	1,267	-	355	-	1,891	-	541	-	2,426	-	600	-	2,956	-	590	-
Kabardino-Balkar Republic	14,856	98	2,333	-	17,498	7	2,639	-	21,296	6	3,367	-	27,216	2	3,784	-	32,079	-	5,084	-
Karachai-Cherkess Republic	8,702	9	790	-	10,169	1	891	-	12,539	1	1,455	-	18,218	1	1,966	-	23,807	-	2,884	-
Republic of North Ossetia – Alania	16,326	5	2,816	-	18,783	2	3,133	-	22,083	-	4,208	-	28,473	-	5,548	-	35,575	-	8,067	-
Chechen Republic	4,100	38	553	-	5,748	-	664	-	8,879	-	950	-	13,846	-	1,484	-	21,330	-	2,770	-
Stavropol Territory	77,707	204	12,403	-	90,351	80	13,456	-	107,148	75	19,272	-	137,773	50	25,850	-	165,941	24	33,817	-
Volga Federal District	1,224,733	1,196	218,624	39	1,418,535	596	225,344	77	1,696,995	489	321,625	56	2,091,124	253	414,614	19	2,426,569	160	498,378	13
Republic of Bashkortostan	181,420	49	36,812	-	217,469	8	40,615	-	261,854	7	52,897	-	327,695	6	64,740	-	389,839	7	76,491	-
Mari El Republic	27,062	17	3,956	-	30,131	4	4,422	-	34,223	-	5,436	-	40,299	-	6,039	-	45,171	-	7,912	-
Republic of Mordovia	30,433	49	6,451	-	34,262	-	6,424	-	39,532	-	8,074	-	46,539	-	10,170	-	52,474	-	12,227	-
Republic of Tatarstan (Tatarstan)	179,735	81	35,325	10	216,894	10	36,135	-	270,997	10	53,168	-	347,622	5	70,234	-	422,361	3	88,865	-
Udmurt Republic	70,133	11	10,583	-	80,687	7	10,804	-	99,333	1	20,564	-	125,427	1	29,040	-	152,325	-	37,161	-
Chuvash Republic – Chuvashia	63,124	59	14,403	6	71,139	20	14,976	5	85,524	20	22,267	6	99,928	3	26,019	-	112,326	3	30,106	-
Perm Territory	111,971	249	19,957	10	130,216	179	22,652	66	157,185	174	33,929	48	193,035	99	42,941	17	224,194	64	49,805	10
Kirov Region	53,108	13	9,192	-	59,039	3	7,968	-	70,046	2	11,335	-	81,170	-	12,148	-	91,669	-	15,358	-
Nizhny Novgorod Region	121,549	167	20,799	-	138,378	109	19,882	-	162,480	113	27,864	-	198,709	37	40,007	-	223,048	21	44,525	-
Orenburg Region	86,195	45	11,412	5	99,052	13	11,275	4	114,918	11	14,979	-	139,477	9	19,940	-	161,677	7	23,048	-
Penza Region	43,550	59	8,851	5	50,614	29	9,800	-	62,786	20	15,369	-	81,433	13	22,472	-	94,053	6	28,309	-
Samara Region	124,605	247	21,207	3	142,043	161	20,461	2	164,566	88	26,912	2	198,925	42	33,849	2	219,397	29	39,397	2
Saratov Region	80,151	79	10,128	-	92,318	47	11,279	-	109,653	40	17,364	-	133,516	34	21,968	-	150,314	17	26,011	-
Ulyanovsk Region	51,698	71	9,549	-	56,295	5	8,651	-	63,899	4	11,468	-	77,348	3	15,048	-	87,722	3	19,162	-

	2018				2019				2020				2021				2022			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	751,665	596	98,572	-	845,550	262	108,063	-	987,957	198	167,108	-	1,182,876	152	228,902	-	1,371,720	88	282,599	-
Kurgan Region	29,935	-	2,901	-	33,745	-	2,913	-	39,536	-	4,746	-	48,548	-	7,876	-	55,663	-	9,914	-
Sverdlovsk Region	208,713	242	31,784	-	243,189	179	38,839	-	293,673	147	60,812	-	360,324	119	79,637	-	421,234	66	98,392	-
Tyumen Region	377,188	133	48,917	-	417,281	46	51,930	-	477,282	34	79,581	-	553,522	21	109,314	-	641,262	14	135,939	-
including Khanty-Mansi Autonomous Area – Yugra	206,231	27	24,450	-	222,358	12	24,987	-	252,270	13	37,818	-	291,314	6	50,995	-	329,235	4	60,931	-
including Yamal-Nenets Autonomous Area	74,401	84	10,953	-	82,987	19	12,268	-	90,578	8	18,404	-	99,949	7	22,802	-	111,452	6	26,917	-
Chelyabinsk Region	135,828	220	14,970	-	151,335	36	14,381	-	177,467	17	21,969	-	220,482	12	32,074	-	253,561	8	38,354	-
Siberian Federal District <sup>1</sup>	727,954	684	112,237	28	845,271	378	114,001	9	1,003,151	368	169,382	10	1,258,430	303	223,182	10	1,468,821	136	268,744	15
Altai Republic	3,761	-	343	-	4,298	-	413	-	5,371	-	592	-	6,979	-	734	-	8,446	-	1,363	-
Republic of Tuva	11,096	-	405	-	13,136	-	586	-	16,205	-	1,001	-	21,420	-	1,677	-	28,913	-	4,092	-
Republic of Khakassia	18,515	5	2,170	-	21,426	-	2,337	-	26,059	-	3,562	-	33,278	-	4,601	-	40,128	-	6,996	-
Altai Territory	76,079	19	10,935	-	88,964	4	11,685	-	107,428	2	20,527	-	132,952	-	24,896	-	152,158	-	26,260	-
Krasnoyarsk Territory	148,317	83	31,257	2	172,308	26	29,501	1	199,647	16	41,133	-	247,404	15	52,331	-	292,666	22	62,749	12
Irkutsk Region	108,504	83	13,029	-	121,924	54	13,737	-	140,302	54	18,136	-	173,366	69	23,248	-	203,635	38	29,226	-
Kemerovo Region	90,557	162	11,931	26	106,102	109	12,768	-	124,131	109	19,869	-	154,155	108	27,208	-	177,512	19	33,825	-
Novosibirsk Region	152,317	203	31,101	-	180,281	111	32,129	-	219,850	114	46,921	-	285,897	58	62,836	-	333,695	35	69,992	-
Omsk Region	71,683	57	7,445	-	84,332	59	7,667	8	101,236	53	12,448	10	126,155	52	16,853	10	143,865	20	21,016	3
Tomsk Region	47,127	73	3,620	-	52,501	16	3,177	-	62,921	19	5,193	-	76,823	2	8,797	-	87,803	1	13,224	-
Far-Eastern Federal District <sup>1</sup>	389,618	500	59,766	1	463,841	210	66,739	-	572,427	175	107,609	-	756,469	183	161,976	-	933,336	54	215,691	-
Republic of Buryatia <sup>1</sup>	29,687	5	3,638	-	33,906	5	4,333	-	42,922	1	8,064	-	56,104	1	11,429	-	70,925	1	17,551	-
Republic of Sakha (Yakutia)	84,888	14	19,653	-	100,896	8	20,477	-	118,018	4	25,306	-	145,815	2	30,181	-	181,508	2	41,007	-
Trans-Baikal Territory <sup>1</sup>	39,035	14	3,749	-	44,014	10	4,272	-	51,753	11	6,810	-	67,182	9	11,399	-	81,361	5	14,085	-
Kamchatka Territory	16,326	16	2,918	-	19,627	7	3,361	-	23,871	8	4,992	-	31,976	7	6,686	-	38,179	3	8,023	-
Primorye Territory	70,847	319	9,765	1	87,692	141	11,963	-	115,009	112	24,724	-	164,131	71	44,242	-	208,755	29	59,482	-
Khabarovsk Territory	65,451	57	8,891	-	78,817	33	9,676	-	97,682	30	17,168	-	127,127	24	26,410	-	153,971	7	36,402	-
Amur Region	36,340	53	2,921	-	42,440	-	3,201	-	52,567	-	5,834	-	69,330	-	10,414	-	88,808	-	14,327	-
Magadan Region	10,461	7	2,025	-	12,573	-	2,478	-	15,049	-	3,505	-	20,215	61	4,344	-	22,871	-	4,956	-
Sakhalin Region	28,139	16	5,176	-	34,031	7	5,791	-	43,763	8	9,279	-	59,665	8	14,373	-	69,004	6	16,077	-
Jewish Autonomous Region	5,410	-	353	-	6,129	-	367	-	6,926	-	693	-	8,381	-	1,013	-	10,045	-	1,861	-
Chukotka Autonomous Area	3,036	-	676	-	3,715	-	821	-	4,867	-	1,234	-	6,543	-	1,486	-	7,908	-	1,919	-

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

Table 3.13

OVERDUE DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY AT THE END OF PERIOD  
(MILLION RUBLES)

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
The Russian Federation	64,650	12,345	67,174	9,465	74,894	6,976	61,816	4,928	57,521	3,621
Central Federal District	21,525	8,984	23,257	7,637	26,416	5,457	21,767	3,934	21,233	3,045
Belgorod Region	322	45	292	13	332	11	254	17	260	14
Bryansk Region	193	13	250	8	188	8	181	3	176	5
Vladimir Region	383	33	444	33	486	41	435	32	400	11
Voronezh Region	953	6	1,123	5	1,319	7	1,105	4	923	4
Ivanovo Region	204	32	211	29	259	35	289	26	246	2
Kaluga Region	528	97	657	49	627	54	476	29	400	23
Kostroma Region	100	-	133	-	124	-	112	-	130	-
Kursk Region	305	13	289	-	270	1	236	3	180	2
Lipetsk Region	242	4	272	10	259	4	243	-	219	-
Moscow Region	5,560	2,668	6,318	2,993	7,313	1,432	6,259	1,173	5,722	976
Orel Region	115	5	148	-	167	-	148	-	149	-
Ryazan Region	241	22	300	10	338	12	305	6	302	5
Smolensk Region	357	26	430	15	438	15	345	13	261	5
Tambov Region	131	7	140	6	186	2	187	-	191	-
Tver Region	370	34	441	12	455	14	367	-	362	7
Tula Region	393	25	405	13	391	15	356	15	368	15
Yaroslavl Region	442	32	436	25	572	30	453	15	436	7
Moscow	10,687	5,924	10,967	4,415	12,690	3,773	10,015	2,600	10,506	1,970
North-Western Federal District	5,380	1,410	5,446	866	7,670	667	6,639	461	6,398	238
Republic of Karelia	177	8	143	-	157	-	99	-	100	-
Republic of Komi	342	12	338	6	279	7	269	7	309	7
Arkhangelsk Region	314	22	341	6	265	-	229	-	203	-
including Nenets Autonomous Area	14	-	16	-	9	-	10	-	9	-
Vologda Region	476	23	398	13	397	15	333	4	288	4
Kaliningrad Region	196	133	219	147	1,859	121	1,696	50	1,518	15
Leningrad Region	583	168	656	60	770	36	822	25	862	38
Murmansk Region	251	41	255	24	241	25	186	23	189	3
Novgorod Region	178	20	148	8	156	2	94	2	83	1
Pskov Region	179	4	170	-	186	-	124	-	101	-
Saint Petersburg	2,684	978	2,780	602	3,361	461	2,786	349	2,747	170

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Southern Federal District	5,195	273	5,936	95	6,588	108	5,594	84	5,131	63
Republic of Adygeya (Adygeya)	140	-	174	-	232	-	190	-	150	-
Republic of Kalmykia	180	5	175	-	142	-	108	-	105	-
Republic of Crimea	13	1	42	5	53	6	60	-	83	-
Krasnodar Territory	2,385	140	2,700	37	3,053	28	2,536	29	2,478	21
Astrakhan Region	312	5	351	4	419	4	367	4	283	4
Volgograd Region	721	23	842	12	910	12	663	12	534	5
Rostov Region	1,440	99	1,638	38	1,748	59	1,652	38	1,480	33
Sevastopol	3	-	13	-	31	-	19	-	18	-
North-Caucasian Federal District	2,297	195	2,912	81	3,523	38	3,018	26	2,739	13
Republic of Daghestan	402	5	490	5	524	-	478	-	511	-
Republic of Ingushetia	22	-	29	-	33	-	43	-	64	-
Kabardino-Balkar Republic	126	62	170	-	262	-	232	-	206	-
Karachai-Cherkess Republic	249	4	456	-	505	-	485	-	434	-
Republic of North Ossetia – Alania	462	7	501	3	686	3	564	3	529	2
Chechen Republic	80	-	145	34	251	-	213	-	189	-
Stavropol Territory	956	117	1,121	40	1,262	35	1,004	23	806	11
Volga Federal District	10,356	614	10,323	367	11,171	312	9,276	139	8,523	92
Republic of Bashkortostan	1,407	7	1,461	2	1,729	2	1,411	2	1,358	-
Mari El Republic	141	3	166	-	142	-	131	-	95	-
Republic of Mordovia	167	34	168	-	144	-	131	-	121	-
Republic of Tatarstan (Tatarstan)	1,349	30	1,425	2	1,660	2	1,321	2	1,245	2
Udmurt Republic	442	7	389	6	445	-	443	-	446	-
Chuvash Republic – Chuvashia	388	23	340	18	459	17	339	-	302	-
Perm Territory	1,834	171	1,706	154	1,474	164	1,142	96	978	63
Kirov Region	332	1	277	-	323	-	316	-	334	-
Nizhny Novgorod Region	1,062	104	1,083	62	1,055	73	916	10	811	8
Orenburg Region	582	45	640	13	640	11	578	9	563	7
Penza Region	324	20	282	16	341	13	256	3	235	-
Samara Region	1,150	129	1,213	89	1,463	29	1,225	16	1,158	11
Saratov Region	830	7	820	4	955	1	812	-	689	-
Ulyanovsk Region	349	34	354	-	342	-	256	-	189	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	7,042	286	7,001	109	7,045	85	5,672	67	4,759	34
Kurgan Region	204	-	214	-	204	-	187	-	170	-
Sverdlovsk Region	2,082	82	2,120	56	2,302	53	1,890	47	1,683	22
Tyumen Region	3,144	101	3,057	31	2,879	25	2,258	15	1,764	10
including Khanty-Mansi Autonomous Area – Yugra	1,487	9	1,555	6	1,484	7	1,184	-	914	-
including Yamal-Nenets Autonomous Area	571	84	530	16	420	7	307	7	251	6
Chelyabinsk Region	1,612	103	1,610	23	1,660	6	1,337	5	1,142	2
Siberian Federal District <sup>1</sup>	9,093	454	8,543	279	8,515	286	6,718	198	5,942	120
Altai Republic	141	-	122	-	112	-	88	-	61	-
Republic of Tuva	186	-	176	-	159	-	112	-	99	-
Republic of Khakassia	213	-	173	-	163	-	168	-	136	-
Altai Territory	783	0	676	-	700	-	512	-	439	-
Krasnoyarsk Territory	2,531	56	2,445	16	2,549	10	2,048	10	1,663	22
Irkutsk Region	1,616	67	1,537	50	1,424	54	1,027	47	944	19
Kemerovo Region	1,124	64	944	55	853	51	690	55	580	30
Novosibirsk Region	1,494	148	1,545	96	1,730	112	1,386	44	1,384	34
Omsk Region	774	57	673	47	581	41	469	41	398	14
Tomsk Region	230	61	252	14	245	17	219	1	239	1
Far-Eastern Federal District <sup>1</sup>	3,761	130	3,756	32	3,966	23	3,132	20	2,796	17
Republic of Buryatia <sup>1</sup>	651	5	574	5	500	1	356	1	291	1
Republic of Sakha (Yakutia)	666	4	786	-	1,015	-	873	-	726	-
Trans-Baikal Territory <sup>1</sup>	563	-	551	-	484	-	372	-	258	-
Kamchatka Territory	127	3	130	-	122	4	71	3	78	-
Primorye Territory	512	62	583	22	609	13	482	11	512	5
Khabarovsk Territory	579	13	533	5	606	5	456	5	418	5
Amur Region	367	43	324	-	288	-	220	-	209	-
Magadan Region	44	0	48	-	69	-	50	-	64	-
Sakhalin Region	180	-	157	-	185	-	185	-	167	6
Jewish Autonomous Region	67	-	66	-	77	-	62	-	65	-
Chukotka Autonomous Area	6	-	4	-	13	-	5	-	8	-

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

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

Table 3.14

	2018								2019								2020								2021								2022							
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs																	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency												
The Russian Federation	61,300	11,565	4,757	404	64,258	8,714	5,464	348	71,823	6,429	6,555	344	59,471	4,505	5,398	165	55,426	3,284	4,719	40																				
Central Federal District	19,680	8,402	1,682	302	21,721	7,088	1,958	209	24,583	5,045	2,557	246	20,384	3,594	2,160	115	19,998	2,780	1,787	12																				
Belgorod Region	302	45	21	-	272	13	18	-	317	11	24	-	242	17	11	-	250	14	22	-																				
Bryansk Region	186	10	15	-	243	6	22	-	183	7	26	-	178	2	15	-	175	4	6	-																				
Vladimir Region	357	32	21	-	426	26	27	-	468	31	37	-	421	31	34	-	389	10	23	-																				
Voronezh Region	941	6	141	-	1,110	5	224	-	1,308	7	309	-	1,091	4	250	-	911	4	179	-																				
Ivanovo Region	200	32	16	-	208	29	13	-	257	35	38	-	288	26	116	-	245	2	93	-																				
Kaluga Region	519	95	35	-	651	47	61	-	622	52	63	-	471	27	71	-	393	21	48	-																				
Kostroma Region	96	-	7	-	125	-	14	-	123	-	18	-	109	-	14	-	127	-	46	-																				
Kursk Region	299	13	13	-	281	-	16	-	263	1	20	-	231	3	13	-	177	2	7	-																				
Lipetsk Region	234	4	14	-	264	10	23	-	256	4	32	-	241	-	18	-	217	-	16	-																				
Moscow Region	5,158	2,537	502	69	5,807	2,945	551	16	6,853	1,312	676	14	5,940	1,067	547	7	5,457	893	400	1																				
Orel Region	111	5	14	-	144	-	15	-	164	-	20	-	146	-	20	-	148	-	28	-																				
Ryazan Region	238	22	40	-	293	10	60	-	328	12	66	-	296	6	51	-	298	5	57	-																				
Smolensk Region	349	20	47	-	423	10	70	-	434	10	58	-	342	8	38	-	259	-	22	-																				
Tambov Region	126	7	25	-	136	6	29	-	177	2	42	-	178	-	27	-	184	-	21	-																				
Tver Region	368	34	31	-	440	12	28	-	454	14	51	-	366	-	34	-	361	7	31	-																				
Tula Region	387	12	67	-	399	-	91	-	387	-	56	-	353	-	30	-	365	-	24	-																				
Yaroslavl Region	436	21	66	-	428	16	65	-	563	19	101	-	446	15	62	-	430	7	60	-																				
Moscow	9,373	5,508	606	233	10,070	3,952	633	193	11,426	3,526	919	231	9,045	2,389	809	108	9,612	1,810	702	11																				
North-Western Federal District	5,268	1,320	581	46	5,355	767	504	52	7,538	607	623	30	6,524	429	527	21	6,286	212	605	-																				
Republic of Karelia	174	8	8	-	140	-	8	-	156	-	13	-	98	-	8	-	98	-	8	-																				
Republic of Komi	333	12	20	-	330	6	10	-	274	7	20	-	259	7	22	-	299	7	29	-																				
Arkhangelsk Region	310	22	10	-	337	6	12	-	261	-	10	-	228	-	13	-	201	-	16	-																				
including Nenets Autonomous Area	14	-	-	-	16	-	-	-	9	-	-	-	10	-	-	-	9	-	-	-																				
Vologda Region	467	23	29	-	391	13	22	-	392	15	26	-	330	4	13	-	285	4	20	-																				
Kaliningrad Region	193	130	14	-	217	131	17	-	1,858	114	26	-	1,695	48	16	-	1,517	15	16	-																				
Leningrad Region	570	159	73	9	644	60	59	8	762	29	111	10	817	24	111	15	857	38	103	-																				
Murmansk Region	248	40	17	-	252	20	19	-	238	24	23	-	186	23	23	-	188	3	16	-																				
Novgorod Region	166	20	7	1	137	8	17	-	146	2	22	-	91	2	15	-	80	1	21	-																				
Pskov Region	178	4	9	-	169	-	9	-	185	-	8	-	123	-	2	-	100	-	3	-																				
Saint Petersburg	2,629	902	394	35	2,739	524	332	43	3,266	416	364	20	2,697	320	303	6	2,659	145	374	-																				

	2018				2019				2020				2021				2022			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	5,003	264	402	3	5,728	91	603	2	6,404	103	786	2	5,448	79	738	-	4,998	59	703	-
Republic of Adygeya (Adygeya)	136	-	9	-	171	-	31	-	229	-	33	-	186	-	25	-	146	-	12	-
Republic of Kalmykia	176	5	4	-	172	-	4	-	139	-	9	-	106	-	5	-	103	-	6	-
Republic of Crimea	13	-	4	-	42	-	1	-	53	-	6	-	60	-	9	-	82	-	4	-
Krasnodar Territory	2,278	135	237	2	2,600	37	371	2	2,973	28	479	2	2,475	29	473	-	2,424	21	485	-
Astrakhan Region	306	5	21	-	346	4	13	-	416	4	34	-	362	4	21	-	280	4	14	-
Volgograd Region	712	23	39	1	816	12	71	-	880	12	87	-	642	12	42	-	522	5	34	-
Rostov Region	1,380	97	85	-	1,567	38	108	-	1,683	59	132	-	1,598	34	160	-	1,423	28	137	-
Sevastopol	3	-	2	-	13	-	3	-	31	-	6	-	19	-	2	-	18	-	10	-
North-Caucasian Federal District	2,185	185	125	-	2,806	41	164	-	3,431	32	196	-	2,946	19	173	-	2,678	9	118	-
Republic of Daghestan	399	5	39	-	487	5	45	-	519	-	19	-	473	-	16	-	507	-	9	-
Republic of Ingushetia	21	-	-	-	29	-	-	-	32	-	1	-	43	-	-	-	64	-	-	-
Kabardino-Balkar Republic	117	62	1	-	156	-	7	-	251	-	12	-	226	-	12	-	200	-	7	-
Karachai-Cherkess Republic	230	4	4	-	438	-	5	-	490	-	1	-	477	-	4	-	428	-	3	-
Republic of North Ossetia – Alania	428	-	23	-	470	-	33	-	659	-	49	-	541	-	48	-	510	-	36	-
Chechen Republic	80	-	2	-	145	-	11	-	251	-	11	-	213	-	5	-	189	-	2	-
Stavropol Territory	911	113	56	-	1,081	37	62	-	1,229	32	103	-	973	19	88	-	780	9	62	-
Volga Federal District	9,832	595	783	27	9,867	361	948	77	10,780	305	987	56	8,980	134	748	19	8,239	87	557	13
Republic of Bashkortostan	1,260	7	67	-	1,316	2	122	-	1,628	2	179	-	1,344	2	129	-	1,304	-	103	-
Mari El Republic	137	3	7	-	163	-	4	-	140	-	4	-	130	-	4	-	94	-	1	-
Republic of Mordovia	157	29	8	-	162	-	7	-	139	-	8	-	127	-	6	-	118	-	3	-
Republic of Tatarstan (Tatarstan)	1,264	30	64	10	1,366	2	67	-	1,602	2	88	-	1,277	2	50	-	1,194	2	43	-
Udmurt Republic	417	7	11	-	373	6	7	-	435	-	13	-	435	-	12	-	439	-	10	-
Chuvash Republic – Chuvashia	368	23	63	6	322	18	65	5	443	17	87	6	325	-	68	-	289	-	47	-
Perm Territory	1,768	170	111	-	1,641	154	183	66	1,414	163	168	48	1,102	91	123	17	940	59	91	10
Kirov Region	319	1	35	-	268	-	32	-	317	-	37	-	309	-	32	-	329	-	30	-
Nizhny Novgorod Region	979	97	67	-	1,010	62	85	-	994	73	82	-	868	10	63	-	769	8	45	-
Orenburg Region	560	45	28	5	621	13	28	4	628	11	36	-	574	9	32	-	557	7	25	-
Penza Region	311	14	49	3	274	10	43	-	334	7	36	-	249	3	36	-	230	-	22	-
Samara Region	1,129	129	106	3	1,190	89	141	2	1,437	29	85	2	1,200	16	76	2	1,122	11	58	2
Saratov Region	821	7	141	-	811	4	124	-	931	1	115	-	788	-	79	-	667	-	62	-
Ulyanovsk Region	343	34	28	-	349	-	41	-	337	-	49	-	251	-	37	-	187	-	14	-

	2018				2019				2020				2021				2022			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	6,825	276	325	-	6,799	105	374	-	6,878	81	410	-	5,554	67	304	-	4,666	34	255	-
Kurgan Region	201	-	9	-	210	-	16	-	202	-	9	-	186	-	5	-	170	-	16	-
Sverdlovsk Region	2,044	78	79	-	2,088	53	96	-	2,273	50	119	-	1,855	47	86	-	1,647	22	95	-
Tyumen Region	3,034	95	180	-	2,951	31	177	-	2,781	25	181	-	2,211	15	125	-	1,734	10	89	-
including Khanty-Mansi Autonomous Area – Yugra	1,448	9	102	-	1,520	6	114	-	1,445	7	105	-	1,174	-	80	-	907	-	57	-
including Yamal-Nenets Autonomous Area	549	78	26	-	513	16	19	-	405	7	19	-	292	7	15	-	247	6	10	-
Chelyabinsk Region	1,546	103	57	-	1,549	21	86	-	1,621	6	101	-	1,302	5	87	-	1,116	2	56	-
Siberian Federal District <sup>1</sup>	8,796	407	627	26	8,291	235	665	8	8,301	234	722	10	6,550	164	535	10	5,803	89	482	15
Altai Republic	139	-	2	-	121	-	2	-	111	-	2	-	87	-	4	-	61	-	1	-
Republic of Tuva	178	-	7	-	172	-	3	-	156	-	3	-	110	-	2	-	98	-	8	-
Republic of Khakassia	202	-	12	-	167	-	12	-	159	-	13	-	166	-	8	-	134	-	16	-
Altai Territory	767	-	48	-	664	-	47	-	691	-	43	-	503	-	31	-	433	-	29	-
Krasnoyarsk Territory	2,424	56	154	-	2,345	16	160	-	2,462	10	186	-	1,978	10	137	-	1,600	22	96	12
Irkutsk Region	1,591	67	52	-	1,516	50	63	-	1,405	54	63	-	1,013	47	44	-	932	19	62	-
Kemerovo Region	1,082	64	43	26	911	32	23	-	828	23	28	-	676	27	23	-	570	4	24	-
Novosibirsk Region	1,457	131	261	-	1,504	79	287	-	1,691	92	333	-	1,354	42	243	-	1,359	32	202	-
Omsk Region	733	29	35	-	647	45	45	8	559	38	40	10	450	38	21	10	384	11	21	3
Tomsk Region	223	60	13	-	244	13	22	-	238	16	11	-	213	-	22	-	233	1	23	-
Far-Eastern Federal District <sup>1</sup>	3,711	114	233	-	3,688	26	248	-	3,908	21	274	-	3,085	18	214	-	2,758	15	212	-
Republic of Buryatia <sup>1</sup>	646	5	36	-	570	5	29	-	496	1	23	-	352	1	7	-	288	1	12	-
Republic of Sakha (Yakutia)	652	-	115	-	763	-	134	-	997	-	161	-	857	-	121	-	710	-	96	-
Trans-Baikal Territory <sup>1</sup>	555	-	5	-	546	-	14	-	481	-	16	-	368	-	12	-	254	-	8	-
Kamchatka Territory	124	3	-	-	126	-	6	-	119	4	6	-	67	3	1	-	76	-	-	-
Primorye Territory	500	50	12	-	578	17	14	-	605	11	26	-	478	9	25	-	508	3	25	-
Khabarovsk Territory	576	13	34	-	520	5	29	-	594	5	21	-	443	5	21	-	411	5	34	-
Amur Region	363	43	15	-	314	-	13	-	284	-	9	-	219	-	15	-	207	-	16	-
Magadan Region	43	-	1	-	47	-	-	-	69	-	4	-	50	-	-	-	64	-	3	-
Sakhalin Region	179	-	9	-	156	-	5	-	175	-	4	-	184	-	10	-	166	6	13	-
Jewish Autonomous Region	66	-	2	-	65	-	3	-	76	-	3	-	62	-	2	-	64	-	2	-
Chukotka Autonomous Area	6	-	3	-	4	-	-	-	13	-	-	-	5	-	-	-	8	-	2	-

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

Table 3.15

	2018		2019		2020		2021		2022	
	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, % <sup>1</sup>
The Russian Federation	195.5	9.56	214.1	9.87	219.4	7.68	243.5	7.49	275.5	7.14
Central Federal District	200.2	9.54	219.8	9.84	225.7	7.71	248.5	7.58	279.8	6.92
Belgorod Region	194.1	9.52	211.5	9.91	217.3	7.46	243.3	7.42	274.3	7.30
Bryansk Region	195.6	9.49	217.3	9.81	219.6	7.47	248.0	7.28	278.2	6.94
Vladimir Region	197.5	9.54	215.2	9.88	215.7	7.69	243.4	7.59	273.8	7.52
Voronezh Region	201.4	9.54	219.6	9.88	220.4	7.53	245.2	7.33	274.6	7.60
Ivanovo Region	186.9	9.59	203.9	9.89	211.8	7.75	235.8	7.63	263.9	7.59
Kaluga Region	198.3	9.49	217.5	9.84	220.6	7.66	249.8	7.52	279.9	7.55
Kostroma Region	191.0	9.48	214.6	9.85	220.4	7.68	245.6	7.53	279.5	7.68
Kursk Region	196.4	9.48	211.5	9.85	217.1	7.59	243.5	7.38	275.7	6.93
Lipetsk Region	202.8	9.54	219.5	9.87	223.8	7.53	248.2	7.38	280.5	7.40
Moscow Region	199.9	9.54	221.7	9.79	227.0	7.74	251.0	7.59	285.0	6.71
Orel Region	198.4	9.48	214.3	9.85	220.4	7.47	242.6	7.39	274.4	7.22
Ryazan Region	199.0	9.50	218.9	9.86	220.8	7.47	248.4	7.38	284.4	7.00
Smolensk Region	202.0	9.49	216.2	9.92	219.9	7.54	245.4	7.46	276.6	7.22
Tambov Region	207.1	9.51	221.6	9.88	224.7	7.66	248.9	7.48	278.8	7.32
Tver Region	203.6	9.52	222.4	9.94	222.3	7.76	247.9	7.65	282.4	7.51
Tula Region	198.8	9.52	218.6	9.91	222.9	7.80	249.5	7.60	281.3	7.28
Yaroslavl Region	188.8	9.55	208.7	9.89	214.3	7.69	237.2	7.53	268.4	7.48
Moscow	202.1	9.57	221.2	9.84	228.9	7.75	249.1	7.65	278.7	6.76
North-Western Federal District	189.7	9.56	210.0	9.82	217.1	7.66	244.5	7.36	281.4	6.52
Republic of Karelia	184.5	9.47	201.5	9.81	204.6	7.60	236.7	7.44	267.5	7.51
Republic of Komi	185.5	9.47	203.6	9.87	204.3	7.71	230.5	7.60	262.0	7.71
Arkhangelsk Region	179.7	9.37	198.7	9.81	205.7	7.78	229.5	7.56	265.4	7.25
including Nenets Autonomous Area	181.7	6.82	188.5	8.58	207.2	7.72	221.5	7.66	258.0	7.28
Vologda Region	185.2	9.54	201.2	9.87	205.8	7.85	235.4	7.65	263.8	7.85
Kaliningrad Region	189.6	9.64	202.9	9.83	210.2	7.54	238.6	7.37	267.6	7.93
Leningrad Region	194.4	9.60	215.4	9.87	223.4	7.62	251.2	7.30	292.6	5.94
Murmansk Region	172.7	9.50	191.5	9.89	198.9	7.55	226.5	7.47	260.1	7.32
Novgorod Region	191.6	9.49	206.9	9.90	214.3	7.70	239.9	7.41	277.1	6.70
Pskov Region	189.4	9.49	202.9	9.83	211.2	7.53	239.3	7.30	276.4	6.49
Saint Petersburg	192.6	9.60	214.9	9.80	222.9	7.65	249.7	7.30	288.3	6.13

	2018		2019		2020		2021		2022	
	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, % <sup>1</sup>
Southern Federal District	202.7	9.60	216.8	9.94	222.9	7.76	248.6	7.64	288.3	6.70
Republic of Adygeya (Adygeya)	202.3	9.64	218.5	10.02	226.2	7.31	253.1	7.56	295.1	6.30
Republic of Kalmykia	2071	9.56	224.5	9.94	231.4	7.65	256.1	7.39	289.6	6.88
Republic of Crimea	213.9	10.28	233.6	10.28	239.8	8.08	255.1	7.95	269.7	7.94
Krasnodar Territory	207.1	9.62	220.6	9.97	226.8	7.79	255.6	7.74	301.5	6.12
Astrakhan Region	203.2	9.46	212.9	9.86	223.5	7.76	245.4	7.52	280.6	7.41
Volgograd Region	197.8	9.54	214.5	9.88	217.6	7.75	242.4	7.51	274.8	7.21
Rostov Region	198.4	9.55	210.6	9.86	215.5	7.68	239.8	7.50	275.3	7.25
Sevastopol	205.2	10.29	221.5	10.30	239.3	8.10	254.3	8.12	274.1	7.44
North-Caucasian Federal District	205.2	9.59	222.1	9.97	227.2	7.85	252.5	7.63	285.3	8.28
Republic of Daghestan	214.2	9.59	230.7	9.92	237.3	7.89	259.2	7.61	294.7	8.10
Republic of Ingushetia	206.3	9.75	241.8	9.99	245.4	8.33	260.0	8.33	295.1	9.22
Kabardino-Balkar Republic	203.9	9.59	221.1	9.99	225.3	7.66	248.0	7.43	268.3	7.90
Karachai-Cherkess Republic	214.2	9.74	229.4	10.11	232.3	7.93	258.8	7.46	286.6	9.15
Republic of North Ossetia – Alania	200.5	9.64	216.7	9.90	216.8	7.78	242.2	7.37	279.9	7.86
Chechen Republic	206.0	9.79	229.7	10.03	240.7	8.10	263.8	8.21	289.2	11.18
Stavropol Territory	202.8	9.55	218.8	9.99	223.2	7.83	249.2	7.62	284.1	7.53
Volga Federal District	193.2	9.54	212.2	9.86	215.5	7.67	239.3	7.51	273.9	7.50
Republic of Bashkortostan	185.7	9.56	207.7	9.89	211.4	7.77	236.0	7.64	273.5	7.79
Mari El Republic	190.9	9.50	207.6	9.79	208.0	7.45	234.2	7.35	267.3	7.54
Republic of Mordovia	204.8	9.44	224.3	9.83	227.6	7.40	250.7	7.13	282.0	6.52
Republic of Tatarstan (Tatarstan)	187.4	9.53	207.3	9.82	210.9	7.66	236.3	7.40	278.0	7.29
Udmurt Republic	189.3	9.56	209.8	9.86	215.1	7.30	238.0	7.15	274.7	6.31
Chuvash Republic – Chuvashia	198.2	9.43	222.1	9.64	221.5	7.24	246.3	7.20	283.9	6.89
Perm Territory	194.6	9.62	211.8	9.88	214.0	7.82	236.9	7.58	267.8	7.84
Kirov Region	200.6	9.49	218.5	9.87	218.0	7.68	240.9	7.62	278.6	7.14
Nizhny Novgorod Region	192.3	9.54	207.4	9.81	214.3	7.69	238.3	7.57	266.2	7.88
Orenburg Region	200.0	9.50	217.3	9.88	219.3	7.77	241.9	7.59	273.0	7.99
Penza Region	198.0	9.51	217.7	9.85	223.2	7.24	245.9	7.04	281.4	6.55
Samara Region	197.1	9.54	215.6	9.95	218.0	7.87	240.1	7.79	266.8	8.24
Saratov Region	202.8	9.59	219.3	9.91	223.5	7.83	245.8	7.73	278.2	7.80
Ulyanovsk Region	190.0	9.53	209.2	9.92	213.8	7.71	238.9	7.48	272.8	7.39

	2018		2019		2020		2021		2022	
	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, % <sup>1</sup>
Ural Federal District	194.4	9.61	213.0	9.89	214.7	7.86	237.6	7.58	267.0	7.80
Kurgan Region	206.4	9.52	221.2	9.96	223.2	7.89	246.3	7.50	269.5	7.74
Sverdlovsk Region	194.8	9.60	214.0	9.84	217.3	7.80	237.7	7.57	265.5	7.81
Tyumen Region	201.3	9.58	220.9	9.86	220.3	7.88	246.2	7.57	276.9	7.72
including Khanty-Mansi Autonomous Area – Yugra	196.6	9.59	216.1	9.94	215.3	8.02	238.5	7.69	271.3	7.87
including Yamal-Nenets Autonomous Area	203.2	9.47	218.8	9.87	220.2	7.84	249.7	7.71	270.4	8.19
Chelyabinsk Region	174.9	9.69	191.7	10.03	195.5	7.91	216.0	7.66	246.4	8.03
Siberian Federal District <sup>2</sup>	190.0	9.56	206.2	9.94	211.5	7.81	236.1	7.69	267.1	8.03
Altai Republic	184.7	9.69	208.6	9.98	206.7	7.51	237.6	7.65	257.8	7.87
Republic of Tuva	190.9	9.54	207.1	10.22	219.8	8.21	247.9	8.09	272.6	8.82
Republic of Khakassia	181.1	9.54	198.0	10.00	204.8	7.75	227.9	7.56	270.1	7.42
Altai Territory	189.9	9.56	205.4	9.92	211.2	7.71	236.3	7.64	268.3	8.08
Krasnoyarsk Territory	182.3	9.57	199.5	9.96	203.9	7.87	230.3	7.74	262.4	8.05
Irkutsk Region	180.1	9.55	196.6	9.99	205.2	8.02	231.7	7.87	261.4	8.50
Kemerovo Region	178.3	9.55	194.4	9.96	200.8	7.86	226.4	7.78	256.4	8.11
Novosibirsk Region	204.7	9.59	218.9	9.89	221.6	7.68	242.9	7.50	275.0	7.78
Omsk Region	203.6	9.55	218.6	9.96	222.4	7.88	245.5	7.78	275.5	7.99
Tomsk Region	189.0	9.50	208.3	9.85	215.9	7.58	241.6	7.64	271.6	7.61
Far-Eastern Federal District <sup>2</sup>	190.1	9.55	207.7	9.94	216.9	6.87	239.1	6.53	256.4	6.08
Republic of Buryatia <sup>2</sup>	178.8	9.52	196.8	9.85	209.2	6.86	234.4	6.78	255.8	6.07
Republic of Sakha (Yakutia)	193.5	9.65	207.5	10.08	215.8	6.41	236.5	6.26	252.1	5.26
Trans-Baikal Territory <sup>2</sup>	185.4	9.50	199.6	9.95	209.1	7.24	233.2	6.87	256.8	6.54
Kamchatka Territory	178.4	9.56	199.6	10.08	206.8	7.79	238.2	7.74	265.0	7.65
Primorye Territory	190.9	9.54	208.1	9.89	219.9	6.58	238.6	6.12	254.9	5.82
Khabarovsk Territory	196.5	9.52	215.0	9.88	221.5	7.18	244.5	6.93	262.3	6.68
Amur Region	190.2	9.53	213.6	9.94	222.8	6.76	245.2	6.47	255.7	5.70
Magadan Region	181.5	9.51	203.4	10.00	207.1	7.32	230.5	6.20	252.8	6.78
Sakhalin Region	189.5	9.47	209.9	9.87	218.5	6.97	242.8	6.38	257.4	6.36
Jewish Autonomous Region	192.5	9.55	211.6	10.05	210.9	7.40	236.7	7.02	253.5	6.34
Chukotka Autonomous Area	179.8	9.48	197.2	10.05	209.7	7.39	227.6	6.35	252.9	6.99

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

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

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

*Table 3.16*



	2018		2019		2020		2021		2022	
	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, % <sup>1</sup>
Ural Federal District	-	-	-	-	-	-	-	-	-	-
Kurgan Region	-	-	-	-	-	-	-	-	-	-
Sverdlovsk Region	-	-	-	-	-	-	-	-	-	-
Tyumen Region	-	-	-	-	-	-	-	-	-	-
including Khanty-Mansi Autonomous Area – Yugra	-	-	-	-	-	-	-	-	-	-
including Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Chelyabinsk Region	-	-	-	-	-	-	-	-	-	-
Siberian Federal District <sup>2</sup>	-	-	-	-	-	-	121	6	-	-
Altai Republic	-	-	-	-	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-	-	-	-	-	-
Altai Territory	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	-	-	-	-	-	-
Irkutsk Region	-	-	-	-	-	-	121	6	-	-
Kemerovo Region	-	-	-	-	-	-	-	-	-	-
Novosibirsk Region	-	-	-	-	-	-	-	-	-	-
Omsk Region	-	-	-	-	-	-	-	-	-	-
Tomsk Region	-	-	-	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>2</sup>	-	-	-	-	-	-	216	5	-	-
Republic of Buryatia <sup>2</sup>	-	-	-	-	-	-	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	-	-
Trans-Baikal Territory <sup>2</sup>	-	-	-	-	-	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-	-	-	-	-	-
Primorye Territory	-	-	-	-	-	-	-	-	-	-
Khabarovsk Territory	-	-	-	-	-	-	-	-	-	-
Amur Region	-	-	-	-	-	-	-	-	-	-
Magadan Region	-	-	-	-	-	-	216	5	-	-
Sakhalin Region	-	-	-	-	-	-	-	-	-	-
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-

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

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

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

	2018				2019				2020				2021				2022			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
The Russian Federation	195.7	9.56	195.3	9.30	214.3	9.87	217.7	9.37	219.5	7.67	223.6	6.29	243.7	7.49	251.4	5.90	275.7	7.14	293.7	4.22
Central Federal District	200.5	9.54	201.3	9.23	220.0	9.84	223.6	9.28	225.8	7.71	230.3	6.37	248.7	7.58	255.6	6.12	280.0	6.92	297.6	4.09
Belgorod Region	194.2	9.52	199.6	9.31	211.8	9.90	218.1	9.59	217.5	7.46	218.2	6.20	243.3	7.42	247.8	5.96	274.3	7.30	289.8	4.33
Bryansk Region	195.7	9.49	193.6	9.31	217.4	9.81	220.6	9.41	219.6	7.47	219.6	6.16	248.0	7.28	252.1	5.73	278.2	6.94	299.6	3.69
Vladimir Region	197.5	9.54	197.0	9.33	215.5	9.87	218.5	9.34	215.8	7.69	214.6	6.44	243.5	7.59	246.8	6.11	273.9	7.52	295.3	4.23
Voronezh Region	201.5	9.54	199.4	9.32	219.7	9.88	218.3	9.56	220.4	7.53	218.8	6.24	245.2	7.33	248.3	5.87	274.6	7.60	283.8	5.31
Ivanovo Region	186.9	9.58	194.2	9.38	204.0	9.89	216.9	9.46	211.8	7.75	218.3	6.22	235.7	7.63	243.2	5.97	264.0	7.59	285.7	4.36
Kaluga Region	198.4	9.49	196.3	9.31	217.5	9.84	214.5	9.44	220.7	7.66	218.7	6.39	249.8	7.52	252.3	6.05	279.9	7.55	296.1	3.93
Kostroma Region	191.1	9.48	193.2	9.32	214.9	9.84	213.2	9.34	220.7	7.68	221.2	6.48	245.8	7.53	250.5	5.94	279.6	7.68	296.5	4.72
Kursk Region	196.5	9.48	200.8	9.35	211.6	9.85	214.8	9.49	217.1	7.59	222.2	6.48	243.5	7.38	244.4	5.69	275.7	6.93	291.0	3.73
Lipetsk Region	202.9	9.54	204.3	9.35	219.6	9.87	221.0	9.49	223.8	7.53	222.8	6.34	248.2	7.38	251.9	5.86	280.5	7.40	297.8	3.96
Moscow Region	200.0	9.54	201.2	9.22	221.9	9.79	224.9	9.25	227.0	7.74	233.5	6.31	251.2	7.59	260.1	5.97	285.0	6.71	302.9	3.73
Orel Region	198.6	9.48	189.4	9.20	214.3	9.84	202.6	9.43	220.4	7.47	215.0	6.10	242.6	7.39	234.6	5.68	274.4	7.22	286.0	4.31
Ryazan Region	199.1	9.50	196.0	9.36	218.9	9.86	220.1	9.52	220.8	7.47	221.3	6.31	248.4	7.38	252.0	5.96	284.5	6.99	300.6	4.14
Smolensk Region	202.0	9.49	202.1	9.33	216.2	9.92	217.5	9.62	219.9	7.54	221.9	6.38	245.4	7.46	252.8	6.02	276.6	7.22	292.2	4.07
Tambov Region	207.1	9.51	206.2	9.36	221.7	9.88	229.2	9.45	224.7	7.66	224.7	6.29	248.9	7.48	253.4	5.63	278.9	7.32	299.7	3.86
Tver Region	203.6	9.52	202.7	9.36	222.4	9.94	226.2	9.52	222.3	7.76	224.7	6.37	247.9	7.65	251.2	5.84	282.4	7.51	303.1	4.13
Tula Region	198.8	9.52	198.7	9.33	218.5	9.91	220.5	9.42	223.0	7.80	224.7	6.41	249.5	7.60	256.7	6.01	281.3	7.28	297.6	4.11
Yaroslavl Region	189.0	9.54	192.5	9.35	208.9	9.89	216.3	9.37	214.3	7.69	219.6	6.38	237.2	7.53	247.3	6.07	268.4	7.48	286.6	4.64
Moscow	202.8	9.57	203.2	9.19	221.6	9.84	225.4	9.21	229.3	7.75	233.8	6.42	249.3	7.65	256.1	6.28	279.2	6.75	296.9	4.19
North-Western Federal District	189.8	9.56	188.5	9.37	210.1	9.82	213.6	9.48	217.2	7.66	223.5	6.55	244.5	7.36	256.3	5.88	281.4	6.52	302.1	3.90
Republic of Karelia	184.5	9.47	190.1	9.30	201.5	9.81	209.6	9.52	204.7	7.60	207.8	6.65	236.7	7.44	244.5	5.96	267.5	7.51	290.3	4.44
Republic of Komi	185.5	9.47	176.9	9.31	203.7	9.87	199.2	9.60	204.3	7.71	198.2	6.44	230.6	7.60	235.7	6.07	262.1	7.71	281.0	4.56
Arkhangelsk Region	179.7	9.37	174.1	9.38	198.7	9.81	197.0	9.62	205.8	7.78	205.0	6.59	229.5	7.56	232.2	5.96	265.4	7.25	283.9	4.44
including Nenets Autonomous Area	181.7	6.82	170.7	9.09	188.5	8.58	181.5	9.67	207.2	7.72	204.5	6.54	222.2	7.64	217.1	5.89	258.0	7.28	272.0	4.29
Vologda Region	185.3	9.54	187.7	9.33	201.3	9.86	204.1	9.42	205.9	7.85	211.1	6.57	235.4	7.65	246.0	6.08	263.9	7.85	279.4	4.80
Kaliningrad Region	190.0	9.64	184.5	9.44	202.9	9.83	202.5	9.54	210.2	7.54	212.1	6.48	238.6	7.37	241.6	6.06	267.6	7.93	281.9	5.28
Leningrad Region	194.5	9.60	193.6	9.41	215.5	9.87	221.9	9.53	223.4	7.62	231.4	6.47	251.2	7.30	264.9	5.74	292.6	5.94	313.7	3.27
Murmansk Region	172.7	9.50	170.9	9.35	191.6	9.89	194.3	9.59	198.9	7.55	201.9	6.43	226.5	7.47	234.9	5.97	260.1	7.32	284.9	4.10
Novgorod Region	191.6	9.49	185.8	9.22	207.0	9.90	213.1	9.53	214.3	7.70	224.4	6.56	239.9	7.41	249.5	5.73	277.1	6.70	299.3	3.69
Pskov Region	190.0	9.49	192.0	9.37	203.4	9.83	218.8	9.53	211.6	7.53	213.8	6.37	239.6	7.30	247.7	5.78	276.8	6.49	302.7	3.74
Saint Petersburg	192.7	9.60	191.1	9.38	215.1	9.79	216.9	9.44	223.1	7.65	230.2	6.58	249.8	7.30	262.1	5.87	288.4	6.13	306.8	3.82

	2018				2019				2020				2021				2022			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Southern Federal District	202.7	9.60	204.3	9.42	216.8	9.94	218.8	9.56	223.0	7.76	224.3	6.59	248.7	7.64	255.6	6.19	288.4	6.70	308.1	3.75
Republic of Adygeya (Adygeya)	202.4	9.64	209.4	9.38	218.5	10.02	225.4	9.60	226.2	7.31	228.5	6.35	253.1	7.56	261.2	6.13	295.1	6.30	319.3	3.44
Republic of Kalmykia	207.1	9.56	211.8	9.38	224.4	9.94	236.1	9.59	231.4	7.65	232.4	6.46	256.1	7.39	261.2	5.74	289.6	6.88	305.4	3.64
Republic of Crimea	213.9	10.28	211.0	9.99	233.5	10.28	231.8	9.94	239.8	8.08	242.6	6.71	255.1	7.95	258.9	6.56	269.8	7.94	283.8	4.86
Krasnodar Territory	207.1	9.62	208.0	9.42	220.7	9.97	219.0	9.61	226.9	7.80	225.8	6.63	255.6	7.74	261.1	6.33	301.6	6.12	318.1	3.39
Astrakhan Region	203.2	9.46	204.6	9.31	212.8	9.85	227.5	9.41	223.5	7.76	229.6	6.35	245.4	7.52	258.2	5.88	280.6	7.41	307.2	3.93
Volgograd Region	197.8	9.54	200.2	9.37	214.5	9.88	218.2	9.52	217.6	7.75	221.9	6.52	242.5	7.51	255.5	5.83	274.9	7.20	297.3	4.06
Rostov Region	198.5	9.55	198.9	9.35	210.6	9.86	213.0	9.47	215.7	7.68	216.4	6.58	239.9	7.50	245.2	6.11	275.5	7.25	293.6	4.36
Sevastopol	205.2	10.29	202.3	10.09	221.5	10.30	231.0	9.85	239.3	8.10	242.1	6.71	254.3	8.12	258.2	6.67	274.1	7.44	291.2	3.85
North-Caucasian Federal District	205.2	9.59	206.3	9.37	222.1	9.97	224.8	9.48	227.2	7.85	224.2	6.45	252.5	7.63	255.1	5.94	285.3	8.28	304.3	3.95
Republic of Daghestan	214.3	9.59	218.8	9.37	230.7	9.92	237.7	9.38	237.3	7.89	233.0	6.36	259.2	7.61	259.6	5.74	294.7	8.10	313.9	3.89
Republic of Ingushetia	206.3	9.75	284.7	9.70	241.8	9.99	270.3	9.68	245.4	8.33	237.0	7.22	260.0	8.33	229.2	6.40	295.1	9.22	300.1	3.95
Kabardino-Balkar Republic	204.0	9.58	209.6	9.44	221.2	9.99	235.0	9.56	225.3	7.66	236.2	6.34	248.0	7.43	267.0	5.64	268.3	7.90	313.7	3.57
Karachai-Cherkess Republic	214.2	9.74	214.5	9.50	229.4	10.11	228.9	9.25	232.3	7.93	213.1	6.27	258.8	7.46	263.2	5.82	286.6	9.15	299.4	3.86
Republic of North Ossetia – Alania	200.5	9.64	203.6	9.48	216.4	9.90	223.8	9.53	216.8	7.78	227.4	6.63	242.2	7.37	250.7	6.02	279.9	7.86	299.0	4.50
Chechen Republic	206.0	9.79	218.4	9.70	229.7	10.03	238.1	8.77	240.7	8.10	243.6	6.08	263.8	8.21	255.7	5.99	289.2	11.18	301.9	4.33
Stavropol Territory	202.8	9.55	199.5	9.29	218.8	9.99	217.0	9.54	223.2	7.83	218.3	6.48	249.2	7.62	252.8	6.03	284.1	7.53	300.8	3.89
Volga Federal District	193.6	9.53	192.4	9.25	212.5	9.85	215.7	9.30	215.7	7.67	219.0	6.20	239.7	7.51	247.6	5.77	274.1	7.50	292.6	4.40
Republic of Bashkortostan	186.3	9.55	186.2	9.36	208.0	9.89	208.9	9.39	211.4	7.77	213.2	6.41	236.1	7.63	243.6	6.02	273.5	7.79	294.2	4.71
Mari El Republic	190.9	9.49	190.9	9.33	207.6	9.79	212.6	9.35	208.0	7.45	215.5	6.24	234.2	7.35	247.6	5.49	267.3	7.54	284.3	4.73
Republic of Mordovia	205.2	9.44	205.1	9.27	224.5	9.82	230.1	9.53	227.6	7.40	234.6	6.39	250.7	7.13	257.5	5.60	282.0	6.52	303.7	3.58
Republic of Tatarstan (Tatarstan)	188.5	9.53	193.5	9.09	208.7	9.81	216.3	9.12	212.0	7.66	217.8	5.95	238.2	7.40	252.1	5.34	278.8	7.28	298.1	4.14
Udmurt Republic	189.6	9.55	188.6	9.32	210.2	9.85	212.9	9.30	215.4	7.30	217.8	5.90	238.6	7.15	242.9	5.45	275.2	6.30	291.0	3.68
Chuvash Republic – Chuvashia	198.2	9.43	192.2	9.25	222.2	9.64	224.2	9.20	221.5	7.24	220.9	6.10	246.3	7.20	254.0	5.82	283.9	6.89	298.6	4.51
Perm Territory	194.6	9.62	193.0	9.40	211.8	9.88	216.8	9.34	214.0	7.82	219.3	6.41	236.9	7.58	246.2	5.96	267.9	7.84	285.7	5.03
Kirov Region	200.7	9.48	202.8	9.28	218.6	9.86	225.5	9.27	218.1	7.68	219.9	6.15	240.9	7.62	251.8	5.83	278.7	7.14	304.0	3.51
Nizhny Novgorod Region	192.4	9.54	193.3	9.28	207.5	9.80	212.8	9.30	214.3	7.69	222.3	6.28	238.4	7.57	244.8	6.15	266.2	7.88	284.7	5.08
Orenburg Region	200.6	9.49	192.2	9.15	217.5	9.88	213.2	9.30	219.4	7.77	217.8	6.34	241.9	7.59	246.0	5.88	273.0	7.99	285.9	4.45
Penza Region	198.0	9.51	194.7	9.26	217.8	9.85	221.0	9.47	223.2	7.24	225.4	5.93	246.0	7.04	245.2	5.37	281.4	6.54	291.4	4.01
Samara Region	197.2	9.54	190.4	9.07	215.6	9.95	212.0	9.27	218.0	7.87	218.8	6.23	240.1	7.79	245.5	6.00	267.1	8.24	283.7	4.85
Saratov Region	202.8	9.59	203.2	9.35	219.4	9.91	222.5	9.36	223.5	7.83	224.7	6.36	245.8	7.73	252.1	5.89	278.2	7.80	301.0	3.83
Ulyanovsk Region	190.1	9.53	188.3	9.32	209.2	9.92	214.0	9.48	213.9	7.70	213.4	6.34	238.9	7.48	244.5	5.75	272.9	7.39	290.9	4.48

	2018				2019				2020				2021				2022			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Ural Federal District	194.7	9.60	191.2	9.39	213.3	9.89	214.1	9.38	214.9	7.86	216.9	6.41	237.8	7.58	244.5	5.94	267.4	7.80	282.0	5.18
Kurgan Region	206.5	9.52	209.2	9.44	221.2	9.95	222.7	9.53	223.2	7.89	222.1	6.48	246.4	7.50	254.9	5.59	269.6	7.74	289.3	4.71
Sverdlovsk Region	195.1	9.60	192.4	9.41	214.3	9.84	217.4	9.32	217.3	7.80	222.5	6.50	237.7	7.57	244.7	6.08	265.5	7.81	279.8	5.57
Tyumen Region	201.4	9.58	191.7	9.37	221.0	9.86	214.6	9.38	220.3	7.88	214.8	6.31	246.2	7.57	247.7	5.83	277.0	7.72	285.6	5.04
including Khanty-Mansi Autonomous Area – Yugra	196.6	9.59	183.1	9.36	216.3	9.93	208.1	9.49	215.3	8.01	210.8	6.37	238.5	7.69	239.3	5.82	271.3	7.87	278.8	4.94
including Yamal-Nenets Autonomous Area	203.3	9.46	192.0	9.29	219.4	9.85	207.5	9.49	220.2	7.84	205.5	6.48	249.7	7.71	240.6	6.17	270.4	8.19	271.6	5.37
Chelyabinsk Region	175.5	9.69	182.6	9.41	192.1	10.03	202.6	9.52	196.3	7.91	208.2	6.48	217.1	7.66	232.4	6.05	248.3	8.02	274.6	4.83
Siberian Federal District <sup>2</sup>	190.1	9.56	188.6	9.35	206.2	9.94	209.2	9.46	211.5	7.81	213.9	6.35	236.1	7.69	243.7	6.03	267.1	8.03	284.0	5.07
Altai Republic	184.8	9.69	189.3	9.27	208.6	9.98	228.5	9.15	206.7	7.51	213.8	5.97	237.6	7.65	233.6	5.94	257.8	7.87	272.8	4.47
Republic of Tuva	190.9	9.54	201.2	9.06	207.2	10.22	211.5	9.54	219.8	8.21	200.0	6.41	247.9	8.09	251.0	6.03	272.6	8.82	289.2	4.65
Republic of Khakassia	181.4	9.54	178.1	9.33	198.1	10.00	202.9	9.49	204.9	7.75	199.1	6.36	227.9	7.56	231.4	5.82	270.3	7.42	295.8	4.05
Altai Territory	190.0	9.56	190.1	9.36	205.5	9.91	208.2	9.42	211.4	7.71	211.0	6.30	236.4	7.63	241.2	5.91	268.4	8.08	284.6	5.09
Krasnoyarsk Territory	182.3	9.57	175.7	9.38	199.5	9.96	200.3	9.55	203.9	7.87	205.0	6.49	230.3	7.74	238.0	6.21	262.4	8.05	276.5	5.40
Irkutsk Region	180.1	9.55	175.0	9.34	196.6	9.99	193.8	9.49	205.1	8.01	203.9	6.47	231.7	7.87	240.1	6.26	261.4	8.50	277.2	5.36
Kemerovo Region	178.3	9.54	180.9	9.32	194.4	9.96	199.6	9.44	200.9	7.85	204.5	6.23	226.4	7.78	234.9	5.98	256.4	8.11	279.9	4.55
Novosibirsk Region	204.9	9.59	206.1	9.37	218.9	9.89	222.8	9.41	221.6	7.68	226.9	6.34	243.0	7.50	250.1	5.97	275.1	7.77	287.9	5.42
Omsk Region	203.6	9.55	202.8	9.32	218.6	9.96	225.4	9.42	222.5	7.88	226.7	6.17	245.5	7.77	255.3	5.76	275.5	7.98	301.4	4.07
Tomsk Region	189.0	9.50	195.9	9.21	208.2	9.85	216.5	9.50	215.9	7.57	226.5	6.22	241.6	7.64	253.8	6.12	271.6	7.61	290.1	4.73
Far-Eastern Federal District <sup>2</sup>	190.2	9.55	183.9	9.39	207.8	9.94	205.1	9.53	216.9	6.87	216.9	4.54	239.1	6.53	238.2	4.20	256.4	6.08	263.8	3.42
Republic of Buryatia <sup>2</sup>	178.9	9.52	181.3	9.28	196.7	9.84	197.9	9.24	209.2	6.86	214.4	4.56	234.4	6.78	241.8	4.32	255.8	6.07	269.3	3.24
Republic of Sakha (Yakutia)	193.8	9.65	188.8	9.52	207.7	10.08	206.2	9.71	215.9	6.41	219.9	3.87	236.6	6.26	240.2	3.92	252.1	5.26	258.9	3.16
Trans-Baikal Territory <sup>2</sup>	185.4	9.50	184.1	9.44	199.6	9.95	202.9	9.55	209.1	7.24	211.4	5.05	233.2	6.87	235.9	4.77	256.7	6.54	274.1	3.68
Kamchatka Territory	178.8	9.56	162.8	9.44	199.7	10.07	186.5	9.80	206.8	7.79	202.3	6.44	238.4	7.74	227.3	6.08	265.1	7.65	282.6	4.31
Primorye Territory	190.9	9.54	187.0	9.32	208.2	9.89	209.7	9.51	220.0	6.58	222.0	4.04	238.6	6.12	237.4	3.56	254.9	5.82	257.5	3.20
Khabarovsk Territory	196.5	9.52	189.5	9.31	215.0	9.88	212.3	9.29	221.5	7.18	220.1	4.78	244.5	6.93	241.4	4.30	262.4	6.68	266.7	3.40
Amur Region	190.2	9.53	185.4	9.37	213.6	9.94	205.8	9.48	222.8	6.75	211.9	4.98	245.2	6.47	246.3	5.03	255.7	5.70	268.6	3.79
Magadan Region	181.5	9.51	175.5	9.39	203.4	10.00	204.3	9.63	207.1	7.32	207.0	6.36	230.5	6.20	231.1	6.36	252.8	6.78	274.0	4.92
Sakhalin Region	189.6	9.47	173.2	9.23	209.9	9.87	200.0	9.38	218.5	6.97	212.6	4.67	242.8	6.38	233.1	3.87	257.4	6.36	258.4	3.49
Jewish Autonomous Region	192.5	9.55	185.0	9.31	211.6	10.05	208.4	9.93	210.9	7.40	217.2	5.20	236.7	7.02	235.3	4.09	253.5	6.34	265.1	3.10
Chukotka Autonomous Area	179.8	9.48	168.1	9.28	197.2	10.05	187.6	9.84	209.7	7.39	195.2	6.45	227.6	6.35	216.3	6.08	252.9	6.99	265.3	4.89

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

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

WEIGHTED AVERAGE MATURITY AND RATE FOR MLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY SINCE THE BEGINNING OF THE YEAR, INCLUDING FOR MLS UNDER SCPAS Table 3.18

	2018				2019				2020				2021				2022				
	for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		
	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	
The Russian Federation	18.60	9.33	-	-	15.66	7.36	-	-	153.7	5.18	-	-	71.5	4.90	81.5	1.54	113.0	9.08	-	-	
Central Federal District	19.10	9.47	-	-	14.81	7.19	-	-	153.7	5.18	-	-	69.2	4.91	81.5	1.54	113.0	9.08	-	-	
Belgorod Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ivanovo Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kostroma Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kursk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lipetsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Moscow Region	36.00	9.50	-	-	-	-	-	-	105.5	10.25	-	-	-	-	-	-	-	121.0	9.00	-	-
Orel Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ryazan Region	12.00	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Moscow	18.50	9.36	-	-	14.81	7.19	-	-	154.9	5.09	-	-	69.2	4.91	81.5	1.54	63.1	10.01	-	-	
North-Western Federal District	-	-	-	-	128.60	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Karelia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Komi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leningrad Region	-	-	-	-	128.60	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Saint Petersburg	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



	2018				2019				2020				2021				2022			
	for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
Ural Federal District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kurgan Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sverdlovsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tyumen Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
including Khanty-Mansi Autonomous Area – Yugra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
including Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chelyabinsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Siberian Federal District <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121.3	6.00	-	-	-
Altai Republic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Altai Territory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Irkutsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121.3	6.00	-	-	-	-
Kemerovo Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Novosibirsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Omsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tomsk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	216.0	4.50	-	-	-	-
Republic of Buryatia <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trans-Baikal Territory <sup>2</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Primorye Territory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Khabarovsk Territory	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amur Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Magadan Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	216.0	4.50	-	-	-	-
Sakhalin Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

Table 3.19

Federal district in which the credit institution granting MLS is located	Volume of mortgage loans granted in rubles to Individuals—Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District		
	Total	of which: Moscow borrowers															
<b>2018</b>																	
Central Federal District	944,442	379,560	357,674	182,452	59,533	555,834	283,216	313,202	170,175								
of which: Moscow	930,702	372,816	355,488	180,223	59,065	551,686	280,606	309,047	168,630								
North-Western Federal District	4,037	1,606	23,837	1,889	332	1,634	570	730	412								
Southern Federal District	799	395	567	22,728	434	709	249	262	148								
North-Caucasian Federal District	-	-	-	-	1	-	-	-	-								
Volga Federal District	2,483	1,223	3,350	1,085	266	25,192	2,106	3,135	185								
Ural Federal District	1,040	658	1,054	80	33	1,150	25,225	544	34								
Siberian Federal District <sup>1</sup>	30	25	14	3	-	9	7	7,057	14								
Far-Eastern Federal District <sup>1</sup>	2,564	1,704	1,250	157	122	325	1,366	1,404	5,522								
<b>2019</b>																	
Central Federal District	717,550	290,910	273,180	146,020	52,170	398,049	211,902	219,137	126,426								
of which: Moscow	704,878	283,506	271,721	144,082	51,757	394,196	210,342	215,831	124,807								
North-Western Federal District	234,229	108,686	99,821	42,368	10,307	128,687	60,390	85,982	38,440								
Southern Federal District	1,222	623	887	21,048	315	634	236	280	119								
North-Caucasian Federal District	-	-	-	-	1	-	-	-	-								
Volga Federal District	1,316	672	1,809	709	70	16,595	950	1,452	71								
Ural Federal District	1,113	708	696	156	34	1,182	21,024	470	40								
Siberian Federal District <sup>1</sup>	72	61	1	13	-	5	16	5,826	24								
Far-Eastern Federal District <sup>1</sup>	2,215	1,411	1,089	174	199	498	1,161	1,218	4,634								

Federal district in which the credit institution granting MIs is located	Volume of mortgage loans granted in rubles to Individuals—Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District	
	Total	of which: Moscow borrowers												
<b>2020</b>														
Central Federal District	1,107,820	475,249	417,256	222,218	80,185	612,857	330,793	349,473	204,797					
of which: Moscow	1,091,351	466,524	414,219	219,178	79,570	606,424	328,227	344,736	202,366					
North-Western Federal District	342,881	168,737	138,247	56,833	12,369	170,252	80,827	115,225	58,421					
Southern Federal District	3,034	1,894	1,730	34,230	559	1,397	464	608	248					
North-Caucasian Federal District	-	-	-	3	-	-	-	-	-					
Volga Federal District	4,363	2,416	3,357	1,264	213	29,095	2,102	2,907	90					
Ural Federal District	726	535	573	181	37	1,540	21,880	708	45					
Siberian Federal District <sup>1</sup>	23	23	5	1	4	16	30	7,823	47					
Far-Eastern Federal District <sup>1</sup>	5,655	4,870	614	64	58	165	2,278	4,598	11,136					
<b>2021</b>														
Central Federal District	1,415,419	623,225	512,755	309,509	123,299	762,001	420,966	453,927	290,953					
of which: Moscow	1,380,096	603,547	504,870	302,211	121,573	748,209	414,260	443,515	285,528					
North-Western Federal District	462,507	236,030	167,812	70,379	17,307	195,625	100,054	143,786	74,259					
Southern Federal District	4,137	2,509	1,632	45,408	820	2,167	778	973	386					
North-Caucasian Federal District	-	-	-	-	6	-	-	-	-					
Volga Federal District	8,139	4,268	3,437	2,322	700	40,435	3,873	4,905	295					
Ural Federal District	1,081	620	893	338	32	2,677	19,250	1,161	33					
Siberian Federal District <sup>1</sup>	86	63	2	3	16	11	21	7,691	46					
Far-Eastern Federal District <sup>1</sup>	5,170	4,649	747	66	85	224	2,139	3,213	9,120					

Federal district in which the credit institution granting MIs is located	Total	Volume of mortgage loans granted in rubles to Individuals—Residents – borrowers of the Central Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District
	of which: Moscow borrowers								
<b>2022</b>									
Central Federal District	1,141,729	486,336	405,910	298,529	120,144	663,581	379,124	397,159	277,484
of which: Moscow	1,108,585	469,520	398,863	292,178	118,566	651,196	373,015	388,825	271,550
North-Western Federal District	358,201	173,907	131,640	89,239	18,477	161,944	75,206	109,004	55,734
Southern Federal District	4,051	2,164	1,434	32,836	785	1,958	797	844	431
North-Caucasian Federal District	-	-	-	-	-	-	-	-	-
Volga Federal District	3,011	1,400	2,440	1,204	1,059	23,434	2,243	3,372	382
Ural Federal District	1,814	663	1,171	1,818	135	3,793	14,561	2,184	120
Siberian Federal District <sup>1</sup>	37	26	11	13	-	8	20	6,299	96
Far-Eastern Federal District <sup>1</sup>	1,760	1,200	961	124	78	237	2,245	1,603	10,690

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

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

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

Table 3.20

Federal district in which the credit institution granting MLS is located	Total	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District	of which: Moscow borrowers								
<b>2018</b>											
Central Federal District	388	270	-	-	-	-	-	25	-	-	-
of which: Moscow	388	270	-	-	-	-	-	25	-	-	-
North-Western Federal District	-	-	-	-	-	-	-	-	-	-	-
Southern Federal District	-	-	-	-	-	-	-	-	-	-	-
North-Caucasian Federal District	-	-	-	-	-	-	-	-	-	-	-
Volga Federal District	-	-	-	-	-	-	-	-	-	-	-
Ural Federal District	-	-	-	-	-	-	-	-	-	-	-
Siberian Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-
<b>2019</b>											
Central Federal District	669	669	5	-	-	-	-	-	-	-	-
of which: Moscow	669	669	5	-	-	-	-	-	-	-	-
North-Western Federal District	-	-	-	-	-	-	-	-	-	-	-
Southern Federal District	-	-	-	-	-	-	-	-	-	-	-
North-Caucasian Federal District	-	-	-	-	-	-	-	-	-	-	-
Volga Federal District	-	-	-	-	-	-	-	-	-	-	-
Ural Federal District	-	-	-	-	-	-	-	-	-	-	-
Siberian Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-



Federal district in which the credit institution granting MIs is located															
	Total	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District <sup>1</sup>		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District <sup>1</sup>	
		of which: Moscow borrowers													
<b>2022</b>															
Central Federal District	77	11	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: Moscow	77	11	-	-	-	-	-	-	-	-	-	-	-	-	-
North-Western Federal District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Southern Federal District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
North-Caucasian Federal District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Volga Federal District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ural Federal District	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Siberian Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

## Early Repayment of Mortgage Loans

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

Table 3.21

	2018				2019				2020				2021				2022			
	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	987,189	4,342	91,827	18	1,047,810	3,233	115,193	49	1,691,897	3,466	112,590	134	1,951,879	2,017	157,554	52	1,520,408	5,316	116,224	14
Central Federal District	347,634	3,453	36,960	18	378,771	2,571	46,617	49	623,495	2,990	45,730	134	709,704	1,616	61,238	52	544,389	4,749	39,608	13
Belgorod Region	6,100	4	540	-	6,248	2	700	-	9,939	-	714	-	12,126	2	1,008	-	9,505	1	853	-
Bryansk Region	4,936	1	463	-	5,404	-	556	-	8,229	13	509	-	9,502	-	754	-	7,397	-	663	-
Vladimir Region	6,379	-	593	-	6,363	2	652	-	10,192	1	669	-	12,512	5	1,161	-	9,692	-	921	-
Voronezh Region	11,199	2	964	-	12,381	8	1,366	-	20,764	14	1,167	-	23,281	6	1,942	-	18,250	1	1,521	-
Ivanovo Region	3,781	-	343	-	3,846	-	382	-	5,696	-	446	-	7,170	-	751	-	5,893	1	600	-
Kaluga Region	7,215	34	628	-	7,177	11	656	-	11,041	13	587	-	13,421	1	1,178	-	10,037	1	745	-
Kostroma Region	2,668	-	256	-	2,749	2	310	-	4,180	-	308	-	5,423	-	507	-	4,168	-	380	-
Kursk Region	4,840	-	420	-	5,138	6	599	-	7,984	-	578	-	9,111	-	818	-	6,975	-	797	-
Lipetsk Region	4,830	-	365	-	4,988	-	499	-	7,575	2	496	-	9,361	1	788	-	7,296	1	581	-
Moscow Region	93,501	1,199	8,759	-	100,649	458	11,128	-	164,281	374	10,430	-	183,955	363	13,615	-	134,702	299	8,530	-
Orel Region	3,933	3	379	-	4,052	3	413	-	6,498	3	469	-	7,323	1	632	-	5,445	-	407	-
Ryazan Region	6,319	2	579	-	6,807	3	645	-	10,390	11	662	-	11,999	1	862	-	9,491	3	759	-
Smolensk Region	4,810	3	383	-	5,211	5	594	-	7,291	3	443	-	8,273	-	674	-	6,226	3	510	-
Tambov Region	3,907	1	398	-	4,178	1	378	-	6,389	2	400	-	7,427	-	566	-	5,895	-	462	-
Tver Region	7,044	11	536	-	6,940	11	635	-	11,752	1	653	-	13,479	2	1,000	-	10,471	-	1,006	-
Tula Region	8,328	4	813	-	8,437	9	966	-	13,221	16	899	-	14,916	1	1,186	-	11,718	5	929	-
Yaroslavl Region	6,401	8	587	-	6,435	9	688	-	9,715	1	670	-	11,481	-	998	-	9,024	-	802	-
Moscow	161,440	2,180	19,955	17	181,768	2,039	25,452	49	308,357	2,536	25,632	134	348,943	1,231	32,800	52	272,205	4,433	19,142	13

	2018				2019				2020				2021				2022			
	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	
North-Western Federal District	128,653	554	13,158	-	139,703	332	15,191	-	226,855	244	14,554	-	251,599	271	18,574	-	188,707	437	12,729	-
Republic of Karelia	4,100	-	333	-	3,894	1	390	-	6,086	4	349	-	7,028	-	503	-	5,342	2	458	-
Republic of Komi	8,048	-	515	-	7,348	3	601	-	11,051	1	686	-	12,933	-	993	-	9,355	-	754	-
Arkhangelsk Region	9,194	9	774	-	9,142	1	989	-	14,164	5	984	-	16,202	11	1,353	-	12,420	4	1,044	-
including Nenets Autonomous Area	428	-	17	-	405	-	22	-	572	-	36	-	616	-	37	-	526	-	35	-
Vologda Region	7,600	-	620	-	7,402	2	1,003	-	11,838	-	822	-	12,847	-	988	-	9,698	-	888	-
Kaliningrad Region	4,725	68	443	-	6,334	37	723	-	10,040	22	554	-	11,626	29	847	-	8,436	12	571	-
Leningrad Region	13,961	59	1,248	-	15,402	24	1,409	-	25,839	17	1,454	-	29,141	35	1,974	-	21,324	38	1,288	-
Murmansk Region	5,041	5	548	-	5,933	1	699	-	8,348	3	644	-	9,808	2	830	-	8,263	-	616	-
Novgorod Region	2,977	2	273	-	2,910	2	319	-	4,805	-	302	-	5,485	-	444	-	4,101	-	326	-
Pskov Region	2,304	1	226	-	2,497	-	254	-	3,714	-	210	-	4,324	-	356	-	3,444	-	274	-
Saint Petersburg	70,701	409	8,179	-	78,841	262	8,806	-	130,970	192	8,549	-	142,205	194	10,286	-	106,324	381	6,511	-
Southern Federal District	57,909	73	4,844	-	64,830	62	6,166	-	103,568	92	6,184	-	131,278	24	10,041	-	105,245	25	7,537	-
Republic of Adygeya (Adygeya)	1,064	-	79	-	1,113	-	76	-	1,836	3	81	-	2,460	-	195	-	1,973	-	155	-
Republic of Kalmykia	1,220	2	67	-	1,361	1	93	-	2,144	-	98	-	2,637	-	149	-	2,320	-	122	-
Republic of Crimea	712	-	110	-	1,418	-	133	-	2,624	-	298	-	4,020	-	471	-	3,736	-	239	-
Krasnodar Territory	22,504	45	1,790	-	25,794	34	2,388	-	42,171	41	2,416	-	56,713	16	4,257	-	44,874	21	3,053	-
Astrakhan Region	3,663	-	298	-	4,281	4	398	-	6,727	26	382	-	7,682	1	546	-	6,248	1	569	-
Volgograd Region	10,262	11	864	-	10,704	11	1,129	-	16,509	3	1,029	-	19,623	-	1,723	-	14,725	2	1,242	-
Rostov Region	18,190	15	1,602	-	19,610	12	1,893	-	30,665	18	1,776	-	36,561	7	2,530	-	29,879	2	2,069	-
Sevastopol	293	-	36	-	549	-	56	-	890	-	105	-	1,583	-	170	-	1,489	-	88	-

	2018				2019				2020				2021				2022				
	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		
			of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period		
North-Caucasian Federal District	14,196	7	1,162	-	16,186	21	1,482	-	25,424	9	1,493	-	34,534	4	3,067	-	32,438	13	4,368	-	
Republic of Daghestan	1,479	1	108	-	2,035	1	146	-	3,492	3	195	-	5,359	1	450	-	5,057	-	775	-	
Republic of Ingushetia	120	-	20	-	85	-	3	-	170	-	20	-	282	-	32	-	308	-	84	-	
Kabardino-Balkar Republic	1,254	2	77	-	1,473	9	128	-	2,401	2	108	-	2,922	3	190	-	2,265	-	226	-	
Karachai-Cherkess Republic	627	-	38	-	794	4	43	-	1,162	-	45	-	1,969	-	139	-	1,699	2	175	-	
Republic of North Ossetia – Alania	1,295	-	98	-	1,508	-	165	-	2,481	2	110	-	2,974	-	151	-	2,693	-	168	-	
Chechen Republic	253	-	21	-	374	-	27	-	731	-	105	-	1,918	-	597	-	3,308	-	1,693	-	
Stavropol Territory	9,168	4	800	-	9,918	7	970	-	14,987	2	910	-	19,109	1	1,509	-	17,110	11	1,246	-	
Volga Federal District	176,346	116	15,938	-	178,121	64	19,348	-	288,582	33	18,434	-	331,961	24	27,164	-	259,382	22	21,514	-	
Republic of Bashkortostan	27,039	18	2,206	-	26,965	-	3,065	-	45,012	2	2,667	-	52,262	-	4,251	-	42,099	-	3,472	-	
Mari El Republic	3,485	6	299	-	3,691	-	326	-	5,515	-	283	-	6,154	-	478	-	4,714	-	456	-	
Republic of Mordovia	3,644	8	298	-	3,438	1	290	-	5,370	-	311	-	6,210	-	473	-	5,000	1	397	-	
Republic of Tatarstan (Tatarstan)	27,133	-	3,204	-	28,890	5	3,649	-	50,530	-	3,287	-	56,612	-	4,114	-	45,138	1	3,409	-	
Udmurt Republic	9,159	1	662	-	8,948	1	740	-	14,939	-	799	-	17,874	-	1,419	-	13,664	-	1,074	-	
Chuvash Republic – Chuvashia	8,982	2	839	-	8,961	6	971	-	13,727	1	974	-	16,508	2	1,320	-	12,644	1	1,020	-	
Perm Territory	17,224	21	1,433	-	17,053	-	1,796	-	27,996	1	1,822	-	32,300	-	2,518	-	24,131	1	1,984	-	
Kirov Region	7,175	4	706	-	7,243	-	791	-	10,910	-	719	-	13,331	1	1,089	-	9,784	1	824	-	
Nizhny Novgorod Region	19,639	16	1,600	-	19,377	9	2,024	-	31,239	11	2,179	-	33,572	4	3,328	-	25,951	9	2,366	-	
Orenburg Region	10,723	6	825	-	10,987	7	1,146	-	17,376	-	941	-	20,413	2	1,496	-	15,392	-	1,284	-	
Penza Region	6,009	5	521	-	6,244	1	710	-	9,657	1	629	-	11,651	-	997	-	9,318	1	659	-	
Samara Region	18,863	18	1,809	-	18,687	18	2,116	-	29,168	12	1,907	-	32,808	12	2,928	-	26,096	1	2,398	-	
Saratov Region	10,074	5	928	-	10,384	13	1,057	-	16,779	1	1,229	-	20,150	1	1,704	-	15,695	2	1,367	-	
Ulyanovsk Region	7,198	4	609	-	7,254	2	667	-	10,364	3	686	-	12,117	2	1,051	-	9,757	4	803	-	

	2018				2019				2020				2021				2022			
	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	
			of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period	
Ural Federal District	109,479	38	7,524	-	111,898	20	9,646	-	169,310	11	10,111	-	195,729	15	14,424	-	153,754	23	12,095	-
Kurgan Region	3,198	-	221	-	3,236	-	347	-	5,052	-	288	-	6,653	-	514	-	5,064	-	373	-
Sverdlovsk Region	30,797	16	2,618	-	30,110	7	3,219	-	50,285	6	3,415	-	58,201	7	4,770	-	46,784	13	3,963	-
Tyumen Region	57,494	16	3,224	-	60,859	3	4,163	-	86,790	3	4,477	-	96,913	3	6,062	-	72,995	7	5,207	-
including Khanty-Mansi Autonomous Area – Yugra	29,812	10	1,371	-	31,912	1	1,909	-	44,196	1	1,958	-	48,356	-	2,779	-	31,801	-	2,136	-
including Yamal-Nenets Autonomous Area	11,560	6	684	-	12,621	1	867	-	17,867	2	1,103	-	18,467	1	1,236	-	14,340	-	1,152	-
Chelyabinsk Region	17,989	6	1,462	-	17,694	9	1,916	-	27,182	2	1,931	-	33,961	6	3,077	-	28,911	3	2,551	-
Siberian Federal District <sup>1</sup>	106,576	37	8,386	-	103,751	37	11,284	-	165,355	21	10,971	-	193,714	12	15,686	-	153,064	8	12,615	-
Altai Republic	357	-	21	-	458	-	25	-	719	-	39	-	846	-	49	-	731	-	58	-
Republic of Tuva	1,055	-	63	-	1,070	-	46	-	1,757	-	93	-	2,233	-	131	-	2,225	-	143	-
Republic of Khakassia	2,284	1	160	-	2,219	-	175	-	3,494	6	212	-	4,504	-	358	-	3,742	-	314	-
Altai Territory	9,035	1	833	-	10,238	1	1,236	-	16,300	1	1,087	-	20,021	3	1,501	-	15,427	-	1,291	-
Krasnoyarsk Territory	22,201	3	1,669	-	22,186	5	2,233	-	35,953	-	2,239	-	40,104	2	3,102	-	32,211	3	2,774	-
Irkutsk Region	14,912	4	1,019	-	15,246	4	1,466	-	22,134	-	1,482	-	26,363	2	2,279	-	20,952	-	1,902	-
Kemerovo Region	11,423	-	977	-	11,631	-	1,410	-	18,904	2	1,454	-	22,869	-	2,050	-	18,560	2	1,725	-
Novosibirsk Region	23,027	15	1,871	-	23,458	18	2,832	-	39,579	10	2,496	-	44,799	4	3,486	-	35,064	2	2,340	-
Omsk Region	9,933	10	860	-	10,324	9	1,181	-	16,269	1	1,176	-	20,003	-	1,877	-	15,082	1	1,341	-
Tomsk Region	7,091	2	591	-	6,921	1	680	-	10,246	1	693	-	11,971	-	853	-	9,069	-	727	-

	2018										2019										2020										2021										2022									
	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				
					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period										
Far-Eastern Federal District <sup>1</sup>	46,397	64	3,855	-	54,549	126	5,458	-	89,308	66	5,112	-	103,360	51	7,359	-	83,429	39	5,760	-	64	-	3,855	-	54,549	126	5,458	-	89,308	66	5,112	-	103,360	51	7,359	-	83,429	39	5,760	-										
Republic of Buryatia <sup>1</sup>	3,189	-	226	-	3,387	-	301	-	5,830	-	332	-	7,177	-	464	-	6,042	-	396	-	226	-	3,387	-	301	-	5,830	-	332	-	7,177	-	464	-	6,042	-	396	-												
Republic of Sakha (Yakutia)	10,151	2	633	-	10,173	4	847	-	16,663	9	603	-	18,894	1	966	-	13,632	-	699	-	633	-	10,173	4	847	-	16,663	9	603	-	18,894	1	966	-	13,632	-	699	-												
Trans-Baikal Territory <sup>1</sup>	4,286	1	327	-	4,712	1	475	-	7,208	-	388	-	8,937	-	694	-	7,131	2	478	-	327	-	4,712	1	475	-	7,208	-	388	-	8,937	-	694	-	7,131	2	478	-												
Kamchatka Territory	2,461	-	280	-	2,839	-	340	-	4,284	-	330	-	5,158	-	459	-	4,510	-	345	-	280	-	2,839	-	340	-	4,284	-	330	-	5,158	-	459	-	4,510	-	345	-												
Primorye Territory	9,469	55	876	-	10,749	116	1,389	-	17,872	50	1,050	-	20,726	47	1,610	-	17,684	23	1,363	-	876	-	10,749	116	1,389	-	17,872	50	1,050	-	20,726	47	1,610	-	17,684	23	1,363	-												
Khabarovsk Territory	10,309	4	818	-	10,194	5	1,016	-	16,829	7	1,146	-	19,480	3	1,669	-	15,171	12	1,180	-	818	-	10,194	5	1,016	-	16,829	7	1,146	-	19,480	3	1,669	-	15,171	12	1,180	-												
Amur Region	4,628	1	357	-	4,725	-	346	-	8,168	-	457	-	9,113	-	603	-	8,187	-	583	-	357	-	4,725	-	346	-	8,168	-	457	-	9,113	-	603	-	8,187	-	583	-												
Magadan Region	1,887	-	172	-	1,943	-	241	-	3,000	-	189	-	3,463	-	213	-	2,703	-	198	-	172	-	1,943	-	241	-	3,000	-	189	-	3,463	-	213	-	2,703	-	198	-												
Sakhalin Region	4,102	1	406	-	4,626	1	425	-	7,503	-	506	-	8,037	-	503	-	6,435	1	392	-	406	-	4,626	1	425	-	7,503	-	506	-	8,037	-	503	-	6,435	1	392	-												
Jewish Autonomous Region	616	-	44	-	550	-	38	-	952	-	46	-	1,202	-	86	-	963	-	69	-	44	-	550	-	38	-	952	-	46	-	1,202	-	86	-	963	-	69	-												
Chukotka Autonomous Area	555	-	39	-	650	-	42	-	999	-	63	-	1,173	-	92	-	970	-	56	-	39	-	650	-	42	-	999	-	63	-	1,173	-	92	-	970	-	56	-												

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

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

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

Table 3.22

	2018								2019								2020								2021								2022								
	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				
	of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period
The Russian Federation	32,477	3,443	258	124	23,675	1,913	614	-	66,216	1,000	145	-	67,160	639	429	-	23,682	806	198	-	23,682	806	198	-	23,682	806	198	-	23,682	806	198	-	23,682	806	198	-					
Central Federal District	9,689	2,703	80	124	7,375	1,520	205	-	24,074	782	87	-	25,588	533	243	-	8,852	599	87	-	8,852	599	87	-	8,852	599	87	-	8,852	599	87	-	8,852	599	87	-					
Belgorod Region	344	13	6	-	158	-	3	-	572	7	2	-	567	-	24	-	271	4	-	-	271	4	-	-	271	4	-	-	271	4	-	-	271	4	-	-					
Bryansk Region	212	7	-	-	113	-	-	-	288	-	-	-	250	-	1	-	128	-	-	-	128	-	-	-	128	-	-	-	128	-	-	-	128	-	-	-					
Vladimir Region	387	5	1	-	195	-	12	-	540	6	-	-	470	-	-	-	118	5	-	-	118	5	-	-	118	5	-	-	118	5	-	-	118	5	-	-					
Voronezh Region	507	70	-	-	249	-	1	-	549	-	-	-	576	-	3	-	348	2	-	-	348	2	-	-	348	2	-	-	348	2	-	-	348	2	-	-					
Ivanovo Region	205	4	1	-	167	-	-	-	285	-	-	-	240	3	3	-	89	-	-	-	89	-	-	-	89	-	-	-	89	-	-	-	89	-	-	-					
Kaluga Region	522	11	-	-	163	16	-	-	463	-	-	-	412	2	-	-	172	-	-	-	172	-	-	-	172	-	-	-	172	-	-	-	172	-	-	-					
Kostroma Region	203	-	-	-	76	4	-	-	222	-	1	-	222	-	1	-	65	-	-	-	65	-	-	-	65	-	-	-	65	-	-	-	65	-	-	-					
Kursk Region	208	6	1	-	165	-	-	-	272	-	-	-	246	-	-	-	149	3	-	-	149	3	-	-	149	3	-	-	149	3	-	-	149	3	-	-					
Lipetsk Region	279	-	-	-	80	5	1	-	230	-	-	-	282	-	-	-	110	1	1	-	110	1	1	-	110	1	1	-	110	1	1	-	110	1	1	-					
Moscow Region	1,803	918	22	124	1,857	444	51	-	6,096	165	9	-	6,563	76	100	-	2,277	162	21	-	2,277	162	21	-	2,277	162	21	-	2,277	162	21	-	2,277	162	21	-					
Orel Region	263	10	2	-	112	-	-	-	260	-	-	-	300	9	8	-	84	-	-	-	84	-	-	-	84	-	-	-	84	-	-	-	84	-	-	-					
Ryazan Region	439	22	-	-	236	22	-	-	536	-	-	-	500	-	-	-	134	3	-	-	134	3	-	-	134	3	-	-	134	3	-	-	134	3	-	-					
Smolensk Region	324	10	-	-	119	4	5	-	294	6	-	-	311	-	2	-	74	3	-	-	74	3	-	-	74	3	-	-	74	3	-	-	74	3	-	-					
Tambov Region	132	6	-	-	74	15	2	-	161	3	-	-	174	-	-	-	69	1	-	-	69	1	-	-	69	1	-	-	69	1	-	-	69	1	-	-					
Tver Region	437	23	1	-	176	20	4	-	428	4	-	-	444	-	3	-	147	-	-	-	147	-	-	-	147	-	-	-	147	-	-	-	147	-	-	-					
Tula Region	237	10	-	-	133	15	-	-	471	3	1	-	467	3	-	-	165	5	-	-	165	5	-	-	165	5	-	-	165	5	-	-	165	5	-	-					
Yaroslavl Region	297	3	-	-	203	2	4	-	344	-	-	-	319	-	13	-	110	4	-	-	110	4	-	-	110	4	-	-	110	4	-	-	110	4	-	-					
Moscow	2,889	1,585	45	-	3,099	974	121	-	12,062	589	75	-	13,244	439	85	-	4,343	405	64	-	4,343	405	64	-	4,343	405	64	-	4,343	405	64	-	4,343	405	64	-					

	2018				2019				2020				2021				2022			
	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	
North-Western Federal District	3,305	384	49	-	3,040	165	80	-	8,526	142	16	-	8,890	90	44	-	3,097	107	33	-
Republic of Karelia	111	18	-	-	58	1	-	-	245	-	-	-	192	-	-	-	68	-	-	-
Republic of Komi	260	-	-	-	94	-	4	-	344	-	-	-	233	-	-	-	121	5	-	-
Arkhangelsk Region	376	-	-	-	173	-	6	-	561	-	3	-	481	-	9	-	128	-	-	-
including Nenets Autonomous Area	18	-	-	-	2	-	-	-	23	-	-	-	24	-	-	-	5	-	-	-
Vologda Region	170	5	1	-	135	2	-	-	335	-	-	-	273	-	-	-	96	-	-	-
Kaliningrad Region	313	26	2	-	277	7	4	-	656	10	-	-	458	-	1	-	212	1	-	-
Leningrad Region	327	20	-	-	372	18	-	-	1,020	43	6	-	1,214	3	-	-	295	4	-	-
Murmansk Region	109	4	-	-	178	5	-	-	249	1	2	-	184	7	-	-	58	-	-	-
Novgorod Region	250	-	-	-	81	-	-	-	189	-	-	-	271	-	3	-	62	-	-	-
Pskov Region	173	-	-	-	105	-	1	-	159	-	-	-	218	-	-	-	51	-	-	-
Saint Petersburg	1,215	310	46	-	1,565	131	64	-	4,768	88	5	-	5,366	80	31	-	2,007	97	33	-
Southern Federal District	1,465	70	19	-	1,977	19	76	-	5,299	29	7	-	5,969	7	21	-	1,609	25	39	-
Republic of Adygeya (Adygeya)	37	7	1	-	14	-	-	-	62	-	-	-	99	-	-	-	21	-	-	-
Republic of Kalmykia	128	5	-	-	37	-	-	-	76	-	-	-	72	-	-	-	41	-	-	-
Republic of Crimea	45	-	-	-	610	-	26	-	1,627	-	1	-	2,037	-	-	-	212	-	-	-
Krasnodar Territory	361	28	5	-	518	5	12	-	1,280	-	-	-	1,420	-	15	-	585	8	39	-
Astrakhan Region	105	3	-	-	61	-	-	-	173	-	-	-	129	-	2	-	84	4	-	-
Volgograd Region	352	15	2	-	194	3	2	-	566	26	-	-	519	-	2	-	201	-	-	-
Rostov Region	393	12	11	-	291	10	12	-	930	3	6	-	851	7	2	-	344	14	-	-
Sevastopol <sup>1</sup>	45	-	-	-	252	-	24	-	586	-	-	-	841	-	-	-	119	-	-	-

	2018				2019				2020				2021				2022		
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		
	of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		
North-Caucasian Federal District	379	27	-	-	346	116	1	-	755	6	2	-	728	-	3	-	318	33	-
Republic of Daghestan	11	-	-	-	30	114	-	-	67	-	-	-	101	-	3	-	49	1	-
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	2	-	-
Kabardino-Balkar Republic	82	1	-	-	31	-	-	-	76	-	-	-	93	-	-	-	26	3	-
Karachai-Cherkess Republic	9	2	-	-	10	-	-	-	38	-	-	-	37	-	-	-	15	-	-
Republic of North Ossetia – Alania	23	-	-	-	41	2	-	-	77	-	-	-	87	-	-	-	37	24	-
Chechen Republic	25	-	-	-	19	-	-	-	29	-	-	-	40	-	-	-	13	-	-
Stavropol Territory	229	24	-	-	215	-	1	-	468	6	2	-	370	-	-	-	175	4	-
Volga Federal District	8,115	107	44	-	4,249	72	98	-	11,920	30	19	-	11,145	9	57	-	4,112	15	16
Republic of Bashkortostan	1,238	7	4	-	567	5	22	-	1,614	-	-	-	1,559	-	25	-	711	-	-
Mari El Republic	249	2	1	-	115	-	-	-	218	-	-	-	202	-	-	-	36	-	4
Republic of Mordovia	229	1	1	-	88	8	5	-	237	3	-	-	273	-	-	-	54	-	-
Republic of Tatarstan (Tatarstan)	772	11	6	-	481	3	7	-	2,166	-	6	-	2,028	-	13	-	625	-	-
Udmurt Republic	803	3	3	-	222	1	2	-	519	-	-	-	603	-	2	-	383	-	-
Chuvash Republic – Chuvashia	710	9	7	-	424	7	3	-	910	23	2	-	740	-	-	-	168	-	-
Perm Territory	348	9	2	-	284	5	17	-	848	-	-	-	799	-	-	-	286	-	9
Kirov Region	662	2	7	-	233	-	15	-	742	-	2	-	560	1	1	-	186	-	-
Nizhny Novgorod Region	666	22	5	-	596	9	15	-	1,270	-	1	-	1,194	3	1	-	492	-	2
Orenburg Region	554	5	2	-	296	-	2	-	776	-	3	-	768	-	1	-	265	-	-
Penza Region	306	14	-	-	135	4	2	-	416	-	2	-	425	5	4	-	141	1	-
Samara Region	710	10	3	-	367	23	7	-	1,078	4	-	-	1,021	1	6	-	392	1	-
Saratov Region	503	5	3	-	308	-	-	-	780	-	1	-	576	-	1	-	249	5	-
Ulyanovsk Region	365	7	-	-	133	7	-	-	345	-	1	-	398	-	2	-	125	8	-

	2018										2019										2020										2021										2022									
	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				
			of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period												
Ural Federal District	2,910	69	29	-		2,417	12	90	-		5,565	12	8	-		4,929	-	17	-		2,037	1	6	-		2,037	1	6	-		2,037	1	6	-		2,037	1	6	-											
Kurgan Region	153	-	2	-		52	-	6	-		172	-	-	-		135	-	-	-		87	-	-	-		87	-	-	-		87	-	-	-		87	-	-	-											
Sverdlovsk Region	387	24	5	-		634	5	43	-		1,981	3	7	-		1,891	-	2	-		707	1	-	-		707	1	-	-		707	1	-	-		707	1	-	-											
Tyumen Region	1,733	22	22	-		1,291	-	31	-		2,370	6	-	-		1,952	-	12	-		883	-	1	-		883	-	1	-		883	-	1	-		883	-	1	-											
including Khanty-Mansi Autonomous Area – Yugra	1,169	22	10	-		868	-	14	-		1,391	2	-	-		1,006	-	5	-		403	-	1	-		403	-	1	-		403	-	1	-		403	-	1	-											
including Yamal-Nenets Autonomous Area	137	-	-	-		80	-	5	-		167	-	-	-		192	-	-	-		68	-	-	-		68	-	-	-		68	-	-	-		68	-	-	-											
Chelyabinsk Region	637	24	1	-		439	7	11	-		1,041	3	2	-		951	-	2	-		360	-	5	-		360	-	5	-		360	-	5	-		360	-	5	-											
Siberian Federal District <sup>1</sup>	3,470	53	23	-		2,399	3	47	-		6,424	-	5	-		6,171	-	29	-		2,444	11	6	-		2,444	11	6	-		2,444	11	6	-		2,444	11	6	-											
Altai Republic	51	-	-	-		25	-	-	-		64	-	-	-		61	-	-	-		11	-	-	-		11	-	-	-		11	-	-	-		11	-	-	-											
Republic of Tuva	152	-	-	-		76	-	-	-		132	-	-	-		120	-	-	-		35	-	-	-		35	-	-	-		35	-	-	-		35	-	-	-											
Republic of Khakassia	116	-	-	-		53	-	4	-		132	-	-	-		115	-	-	-		41	-	-	-		41	-	-	-		41	-	-	-		41	-	-	-											
Altai Territory	417	3	11	-		269	-	1	-		601	-	-	-		735	-	2	-		301	-	-	-		301	-	-	-		301	-	-	-		301	-	-	-											
Krasnoyarsk Territory	422	8	3	-		366	-	4	-		1,171	-	3	-		1,148	-	9	-		524	1	-	-		524	1	-	-		524	1	-	-		524	1	-	-											
Irkutsk Region	359	-	-	-		324	-	6	-		686	-	-	-		703	-	-	-		419	-	2	-		419	-	2	-		419	-	2	-		419	-	2	-											
Kemerovo Region	291	-	-	-		199	-	10	-		620	-	-	-		570	-	1	-		280	-	-	-		280	-	-	-		280	-	-	-		280	-	-	-											
Novosibirsk Region	557	19	6	-		743	-	13	-		1,968	-	2	-		1,648	-	11	-		441	9	-	-		441	9	-	-		441	9	-	-		441	9	-	-											
Omsk Region	335	19	1	-		218	-	6	-		674	-	-	-		718	-	3	-		267	1	3	-		267	1	3	-		267	1	3	-		267	1	3	-											
Tomsk Region	380	4	1	-		126	3	2	-		376	-	-	-		353	-	3	-		126	-	-	-		126	-	-	-		126	-	-	-		126	-	-	-											

	2018				2019				2020				2021				2022			
	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	of which: MLs granted in the reporting period	in rubles	in foreign currency	in rubles	of which: MLs granted in the reporting period
Far-Eastern Federal District <sup>1</sup>	3,145	30	14	-	1,874	6	17	-	3,653	-	-	-	3,739	-	15	-	1,214	15	12	-
Republic of Buryatia <sup>1</sup>	261	-	2	-	92	-	-	-	233	-	-	-	205	-	-	-	97	-	-	-
Republic of Sakha (Yakutia)	911	2	2	-	492	-	4	-	791	-	-	-	862	-	3	-	308	-	-	-
Trans-Baikal Territory <sup>1</sup>	224	-	2	-	124	-	-	-	268	-	-	-	266	-	3	-	123	-	-	-
Kamchatka Territory	212	-	-	-	89	-	1	-	170	-	-	-	102	-	-	-	90	-	4	-
Primorye Territory	432	4	-	-	303	-	5	-	586	-	-	-	787	-	-	-	255	15	8	-
Khabarovsk Territory	629	16	6	-	404	6	3	-	690	-	-	-	672	-	6	-	134	-	-	-
Amur Region	452	-	2	-	155	-	4	-	331	-	-	-	346	-	-	-	62	-	-	-
Magadan Region	120	-	-	-	38	-	-	-	76	-	-	-	107	-	-	-	17	-	-	-
Sakhalin Region	149	5	1	-	118	-	-	-	399	-	-	-	289	-	-	-	107	-	-	-
Jewish Autonomous Region	101	-	-	-	34	-	-	-	76	-	-	-	49	-	2	-	10	-	-	-
Chukotka Autonomous Area	43	2	-	-	25	-	-	-	33	-	-	-	54	-	-	-	10	-	-	-

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

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

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

Table 3.23

	2018					2019					2020					2021					2022				
	in rubles	in foreign currency	in rubles	in foreign currency	of which: MLS granted in the reporting period	in rubles	in foreign currency	in rubles	in foreign currency	of which: MLS granted in the reporting period	in rubles	in foreign currency	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	
The Russian Federation	4,912	129	200	-	8,323	96	225	-	15,149	67	390	-	17,402	78	441	-	15,827	25	234	-					
Central Federal District	2,364	59	91	-	3,766	71	93	-	7,096	43	209	-	7,687	71	191	-	7,478	22	131	-					
Belgorod Region	19	-	-	-	26	8	-	-	55	-	9	-	55	-	2	-	43	-	2	-					
Bryansk Region	-	-	-	-	21	-	-	-	39	-	-	-	34	-	4	-	23	-	-	-					
Vladimir Region	35	-	9	-	25	-	-	-	69	-	6	-	61	-	-	-	47	-	5	-					
Voronezh Region	19	-	-	-	21	-	-	-	79	-	-	-	84	2	2	-	64	-	1	-					
Ivanovo Region	9	-	-	-	25	-	-	-	50	-	-	-	32	-	2	-	25	-	-	-					
Kaluga Region	17	-	-	-	34	-	2	-	73	-	-	-	68	-	-	-	60	-	-	-					
Kostroma Region	2	-	-	-	25	-	1	-	23	-	-	-	53	-	1	-	30	-	-	-					
Kursk Region	6	-	-	-	14	-	-	-	48	-	4	-	43	-	2	-	24	-	-	-					
Lipetsk Region	22	-	4	-	20	-	1	-	43	-	3	-	49	-	-	-	36	-	-	-					
Moscow Region	570	4	19	-	918	8	27	-	1,724	21	27	-	1,956	21	53	-	1,744	-	59	-					
Orel Region	31	-	-	-	26	-	-	-	48	-	3	-	39	-	-	-	29	-	-	-					
Ryazan Region	1	-	-	-	12	-	1	-	58	-	-	-	42	-	-	-	88	-	3	-					
Smolensk Region	5	-	-	-	46	-	5	-	41	-	-	-	55	-	-	-	62	-	-	-					
Tambov Region	6	-	-	-	4	-	-	-	31	-	-	-	37	-	1	-	15	-	-	-					
Tver Region	21	-	-	-	32	-	-	-	51	-	2	-	87	-	-	-	47	-	-	-					
Tula Region	28	-	-	-	34	-	-	-	81	-	6	-	90	-	-	-	83	-	-	-					
Yaroslavl Region	4	-	-	-	15	-	-	-	82	-	-	-	66	-	-	-	62	-	-	-					
Moscow	1,570	55	59	-	2,467	54	58	-	4,503	22	149	-	4,835	49	125	-	4,996	22	62	-					

卷之三

	2018				2019				2020				2021				2022			
	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	
			of which: MLs granted in the reporting period																	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	870	27	31	-	1,539	11	24	-	2,838	9	17	-	3,435	4	63	-	2,975	-	29	-
Republic of Karelia	18	-	1	-	32	-	-	-	29	-	-	-	25	-	5	-	34	-	3	-
Republic of Komi	12	-	-	-	20	-	-	-	40	-	-	-	52	-	2	-	38	-	-	-
Arkhangelsk Region	10	-	-	-	22	-	1	-	56	-	2	-	70	-	6	-	66	-	-	-
including Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2	-	-	-
Vologda Region	9	-	1	-	17	-	-	-	45	-	-	-	64	-	2	-	42	-	-	-
Kaliningrad Region	8	-	-	-	41	1	-	-	104	-	1	-	128	-	-	-	183	-	2	-
Leningrad Region	99	-	4	-	240	-	2	-	453	2	5	-	521	4	12	-	413	-	5	-
Murmansk Region	9	-	-	-	15	-	-	-	28	-	-	-	35	-	-	-	27	-	-	-
Novgorod Region	19	-	4	-	27	-	-	-	44	-	-	-	49	-	3	-	28	-	-	-
Pskov Region	13	-	-	-	23	-	-	-	26	-	-	-	55	-	4	-	17	-	-	-
Saint Petersburg	674	27	21	-	1,101	11	21	-	2,013	7	9	-	2,436	-	28	-	2,125	-	20	-
Southern Federal District	110	8	4	-	304	-	21	-	488	13	7	-	586	1	23	-	404	-	6	-
Republic of Adygeya (Adygeya)	4	-	-	-	2	-	-	-	17	-	-	-	11	-	-	-	-	-	-	-
Republic of Kalmykia	2	-	-	-	22	-	-	-	7	-	-	-	19	-	-	-	12	-	-	-
Republic of Crimea	-	-	-	-	2	-	-	-	6	-	-	-	11	-	-	-	5	-	-	-
Krasnodar Territory	63	8	1	-	127	-	8	-	207	5	3	-	268	1	15	-	185	-	6	-
Astrakhan Region	6	-	-	-	29	-	-	-	30	-	-	-	37	-	-	-	19	-	-	-
Volgograd Region	18	-	3	-	55	-	2	-	109	-	3	-	78	-	1	-	73	-	-	-
Rostov Region	18	-	-	-	68	-	11	-	111	7	1	-	157	-	7	-	109	-	-	-
Sevastopol	-	-	-	-	-	-	-	-	1	-	-	-	4	-	-	-	1	-	-	-

	2018				2019				2020				2021				2022			
	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	
North-Caucasian Federal District	38	7	-	-	60	-	-	-	110	-	2	-	181	-	3	-	155	3	-	-
Republic of Daghestan	-	-	-	-	6	-	-	-	16	-	-	-	23	-	-	-	40	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	7	-	-	-	6	-	-	-	13	-	-	-	21	-	-	-	12	-	-	-
Karachai-Cherkess Republic	2	-	-	-	2	-	-	-	6	-	-	-	9	-	-	-	17	-	-	-
Republic of North Ossetia – Alania	7	-	-	-	6	-	-	-	18	-	-	-	21	-	-	-	17	-	-	-
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	7	-	-	-
Stavropol Territory	21	7	-	-	40	-	-	-	57	-	2	-	87	-	3	-	63	3	-	-
Volga Federal District	564	23	21	-	995	14	20	-	1,839	3	59	-	2,248	-	85	-	1,831	-	26	-
Republic of Bashkortostan	51	-	3	-	110	-	2	-	232	-	9	-	262	-	5	-	285	-	8	-
Mari El Republic	6	7	-	-	6	-	1	-	28	-	-	-	13	-	6	-	1	-	-	-
Republic of Mordovia	6	-	-	-	12	3	-	-	28	-	-	-	16	-	-	-	19	-	-	-
Republic of Tatarstan (Tatarstan)	72	-	3	-	176	-	2	-	321	-	14	-	301	-	5	-	322	-	4	-
Udmurt Republic	20	9	3	-	39	-	1	-	58	-	1	-	91	-	1	-	56	-	-	-
Chuvash Republic – Chuvashia	40	2	-	-	118	-	-	-	103	-	-	-	88	-	1	-	89	-	2	-
Perm Territory	53	-	1	-	106	-	2	-	288	-	8	-	483	-	29	-	329	-	12	-
Kirov Region	11	-	1	-	21	-	1	-	102	-	1	-	140	-	4	-	57	-	-	-
Nizhny Novgorod Region	80	-	-	-	95	-	-	-	149	-	5	-	160	-	10	-	134	-	-	-
Orenburg Region	80	-	6	-	92	-	2	-	149	-	7	-	253	-	14	-	102	-	-	-
Penza Region	18	3	-	-	23	-	-	-	30	-	-	-	51	-	-	-	21	-	-	-
Samara Region	76	2	-	-	94	-	1	-	193	3	7	-	214	-	6	-	223	-	-	-
Saratov Region	34	-	4	-	71	10	4	-	107	-	4	-	101	-	3	-	127	-	-	-
Ulyanovsk Region	16	-	-	-	32	-	4	-	51	-	2	-	75	-	-	-	67	-	-	-

	Total																			
	2018				2019				2020				2021				2022			
	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	
	of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period		of which: MLs granted in the reporting period	
Ural Federal District	408	-	29	-	649	-	30	-	966	-	30	-	1,203	2	29	-	1,170	-	17	-
Kurgan Region	12	-	1	-	4	-	-	-	19	-	-	-	30	-	-	-	26	-	-	-
Sverdlovsk Region	118	-	7	-	215	-	14	-	276	-	3	-	376	2	3	-	405	-	3	-
Tyumen Region	199	-	13	-	318	-	14	-	512	-	24	-	620	-	25	-	542	-	14	-
including Khanty-Mansi Autonomous Area – Yugra	109	-	5	-	179	-	10	-	299	-	13	-	343	-	20	-	281	-	10	-
including Yamal-Nenets Autonomous Area	19	-	-	-	36	-	-	-	33	-	-	-	53	-	2	-	56	-	-	-
Chelyabinsk Region	78	-	7	-	112	-	2	-	159	-	4	-	176	-	1	-	197	-	1	-
Siberian Federal District <sup>1</sup>	449	-	18	-	739	-	31	-	1,302	-	47	-	1,434	-	34	-	1,257	-	18	-
Altai Republic	1	-	-	-	2	-	-	-	2	-	-	-	4	-	-	-	2	-	-	-
Republic of Tuva	-	-	-	-	20	-	-	-	10	-	-	-	28	-	-	-	21	-	-	-
Republic of Khakassia	13	-	-	-	23	-	-	-	16	-	-	-	21	-	-	-	25	-	1	-
Altai Territory	45	-	3	-	51	-	4	-	113	-	4	-	100	-	2	-	127	-	-	-
Krasnoyarsk Territory	82	-	3	-	125	-	1	-	212	-	3	-	246	-	4	-	237	-	10	-
Irkutsk Region	23	-	3	-	55	-	4	-	121	-	14	-	198	-	1	-	147	-	1	-
Kemerovo Region	59	-	4	-	83	-	10	-	128	-	-	-	113	-	-	-	97	-	-	-
Novosibirsk Region	157	-	3	-	288	-	5	-	515	-	15	-	518	-	19	-	443	-	-	-
Omsk Region	14	-	2	-	36	-	1	-	121	-	7	-	118	-	8	-	98	-	5	-
Tomsk Region	39	-	-	-	56	-	6	-	64	-	3	-	88	-	-	-	58	-	1	-

	2018										2019										2020										2021										2022											
	in rubles					in foreign currency					in rubles					in foreign currency					in rubles					in foreign currency					in rubles					in foreign currency					in rubles					in foreign currency						
Far-Eastern Federal District <sup>1</sup>	110	4	6	-	-	272	-	5	-	-	511	-	20	-	-	629	-	13	-	-	558	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Republic of Buryatia <sup>1</sup>	12	-	-	-	-	20	-	-	-	-	24	-	-	-	-	40	-	-	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Republic of Sakha (Yakutia)	26	-	3	-	-	64	-	2	-	-	80	-	3	-	-	102	-	-	-	-	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Trans-Baikal Territory <sup>1</sup>	5	-	-	-	-	9	-	-	-	-	33	-	-	-	-	35	-	1	-	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Kamchatka Territory	6	-	-	-	-	8	-	-	-	-	25	-	-	-	-	16	-	3	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Primorye Territory	51	4	1	-	-	46	-	-	-	-	122	-	11	-	-	100	-	-	-	-	113	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Khabarovsk Territory	15	-	-	-	-	57	-	3	-	-	124	-	2	-	-	185	-	7	-	-	170	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Amur Region	2	-	-	-	-	47	-	-	-	-	56	-	-	-	-	80	-	2	-	-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Magadan Region	1	-	-	-	-	4	-	-	-	-	10	-	4	-	-	15	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Sakhalin Region	5	-	-	-	-	15	-	-	-	-	35	-	-	-	-	45	-	-	-	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Jewish Autonomous Region	-	-	-	-	-	1	-	-	-	-	2	-	-	-	-	9	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Chukotka Autonomous Area	1	-	1	-	-	1	-	-	-	-	-	-	-	-	-	3	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

VOLUME OF MLS EARLY REPAYED ASSIGNMENT COMPENSATION  
(MILLION RUBLES)

Table 3.24

	2018								2019								2020								2021							
	in rubles				in foreign currency				in rubles				in foreign currency				in rubles				in foreign currency				in rubles				in foreign currency			
	of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency		of which: MLS granted in the reporting period		in foreign currency	
The Russian Federation	555	137	-	-	854	265	-	-	384	117	8	-	339	36	-	-	166	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
Central Federal District	304	113	-	-	494	206	-	-	179	60	-	-	166	23	-	-	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Belgorod Region	2	-	-	-	7	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bryansk Region	-	-	-	-	3	-	-	-	14	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Vladimir Region	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Voronezh Region	17	-	-	-	10	-	-	-	8	-	-	-	7	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ivanovo Region	-	-	-	-	1	-	-	-	1	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kaluga Region	17	-	-	-	-	-	-	-	1	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kostroma Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Kursk Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lipetsk Region	-	2	-	-	2	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Moscow Region	100	44	-	-	122	15	-	-	48	43	-	-	32	10	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Orel Region	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ryazan Region	2	-	-	-	5	-	-	-	7	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Smolensk Region	-	-	-	-	2	-	-	-	4	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tambov Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tver Region	-	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tula Region	4	-	-	-	2	-	-	-	2	-	-	-	2	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Yaroslavl Region	6	-	-	-	-	-	-	-	2	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Moscow	157	65	-	-	340	192	-	-	84	17	-	-	109	12	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



Household (домохозяйство) 1000 1000 Kč in Russia

	2018				2019				2020				2021				2022		
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		
			of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				
North-Caucasian Federal District	16	-	-	-	12	-	-	-	5	-	-	-	2	-	-	-	-	-	-
Republic of Daghestan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Ingushetia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kabardino-Balkar Republic	9	-	-	-	6	-	-	-	2	-	-	-	-	-	-	-	-	-	-
Karachai-Cherkess Republic	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-
Republic of North Ossetia – Alania	6	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chechen Republic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stavropol Territory	-	-	-	-	4	-	-	-	1	-	-	-	2	-	-	-	-	-	-
Volga Federal District	49	8	-	-	85	9	-	-	93	-	3	-	58	-	-	-	18	-	-
Republic of Bashkortostan	4	-	-	-	-	-	-	-	2	-	-	-	6	-	-	-	2	-	-
Mari El Republic	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Mordovia	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-
Republic of Tatarstan (Tatarstan)	5	-	-	-	7	9	-	-	20	-	-	-	13	-	-	-	3	-	-
Udmurt Republic	-	-	-	-	2	-	-	-	3	-	-	-	2	-	-	-	3	-	-
Chuvash Republic – Chuvashia	2	-	-	-	-	-	-	-	1	-	-	-	2	-	-	-	-	-	-
Perm Territory	7	-	-	-	45	-	-	-	18	-	3	-	2	-	-	-	-	-	-
Kirov Region	2	-	-	-	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-
Nizhny Novgorod Region	11	6	-	-	15	-	-	-	18	-	-	-	4	-	-	-	-	-	-
Orenburg Region	3	-	-	-	1	-	-	-	2	-	-	-	2	-	-	-	2	-	-
Penza Region	2	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	-
Samara Region	10	-	-	-	8	-	-	-	20	-	-	-	19	-	-	-	5	-	-
Saratov Region	2	2	-	-	3	-	-	-	7	-	-	-	4	-	-	-	1	-	-
Ulyanovsk Region	1	-	-	-	3	-	-	-	-	-	-	-	1	-	-	-	-	-	-

	2018				2019				2020				2021				2022				
	in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		
Ural Federal District	24	1	-	-	42	13	-	-	30	-	-	-	30	-	-	-	5	-	-	-	-
Kurgan Region	-	-	-	-	-	-	-	-	2	-	-	-	3	-	-	-	-	-	-	-	-
Sverdlovsk Region	6	1	-	-	12	-	-	-	13	-	-	-	16	-	-	-	1	-	-	-	-
Tyumen Region	4	-	-	-	6	13	-	-	7	-	-	-	6	-	-	-	2	-	-	-	-
including Khanty-Mansi Autonomous Area – Yugra	3	-	-	-	1	-	-	-	2	-	-	-	-	-	-	-	1	-	-	-	-
including Yamal-Nenets Autonomous Area	-	-	-	-	-	13	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-
Chelyabinsk Region	14	-	-	-	23	-	-	-	8	-	-	-	6	-	-	-	3	-	-	-	-
Siberian Federal District <sup>1</sup>	46	1	-	-	19	3	-	-	22	-	-	-	18	-	-	-	21	-	-	-	-
Altai Republic	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Altai Territory	2	1	-	-	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	13	-	-	-	7	3	-	-	3	-	-	-	6	-	-	-	1	-	-	-	-
Irkutsk Region	-	-	-	-	1	-	-	-	-	-	-	-	6	-	-	-	13	-	-	-	-
Kemerovo Region	8	-	-	-	3	-	-	-	3	-	-	-	3	-	-	-	2	-	-	-	-
Novosibirsk Region	11	-	-	-	5	-	-	-	11	-	-	-	1	-	-	-	2	-	-	-	-
Omsk Region	11	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
Tomsk Region	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	4	-	-	-	-

	2018				2019				2020				2021				2022				
	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		
			of which: MLs granted in the reporting period			of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period				of which: MLs granted in the reporting period			
Far-Eastern Federal District <sup>1</sup>	29	-	-	-	-	-	-	-	25	-	-	-	24	-	-	-	5	-	-	-	12
Republic of Buryatia <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-	21	-	-	-	-	11	-	3	-	2	-	-	-	1	-	-
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-	1	-	-	-	-	3	-	2	-	1	-	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	3	-	-
Primorye Territory	4	-	-	-	-	-	-	-	-	6	-	-	-	-	6	-	-	-	-	-	-
Khabarovsk Territory	1	-	-	-	-	1	-	-	-	-	-	-	-	-	1	-	-	-	8	-	-
Amur Region	1	-	-	-	-	1	-	-	-	1	-	-	-	-	1	-	-	-	1	-	-
Magadan Region	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

VOLUME OF MLS EARLY REPAYED WITH OTHER FUNDS<sup>1</sup>  
(MILLION RUBLES)

Table 3.25

	2018								2019								2020								2021								2022							
	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			
		of which: MLS granted in the reporting period			of which: MLS granted in the reporting period					of which: MLS granted in the reporting period			of which: MLS granted in the reporting period					of which: MLS granted in the reporting period			of which: MLS granted in the reporting period			of which: MLS granted in the reporting period			of which: MLS granted in the reporting period			of which: MLS granted in the reporting period			of which: MLS granted in the reporting period			of which: MLS granted in the reporting period				
The Russian Federation	14,393	107	1,914	-	23,279	36	2,007	-	56,677	70	2,588	-	47,613	33	2,994	-	30,576	7	1,313	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Central Federal District	4,923	79	711	-	9,161	18	908	-	22,398	70	1,084	-	16,644	13	1,475	-	30,576	7	1,313	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Belgorod Region	92	4	10	-	241	-	18	-	400	-	25	-	308	-	17	-	151	-	8	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Bryansk Region	50	-	6	-	96	-	3	-	212	-	10	-	174	-	4	-	108	-	1	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Vladimir Region	76	-	6	-	154	-	19	-	194	-	4	-	137	-	14	-	206	-	5	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Voronezh Region	174	-	11	-	134	-	13	-	259	-	15	-	274	-	29	-	274	-	-	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Ivanovo Region	53	-	14	-	99	-	8	-	211	-	3	-	120	-	7	-	111	-	1	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Kaluga Region	78	-	10	-	108	-	5	-	180	-	10	-	137	-	7	-	212	-	1	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Kostroma Region	46	-	8	-	65	-	4	-	145	-	1	-	95	-	8	-	78	-	1	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Kursk Region	40	-	6	-	119	-	6	-	309	-	13	-	222	-	9	-	169	-	6	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Lipetsk Region	55	-	7	-	101	-	2	-	271	-	7	-	171	-	3	-	176	-	15	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Moscow Region	1,263	17	230	-	2,396	-	219	-	5,971	21	232	-	4,275	-	361	-	3,098	-	124	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Orel Region	28	-	6	-	78	-	5	-	257	-	17	-	164	-	7	-	108	-	2	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Ryazan Region	46	-	3	-	58	-	4	-	158	-	4	-	191	-	4	-	179	-	4	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Smolensk Region	30	-	4	-	75	-	7	-	108	-	9	-	95	-	2	-	110	-	-	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Tambov Region	45	-	1	-	156	-	2	-	277	-	7	-	161	-	5	-	124	-	1	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Tver Region	53	-	17	-	68	-	6	-	150	-	6	-	158	-	12	-	182	-	1	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Tula Region	118	-	18	-	141	-	18	-	266	-	11	-	224	-	34	-	276	-	3	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Yaroslavl Region	63	-	8	-	60	-	2	-	147	-	11	-	142	-	3	-	158	-	11	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				
Moscow	2,614	58	344	-	5,010	18	568	-	12,882	49	699	-	9,595	13	948	-	5,819	7	352	-	118	18	1,475	-	11,540	7	535	-	118	18	1,475	-	11,540	7	535	-				

	2018				2019				2020				2021				2022		
	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	of which: MLs granted in the reporting period	in rubles	in foreign currency	
North-Western Federal District	1,696	7	276	-	2,946	5	210	-	7,380	-	337	-	5,572	21	302	-	3,725	-	160
Republic of Karelia	66	-	2	-	150	-	6	-	360	-	8	-	294	-	19	-	159	-	7
Republic of Komi	145	-	12	-	111	-	5	-	268	-	14	-	219	-	12	-	110	-	2
Arkhangelsk Region	132	-	35	-	115	-	14	-	173	-	11	-	213	-	7	-	173	-	12
including Nenets Autonomous Area	2	-	-	-	2	-	-	-	3	-	-	-	6	-	-	-	11	-	3
Vologda Region	88	-	6	-	98	-	13	-	179	-	18	-	158	-	19	-	107	-	4
Kaliningrad Region	130	-	23	-	315	-	3	-	569	-	14	-	276	-	4	-	223	-	14
Leningrad Region	160	-	33	-	387	-	14	-	863	-	33	-	692	1	31	-	523	-	22
Murmansk Region	47	2	9	-	72	-	11	-	353	-	14	-	212	-	16	-	105	-	8
Novgorod Region	46	-	3	-	74	-	1	-	235	-	7	-	103	-	1	-	60	-	3
Pskov Region	19	-	2	-	98	1	17	-	208	-	2	-	113	-	1	-	73	-	-
Saint Petersburg	861	5	151	-	1,527	4	127	-	4,171	-	216	-	3,291	20	191	-	2,191	-	88
Southern Federal District	684	-	83	-	922	-	77	-	2,329	-	108	-	1,855	-	101	-	1,646	-	54
Republic of Adygeya (Adygeya)	8	-	-	-	11	-	-	-	13	-	-	-	28	-	1	-	43	-	-
Republic of Kalmykia	21	-	4	-	24	-	4	-	41	-	1	-	38	-	-	-	29	-	-
Republic of Crimea	3	-	-	-	9	-	-	-	6	-	-	-	9	-	-	-	34	-	2
Krasnodar Territory	296	-	50	-	342	-	17	-	611	-	28	-	626	-	32	-	794	-	20
Astrakhan Region	19	-	1	-	64	-	4	-	106	-	5	-	119	-	2	-	73	-	3
Volgograd Region	192	-	16	-	241	-	24	-	1,011	-	50	-	543	-	33	-	305	-	16
Rostov Region	144	-	12	-	229	-	27	-	541	-	24	-	490	-	33	-	356	-	15
Sevastopol	2	-	-	-	3	-	-	-	-	-	-	-	2	-	-	-	11	-	-

	2018				2019				2020				2021				2022			
	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	of which: MLs granted in the reporting period	in rubles	in foreign currency	in rubles	of which: MLs granted in the reporting period
North-Caucasian Federal District	209	-	13	-	224	11	12	-	469	-	19	-	468	-	41	-	513	-	11	-
Republic of Daghestan	18	-	1	-	35	-	1	-	33	-	-	-	49	-	-	-	127	-	1	-
Republic of Ingushetia	2	-	-	-	4	-	-	-	4	-	1	-	3	-	-	-	19	-	-	-
Kabardino-Balkar Republic	14	-	-	-	7	11	-	-	45	-	-	-	39	-	1	-	37	-	2	-
Karachai-Cherkess Republic	17	-	-	-	11	-	-	-	20	-	-	-	19	-	8	-	27	-	-	-
Republic of North Ossetia – Alania	24	-	-	-	25	-	-	-	139	-	5	-	57	-	-	-	53	-	-	-
Chechen Republic	23	-	-	-	14	-	-	-	14	-	-	-	22	-	-	-	28	-	7	-
Stavropol Territory	111	-	12	-	128	-	11	-	212	-	12	-	278	-	31	-	222	-	1	-
Volga Federal District	2,614	12	317	-	3,821	1	323	-	9,598	-	414	-	5,875	-	382	-	5,108	-	166	-
Republic of Bashkortostan	435	-	87	-	817	-	122	-	2,393	-	75	-	1,261	-	63	-	925	-	31	-
Mari El Republic	41	-	8	-	38	-	3	-	63	-	6	-	81	-	1	-	76	-	-	-
Republic of Mordovia	26	-	1	-	46	-	2	-	110	-	3	-	92	-	6	-	107	-	9	-
Republic of Tatarstan (Tatarstan)	231	-	35	-	396	-	48	-	1,028	-	54	-	692	-	40	-	747	-	4	-
Udmurt Republic	105	-	29	-	98	-	7	-	143	-	7	-	185	-	11	-	236	-	6	-
Chuvash Republic – Chuvashia	181	-	6	-	75	-	2	-	260	-	26	-	161	-	17	-	164	-	9	-
Perm Territory	235	3	29	-	634	-	23	-	1,809	-	57	-	753	-	41	-	402	-	13	-
Kirov Region	174	-	12	-	302	-	26	-	590	-	34	-	451	-	12	-	227	-	7	-
Nizhny Novgorod Region	537	-	41	-	417	-	33	-	1,014	-	28	-	593	-	51	-	527	-	33	-
Orenburg Region	158	-	16	-	174	-	17	-	490	-	54	-	393	-	38	-	308	-	20	-
Penza Region	98	-	11	-	161	-	3	-	410	-	17	-	190	-	11	-	160	-	4	-
Samara Region	229	8	16	-	369	-	14	-	561	-	26	-	478	-	47	-	766	-	24	-
Saratov Region	92	-	11	-	222	-	16	-	573	-	21	-	380	-	26	-	322	-	1	-
Ulyanovsk Region	72	-	16	-	72	1	4	-	155	-	6	-	164	-	17	-	142	-	5	-

	2018				2019				2020				2021				2022			
	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	
Ural Federal District	1,609	3	163	-	2,212	-	162	-	4,812	-	211	-	10,236	-	211	-	2,699	-	92	-
Kurgan Region	32	-	6	-	62	-	5	-	204	-	10	-	150	-	3	-	92	-	3	-
Sverdlovsk Region	461	3	60	-	778	-	65	-	1,985	-	88	-	1,268	-	92	-	901	-	36	-
Tyumen Region	869	-	75	-	1,116	-	71	-	2,135	-	83	-	8,348	-	90	-	1,131	-	37	-
including Khanty-Mansi Autonomous Area – Yugra	393	-	31	-	475	-	36	-	1,023	-	50	-	3,400	-	37	-	547	-	15	-
including Yamal-Nenets Autonomous Area	228	-	18	-	151	-	6	-	172	-	6	-	1,515	-	23	-	178	-	-	-
Chelyabinsk Region	247	-	22	-	257	-	21	-	489	-	30	-	469	-	26	-	575	-	16	-
Siberian Federal District <sup>1</sup>	1,862	3	219	-	2,636	-	234	-	6,357	-	302	-	4,695	-	342	-	3,527	-	199	-
Altai Republic	3	-	-	-	1	-	-	-	21	-	-	-	12	-	-	-	19	-	1	-
Republic of Tuva	15	-	-	-	15	-	-	-	20	-	3	-	19	-	-	-	56	-	-	-
Republic of Khakassia	70	-	3	-	64	-	3	-	181	-	4	-	125	-	22	-	100	-	9	-
Altai Territory	146	-	25	-	298	-	18	-	777	-	28	-	541	-	33	-	414	-	52	-
Krasnoyarsk Territory	329	-	33	-	381	-	43	-	794	-	49	-	672	-	46	-	622	-	20	-
Irkutsk Region	288	3	14	-	496	-	27	-	1,339	-	49	-	982	-	63	-	511	-	37	-
Kemerovo Region	234	-	18	-	304	-	33	-	947	-	40	-	484	-	29	-	421	-	27	-
Novosibirsk Region	304	-	54	-	613	-	70	-	885	-	72	-	851	-	73	-	773	-	23	-
Omsk Region	162	-	34	-	214	-	24	-	939	-	36	-	672	-	46	-	413	-	29	-
Tomsk Region	234	-	33	-	249	-	15	-	456	-	21	-	336	-	31	-	198	-	-	-

	2018										2019										2020										2021										2022									
	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				
					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period										
Far-Eastern Federal District <sup>1</sup>	796	2	132	-	1,357	1	82	-	3,334	-	113	-	2,268	-	140	-	1,816	-	96	-	1,370	-	6	-	1,370	-	6	-	1,370	-	6	-	1,370	-	6	-	1,370	-	6	-	1,370	-	6	-						
Republic of Buryatia <sup>1</sup>	83	-	15	-	104	-	4	-	278	-	5	-	188	-	6	-	137	-	6	-	137	-	6	-	137	-	6	-	137	-	6	-	137	-	6	-	137	-	6	-	137	-	6	-						
Republic of Sakha (Yakutia)	219	-	54	-	171	-	22	-	323	-	12	-	241	-	12	-	300	-	3	-	154	-	-	-	3	-	-	-	3	-	-	-	3	-	-	-	3	-	-	-	3	-	-	-	3	-	-	-		
Trans-Baikal Territory <sup>1</sup>	52	-	1	-	109	-	4	-	322	-	12	-	179	-	3	-	154	-	-	-	154	-	-	-	154	-	-	-	154	-	-	-	154	-	-	-	154	-	-	-	154	-	-	-						
Kamchatka Territory	49	-	3	-	69	-	6	-	208	-	-	-	122	-	8	-	95	-	9	-	95	-	-	-	95	-	-	-	95	-	-	-	95	-	-	-	95	-	-	-	95	-	-	-						
Primorye Territory	230	1	30	-	418	1	27	-	847	-	29	-	653	-	55	-	405	-	33	-	33	-	-	-	33	-	-	-	33	-	-	-	33	-	-	-	33	-	-	-	33	-	-	-						
Khabarovsk Territory	95	2	22	-	219	-	10	-	784	-	22	-	441	-	25	-	390	-	31	-	31	-	-	-	31	-	-	-	31	-	-	-	31	-	-	-	31	-	-	-	31	-	-	-						
Amur Region	52	-	1	-	131	-	2	-	277	-	20	-	175	-	5	-	126	-	6	-	126	-	-	-	6	-	-	-	6	-	-	-	6	-	-	-	6	-	-	-	6	-	-	-						
Magadan Region	18	-	1	-	21	-	2	-	51	-	4	-	47	-	7	-	41	-	-	-	41	-	-	-	41	-	-	-	41	-	-	-	41	-	-	-	41	-	-	-	41	-	-	-						
Sakhalin Region	66	-	10	-	108	-	4	-	207	-	3	-	199	-	18	-	139	-	9	-	9	-	-	-	9	-	-	-	9	-	-	-	9	-	-	-	9	-	-	-	9	-	-	-						
Jewish Autonomous Region	3	-	-	-	5	-	1	-	32	-	6	-	12	-	-	-	15	-	-	-	15	-	-	-	15	-	-	-	15	-	-	-	15	-	-	-	15	-	-	-	15	-	-	-						
Chukotka Autonomous Area	5	-	-	-	2	-	-	-	5	-	-	-	10	-	-	-	14	-	-	-	14	-	-	-	14	-	-	-	14	-	-	-	14	-	-	-	14	-	-	-	14	-	-	-						

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

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

*Table 3.26*

## VOLUME OF MLS EARLY REPAYED WITH STATE SUBSIDY (MILLION RUBLES)

	2018				2019				2020				2021				2022			
	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	of which: MLs granted in the reporting period	in rubles	in foreign currency	in rubles	of which: MLs granted in the reporting period
The Russian Federation	115,975	177	35,418	2	110,189	42	21,932	2	156,824	8	32,270	-	113,360	10	26,975	-	96,365	4	24,811	-
Central Federal District	26,303	85	7,835	-	25,070	37	4,814	2	34,967	4	6,619	-	22,930	5	4,169	-	18,285	3	2,820	-
Belgorod Region	968	-	337	-	924	-	248	-	1,428	-	395	-	728	-	163	-	573	-	103	-
Bryansk Region	987	-	365	-	843	-	209	-	1,179	-	311	-	609	-	132	-	470	-	97	-
Vladimir Region	1,137	-	406	-	1,150	-	276	-	1,527	-	360	-	891	-	214	-	654	-	136	-
Voronezh Region	1,752	-	509	-	1,763	-	321	-	2,557	-	426	-	1,592	-	295	-	1,144	-	200	-
Ivanovo Region	777	-	312	-	719	-	185	-	999	-	247	-	527	-	127	-	408	-	106	-
Kaluga Region	1,056	-	368	-	978	-	222	-	1,383	-	251	-	825	-	176	-	693	-	120	-
Kostroma Region	579	-	218	-	571	-	118	-	859	-	206	-	452	-	112	-	337	-	75	-
Kursk Region	975	-	311	-	779	-	173	-	1,182	-	296	-	641	-	146	-	447	-	92	-
Lipetsk Region	953	-	299	-	878	-	179	-	1,312	-	232	-	811	-	189	-	620	-	123	-
Moscow Region	6,049	51	1,468	-	5,891	4	927	2	8,052	-	1,130	-	5,599	3	764	-	4,595	2	476	-
Orel Region	665	-	225	-	596	-	164	-	811	-	223	-	402	-	93	-	314	-	67	-
Ryazan Region	1,089	1	370	-	1,071	-	241	-	1,408	-	372	-	771	-	153	-	599	-	101	-
Smolensk Region	736	-	226	-	658	-	125	-	881	-	185	-	420	-	80	-	357	-	73	-
Tambov Region	615	-	190	-	589	-	111	-	846	-	183	-	488	-	128	-	417	-	114	-
Tver Region	1,133	-	349	-	1,131	-	229	-	1,565	-	315	-	868	-	151	-	667	-	107	-
Tula Region	1,214	-	429	-	1,108	-	258	-	1,560	-	374	-	889	-	208	-	763	-	156	-
Yaroslavl Region	1,047	-	329	-	1,064	-	206	-	1,418	-	312	-	825	-	213	-	643	-	164	-
Moscow	4,570	33	1,123	-	4,356	33	623	-	6,000	4	801	-	5,592	2	825	-	4,586	1	511	-

	2018				2019				2020				2021				2022			
	in rubles		in foreign currency		in rubles		of which: MLs granted in the reporting period		in rubles		of which: MLs granted in the reporting period		in rubles		of which: MLs granted in the reporting period		in rubles		of which: MLs granted in the reporting period	
North-Western Federal District	12,500	24	3,711	-	12,165	4	2,308	-	15,854	1	2,930	-	10,481	4	1,788	-	8,354	1	1,189	-
Republic of Karelia	618	-	195	-	532	-	108	-	678	-	159	-	366	-	56	-	286	-	55	-
Republic of Komi	882	-	249	-	910	-	168	-	1,150	-	234	-	577	-	105	-	511	-	102	-
Arkhangelsk Region	1,161	-	378	-	1,141	-	247	-	1,583	-	329	-	776	-	153	-	638	-	125	-
including Nenets Autonomous Area	46	-	9	-	52	-	8	-	67	-	9	-	41	-	5	-	26	-	1	-
Vologda Region	1,101	-	449	-	1,040	-	270	-	1,689	-	452	-	1,081	-	320	-	791	-	193	-
Kaliningrad Region	856	-	310	-	871	1	154	-	1,168	-	238	-	866	-	172	-	537	-	86	-
Leningrad Region	1,602	-	448	-	1,622	-	330	-	2,048	-	309	-	1,369	1	175	-	1,134	1	100	-
Murmansk Region	590	-	176	-	588	-	117	-	817	-	196	-	437	-	88	-	320	-	56	-
Novgorod Region	517	-	195	-	486	-	122	-	726	-	172	-	424	-	105	-	329	-	70	-
Pskov Region	455	-	153	-	458	-	109	-	619	-	162	-	364	-	80	-	285	-	40	-
Saint Petersburg	4,718	24	1,159	-	4,518	3	683	-	5,376	1	678	-	4,220	2	534	-	3,522	-	363	-
Southern Federal District	8,815	1	2,668	-	8,443	1	1,586	-	12,570	-	2,323	-	9,539	-	1,990	-	7,643	1	1,491	-
Republic of Adygeya (Adygeya)	173	-	54	-	180	-	32	-	202	-	36	-	234	-	52	-	172	-	23	-
Republic of Kalmykia	120	-	19	-	145	-	17	-	257	-	48	-	180	-	44	-	184	-	51	-
Republic of Crimea	233	-	50	-	354	-	65	-	786	-	159	-	894	-	213	-	750	-	126	-
Krasnodar Territory	3,116	1	892	-	2,907	1	523	-	4,497	-	606	-	3,330	-	586	-	2,489	-	346	-
Astrakhan Region	751	-	300	-	696	-	194	-	1,048	-	273	-	726	-	198	-	727	-	281	-
Volgograd Region	1,751	-	487	-	1,640	-	284	-	2,239	-	553	-	1,472	-	401	-	1,190	-	360	-
Rostov Region	2,593	-	859	-	2,403	-	458	-	3,339	-	612	-	2,434	-	444	-	1,890	1	276	-
Sevastopol	79	-	7	-	117	-	13	-	201	-	36	-	268	-	51	-	241	-	26	-
North-Caucasian Federal District	2,384	11	584	1	2,262	-	381	-	4,951	-	1,339	-	9,159	-	4,027	-	9,320	-	5,434	-
Republic of Daghestan	306	-	67	-	427	-	75	-	729	-	150	-	846	-	240	-	1,569	-	836	-
Republic of Ingushetia	3	-	1	-	9	-	1	-	192	-	118	-	703	-	400	-	160	-	102	-
Kabardino-Balkar Republic	230	-	61	-	253	-	37	-	434	-	82	-	474	-	137	-	789	-	441	-
Karachai-Cherkess Republic	96	-	26	-	108	-	13	-	291	-	62	-	326	-	126	-	356	-	149	-
Republic of North Ossetia – Alania	210	-	67	-	240	-	43	-	353	-	55	-	383	-	101	-	359	-	104	-
Chechen Republic	27	-	9	-	56	-	12	-	830	-	490	-	5,085	-	2,724	-	4,919	-	3,536	-
Stavropol Territory	1,512	11	352	1	1,170	-	199	-	2,123	-	382	-	1,342	-	298	-	1,168	-	266	-

	2018										2019										2020										2021										2022									
	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				
			of which: MLs granted in the reporting period					of which: MLs granted in the reporting period							of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period										
Volga Federal District	30,228	26	10,222	1	27,020	-	6,067	-	39,746	1	8,922	-	26,705	-	6,759	-	22,115	-	5,953	-	1,667	-	533	-	1,622	-	372	-	2,268	-	426	-	1,425	-	355	-	1,474	-	577	-										
Republic of Bashkortostan	4,693	19	1,658	-	4,245	-	871	-	5,933	1	1,221	-	4,006	-	1,011	-	3,941	-	1,305	-	725	-	287	-	663	-	171	-	901	-	220	-	572	-	129	-	420	-	93	-										
Mari El Republic	690	-	209	-	670	-	138	-	916	-	199	-	454	-	98	-	363	-	74	-	690	-	209	-	670	-	138	-	916	-	199	-	454	-	98	-	363	-	74	-										
Republic of Tatarstan (Tatarstan)	5,385	-	2,050	-	4,539	-	1,105	-	6,955	-	1,873	-	5,299	-	1,496	-	3,779	-	883	-	1,667	-	533	-	1,622	-	372	-	2,268	-	426	-	1,425	-	355	-	1,474	-	577	-										
Udmurt Republic	1,345	-	468	-	1,159	-	247	-	1,873	-	344	-	1,363	-	285	-	991	-	178	-	1,345	-	468	-	1,159	-	247	-	1,873	-	344	-	1,363	-	285	-	991	-	178	-										
Chuvash Republic – Chuvashia	2,563	-	919	-	2,405	-	609	-	3,579	-	801	-	2,423	-	677	-	2,636	-	946	-	1,272	-	409	-	1,111	-	236	-	1,623	-	356	-	1,051	-	234	-	782	-	180	-										
Perm Territory	2,919	1	887	-	2,635	-	606	-	3,978	-	867	-	2,057	-	469	-	1,693	-	302	-	1,743	-	614	-	1,552	-	330	-	2,365	-	573	-	1,758	-	433	-	1,358	-	343	-										
Kirov Region	1,272	-	409	-	1,111	-	236	-	1,623	-	356	-	1,051	-	234	-	782	-	180	-	1,272	-	409	-	1,111	-	236	-	1,623	-	356	-	1,051	-	234	-	782	-	180	-										
Nizhny Novgorod Region	2,919	1	887	-	2,635	-	606	-	3,978	-	867	-	2,057	-	469	-	1,693	-	302	-	1,743	-	614	-	1,552	-	330	-	2,365	-	573	-	1,758	-	433	-	1,358	-	343	-										
Orenburg Region	1,896	5	592	-	1,650	-	386	-	2,279	-	522	-	1,617	-	413	-	1,192	-	272	-	753	-	195	-	675	-	139	-	1,148	-	214	-	726	-	158	-	558	-	102	-										
Penza Region	3,357	-	999	-	3,043	-	636	-	4,377	-	913	-	3,050	-	766	-	2,246	-	525	-	1,896	-	592	-	1,650	-	386	-	2,279	-	522	-	1,617	-	413	-	1,192	-	272	-										
Saratov Region	1,219	-	402	-	1,051	-	221	-	1,550	-	390	-	906	-	235	-	681	-	175	-	1,219	-	402	-	1,051	-	221	-	1,550	-	390	-	906	-	235	-	681	-	175	-										
Ulyanovsk Region	14,647	1	4,169	1	15,649	-	2,977	-	20,498	1	4,519	-	15,374	-	4,290	-	14,090	-	4,229	-	1,667	-	533	-	1,622	-	372	-	2,268	-	426	-	1,425	-	355	-	1,474	-	577	-										
Kurgan Region	675	-	194	-	616	-	124	-	972	-	184	-	614	-	156	-	833	-	366	-	675	-	194	-	616	-	124	-	972	-	184	-	614	-	156	-	833	-	366	-										
Sverdlovsk Region	4,275	-	1,280	-	3,991	-	830	-	5,549	1	1,208	-	3,958	-	979	-	3,812	-	1,115	-	5,383	-	1,159	-	7,138	-	804	-	8,138	-	1,125	-	5,520	-	883	-	4,803	-	796	-										
Tyumen Region	2,916	-	487	-	4,545	-	397	-	4,463	-	533	-	2,780	-	357	-	2,262	-	309	-	including Khanty-Mansi Autonomous Area – Yugra	-	152	-	856	-	120	-	1,202	-	143	-	832	-	123	-	720	-	104	-										
Chelyabinsk Region	644	-	152	-	856	-	120	-	1,202	-	143	-	832	-	123	-	720	-	104	-	4,313	1	1,536	1	3,904	-	1,219	-	5,839	-	2,001	-	5,282	-	2,272	-	4,642	-	1,952	-										

	2018										2019										2020										2021										2022									
	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				
			of which: MLs granted in the reporting period					of which: MLs granted in the reporting period							of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period					of which: MLs granted in the reporting period										
Siberian Federal District <sup>1</sup>	16,165	5	4,866	-	13,914	-	2,799	-	20,149	-	4,244	-	13,914	-	3,125	-	11,743	-	2,785	-	16,165	5	4,866	-	13,914	-	2,799	-	20,149	-	4,244	-	13,914	-	3,125	-	11,743	-	2,785	-										
Altai Republic	50	-	16	-	52	-	8	-	104	-	19	-	111	-	35	-	155	-	65	-	50	-	16	-	52	-	8	-	104	-	19	-	111	-	35	-	155	-	65	-										
Republic of Tuva	169	-	45	-	192	-	25	-	313	-	37	-	273	-	46	-	607	-	320	-	169	-	45	-	192	-	25	-	313	-	37	-	273	-	46	-	607	-	320	-										
Republic of Khakassia	422	-	135	-	374	-	89	-	550	-	123	-	305	-	59	-	316	-	88	-	422	-	135	-	374	-	89	-	550	-	123	-	305	-	59	-	316	-	88	-										
Altai Territory	1,810	-	652	-	1,541	-	400	-	2,507	-	676	-	1,618	-	422	-	1,207	-	294	-	1,810	-	652	-	1,541	-	400	-	2,507	-	676	-	1,618	-	422	-	1,207	-	294	-										
Krasnoyarsk Territory	2,811	-	814	-	2,571	-	460	-	3,553	-	650	-	2,380	-	460	-	2,044	-	412	-	2,811	-	814	-	2,571	-	460	-	3,553	-	650	-	2,380	-	460	-	2,044	-	412	-										
Irkutsk Region	2,162	-	523	-	2,008	-	321	-	2,675	-	518	-	1,557	-	325	-	1,335	-	294	-	2,162	-	523	-	2,008	-	321	-	2,675	-	518	-	1,557	-	325	-	1,335	-	294	-										
Kemerovo Region	2,360	-	722	-	2,087	-	417	-	3,040	-	644	-	1,807	-	401	-	1,432	-	323	-	2,360	-	722	-	2,087	-	417	-	3,040	-	644	-	1,807	-	401	-	1,432	-	323	-										
Novosibirsk Region	2,801	-	869	-	2,532	-	490	-	3,729	-	747	-	3,286	-	765	-	2,572	-	498	-	2,801	-	869	-	2,532	-	490	-	3,729	-	747	-	3,286	-	765	-	2,572	-	498	-										
Omsk Region	1,901	-	620	-	1,628	-	395	-	2,441	-	611	-	1,717	-	457	-	1,365	-	358	-	1,901	-	620	-	1,628	-	395	-	2,441	-	611	-	1,717	-	457	-	1,365	-	358	-										
Tomsk Region	879	5	267	-	930	-	193	-	1,238	-	218	-	859	-	157	-	710	-	133	-	879	5	267	-	930	-	193	-	1,238	-	218	-	859	-	157	-	710	-	133	-										
Far-Eastern Federal District <sup>1</sup>	4,933	25	1,363	-	5,667	-	1,000	-	8,089	-	1,374	-	5,258	1	826	-	4,815	-	909	-	4,933	25	1,363	-	5,667	-	1,000	-	8,089	-	1,374	-	5,258	1	826	-	4,815	-	909	-										
Republic of Buryatia <sup>1</sup>	438	-	125	-	458	-	73	-	793	-	131	-	606	-	112	-	688	-	232	-	438	-	125	-	458	-	73	-	793	-	131	-	606	-	112	-	688	-	232	-										
Republic of Sakha (Yakutia)	873	-	231	-	851	-	126	-	1,217	-	143	-	931	-	106	-	840	-	73	-	873	-	231	-	851	-	126	-	1,217	-	143	-	931	-	106	-	840	-	73	-										
Trans-Baikal Territory <sup>1</sup>	658	-	172	-	693	-	114	-	983	-	141	-	556	-	76	-	532	-	113	-	658	-	172	-	693	-	114	-	983	-	141	-	556	-	76	-	532	-	113	-										
Kamchatka Territory	235	-	66	-	272	-	50	-	361	-	60	-	228	-	29	-	187	-	32	-	235	-	66	-	272	-	50	-	361	-	60	-	228	-	29	-	187	-	32	-										
Primorye Territory	1,244	-	363	-	1,115	-	222	-	1,498	-	266	-	1,086	1	189	-	927	-	198	-	1,244	-	363	-	1,115	-	222	-	1,498	-	266	-	1,086	1	189	-	927	-	198	-										
Khabarovsk Territory	1,074	24	280	-	1,085	-	200	-	1,571	-	318	-	1,000	-	203	-	927	-	166	-	1,074	24	280	-	1,085	-	200	-	1,571	-	318	-	1,000	-	203	-	927	-	166	-										
Amur Region	542	-	156	-	509	-	95	-	776	-	144	-	367	-	40	-	290	-	43	-	542	-	156	-	509	-	95	-	776	-	144	-	367	-	40	-	290	-	43	-										
Magadan Region	128	-	37	-	151	-	19	-	173	-	33	-	87	-	11	-	76	-	11	-	128	-	37	-	151	-	19	-	173	-	33	-	87	-	11	-	76	-	11	-										
Sakhalin Region	405	-	106	-	382	-	71	-	513	-	93	-	291	-	45	-	259	-	28	-	405	-	106	-	382	-	71	-	513	-	93	-	291	-	45	-	259	-	28	-										
Jewish Autonomous Region	98	-	27	-	103	-	21	-	144	-	33	-	81	-	11	-	59	-	11	-	98	-	27	-	103	-	21	-	144	-	33	-	81	-	11	-	59	-	11	-										
Chukotka Autonomous Area	39	-	6	-	48	-	10	-	61	-	12	-	26	-	4	-	28	-	2	-	39	-	6	-	48	-	10	-	61	-	12	-	26	-	4	-	28	-	2	-										

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

Table 3.27

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

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
The Russian Federation	3	35	4	7	3	38	3	1	2	18
Central Federal District	4	36	5	7	3	38	3	1	3	17
Belgorod Region	3	-	3	-	2	-	3	-	2	-
Bryansk Region	3	-	3	-	2	-	3	-	3	-
Vladimir Region	3	-	3	-	2	-	3	-	3	-
Voronezh Region	3	-	4	-	2	-	3	-	3	-
Ivanovo Region	3	-	3	-	3	-	3	-	3	-
Kaluga Region	3	-	3	-	2	-	3	-	2	-
Kostroma Region	3	-	3	-	2	-	3	-	3	-
Kursk Region	2	-	4	-	2	-	3	-	3	-
Lipetsk Region	2	-	3	-	2	-	3	-	2	-
Moscow Region	3	296	4	-	3	-	3	-	2	-
Orel Region	3	-	3	-	2	-	3	-	2	-
Ryazan Region	3	0	3	-	2	-	2	-	3	-
Smolensk Region	2	-	4	-	2	-	3	-	3	-
Tambov Region	3	-	3	-	2	-	2	-	2	-
Tver Region	2	-	3	-	2	-	2	-	3	-
Tula Region	3	-	4	-	2	-	2	-	2	-
Yaroslavl Region	3	-	4	-	3	-	3	-	3	-
Moscow	5	6	6	7	4	39	4	1	3	125
North-Western Federal District	3	-	4	0	3	-	3	-	2	-
Republic of Karelia	3	-	3	-	2	-	3	-	3	-
Republic of Komi	2	-	3	-	2	-	3	-	3	-
Arkhangelsk Region	3	-	4	-	2	-	3	-	3	-
including Nenets Autonomous Area	1	-	2	-	3	-	2	-	2	-
Vologda Region	3	-	5	-	3	-	3	-	3	-
Kaliningrad Region	2	-	4	-	2	-	2	-	2	-
Leningrad Region	3	-	3	0	2	-	2	-	2	-
Murmansk Region	3	-	4	-	3	-	3	-	2	-
Novgorod Region	3	-	3	-	2	-	3	-	2	-
Pskov Region	3	-	3	-	2	-	3	-	2	-
Saint Petersburg	4	-	4	-	3	-	3	-	2	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Southern Federal District	2	-	3	-	2	-	2	-	2	-
Republic of Adygeya (Adygeya)	2	-	2	-	1	-	2	-	2	-
Republic of Kalmykia	1	-	2	-	1	-	1	-	1	-
Republic of Crimea	2	-	2	-	2	-	2	-	1	-
Krasnodar Territory	2	-	3	-	2	-	2	-	2	-
Astrakhan Region	2	-	3	-	2	-	2	-	2	-
Volgograd Region	2	-	3	-	2	-	3	-	2	-
Rostov Region	3	-	3	-	2	-	2	-	2	-
Sevastopol <sup>1</sup>	2	-	2	-	2	-	2	-	1	-
North-Caucasian Federal District	2	-	2	-	2	-	2	-	3	-
Republic of Daghestan	1	-	1	-	1	-	2	-	3	-
Republic of Ingushetia	4	-	1	-	2	-	2	-	7	-
Kabardino-Balkar Republic	1	-	2	-	1	-	2	-	2	-
Karachai-Cherkess Republic	1	-	1	-	1	-	1	-	2	-
Republic of North Ossetia – Alania	2	-	3	-	1	-	1	-	1	-
Chechen Republic	1	-	1	-	2	-	5	-	10	-
Stavropol Territory	2	-	3	-	2	-	2	-	2	-
Volga Federal District	3	0	4	-	2	-	3	-	3	-
Republic of Bashkortostan	2	0	3	-	2	-	3	-	2	-
Mari El Republic	2	-	3	-	2	-	3	-	3	-
Republic of Mordovia	2	-	2	-	2	-	2	-	2	-
Republic of Tatarstan (Tatarstan)	3	-	4	-	2	-	2	-	2	-
Udmurt Republic	2	-	3	-	2	-	2	-	2	-
Chuvash Republic – Chuvashia	3	-	4	-	2	-	3	-	3	-
Perm Territory	3	-	3	-	2	-	3	-	3	-
Kirov Region	3	-	4	-	2	-	3	-	3	-
Nizhny Novgorod Region	3	-	4	-	3	-	3	-	3	-
Orenburg Region	2	-	3	-	2	-	2	-	2	-
Penza Region	3	-	4	-	2	-	3	-	2	-
Samara Region	3	-	4	-	2	-	3	-	3	-
Saratov Region	3	-	3	-	2	-	3	-	3	-
Ulyanovsk Region	3	-	4	-	2	-	3	-	3	-

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	2	-	3	-	2	-	3	-	3	-
Kurgan Region	2	-	3	-	2	-	2	-	2	-
Sverdlovsk Region	3	-	3	-	2	-	3	-	3	-
Tyumen Region	2	-	3	-	2	-	2	-	2	-
including Khanty-Mansi Autonomous Area – Yugra	2	-	3	-	2	-	2	-	2	-
including Yamal-Nenets Autonomous Area	2	-	3	-	3	-	3	-	3	-
Chelyabinsk Region	2	-	3	-	2	-	3	-	3	-
Siberian Federal District <sup>1</sup>	2	-	4	-	2	-	3	-	2	-
Altai Republic	1	-	2	-	2	-	1	-	2	-
Republic of Tuva	1	-	1	-	1	-	1	-	1	-
Republic of Khakassia	2	-	2	-	2	-	2	-	2	-
Altai Territory	2	-	4	-	2	-	2	-	2	-
Krasnoyarsk Territory	3	-	4	-	2	-	3	-	3	-
Irkutsk Region	2	-	4	-	2	-	3	-	3	-
Kemerovo Region	2	-	3	-	2	-	3	-	3	-
Novosibirsk Region	3	-	4	-	2	-	2	-	2	-
Omsk Region	2	-	3	-	2	-	3	-	3	-
Tomsk Region	3	-	4	-	2	-	2	-	2	-
Far-Eastern Federal District <sup>1</sup>	3	-	3	-	2	-	2	-	2	-
Republic of Buryatia <sup>1</sup>	2	-	3	-	2	-	2	-	1	-
Republic of Sakha (Yakutia)	2	-	3	-	1	-	2	-	1	-
Trans-Baikal Territory <sup>1</sup>	2	-	3	-	2	-	2	-	2	-
Kamchatka Territory	3	-	4	-	3	-	3	-	2	-
Primorye Territory	2	-	4	-	2	-	2	-	2	-
Khabarovsk Territory	3	-	3	-	2	-	3	-	2	-
Amur Region	2	-	2	-	2	-	2	-	2	-
Magadan Region	3	-	5	-	3	-	2	-	3	-
Sakhalin Region	3	-	3	-	2	-	2	-	2	-
Jewish Autonomous Region	2	-	2	-	2	-	2	-	2	-
Chukotka Autonomous Area	3	-	3	-	2	-	3	-	2	-

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

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

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

Table 3.28

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
The Russian Federation	126,302	575	63,488	878	70,201	405	93,297	750	32,331	226
Central Federal District	113,428	506	56,270	777	62,423	282	55,859	549	22,481	206
Belgorod Region	-	-	-	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-	-	-	-
Vladimir Region	24	-	-	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-	-	-	-
Ivanovo Region	21	-	5	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-	-	-	-
Kostroma Region	54	19	733	13	1,751	-	1,408	-	451	-
Kursk Region	1	-	2	-	-	-	-	-	-	-
Lipetsk Region	-	-	-	-	-	-	-	-	-	-
Moscow Region	5	-	-	-	-	-	-	-	-	-
Orel Region	-	-	-	-	-	-	-	-	-	-
Ryazan Region	1	-	-	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-	-	-	-
Moscow	113,322	487	55,530	764	60,673	282	54,451	549	22,031	206
North-Western Federal District	622	-	559	19	454	103	446	49	120	21
Republic of Karelia	-	-	18	-	-	-	-	-	-	-
Republic of Komi	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	-	-	-	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-	-	-	-	-	-
Leningrad Region	-	-	-	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-	-	-	-
Saint Petersburg	622	-	541	19	454	103	446	49	120	21



	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	1,676	-	82	-	91	-	26,653	-	7,884	-
Kurgan Region	-	-	-	-	-	-	-	-	-	-
Sverdlovsk Region	1,636	-	73	-	59	-	57	-	7,867	-
Tyumen Region	-	-	-	-	-	-	26,550	-	-	-
including Khanty-Mansi Autonomous Area – Yugra	-	-	-	-	-	-	-	-	-	-
including Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Chelyabinsk Region	40	-	9	-	32	-	46	-	16	-
Siberian Federal District <sup>1</sup>	2,264	-	1,519	-	1,682	-	1,939	-	745	-
Altai Republic	-	-	-	-	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-	-	-	-	-	-
Altai Territory	95	-	28	-	175	-	101	-	91	-
Krasnoyarsk Territory	-	-	-	-	-	-	-	-	-	-
Irkutsk Region	-	-	-	-	-	-	-	-	-	-
Kemerovo Region	-	-	5	-	-	-	-	-	-	-
Novosibirsk Region	2,169	-	1,485	-	1,507	-	1,839	-	655	-
Omsk Region	-	-	-	-	-	-	-	-	-	-
Tomsk Region	-	-	1	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>1</sup>	6,491	69	4,207	82	4,925	20	7,556	152	754	-
Republic of Buryatia <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	-	-
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-	-	-	-	-	-
Primorye Territory	6,456	-	4,179	-	3,509	-	2,599	-	754	-
Khabarovsk Territory	-	-	-	-	-	-	-	-	-	-
Amur Region	35	69	29	82	1,416	20	4,949	152	-	-
Magadan Region	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	-	-	8	-	-	-
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-

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

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

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

Table 3.29

	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
The Russian Federation	130,121	-	229,655	-	323,656	-	387,921	-	391,400	-
Central Federal District	122,594	-	28,424	-	130,642	-	179,346	-	336,420	-
Belgorod Region	-	-	-	-	-	-	-	-	-	-
Bryansk Region	-	-	-	-	-	-	-	-	-	-
Vladimir Region	-	-	-	-	-	-	-	-	-	-
Voronezh Region	-	-	-	-	-	-	-	-	-	-
Ivanovo Region	-	-	-	-	-	-	-	-	-	-
Kaluga Region	-	-	-	-	-	-	-	-	-	-
Kostroma Region	-	-	-	-	-	-	-	-	6,723	-
Kursk Region	-	-	-	-	-	-	-	-	-	-
Lipetsk Region	-	-	-	-	-	-	-	-	-	-
Moscow Region	-	-	-	-	-	-	-	-	-	-
Orel Region	-	-	-	-	-	-	-	-	-	-
Ryazan Region	-	-	-	-	-	-	-	-	-	-
Smolensk Region	-	-	-	-	-	-	-	-	-	-
Tambov Region	-	-	-	-	-	-	-	-	-	-
Tver Region	-	-	-	-	-	-	-	-	-	-
Tula Region	-	-	-	-	-	-	-	-	-	-
Yaroslavl Region	-	-	-	-	-	-	-	-	-	-
Moscow	122,594	-	28,424	-	130,642	-	179,346	-	329,696	-
North-Western Federal District	7,527	-	201,231	-	193,014	-	208,575	-	54,981	-
Republic of Karelia	-	-	-	-	-	-	-	-	-	-
Republic of Komi	-	-	-	-	-	-	-	-	-	-
Arkhangelsk Region	-	-	-	-	-	-	-	-	-	-
including Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Vologda Region	-	-	-	-	-	-	-	-	-	-
Kaliningrad Region	-	-	-	-	-	-	-	-	-	-
Leningrad Region	-	-	-	-	-	-	-	-	-	-
Murmansk Region	-	-	-	-	-	-	-	-	-	-
Novgorod Region	-	-	-	-	-	-	-	-	-	-
Pskov Region	-	-	-	-	-	-	-	-	-	-
Saint Petersburg	7,527	-	201,231	-	193,014	-	208,575	-	54,981	-



	2018		2019		2020		2021		2022	
	in rubles	in foreign currency								
Ural Federal District	-	-	-	-	-	-	-	-	-	-
Kurgan Region	-	-	-	-	-	-	-	-	-	-
Sverdlovsk Region	-	-	-	-	-	-	-	-	-	-
Tyumen Region	-	-	-	-	-	-	-	-	-	-
including Khanty-Mansi Autonomous Area – Yugra	-	-	-	-	-	-	-	-	-	-
including Yamal-Nenets Autonomous Area	-	-	-	-	-	-	-	-	-	-
Chelyabinsk Region	-	-	-	-	-	-	-	-	-	-
Siberian Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Altai Republic	-	-	-	-	-	-	-	-	-	-
Republic of Tuva	-	-	-	-	-	-	-	-	-	-
Republic of Khakassia	-	-	-	-	-	-	-	-	-	-
Altai Territory	-	-	-	-	-	-	-	-	-	-
Krasnoyarsk Territory	-	-	-	-	-	-	-	-	-	-
Irkutsk Region	-	-	-	-	-	-	-	-	-	-
Kemerovo Region	-	-	-	-	-	-	-	-	-	-
Novosibirsk Region	-	-	-	-	-	-	-	-	-	-
Omsk Region	-	-	-	-	-	-	-	-	-	-
Tomsk Region	-	-	-	-	-	-	-	-	-	-
Far-Eastern Federal District <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Republic of Buryatia <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Republic of Sakha (Yakutia)	-	-	-	-	-	-	-	-	-	-
Trans-Baikal Territory <sup>1</sup>	-	-	-	-	-	-	-	-	-	-
Kamchatka Territory	-	-	-	-	-	-	-	-	-	-
Primorye Territory	-	-	-	-	-	-	-	-	-	-
Khabarovsk Territory	-	-	-	-	-	-	-	-	-	-
Amur Region	-	-	-	-	-	-	-	-	-	-
Magadan Region	-	-	-	-	-	-	-	-	-	-
Sakhalin Region	-	-	-	-	-	-	-	-	-	-
Jewish Autonomous Region	-	-	-	-	-	-	-	-	-	-
Chukotka Autonomous Area	-	-	-	-	-	-	-	-	-	-

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

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

## Commissioning

REGIONAL STRUCTURE OF COMMISSIONING<sup>1</sup>  
(THOUSAND M<sup>2</sup> OF RESIDENTIAL PREMISES)

Table 3.30

	2018		2019		2020		2021		2022	
	total	of which individual developer	total	of which individual developer						
The Russian Federation	75,658	32,421	82,042	38,503	82,185	39,802	92,560	49,102	102,713	57,203
Central Federal District	23,435	9,968	25,742	11,878	25,533	12,053	29,198	14,283	32,878	17,648
Belgorod Region	1,216	1,034	1,260	1,072	1,149	935	1,165	1,016	841	628
Bryansk Region	403	70	407	146	427	175	451	235	486	291
Vladimir Region	653	365	745	514	726	481	829	650	1,183	755
Voronezh Region	1,691	794	1,879	778	1,726	845	1,864	981	1,922	935
Ivanovo Region	369	154	331	182	333	195	363	295	392	269
Kaluga Region	787	379	795	470	819	612	862	568	916	705
Kostroma Region	197	120	212	130	259	137	335	186	338	198
Kursk Region	595	325	554	344	523	330	566	319	554	377
Lipetsk Region	903	654	1,254	938	1,232	1,053	1,235	881	755	545
Moscow Region	8,867	3,715	8,614	4,076	9,040	4,486	9,215	5,788	14,096	9,457
Orel Region	290	120	303	186	440	219	308	227	374	190
Ryazan Region	778	290	799	331	647	267	757	316	805	385
Smolensk Region	360	227	427	256	444	237	483	282	530	331
Tambov Region	859	589	920	719	703	547	766	609	403	237
Tver Region	425	153	640	394	660	370	597	276	776	475
Tula Region	735	355	651	403	680	318	836	505	914	576
Yaroslavl Region	768	402	778	396	746	345	760	424	796	502
Moscow	3,541	222	5,176	543	4,979	504	7,807	724	6,797	793

	2018		2019		2020		2021		2022	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
North-Western Federal District	9,473	2,338	9,439	3,025	9,163	3,295	10,377	4,454	11,248	4,842
Republic of Karelia	271	109	277	137	294	132	325	199	310	181
Republic of Komi	290	119	237	119	204	105	179	114	203	128
Arkhangelsk Region	323	142	332	125	374	152	440	191	462	203
including Nenets Autonomous Area	19	8	10	5	22	9	18	12	36	20
Vologda Region	536	244	585	292	500	245	639	364	648	366
Kaliningrad Region	916	260	973	290	1,164	409	1,271	564	1,319	615
Leningrad Region	2,641	860	2,930	1,390	2,666	1,665	3,386	2,282	3,969	2,591
Murmansk Region	46	30	45	40	36	32	51	36	180	36
Novgorod Region	264	152	287	186	283	185	307	220	344	246
Pskov Region	236	109	302	201	273	164	314	231	340	216
Saint Petersburg	3,950	314	3,471	245	3,370	207	3,464	251	3,474	260
Southern Federal District	9,067	4,113	9,920	5,106	10,701	5,426	11,999	6,747	13,761	8,461
Republic of Adygeya (Adygeya)	187	90	257	137	258	152	307	204	468	350
Republic of Kalmykia	90	63	101	67	88	56	122	102	123	104
Republic of Crimea	775	418	800	580	809	607	743	451	927	705
Krasnodar Territory	4,415	1,590	4,532	1,985	5,124	2,188	6,283	3,266	7,593	4,461
Astrakhan Region	328	228	319	202	365	291	543	440	591	477
Volgograd Region	610	285	731	360	771	339	797	388	798	508
Rostov Region	2,347	1,241	2,611	1,368	2,644	1,322	2,686	1,455	2,704	1,430
Sevastopol	314	197	569	408	642	471	518	442	557	425
North-Caucasian Federal District	3,557	2,134	4,028	2,397	3,996	2,494	4,719	3,256	5,970	4,354
Republic of Daghestan	976	568	1,019	564	970	488	1,031	486	1,005	520
Republic of Ingushetia	236	143	280	114	180	96	112	72	135	77
Kabardino-Balkar Republic	436	344	474	324	500	385	514	394	523	345
Karachai-Cherkess Republic	175	82	212	129	128	106	235	216	309	245
Republic of North Ossetia – Alania	210	45	229	72	239	86	322	236	342	210
Chechen Republic	600	507	637	520	756	661	1,025	883	2,016	1,892
Stavropol Territory	925	445	1,177	676	1,222	672	1,479	969	1,640	1,065

	2018		2019		2020		2021		2022	
	total	of which individual developer								
Volga Federal District	15,223	7,735	16,190	8,546	15,775	8,879	17,404	10,636	18,541	11,821
Republic of Bashkortostan	2,290	1,402	2,372	1,389	2,455	1,499	2,906	1,781	3,062	1,922
Mari El Republic	337	136	398	163	370	135	372	174	436	272
Republic of Mordovia	334	166	348	179	325	179	341	203	343	217
Republic of Tatarstan (Tatarstan)	2,410	1,109	2,676	1,106	2,680	1,460	3,011	2,073	3,093	2,204
Udmurt Republic	717	318	760	428	803	418	841	436	1,176	776
Chuvash Republic – Chuvashia	598	138	656	166	578	163	717	389	851	571
Perm Territory	1,081	485	1,173	647	1,215	603	1,317	724	1,987	1,212
Kirov Region	553	240	504	227	460	207	509	253	530	333
Nizhny Novgorod Region	1,351	743	1,410	824	1,477	884	1,591	1,140	1,701	1,110
Orenburg Region	912	470	994	451	967	527	1,102	723	951	635
Penza Region	663	414	837	534	852	513	856	533	829	474
Samara Region	1,782	770	1,841	910	1,401	918	1,803	1,047	1,881	1,211
Saratov Region	1,216	640	1,202	704	1,159	628	1,181	596	1,011	560
Ulyanovsk Region	981	706	1,019	820	1,034	746	858	566	690	322
Ural Federal District	5,965	2,295	6,735	2,642	6,954	2,994	7,673	3,802	8,460	3,814
Kurgan Region	232	152	251	189	267	197	281	225	333	205
Sverdlovsk Region	2,088	809	2,415	968	2,372	1,033	2,888	1,349	2,943	1,295
Tyumen Region	2,120	673	2,563	780	2,742	1,057	2,777	1,197	3,313	1,236
including Khanty-Mansi Autonomous Area – Yugra	586	123	802	221	993	392	898	341	878	231
including Yamal-Nenets Autonomous Area	186	44	146	39	167	54	173	55	190	66
Chelyabinsk Region	1,524	662	1,507	706	1,572	707	1,727	1,031	1,870	1,078
Siberian Federal District <sup>2</sup>	6,649	2,834	7,438	3,590	7,488	3,442	8,075	4,319	8,288	4,278
Altai Republic	108	98	99	79	89	82	151	148	165	154
Republic of Tuva	93	76	112	81	111	75	109	96	140	121
Republic of Khakassia	188	113	248	142	288	132	317	237	321	176
Altai Territory	786	308	758	333	826	341	989	417	923	470
Krasnoyarsk Territory	1,149	323	1,696	848	1,307	557	1,346	597	1,396	541
Irkutsk Region	988	588	1,024	627	1,106	645	1,204	908	1,251	838
Kemerovo Region	640	385	766	443	825	598	840	578	790	456
Novosibirsk Region	1,738	604	1,759	541	1,944	498	2,005	668	2,244	834
Omsk Region	522	180	538	314	541	256	639	370	693	432
Tomsk Region	437	160	439	183	452	258	477	300	364	255

	2018		2019		2020		2021		2022	
	total	of which individual developer								
Far-Eastern Federal District <sup>2</sup>	2,269	994	2,514	1,297	2,555	1,209	3,115	1,605	3,567	1,986
Republic of Buryatia <sup>2</sup>	248	131	268	213	276	191	279	205	292	250
Republic of Sakha (Yakutia)	187	206	217	169	180	139	578	346	584	386
Trans-Baikal Territory <sup>2</sup>	530	123	562	248	530	235	204	147	283	225
Kamchatka Territory	36	28	45	23	68	35	60	41	67	50
Primorye Territory	538	219	559	280	650	257	885	350	1,044	469
Khabarovsk Territory	274	121	295	118	229	116	334	152	374	197
Amur Region	159	37	205	61	156	68	226	113	379	162
Magadan Region	4	4	7	3	9	5	11	4	12	4
Sakhalin Region	265	104	332	159	440	150	503	219	504	219
Jewish Autonomous Region	28	21	23	23	14	14	30	29	25	24
Chukotka Autonomous Area	2	-	1	-	2	-	3	0	4	1

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

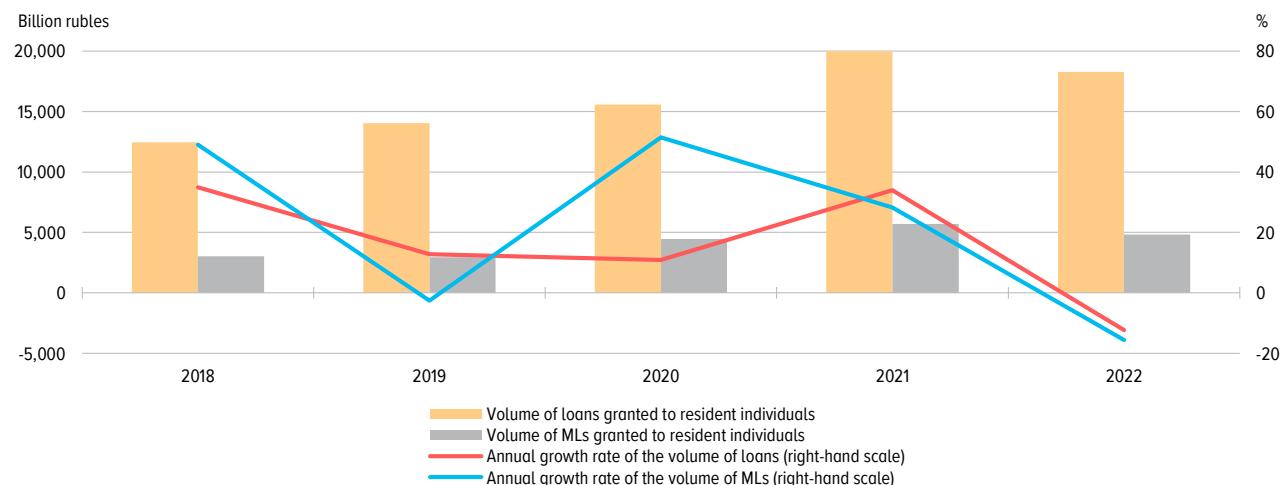
<sup>1</sup>According to Rosstat.

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

## 4. GRAPHS AND CHARTS

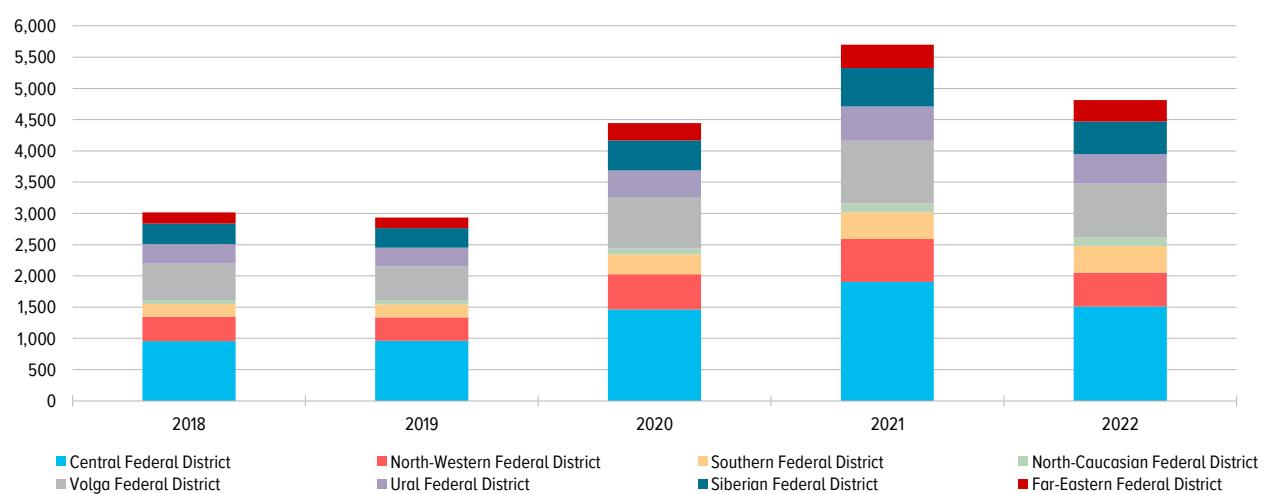
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS

Chart 4.1



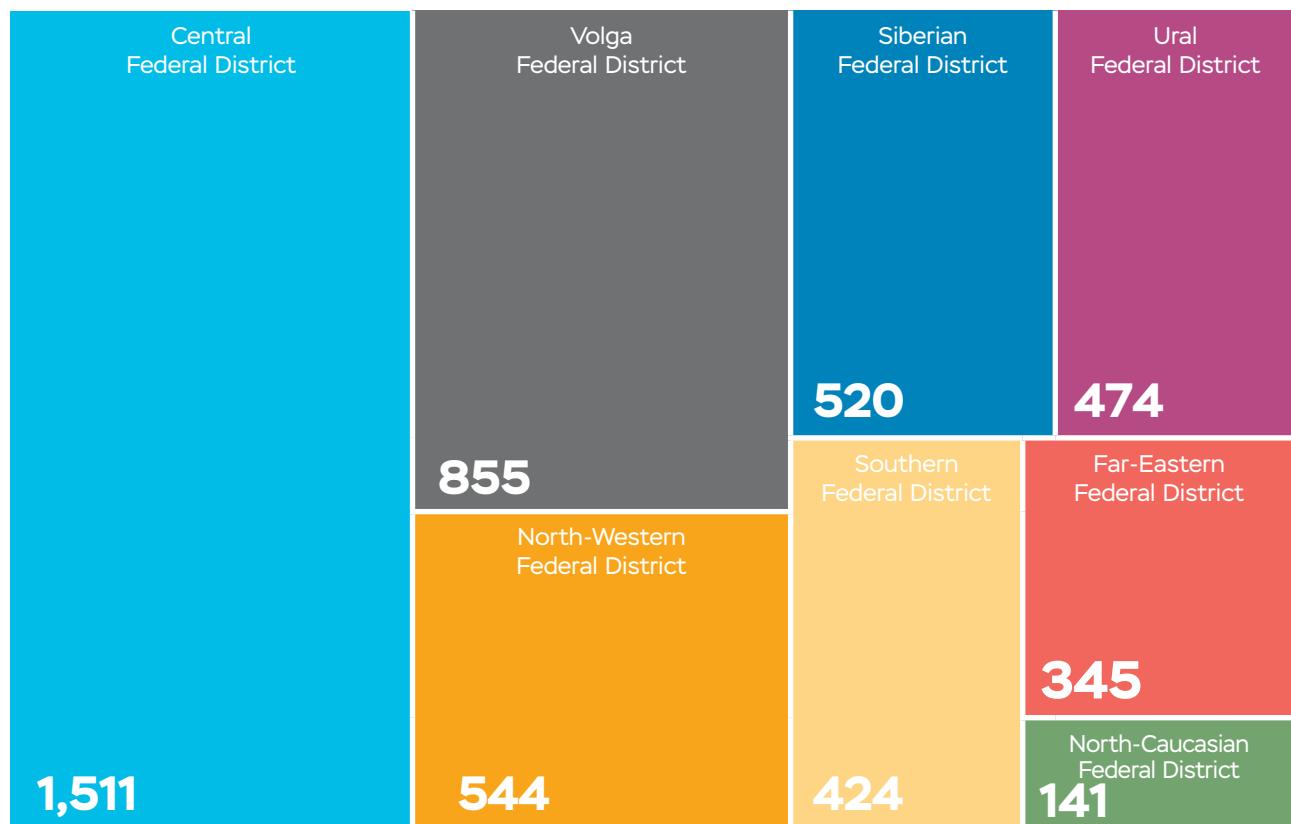
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT (BILLION RUBLES)

Chart 4.2



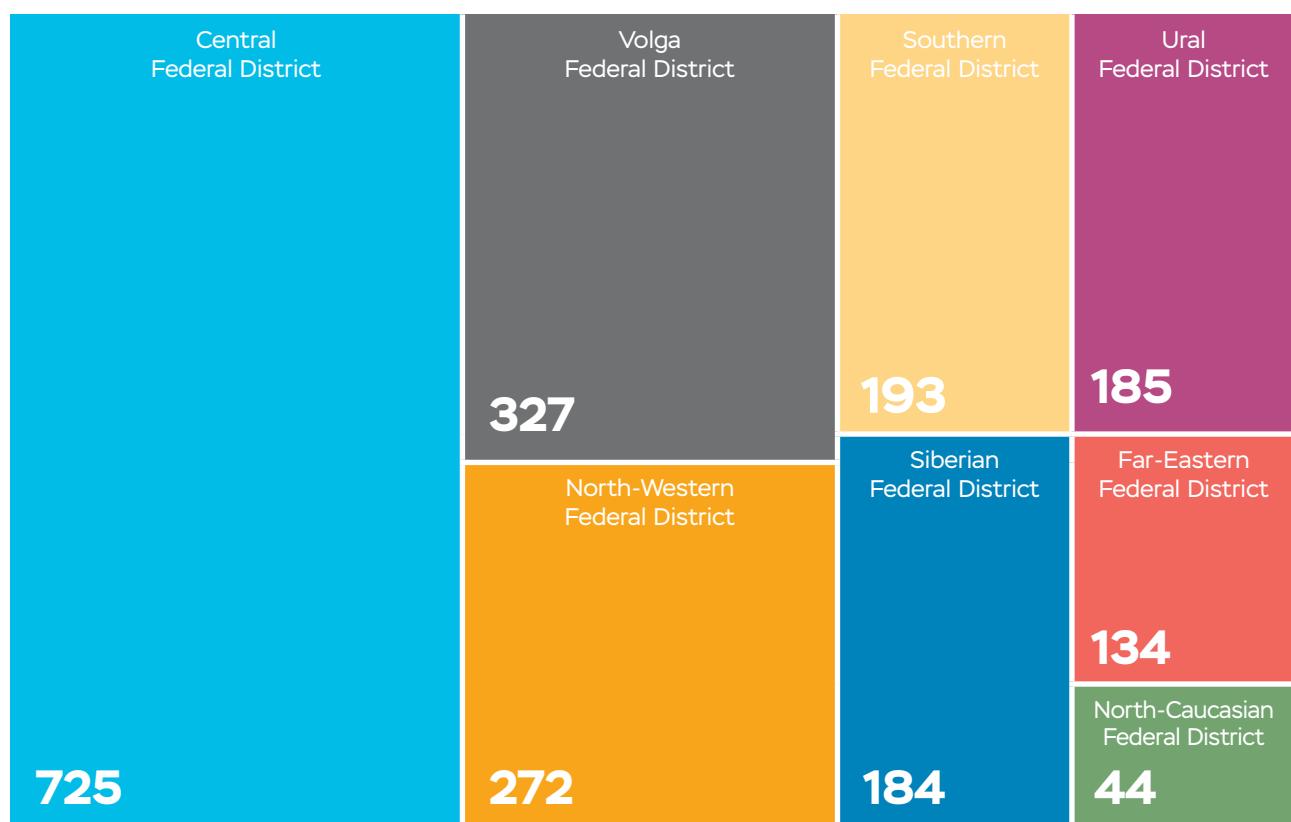
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS IN 2022 BY FEDERAL DISTRICT  
(BILLION RUBLES)

Chart 4.3



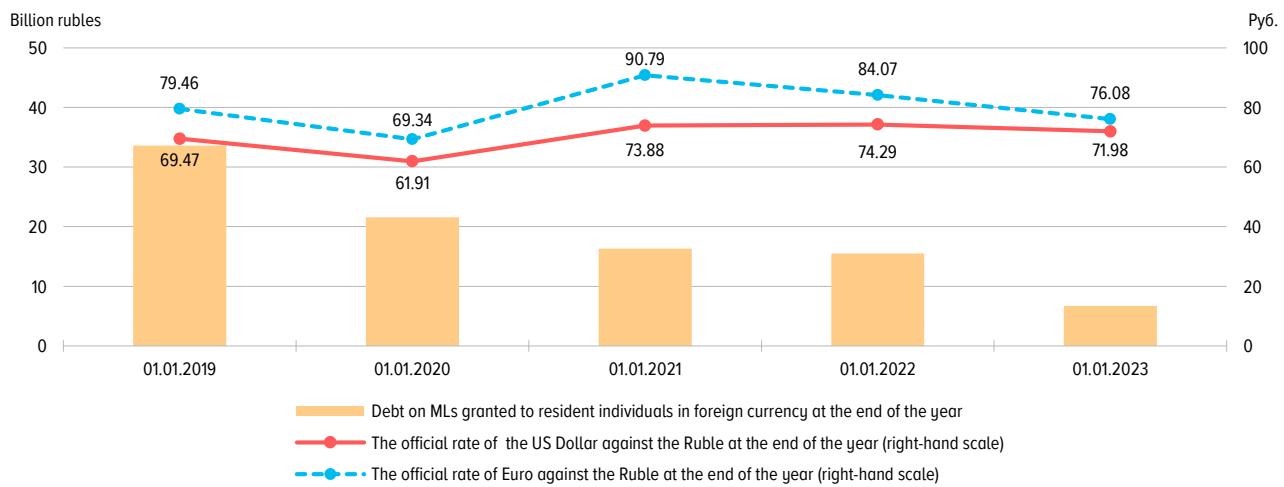
VOLUME OF MLS UNDER SCPAS GRANTED TO RESIDENT INDIVIDUALS IN 2022 BY FEDERAL DISTRICT  
(BILLION RUBLES)

Chart 4.4



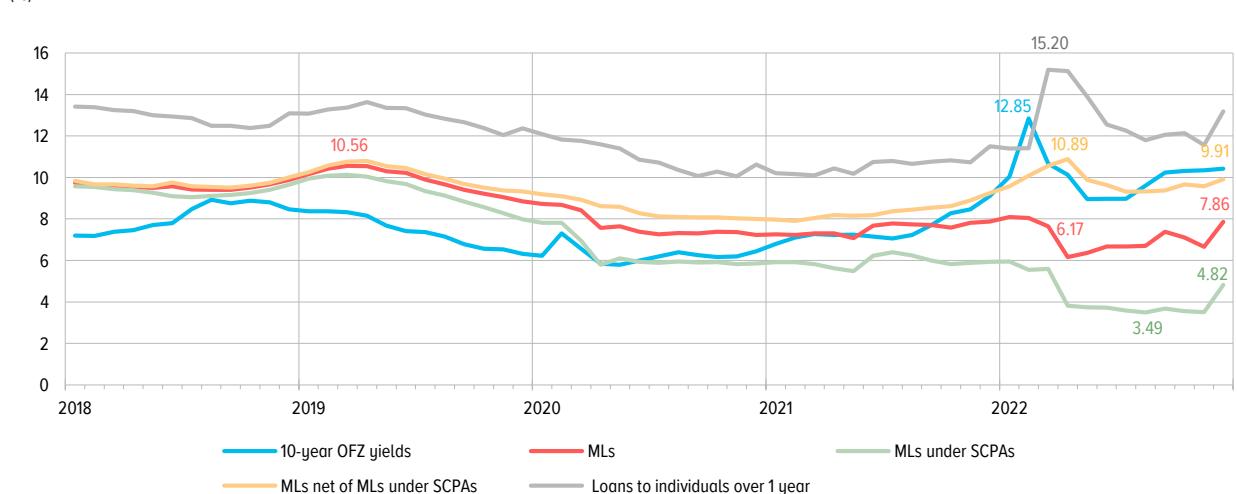
## DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY AND DYNAMICS OF CURRENCY RATE

Chart 4.5



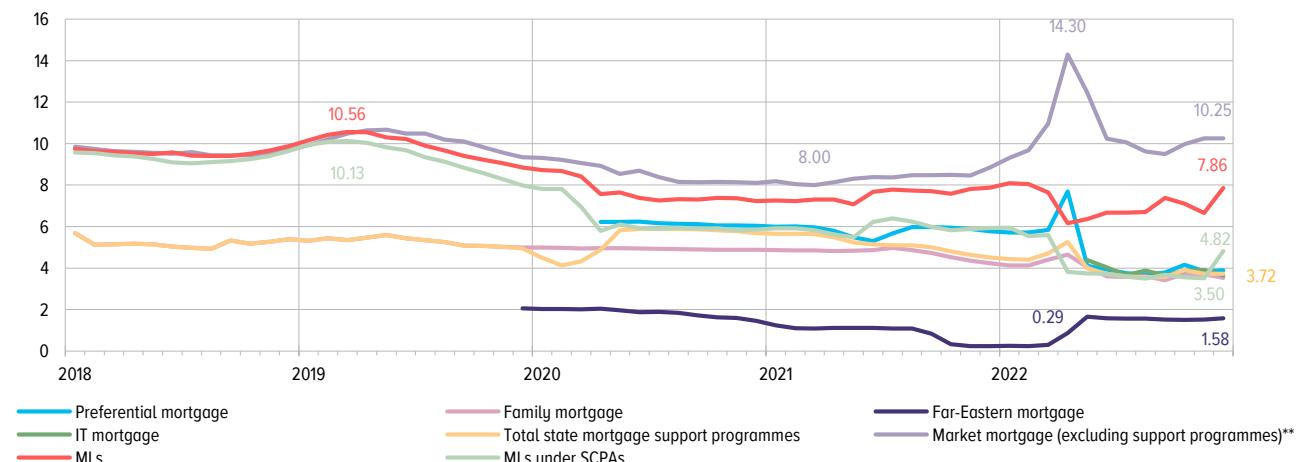
## DYNAMICS OF INTEREST RATE ON RUBLE TRANSACTIONS

Chart 4.6



**DYNAMICS OF INTEREST RATE ON MLS UNDER STATE SUPPORT PROGRAMMES\***  
(%)

Chart 4.7

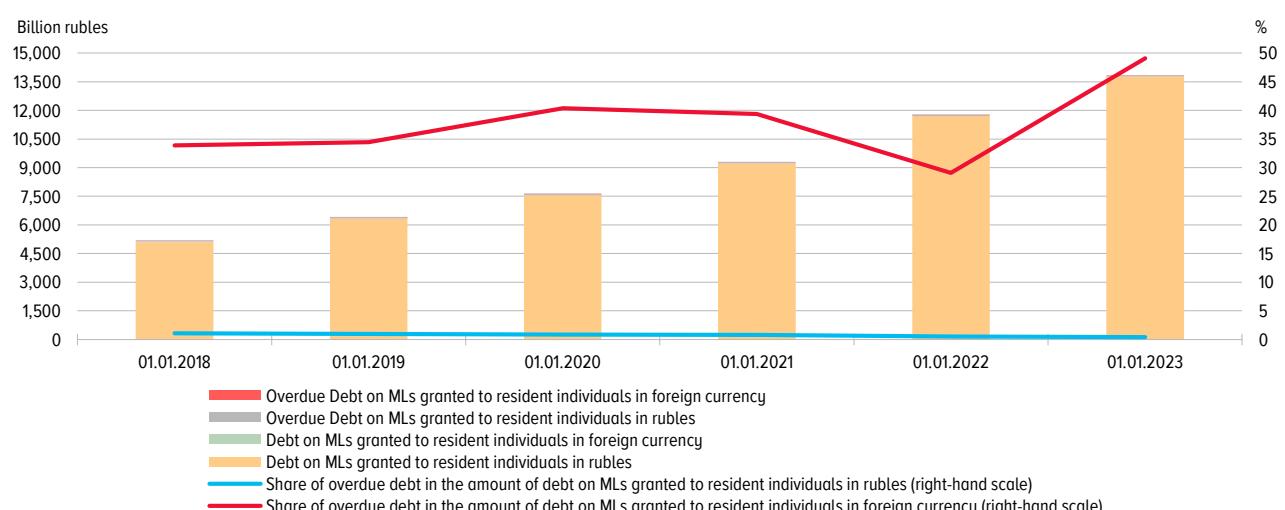


\* According to "DOM.RF" («ДОМ.РФ»), Bank of Russia.

\*\* Calculations of the Bank of Russia's Statistics Department.

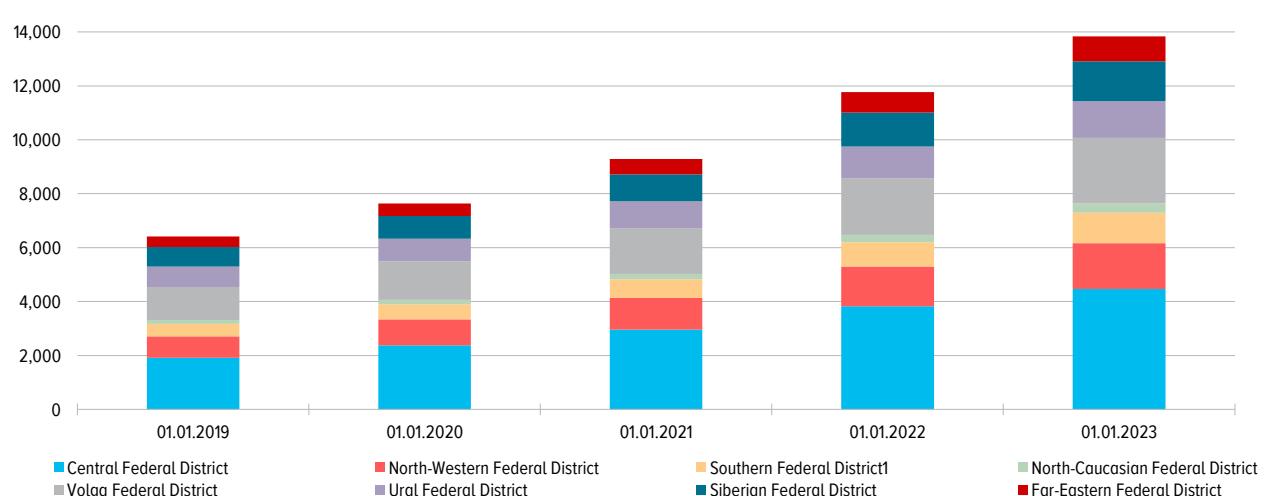
**DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS**

Chart 4.8



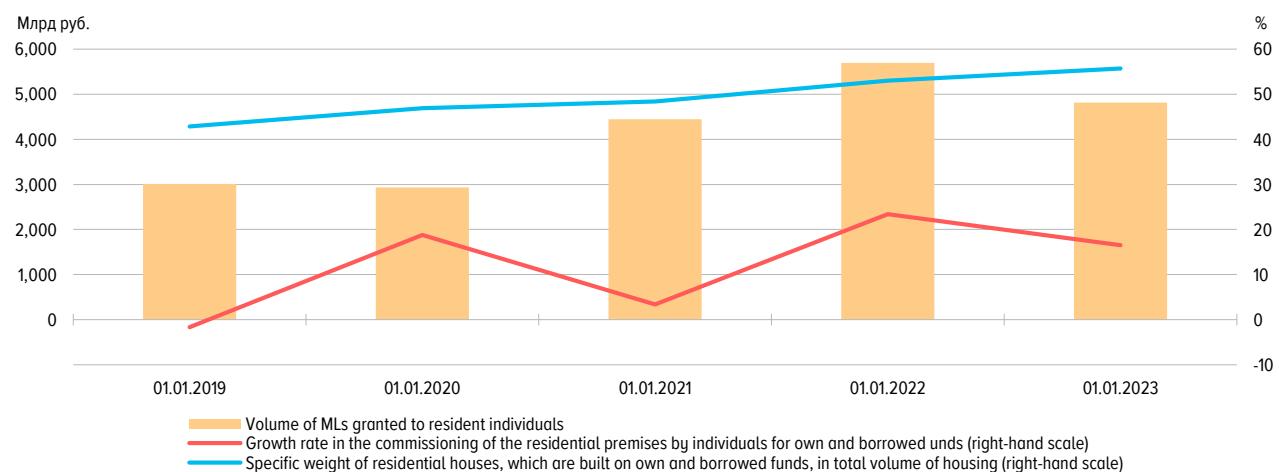
**DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS BY GROUP OF CREDIT INSTITUTIONS RANGED BY ASSETS (BILLION RUBLES)**

Chart 4.9



## DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET\*

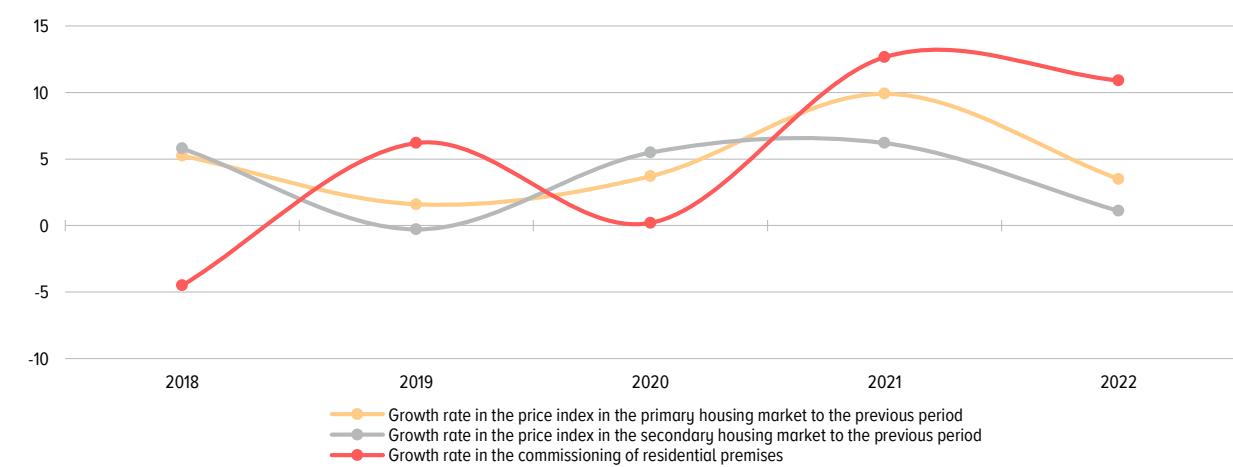
Chart 4.10



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

## SELECTED INDICATORS' DYNAMICS OF THE HOUSING MARKET ECONOMIC ACTIVITY\*

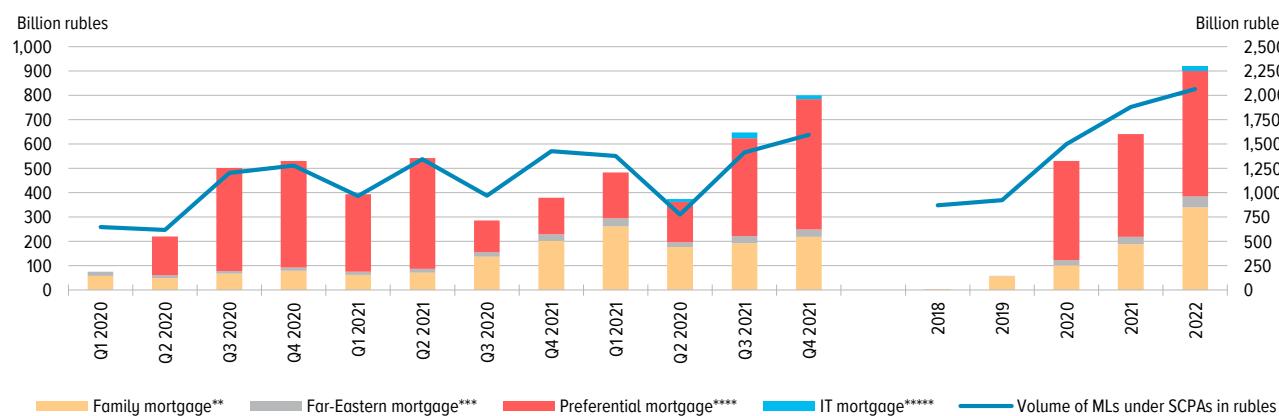
Chart 4.11



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

## STATE MORTGAGE SUPPORT PROGRAMMES\*

Chart 4.12



\* According to "DOM.RF" («ДОМ.РФ»).

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

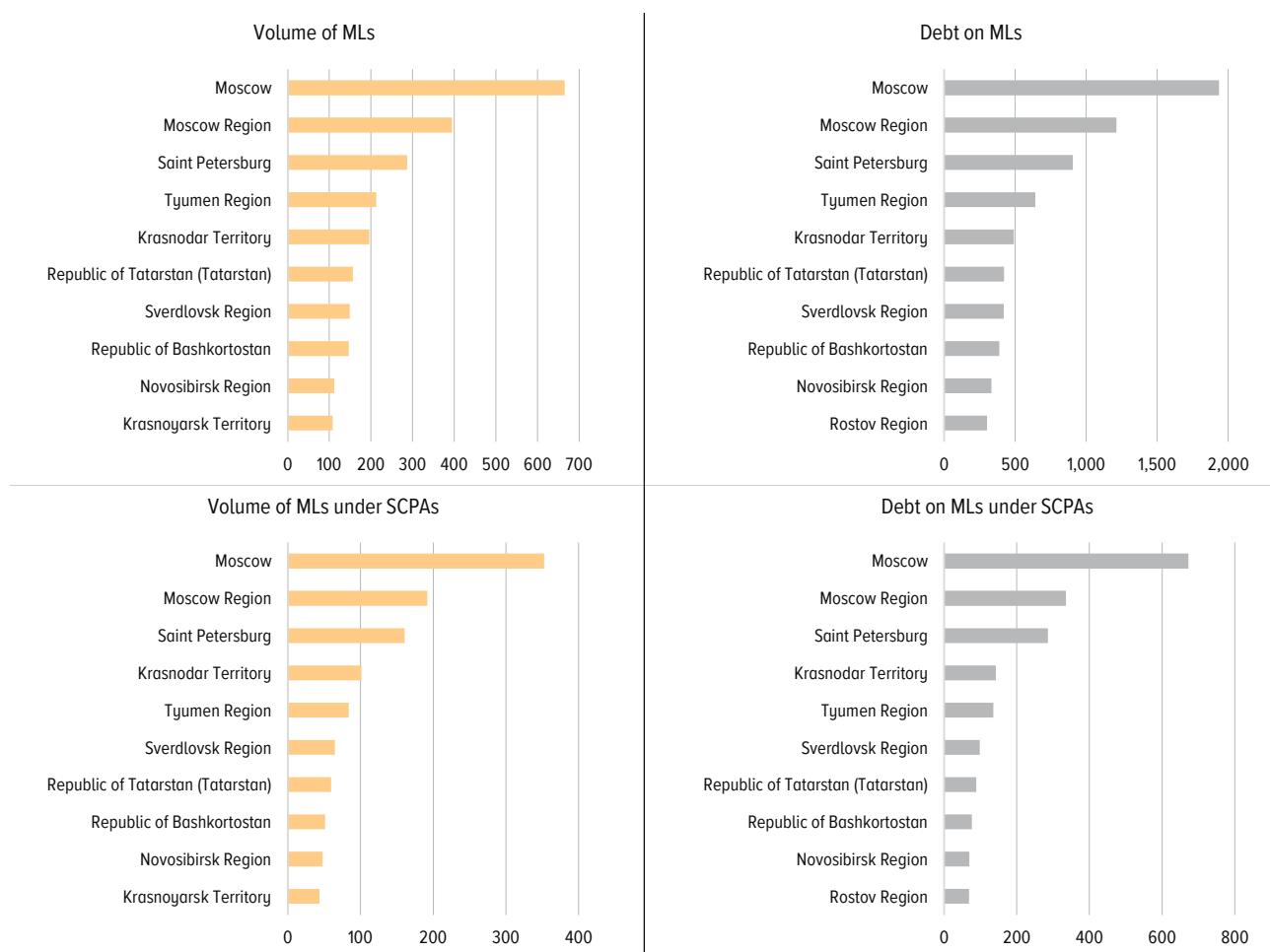
\*\*\* Established by Russian Federarion Government Resolution No. 1609, dated 7 December 2019.

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

\*\*\*\*\* Established by Russian Federarion Government Resolution No. 805, dated 30 April 2022.

**TOP-10 REGIONS BY PARTICULAR INDICATORS FOR 2022  
(BILLION RUBLES)**

*Chart 4.13*



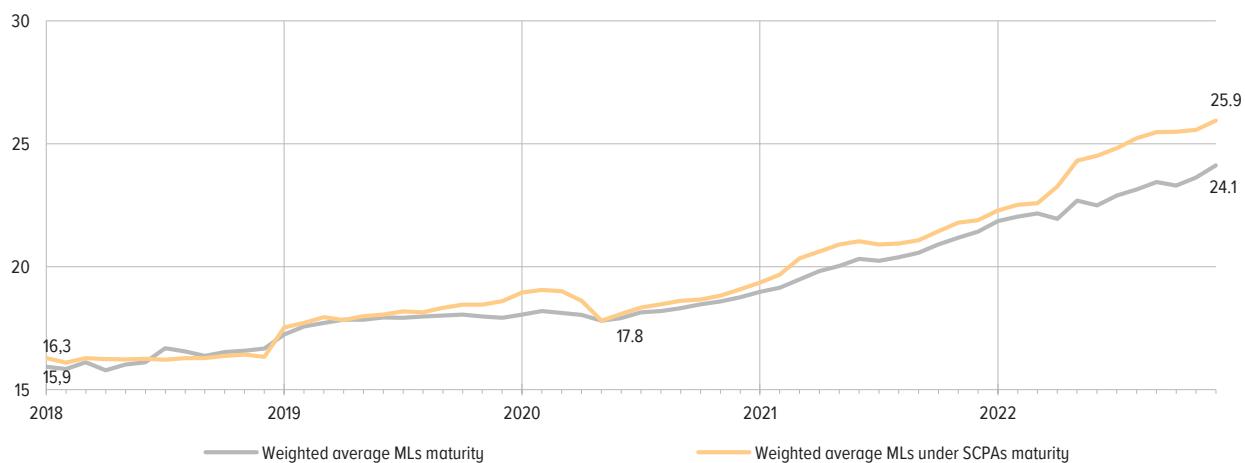
## DYNAMICS OF HOUSING PRICES AND AVERAGE MORTGAGE AMOUNTS

Chart 4.14



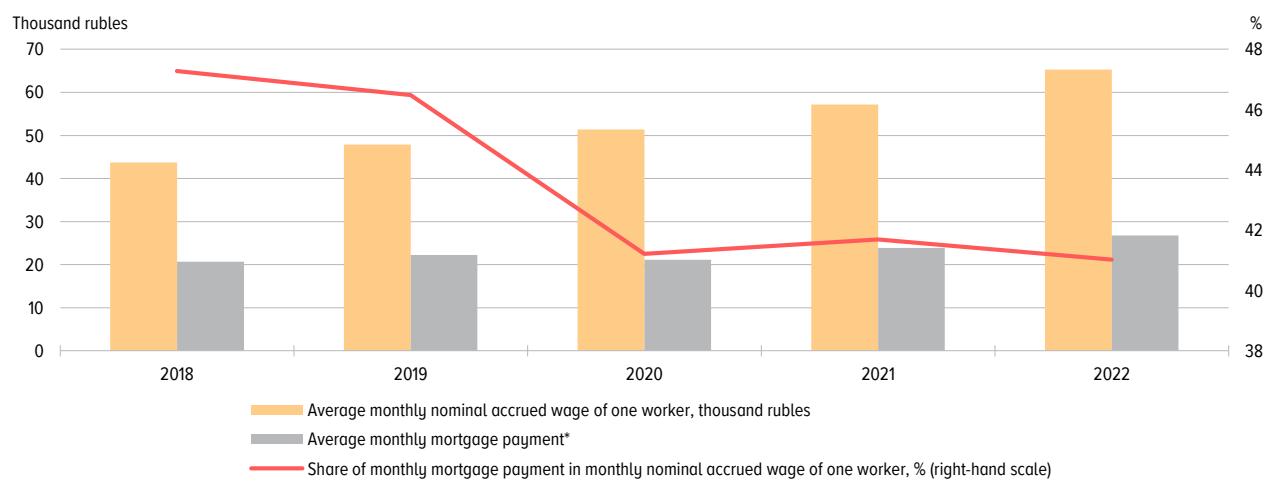
## DYNAMICS OF MATURITY ON RUBLE LOANS (YEAR)

Chart 4.15



## SHARE OF MONTHLY MORTGAGE PAYMENT IN MONTHLY NOMINAL ACCRUED WAGE OF ONE WORKER

Chart 4.16



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

## SUMMARY METHODOLOGY

### Chapter 1. Economic indicators

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Chapter 2. Aggregated Indicators, which characterize MLs market

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

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

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

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

**Number of credit institutions that assigned their claims under MLs** – the number of credit institutions conducting operations of issuing of mortgage-backed securities, the sale of MLs/rights of claim thereon to another institutions, the transfer of credit risk for MLs/rights of claim thereon to the third parties (the creation of derivatives).

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

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

$$T = \frac{(V_1 \times T_1 + V_2 \times T_2 + \dots + V_n \times T_n)}{(V_1 + V_2 + \dots + V_n)},$$

T – the weighted average maturity;

T<sub>1...n</sub> – the weighted average maturity of loans granted by the credit institution n;

V<sub>1...n</sub> – 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:

$$P = \frac{(V_1 \times P_1 \times T_1 + V_2 \times P_2 \times T_2 + \dots + V_n \times P_n \times T_n)}{(V_1 \times T_1 + V_2 \times T_2 + \dots + V_n \times T_n)},$$

P – weighted average interest rate;

P<sub>1...n</sub> – weighted average interest rate on the loans granted by the credit institution n;

V<sub>1...n</sub> – the volume of loans provided by the credit institution n;

T<sub>1...n</sub> – the weighted average maturity of loans granted by the credit institution n.

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

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

**Volume of early repaid MLs/claims thereon** – the amount of MLs/claims thereon repaid prematurely during the reporting period. Calculated as a sum of deposited funds, which are exceeding the annual (semiannual) value of payment of principal that is prescribed in the MLs/additional agreements to repay main debt on MLs. Since 01.02.2018, this indicator is compiled quarterly.

**Volume of transferred rights of MLs/claims thereon** – the amount of MLs/claims thereon transferred during the reporting period by issuing of mortgage-backed securities, the sale of MLs/claims thereon to another institutions, the transfer of credit risk for MLs/rights of claim thereon to the third parties (the creation of derivatives). Since 01.02.2018, this indicator is compiled quarterly.

**Transfer of rights of MLs/claims thereon with the sale of the pool of MLs/claims thereon** means asset sale without forming an additional financial instrument, or asset sale followed by the issue of mortgage-backed securities.

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

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

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

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

## Chapter 3. Regional structure

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

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

*Information is published excluding statistical information on: Lugansk People's Republic, Donetsk People's Republic, Kherson Region and Zaporozhye Region.*

## ABBREVIATION LIST

### Symbols and notes

- 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

**Rosreestr** The Federal Service for State Registration, Cadaster and Cartography

**Rosstat** The Federal State Statistics Service

#### INDICATORS

**GDP** gross domestic product

**HLS** housing loans

**MLs** housing (mortgage) loans

**MLs under SCPAs** housing (mortgage) loans against the pledge of claims under share construction participation agreements