



Bank of Russia

The Central Bank of the Russian Federation



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STATISTICAL YEARBOOK  
(INTERNET-VERSION)

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

Moscow  
2017

## Foreword

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

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

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

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

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

## **SYMBOLS AND NOTES:**

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

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

## **ABBREVIATION LIST**

### **Organizations**

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

### **Indicators**

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

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# Summary Methodology

## Chapter 1. Economic Indicators

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Average price of residential real estate market for 1m<sup>2</sup> of residential premises** – weighted average price level of residential premises of subjects of the Russian Federation (by methodology of Rosstat).

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

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

## Chapter 2. Aggregated Indicators, which Characterize MLs Market

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

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

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

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

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

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

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

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

T — the weighted average maturity;



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

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

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

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

P — weighted average interest rate;

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### Chapter 3. Regional structure

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

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

### Chapter 4. Graphs and Charts

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

# 1. Economic Indicators

## 1.1. Selected Macroeconomic Indicators

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

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

## 1.2. Main Socio-Economic Indicators

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

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

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

### 1.3. Main Indicators, which Characterize MLs Market<sup>1</sup>

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

<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.

#### 1.4. Selected Indicators Describing the Residential Real Estate Market<sup>1</sup>

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

<sup>1</sup> Data are given at the end of period.

<sup>2</sup> According to Rosreestr.

<sup>3</sup> According to Rosstat.

## 1.5. Indicators, which Characterize Development Level of the Residential Real Estate Market in Different Countries<sup>1</sup>

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

<sup>1</sup> По данным Международного валютного фонда.

## 2. Aggregated Indicators, which Characterize MLs Market

### Participants in Housing (Mortgage) Loan Market

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

(units)

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

<sup>1</sup> Information is available for data since 01.02.2016



Primary Housing (Mortgage) Loan Market

2.2. HLs in Rubles Granted to Resident Individuals

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

### 2.3. HLs in Foreign Currency Granted to Resident Individuals

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

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

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

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

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

## 2.6. MLs under SCPAs in Rubles Granted to Resident Individuals<sup>1</sup>

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

<sup>1</sup> Information is available for data since 01.02.2016.

## 2.7. MLs under SCPAs in Foreign Currency Granted to Resident Individuals<sup>1</sup>

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

<sup>1</sup> Information is available for data since 01.02.2016.

## 2.8. Structure of MLs by Terms of Arrears<sup>1</sup>

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

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

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

## 2.9. Volume of Early Repaid MLs/Claims Thereon

(million rubles)

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



## Secondary Housing (Mortgage) Loan Market

### 2.10. Volume of Refinanced MLs/Claims Thereon

(million rubles)

	Refinancing of MLs with the sale of the pool of MLs/claims thereon				Volume of funds attracted with the sale of the pool of MLs/claims thereon followed by the issue of securities		Refinancing of MLs with the asset kept on the credit institution's balance sheet		Volume of funds attracted with the asset kept on the credit institution's balance sheet		Memo: volume of refinanced rights of claim under MLs
	without forming an additional financial instrument		with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency							
2013											
01.01	68 204	5 060	16 952	0	17 373	0	11 635	0	11 000	0	7 410
01.07	26 954	1 533	20 861	0	21 507	0	11 330	0	11 000	0	786
2014											
01.01	84 329	2 037	109 872	0	110 240	0	34 294	0	33 300	0	4 404
01.07	34 166	516	18 095	0	18 530	0	11 332	0	11 000	0	980
2015											
01.01	124 947	2 379	100 894	0	111 406	0	42 312	0	35 700	0	5 833
01.07	14 707	293	13 505	0	14 394	0	8 434	0	7 500	0	1 967
2016											
01.01	34 557	4 209	41 557	0	26 859	0	12 148	208	11 500	0	8 613
01.07	32 797	775	16 837	0	32 389	0	26 649	0	20 000	0	11 718
2017											
01.01	47 119	1 117	32 860	0	46 493	0	33 362	0	27 000	0	18 933

## 2.11. Sources of Refinancing of MLs/Claims Thereon

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

### 3. Regional Structure

#### Participants in Housing (Mortgage) Loan Market

##### 3.1. Number of Operating Credit Institutions

(units)

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

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

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

### 3.2. Number of Credit Institutions Granting HLs

(units)

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

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

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

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

(units)

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

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

<sup>2</sup> Information is available for data since 01.02.2016.

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

(units)

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

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

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

### 3.5. Number of Credit Institutions Refinancing Previously Granted MLs

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

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

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

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

(units)

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

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



Primary Housing (Mortgage) Loan Market

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

(units)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
<b>THE RUSSIAN FEDERATION</b>	<b>739 393</b>	<b>1 788</b>	<b>878 495</b>	<b>1 987</b>	<b>1 058 641</b>	<b>807</b>	<b>710 450</b>	<b>131</b>	<b>863 803</b>	<b>43</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>154 668</b>	<b>1 060</b>	<b>193 148</b>	<b>1 259</b>	<b>241 553</b>	<b>509</b>	<b>163 694</b>	<b>114</b>	<b>201 958</b>	<b>55</b>
Belgorod Region	6 366	9	7 665	7	8 227	3	5 543	1	6 603	0
Bryansk Region	5 319	7	6 272	13	8 217	3	5 577	0	6 383	1
Vladimir Region	5 829	11	7 616	15	9 374	2	6 044	0	7 449	0
Voronezh Region	10 108	8	13 240	11	16 533	5	11 523	1	13 799	0
Ivanovo Region	4 267	7	5 575	6	7 245	2	4 507	1	4 773	0
Kaluga Region	5 289	23	7 123	16	8 419	9	5 439	0	6 916	1
Kostroma Region	3 720	1	4 412	2	5 782	0	3 846	0	4 089	0
Kursk Region	5 642	7	6 784	8	8 403	2	4 951	0	6 533	0
Lipetsk Region	5 437	2	6 205	6	7 633	2	5 338	0	6 482	0
Moscow Region	30 043	297	39 602	353	56 086	143	34 648	28	43 276	6
Orel Region	3 285	5	4 456	8	5 455	2	3 898	0	4 909	0
Ryazan Region	5 532	12	7 034	14	9 634	2	6 406	0	7 832	1
Smolensk Region	5 517	3	6 114	7	7 272	6	4 531	0	5 282	0
Tambov Region	3 782	6	5 002	7	6 169	1	4 133	1	4 968	0
Tver Region	6 646	15	7 321	14	9 219	11	5 911	0	7 460	0
Tula Region	7 273	13	8 770	17	10 777	3	7 023	0	8 374	0
Yaroslavl Region	6 879	5	7 947	6	10 085	2	6 802	0	7 411	0
Moscow	33 734	629	42 010	749	47 023	311	37 574	82	49 419	34
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>69 084</b>	<b>218</b>	<b>85 322</b>	<b>207</b>	<b>114 111</b>	<b>90</b>	<b>84 570</b>	<b>7</b>	<b>105 278</b>	<b>3</b>
Republic of Karelia	3 748	3	4 239	3	5 388	1	3 704	0	4 330	0
Republic of Komî	6 680	5	8 122	2	9 853	0	6 530	0	7 416	0
Arkhangelsk Region	8 195	6	8 848	7	11 211	8	8 753	0	9 521	0
including Nenets Autonomous Area	387	1	302	0	298	0	205	0	253	0
Vologda Region	8 750	2	10 445	3	12 738	0	8 305	0	10 174	0
Kaliningrad Region	3 134	17	4 461	25	6 377	14	4 313	1	5 522	0
Leningrad Region	6 750	22	9 005	22	11 902	6	9 560	0	11 996	0
Murmansk Region	3 623	3	4 596	1	6 577	2	5 160	0	5 623	0
Novgorod Region	3 308	2	3 776	1	4 380	0	2 980	1	3 980	0
Pskov Region	2 428	2	3 201	4	4 212	1	2 960	0	3 312	0
Saint Petersburg	22 468	156	28 629	139	41 473	58	32 305	5	43 404	3
<b>SOUTHERN FEDERAL DISTRICT¹</b>	<b>49 643</b>	<b>97</b>	<b>64 875</b>	<b>106</b>	<b>84 741</b>	<b>48</b>	<b>54 165</b>	<b>2</b>	<b>64 491</b>	<b>2</b>
Republic of Adygeya (Adygeya)	951	3	1 374	2	1 860	0	1 365	0	1 382	0
Republic of Kalmykia	1 262	1	1 530	5	1 739	0	1 103	0	1 340	0
Republic of Crimea¹	-	-	-	-	24	0	172	0	642	1
Krasnodar Territory	19 000	57	25 196	59	32 982	35	19 629	1	23 497	1
Astrakhan Region	4 140	2	5 491	5	6 660	1	4 288	0	4 753	0
Volgograd Region	10 080	9	12 250	14	15 973	2	10 875	1	13 096	0
Rostov Region	14 210	25	19 034	21	25 527	10	16 905	0	19 543	0
Sevastopol¹	-	-	-	-	6	0	47	0	238	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>27 392</b>	<b>21</b>	<b>25 451</b>	<b>30</b>	<b>23 986</b>	<b>14</b>	<b>17 040</b>	<b>0</b>	<b>19 979</b>	<b>0</b>
Republic of Dagestan	7 848	3	3 789	3	2 501	5	1 925	0	2 259	0
Republic of Ingushetia	2 188	0	2 893	0	280	0	71	0	165	0
Kabardino-Balkar Republic	4 293	3	3 870	7	2 520	4	1 429	0	1 786	0
Karachai-Cherkess Republic	738	3	1 014	1	1 275	0	908	0	1 109	0
Republic of North Ossetia - Alania	1 314	3	1 912	6	2 268	1	1 756	0	2 184	0
Chechen Republic	65	1	95	1	325	1	364	0	442	0
Stavropol Territory	10 946	8	11 878	12	14 817	3	10 587	0	12 034	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>196 470</b>	<b>138</b>	<b>229 918</b>	<b>158</b>	<b>272 618</b>	<b>57</b>	<b>180 084</b>	<b>7</b>	<b>220 466</b>	<b>5</b>
Republic of Bashkortostan	29 743	9	36 342	15	38 086	5	24 347	0	31 268	0
Mari El Republic	3 401	3	4 379	4	5 931	0	4 099	0	5 463	0
Republic of Mordovia	4 002	5	4 430	10	5 639	2	3 720	0	5 681	1
Republic of Tatarstan (Tatarstan)	32 651	11	34 392	14	39 699	5	29 920	0	36 463	0
Udmurt Republic	12 584	1	15 084	10	18 126	0	11 450	0	13 380	0
Chuvash Republic - Chuvashia	8 597	9	10 834	12	14 118	3	9 150	0	11 329	0
Perm Territory	18 455	8	22 889	7	26 442	2	16 190	0	19 254	0
Kirov Region	10 971	7	10 500	4	13 179	0	8 358	0	10 469	0
Nizhny Novgorod Region	16 398	17	20 354	19	24 905	8	16 335	0	20 502	0
Orenburg Region	12 043	4	13 966	7	17 249	4	12 291	0	14 099	0
Penza Region	5 675	9	7 099	11	9 284	3	5 921	1	7 071	0
Samara Region	21 706	40	24 045	24	29 586	22	19 280	5	22 112	4
Saratov Region	10 956	5	13 897	14	16 747	3	10 358	1	12 752	0
Ulyanovsk Region	9 288	10	11 707	7	13 627	0	8 665	0	10 623	0
<b>URAL FEDERAL DISTRICT</b>	<b>92 194</b>	<b>150</b>	<b>107 049</b>	<b>101</b>	<b>118 313</b>	<b>23</b>	<b>81 392</b>	<b>0</b>	<b>96 711</b>	<b>0</b>
Kurgan Region	4 795	1	5 561	2	6 379	1	4 137	0	4 702	0
Sverdlovsk Region	24 457	27	28 905	29	33 997	9	22 033	0	27 033	0
Tyumen Region	36 345	109	40 694	60	43 845	11	31 536	0	37 112	0
including Khanty-Mansi Autonomous Area - Yugra	16 878	104	17 754	47	17 867	0	13 551	0	17 807	0
including Yamal-Nenets Autonomous Area	6 612	0	6 633	1	7 141	0	5 008	0	6 424	0
Chelyabinsk Region	26 597	13	31 889	10	34 092	2	23 686	0	27 864	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>116 764</b>	<b>48</b>	<b>137 713</b>	<b>45</b>	<b>158 918</b>	<b>21</b>	<b>99 096</b>	<b>0</b>	<b>118 679</b>	<b>0</b>
Altai Republic	366	0	541	0	801	0	529	0	492	0
Republic of Buryatia	4 480	2	5 437	2	5 937	0	3 358	0	3 578	0
Republic of Tuva	838	0	957	0	1 002	0	714	0	835	0
Republic of Khakassia	2 609	1	2 898	1	3 152	0	2 400	0	2 758	0
Altai Territory	13 042	3	16 260	8	16 377	2	10 930	0	13 561	0
Trans-Baikal Territory	5 074	0	5 739	0	6 835	0	4 084	0	4 387	0
Krasnoyarsk Territory	19 650	8	23 380	2	28 778	6	18 107	0	22 142	0
Irkutsk Region	15 430	5	18 397	1	21 730	2	13 708	0	15 365	0
Kemerovo Region	15 279	5	17 733	6	19 846	1	13 164	0	15 496	0
Novosibirsk Region	19 975	13	24 616	15	29 180	6	16 471	0	20 932	0
Omsk Region	12 499	9	13 356	8	14 997	2	9 840	0	11 583	0
Tomsk Region	7 522	2	8 399	2	10 283	2	5 791	0	7 550	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>33 178</b>	<b>56</b>	<b>35 019</b>	<b>81</b>	<b>44 371</b>	<b>45</b>	<b>30 190</b>	<b>1</b>	<b>36 241</b>	<b>2</b>
Republic of Sakha (Yakutia)	6 765	1	7 696	1	8 884	0	6 643	0	8 890	0
Kamchatka Territory	1 624	1	1 794	2	2 421	1	1 695	0	1 805	0
Primorye Territory	7 527	47	8 941	66	10 923	39	7 428	1	8 959	2
Khabarovsk Territory	8 218	5	7 796	9	10 231	3	6 724	0	7 713	0
Amur Region	4 668	1	4 016	0	5 772	0	3 412	0	3 805	0
Magadan Region	1 046	1	1 323	0	1 554	0	1 181	0	1 411	0
Sakhalin Region	2 349	0	2 440	3	3 181	2	2 194	0	2 647	0
Jewish Autonomous Region	770	0	737	0	1 002	0	612	0	658	0
Chukotka Autonomous Area	211	0	276	0	403	0	301	0	353	0
<b>CRIMEA FEDERAL DISTRICT¹</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30</b>	<b>0</b>	<b>219</b>	<b>0</b>	<b>-</b>	<b>-</b>

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











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

(million rubles)

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

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

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

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













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

(million rubles)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Southern Federal District <sup>1</sup>	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Crimea Federal District <sup>1</sup>
	Bcero	of which: Moscow borrowers								
01.01.2013										
Central Federal District	286 733	108 268	95 816	57 375	20 439	165 048	107 145	128 731	46 641	-
of which: Moscow	281 956	107 738	95 493	57 357	20 392	164 934	106 683	128 619	46 628	-
North-Western Federal District	2 445	1 118	10 357	204	83	783	289	183	92	-
Southern Federal District <sup>1</sup>	351	187	133	5 556	208	18	33	30	15	-
North-Caucasian Federal District	6	6	5	0	361	27	0	0	0	-
Volga Federal District	1 029	545	887	250	86	30 446	1 366	1 495	75	-
Ural Federal District	720	275	2 878	133	39	452	21 706	290	76	-
Siberian Federal District	917	379	753	159	36	621	769	10 430	161	-
Far-Eastern Federal District	373	258	1 421	72	9	197	1 244	1 898	7 209	-
01.01.2014										
Central Federal District	385 363	142 303	128 419	82 368	26 619	232 308	138 234	174 216	58 925	-
of which: Moscow	381 362	141 807	128 144	82 355	26 583	232 216	137 998	174 199	58 913	-
North-Western Federal District	2 684	1 233	15 965	280	148	829	352	298	113	-
Southern Federal District <sup>1</sup>	321	153	157	6 542	270	35	38	38	26	-
North-Caucasian Federal District	1	0	0	1	325	0	3	0	0	-
Volga Federal District	1 172	615	799	271	49	28 939	1 291	1 443	35	-
Ural Federal District	977	559	1 961	168	43	494	24 024	401	94	-
Siberian Federal District	648	465	898	158	72	330	634	8 397	126	-
Far-Eastern Federal District	603	390	1 116	55	45	105	1 283	2 226	4 992	-
01.01.2015										
Central Federal District	517 533	171 477	187 982	118 235	35 088	322 599	160 371	225 988	84 174	58
of which: Moscow	513 949	171 041	187 932	118 177	35 061	322 446	160 255	225 975	84 171	58
North-Western Federal District	1 358	438	17 709	258	185	843	318	321	203	4
Southern Federal District <sup>1</sup>	222	115	890	7 793	193	42	15	52	21	0
North-Caucasian Federal District	3	1	0	2	299	0	0	0	2	0
Volga Federal District	1 535	616	1 703	397	126	28 309	1 424	1 016	59	0
Ural Federal District	419	263	150	120	7	319	15 483	305	24	1
Siberian Federal District	524	374	290	137	24	221	201	6 906	32	0
Far-Eastern Federal District	675	368	1 275	57	61	126	1 182	1 930	5 491	0
Crimea Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	340 547	130 230	131 041	71 122	25 608	213 051	117 835	135 894	54 758	197
of which: Moscow	337 899	128 956	131 035	71 115	25 605	213 023	117 803	135 876	54 749	197
North-Western Federal District	788	224	12 396	255	144	561	273	283	173	15
Southern Federal District <sup>1</sup>	368	300	771	5 983	198	63	30	39	25	4
North-Caucasian Federal District	163	163	0	0	18	0	0	0	0	0
Volga Federal District	1 553	829	1 391	298	22	19 563	723	753	54	6
Ural Federal District	570	341	190	105	22	307	10 019	235	20	0
Siberian Federal District	299	109	49	12	0	17	11	3 381	8	0
Far-Eastern Federal District	340	186	466	9	13	67	417	546	3 056	0
Crimea Federal District <sup>1</sup>	277	188	27	23	5	31	8	18	13	233
01.01.2017										
Central Federal District	447 421	179 250	167 973	85 219	30 466	274 836	136 753	165 554	67 907	-
of which: Moscow	442 840	177 010	167 912	85 204	30 463	274 762	136 705	165 423	67 858	-
North-Western Federal District	2 250	723	16 315	596	191	1 106	301	424	202	-
Southern Federal District <sup>1</sup>	1 611	755	992	12 072	342	269	118	109	78	-
North-Caucasian Federal District	0	0	0	0	10	0	0	0	0	-
Volga Federal District	1 867	837	2 576	604	85	20 990	1 132	1 282	44	-
Ural Federal District	627	360	422	130	38	398	16 650	259	13	-
Siberian Federal District	410	271	71	57	4	52	8	4 772	28	-
Far-Eastern Federal District	692	378	732	49	26	103	392	949	3 677	-

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

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

(million rubles)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Southern Federal District <sup>1</sup>	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in foreign currency to Individuals - Residents - borrowers of the Crimea Federal District <sup>1</sup>
	Bcero	of which: Moscow borrowers								
01.01.2013										
Central Federal District	11 120	8 388	1 280	300	354	439	325	197	73	-
of which: Moscow	10 947	8 215	1 280	300	354	439	325	197	73	-
North-Western Federal District	19	19	166	0	0	0	0	0	0	-
Southern Federal District <sup>1</sup>	28	28	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	135	135	4	0	0	0	0	0	0	-
Ural Federal District	152	152	0	0	0	0	0	0	0	-
Siberian Federal District	10	0	0	0	0	0	0	2	0	-
Far-Eastern Federal District	0	0	2	0	0	0	0	2	68	-
01.01.2014										
Central Federal District	11 923	8 837	1 103	252	141	633	240	133	180	-
of which: Moscow	11 423	8 337	1 103	252	141	633	240	133	180	-
North-Western Federal District	125	125	114	0	0	50	0	0	0	-
Southern Federal District <sup>1</sup>	7	7	0	0	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	30	30	0	0	0	0	0	0	0	-
Ural Federal District	0	0	0	0	0	0	11	0	0	-
Siberian Federal District	98	94	0	0	0	0	0	63	0	-
Far-Eastern Federal District	19	4	6	0	0	0	0	0	70	-
01.01.2015										
Central Federal District	9 028	6 785	433	424	101	245	108	81	164	0
of which: Moscow	9 028	6 785	433	424	101	245	108	81	164	0
North-Western Federal District	34	34	88	0	0	0	0	0	0	0
Southern Federal District <sup>1</sup>	0	0	0	7	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	0	0	0	0	0
Ural Federal District	0	0	0	0	0	0	0	0	0	0
Siberian Federal District	68	68	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	3	0	0	0	0	0	49	0
Crimea Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
01.01.2016										
Central Federal District	3 157	2 241	225	75	0	6	0	0	4	0
of which: Moscow	2 539	2 113	225	75	0	6	0	0	4	0
North-Western Federal District	0	0	29	0	0	0	0	0	0	0
Southern Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	0
Volga Federal District	0	0	0	0	0	33	0	0	0	0
Ural Federal District	374	374	0	0	0	0	0	0	0	0
Siberian Federal District	0	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	0
Crimea Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
01.01.2017										
Central Federal District	784	662	1	0	0	0	0	0	21	-
of which: Moscow	772	662	1	0	0	0	0	0	21	-
North-Western Federal District	0	0	182	0	0	0	0	0	0	-
Southern Federal District <sup>1</sup>	9	9	0	61	0	0	0	0	0	-
North-Caucasian Federal District	0	0	0	0	0	0	0	0	0	-
Volga Federal District	0	0	0	0	0	0	0	0	0	-
Ural Federal District	29	29	0	0	0	0	0	0	0	-
Siberian Federal District	0	0	0	0	0	0	0	0	0	-
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	-

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

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













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

(%)

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

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

Secondary Housing (Mortgage) Loan Market

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

(million rubles)

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

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

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

(million rubles)

	01.01.2013		01.01.2014		01.01.2015		01.01.2016		01.01.2017	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
<b>THE RUSSIAN FEDERATION</b>	<b>16 952</b>	<b>0</b>	<b>109 872</b>	<b>0</b>	<b>100 894</b>	<b>0</b>	<b>41 557</b>	<b>0</b>	<b>32 860</b>	<b>0</b>
<b>CENTRAL FEDERAL DISTRICT</b>	<b>16 952</b>	<b>0</b>	<b>103 397</b>	<b>0</b>	<b>94 426</b>	<b>0</b>	<b>20 000</b>	<b>0</b>	<b>28 752</b>	<b>0</b>
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	0	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0
Moscow	16 952	0	103 397	0	94 426	0	20 000	0	28 752	0
<b>NORTH-WESTERN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3 810</b>	<b>0</b>
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
Including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	0	0	0	0	0	0	0	0	3 810	0
<b>SOUTHERN FEDERAL DISTRICT<sup>1</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Republic of Crimea <sup>1</sup>	-	-	-	-	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0
Rostov Region	0	0	0	0	0	0	0	0	0	0
Sevastopol <sup>1</sup>	-	-	-	-	0	0	0	0	0	0
<b>NORTH-CAUCASIAN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Dagestan	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
<b>VOLGA FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3 512</b>	<b>0</b>	<b>16 737</b>	<b>0</b>	<b>297</b>	<b>0</b>
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	0	0	3 512	0	16 737	0	297	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	0	0	0	0	0	0	0	0	0	0
Orenburg Region	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0
<b>URAL FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>6 475</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 543</b>	<b>0</b>	<b>0</b>	<b>0</b>
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	0	0	0	0	0	0	0	0
Tyumen Region	0	0	6 475	0	0	0	2 543	0	0	0
Including Khanty-Mansi Autonomous Area - Yugra	0	0	6 475	0	0	0	0	0	0	0
Including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	0	0	0	0	0	0	0
<b>SIBERIAN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Altai Republic	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0
<b>FAR-EASTERN FEDERAL DISTRICT</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2 956</b>	<b>0</b>	<b>2 277</b>	<b>0</b>	<b>0</b>	<b>0</b>
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	2 956	0	2 277	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
<b>CRIMEA FEDERAL DISTRICT<sup>1</sup></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>

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

3.29. Regional Structure of Commissioning <sup>1</sup>(thousand m<sup>2</sup> of residential premises)

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

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

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

## Mortgage

### 3.30. Registered Mortgage Contracts on Residential Premises, Owned by Individuals and Acquired (Built) by Borrowed Funds or Purpose Loan<sup>1</sup>

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

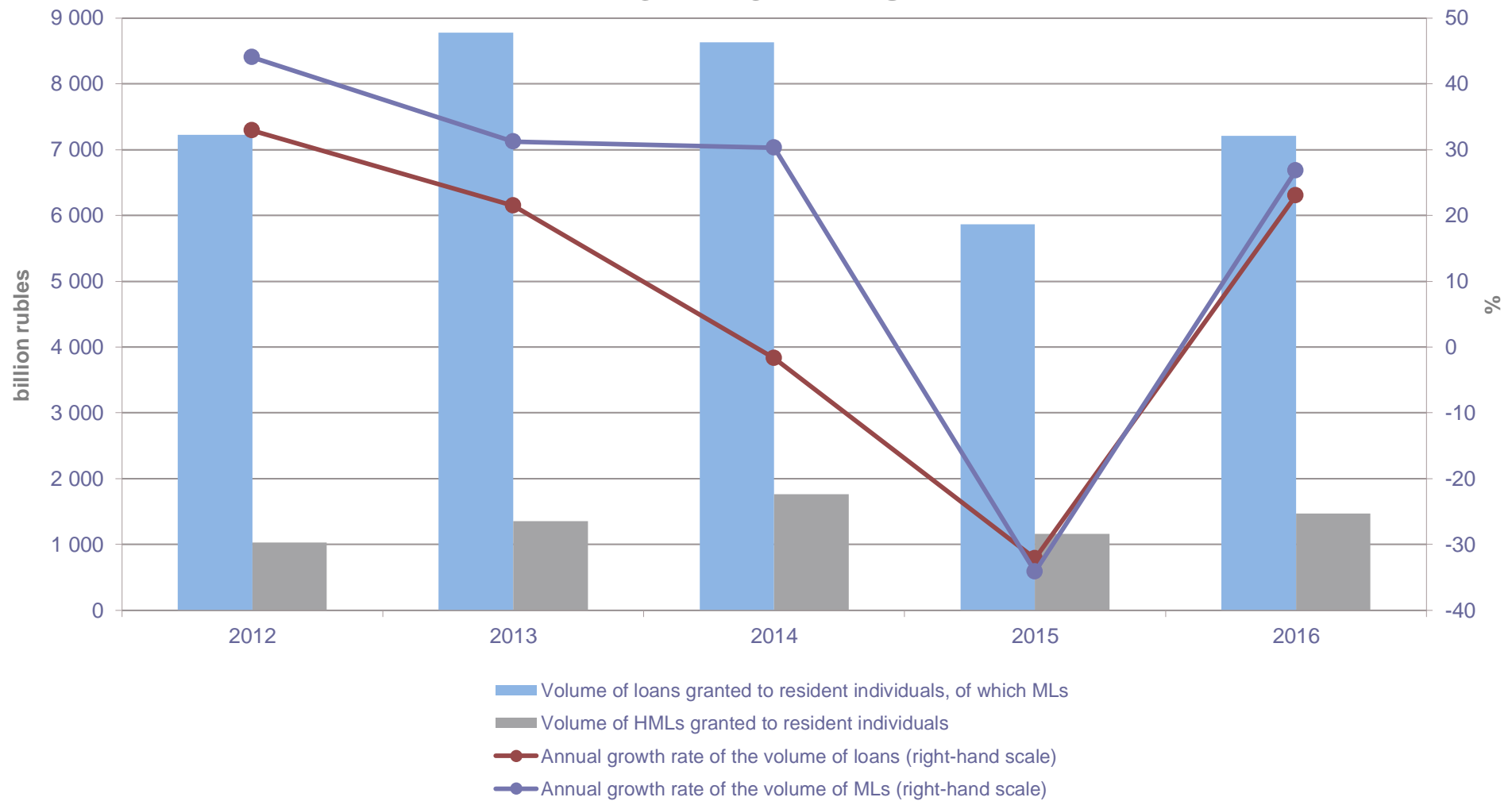
<sup>1</sup> According to Rosreestr.

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

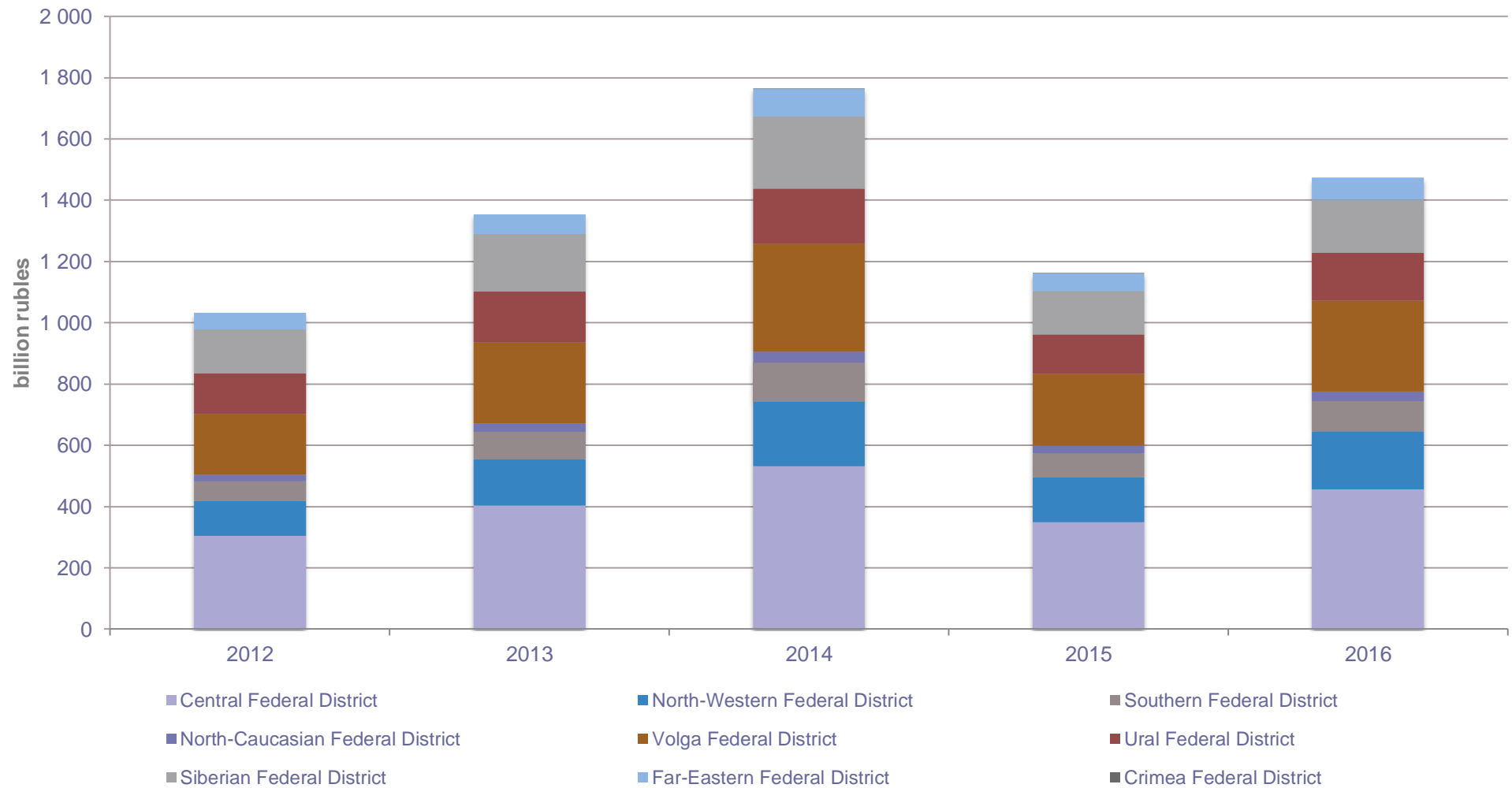


## 4. Graphs and Charts

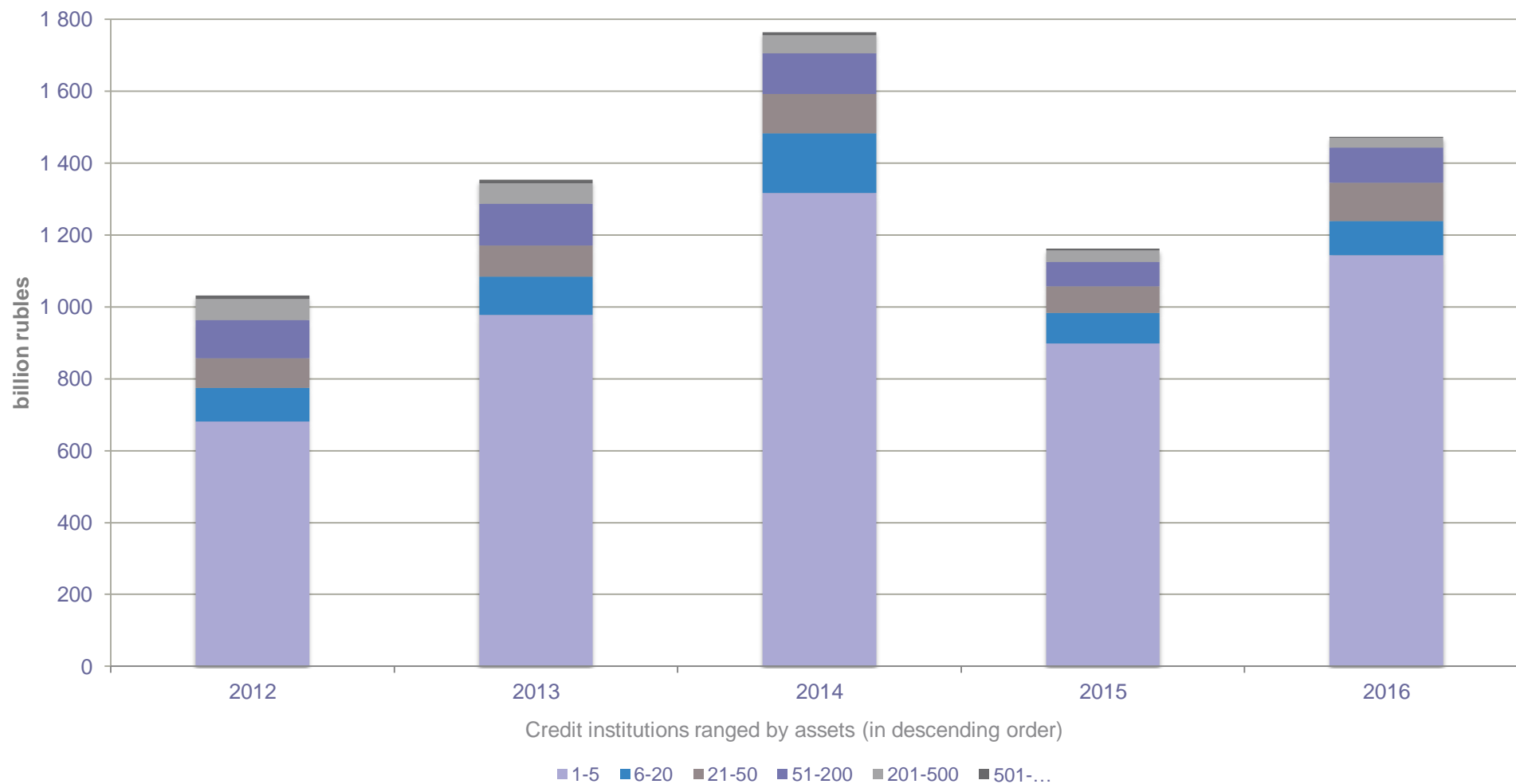
### 4.1. Dynamics of Volume of Granted Loans to Resident Individuals, of which HMLs



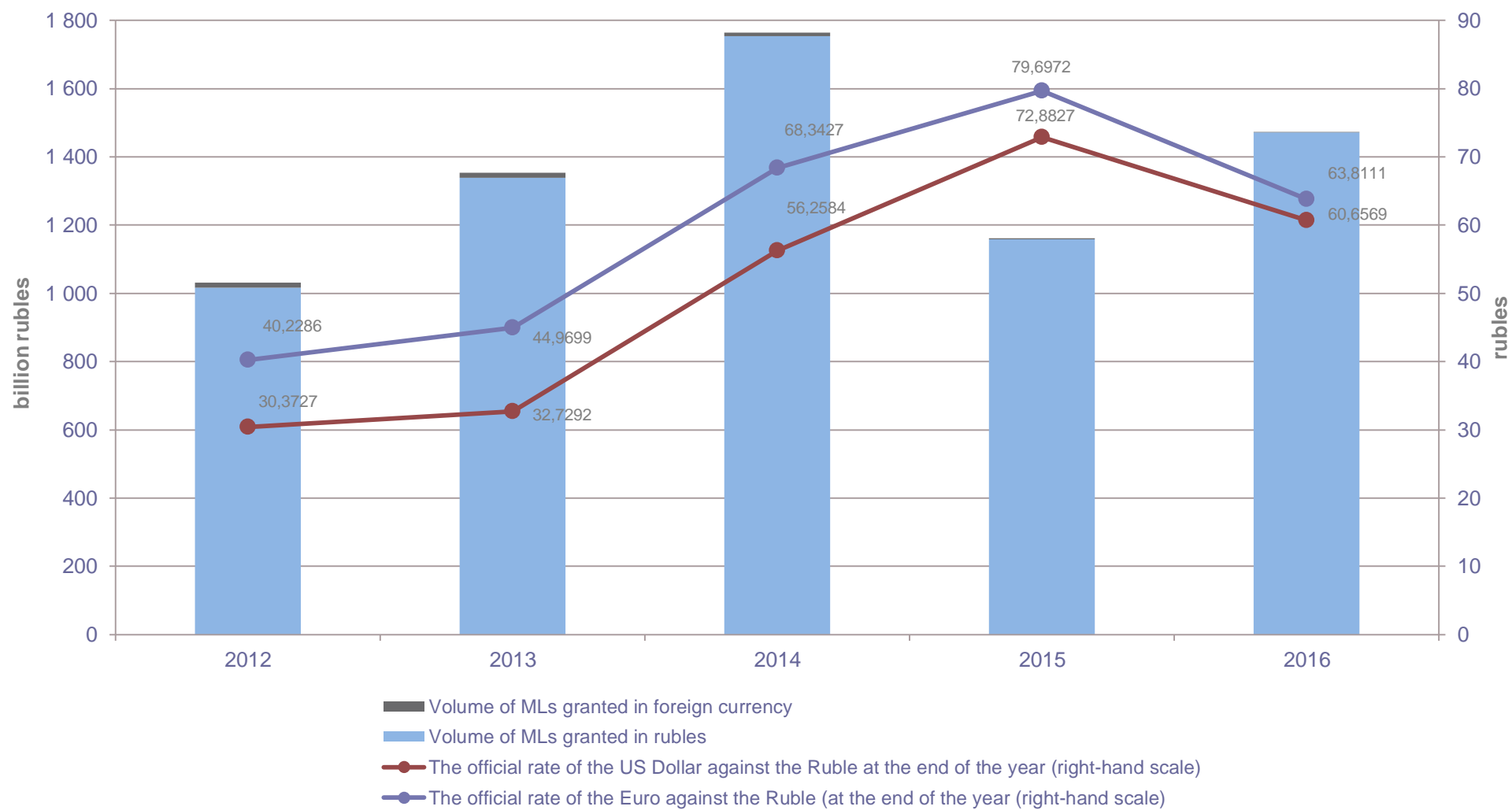
## 4.2. Volume of MLs Granted to Resident Individuals by Federal District of the Russian Federation



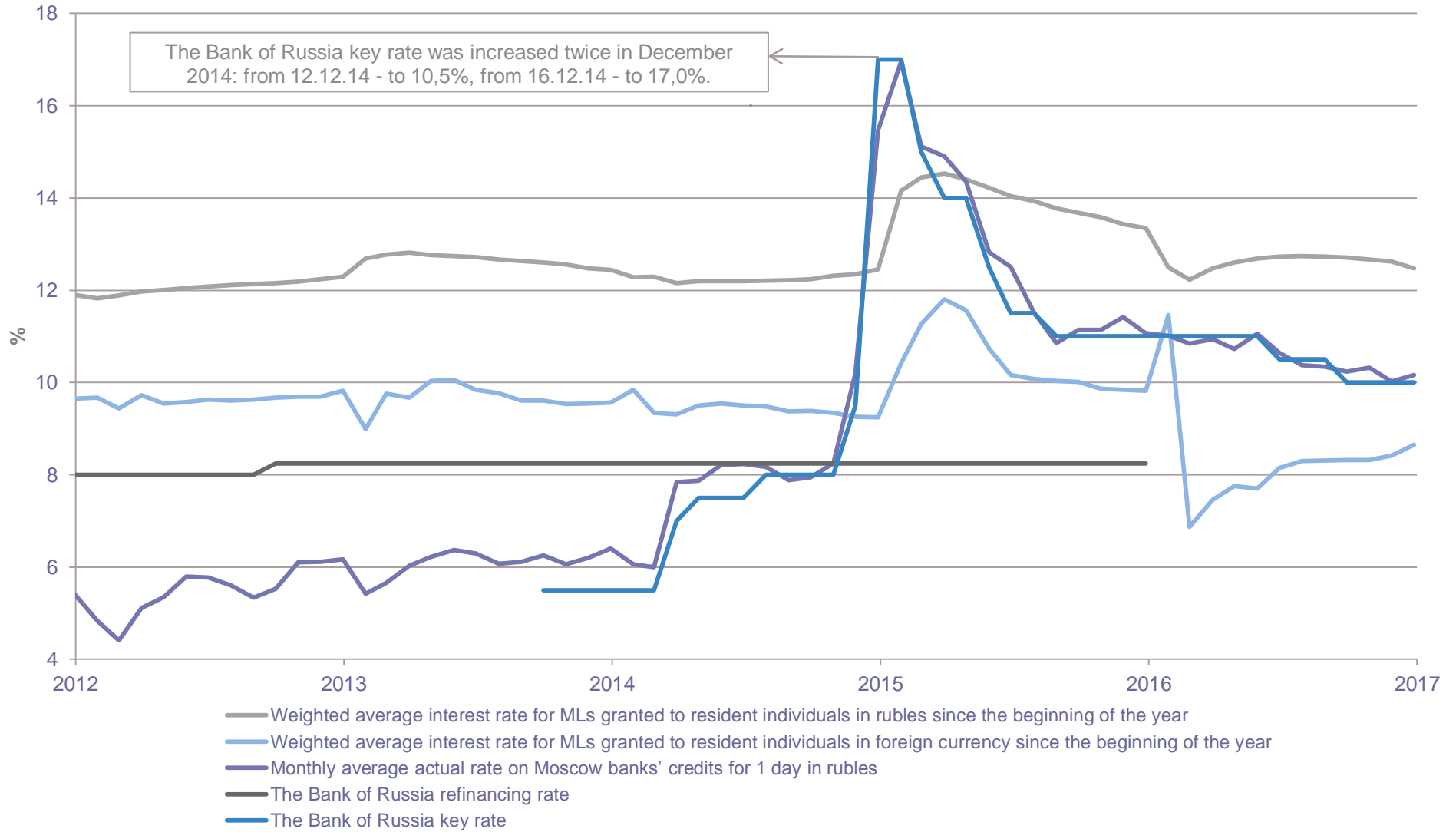
### 4.3. Volume of MLs Granted to Resident Individuals by Group of Credit Institutions Ranged by Assets



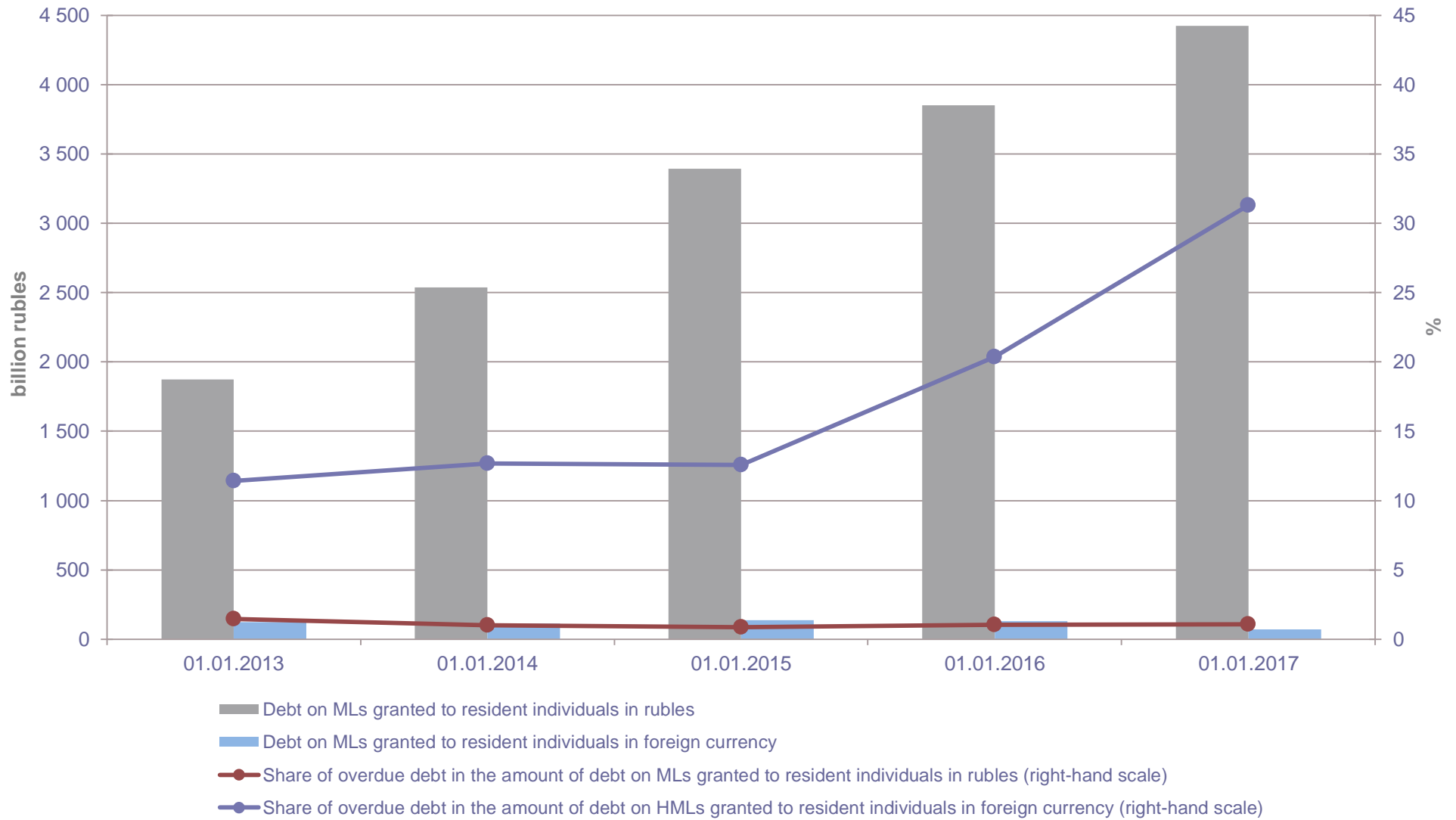
## 4.4. Currency Structure of MLs Granted to Resident Individuals and Dynamics of Currency Rate



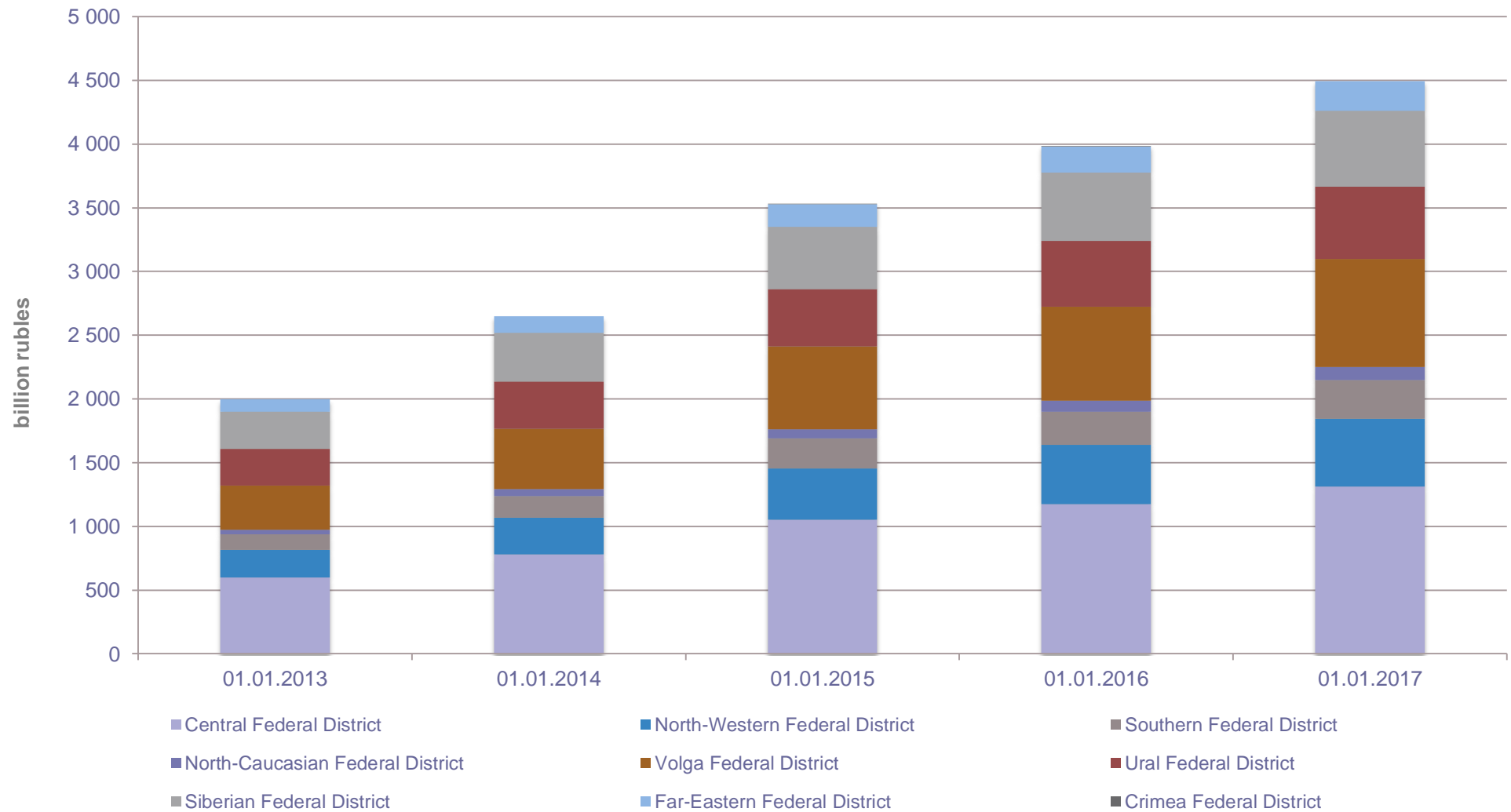
## 4.5. Dynamics of Interest Rate



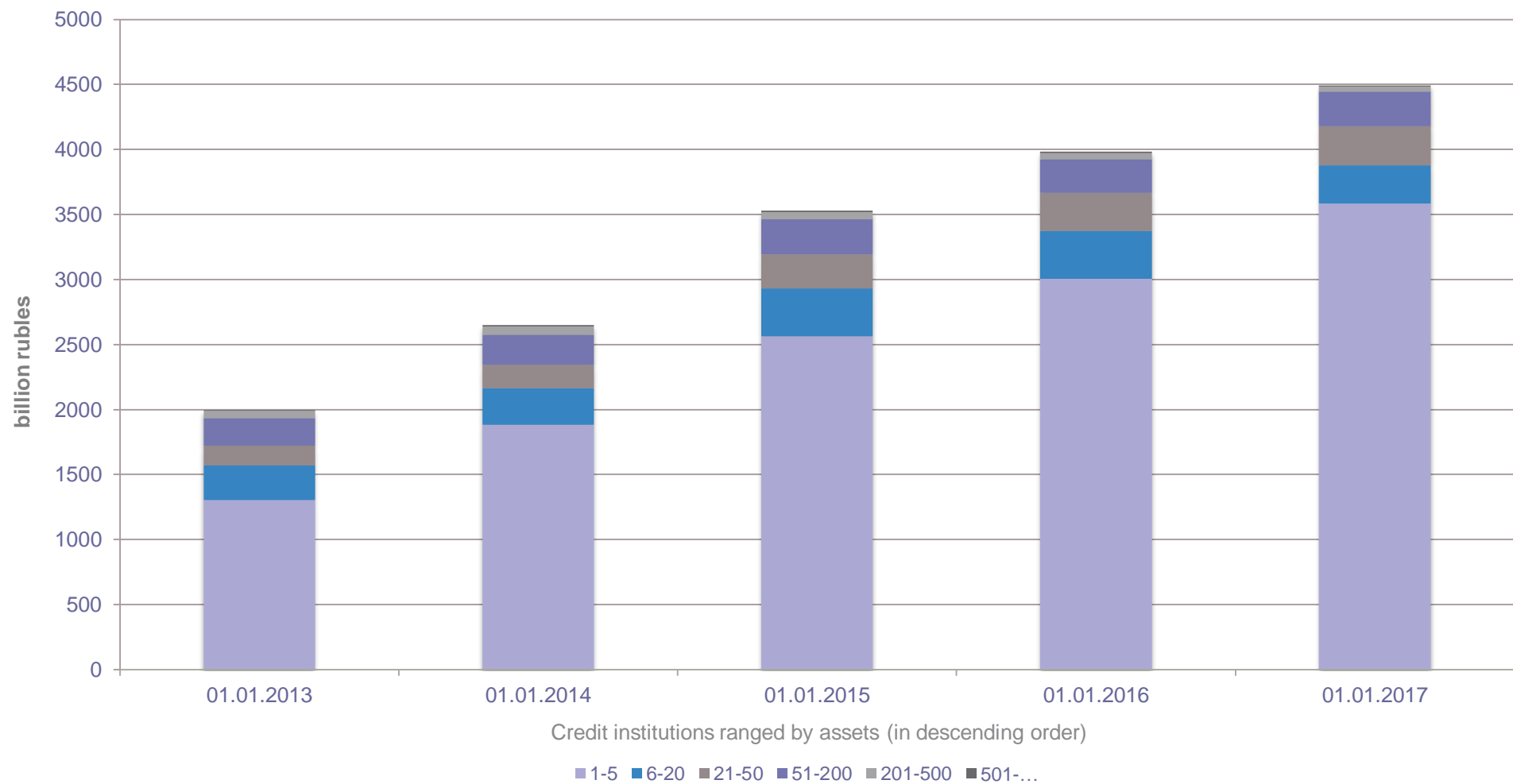
## 4.6. Debt on MLs Granted to Resident Individuals



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

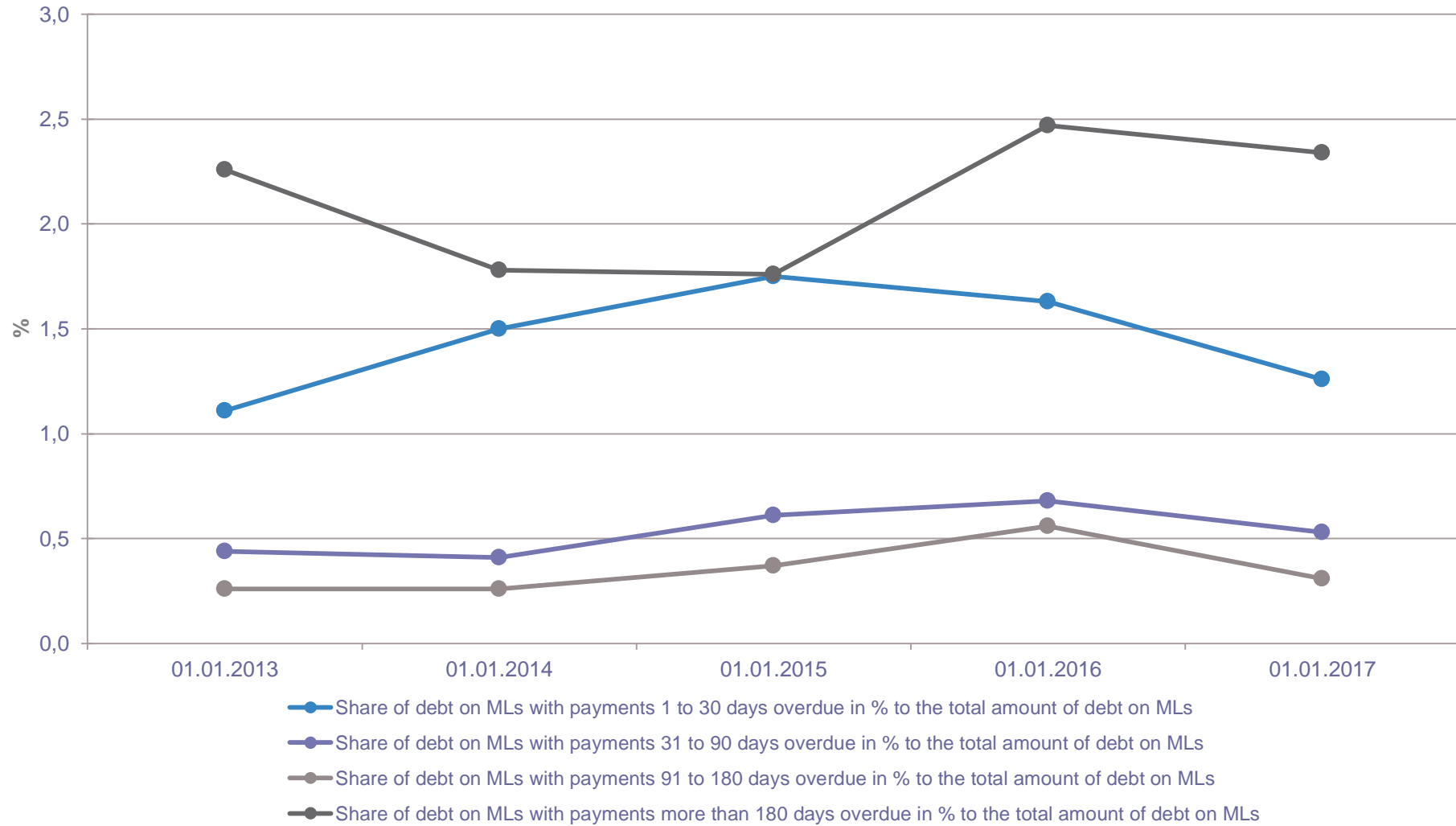


## 4.8. Debt on MLs Granted to Resident Individuals by Group of Credit Institutions Ranged by Assets



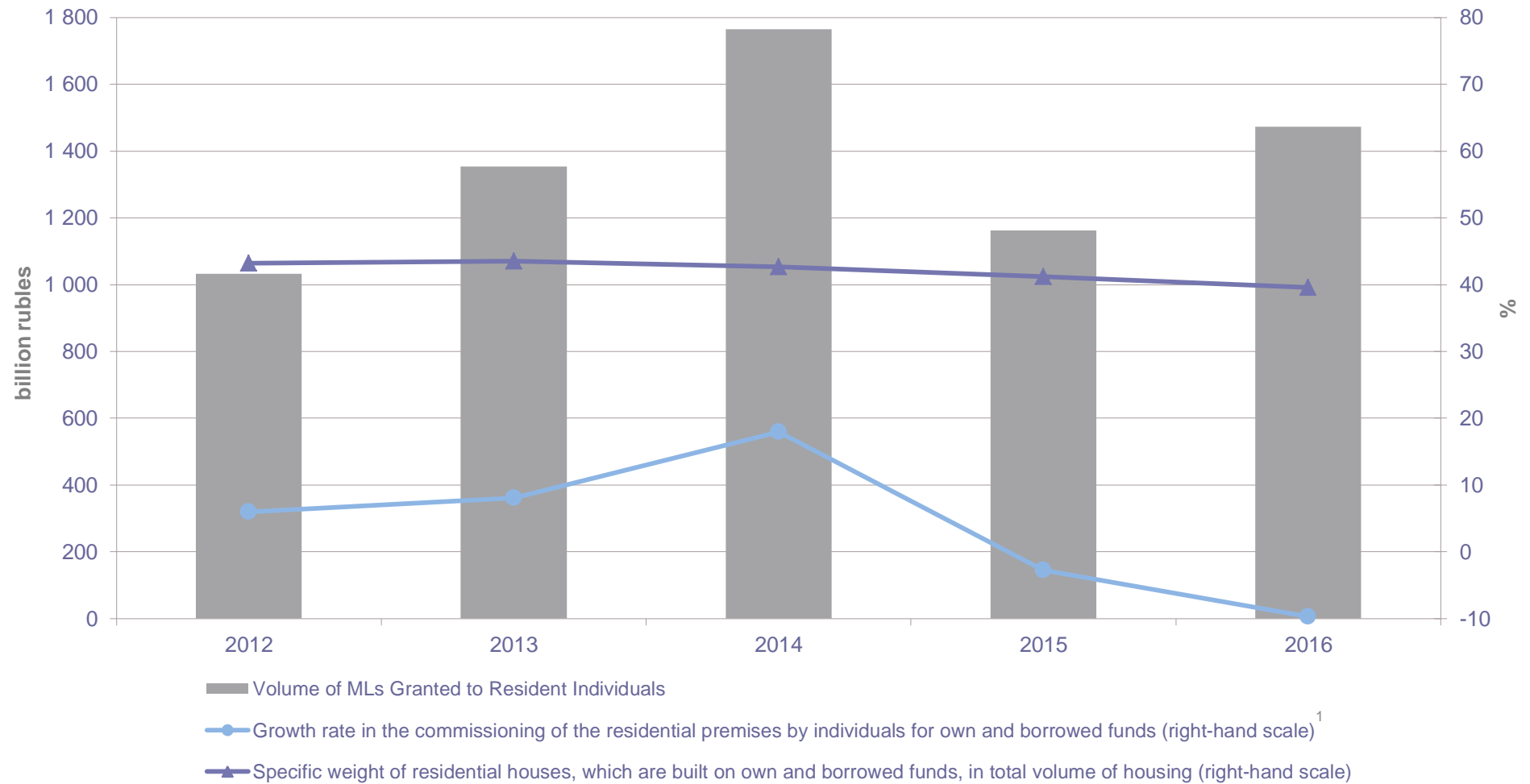


## 4.9. Structure of Debt on MLs by Terms of Arrears<sup>1</sup>



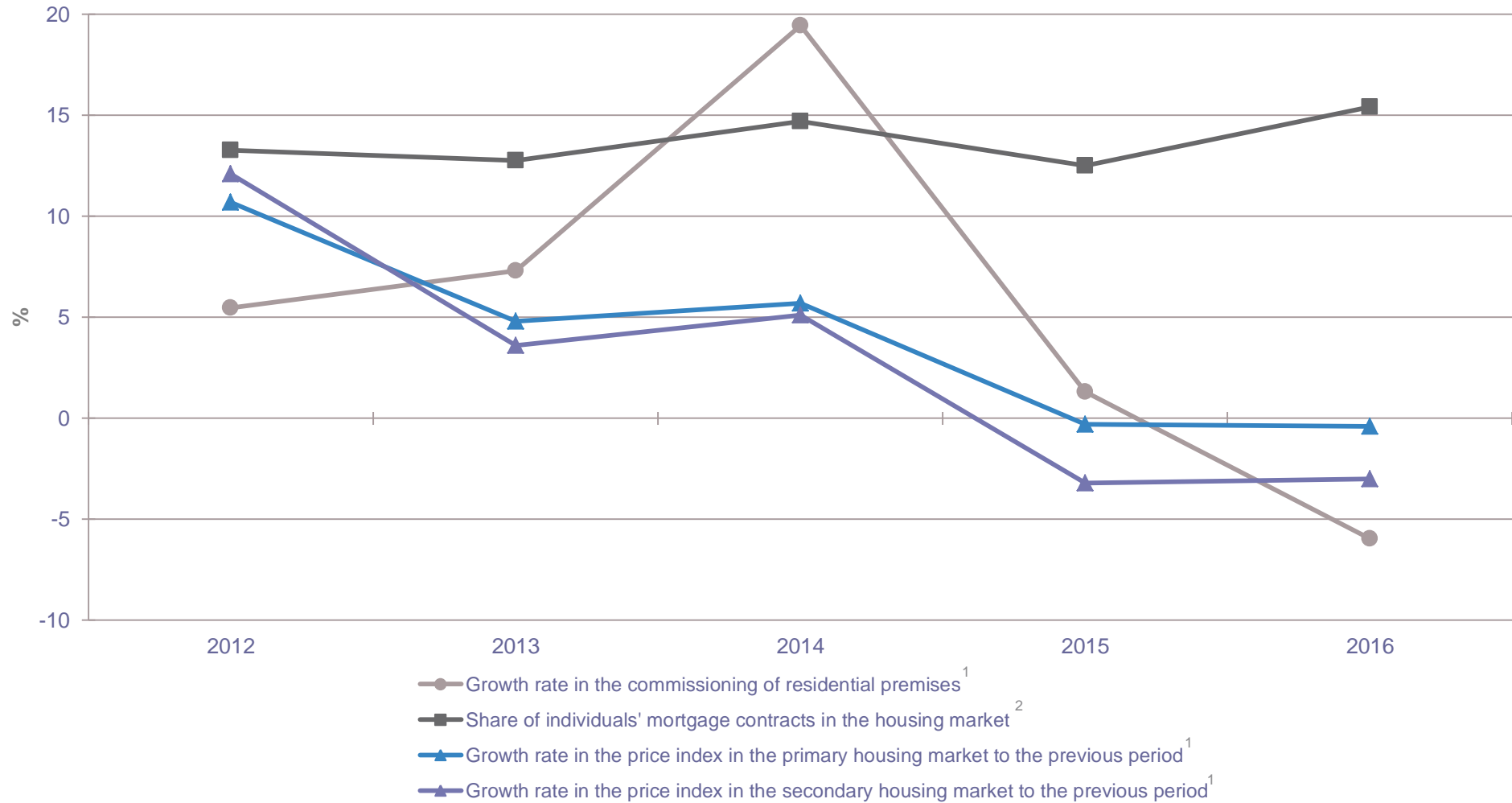
<sup>1</sup>100% - the total amount of debt on MLs including debt without overdue payments.

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



<sup>1</sup> According to Rosstat. Calculations of the Bank of Russia's Statistics Department.

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



<sup>1</sup> According to Rosstat .Calculations of the Bank of Russia's Statistics Department.

<sup>2</sup> According to Rosreest .Calculations of the Bank of Russia's Statistics Department.