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2014 – 2018

HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

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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 housing (mortgage) loan markets in Russia for the period from 2015 to 2019.

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

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

The yearbook includes data on the number of credit institutions, which conduct operations on the 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.

1. ECONOMIC INDICATORS

SELECTED MACROECONOMIC INDICATORS

Table 1.1

	GDP at current prices, billion rubles ¹	Volume index of GDP in % to the corresponding period of the previous year ¹	Consumer price index in % to the corresponding period of the previous year ¹	The official rate of the US dollar against the ruble (at the end of the quarter), rubles/US dollar	The official rate of the euro against the ruble (at the end of the quarter), rubles/euro
2015					
I quarter	18 467,9	98,5	116,2	58,4643	63,3695
II quarter	19 751,0	96,9	115,8	55,5240	61,5206
III quarter	21 788,6	98,3	115,7	66,2367	74,5825
IV quarter	23 079,8	98,4	114,5	72,8827	79,6972
2016					
I quarter	18 885,1	99,8	108,4	67,6076	76,5386
II quarter	20 452,2	100,3	107,4	64,2575	71,2102
III quarter	22 235,1	100,1	106,8	63,1581	70,8823
IV quarter	24 043,6	100,5	105,8	60,6569	63,8111
2017					
I quarter	20 586,1	101,3	104,6	56,3779	60,5950
II quarter	21 917,6	102,3	104,2	59,0855	67,4993
III quarter	23 718,2	102,6	103,4	58,0169	68,4483
IV quarter	25 621,2	101,0	102,6	57,6002	68,8668
2018					
I quarter	22 845,3	102,2	102,2	57,2649	70,5618
II quarter	25 225,6	102,6	102,4	62,7565	72,9921
III quarter	27 508,9	102,5	103,0	65,5906	76,2294
IV квартал	29 049,9	102,8	103,9	69,4706	79,4605
2019					
I quarter	24 944,8	100,4	105,2	64,7347	72,7230
II quarter	26 410,2	101,1	105,0	63,0756	71,8179
III quarter	28 875,4	101,5	104,3	64,4156	70,3161
IV quarter	29 815,6	102,1	103,4	61,9057	69,3406

¹ According to Rosstat.

MAIN SOCIO-ECONOMIC INDICATORS

Table 1.2

	2015	2016	2017	2018	2019
Population, million people ¹	146,5	146,8	146,9	146,8	146,8
Labour force, million people ²	76,6	76,6	76,1	76,2	75,4
Average cash income per capita (per month), thousand rubles ²	30,3	30,9	31,9	33,2	35,2
Average monthly nominal accrued wage of one worker, thousand rubles ²	34,0	36,7	39,2	43,7	47,9
Share of expenses on real estate acquisition in cash expenses of the population, % ¹	1,8	2,3	2,1	2,6	n/a
Housing facilities, million m ² of residential premises ¹	3 581	3 653	3 708	3 780	3 857
Commissioning, million m ² of residential premises ¹	85,3	80,2	79,2	75,7	82,0418
<i>including on own and borrowed funds of population</i>	35,2	31,8	33	32,4	38,5
Number of ready-built apartments, thousands of unit ¹	1195	1167	1139	1076	1120
<i>including on own and borrowed funds of population</i>	272	251	244	233	277
Average size of apartment, m ² of residential premises ¹	71,4	68,7	69,6	70,3	73,2
<i>including on own and borrowed funds of population</i>	129,6	126,7	135,1	139,1	138,8

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

² According to Rosstat (annual average).

MAIN INDICATORS, WHICH CHARACTERIZE MLS MARKET¹

Table 1.3

	2015	2016	2017	2018	2019
Share of granted MLs in GDP, % ²	1,44	1,73	2,21	2,88	2,59
of which in rubles ³	1,39	1,72	2,20	2,88	2,59
of which in foreign currency ⁴	0,05	0,01	0,01	0,00	0,00
Share of debt on granted MLs in GDP, % ²	4,79	5,25	5,65	6,13	6,81
of which in rubles ³	4,64	5,17	5,60	6,09	6,79
of which in foreign currency ⁴	0,16	0,08	0,05	0,03	0,02
Average amount of debt on granted MLs per capita of labour force in rubles ²	51 996	58 634	68 159	84 137	99 360
of which in rubles ³	50 284	57 704	67 600	83 697	99 077
of which in foreign currency ⁴	1 712	929	559	441	283
Growth rate of the volume of granted MLs to the previous period, %	-34,2	26,8	37,2	49,0	-5,5
of which in rubles ³	-34,0	27,2	37,3	49,0	-5,5
of which in foreign currency ⁴	-64,0	-72,1	-50,0	-24,1	63,4
Share of granted MLs in the volume of granted HLs in the reporting period, %	98,9	99,3	99,7	99,8	99,5
of which in rubles ³	99,0	99,4	99,7	99,8	99,5
of which in foreign currency ⁴	67,6	52,7	65,5	29,1	73,4
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %	19,8	20,4	21,9	24,2	20,3
of which in rubles ³	20,1	20,7	22,1	24,4	20,3
of which in foreign currency ⁴	4,1	1,0	0,5	0,5	1,8
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %	12,9	12,8	15,4	23,6	16,9
of which in rubles ³	13,5	14,8	16,3	23,9	17,1
of which in foreign currency ⁴	-4,0	-45,7	-40,3	-21,1	-36,5
Share of debt on granted MLs in the debt on granted HLs, %	98,4	99,0	99,4	99,6	99,7
of which in rubles ³	96,4	98,4	99,4	99,7	99,7
of which in foreign currency ⁴	96,9	96,8	96,8	95,8	95,4
Share of debt on granted MLs in the debt on granted loans to individuals, %	37,4	41,7	42,7	43,1	42,7
of which in rubles ³	37,1	41,0	42,7	43,2	42,7
of which in foreign currency ⁴	49,1	46,1	42,7	32,3	28,5
Share of overdue debt in the debt on granted MLs, %	1,66	1,57	1,33	1,14	0,97
of which in rubles ³	1,03	1,09	1,06	0,96	0,85
of which in foreign currency ⁴	20,36	31,29	33,87	34,46	40,82
Ratio of early repayed MLs (rights of claim to MLs) to granted MLs, %	41,1	41,5	41,9	38,6	41,3
of which in rubles ³	38,4	39,7	41,4	38,4	41,1
of which in foreign currency ⁴	834,7	2501,9	1764,7	2018,4	787,7
Ratio of Early Repayed MLs (Claims Thereon) with the Borrowers' Funds to Early Repayed MLs (Claims Thereon), %	79,2	75,6	79,7	85,2	86,5
of which in rubles ³	81,6	77,6	80,1	85,4	86,7
of which in foreign currency ⁴	46,6	32,6	46,3	53,0	56,9
Ratio of Early Repayed MLs (Claims Thereon) with Newly Granted MLs to Early Repayed MLs (Claims Thereon), %	3,1	2,5	0,9	3,1	2,0
of which in rubles ³	0,0	0,0	0,4	2,8	1,8
of which in foreign currency ⁴	44,5	55,8	38,4	42,0	34,9
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %	8,0	7,8	8,0	17,2	28,7
of which in rubles ³	7,6	7,7	7,7	17,2	28,7
of which in foreign currency ⁴	113,2	102,8	986,0	139,2	130,1

¹ Data are given at the end of period.² The calculation of the indicator based on the data of Rosstat.³ To corresponding indicator in rubles⁴ To corresponding indicator in foreign currency.

SELECTED INDICATORS DESCRIBING THE RESIDENTIAL REAL ESTATE MARKET¹

Table 1.4

	Registered mortgages on residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan, units ²	Issued mortgage certificates for residential premises, units ²	Amount of granted MLs, units			Average volume of MLs, thousand rubles			Average price of residential real estate market for 1 m ² of residential premises, thousand rubles ³		Residential real estate price index, in % to the corresponding period of the previous year ³	
			total	of which		total	of which		primary market	secondary market	primary market	secondary market
				in rubles	in foreign currency		in rubles	in foreign currency				
2015	789 371	247 053	699 510	699 419	91	1 661	1 655	42 890	51,5	56,3	99,7	96,8
2016	855 635	265 747	856 555	856 521	34	1 720	1 719	31 971	53,3	54,0	99,6	97,0
2017	990 999	155 543	1 086 951	1 086 940	11	1 860	1 860	49 455	56,9	52,4	101,0	98,4
2018	1 232 164	124 214	1 471 821	1 471 809	12	2 047	2 047	34 417	61,8	54,9	106,3	104,1
2019	1 191 285	96 912	1 269 322	1 269 300	22	2 244	2 243	30 682	64,1	58,5	108,0	103,8

¹ Data are given at the end of period.

² According to Rosreestr.

³ According to Rosstat.

2. AGGREGATED INDICATORS, WHICH CHARACTERIZE MLS MARKET

NUMBER OF CREDIT INSTITUTIONS PARTICIPATING IN HLS (MLS) MARKET

Table 2.1

	Number of credit institutions						
	operating, total	of which:					
		granting HLS	granting MLs	granting MLs under SCPAs ¹	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market
I half of 2015	797	606	574	...	153	24	88
II half of 2015	733	587	559	...	141	34	113
I half of 2016	680	522	499	212	141	34	74
II half of 2016	623	506	484	210	128	41	93
I half of 2017	589	440	423	189	121	34	56
II half of 2017	561	428	410	191	118	54	72
I quarter 2018	542	403	390	172	121	61	41
II quarter 2018	524	395	382	175	118	71	43
III quarter 2018	508	380	366	164	114	68	43
IV quarter 2018	484	363	350	152	114	63	51
I quarter 2019	474	345	338	148	108	54	40
II quarter 2019	464	336	329	137	104	53	47
III quarter 2019	454	326	320	132	104	50	45
IV quarter 2019	442	324	318	132	102	58	48

¹ Information is available for data since 01.02.2016

HLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.2

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2015								
01.02	44 924	73 036	175,9	175,9	14,16	14,16	3 520 747	32 840
01.03	94 862	153 466	174,6	173,3	14,46	14,73	3 546 831	33 401
01.04	138 911	222 034	172,9	169,2	14,54	14,73	3 547 477	34 635
01.05	189 551	304 530	171,6	168,1	14,41	14,06	3 570 523	35 794
01.06	234 503	379 132	171,3	170,1	14,23	13,48	3 594 711	36 733
01.07	287 957	467 982	171,9	174,6	14,05	13,31	3 612 817	37 602
01.08	347 425	565 340	172,0	172,3	13,95	13,46	3 645 485	38 506
01.09	406 377	661 876	172,5	175,1	13,79	12,88	3 686 484	39 958
01.10	473 466	772 500	173,0	176,5	13,70	13,15	3 732 393	40 840
01.11	539 966	884 638	173,4	175,9	13,59	12,89	3 782 381	41 743
01.12	608 173	998 088	174,1	179,8	13,44	12,30	3 831 417	43 280
2016								
01.01	710 450	1 169 240	175,4	182,6	13,36	12,89	3 912 845	44 226
01.02	37 510	62 267	179,4	179,4	12,51	12,51	3 922 380	45 617
01.03	118 445	205 464	180,8	181,3	12,24	12,12	3 993 926	46 740
01.04	190 445	325 520	180,6	180,2	12,48	12,90	4 036 169	47 912
01.05	264 105	449 605	181,0	182,0	12,60	12,92	4 076 528	48 698
01.06	326 456	554 135	181,6	184,3	12,70	13,09	4 108 092	50 234
01.07	394 672	668 990	181,6	181,8	12,74	12,94	4 140 825	50 699
01.08	460 485	780 386	181,6	181,7	12,75	12,84	4 181 431	51 613
01.09	534 022	905 721	181,5	180,4	12,74	12,67	4 232 381	52 514
01.10	608 708	1 032 918	181,6	182,2	12,71	12,52	4 280 157	52 264
01.11	681 261	1 158 687	181,7	183,2	12,68	12,41	4 329 929	52 719
01.12	759 936	1 296 265	182,0	184,3	12,62	12,16	4 389 148	53 248

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2017								
01.01	863 803	1 481 068	182,2	183,7	12,49	11,56	4 464 519	52 837
01.02	40 233	71 387	185,9	185,9	11,84	11,84	4 451 478	53 690
01.03	98 391	175 008	184,8	184,0	11,90	11,95	4 474 505	54 391
01.04	179 347	322 297	184,9	185,0	11,81	11,69	4 526 411	55 581
01.05	261 538	472 358	185,1	185,6	11,69	11,45	4 589 781	56 305
01.06	340 772	617 698	185,4	186,3	11,61	11,33	4 591 635	57 485
01.07	426 032	775 325	185,7	186,7	11,50	11,10	4 652 411	57 226
01.08	510 944	930 443	185,7	186,2	11,41	10,95	4 713 446	58 480
01.09	605 776	1 104 994	185,8	186,4	11,28	10,59	4 792 371	58 842
01.10	704 675	1 289 474	185,9	186,2	11,10	10,05	4 882 482	59 530
01.11	817 803	1 503 678	186,0	186,4	10,94	9,94	4 935 580	60 612
01.12	940 552	1 736 708	186,2	188,1	10,78	9,80	5 049 032	61 289
2018								
01.01	1 092 316	2 027 562	186,4	187,4	10,64	9,80	5 176 062	59 654
01.02	78 300	148 573	190,8	190,8	9,85	9,85	5 214 178	60 222
01.03	181 272	347 834	190,2	189,8	9,80	9,75	5 301 002	60 783
01.04	300 359	583 141	190,3	193,1	9,74	9,64	5 408 938	60 491
01.05	426 088	832 782	190,8	189,4	9,69	9,60	5 527 172	61 069
01.06	544 626	1 068 628	191,0	192,0	9,66	9,55	5 628 078	61 882
01.07	665 633	1 311 688	191,4	193,1	9,63	9,49	5 744 447	61 838
01.08	787 845	1 558 489	193,3	200,0	9,62	9,58	5 852 754	63 135
01.09	914 481	1 818 792	193,6	198,4	9,59	9,42	5 978 286	63 698
01.10	1 036 834	2 074 146	193,9	196,2	9,57	9,41	6 108 197	64 079
01.11	1 178 481	2 374 718	194,4	198,1	9,55	9,42	6 192 574	64 616
01.12	1 318 786	2 676 892	194,9	198,7	9,54	9,51	6 346 175	64 442

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2019								
01.01	1 476 376	3 018 157	195,5	200,0	9,56	9,66	6 399 125	64 650
01.02	79 361	169 629	207,8	207,8	9,88	9,88	6 519 477	66 651
01.03	183 976	398 444	209,9	211,5	10,04	10,15	6 630 718	66 342
01.04	287 097	625 709	211,0	213,0	10,17	10,41	6 733 369	66 208
01.05	397 317	869 084	212,0	214,5	10,28	10,55	6 846 866	66 418
01.06	483 458	1 059 442	212,5	214,5	10,32	10,53	6 920 130	67 185
01.07	580 098	1 274 618	213,0	215,6	10,32	10,29	7 000 653	67 042
01.08	680 859	1 497 000	213,4	215,5	10,31	10,24	7 023 030	67 773
01.09	788 091	1 733 367	213,8	216,6	10,25	9,92	7 129 403	67 547
01.10	895 118	1 972 989	214,3	217,5	10,18	9,68	7 236 298	67 429
01.11	1 013 984	2 244 686	214,8	218,4	10,09	9,40	7 272 044	67 262
01.12	1 130 207	2 515 673	215,1	217,8	9,99	9,19	7 399 207	67 429
2020								
01.01	1 275 646	2 861 148	215,5	218,3	9,87	9,01	7 490 152	66 763

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

HLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.3

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2015						
01.02	13	299	64,6	10,42	170 345	21 600
01.03	29	782	38,5	11,81	148 657	19 535
01.04	42	1 417	33,6	12,20	139 488	19 375
01.05	49	1 970	32,5	12,01	118 400	17 305
01.06	62	2 294	34,7	11,30	116 587	18 191
01.07	78	2 598	41,2	10,71	119 318	19 401
01.08	94	3 419	44,1	10,34	123 252	20 809
01.09	101	4 030	44,9	10,29	136 734	24 087
01.10	108	4 231	45,4	10,26	133 204	24 444
01.11	117	4 405	43,9	10,12	126 103	23 600
01.12	121	4 656	43,5	10,13	126 188	24 382
2016						
01.01	131	5 776	40,0	10,09	135 446	27 441
01.02	5	57	8,4	12,17	137 630	28 698
01.03	11	223	70,4	7,01	131 333	29 025
01.04	19	483	40,0	7,70	114 790	26 929
01.05	30	624	33,9	7,95	103 042	26 257
01.06	31	787	29,7	7,96	102 589	27 728
01.07	37	935	30,3	8,38	96 396	26 595
01.08	40	1 393	25,0	8,57	97 889	28 222
01.09	41	1 385	24,7	8,58	91 260	27 155
01.10	44	1 508	27,8	8,68	85 846	26 066
01.11	44	1 504	27,8	8,68	82 468	25 672
01.12	46	1 563	27,9	8,72	81 751	25 569
2017						
01.01	55	2 061	29,2	8,87	73 511	22 907
01.02	2	56	32,9	3,17	67 548	22 512
01.03	2	54	32,9	3,17	63 143	21 301
01.04	8	328	47,6	6,70	58 987	20 112
01.05	8	333	47,4	6,71	57 975	20 052
01.06	9	358	46,5	6,63	55 604	19 684
01.07	9	378	46,2	6,63	56 279	20 015
01.08	12	516	39,7	6,96	55 627	20 072
01.09	13	605	38,9	6,56	53 453	19 626
01.10	17	733	35,4	6,83	51 695	19 359
01.11	19	754	37,3	7,01	47 847	16 867
01.12	22	802	36,2	7,04	47 096	16 877

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles	
					total	of which overdue debt
2018						
01.01	24	830	35,0	7,06	43 948	15 208
01.02	4	35	13,4	9,28	41 866	14 750
01.03	5	59	11,9	9,20	39 972	14 112
01.04	6	82	11,1	9,16	39 876	14 200
01.05	6	114	10,3	9,09	41 894	15 068
01.06	6	125	10,8	9,19	40 873	14 761
01.07	10	502	24,2	6,63	39 917	14 234
01.08	13	547	24,5	6,86	38 621	13 788
01.09	16	777	24,4	7,33	40 873	14 521
01.10	18	1 367	96,4	5,55	37 640	13 490
01.11	18	1 371	95,7	5,55	35 813	12 517
01.12	18	1 383	95,8	5,59	35 183	12 410
2019						
01.01	18	1 421	95,2	5,59	35 027	12 345
01.02	0	0	0,0	0,00	32 932	11 954
01.03	1	3	13,4	10,00	31 641	11 569
01.04	5	126	17,0	7,64	29 878	10 600
01.05	9	243	14,2	8,35	28 744	10 122
01.06	11	433	30,8	7,02	28 293	10 578
01.07	13	481	29,5	7,19	26 602	9 857
01.08	14	489	29,8	7,16	25 560	9 459
01.09	14	489	29,8	7,16	25 880	9 568
01.10	16	526	28,5	6,94	24 137	9 413
01.11	19	536	28,8	6,98	22 985	9 016
01.12	21	904	21,9	6,17	22 833	8 996
2020						
01.01	26	919	22,9	6,23	22 368	9 457

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

MLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS AND ACQUIRED CLAIMS THEREON

Table 2.4

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2015									
01.02	43 016	70 259	176,5	176,5	14,16	14,16	3 394 376	29 638	67 310
01.03	92 052	149 640	175,5	174,6	14,45	14,71	3 421 314	30 176	69 952
01.04	135 162	217 176	174,0	170,7	14,53	14,70	3 424 346	31 342	66 746
01.05	184 431	297 857	173,1	170,5	14,40	14,05	3 448 873	32 418	70 156
01.06	228 196	371 332	172,7	171,5	14,22	13,46	3 474 034	33 286	51 783
01.07	280 440	458 999	173,3	175,4	14,04	13,29	3 493 319	34 104	50 430
01.08	338 512	555 335	173,3	173,7	13,93	13,44	3 527 048	34 867	68 655
01.09	396 147	650 852	173,8	176,3	13,78	12,88	3 569 433	36 185	69 858
01.10	461 182	759 239	174,3	177,8	13,68	13,12	3 615 354	36 918	70 121
01.11	526 707	870 312	174,7	177,2	13,58	12,89	3 666 185	37 647	70 646
01.12	594 192	982 732	175,4	180,7	13,43	12,29	3 716 496	38 995	71 078
2016									
01.01	699 419	1 157 760	176,5	182,9	13,35	12,92	3 851 153	39 524	81 467
01.02	37 145	61 771	180,6	180,6	12,50	12,50	3 868 230	41 159	86 939
01.03	117 372	204 390	181,5	181,9	12,23	12,11	3 941 371	42 208	86 622
01.04	188 449	323 380	181,5	181,4	12,47	12,89	3 984 292	43 202	90 418
01.05	261 125	446 285	182,0	183,4	12,60	12,92	4 025 465	43 976	91 464
01.06	322 703	550 082	182,6	185,2	12,69	13,08	4 058 186	45 280	89 494
01.07	390 085	664 227	182,6	182,6	12,73	12,93	4 092 126	45 764	89 710
01.08	455 219	774 990	182,6	182,5	12,74	12,83	4 133 720	46 362	92 335
01.09	528 274	899 870	182,3	180,8	12,73	12,66	4 185 628	47 204	88 195
01.10	602 553	1 026 667	182,4	182,7	12,71	12,51	4 234 805	47 272	90 934
01.11	674 727	1 151 728	182,5	183,8	12,67	12,41	4 285 774	47 715	90 817
01.12	753 064	1 288 531	182,8	185,0	12,62	12,16	4 345 935	48 336	99 709

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2017									
01.01	856 521	1 472 380	183,0	184,6	12,48	11,54	4 422 239	48 059	100 174
01.02	40 039	71 083	186,5	186,5	11,84	11,84	4 410 903	48 927	110 008
01.03	97 826	174 330	185,3	184,6	11,90	11,94	4 434 873	49 516	108 377
01.04	178 334	321 074	185,4	185,5	11,80	11,68	4 487 673	50 577	112 943
01.05	259 996	470 577	185,7	186,2	11,69	11,44	4 551 779	51 362	115 843
01.06	338 765	615 484	185,9	186,7	11,60	11,33	4 554 650	52 462	112 106
01.07	423 482	772 692	186,2	187,2	11,50	11,10	4 616 329	52 260	127 113
01.08	507 866	927 297	186,2	186,4	11,41	10,94	4 678 205	53 512	112 645
01.09	602 220	1 101 396	186,3	186,7	11,28	10,58	4 758 039	53 879	133 887
01.10	700 634	1 285 259	186,3	186,6	11,10	10,05	4 848 716	54 550	127 841
01.11	813 342	1 498 318	186,5	187,3	10,94	9,95	4 901 760	55 644	130 049
01.12	935 632	1 730 933	186,7	188,3	10,78	9,80	5 016 067	56 309	140 113
2018									
01.01	1 086 940	2 021 402	186,8	187,6	10,64	9,79	5 144 935	54 575	134 733
01.02	78 043	148 275	191,1	191,1	9,85	9,85	5 184 710	55 965	133 665
01.03	180 697	347 215	190,5	190,0	9,79	9,75	5 272 293	56 636	138 745
01.04	299 399	581 972	190,6	193,4	9,73	9,63	5 381 205	56 469	139 759
01.05	424 699	831 239	191,0	189,5	9,68	9,60	5 500 335	57 186	138 488
01.06	542 814	1 066 643	191,3	192,2	9,66	9,54	5 601 808	58 002	140 732
01.07	663 352	1 309 283	191,7	193,3	9,62	9,49	5 719 261	58 056	137 713
01.08	785 111	1 555 677	193,5	200,2	9,62	9,57	5 827 865	59 294	135 214
01.09	911 333	1 815 653	193,8	198,6	9,59	9,42	5 954 010	59 893	136 624
01.10	1 033 354	2 070 498	194,1	196,4	9,56	9,41	6 084 320	60 282	134 058
01.11	1 174 604	2 370 237	194,7	198,4	9,55	9,41	6 169 202	61 103	141 661
01.12	1 314 573	2 671 789	195,2	199,0	9,54	9,51	6 323 194	60 999	151 130

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ¹		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2019									
01.01	1 471 809	3 012 701	195,7	200,1	9,56	9,66	6 376 845	61 300	149 793
01.02	78 788	168 394	207,9	207,9	9,87	9,87	6 490 805	62 991	159 117
01.03	182 465	394 909	210,0	211,6	10,03	10,15	6 602 101	62 693	163 326
01.04	284 475	619 135	211,2	213,3	10,17	10,42	6 704 920	62 767	163 788
01.05	393 372	858 760	212,2	214,6	10,28	10,56	6 818 131	63 020	160 704
01.06	479 208	1 048 827	212,6	214,7	10,33	10,53	6 898 070	63 844	162 674
01.07	575 521	1 263 649	213,2	215,8	10,32	10,28	6 978 730	63 818	178 923
01.08	675 895	1 485 622	213,6	215,8	10,31	10,24	7 001 472	64 615	177 667
01.09	782 764	1 721 661	214,0	216,8	10,25	9,91	7 108 314	64 417	183 300
01.10	889 513	1 960 874	214,4	217,6	10,18	9,68	7 215 212	64 233	184 540
01.11	1 008 099	2 232 130	214,9	218,5	10,09	9,40	7 251 157	64 083	189 073
01.12	1 124 117	2 502 458	215,3	218,2	9,99	9,19	7 378 587	64 380	189 991
2020									
01.01	1 269 300	2 847 517	215,7	218,4	9,87	9,00	7 470 185	63 849	205 723

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

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

Table 2.5

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2015							
01.02	9	266	71,8	10,42	164 955	20 965	39 473
01.03	14	456	53,6	11,27	143 777	18 965	34 560
01.04	24	958	41,9	11,80	135 328	18 804	33 581
01.05	28	1 163	38,2	11,57	114 541	16 823	28 987
01.06	41	1 472	40,4	10,74	112 941	17 652	26 751
01.07	54	1 698	50,4	10,16	115 725	18 892	27 547
01.08	66	2 189	52,4	10,08	119 395	20 228	32 301
01.09	72	2 618	53,6	10,04	132 488	23 385	35 755
01.10	78	2 789	54,2	10,01	129 180	23 753	30 740
01.11	85	2 953	51,9	9,86	122 154	22 838	32 962
01.12	86	3 030	52,2	9,84	122 204	23 721	33 266
2016							
01.01	91	3 903	46,8	9,82	131 084	26 685	35 474
01.02	2	33	9,9	11,46	133 476	28 051	35 316
01.03	6	175	85,4	6,87	128 048	28 365	34 282
01.04	11	284	63,0	7,46	111 974	26 309	29 936
01.05	20	424	46,4	7,75	100 496	25 681	27 912
01.06	20	562	38,5	7,70	100 094	27 148	27 504
01.07	24	650	40,5	8,15	94 176	26 042	26 360
01.08	26	738	38,5	8,30	95 240	27 542	26 696
01.09	27	730	38,2	8,31	89 082	26 496	25 159
01.10	28	716	38,0	8,32	83 599	25 360	23 638
01.11	28	713	38,0	8,32	80 259	24 962	23 447
01.12	29	759	37,4	8,41	79 415	24 860	23 341

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2017							
01.01	34	1 087	40,1	8,65	71 231	22 286	20 624
01.02	0	0	0,0	0,00	65 202	21 898	22 734
01.03	0	0	0,0	0,00	61 002	20 759	21 897
01.04	3	240	54,2	6,84	57 273	19 382	20 069
01.05	3	245	53,9	6,86	56 257	19 304	19 204
01.06	4	270	52,1	6,74	53 943	18 962	19 244
01.07	4	286	51,7	6,75	54 577	19 266	23 059
01.08	7	423	42,1	7,12	54 020	19 298	22 332
01.09	7	422	41,8	7,12	51 802	18 862	22 410
01.10	9	498	38,5	7,31	50 116	18 518	21 677
01.11	10	515	40,0	7,43	46 303	16 041	20 793
01.12	10	522	39,9	7,44	45 538	16 020	22 648
2018							
01.01	11	544	38,4	7,47	42 529	14 405	22 074
01.02	4	35	13,4	9,28	40 605	13 918	20 890
01.03	4	55	11,9	9,14	38 724	13 246	20 575
01.04	5	78	11,1	9,11	38 750	13 425	20 182
01.05	5	109	10,2	9,05	40 689	14 233	21 358
01.06	5	120	10,8	9,15	39 671	13 918	20 932
01.07	6	167	16,7	9,36	38 423	13 426	20 458
01.08	9	211	19,1	9,29	37 152	12 996	18 913
01.09	11	378	16,3	9,76	39 270	13 703	21 796
01.10	12	375	18,2	9,44	36 117	12 712	19 454
01.11	12	386	18,1	9,33	34 283	11 703	19 054
01.12	12	392	18,7	9,32	33 706	11 650	18 750

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ¹	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2019							
01.01	12	413	18,6	9,33	33 564	11 565	18 400
01.02	0	0	0,0	0,00	31 495	11 149	11 667
01.03	1	3	13,4	10,00	30 175	10 568	11 447
01.04	5	126	17,0	7,64	28 539	9 726	11 432
01.05	9	243	14,2	8,35	27 462	9 295	10 941
01.06	10	276	14,0	8,79	26 774	9 562	10 952
01.07	11	281	16,0	8,81	25 149	8 867	10 058
01.08	11	281	16,0	8,81	24 277	8 635	9 795
01.09	11	281	16,0	8,81	24 617	8 773	10 093
01.10	12	282	16,0	8,81	22 856	8 599	9 542
01.11	15	292	16,9	8,82	21 784	8 231	9 347
01.12	17	660	14,2	6,69	21 655	8 180	9 031
2020							
01.01	22	675	15,7	6,76	21 328	8 706	7 413

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

MLS UNDER SCPAS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS¹

Table 2.6

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ²		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2016								
01.02	15 565	27 940	180,7	180,7	11,32	11,32	787 134	1 610
01.03	55 725	102 736	183,1	184,1	11,24	11,21	829 912	1 745
01.04	79 078	144 257	183,4	184,1	11,37	11,70	835 684	1 825
01.05	100 595	183 805	185,2	191,7	11,51	12,02	838 566	1 924
01.06	119 782	219 392	186,8	195,1	11,61	12,10	838 610	2 127
01.07	141 395	259 806	187,3	189,8	11,67	12,00	840 035	2 169
01.08	162 590	299 615	187,5	189,1	11,71	11,91	823 052	2 266
01.09	187 367	345 942	187,3	186,0	11,71	11,71	836 485	2 352
01.10	214 354	395 961	187,3	187,5	11,71	11,71	853 348	2 534
01.11	240 230	445 019	187,5	188,5	11,70	11,62	869 515	2 527
01.12	268 619	498 955	187,7	189,5	11,66	11,37	889 050	2 454
2017								
01.01	305 589	570 736	187,9	189,6	11,55	10,77	922 326	2 490
01.02	14 195	27 910	189,7	189,7	11,36	11,36	918 345	2 574
01.03	30 865	61 497	190,3	190,8	11,50	11,61	918 556	2 591
01.04	55 091	111 807	190,0	189,6	11,43	11,34	931 156	2 732
01.05	79 563	162 783	189,7	189,0	11,29	10,98	947 540	2 730
01.06	103 030	212 172	190,0	191,2	11,20	10,91	958 182	2 949
01.07	127 489	264 036	190,0	189,7	11,10	10,71	969 950	2 967
01.08	151 618	314 146	189,7	188,1	11,01	10,53	983 260	3 154
01.09	179 266	371 846	189,6	189,2	10,91	10,34	1 001 783	3 190
01.10	209 144	436 036	189,4	188,1	10,76	9,88	1 028 803	3 317
01.11	240 630	504 563	189,4	189,5	10,63	9,81	1 055 578	3 450
01.12	273 599	576 277	189,6	190,9	10,51	9,65	1 085 547	3 515

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % ²		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2018								
01.01	312 164	661 244	189,7	190,3	10,41	9,77	1 119 333	3 643
01.02	21 035	47 107	195,3	195,3	9,61	9,61	1 125 666	3 780
01.03	48 070	108 339	194,1	193,2	9,59	9,57	1 128 156	3 933
01.04	78 059	177 701	194,6	195,3	9,57	9,54	1 150 331	4 000
01.05	108 726	248 527	194,7	194,9	9,53	9,43	1 166 878	4 102
01.06	137 937	315 153	194,6	194,7	9,50	9,39	1 183 471	4 249
01.07	166 751	382 738	194,7	195,0	9,46	9,26	1 202 679	4 335
01.08	197 100	454 198	194,6	194,6	9,40	9,09	1 223 454	4 434
01.09	230 610	534 547	194,7	195,4	9,35	9,05	1 252 185	4 455
01.10	263 234	613 114	194,8	195,3	9,32	9,11	1 282 397	4 503
01.11	298 128	698 824	195,0	196,4	9,30	9,16	1 312 522	4 715
01.12	332 742	783 774	195,2	197,1	9,29	9,25	1 342 714	4 718
2019								
01.01	368 340	870 644	195,3	196,0	9,30	9,40	1 365 156	4 757
01.02	22 793	57 160	210,4	210,4	9,65	9,65	1 402 008	3 780
01.03	51 553	131 272	211,6	212,6	9,81	9,93	1 387 990	3 933
01.04	79 487	204 153	213,0	215,4	9,91	10,09	1 399 255	4 000
01.05	108 302	280 153	213,3	214,0	9,97	10,13	1 408 642	4 102
01.06	132 551	345 460	213,8	215,9	9,98	10,04	1 420 112	4 249
01.07	159 644	418 427	214,3	216,7	9,95	9,82	1 415 083	4 335
01.08	183 844	484 416	214,8	218,2	9,92	9,68	1 414 604	4 434
01.09	211 931	560 184	215,2	217,8	9,84	9,35	1 427 971	4 455
01.10	241 347	641 030	215,8	219,9	9,75	9,12	1 448 804	4 503
01.11	272 592	728 884	216,5	221,4	9,64	8,84	1 467 997	4 715
01.12	303 687	817 753	217,0	221,4	9,52	8,56	1 496 449	4 718
2020								
01.01	339 553	922 674	217,7	223,2	9,38	8,28	1 522 605	4 757

¹ Information is available for data since 01.02.2016.

² Until 2019 the weighted average interest rates on loans granted over the month were formed by calculations based on cumulative data from the beginning of the year. Since 2019 the weighted average interest rates on loans granted since the beginning of the year are formed by calculations based on the weighted average interest rates on loans granted by credit institutions over the month.

MLS UNDER SCPAS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS¹

Table 2.7

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ²	Debt on granted loans, million rubles	
					total	of which overdue debt
2016						
01.02	0	0	0,0	0,00	3 116	890
01.03	0	0	0,0	0,00	2 996	868
01.04	1	10	11,0	12,00	2 646	780
01.05	1	10	11,0	12,00	2 431	720
01.06	1	10	11,0	12,00	2 409	748
01.07	1	10	11,0	12,00	2 255	712
01.08	1	10	11,0	12,00	2 206	743
01.09	1	10	11,0	12,00	2 074	702
01.10	1	10	11,0	12,00	1 980	673
01.11	1	10	11,0	12,00	1 868	595
01.12	1	10	11,0	12,00	1 865	584
2017						
01.01	1	9	11,0	12,00	1 675	503
01.02	0	0	0,0	0,00	1 641	504
01.03	0	0	0,0	0,00	1 548	480
01.04	0	0	0,0	0,00	1 473	467
01.05	0	0	0,0	0,00	1 465	477
01.06	0	0	0,0	0,00	1 424	473
01.07	0	0	0,0	0,00	1 450	503
01.08	0	0	0,0	0,00	1 434	508
01.09	0	0	0,0	0,00	1 361	505
01.10	0	0	0,0	0,00	1 311	501
01.11	0	0	0,0	0,00	1 261	504
01.12	0	0	0,0	0,00	1 253	504

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % ²	Debt on granted loans, million rubles	
					total	of which overdue debt
2018						
01.01	0	0	0,0	0,00	1 185	483
01.02	0	0	0,0	0,00	1 136	475
01.03	0	0	0,0	0,00	1 017	404
01.04	0	0	0,0	0,00	1 016	413
01.05	0	0	0,0	0,00	1 081	447
01.06	0	0	0,0	0,00	1 077	449
01.07	0	0	0,0	0,00	994	390
01.08	0	0	0,0	0,00	985	388
01.09	0	0	0,0	0,00	632	362
01.10	0	0	0,0	0,00	600	348
01.11	0	0	0,0	0,00	596	345
01.12	0	0	0,0	0,00	587	347
2019						
01.01	0	0	0,0	0,00	649	404
01.02	0	0	0,0	0,00	679	507
01.03	0	0	0,0	0,00	663	501
01.04	0	0	0,0	0,00	564	407
01.05	0	0	0,0	0,00	549	408
01.06	0	0	0,0	0,00	565	433
01.07	0	0	0,0	0,00	511	393
01.08	0	0	0,0	0,00	486	379
01.09	0	0	0,0	0,00	509	397
01.10	0	0	0,0	0,00	477	372
01.11	0	0	0,0	0,00	467	363
01.12	0	0	0,0	0,00	461	363
2020						
01.01	0	0	0,0	0,00	439	348

¹ Information is available for data since 01.02.2016.

² Since 2019 the methodology for calculating interest rates on accrual basis since the beginning of the year has changed. Weighted average interest rates on loans granted since the beginning of the year are calculated based on the weighted average interest rates on loans granted by credit institutions over the month.

VOLUME OF EARLY REPAID MLS/CLAIMS THEREON
(MILLION RUBLES)

Table 2.8

	Volume of early repaid MLs/claims thereon												Memo: volume of early repaid rights of claim under MLs
	granted/acquired in rubles						granted/acquired in foreign currency						
	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds	
I half of 2015	155 119	35	1 384	322	x	48 205	6 955	8 199	269	73	x	269	3 538
II half of 2015	362 547	121	3 003	760	x	78 119	15 186	14 510	1 150	710	x	1 023	8 011
I half of 2016	218 719	74	1 538	455	x	62 045	5 023	9 820	330	613	x	617	6 207
II half of 2016	453 097	203	3 243	1 001	x	126 701	8 870	15 172	691	1 413	x	1 050	11 877
I half of 2017	283 797	505	1 237	176	x	56 354	2 971	1 603	99	507	x	97	5 980
II half of 2017	670 452	3 722	2 725	474	x	159 879	4 442	3 688	145	1 088	x	237	14 464
I quarter 2018	215 402	9 253	795	110	25 529	3 480	1 046	994	16	40	27	12	5 795
II quarter 2018	243 810	9 104	1 278	124	27 640	3 067	842	808	6	23	40	38	6 304
III quarter 2018	243 941	7 903	1 228	185	29 501	3 647	1 382	742	65	39	62	28	5 775
IV quarter 2018	284 036	6 211	1 611	136	33 305	4 198	1 072	899	42	35	49	29	6 919
I quarter 2019	213 219	3 397	1 414	153	27 982	2 399	889	610	23	8	35	12	5 598
II quarter 2019	215 371	2 513	1 464	135	25 036	3 173	667	523	13	87	3	11	5 360
III quarter 2019	251 078	4 558	1 725	285	24 072	3 996	837	454	19	129	2	11	6 658
IV quarter 2019	334 881	10 814	2 398	280	32 142	8 240	633	268	41	40	2	0	9 464

VOLUME OF REFINANCED MLS/CLAIMS THEREON
(MILLION RUBLES)

Table 2.9

	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							
I half of 2015	14 707	293	13 505	0	14 394	0	8 434	0	7 500	0	1 967
II half of 2015	34 557	4 209	41 557	0	26 859	0	12 148	208	11 500	0	8 613
I half of 2016	32 797	775	16 837	0	32 389	0	26 649	0	20 000	0	11 718
II half of 2016	47 119	1 117	32 860	0	46 493	0	33 362	0	27 000	0	18 933
I half of 2017	19 991	4 331	58 780	0	59 745	0	0	0	0	0	4 928
II half of 2017	31 719	5 364	116 869	0	117 502	0	7 202	0	7 000	0	7 519
I quarter 2018	7 630	134	0	0	0	0	0	0	0	0	383
II quarter 2018	11 477	184	2 587	0	2 354	0	0	0	0	0	136
III quarter 2018	15 356	51	0	0	0	0	0	0	0	0	1 125
IV quarter 2018	221 960	206	127 534	0	127 899	0	0	0	0	0	2 667
I quarter 2019	4 181	221	0	0	0	0	0	0	0	0	772
II quarter 2019	36 672	128	23 728	0	72 974	0	0	0	0	0	479
III quarter 2019	93 877	337	76 829	0	0	0	0	0	0	0	2 593
IV quarter 2019	158 414	192	129 097	0	221 270	0	0	0	0	0	3 587

SOURCES OF REFINANCING OF MLS/CLAIMS THEREON

Table 2.10

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I half of 2015			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	82	28 212	293
1.1. Credit institutions	21	3 511	109
1.2. Resident specialized organizations	57	24 545	184
1.3. Special purpose vehicles	1	10	0
1.4. Other organizations	3	147	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	8 434	0
II half of 2015			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	134	76 114	4 209
1.1. Credit institutions	35	10 803	2 870
1.2. Resident specialized organizations	93	64 493	1 322
1.3. Special purpose vehicles	1	10	0
1.4. Other organizations	4	808	0
1.5. Management companies of unit investment funds	1	0	17
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	3	12 148	208
I half of 2016			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	99	49 634	775
1.1. Credit institutions	29	14 382	125
1.2. Resident specialized organizations	61	34 868	503
1.3. Special purpose vehicles	1	0	5
1.4. Other organizations	7	367	0
1.5. Management companies of unit investment funds	1	18	143
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	26 649	0
II half of 2016			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	130	79 978	1 117
1.1. Credit institutions	38	22 253	125
1.2. Resident specialized organizations	80	56 993	733
1.3. Special purpose vehicles	2	43	5
1.4. Other organizations	8	670	0
1.5. Management companies of unit investment funds	2	20	255
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	33 362	0

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I half of 2017			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	48	78 771	4 331
1.1. Credit institutions	13	16 987	4 331
1.2. Resident specialized organizations	33	61 646	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	137	0
1.5. Management companies of unit investment funds	0	0	0
1.6. Individuals	-	-	-
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II half of 2017			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	66	148 588	5 364
1.1. Credit institutions	18	21 829	5 009
1.2. Resident specialized organizations	46	126 537	355
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	222	0
1.5. Management companies of unit investment funds	0	0	0
1.6. Individuals	-	-	-
1.7. Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	1	7 202	0
I quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	46	7 630	134
1.1. Credit institutions	8	5 575	1
1.2. Resident specialized organizations	25	1 892	133
1.3. Special purpose vehicles	1	8	0
1.4. Other organizations	2	49	0
1.5. Management companies of unit investment funds	0	0	0
1.6. Individuals	10	106	0
1.7. Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	37	11 477	184
1.1. Credit institutions	9	6 351	0
1.2. Resident specialized organizations	14	5 077	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	15	0
1.5. Management companies of unit investment funds	0	0	0
1.6. Individuals	12	34	184
1.7. Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	40	15 356	51
1.1. Credit institutions	9	5 178	0
1.2. Resident specialized organizations	15	10 090	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	42	0
1.5. Management companies of unit investment funds	0	0	0
1.6. Individuals	15	45	51
1.7. Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
IV quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	60	221 960	206
1.1. Credit institutions	11	14 044	0
1.2. Resident specialized organizations	26	207 780	146
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	39	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	21	96	59
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
I quarter 2019			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	44	4 181	221
1.1. Credit institutions	9	1 447	0
1.2. Resident specialized organizations	17	2 564	104
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	28	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	15	76	117
1.7 Individual entrepreneurs	2	65	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2019			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	64	36 672	128
1.1. Credit institutions	9	10 496	0
1.2. Resident specialized organizations	30	26 040	72
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	2	0
1.5. Management companies of unit investment funds	1	13	0
1.6 Individuals	20	101	49
1.7 Individual entrepreneurs	3	20	7
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2019			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	69	93 877	337
1.1. Credit institutions	11	13 832	0
1.2. Resident specialized organizations	26	79 788	223
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	44	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	30	184	114
1.7 Individual entrepreneurs	1	28	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2019			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	85	158 414	192
1.1. Credit institutions	10	24 788	0
1.2. Resident specialized organizations	37	133 357	40
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	31	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	37	237	152
1.7 Individual entrepreneurs	0	0	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

3. REGIONAL STRUCTURE

NUMBER OF OPERATING CREDIT INSTITUTIONS
(UNITS)

Table 3.1

	2015	2016	2017	2018	2019
THE RUSSIAN FEDERATION	733	623	561	484	442
CENTRAL FEDERAL DISTRICT	434	358	319	271	253
Belgorod Region	3	3	3	2	1
Bryansk Region	0	0	0	0	0
Vladimir Region	2	2	1	1	1
Voronezh Region	1	1	1	0	0
Ivanovo Region	6	5	5	5	3
Kaluga Region	3	3	3	3	3
Kostroma Region	6	7	7	4	4
Kursk Region	1	1	1	1	1
Lipetsk Region	1	1	1	1	0
Moscow Region	9	7	7	6	5
Orel Region	1	0	0	0	0
Ryazan Region	4	3	3	3	3
Smolensk Region	1	0	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	4	2	2	2	2
Tula Region	3	2	2	1	1
Yaroslavl Region	5	6	5	3	1
Moscow	383	314	277	238	227
NORTH-WESTERN FEDERAL DISTRICT	60	49	43	42	37
Republic of Karelia	1	2	1	1	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	8	5	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	4	1	1	1	1
Murmansk Region	3	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	38	33	30	29	24
SOUTHERN FEDERAL DISTRICT ¹	37	38	35	25	24
Republic of Adygeya (Adygeya)	4	4	2	2	1
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	3	3	3	3	3
Krasnodar Territory	13	11	10	8	8
Astrakhan Region	3	3	3	3	3
Volgograd Region	4	4	4	1	1
Rostov Region	13	11	11	7	7
Sevastopol ¹	2	2	2	1	1
NORTH-CAUCASIAN FEDERAL DISTRICT	22	17	17	12	10
Republic of Dagestan	8	6	6	3	2
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	4	4	4	3	3
Karachai-Cherkess Republic	4	3	3	2	1
Republic of North Ossetia – Alania	2	1	1	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	4	3	3	3	3

	2015	2016	2017	2018	2019
VOLGA FEDERAL DISTRICT	85	77	71	67	57
Republic of Bashkortostan	5	5	4	3	1
Mari El Republic	2	2	2	2	2
Republic of Mordovia	3	3	3	3	2
Republic of Tatarstan (Tatarstan)	22	20	15	16	15
Udmurt Republic	2	3	3	3	3
Chuvash Republic – Chuvashia	3	3	3	3	2
Perm Territory	4	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	9	7	7	7	4
Orenburg Region	6	5	5	4	4
Penza Region	1	1	1	1	1
Samara Region	14	12	12	10	8
Saratov Region	9	8	8	7	7
Ulyanovsk Region	2	1	1	1	1
URAL FEDERAL DISTRICT	32	29	26	23	23
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	13	13	11	9	9
Tyumen Region	10	7	7	3	3
including Khanty-Mansi Autonomous Area – Yugra	5	3	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	7	6	6	6
SIBERIAN FEDERAL DISTRICT²	41	37	32	28	23
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	5	5	3	2	2
Krasnoyarsk Territory	5	4	2	2	2
Irkutsk Region	6	6	6	5	3
Kemerovo Region	6	6	6	6	5
Novosibirsk Region	6	6	6	5	4
Omsk Region	6	5	3	3	2
Tomsk Region	2	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT²	17	18	19	16	15
Republic of Buryatia ²	1	0	0	0	0
Republic of Sakha (Yakutia)	2	2	2	1	1
Trans-Baikal Territory ²	0	0	1	0	0
Kamchatka Territory	3	3	2	2	1
Primorye Territory	5	6	8	8	8
Khabarovsk Territory	2	2	1	0	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	3	3	3	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	5	-	-	-	-

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

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

NUMBER OF CREDIT INSTITUTIONS GRANTING HLS
(UNITS)

Table 3.2

	2015	2016	2017	2018	2019
THE RUSSIAN FEDERATION	587	506	428	363	324
CENTRAL FEDERAL DISTRICT	319	268	221	179	163
Belgorod Region	2	2	2	2	2
Bryansk Region	0	0	0	0	0
Vladimir Region	2	2	1	1	1
Voronezh Region	1	1	1	0	0
Ivanovo Region	5	4	4	4	3
Kaluga Region	3	3	3	3	3
Kostroma Region	6	5	5	3	3
Kursk Region	1	1	1	1	1
Lipetsk Region	1	1	1	1	1
Moscow Region	7	7	4	3	3
Orel Region	1	0	0	0	0
Ryazan Region	3	2	2	2	2
Smolensk Region	2	0	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	3	1	1	1	1
Tula Region	1	1	1	1	1
Yaroslavl Region	5	5	4	3	2
Moscow	275	232	190	153	139
NORTH-WESTERN FEDERAL DISTRICT	52	42	36	34	30
Republic of Karelia	1	1	1	1	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	7	7	4	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	4	1	0	0	0
Murmansk Region	2	1	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	32	26	24	23	19
SOUTHERN FEDERAL DISTRICT¹	34	37	30	25	21
Republic of Adygeya (Adygeya)	4	4	2	2	1
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	3	3	3	3	3
Krasnodar Territory	14	12	9	9	6
Astrakhan Region	3	3	3	3	3
Volgograd Region	4	4	4	1	1
Rostov Region	9	9	8	7	6
Sevastopol ¹	2	2	1	0	1
NORTH-CAUCASIAN FEDERAL DISTRICT	12	8	7	6	5
Republic of Daghestan	3	1	1	1	1
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	2	2	2	1	1
Karachai-Cherkess Republic	3	2	2	2	1
Republic of North Ossetia – Alania	1	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	3	2	2	2

	2015	2016	2017	2018	2019
VOLGA FEDERAL DISTRICT	79	75	66	60	52
Republic of Bashkortostan	5	5	4	3	1
Mari El Republic	1	1	1	1	1
Republic of Mordovia	3	3	3	3	2
Republic of Tatarstan (Tatarstan)	20	19	15	14	13
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	3	3	3	3	3
Perm Territory	4	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	9	9	7	7	5
Orenburg Region	6	5	5	4	4
Penza Region	1	1	1	1	1
Samara Region	12	12	10	8	6
Saratov Region	8	7	7	6	6
Ulyanovsk Region	2	1	1	1	1
URAL FEDERAL DISTRICT	32	29	27	22	22
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	14	13	11	8	8
Tyumen Region	9	7	7	3	3
including Khanty-Mansi Autonomous Area – Yugra	5	3	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	7	7	6	6
SIBERIAN FEDERAL DISTRICT²	36	31	25	23	18
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	6	5	3	2	2
Krasnoyarsk Territory	4	3	1	1	1
Irkutsk Region	6	6	6	5	3
Kemerovo Region	5	5	5	5	4
Novosibirsk Region	4	3	3	3	2
Omsk Region	4	3	2	2	1
Tomsk Region	2	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT²	18	16	16	14	13
Republic of Buryatia ²	1	1	0	0	0
Republic of Sakha (Yakutia)	3	2	2	1	1
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	3	3	2	2	1
Primorye Territory	5	4	6	6	7
Khabarovsk Territory	2	2	1	0	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	3	3	3	3	2
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	5	-	-	-	-

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

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

NUMBER OF CREDIT INSTITUTIONS GRANTING MLS, INCLUDING MLS UNDER SCPAS
(UNITS)

Table 3.3

	2015	2016		2017		2018		2019	
	Number of Credit Institutions Granting MLS	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹
THE RUSSIAN FEDERATION	559	484	210	410	191	350	152	318	132
CENTRAL FEDERAL DISTRICT	305	254	107	209	90	173	73	160	63
Belgorod Region	1	2	1	2	1	2	0	2	1
Bryansk Region	0	0	0	0	0	0	0	0	0
Vladimir Region	2	2	1	1	1	1	1	1	1
Voronezh Region	1	1	0	1	0	0	0	0	0
Ivanovo Region	5	4	4	4	4	4	3	3	3
Kaluga Region	3	3	1	3	1	3	1	3	1
Kostroma Region	6	5	2	5	2	3	2	3	2
Kursk Region	1	1	1	1	1	1	1	1	1
Lipetsk Region	1	1	1	1	1	1	1	1	1
Moscow Region	7	7	2	3	1	3	0	3	0
Orel Region	1	0	0	0	0	0	0	0	0
Ryazan Region	3	2	2	2	2	2	2	2	2
Smolensk Region	2	0	0	0	0	0	0	0	0
Tambov Region	1	1	0	1	0	1	0	1	0
Tver Region	3	1	0	1	0	1	0	1	0
Tula Region	1	1	1	1	1	1	1	1	1
Yaroslavl Region	5	5	0	4	3	3	1	2	1
Moscow	262	218	91	179	72	147	60	136	49
NORTH-WESTERN FEDERAL DISTRICT	49	41	18	36	15	34	13	30	11
Republic of Karelia	1	1	1	1	0	1	0	1	0
Republic of Komi	1	1	1	1	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Vologda Region	6	6	2	4	2	3	1	3	1
Kaliningrad Region	1	1	1	1	1	1	1	1	1
Leningrad Region	4	1	1	0	0	0	0	0	0
Murmansk Region	2	1	0	1	0	1	0	1	0
Novgorod Region	2	2	1	2	1	2	1	2	1
Pskov Region	2	2	0	2	0	2	0	2	0
Saint Petersburg	30	26	11	24	10	23	9	19	7

	2015	2016		2017		2018		2019	
	Number of Credit Institutions Granting MLs	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹
URAL FEDERAL DISTRICT	31	28	14	26	13	22	10	22	10
Kurgan Region	2	2	0	2	0	2	0	2	0
Sverdlovsk Region	13	12	5	10	4	8	2	8	3
Tyumen Region	9	7	4	7	4	3	2	3	1
including Khanty-Mansi Autonomous Area – Yugra	5	3	1	3	1	3	1	3	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	7	7	5	7	5	6	5	6	5
SIBERIAN FEDERAL DISTRICT ³	35	31	13	25	13	23	10	18	7
Altai Republic	1	1	0	1	0	1	0	1	0
Republic of Tuva	1	1	0	1	0	1	0	1	0
Republic of Khakassia	2	2	1	2	1	2	1	2	1
Altai Territory	6	5	2	3	3	2	1	2	1
Krasnoyarsk Territory	4	3	1	1	0	1	0	1	0
Irkutsk Region	6	6	1	6	1	5	1	3	1
Kemerovo Region	5	5	2	5	2	5	2	4	1
Novosibirsk Region	3	3	3	3	3	3	2	2	2
Omsk Region	4	3	2	2	2	2	2	1	0
Tomsk Region	2	1	1	1	1	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT ²	15	15	5	15	7	13	5	13	5
Republic of Buryatia ³	1	1	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	2	2	1	2	2	1	1	1	1
Trans-Baikal Territory ³	0	0	0	0	0	0	0	0	0
Kamchatka Territory	2	2	0	1	0	1	0	1	0
Primorye Territory	4	4	2	6	3	6	3	7	3
Khabarovsk Territory	2	2	1	1	1	0	0	0	0
Amur Region	2	2	1	2	1	2	1	2	1
Magadan Region	0	0	0	0	0	0	0	0	0
Sakhalin Region	3	3	0	3	0	3	0	2	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ²	4	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

NUMBER OF CREDIT INSTITUTIONS PURCHASING RIGHTS OF CLAIM TO MLS
(UNITS)

Table 3.4

	2015	2016	2017	2018	2019
THE RUSSIAN FEDERATION	141	128	118	114	102
CENTRAL FEDERAL DISTRICT	78	69	64	57	53
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	1	1	1	0	0
Ivanovo Region	1	1	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	1	1	1	1	1
Orel Region	1	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	2	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	1	0	0
Moscow	70	64	58	53	49
NORTH-WESTERN FEDERAL DISTRICT	13	11	9	9	9
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	1	1	2	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	2	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	9	10	8	7	7
SOUTHERN FEDERAL DISTRICT ¹	3	5	5	4	4
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	1	2	2	2	2
Krasnodar Territory	1	1	1	1	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	2	1	1	0	0
Rostov Region	0	0	0	1	1
Sevastopol ¹	1	1	1	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	1	0	0	0	0
Republic of Daghestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	1	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

	2015	2016	2017	2018	2019
VOLGA FEDERAL DISTRICT	26	24	22	26	20
Republic of Bashkortostan	3	3	2	2	1
Mari El Republic	0	0	0	1	0
Republic of Mordovia	1	0	0	0	0
Republic of Tatarstan (Tatarstan)	11	11	9	10	8
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	0	0	0	0	0
Perm Territory	0	0	0	0	0
Kirov Region	0	0	1	1	1
Nizhny Novgorod Region	0	2	2	2	1
Orenburg Region	3	3	3	3	3
Penza Region	0	0	1	1	1
Samara Region	6	3	2	4	3
Saratov Region	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
URAL FEDERAL DISTRICT	8	8	9	10	9
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	2	2	3	4	3
Tyumen Region	2	2	2	1	1
including Khanty-Mansi Autonomous Area – Yugra	1	1	1	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	4	4	4	4	4
SIBERIAN FEDERAL DISTRICT²	7	7	6	5	3
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	1	1	1	1	0
Krasnoyarsk Territory	2	1	1	1	1
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	2	2	2	2	2
Omsk Region	2	3	2	1	0
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT²	3	4	3	3	4
Republic of Buryatia ²	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	2	1	1	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	1	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	2	-	-	-	-

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

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

NUMBER OF CREDIT INSTITUTIONS REFINANCING PREVIOUSLY GRANTED MLS
(UNITS)

Table 3.5

	2015	2016	2017	2018	2019
THE RUSSIAN FEDERATION	34	41	54	63	58
CENTRAL FEDERAL DISTRICT	28	34	34	32	28
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	0	0
Kostroma Region	1	0	1	1	1
Kursk Region	0	0	0	1	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	1	1
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	27	34	33	29	26
NORTH-WESTERN FEDERAL DISTRICT	1	1	3	3	4
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	1	1	1
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	1	1
Pskov Region	0	0	0	0	0
Saint Petersburg	1	1	2	1	2
SOUTHERN FEDERAL DISTRICT ¹	0	2	2	3	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	0	0	0	1	1
Krasnodar Territory	0	0	0	1	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	1	1	0
Rostov Region	0	2	1	0	0
Sevastopol ¹	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0

	2015	2016	2017	2018	2019
VOLGA FEDERAL DISTRICT	2	2	7	13	11
Republic of Bashkortostan	0	0	1	1	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	1	0
Republic of Tatarstan (Tatarstan)	2	1	2	2	4
Udmurt Republic	0	0	1	1	1
Chuvash Republic – Chuvashia	0	0	0	1	0
Perm Territory	0	0	0	0	0
Kirov Region	0	0	1	1	2
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	0	1	2	3	2
Penza Region	0	0	0	0	0
Samara Region	0	0	0	1	1
Saratov Region	0	0	0	1	0
Ulyanovsk Region	0	0	0	1	1
URAL FEDERAL DISTRICT	0	1	4	5	5
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	0	0	1	1	2
Tyumen Region	0	0	2	1	1
including Khanty-Mansi Autonomous Area – Yugra	0	0	1	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	0	1	1	3	2
SIBERIAN FEDERAL DISTRICT²	1	1	2	3	4
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	1	1
Altai Territory	0	0	1	0	1
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	1	1	1	2	2
Omsk Region	0	0	0	0	0
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT²	2	0	2	4	4
Republic of Buryatia ²	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	1	1
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	0	2	1	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	1	0	0	2	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	0	-	-	-	-

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

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

NUMBER OF CREDIT INSTITUTIONS REFINANCING ON THE MLS MARKET
(UNITS)

Table 3.6

	2015	2016	2017	2018	2019
THE RUSSIAN FEDERATION	113	93	72	51	48
CENTRAL FEDERAL DISTRICT	60	52	37	26	25
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	1	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	2	2	1	1	0
Kaluga Region	1	1	0	0	0
Kostroma Region	2	2	2	1	1
Kursk Region	1	0	0	1	1
Lipetsk Region	0	0	0	0	0
Moscow Region	1	0	0	1	0
Orel Region	0	0	0	0	0
Ryazan Region	1	0	1	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	1	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	1	0	0	0	0
Moscow	50	47	33	21	23
NORTH-WESTERN FEDERAL DISTRICT	6	6	4	4	4
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	1	0	0
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	4	4	3	4	4
SOUTHERN FEDERAL DISTRICT ¹	2	2	2	1	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	1	1	1	0	0
Krasnodar Territory	1	0	0	0	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	0	0
Rostov Region	1	1	1	1	2
Sevastopol ¹	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0

	2015	2016	2017	2018	2019
VOLGA FEDERAL DISTRICT	29	22	16	10	8
Republic of Bashkortostan	2	1	0	1	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	10	10	5	2	2
Udmurt Republic	1	1	1	1	1
Chuvash Republic – Chuvashia	1	0	1	1	0
Perm Territory	1	1	1	2	2
Kirov Region	3	2	1	0	0
Nizhny Novgorod Region	0	0	1	0	0
Orenburg Region	2	3	2	2	2
Penza Region	1	1	0	0	0
Samara Region	6	2	3	1	1
Saratov Region	1	1	1	0	0
Ulyanovsk Region	1	0	0	0	0
URAL FEDERAL DISTRICT	3	1	3	3	3
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	1	0	1	2	1
Tyumen Region	1	0	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	1	1	2	1	2
SIBERIAN FEDERAL DISTRICT²	9	7	5	3	3
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	3	3	3	2	2
Krasnoyarsk Territory	1	1	0	0	0
Irkutsk Region	1	1	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	2	1	1	1	1
Omsk Region	2	1	1	0	0
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT²	3	3	5	4	3
Republic of Buryatia ²	0	0	0	0	0
Republic of Sakha (Yakutia)	0	1	1	0	0
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	2	2	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	2	1	2	2	1
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT¹	1	-	-	-	-

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

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

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

Table 3.7

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	710 450	131	863 803	55	1 092 316	24	1 476 376	18	1 275 646	26
CENTRAL FEDERAL DISTRICT	161 172	114	201 958	43	255 717	18	354 124	17	314 376	24
Belgorod Region	5 543	1	6 603	0	8 666	0	11 982	0	10 664	0
Bryansk Region	5 577	0	6 383	1	7 975	0	10 715	0	9 393	0
Vladimir Region	6 044	0	7 449	0	9 670	0	12 901	0	11 876	0
Voronezh Region	11 523	1	13 799	0	16 583	0	22 977	0	20 792	0
Ivanovo Region	4 507	1	4 773	0	6 405	0	8 171	0	7 023	0
Kaluga Region	5 439	0	6 916	1	8 693	0	12 109	0	10 444	0
Kostroma Region	3 846	0	4 089	0	5 025	0	6 494	0	5 719	0
Kursk Region	4 951	0	6 533	0	7 965	0	10 602	0	8 828	0
Lipetsk Region	5 338	0	6 482	0	7 456	1	9 949	0	8 821	0
Moscow Region	37 780	28	43 276	6	56 700	2	82 077	1	71 764	1
Orel Region	3 898	0	4 909	0	6 162	0	8 017	0	7 045	0
Ryazan Region	6 406	0	7 832	1	9 789	0	12 846	1	11 027	0
Smolensk Region	4 531	0	5 282	0	6 432	0	8 659	0	7 631	0
Tambov Region	4 133	1	4 968	0	6 151	0	8 616	0	7 542	0
Tver Region	5 911	0	7 460	0	9 485	0	13 421	0	11 853	0
Tula Region	7 023	0	8 374	0	10 628	0	14 427	0	12 315	0
Yaroslavl Region	6 802	0	7 411	0	9 281	0	11 925	0	10 309	0
Moscow	31 920	82	49 419	34	62 651	15	88 236	15	81 330	23
NORTH-WESTERN FEDERAL DISTRICT	84 570	7	105 278	3	128 352	1	175 412	0	151 961	1
Republic of Karelia	3 704	0	4 330	0	5 263	0	7 422	0	6 233	0
Republic of Komi	6 530	0	7 416	0	9 531	0	12 192	0	9 751	0
Arkhangelsk Region	8 753	0	9 521	0	11 949	0	15 367	0	13 201	0
including Nenets Autonomous Area	205	0	253	0	291	0	533	0	405	0
Vologda Region	8 305	0	10 174	0	12 079	0	14 990	0	12 491	0
Kaliningrad Region	4 313	1	5 522	0	7 413	0	10 509	0	9 777	0
Leningrad Region	9 560	0	11 996	0	15 221	0	21 235	0	18 617	1
Murmansk Region	5 160	0	5 623	0	6 434	0	8 297	0	7 477	0
Novgorod Region	2 980	1	3 980	0	4 646	0	6 240	0	5 284	0
Pskov Region	2 960	0	3 312	0	3 997	0	5 483	0	4 757	0
Saint Petersburg	32 305	5	43 404	3	51 819	1	73 677	0	64 373	0

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
SOUTHERN FEDERAL DISTRICT¹	54 165	2	64 491	2	84 577	0	116 813	0	106 824	0
Republic of Adygeya (Adygeya)	1 365	0	1 382	0	1 763	0	2 503	0	2 323	0
Republic of Kalmykia	1 103	0	1 340	0	1 739	0	2 602	0	2 387	0
Republic of Crimea ¹	173	0	642	1	1 388	0	2 978	0	3 942	0
Krasnodar Territory	19 629	1	23 497	1	31 305	0	43 696	0	39 336	0
Astrakhan Region	4 288	0	4 753	0	5 890	0	7 773	0	7 370	0
Volgograd Region	10 875	1	13 096	0	16 664	0	21 486	0	18 832	0
Rostov Region	16 905	0	19 543	0	25 320	0	34 800	0	31 346	0
Sevastopol ¹	53	0	238	0	508	0	975	0	1 288	0
NORTH-CAUCASIAN FEDERAL DISTRICT	17 040	0	19 979	0	24 301	0	33 056	0	31 359	0
Republic of Dagestan	1 925	0	2 259	0	2 853	0	3 917	0	4 541	0
Republic of Ingushetia	71	0	165	0	169	0	195	0	172	0
Kabardino-Balkar Republic	1 429	0	1 786	0	2 258	0	2 984	0	2 872	0
Karachai-Cherkess Republic	908	0	1 109	0	1 312	0	1 855	0	1 726	0
Republic of North Ossetia – Alania	1 756	0	2 184	0	2 232	0	2 879	0	2 898	0
Chechen Republic	364	0	442	0	587	0	870	0	1 098	0
Stavropol Territory	10 587	0	12 034	0	14 890	0	20 356	0	18 052	0
VOLGA FEDERAL DISTRICT	180 084	7	220 466	5	273 027	3	359 060	1	297 397	1
Republic of Bashkortostan	24 347	0	31 268	0	39 454	1	54 414	1	46 576	0
Mari El Republic	4 099	0	5 463	0	6 257	0	8 181	0	6 690	0
Republic of Mordovia	3 720	0	5 681	1	6 692	0	8 075	0	6 271	0
Republic of Tatarstan (Tatarstan)	29 920	0	36 463	0	44 427	0	55 893	0	45 315	0
Udmurt Republic	11 450	0	13 380	0	15 606	0	20 586	0	17 488	0
Chuvash Republic – Chuvashia	9 150	0	11 329	0	14 465	0	18 434	0	14 868	0
Perm Territory	16 190	0	19 254	0	24 125	0	32 113	0	28 133	1
Kirov Region	8 358	0	10 469	0	13 753	0	17 662	0	13 533	0
Nizhny Novgorod Region	16 335	0	20 502	0	25 395	0	32 603	0	26 535	0
Orenburg Region	12 291	0	14 099	0	17 831	0	25 085	0	20 538	0
Penza Region	5 921	1	7 071	0	9 559	0	12 580	0	10 808	0
Samara Region	19 280	5	22 112	4	26 809	2	35 277	0	29 375	0
Saratov Region	10 358	1	12 752	0	16 644	0	23 032	0	19 846	0
Ulyanovsk Region	8 665	0	10 623	0	12 010	0	15 125	0	11 421	0

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	83 842	0	96 711	0	125 792	0	166 116	0	142 250	0
Kurgan Region	6 587	0	4 702	0	6 168	0	8 614	0	7 955	0
Sverdlovsk Region	22 033	0	27 033	0	36 868	0	51 263	0	43 776	0
Tyumen Region	31 536	0	37 112	0	48 504	0	63 216	0	52 996	0
including Khanty-Mansi Autonomous Area – Yugra	13 551	0	17 807	0	22 673	0	30 068	0	24 013	0
including Yamal-Nenets Autonomous Area	5 008	0	6 424	0	8 749	0	10 820	0	9 516	0
Chelyabinsk Region	23 686	0	27 864	0	34 252	0	43 023	0	37 523	0
SIBERIAN FEDERAL DISTRICT ²	99 161	0	118 679	0	153 415	1	192 980	0	163 804	0
Altai Republic	594	0	492	0	721	0	1 030	0	830	0
Republic of Tuva	714	0	835	0	1 319	0	2 104	0	1 836	0
Republic of Khakassia	2 400	0	2 758	0	3 951	0	5 123	0	4 377	0
Altai Territory	10 930	0	13 561	0	18 334	0	25 264	0	20 865	0
Krasnoyarsk Territory	18 107	0	22 142	0	27 100	0	35 337	0	29 119	0
Irkutsk Region	13 708	0	15 365	0	19 756	0	25 501	0	21 186	0
Kemerovo Region	13 164	0	15 496	0	20 144	0	27 850	0	24 191	0
Novosibirsk Region	16 471	0	20 932	0	26 978	1	37 269	0	32 562	0
Omsk Region	9 840	0	11 583	0	15 914	0	21 867	0	19 504	0
Tomsk Region	5 791	0	7 550	0	8 899	0	11 635	0	9 334	0
FAR-EASTERN FEDERAL DISTRICT ²	30 190	1	36 241	2	47 135	1	78 815	0	67 675	0
Republic of Buryatia ²	3 358	0	3 578	0	4 521	0	6 560	0	5 857	0
Republic of Sakha (Yakutia)	6 643	0	8 890	0	10 186	0	13 550	0	11 091	0
Trans-Baikal Territory ²	4 084	0	4 387	0	5 778	0	8 226	0	7 286	0
Kamchatka Territory	1 695	0	1 805	0	2 387	0	3 411	0	3 234	0
Primorye Territory	7 428	1	8 959	2	12 034	1	15 965	0	14 021	0
Khabarovsk Territory	6 724	0	7 713	0	10 711	0	14 045	0	11 868	0
Amur Region	3 412	0	3 805	0	5 357	0	8 048	0	6 491	0
Magadan Region	1 181	0	1 411	0	1 716	0	2 344	0	2 006	0
Sakhalin Region	2 194	0	2 647	0	3 433	0	4 775	0	4 184	0
Jewish Autonomous Region	612	0	658	0	886	0	1 341	0	1 083	0
Chukotka Autonomous Area	301	0	353	0	425	0	550	0	554	0
CRIMEA FEDERAL DISTRICT ¹	226	0	-	-	-	-	-	-	-	-

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

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

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

Table 3.8

	2015		2016				2017				2018				2019			
	Number of MLS		Number of MLS		including MLS under SCPAs ¹		Number of MLS		including MLS under SCPAs ¹		Number of MLS		including MLS under SCPAs ¹		Number of MLS		including MLS under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	699 419	91	856 521	34	305 589	1	1086 940	11	312 164	0	1471 809	12	368 340	0	1269 300	22	339 553	0
CENTRAL FEDERAL DISTRICT	159 513	79	200 714	30	88 285	1	254 969	7	90 921	0	353 695	11	103 934	0	312 909	21	102 240	0
Belgorod Region	5 304	0	6 379	0	1 560	0	8 542	0	1 554	0	11 940	0	1 790	0	10 575	0	1 779	0
Bryansk Region	5 534	0	6 340	1	2 769	0	7 949	0	2 959	0	10 697	0	3 031	0	9 370	0	2 659	0
Vladimir Region	5 974	0	7 356	0	2 573	0	9 643	0	2 239	0	12 883	0	2 780	0	11 808	0	2 680	0
Voronezh Region	11 464	1	13 743	0	6 409	0	16 511	0	6 044	0	22 921	0	5 957	0	20 698	0	6 187	0
Ivanovo Region	4 466	1	4 744	0	1 458	0	6 367	0	1 480	0	8 146	0	1 623	0	6 998	0	1 310	0
Kaluga Region	5 397	0	6 875	0	2 949	0	8 668	0	2 828	0	12 089	0	2 954	0	10 420	0	3 047	0
Kostroma Region	3 799	0	4 046	0	1 140	0	4 987	0	1 115	0	6 485	0	1 251	0	5 693	0	1 083	0
Kursk Region	4 882	0	6 482	0	1 655	0	7 934	0	1 570	0	10 582	0	1 584	0	8 788	0	1 798	0
Lipetsk Region	5 262	0	6 439	0	2 687	0	7 411	0	1 917	0	9 908	0	1 824	0	8 783	0	1 855	0
Moscow Region	37 521	25	43 153	4	20 179	0	56 646	0	21 296	0	82 048	1	24 983	0	71 422	0	24 836	0
Orel Region	3 870	0	4 887	0	2 195	0	6 158	0	2 015	0	8 011	0	2 109	0	7 028	0	2 231	0
Ryazan Region	6 343	0	7 791	1	3 892	0	9 786	0	4 162	0	12 836	1	4 876	0	11 020	0	4 111	0
Smolensk Region	4 510	0	5 268	0	2 142	0	6 425	0	1 893	0	8 658	0	2 010	0	7 624	0	1 818	0
Tambov Region	4 080	1	4 926	0	2 023	0	6 110	0	1 927	0	8 605	0	2 345	0	7 530	0	1 690	0
Tver Region	5 876	0	7 432	0	2 748	0	9 479	0	2 534	0	13 415	0	2 831	0	11 841	0	2 553	0
Tula Region	6 993	0	8 357	0	2 921	0	10 620	0	3 316	0	14 422	0	3 900	0	12 289	0	3 014	0
Yaroslavl Region	6 713	0	7 346	0	2 321	0	9 228	0	2 059	0	11 908	0	2 385	0	10 264	0	2 401	0
Moscow	31 525	51	49 150	24	26 664	1	62 505	7	30 013	0	88 141	9	35 701	0	80 758	21	37 188	0

	2015		2016				2017				2018				2019			
	Number of MLs		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
NORTH-WESTERN FEDERAL DISTRICT	83 817	6	104 766	2	48 814	0	127 986	1	50 745	0	175 165	0	60 590	0	151 214	1	57 357	0
Republic of Karelia	3 681	0	4 306	0	1 517	0	5 244	0	1 586	0	7 409	0	2 121	0	6 206	0	1 826	0
Republic of Komi	6 476	0	7 403	0	2 163	0	9 520	0	2 605	0	12 190	0	3 052	0	9 732	0	2 540	0
Arkhangelsk Region	8 672	0	9 471	0	2 478	0	11 913	0	2 806	0	15 335	0	3 502	0	13 183	0	3 544	0
including Nenets Autonomous Area	205	0	253	0	103	0	291	0	93	0	533	0	109	0	405	0	110	0
Vologda Region	8 086	0	10 023	0	3 620	0	11 995	0	2 930	0	14 949	0	3 331	0	12 452	0	2 973	0
Kaliningrad Region	4 290	1	5 496	0	2 733	0	7 393	0	3 150	0	10 493	0	3 617	0	9 755	0	3 340	0
Leningrad Region	9 486	0	11 928	0	6 100	0	15 164	0	6 476	0	21 204	0	7 433	0	18 527	1	6 874	0
Murmansk Region	5 157	0	5 616	0	1 820	0	6 432	0	1 824	0	8 295	0	2 378	0	7 472	0	2 118	0
Novgorod Region	2 923	0	3 949	0	1 365	0	4 620	0	1 384	0	6 223	0	1 570	0	5 262	0	1 347	0
Pskov Region	2 837	0	3 241	0	1 292	0	3 910	0	1 254	0	5 410	0	1 432	0	4 689	0	1 201	0
Saint Petersburg	32 209	5	43 333	2	25 726	0	51 795	1	26 730	0	73 657	0	32 154	0	63 936	0	31 594	0
SOUTHERN FEDERAL DISTRICT²	52 247	2	63 894	1	25 122	0	84 416	0	28 270	0	116 713	0	34 108	0	106 499	0	32 583	0
Republic of Adygeya (Adygeya)	1 357	0	1 375	0	548	0	1 761	0	564	0	2 499	0	655	0	2 319	0	547	0
Republic of Kalmykia	1 101	0	1 340	0	516	0	1 739	0	539	0	2 601	0	656	0	2 384	0	618	0
Republic of Crimea ²	173	0	642	1	258	0	1 386	0	569	0	2 978	0	1 198	0	3 939	0	1 168	0
Krasnodar Territory	18 782	1	23 183	0	11 472	0	31 249	0	13 211	0	43 669	0	15 696	0	39 194	0	14 336	0
Astrakhan Region	4 248	0	4 731	0	1 365	0	5 890	0	1 057	0	7 773	0	1 221	0	7 357	0	1 185	0
Volgograd Region	10 842	1	13 078	0	4 115	0	16 647	0	3 899	0	21 468	0	4 008	0	18 779	0	4 282	0
Rostov Region	15 917	0	19 310	0	6 797	0	25 236	0	8 281	0	34 750	0	10 280	0	31 240	0	10 090	0
Sevastopol ²	51	0	235	0	51	0	508	0	150	0	975	0	394	0	1 287	0	357	0
NORTH-CAUCASIAN FEDERAL DISTRICT	16 968	0	19 934	0	5 462	0	24 281	0	5 416	0	33 046	0	5 765	0	31 317	0	5 923	0
Republic of Dagestan	1 918	0	2 252	0	491	0	2 852	0	577	0	3 916	0	709	0	4 532	0	820	0
Republic of Ingushetia	71	0	165	0	79	0	169	0	58	0	195	0	82	0	172	0	47	0
Kabardino-Balkar Republic	1 416	0	1 779	0	496	0	2 255	0	474	0	2 981	0	472	0	2 865	0	492	0
Karachai-Cherkess Republic	907	0	1 109	0	207	0	1 311	0	213	0	1 855	0	206	0	1 726	0	183	0
Republic of North Ossetia – Alania	1 755	0	2 183	0	745	0	2 224	0	613	0	2 876	0	662	0	2 895	0	677	0
Chechen Republic	363	0	441	0	81	0	587	0	74	0	870	0	107	0	1 098	0	101	0
Stavropol Territory	10 538	0	12 005	0	3 363	0	14 883	0	3 407	0	20 353	0	3 527	0	18 029	0	3 603	0

	2015		2016				2017				2018				2019			
	Number of MLs		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	176 036	3	217 643	0	68 776	0	270 294	1	67 852	0	356 273	1	77 633	0	295 009	0	67 162	0
Republic of Bashkortostan	22 752	0	30 399	0	8 439	0	38 887	1	9 568	0	53 504	1	13 233	0	46 173	0	11 427	0
Mari El Republic	4 076	0	5 460	0	2 211	0	6 257	0	1 753	0	8 178	0	1 855	0	6 686	0	1 710	0
Republic of Mordovia	3 574	0	5 554	0	1 963	0	6 556	0	2 048	0	7 982	0	2 027	0	6 239	0	1 458	0
Republic of Tatarstan (Tatarstan)	29 255	0	35 918	0	8 587	0	43 338	0	9 419	0	54 783	0	11 451	0	44 089	0	10 201	0
Udmurt Republic	11 143	0	13 188	0	3 663	0	15 428	0	3 609	0	20 452	0	4 864	0	17 381	0	3 924	0
Chuvash Republic – Chuvashia	9 029	0	11 226	0	4 656	0	14 418	0	5 290	0	18 407	0	5 659	0	14 831	0	5 074	0
Perm Territory	16 047	0	19 166	0	5 269	0	24 106	0	5 407	0	32 094	0	6 870	0	28 037	0	6 692	0
Kirov Region	8 283	0	10 392	0	4 073	0	13 703	0	3 391	0	17 637	0	3 228	0	13 504	0	2 843	0
Nizhny Novgorod Region	16 121	0	20 343	0	6 552	0	25 278	0	6 574	0	32 546	0	6 595	0	26 399	0	4 963	0
Orenburg Region	11 820	0	13 721	0	4 976	0	17 527	0	4 359	0	24 775	0	5 066	0	20 409	0	4 427	0
Penza Region	5 864	1	7 010	0	2 874	0	9 519	0	3 049	0	12 561	0	3 146	0	10 781	0	2 850	0
Samara Region	19 174	1	22 010	0	7 927	0	26 712	0	6 967	0	35 236	0	6 780	0	29 276	0	6 124	0
Saratov Region	10 310	1	12 698	0	3 526	0	16 618	0	2 732	0	23 026	0	3 263	0	19 809	0	3 067	0
Ulyanovsk Region	8 588	0	10 558	0	4 060	0	11 947	0	3 686	0	15 092	0	3 596	0	11 395	0	2 402	0
URAL FEDERAL DISTRICT	82 428	0	95 479	0	24 577	0	124 907	0	26 852	0	165 424	0	36 148	0	141 397	0	29 292	0
Kurgan Region	6 539	0	4 670	0	1 054	0	6 143	0	1 228	0	8 603	0	1 525	0	7 939	0	1 091	0
Sverdlovsk Region	21 922	0	26 940	0	7 063	0	36 851	0	9 060	0	51 239	0	13 478	0	43 670	0	11 035	0
Tyumen Region	31 088	0	36 810	0	10 524	0	48 237	0	10 207	0	63 012	0	14 559	0	52 657	0	11 799	0
including Khanty-Mansi Autonomous Area – Yugra	13 472	0	17 721	0	4 893	0	22 614	0	4 327	0	30 009	0	6 023	0	23 904	0	4 850	0
including Yamal-Nenets Autonomous Area	4 936	0	6 381	0	1 752	0	8 692	0	2 071	0	10 749	0	2 749	0	9 408	0	2 460	0
Chelyabinsk Region	22 879	0	27 059	0	5 936	0	33 676	0	6 357	0	42 570	0	6 586	0	37 131	0	5 367	0
SIBERIAN FEDERAL DISTRICT³	98 366	0	118 190	0	34 669	0	153 246	1	32 593	0	192 856	0	35 665	0	163 397	0	31 490	0
Altai Republic	588	0	487	0	92	0	721	0	103	0	1 029	0	132	0	830	0	121	0
Republic of Tuva	712	0	834	0	61	0	1 319	0	77	0	2 104	0	111	0	1 835	0	127	0
Republic of Khakassia	2 389	0	2 751	0	812	0	3 947	0	839	0	5 118	0	828	0	4 372	0	707	0
Altai Territory	10 814	0	13 489	0	3 540	0	18 302	0	4 012	0	25 241	0	5 201	0	20 846	0	4 322	0
Krasnoyarsk Territory	18 043	0	22 097	0	8 104	0	27 093	0	7 856	0	35 330	0	9 005	0	29 054	0	7 062	0
Irkutsk Region	13 596	0	15 306	0	3 801	0	19 681	0	3 376	0	25 477	0	3 981	0	21 143	0	3 739	0
Kemerovo Region	12 983	0	15 364	0	3 645	0	20 133	0	3 544	0	27 842	0	4 277	0	24 151	0	4 115	0
Novosibirsk Region	16 369	0	20 863	0	8 409	0	26 960	1	8 075	0	37 226	0	8 972	0	32 416	0	8 643	0
Omsk Region	9 717	0	11 548	0	2 193	0	15 909	0	1 586	0	21 856	0	2 122	0	19 448	0	1 952	0
Tomsk Region	5 747	0	7 516	0	2 209	0	8 895	0	1 300	0	11 633	0	1 036	0	9 302	0	702	0

	2015		2016				2017				2018				2019			
	Number of MLs		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
FAR-EASTERN FEDERAL DISTRICT ³	29 820	1	35 901	1	9 884	0	46 841	1	9 515	0	78 637	0	14 497	0	67 558	0	13 506	0
Republic of Buryatia ³	3 334	0	3 555	0	931	0	4 508	0	815	0	6 551	0	1 101	0	5 853	0	1 128	0
Republic of Sakha (Yakutia)	6 354	0	8 612	0	3 686	0	9 948	0	3 302	0	13 416	0	4 064	0	11 004	0	3 262	0
Trans-Baikal Territory ³	4 074	0	4 380	0	872	0	5 778	0	1 010	0	8 226	0	1 122	0	7 283	0	1 124	0
Kamchatka Territory	1 672	0	1 783	0	425	0	2 369	0	462	0	3 395	0	789	0	3 228	0	744	0
Primorye Territory	7 412	1	8 951	1	1 995	0	12 028	1	2 034	0	15 958	0	2 400	0	14 014	0	2 685	0
Khabarovsk Territory	6 722	0	7 712	0	1 744	0	10 711	0	1 694	0	14 045	0	2 033	0	11 865	0	1 941	0
Amur Region	3 399	0	3 799	0	845	0	5 350	0	680	0	8 042	0	972	0	6 486	0	765	0
Magadan Region	1 167	0	1 399	0	415	0	1 708	0	366	0	2 342	0	496	0	2 006	0	504	0
Sakhalin Region	2 184	0	2 641	0	539	0	3 427	0	772	0	4 771	0	1 265	0	4 183	0	1 122	0
Jewish Autonomous Region	612	0	658	0	123	0	886	0	59	0	1 341	0	91	0	1 082	0	78	0
Chukotka Autonomous Area	298	0	346	0	112	0	414	0	146	0	550	0	164	0	554	0	153	0
CRIMEA FEDERAL DISTRICT ²	224	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

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

Table 3.9

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	1 169 240	5 776	1 481 068	2 061	2 027 562	830	3 018 156	1 421	2 861 148	919
CENTRAL FEDERAL DISTRICT	343 888	5 365	459 813	1 699	629 760	701	957 750	1 396	935 266	878
Belgorod Region	7 509	76	9 511	0	13 882	0	20 951	0	19 733	0
Bryansk Region	7 265	0	8 726	1	11 564	0	17 514	0	16 821	0
Vladimir Region	8 393	0	11 034	0	15 162	0	22 125	0	21 384	0
Voronezh Region	16 179	5	19 960	0	25 170	0	37 919	0	36 490	0
Ivanovo Region	6 184	3	6 664	0	9 113	0	13 305	0	12 221	0
Kaluga Region	8 907	0	11 893	7	16 468	0	24 828	0	22 749	0
Kostroma Region	4 407	0	5 019	0	6 663	0	9 692	0	9 168	0
Kursk Region	6 552	0	8 778	0	11 242	0	17 023	0	15 838	0
Lipetsk Region	6 825	0	8 766	0	11 237	3	16 390	0	15 812	0
Moscow Region	97 785	1 136	114 489	161	159 892	11	252 865	42	242 590	8
Orel Region	5 083	0	6 572	0	9 271	0	13 172	0	12 320	0
Ryazan Region	8 766	0	11 308	12	15 398	0	22 399	76	20 386	0
Smolensk Region	6 728	0	8 225	0	10 704	0	15 353	0	14 315	0
Tambov Region	5 847	8	7 215	0	9 705	0	15 022	0	14 053	0
Tver Region	9 039	0	12 034	0	16 772	0	24 998	0	23 912	0
Tula Region	10 563	0	13 339	0	18 444	0	27 554	0	25 645	0
Yaroslavl Region	8 728	0	10 113	0	13 576	0	19 594	0	18 200	0
Moscow	119 127	4 137	186 167	1 518	255 496	687	387 046	1 278	393 629	870
NORTH-WESTERN FEDERAL DISTRICT	146 884	256	189 396	188	257 931	11	388 167	0	369 043	5
Republic of Karelia	5 433	0	6 377	0	8 191	0	12 643	0	11 264	0
Republic of Komi	10 677	0	12 106	0	16 173	0	22 328	0	19 411	0
Arkhangelsk Region	13 281	0	14 881	0	20 708	0	28 905	0	26 500	0
including Nenets Autonomous Area	489	0	547	0	650	0	1 275	0	998	0
Vologda Region	10 070	0	12 605	0	15 776	0	21 557	0	19 696	0
Kaliningrad Region	6 862	5	8 591	0	12 265	0	18 974	0	18 366	0
Leningrad Region	16 974	0	22 002	0	31 221	0	48 198	0	45 525	5
Murmansk Region	8 539	0	9 301	0	11 231	0	15 900	0	15 492	0
Novgorod Region	4 126	2	5 408	0	6 835	0	10 261	0	9 337	0
Pskov Region	3 990	0	4 668	0	6 103	0	8 862	0	8 439	0
Saint Petersburg	66 931	249	93 456	188	129 428	11	200 539	0	195 015	0

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
SOUTHERN FEDERAL DISTRICT¹	78 729	75	99 009	62	138 922	0	208 474	0	206 654	0
Republic of Adygeya (Adyggeya)	2 016	0	2 017	0	2 738	0	4 176	0	4 103	0
Republic of Kalmykia	1 812	0	2 210	0	3 329	0	5 332	0	5 365	0
Republic of Crimea ¹	356	0	1 366	61	2 693	0	6 200	0	8 852	0
Krasnodar Territory	28 948	2	36 827	1	52 393	0	78 522	0	77 706	0
Astrakhan Region	6 244	0	7 187	0	9 336	0	13 617	0	13 682	0
Volgograd Region	14 741	73	18 004	0	25 116	0	35 656	0	34 769	0
Rostov Region	24 968	0	30 930	0	42 308	0	62 821	0	59 165	0
Sevastopol ¹	111	0	469	0	1 010	0	2 150	0	3 011	0
NORTH-CAUCASIAN FEDERAL DISTRICT	26 109	0	31 242	0	40 310	0	60 728	0	62 537	0
Republic of Dagestan	3 528	0	4 187	0	6 020	0	9 550	0	11 715	0
Republic of Ingushetia	128	0	325	0	309	0	480	0	397	0
Kabardino-Balkar Republic	2 300	0	2 973	0	4 009	0	5 784	0	6 120	0
Karachai-Cherkess Republic	1 761	0	1 705	0	2 139	0	3 197	0	3 292	0
Republic of North Ossetia – Alania	2 962	0	3 760	0	4 105	0	5 933	0	5 984	0
Chechen Republic	637	0	1 018	0	1 149	0	1 919	0	2 568	0
Stavropol Territory	14 793	0	17 274	0	22 579	0	33 864	0	32 461	0
VOLGA FEDERAL DISTRICT	235 617	77	299 768	72	405 025	26	586 441	25	530 588	36
Republic of Bashkortostan	31 885	0	43 864	0	60 909	23	92 720	25	86 553	0
Mari El Republic	5 263	0	7 101	0	8 574	0	12 213	0	10 469	0
Republic of Mordovia	5 006	0	8 225	13	10 406	0	14 239	0	12 124	0
Republic of Tatarstan (Tatarstan)	37 957	0	49 003	0	66 972	0	95 770	0	87 180	0
Udmurt Republic	13 431	0	16 465	0	21 039	0	30 466	0	27 970	0
Chuvash Republic – Chuvashia	11 936	0	15 302	0	21 378	0	29 265	0	25 849	0
Perm Territory	21 556	0	26 231	0	35 556	0	52 211	0	49 096	36
Kirov Region	10 055	0	12 940	0	18 474	0	25 694	0	21 220	0
Nizhny Novgorod Region	23 668	0	30 621	0	40 787	0	57 831	0	50 477	0
Orenburg Region	16 250	0	18 704	0	25 113	0	38 721	0	34 920	0
Penza Region	7 981	4	9 827	0	13 904	0	20 246	0	19 247	0
Samara Region	26 065	70	30 521	60	40 665	3	58 453	0	52 493	0
Saratov Region	14 330	2	17 900	0	24 653	0	36 682	0	34 454	0
Ulyanovsk Region	10 234	0	13 065	0	16 595	0	21 930	0	18 535	0

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	137 598	0	156 099	0	218 495	0	313 420	0	288 294	0
Kurgan Region	12 620	0	6 007	0	8 597	0	12 965	0	12 583	0
Sverdlovsk Region	35 422	0	44 285	0	65 484	0	98 204	0	90 140	0
Tyumen Region	62 760	0	73 682	0	101 662	0	142 402	0	128 733	0
including Khanty-Mansi Autonomous Area – Yugra	28 644	0	37 208	0	50 427	0	71 606	0	61 921	0
including Yamal-Nenets Autonomous Area	11 886	0	15 259	0	21 868	0	28 584	0	27 014	0
Chelyabinsk Region	26 795	0	32 124	0	42 752	0	59 849	0	56 839	0
SIBERIAN FEDERAL DISTRICT ²	141 617	0	173 619	0	236 936	28	326 569	0	304 321	0
Altai Republic	718	0	684	0	840	0	1 408	0	1 385	0
Republic of Tuva	1 250	0	1 564	0	2 677	0	4 586	0	4 237	0
Republic of Khakassia	3 193	0	3 681	0	5 554	0	7 960	0	7 362	0
Altai Territory	13 426	0	17 141	0	23 910	0	36 292	0	33 121	0
Krasnoyarsk Territory	27 583	0	34 037	0	43 850	0	63 273	0	57 310	0
Irkutsk Region	19 784	0	22 973	0	31 385	0	44 387	0	40 147	0
Kemerovo Region	16 939	0	20 258	0	27 754	0	42 108	0	40 513	0
Novosibirsk Region	25 613	0	33 386	0	46 642	28	70 605	0	67 683	0
Omsk Region	13 060	0	16 256	0	23 237	0	35 649	0	34 596	0
Tomsk Region	8 570	0	11 079	0	13 988	0	20 302	0	17 971	0
FAR-EASTERN FEDERAL DISTRICT ²	58 331	4	72 122	39	100 184	63	176 608	0	164 444	0
Republic of Buryatia ²	4 885	0	5 412	0	7 012	0	11 403	0	11 152	0
Republic of Sakha (Yakutia)	14 145	0	19 713	0	24 586	0	35 572	0	30 153	0
Trans-Baikal Territory ²	6 594	0	7 148	0	10 087	0	15 640	0	14 616	0
Kamchatka Territory	3 508	0	3 677	0	5 151	0	8 031	0	7 835	0
Primorye Territory	13 461	4	17 041	39	24 530	63	36 588	0	35 729	0
Khabarovsk Territory	12 428	0	14 136	0	21 255	0	31 087	0	28 934	0
Amur Region	5 707	0	6 565	0	9 594	0	15 782	0	14 459	0
Magadan Region	2 403	0	2 889	0	3 539	0	5 193	0	4 787	0
Sakhalin Region	5 072	0	6 302	0	9 102	0	13 482	0	13 072	0
Jewish Autonomous Region	956	0	1 043	0	1 416	0	2 328	0	2 042	0
Chukotka Autonomous Area	651	0	755	0	1 010	0	1 504	0	1 663	0
CRIMEA FEDERAL DISTRICT ¹	467	0	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 3.10

	2015		2016				2017				2018				2019			
	Volume of MLs		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	1157 760	3 903	1472 380	1 087	570 736	9	2 021 402	544	661 244	0	3 012 702	413	870 644	0	2 847 517	675	922 674	0
CENTRAL FEDERAL DISTRICT	337 348	3 531	454 878	822	206 272	9	627 051	419	246 251	0	955 425	388	320 116	0	929 147	670	360 586	0
Belgorod Region	7 352	0	9 435	0	2 936	0	13 838	0	3 234	0	20 928	0	4 053	0	19 651	0	4 330	0
Bryansk Region	7 102	0	8 624	1	4 030	0	11 552	0	4 657	0	17 499	0	5 400	0	16 786	0	5 655	0
Vladimir Region	8 359	0	10 984	0	4 201	0	15 149	0	4 230	0	22 109	0	5 626	0	21 309	0	5 855	0
Voronezh Region	16 154	5	19 931	0	9 385	0	25 136	0	9 855	0	37 891	0	10 535	0	36 350	0	11 664	0
Ivanovo Region	6 166	3	6 645	0	2 508	0	9 087	0	2 736	0	13 296	0	3 467	0	12 174	0	3 127	0
Kaluga Region	8 879	0	11 832	0	5 201	0	16 415	0	5 589	0	24 793	0	6 563	0	22 708	0	7 289	0
Kostroma Region	4 377	0	4 972	0	1 625	0	6 642	0	1 844	0	9 676	0	2 266	0	9 117	0	2 180	0
Kursk Region	6 519	0	8 713	0	2 699	0	11 225	0	2 713	0	17 007	0	3 302	0	15 795	0	4 060	0
Lipetsk Region	6 798	0	8 748	0	3 991	0	11 099	0	3 399	0	16 371	0	3 761	0	15 755	0	4 213	0
Moscow Region	96 750	901	114 028	109	53 533	0	159 519	0	62 632	0	252 656	42	83 570	0	241 161	0	94 626	0
Orel Region	5 072	0	6 562	0	3 204	0	9 269	0	3 308	0	13 157	0	3 853	0	12 289	0	4 229	0
Ryazan Region	8 735	0	11 291	12	5 733	0	15 374	0	6 728	0	22 382	76	8 844	0	20 363	0	8 334	0
Smolensk Region	6 696	0	8 144	0	3 643	0	10 696	0	3 589	0	15 352	0	4 180	0	14 300	0	4 243	0
Tambov Region	5 812	8	7 195	0	3 141	0	9 625	0	3 428	0	15 018	0	4 417	0	14 021	0	3 856	0
Tver Region	9 018	0	11 794	0	4 746	0	16 763	0	5 099	0	24 995	0	6 141	0	23 871	0	6 314	0
Tula Region	10 547	0	13 330	0	5 138	0	18 441	0	6 173	0	27 551	0	8 209	0	25 572	0	7 483	0
Yaroslavl Region	8 679	0	10 077	0	3 777	0	13 532	0	3 636	0	19 545	0	4 693	0	18 081	0	5 309	0
Moscow	114 334	2 615	182 573	700	86 780	9	253 688	419	113 400	0	385 200	270	151 235	0	389 842	670	177 819	0

	2015		2016				2017				2018				2019			
	Volume of MLs		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
NORTH-WESTERN FEDERAL DISTRICT	146 331	254	189 082	183	91 814	0	257 421	11	107 726	0	387 745	0	141 936	0	366 877	5	153 518	0
Republic of Karelia	5 425	0	6 364	0	2 539	0	8 184	0	2 895	0	12 637	0	4 172	0	11 219	0	3 860	0
Republic of Komi	10 645	0	12 100	0	3 958	0	16 168	0	4 878	0	22 327	0	6 136	0	19 388	0	5 875	0
Arkhangelsk Region	13 249	0	14 852	0	4 551	0	20 692	0	5 830	0	28 889	0	7 734	0	26 463	0	8 301	0
including Nenets Autonomous Area	489	0	547	0	252	0	650	0	206	0	1 275	0	259	0	998	0	305	0
Vologda Region	9 969	0	12 541	0	4 910	0	15 736	0	4 416	0	21 534	0	5 673	0	19 633	0	5 696	0
Kaliningrad Region	6 811	5	8 569	0	4 065	0	12 253	0	5 114	0	18 922	0	6 311	0	18 325	0	6 284	0
Leningrad Region	16 869	0	21 965	0	11 536	0	31 159	0	13 463	0	48 136	0	17 504	0	45 311	5	18 416	0
Murmansk Region	8 537	0	9 268	0	3 639	0	11 231	0	3 952	0	15 899	0	5 764	0	15 478	0	5 696	0
Novgorod Region	4 106	0	5 396	0	2 071	0	6 819	0	2 287	0	10 250	0	3 037	0	9 303	0	2 991	0
Pskov Region	3 935	0	4 633	0	2 000	0	6 065	0	2 233	0	8 829	0	2 744	0	8 393	0	2 537	0
Saint Petersburg	66 785	249	93 393	183	52 546	0	129 114	11	62 658	0	200 321	0	82 861	0	193 359	0	93 859	0
SOUTHERN FEDERAL DISTRICT²	77 807	75	98 727	61	38 855	0	138 770	0	48 412	0	208 393	0	63 876	0	206 023	0	66 358	0
Republic of Adygeya (Adygeya)	1 995	0	2 009	0	812	0	2 733	0	943	0	4 174	0	1 161	0	4 095	0	1 011	0
Republic of Kalmykia	1 807	0	2 210	0	967	0	3 329	0	1 209	0	5 332	0	1 667	0	5 355	0	1 925	0
Republic of Crimea ²	356	0	1 366	61	473	0	2 650	0	1 040	0	6 200	0	2 364	0	8 845	0	2 737	0
Krasnodar Territory	28 515	2	36 706	0	17 035	0	52 352	0	21 536	0	78 495	0	27 620	0	77 417	0	27 235	0
Astrakhan Region	6 224	0	7 177	0	2 445	0	9 336	0	2 145	0	13 617	0	2 713	0	13 653	0	3 071	0
Volgograd Region	14 714	73	17 993	0	6 047	0	25 108	0	6 712	0	35 646	0	8 047	0	34 688	0	9 740	0
Rostov Region	24 552	0	30 798	0	10 963	0	42 254	0	14 507	0	62 779	0	19 515	0	58 962	0	19 816	0
Sevastopol ²	110	0	467	0	113	0	1 010	0	320	0	2 150	0	790	0	3 009	0	819	0
NORTH-CAUCASIAN FEDERAL DISTRICT	26 030	0	31 162	0	9 146	0	40 284	0	10 238	0	60 721	0	12 426	0	62 400	0	14 185	0
Republic of Dagestan	3 519	0	4 181	0	1 075	0	6 019	0	1 438	0	9 549	0	2 100	0	11 679	0	2 625	0
Republic of Ingushetia	128	0	325	0	120	0	309	0	104	0	480	0	165	0	397	0	147	0
Kabardino-Balkar Republic	2 291	0	2 960	0	954	0	4 005	0	1 028	0	5 779	0	1 125	0	6 099	0	1 350	0
Karachai-Cherkess Republic	1 760	0	1 705	0	360	0	2 139	0	403	0	3 197	0	415	0	3 292	0	459	0
Republic of North Ossetia – Alania	2 957	0	3 760	0	1 289	0	4 092	0	1 207	0	5 932	0	1 469	0	5 969	0	1 648	0
Chechen Republic	627	0	994	0	167	0	1 149	0	183	0	1 919	0	342	0	2 568	0	355	0
Stavropol Territory	14 749	0	17 238	0	5 182	0	22 571	0	5 874	0	33 864	0	6 809	0	32 399	0	7 598	0

	2015		2016				2017				2018				2019			
	Volume of MLs		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	233 661	40	297 880	0	103 902	0	403 282	23	114 479	0	584 852	25	146 599	0	528 093	0	144 378	0
Republic of Bashkortostan	31 401	0	43 550	0	13 692	0	60 632	23	16 987	0	92 260	25	25 615	0	86 275	0	24 757	0
Mari El Republic	5 252	0	7 096	0	2 922	0	8 574	0	2 544	0	12 211	0	3 110	0	10 458	0	3 123	0
Republic of Mordovia	4 947	0	8 171	0	3 431	0	10 347	0	3 867	0	14 197	0	4 399	0	12 088	0	3 647	0
Republic of Tatarstan (Tatarstan)	37 511	0	48 723	0	14 768	0	66 385	0	17 477	0	95 112	0	24 000	0	86 231	0	24 393	0
Udmurt Republic	13 297	0	16 358	0	5 487	0	20 949	0	5 836	0	30 379	0	8 398	0	27 856	0	7 684	0
Chuvash Republic – Chuvashia	11 905	0	15 283	0	6 713	0	21 370	0	8 307	0	29 258	0	9 714	0	25 796	0	10 132	0
Perm Territory	21 503	0	26 181	0	8 453	0	35 549	0	9 267	0	52 185	0	12 882	0	48 905	0	14 414	0
Kirov Region	10 020	0	12 899	0	5 191	0	18 445	0	5 182	0	25 672	0	5 849	0	21 189	0	5 387	0
Nizhny Novgorod Region	23 558	0	30 373	0	10 504	0	40 716	0	12 206	0	57 790	0	13 508	0	50 169	0	12 135	0
Orenburg Region	16 059	0	18 543	0	6 860	0	24 991	0	6 596	0	38 590	0	8 418	0	34 843	0	8 145	0
Penza Region	7 957	4	9 797	0	4 308	0	13 885	0	4 804	0	20 220	0	5 610	0	19 175	0	5 952	0
Samara Region	25 833	33	30 101	0	11 124	0	40 300	0	11 241	0	58 393	0	13 037	0	52 301	0	12 862	0
Saratov Region	14 275	2	17 771	0	5 417	0	24 607	0	4 996	0	36 674	0	6 387	0	34 361	0	7 114	0
Ulyanovsk Region	10 143	0	13 036	0	5 032	0	16 533	0	5 169	0	21 912	0	5 670	0	18 447	0	4 637	0
URAL FEDERAL DISTRICT	136 816	0	155 354	0	43 925	0	217 832	0	52 959	0	312 739	0	77 818	0	287 145	0	73 227	0
Kurgan Region	12 600	0	5 986	0	1 447	0	8 584	0	1 908	0	12 954	0	2 615	0	12 553	0	2 215	0
Sverdlovsk Region	35 334	0	44 191	0	13 064	0	65 375	0	18 725	0	97 953	0	28 974	0	89 816	0	27 880	0
Tyumen Region	62 436	0	73 409	0	21 519	0	101 387	0	22 922	0	142 214	0	34 639	0	128 240	0	32 198	0
including Khanty-Mansi Autonomous Area – Yugra	28 578	0	37 108	0	10 807	0	50 339	0	10 385	0	71 548	0	15 385	0	61 769	0	14 142	0
including Yamal-Nenets Autonomous Area	11 800	0	15 203	0	4 182	0	21 791	0	5 554	0	28 514	0	7 806	0	26 836	0	7 804	0
Chelyabinsk Region	26 446	0	31 767	0	7 895	0	42 486	0	9 404	0	59 618	0	11 589	0	56 536	0	10 935	0
SIBERIAN FEDERAL DISTRICT³	141 194	0	173 349	0	55 479	0	236 798	28	58 119	0	326 334	0	70 571	0	303 515	0	71 477	0
Altai Republic	714	0	682	0	166	0	840	0	167	0	1 407	0	239	0	1 385	0	269	0
Republic of Tuva	1 250	0	1 563	0	127	0	2 677	0	166	0	4 586	0	290	0	4 236	0	369	0
Republic of Khakassia	3 190	0	3 672	0	1 163	0	5 550	0	1 270	0	7 926	0	1 427	0	7 348	0	1 484	0
Altai Territory	13 373	0	17 108	0	4 828	0	23 894	0	5 824	0	36 281	0	8 550	0	33 098	0	8 021	0
Krasnoyarsk Territory	27 551	0	34 007	0	13 319	0	43 841	0	14 317	0	63 266	0	18 426	0	57 169	0	16 720	0
Irkutsk Region	19 720	0	22 909	0	6 205	0	31 323	0	6 254	0	44 366	0	8 015	0	40 058	0	8 436	0
Kemerovo Region	16 860	0	20 210	0	5 681	0	27 749	0	6 190	0	42 072	0	8 093	0	40 416	0	8 659	0
Novosibirsk Region	25 566	0	33 351	0	13 977	0	46 615	28	14 855	0	70 494	0	18 357	0	67 420	0	20 149	0
Omsk Region	12 954	0	16 243	0	3 727	0	23 234	0	3 165	0	35 638	0	4 759	0	34 489	0	5 257	0
Tomsk Region	8 553	0	11 059	0	3 179	0	13 983	0	2 453	0	20 299	0	2 415	0	17 900	0	2 112	0

	2015		2016				2017				2018				2019			
	Volume of MLs		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
FAR-EASTERN FEDERAL DISTRICT ³	58 107	4	71 949	21	21 343	0	99 964	63	23 061	0	176 493	0	37 303	0	164 318	0	38 948	0
Republic of Buryatia ³	4 874	0	5 400	0	1 491	0	7 004	0	1 426	0	11 399	0	2 209	0	11 135	0	2 516	0
Republic of Sakha (Yakutia)	14 020	0	19 593	0	8 468	0	24 480	0	8 500	0	35 507	0	11 291	0	30 109	0	9 764	0
Trans-Baikal Territory ³	6 589	0	7 145	0	1 615	0	10 087	0	2 031	0	15 640	0	2 632	0	14 612	0	2 903	0
Kamchatka Territory	3 466	0	3 661	0	958	0	5 089	0	1 171	0	8 009	0	2 115	0	7 817	0	2 135	0
Primorye Territory	13 430	4	17 032	21	3 896	0	24 524	63	4 469	0	36 581	0	6 017	0	35 714	0	7 955	0
Khabarovsk Territory	12 424	0	14 132	0	3 512	0	21 255	0	3 867	0	31 087	0	5 264	0	28 924	0	5 651	0
Amur Region	5 701	0	6 563	0	1 583	0	9 590	0	1 357	0	15 778	0	2 121	0	14 440	0	2 099	0
Magadan Region	2 395	0	2 879	0	948	0	3 529	0	960	0	5 190	0	1 323	0	4 787	0	1 586	0
Sakhalin Region	5 064	0	6 299	0	1 505	0	9 089	0	2 254	0	13 472	0	3 634	0	13 072	0	3 638	0
Jewish Autonomous Region	956	0	1 043	0	221	0	1 416	0	142	0	2 328	0	214	0	2 041	0	203	0
Chukotka Autonomous Area	650	0	748	0	251	0	991	0	343	0	1 504	0	482	0	1 663	0	498	0
CRIMEA FEDERAL DISTRICT ²	466	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY
(MILLION RUBLES)

Table 3.11

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	3 912 845	135 446	4 464 519	73 511	5 176 062	43 948	6 399 125	35 027	7 490 152	22 368
CENTRAL FEDERAL DISTRICT	1 092 913	100 538	1 270 417	55 245	1 495 891	32 275	1 897 063	26 172	2 315 125	17 543
Belgorod Region	25 359	460	28 485	172	33 711	114	42 372	90	48 269	38
Bryansk Region	22 436	220	25 447	111	29 442	69	36 683	52	42 071	32
Vladimir Region	27 056	474	30 850	172	36 041	98	45 006	88	51 837	63
Voronezh Region	49 463	500	57 317	222	65 971	140	82 104	62	95 009	25
Ivanovo Region	18 417	186	20 562	92	23 486	58	28 516	50	30 999	33
Kaluga Region	30 787	669	35 570	330	42 765	218	53 553	165	61 464	73
Kostroma Region	12 436	36	14 102	7	16 325	1	19 987	6	23 190	0
Kursk Region	22 848	233	25 806	72	29 219	34	35 906	34	40 344	12
Lipetsk Region	20 615	156	23 719	46	28 009	41	34 496	21	39 779	18
Moscow Region	290 147	26 715	343 096	14 645	406 412	8 391	520 159	5 812	641 939	4 999
Orel Region	14 913	239	17 117	82	20 736	54	26 236	41	30 165	17
Ryazan Region	27 551	301	31 904	171	37 594	114	46 680	144	53 404	12
Smolensk Region	24 353	301	26 984	139	30 400	93	35 977	71	39 557	40
Tambov Region	18 089	192	20 773	71	24 295	46	31 108	38	34 899	10
Tver Region	32 116	629	36 465	230	42 142	157	52 761	90	61 873	25
Tula Region	33 225	520	37 939	234	44 271	177	55 412	179	63 443	68
Yaroslavl Region	27 543	250	30 270	126	34 409	82	41 427	76	46 710	41
Moscow	395 562	68 456	464 009	38 322	550 664	22 389	708 682	19 154	910 174	12 038
NORTH-WESTERN FEDERAL DISTRICT	450 871	15 910	526 252	9 096	625 336	5 714	784 604	4 295	938 187	2 726
Republic of Karelia	20 083	143	22 058	68	23 921	42	28 297	18	31 645	5
Republic of Komi	38 722	116	42 317	54	46 186	30	53 195	21	58 049	10
Arkhangelsk Region	41 154	290	46 100	125	52 097	83	61 358	65	69 622	30
including Nenets Autonomous Area	2 822	0	2 949	0	3 036	0	3 565	0	3 809	0
Vologda Region	35 527	251	39 561	152	42 779	98	47 706	39	51 817	22
Kaliningrad Region	20 745	953	24 840	555	30 676	399	39 835	346	46 557	237
Leningrad Region	51 259	1 249	62 044	734	78 049	481	101 616	390	121 761	201
Murmansk Region	23 006	157	26 518	109	29 666	88	35 427	83	39 389	43
Novgorod Region	13 503	114	15 494	48	17 481	29	21 340	26	24 106	10
Pskov Region	11 994	102	13 840	23	16 060	9	19 601	9	21 853	7
Saint Petersburg	194 878	12 535	233 479	7 229	288 420	4 455	376 230	3 297	473 387	2 161

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
SOUTHERN FEDERAL DISTRICT¹	264 487	3 685	305 833	1 708	365 459	1 138	465 200	965	551 786	464
Republic of Adygeya (Adygeya)	6 943	92	7 577	25	8 595	18	10 634	7	12 317	3
Republic of Kalmykia	6 947	82	7 765	30	9 376	27	12 009	6	14 027	0
Republic of Crimea ¹	421	9	1 611	66	3 752	5	8 607	5	14 345	5
Krasnodar Territory	98 330	1 624	115 463	739	140 311	503	180 119	395	216 172	205
Astrakhan Region	21 285	114	24 080	42	27 579	31	32 979	23	38 032	11
Volgograd Region	47 145	510	53 006	158	62 211	80	76 521	57	87 819	37
Rostov Region	83 836	1 262	95 764	648	112 211	475	141 112	472	163 764	203
Sevastopol ¹	126	0	566	0	1 424	0	3 219	0	5 311	0
NORTH-CAUCASIAN FEDERAL DISTRICT	87 597	1 623	100 852	746	117 162	542	146 355	514	170 925	147
Republic of Dagestan	11 312	242	13 638	165	16 767	114	22 535	136	27 598	8
Republic of Ingushetia	407	1	662	0	830	0	1 127	0	1 273	0
Kabardino-Balkar Republic	9 646	233	10 737	141	12 386	99	15 124	99	17 520	7
Karachai-Cherkess Republic	5 439	57	6 268	16	7 220	10	8 848	9	10 264	1
Republic of North Ossetia – Alania	9 759	254	11 819	68	13 657	16	16 452	14	18 747	6
Chechen Republic	1 425	10	2 130	0	2 868	31	4 101	38	5 739	34
Stavropol Territory	49 610	827	55 598	355	63 433	272	78 168	218	89 784	91
VOLGA FEDERAL DISTRICT	749 486	6 032	856 363	2 800	1 002 435	1 666	1 230 292	1 222	1 398 131	603
Republic of Bashkortostan	101 165	410	118 331	158	141 855	119	182 434	49	214 576	8
Mari El Republic	15 900	92	19 025	48	22 254	32	27 126	17	29 626	4
Republic of Mordovia	15 979	246	19 872	112	24 307	51	30 635	54	34 149	0
Republic of Tatarstan (Tatarstan)	94 150	323	113 561	181	140 945	83	180 604	81	213 458	10
Udmurt Republic	45 574	330	51 614	83	58 582	32	70 577	11	79 949	7
Chuvash Republic – Chuvashia	37 661	364	43 310	144	51 563	83	63 268	59	69 958	20
Perm Territory	79 386	762	86 475	387	97 270	300	112 572	256	128 182	183
Kirov Region	31 345	169	36 778	64	43 832	23	53 410	14	57 664	3
Nizhny Novgorod Region	79 788	796	90 070	363	102 783	231	122 465	174	136 149	109
Orenburg Region	53 392	272	60 531	103	70 062	72	86 452	45	97 142	13
Penza Region	26 685	309	30 249	161	35 342	85	43 814	65	50 120	34
Samara Region	85 076	1 198	92 964	693	105 343	362	124 818	247	139 956	158
Saratov Region	48 663	461	54 806	186	64 011	118	80 293	79	91 474	47
Ulyanovsk Region	34 721	299	38 776	118	44 287	76	51 824	71	55 728	5

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	519 388	2 514	573 752	1 326	641 209	893	754 225	612	833 581	262
Kurgan Region	20 299	54	22 318	13	25 093	0	30 033	0	33 458	0
Sverdlovsk Region	134 917	1 010	150 500	542	171 729	357	209 044	247	238 826	182
Tyumen Region	269 206	649	296 314	344	328 514	210	378 893	144	411 312	41
including Khanty-Mansi Autonomous Area – Yugra	132 452	242	168 777	175	184 192	87	206 813	29	218 459	13
including Yamal-Nenets Autonomous Area	49 422	125	56 144	65	63 950	44	74 884	91	82 437	19
Chelyabinsk Region	94 967	801	104 619	427	115 873	325	136 255	220	149 986	38
SIBERIAN FEDERAL DISTRICT ²	544 095	3 573	599 972	1 689	663 744	1 067	731 092	732	829 013	420
Altai Republic	2 568	0	2 834	0	3 104	0	3 765	0	4 268	0
Republic of Tuva	6 639	2	7 345	0	8 608	0	11 184	0	13 176	0
Republic of Khakassia	12 168	37	13 357	18	15 095	9	18 628	5	21 293	0
Altai Territory	47 853	376	54 078	165	61 818	124	76 259	19	87 104	4
Krasnoyarsk Territory	106 037	521	117 529	240	127 537	128	149 145	83	167 484	26
Irkutsk Region	80 468	268	86 422	145	93 308	86	108 829	83	118 892	54
Kemerovo Region	60 966	417	66 931	223	73 851	175	90 935	162	104 603	132
Novosibirsk Region	97 250	1 122	109 578	493	124 516	275	152 935	220	177 377	126
Omsk Region	45 573	433	50 601	212	57 644	169	72 083	86	83 356	62
Tomsk Region	33 875	295	36 891	152	40 087	80	47 329	75	51 460	17
FAR-EASTERN FEDERAL DISTRICT ²	203 460	1 562	231 078	901	264 826	653	390 294	516	453 402	203
Republic of Buryatia ²	22 292	57	23 760	23	25 275	7	29 790	5	33 645	5
Republic of Sakha (Yakutia)	48 423	93	59 244	38	69 896	22	85 041	17	97 791	8
Trans-Baikal Territory ²	28 406	46	30 647	18	32 901	15	39 143	14	43 461	10
Kamchatka Territory	10 312	35	11 744	27	13 312	20	16 397	16	19 315	7
Primorye Territory	43 365	896	49 791	515	57 732	401	70 902	331	85 058	133
Khabarovsk Territory	46 146	340	49 250	205	55 428	124	65 481	57	77 137	33
Amur Region	25 339	106	27 403	74	29 909	62	36 424	53	42 049	0
Magadan Region	6 810	18	7 867	7	8 817	6	10 481	7	12 094	0
Sakhalin Region	17 424	52	19 582	27	22 835	15	28 164	16	33 047	7
Jewish Autonomous Region	3 832	17	4 167	6	4 474	0	5 419	0	6 094	0
Chukotka Autonomous Area	1 809	5	2 031	4	2 422	3	3 052	0	3 711	0
CRIMEA FEDERAL DISTRICT ¹	547	10	-	-	-	-	-	-	-	-

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

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

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

Table 3.12

	2015		2016				2017				2018				2019			
	Debt on MLs		Debt on MLs		including MLs under SCPAs1		Debt on MLs		including MLs under SCPAs1		Debt on MLs		including MLs under SCPAs1		Debt on MLs		including MLs under SCPAs1	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	3 851 153	131 084	4 422 239	71 231	922 326	1 675	5 144 935	42 529	1 119 333	1 185	6 376 845	33 564	1 365 156	649	7 470 185	21 328	1 522 605	439
CENTRAL FEDERAL DISTRICT	1 078 086	96 931	1 260 034	53 485	350 177	1 121	1 488 287	31 266	429 639	870	1 890 783	24 975	522 058	502	2 308 833	16 736	617 623	277
Belgorod Region	24 529	374	27 908	171	4 428	0	33 282	114	5 271	0	42 066	89	6 204	0	48 023	38	6 600	0
Bryansk Region	21 953	203	25 089	101	6 576	7	29 229	63	7 635	6	36 534	46	8 725	0	41 958	29	9 498	0
Vladimir Region	26 437	467	30 404	168	6 688	4	35 730	95	7 621	3	44 788	85	9 032	4	51 670	55	10 109	4
Voronezh Region	48 796	499	56 813	221	13 793	4	65 598	140	16 436	3	81 880	62	18 319	4	94 811	25	17 044	0
Ivanovo Region	18 308	185	20 482	84	4 289	0	23 424	51	5 128	0	28 468	50	5 471	0	30 968	33	5 504	0
Kaluga Region	30 528	649	35 384	309	8 432	2	42 604	200	9 690	1	53 433	162	11 225	2	61 402	71	12 603	0
Kostroma Region	12 341	36	14 019	7	2 599	0	16 255	1	3 106	0	19 927	6	3 645	0	23 119	0	3 689	0
Kursk Region	22 277	231	25 379	71	3 873	0	28 912	34	4 590	0	35 680	33	5 085	0	40 178	12	5 672	0
Lipetsk Region	20 391	149	23 553	41	6 065	0	27 764	38	6 006	0	34 410	21	6 563	0	39 712	18	6 853	0
Moscow Region	287 887	25 991	341 467	14 244	100 321	333	405 216	8 222	119 062	248	519 370	5 666	142 047	112	640 919	4 939	169 229	26
Orel Region	14 634	239	16 914	82	3 677	11	20 589	54	4 498	7	26 131	41	4 911	8	30 081	17	5 700	0
Ryazan Region	27 364	300	31 767	171	9 597	25	37 487	114	11 594	23	46 609	144	14 345	23	53 353	12	14 331	0
Smolensk Region	24 050	258	26 771	112	5 594	6	30 245	73	6 304	6	35 867	54	6 981	0	39 469	29	7 061	0
Tambov Region	17 798	192	20 565	71	4 487	0	24 086	46	5 413	0	30 983	37	6 449	0	34 815	10	6 241	0
Tver Region	32 018	629	36 152	230	7 698	3	42 089	157	8 888	0	52 741	90	10 188	0	61 843	25	10 739	0
Tula Region	32 971	504	37 764	222	8 627	7	44 141	165	10 935	3	55 323	166	13 636	4	63 366	55	13 699	3
Yaroslavl Region	27 315	235	30 117	117	6 927	0	34 297	73	7 255	0	41 327	65	8 104	0	46 602	32	8 314	0
Moscow	388 491	65 789	459 485	37 063	146 505	722	547 339	21 627	190 208	568	705 245	18 156	241 127	345	906 545	11 339	304 736	244

	2015		2016				2017				2018				2019			
	Debt on MLs		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
NORTH-WESTERN FEDERAL DISTRICT	447 278	15 655	523 945	8 944	148 311	391	623 499	5 589	185 310	241	783 438	4 188	228 586	66	937 085	2 614	251 709	73
Republic of Karelia	19 953	141	21 962	68	4 143	0	23 859	41	4 873	0	28 257	18	6 282	0	31 614	5	5 819	0
Republic of Komi	37 874	115	41 766	53	6 189	0	45 776	30	7 501	0	52 909	21	8 728	0	57 841	10	9 007	0
Arkhangelsk Region	40 800	282	45 870	118	7 051	14	51 932	83	9 181	12	61 247	65	11 639	0	69 532	30	12 652	0
including Nenets Autonomous Area	2 812	0	2 943	0	358	0	3 031	0	417	0	3 562	0	416	0	3 805	0	465	0
Vologda Region	35 088	251	39 275	146	6 360	0	42 570	92	6 616	0	47 559	39	7 901	0	51 691	22	7 629	6
Kaliningrad Region	20 613	907	24 733	537	5 723	53	30 591	389	7 477	41	39 809	339	9 451	1	46 522	218	9 295	0
Leningrad Region	50 883	1 230	61 757	719	20 189	19	77 825	468	25 485	15	101 457	378	31 014	15	121 631	199	33 172	10
Murmansk Region	22 868	148	26 409	98	5 865	3	29 597	79	6 968	2	35 386	80	8 910	3	39 356	38	9 554	0
Novgorod Region	13 354	112	15 393	47	3 163	2	17 402	29	3 863	1	21 280	26	4 658	1	24 058	10	4 738	0
Pskov Region	11 917	101	13 787	22	3 236	1	16 019	9	3 889	0	19 567	9	4 609	0	21 829	7	4 406	0
Saint Petersburg	193 928	12 368	232 992	7 135	86 392	299	287 927	4 370	109 458	169	375 966	3 214	135 395	45	473 011	2 075	155 438	56
SOUTHERN FEDERAL DISTRICT²	257 520	3 608	301 352	1 680	63 391	44	362 547	1 111	79 394	27	463 322	936	102 542	14	550 237	458	113 772	2
Republic of Adygeya (Adygeya)	6 813	92	7 502	25	1 502	0	8 547	18	1 738	0	10 597	7	2 074	0	12 290	3	2 100	0
Republic of Kalmykia	6 867	82	7 706	30	1 493	0	9 330	27	2 037	0	11 976	6	2 613	0	14 003	0	3 205	0
Republic of Crimea ²	421	2	1 611	61	524	0	3 704	0	1 306	0	8 606	0	2 914	0	14 342	0	4 062	0
Krasnodar Territory	95 199	1 609	113 603	732	28 503	18	139 076	496	35 477	9	179 317	388	45 492	6	215 544	205	48 352	2
Astrakhan Region	20 914	114	23 814	42	3 889	0	27 363	31	4 021	0	32 870	23	4 498	0	37 949	11	5 021	0
Volgograd Region	46 556	510	52 594	158	8 925	26	61 909	80	10 990	18	76 284	57	13 134	7	87 608	37	15 411	0
Rostov Region	81 172	1 200	93 956	633	18 418	0	111 194	460	23 467	0	140 453	455	30 904	0	163 190	203	34 356	0
Sevastopol ²	126	0	566	0	136	0	1 424	0	358	0	3 219	0	913	0	5 311	0	1 266	0
NORTH-CAUCASIAN FEDERAL DISTRICT	85 372	1 523	99 117	689	15 688	2	115 807	506	19 242	0	145 332	489	22 771	0	170 130	98	25 637	0
Republic of Dagestan	11 233	237	13 593	161	1 943	0	16 736	110	2 668	0	22 525	136	3 504	0	27 595	8	4 502	0
Republic of Ingushetia	376	0	640	0	169	0	813	0	241	0	1 116	0	372	0	1 267	0	355	0
Kabardino-Balkar Republic	9 163	224	10 338	135	1 599	2	12 059	97	2 027	0	14 856	98	2 333	0	17 301	7	2 639	0
Karachai-Cherkess Republic	5 182	57	6 056	16	634	0	7 045	10	745	0	8 702	9	790	0	10 152	1	891	0
Republic of North Ossetia – Alania	9 510	228	11 621	51	2 013	0	13 499	4	2 451	0	16 326	5	2 816	0	18 652	2	3 133	0
Chechen Republic	1 422	4	2 115	0	245	0	2 859	31	346	0	4 100	38	553	0	5 738	0	664	0
Stavropol Territory	48 486	773	54 754	326	9 085	0	62 796	254	10 763	0	77 707	204	12 403	0	89 425	80	13 453	0

	2015		2016				2017				2018				2019			
	Debt on MLs		Debt on MLs		including MLs under SCPAs1		Debt on MLs		including MLs under SCPAs1		Debt on MLs		including MLs under SCPAs1		Debt on MLs		including MLs under SCPAs1	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	732 296	5 908	844 873	2 664	150 360	50	993 964	1 571	182 405	39	1 224 733	1 196	218 624	39	1 392 500	593	225 257	77
Republic of Bashkortostan	96 027	407	115 393	157	19 913	0	139 986	118	26 721	0	181 420	49	36 812	0	213 570	8	40 595	0
Mari El Republic	15 686	92	18 900	48	2 967	0	22 164	32	3 402	0	27 062	17	3 956	0	29 579	4	4 421	0
Republic of Mordovia	15 494	241	19 508	95	4 625	0	24 025	47	6 167	0	30 433	49	6 451	0	34 001	0	6 420	0
Republic of Tatarstan (Tatarstan)	92 108	323	112 507	181	19 366	8	139 879	83	26 354	8	179 735	81	35 325	10	212 531	10	36 126	0
Udmurt Republic	44 336	329	50 753	83	8 025	0	57 960	32	8 624	0	70 133	11	10 583	0	79 572	7	10 804	0
Chuvash Republic – Chuvashia	37 273	363	43 049	143	9 627	5	51 376	83	12 621	5	63 124	59	14 403	6	69 840	20	14 971	5
Perm Territory	77 592	730	85 310	368	13 076	8	96 398	288	16 154	7	111 971	249	19 957	10	126 966	179	22 645	66
Kirov Region	30 578	168	36 213	63	7 026	0	43 421	22	8 454	0	53 108	13	9 192	0	57 435	3	7 960	0
Nizhny Novgorod Region	77 375	771	88 217	351	15 120	4	101 501	220	19 036	4	121 549	167	20 799	0	135 393	109	19 865	0
Orenburg Region	52 745	272	60 064	103	9 252	8	69 705	72	10 225	4	86 195	45	11 412	5	96 960	13	11 272	4
Penza Region	26 100	303	29 804	148	6 743	13	35 000	80	7 515	8	43 550	59	8 851	5	49 887	29	9 797	0
Samara Region	84 343	1 151	92 151	621	18 134	3	104 675	302	19 872	3	124 605	247	21 207	3	139 761	158	20 457	2
Saratov Region	48 302	460	54 485	186	8 477	0	63 781	117	8 660	0	80 151	79	10 128	0	91 376	47	11 279	0
Ulyanovsk Region	34 337	299	38 519	117	8 008	0	44 093	76	8 599	0	51 698	71	9 549	0	55 629	5	8 646	0
URAL FEDERAL DISTRICT	512 727	2 453	569 133	1 274	72 393	46	637 646	853	81 040	6	751 665	596	98 572	0	831 691	256	108 042	0
Kurgan Region	19 402	54	22 103	13	2 138	0	24 940	0	2 448	0	29 935	0	2 901	0	33 385	0	2 913	0
Sverdlovsk Region	133 836	990	149 800	526	17 356	39	171 253	346	24 009	0	208 713	242	31 784	0	238 557	179	38 827	0
Tyumen Region	265 803	615	293 517	313	41 833	8	326 234	186	41 317	6	377 188	133	48 917	0	410 118	41	51 922	0
including Khanty-Mansi Autonomous Area – Yugra	131 592	238	167 872	171	24 300	4	183 452	84	22 531	5	206 231	27	24 450	0	218 147	12	24 982	0
including Yamal-Nenets Autonomous Area	48 543	119	55 353	55	7 657	3	63 318	38	8 685	1	74 401	84	10 953	0	82 088	19	12 268	0
Chelyabinsk Region	93 685	794	103 714	421	11 066	0	115 219	321	13 267	0	135 828	220	14 970	0	149 631	36	14 379	0
SIBERIAN FEDERAL DISTRICT³	535 133	3 459	593 558	1 625	86 397	11	659 046	997	100 538	2	727 954	684	112 237	28	826 849	376	113 935	9
Altai Republic	2 545	0	2 826	0	226	0	3 099	0	310	0	3 761	0	343	0	4 266	0	413	0
Republic of Tuva	6 463	2	7 200	0	191	0	8 489	0	265	0	11 096	0	405	0	13 127	0	586	0
Republic of Khakassia	11 981	37	13 201	18	1 958	0	14 978	9	2 170	0	18 515	5	2 170	0	21 202	0	2 334	0
Altai Territory	47 192	375	53 700	165	6 330	0	61 559	124	8 401	0	76 079	19	10 935	0	86 966	4	11 684	0
Krasnoyarsk Territory	104 133	501	115 960	230	22 027	8	126 386	125	25 893	2	148 317	83	31 257	2	166 915	26	29 490	1
Irkutsk Region	79 507	268	85 763	144	10 485	0	92 794	86	11 287	0	108 504	83	13 029	0	118 644	54	13 732	0
Kemerovo Region	59 776	417	66 081	223	7 980	3	73 280	153	9 513	0	90 557	162	11 931	26	104 319	109	12 763	0
Novosibirsk Region	95 786	1 101	108 480	477	22 101	0	123 700	260	26 584	0	152 317	203	31 101	0	176 963	109	32 093	0
Omsk Region	44 331	368	49 868	180	5 992	0	57 097	142	6 085	0	71 683	57	7 445	0	83 144	58	7 663	8
Tomsk Region	33 304	287	36 477	147	3 987	0	39 790	77	3 953	0	47 127	73	3 620	0	51 303	16	3 177	0

	2015		2016				2017				2018				2019			
	Debt on MLs		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
FAR-EASTERN FEDERAL DISTRICT ³	202 194	1 544	230 226	869	35 611	9	264 138	635	41 765	1	389 618	500	59 766	1	452 860	197	66 630	0
Republic of Buryatia ³	22 038	57	23 569	23	2 475	0	25 128	7	2 905	0	29 687	5	3 638	0	33 567	5	4 332	0
Republic of Sakha (Yakutia)	48 014	89	58 945	35	14 085	0	69 680	19	16 474	0	84 888	14	19 653	0	97 661	8	20 430	0
Trans-Baikal Territory ³	28 075	46	30 433	18	2 644	0	32 746	15	3 171	0	39 035	14	3 749	0	43 367	10	4 269	0
Kamchatka Territory	10 189	35	11 668	27	1 627	0	13 207	20	2 018	0	16 326	16	2 918	0	19 266	7	3 361	0
Primorye Territory	43 178	884	49 675	487	5 651	9	57 644	386	7 622	1	70 847	319	9 765	1	85 027	127	11 911	0
Khabarovsk Territory	46 004	340	49 185	205	7 031	0	55 384	124	7 487	0	65 451	57	8 891	0	77 091	33	9 676	0
Amur Region	25 112	106	27 239	74	2 576	0	29 791	62	2 359	0	36 340	53	2 921	0	41 981	0	3 196	0
Magadan Region	6 756	16	7 824	6	1 367	0	8 782	6	1 602	0	10 461	7	2 025	0	12 085	0	2 476	0
Sakhalin Region	17 338	52	19 523	27	2 542	0	22 794	15	3 414	0	28 139	16	5 176	0	33 019	7	5 791	0
Jewish Autonomous Region	3 805	17	4 148	6	330	0	4 460	0	305	0	5 410	0	353	0	6 087	0	367	0
Chukotka Autonomous Area	1 798	5	2 019	4	401	0	2 398	3	483	0	3 036	0	676	0	3 709	0	821	0
CRIMEA FEDERAL DISTRICT ²	547	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

OVERDUE DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY
(MILLION RUBLES)

Table 3.13

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	44 226	27 441	52 837	22 907	59 654	15 208	64 650	12 345	66 763	9 457
CENTRAL FEDERAL DISTRICT	15 771	20 712	18 168	17 168	19 542	10 703	21 525	8 984	23 083	7 634
Belgorod Region	150	90	191	58	304	49	322	45	292	13
Bryansk Region	90	6	152	9	207	5	193	13	250	8
Vladimir Region	272	41	332	60	391	38	383	33	444	33
Voronezh Region	582	79	621	28	817	32	953	6	1 124	5
Ivanovo Region	98	41	189	32	201	36	204	32	211	29
Kaluga Region	160	75	212	79	332	86	528	97	655	49
Kostroma Region	70	1	76	0	97	0	100	0	133	0
Kursk Region	250	19	268	26	296	15	305	13	288	0
Lipetsk Region	97	33	138	14	198	20	242	4	272	10
Moscow Region	4 944	6 513	5 554	5 634	5 562	3 492	5 560	2 668	6 284	2 990
Orel Region	41	7	52	6	79	5	115	5	148	0
Ryazan Region	117	25	169	33	183	43	241	22	300	10
Smolensk Region	101	44	167	25	246	38	357	26	428	15
Tambov Region	72	6	88	9	122	6	131	7	140	6
Tver Region	681	50	740	91	264	72	370	34	441	12
Tula Region	165	37	228	26	292	18	393	25	405	13
Yaroslavl Region	188	39	262	39	300	23	442	32	436	25
Moscow	7 694	13 606	8 728	10 998	9 651	6 725	10 687	5 924	10 832	4 415
NORTH-WESTERN FEDERAL DISTRICT	3 569	2 897	4 429	2 530	4 837	2 103	5 380	1 410	5 394	866
Republic of Karelia	67	12	121	16	174	7	177	8	140	0
Republic of Komi	172	24	257	22	282	17	342	12	337	6
Arkhangelsk Region	171	90	263	21	310	21	314	22	341	6
including Nenets Autonomous Area	8	0	7	0	15	0	14	0	16	0
Vologda Region	278	79	389	96	456	70	476	23	393	13
Kaliningrad Region	190	232	204	163	180	119	196	133	216	147
Leningrad Region	475	266	549	247	572	193	583	168	651	60
Murmansk Region	106	7	146	22	199	29	251	41	255	24
Novgorod Region	100	14	146	19	141	20	178	20	148	8
Pskov Region	82	6	89	8	135	3	179	4	170	0
Saint Petersburg	1 929	2 167	2 265	1 914	2 388	1 626	2 684	978	2 743	602

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
SOUTHERN FEDERAL DISTRICT¹	2 886	600	3 385	438	4 386	290	5 195	273	5 922	95
Republic of Adygeya (Adygeya)	41	6	64	7	110	2	140	0	174	0
Republic of Kalmykia	32	14	52	2	97	9	180	5	175	0
Republic of Crimea ¹	0	2	0	0	2	0	13	1	42	5
Krasnodar Territory	1 486	370	1 657	256	2 072	171	2 385	140	2 697	37
Astrakhan Region	106	22	178	9	257	8	312	5	351	4
Volgograd Region	507	46	549	49	626	26	721	23	831	12
Rostov Region	714	141	884	115	1 220	73	1 440	99	1 638	38
Sevastopol ¹	1 169	432	1	0	3	0	3	0	13	0
NORTH-CAUCASIAN FEDERAL DISTRICT	281	10	1 360	319	1 712	216	2 297	195	2 911	81
Republic of Dagestan	6	0	298	9	317	4	402	5	490	5
Republic of Ingushetia	81	88	9	0	11	0	22	0	29	0
Kabardino-Balkar Republic	76	2	87	79	89	58	126	62	170	0
Karachai-Cherkess Republic	224	94	98	4	199	4	249	4	456	0
Republic of North Ossetia – Alania	23	6	256	40	266	8	462	7	501	3
Chechen Republic	478	232	32	0	62	0	80	0	145	34
Stavropol Territory	0	0	580	187	768	142	956	117	1 119	40
VOLGA FEDERAL DISTRICT	7 430	1 121	8 974	983	10 080	664	10 356	614	10 302	367
Republic of Bashkortostan	1 442	44	1 742	43	1 689	30	1 407	7	1 461	2
Mari El Republic	70	9	93	8	115	6	141	3	165	0
Republic of Mordovia	75	58	99	30	174	17	167	34	168	0
Republic of Tatarstan (Tatarstan)	822	19	1 024	28	1 198	20	1 349	30	1 425	2
Udmurt Republic	336	42	421	32	457	17	442	7	389	6
Chuvash Republic – Chuvashia	185	45	280	41	303	30	388	23	335	18
Perm Territory	1 462	242	1 588	195	1 720	147	1 834	171	1 705	154
Kirov Region	172	15	213	21	317	1	332	1	275	0
Nizhny Novgorod Region	788	194	894	170	997	114	1 062	104	1 081	62
Orenburg Region	359	41	477	62	524	53	582	45	637	13
Penza Region	99	48	191	33	245	14	324	20	282	16
Samara Region	1 013	272	1 179	252	1 330	171	1 150	129	1 207	89
Saratov Region	389	46	491	28	662	16	830	7	819	4
Ulyanovsk Region	217	44	282	41	349	27	349	34	354	0

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	5 393	500	6 561	393	7 268	338	7 042	286	6 910	104
Kurgan Region	230	0	232	0	233	0	204	0	214	0
Sverdlovsk Region	1 844	277	2 373	206	2 249	165	2 082	82	2 113	56
Tyumen Region	1 618	122	2 150	89	2 994	80	3 144	101	3 053	25
including Khanty-Mansi Autonomous Area – Yugra	703	15	1 147	37	1 508	30	1 487	9	1 553	6
including Yamal-Nenets Autonomous Area	168	72	295	32	442	25	571	84	530	16
Chelyabinsk Region	1 701	101	1 806	97	1 792	93	1 612	103	1 531	23
SIBERIAN FEDERAL DISTRICT ²	6 777	991	8 395	866	9 720	658	9 093	454	8 521	279
Altai Republic	61	0	89	0	103	0	141	0	122	0
Republic of Tuva	116	0	122	0	175	0	186	0	176	0
Republic of Khakassia	137	1	158	9	205	2	213	0	171	0
Altai Territory	566	150	767	109	786	97	783	0	672	0
Krasnoyarsk Territory	1 518	151	1 948	137	2 413	87	2 531	56	2 441	16
Irkutsk Region	908	88	1 222	87	1 467	56	1 616	67	1 534	50
Kemerovo Region	968	106	1 051	100	1 148	88	1 124	64	943	55
Novosibirsk Region	1 213	346	1 272	239	1 428	151	1 494	148	1 539	96
Omsk Region	576	62	745	78	783	111	774	57	672	47
Tomsk Region	186	72	217	94	183	57	230	61	252	14
FAR-EASTERN FEDERAL DISTRICT ²	1 230	185	1 566	212	2 108	235	3 761	130	3 720	32
Republic of Buryatia ²	307	17	438	12	576	7	651	5	574	5
Republic of Sakha (Yakutia)	258	6	364	8	560	3	666	4	784	0
Trans-Baikal Territory ²	223	0	367	2	453	2	563	0	551	0
Kamchatka Territory	69	8	55	12	65	9	127	3	129	0
Primorye Territory	230	80	326	92	433	117	512	62	554	22
Khabarovsk Territory	359	46	436	56	506	53	579	13	530	5
Amur Region	192	43	217	43	329	53	367	43	324	0
Magadan Region	9	1	13	0	35	0	44	0	48	0
Sakhalin Region	83	0	104	0	110	0	180	0	157	0
Jewish Autonomous Region	25	0	43	0	65	0	67	0	66	0
Chukotka Autonomous Area	5	0	8	0	7	0	6	0	4	0
CRIMEA FEDERAL DISTRICT ¹	0	2	-	-	-	-	-	-	-	-

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

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

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

Table 3.14

	2015		2016				2017				2018				2019			
	Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	39 524	26 685	48 059	22 286	2 490	503	54 575	14 405	3 643	483	61 300	11 565	4 757	404	63 849	8 706	5 464	348
CENTRAL FEDERAL DISTRICT	14 412	20 260	16 488	16 760	834	380	17 510	10 162	1 382	359	19 680	8 402	1 682	302	21 549	7 086	1 958	209
Belgorod Region	126	90	160	58	5	0	270	49	15	0	302	45	21	0	272	13	18	0
Bryansk Region	72	2	132	7	11	0	185	4	9	0	186	10	15	0	243	6	22	0
Vladimir Region	229	39	280	59	10	0	339	37	10	0	357	32	21	0	426	26	27	0
Voronezh Region	535	79	571	28	144	0	774	32	163	0	941	6	141	0	1 110	5	224	0
Ivanovo Region	91	41	178	31	12	0	192	29	16	0	200	32	16	0	208	29	13	0
Kaluga Region	154	73	207	76	14	0	327	75	23	0	519	95	35	0	649	47	61	0
Kostroma Region	64	1	68	0	6	0	92	0	7	0	96	0	7	0	125	0	14	0
Kursk Region	230	19	259	26	9	0	288	15	8	0	299	13	13	0	280	0	16	0
Lipetsk Region	84	27	124	9	8	0	183	20	15	0	234	4	14	0	264	10	23	0
Moscow Region	4 445	6 254	5 003	5 482	266	64	5 049	3 383	426	68	5 158	2 537	502	69	5 775	2 943	551	16
Orel Region	32	7	43	6	4	0	69	5	9	0	111	5	14	0	144	0	15	0
Ryazan Region	109	25	163	33	9	0	176	43	16	0	238	22	40	0	293	10	60	0
Smolensk Region	89	37	155	19	20	0	233	32	45	0	349	20	47	0	421	10	70	0
Tambov Region	61	6	77	9	0	0	110	6	6	0	126	7	25	0	136	6	29	0
Tver Region	676	50	732	91	8	0	255	72	16	0	368	34	31	0	440	12	28	0
Tula Region	156	25	216	15	32	0	282	8	41	0	387	12	67	0	398	0	91	0
Yaroslavl Region	177	24	251	30	31	0	291	14	39	0	436	21	66	0	428	16	65	0
Moscow	7 079	13 462	7 868	10 779	243	316	8 395	6 336	519	291	9 373	5 508	606	233	9 935	3 952	633	193

	2015		2016				2017				2018				2019			
	Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
NORTH-WESTERN FEDERAL DISTRICT	3 292	2 766	4 168	2 444	392	95	4 574	2 015	471	89	5 268	1 320	581	46	5 303	767	504	52
Republic of Karelia	61	11	113	16	2	0	165	7	5	0	174	8	8	0	138	0	8	0
Republic of Komi	156	23	243	21	7	0	267	17	8	0	333	12	20	0	330	6	10	0
Arkhangelsk Region	162	88	254	15	13	0	301	21	8	0	310	22	10	0	337	6	12	0
including Nenets Autonomous Area	8	0	7	0	3	0	15	0	2	0	14	0	0	0	16	0	0	0
Vologda Region	251	79	369	96	11	0	435	70	20	0	467	23	29	0	386	13	22	0
Kaliningrad Region	180	196	193	152	13	0	169	114	15	5	193	130	14	0	215	131	17	0
Leningrad Region	450	263	515	242	58	8	541	185	59	8	570	159	73	9	639	60	59	8
Murmansk Region	104	6	142	16	11	0	194	23	15	0	248	40	17	0	252	20	19	0
Novgorod Region	82	14	127	19	4	2	123	20	4	1	166	20	7	1	137	8	17	0
Pskov Region	78	6	87	8	2	0	134	3	9	0	178	4	9	0	169	0	9	0
Saint Petersburg	1 767	2 079	2 126	1 859	273	84	2 246	1 557	326	75	2 629	902	394	35	2 702	524	332	43
SOUTHERN FEDERAL DISTRICT²	2 491	600	3 059	436	77	3	4 038	283	198	7	5 003	264	402	3	5 714	91	603	2
Republic of Adygeya (Adygeya)	32	6	59	7	4	0	104	2	3	0	136	0	9	0	171	0	31	0
Republic of Kalmykia	27	14	47	2	3	0	92	9	0	0	176	5	4	0	172	0	4	0
Republic of Crimea ²	0	2	0	0	0	0	2	0	0	0	13	0	4	0	42	0	1	0
Krasnodar Territory	1 240	370	1 453	255	35	2	1 862	166	119	2	2 278	135	237	2	2 597	37	371	2
Astrakhan Region	86	22	162	9	8	0	232	8	12	0	306	5	21	0	346	4	13	0
Volgograd Region	489	46	536	49	17	1	610	26	24	5	712	23	39	1	806	12	71	0
Rostov Region	616	141	802	114	9	0	1 134	72	41	0	1 380	97	85	0	1 567	38	108	0
Sevastopol ²	0	0	1	0	0	0	3	0	0	0	3	0	2	0	13	0	3	0
NORTH-CAUCASIAN FEDERAL DISTRICT	980	400	1 173	296	76	0	1 555	200	85	0	2 185	185	125	0	2 805	41	164	0
Republic of Dagestan	275	10	292	9	32	0	310	0	38	0	399	5	39	0	487	5	45	0
Republic of Ingushetia	5	0	7	0	0	0	10	0	0	0	21	0	0	0	29	0	0	0
Kabardino-Balkar Republic	59	82	68	75	2	0	76	58	1	0	117	62	1	0	156	0	7	0
Karachai-Cherkess Republic	58	2	80	4	0	0	184	4	2	0	230	4	4	0	438	0	5	0
Republic of North Ossetia – Alania	175	84	205	30	17	0	224	0	15	0	428	0	23	0	470	0	33	0
Chechen Republic	23	0	32	0	0	0	62	0	0	0	80	0	2	0	145	0	11	0
Stavropol Territory	386	222	489	178	24	0	688	138	29	0	911	113	56	0	1 079	37	62	0

	2015		2016				2017				2018				2019			
	Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	6 123	1 077	7 762	946	428	26	8 867	619	612	28	9 832	595	783	27	9 846	361	948	77
Republic of Bashkortostan	922	42	1 237	42	26	0	1 213	29	49	0	1 260	7	67	0	1 316	2	122	0
Mari El Republic	59	9	84	8	3	0	107	6	2	0	137	3	7	0	163	0	4	0
Republic of Mordovia	57	53	81	27	6	0	157	13	6	0	157	29	8	0	162	0	7	0
Republic of Tatarstan (Tatarstan)	718	19	925	28	21	8	1 097	20	31	8	1 264	30	64	10	1 365	2	67	0
Udmurt Republic	259	42	337	32	9	0	384	17	11	0	417	7	11	0	373	6	7	0
Chuvash Republic – Chuvashia	159	45	257	41	42	5	281	30	42	5	368	23	63	6	317	18	65	5
Perm Territory	1 272	237	1 463	191	27	4	1 600	144	77	4	1 768	170	111	0	1 640	154	183	66
Kirov Region	148	15	191	21	15	0	298	1	23	0	319	1	35	0	266	0	32	0
Nizhny Novgorod Region	602	176	720	159	51	0	831	104	55	4	979	97	67	0	1 009	62	85	0
Orenburg Region	333	41	448	62	15	4	488	53	9	4	560	45	28	5	618	13	28	4
Penza Region	73	42	165	21	5	0	217	9	15	0	311	14	49	3	274	10	43	0
Samara Region	945	265	1 112	246	141	3	1 220	149	181	3	1 129	129	106	3	1 184	89	141	2
Saratov Region	368	46	467	28	53	0	633	16	81	0	821	7	141	0	810	4	124	0
Ulyanovsk Region	210	44	274	41	14	0	340	27	30	0	343	34	28	0	349	0	41	0
URAL FEDERAL DISTRICT	4 951	474	6 078	374	236	0	6 802	312	272	0	6 825	276	325	0	6 708	99	374	0
Kurgan Region	210	0	212	0	3	0	216	0	8	0	201	0	9	0	210	0	16	0
Sverdlovsk Region	1 712	266	2 256	196	52	0	2 145	158	56	0	2 044	78	79	0	2 082	53	96	0
Tyumen Region	1 451	114	1 956	87	151	0	2 809	65	178	0	3 034	95	180	0	2 947	25	177	0
including Khanty-Mansi Autonomous Area – Yugra	642	15	1 067	36	87	0	1 442	30	98	0	1 448	9	102	0	1 517	6	114	0
including Yamal-Nenets Autonomous Area	158	72	272	31	9	0	418	20	25	0	549	78	26	0	513	16	19	0
Chelyabinsk Region	1 578	94	1 655	91	30	0	1 632	89	31	0	1 546	103	57	0	1 470	21	86	0
SIBERIAN FEDERAL DISTRICT³	6 102	924	7 821	821	375	0	9 179	597	506	0	8 796	407	627	26	8 271	235	665	8
Altai Republic	59	0	87	0	7	0	101	0	7	0	139	0	2	0	121	0	2	0
Republic of Tuva	98	0	110	0	3	0	165	0	3	0	178	0	7	0	172	0	3	0
Republic of Khakassia	120	1	139	9	0	0	190	2	5	0	202	0	12	0	166	0	12	0
Altai Territory	525	150	736	109	17	0	756	97	24	0	767	0	48	0	660	0	47	0
Krasnoyarsk Territory	1 383	151	1 808	137	120	0	2 283	87	138	0	2 424	56	154	0	2 341	16	160	0
Irkutsk Region	839	88	1 166	87	29	0	1 413	56	60	0	1 591	67	52	0	1 512	50	63	0
Kemerovo Region	864	106	937	100	22	0	1 038	66	28	0	1 082	64	43	26	910	32	23	0
Novosibirsk Region	1 050	328	1 173	224	129	0	1 334	137	176	0	1 457	131	261	0	1 499	79	287	0
Omsk Region	504	16	686	52	20	0	721	89	25	0	733	29	35	0	646	45	45	8
Tomsk Region	168	68	199	90	14	0	166	54	8	0	223	60	13	0	244	13	22	0

	2015		2016				2017				2018				2019			
	Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
FAR-EASTERN FEDERAL DISTRICT ³	1 173	181	1 509	209	73	0	2 050	217	116	0	3 711	114	233	0	3 653	26	248	0
Republic of Buryatia ³	288	17	427	12	10	0	568	7	30	0	646	5	36	0	570	5	29	0
Republic of Sakha (Yakutia)	236	6	349	8	25	0	543	0	70	0	652	0	115	0	761	0	134	0
Trans-Baikal Territory ³	206	0	354	2	5	0	444	2	3	0	555	0	5	0	546	0	14	0
Kamchatka Territory	65	8	51	12	0	0	60	9	2	0	124	3	0	0	124	0	6	0
Primorye Territory	218	78	306	90	10	0	411	103	12	0	500	50	12	0	549	17	14	0
Khabarovsk Territory	353	46	432	56	27	0	502	53	20	0	576	13	34	0	516	5	29	0
Amur Region	183	43	210	43	7	0	322	53	6	0	363	43	15	0	314	0	13	0
Magadan Region	9	0	12	0	0	0	33	0	1	0	43	0	1	0	47	0	0	0
Sakhalin Region	81	0	101	0	0	0	108	0	2	0	179	0	9	0	156	0	5	0
Jewish Autonomous Region	24	0	41	0	0	0	63	0	0	0	66	0	2	0	65	0	3	0
Chukotka Autonomous Area	5	0	8	0	3	0	7	0	3	0	6	0	3	0	4	0	0	0
CRIMEA FEDERAL DISTRICT ²	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

WEIGHTED AVERAGE MATURITY AND RATE FOR HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES SINCE THE BEGINNING OF THE YEAR

Table 3.15

	2015		2016		2017		2018		2019	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
THE RUSSIAN FEDERATION	175,4	13,36	182,2	12,49	186,4	10,64	195,5	9,56	215,5	9,87
CENTRAL FEDERAL DISTRICT	173,4	13,26	184,3	12,37	190,4	10,64	200,2	9,54	220,9	9,85
Belgorod Region	176,1	13,34	184,0	12,64	187,2	10,60	194,1	9,52	212,9	9,90
Bryansk Region	173,3	13,23	182,3	12,46	185,5	10,54	195,6	9,49	218,1	9,81
Vladimir Region	173,1	13,42	182,6	12,59	188,8	10,66	197,5	9,54	216,2	9,88
Voronezh Region	187,5	13,14	197,6	12,35	198,1	10,60	201,4	9,54	220,6	9,88
Ivanovo Region	169,5	13,52	175,1	12,66	177,0	10,78	186,9	9,59	204,6	9,90
Kaluga Region	174,0	13,19	186,7	12,35	191,6	10,54	198,3	9,49	218,8	9,85
Kostroma Region	162,6	13,47	173,1	12,68	179,1	10,59	191,0	9,48	215,5	9,85
Kursk Region	177,0	13,21	185,7	12,41	188,1	10,60	196,4	9,48	213,0	9,85
Lipetsk Region	183,9	13,14	195,3	12,43	194,1	10,66	202,8	9,54	220,6	9,87
Moscow Region	176,6	13,13	186,6	12,25	190,8	10,59	199,9	9,54	223,1	9,80
Orel Region	176,5	13,24	187,1	12,31	187,8	10,57	198,4	9,48	215,0	9,84
Ryazan Region	176,1	13,18	183,4	12,50	189,7	10,57	199,0	9,50	221,3	9,85
Smolensk Region	180,9	13,25	191,0	12,39	195,2	10,59	202,0	9,49	217,8	9,92
Tambov Region	178,1	13,15	190,1	12,37	191,6	10,56	207,1	9,51	222,8	9,88
Tver Region	179,5	13,38	182,3	12,53	192,9	10,57	203,6	9,52	223,3	9,93
Tula Region	174,5	13,55	183,1	12,58	188,6	10,58	198,8	9,52	220,2	9,91
Yaroslavl Region	166,5	13,31	174,7	12,50	180,3	10,64	188,8	9,55	210,6	9,88
Moscow	167,5	13,36	181,7	12,37	190,8	10,72	202,1	9,57	222,0	9,86
NORTH-WESTERN FEDERAL DISTRICT	169,4	13,25	176,1	12,21	181,1	10,65	189,7	9,56	211,2	9,83
Republic of Karelia	167,3	13,31	175,4	12,24	175,1	10,62	184,5	9,47	204,0	9,82
Republic of Komi	174,7	13,55	175,6	12,64	176,0	10,60	185,5	9,47	204,8	9,87
Arkhangelsk Region	161,5	13,62	164,5	12,61	172,4	10,53	179,7	9,37	200,2	9,81
including Nenets Autonomous Area	155,4	13,78	155,2	11,77	177,5	10,43	181,7	6,82	188,7	8,55
Vologda Region	172,0	13,36	173,5	12,43	174,5	10,65	185,2	9,54	204,3	9,86
Kaliningrad Region	177,9	12,99	181,6	12,26	184,7	10,62	189,6	9,64	204,0	9,84
Leningrad Region	172,6	13,22	180,6	12,09	184,9	10,66	194,4	9,60	216,5	9,88
Murmansk Region	155,8	13,21	162,4	12,22	165,3	10,69	172,7	9,50	191,8	9,88
Novgorod Region	171,2	13,37	179,9	12,35	182,3	10,64	191,6	9,49	208,7	9,91
Pskov Region	166,5	13,04	176,1	12,16	181,7	10,68	189,4	9,49	204,2	9,84
Saint Petersburg	170,0	13,16	177,9	12,08	184,3	10,67	192,6	9,60	215,8	9,80

	2015		2016		2017		2018		2019	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ²
SOUTHERN FEDERAL DISTRICT ¹	182,2	13,29	188,6	12,51	192,8	10,70	202,7	9,60	217,9	9,94
Republic of Adygeya (Adygeya)	182,5	13,42	189,8	12,55	195,2	10,80	202,3	9,64	219,0	10,02
Republic of Kalmykia	192,3	13,50	192,7	12,50	200,5	10,63	207,1	9,56	224,7	9,94
Republic of Crimea ¹	187,3	12,64	163,2	12,43	178,9	11,25	213,9	10,28	233,6	10,28
Krasnodar Territory	183,4	13,15	191,6	12,53	196,7	10,75	207,1	9,62	221,7	9,97
Astrakhan Region	187,8	13,31	191,5	12,41	194,3	10,58	203,2	9,46	214,1	9,86
Volgograd Region	176,7	13,40	183,0	12,51	188,2	10,64	197,8	9,54	216,1	9,87
Rostov Region	181,9	13,35	188,8	12,52	191,0	10,65	198,4	9,55	211,6	9,87
Sevastopol ¹	185,2	12,48	170,7	12,31	175,2	11,19	205,2	10,29	221,5	10,30
NORTH-CAUCASIAN FEDERAL DISTRICT	184,3	13,36	189,4	12,72	193,1	10,72	205,2	9,59	222,6	9,98
Republic of Dagestan	184,0	12,86	184,4	12,60	196,5	10,73	214,2	9,59	230,7	9,93
Republic of Ingushetia	171,3	12,77	169,2	12,19	187,8	10,70	206,3	9,75	241,8	9,99
Kabardino-Balkar Republic	189,7	13,40	192,7	12,71	190,9	10,66	203,9	9,59	221,8	9,99
Karachai-Cherkess Republic	172,4	13,61	198,5	13,12	202,7	10,88	214,2	9,74	229,7	10,11
Republic of North Ossetia – Alania	185,0	13,58	190,4	12,56	188,7	10,88	200,5	9,64	217,1	9,90
Chechen Republic	183,0	14,05	165,4	13,11	183,8	10,89	206,0	9,79	229,7	10,05
Stavropol Territory	185,0	13,37	190,8	12,73	193,1	10,68	202,8	9,55	219,5	9,99
VOLGA FEDERAL DISTRICT	174,7	13,43	179,7	12,54	184,5	10,60	193,2	9,54	213,9	9,85
Republic of Bashkortostan	167,9	13,59	171,6	12,71	175,8	10,63	185,7	9,56	209,2	9,89
Mari El Republic	179,7	13,17	184,8	12,27	185,9	10,51	190,9	9,50	208,8	9,78
Republic of Mordovia	177,7	13,30	193,3	12,20	198,1	10,56	204,8	9,44	225,0	9,82
Republic of Tatarstan (Tatarstan)	163,0	13,62	167,9	12,47	176,8	10,57	187,4	9,53	209,1	9,82
Udmurt Republic	173,0	13,37	179,4	12,59	182,4	10,62	189,3	9,56	211,2	9,85
Chuvash Republic – Chuvashia	188,5	13,15	196,1	12,37	199,2	10,42	198,2	9,43	223,1	9,64
Perm Territory	178,4	13,51	183,9	12,69	186,0	10,69	194,6	9,62	214,8	9,86
Kirov Region	182,0	13,21	190,3	12,40	194,8	10,57	200,6	9,49	222,1	9,85
Nizhny Novgorod Region	175,3	13,49	178,5	12,63	184,5	10,66	192,3	9,54	209,2	9,81
Orenburg Region	187,5	13,06	189,8	12,37	191,2	10,54	200,0	9,50	218,9	9,87
Penza Region	181,9	13,19	188,1	12,39	190,4	10,66	198,0	9,51	218,5	9,84
Samara Region	173,2	13,48	178,5	12,58	185,2	10,61	197,1	9,54	217,0	9,95
Saratov Region	181,7	13,52	187,6	12,67	193,8	10,65	202,8	9,59	220,3	9,91
Ulyanovsk Region	171,8	13,29	174,9	12,55	177,0	10,60	190,0	9,53	210,1	9,92

	2015		2016		2017		2018		2019	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
URAL FEDERAL DISTRICT	183,4	13,42	186,4	12,73	187,3	10,65	194,4	9,61	214,5	9,88
Kurgan Region	199,9	13,19	195,3	12,60	194,3	10,58	206,4	9,52	222,6	9,94
Sverdlovsk Region	182,0	13,53	186,2	12,71	189,0	10,66	194,8	9,60	215,5	9,84
Tyumen Region	192,2	13,35	197,3	12,71	194,7	10,62	201,3	9,58	222,6	9,85
including Khanty-Mansi Autonomous Area – Yugra	188,5	13,30	190,5	12,83	190,4	10,67	196,6	9,59	217,9	9,92
including Yamal-Nenets Autonomous Area	193,5	13,52	196,3	12,58	194,7	10,50	203,2	9,47	219,7	9,87
Chelyabinsk Region	156,7	13,60	159,9	12,83	165,6	10,75	174,9	9,69	192,8	10,03
SIBERIAN FEDERAL DISTRICT ²	175,5	13,48	180,6	12,65	181,2	10,66	190,0	9,56	208,0	9,93
Altai Republic	175,1	14,12	176,6	12,95	173,5	10,81	184,7	9,69	208,9	9,99
Republic of Tuva	185,5	14,35	179,0	13,38	181,5	10,61	190,9	9,54	207,2	10,22
Republic of Khakassia	167,5	13,56	172,2	12,68	171,5	10,68	181,1	9,54	198,9	9,99
Altai Territory	176,0	13,48	180,8	12,71	181,8	10,62	189,9	9,56	207,4	9,91
Krasnoyarsk Territory	172,7	13,50	175,9	12,58	175,2	10,66	182,3	9,57	201,8	9,96
Irkutsk Region	166,5	13,67	169,2	12,82	170,3	10,66	180,1	9,55	198,7	9,97
Kemerovo Region	165,8	13,53	170,0	12,66	171,3	10,67	178,3	9,55	195,6	9,96
Novosibirsk Region	187,3	13,22	196,0	12,46	197,3	10,69	204,7	9,59	220,5	9,89
Omsk Region	184,6	13,59	191,9	12,84	192,6	10,67	203,6	9,55	219,8	9,94
Tomsk Region	177,0	13,30	181,6	12,53	181,4	10,66	189,0	9,50	210,6	9,83
FAR-EASTERN FEDERAL DISTRICT ²	172,0	13,54	178,4	12,72	181,7	10,57	190,1	9,55	209,3	9,93
Republic of Buryatia ²	174,9	13,46	175,7	12,68	171,1	10,68	178,8	9,52	197,6	9,83
Republic of Sakha (Yakutia)	175,5	13,65	183,2	12,75	186,2	10,67	193,5	9,65	210,1	10,07
Trans-Baikal Territory ²	174,5	13,60	179,4	12,75	177,7	10,66	185,4	9,50	200,9	9,93
Kamchatka Territory	161,4	13,58	170,7	12,82	171,6	10,72	178,4	9,56	200,5	10,07
Primorye Territory	167,6	13,57	172,1	12,67	176,7	10,54	190,9	9,54	209,7	9,87
Khabarovsk Territory	177,5	13,44	179,9	12,69	185,1	10,53	196,5	9,52	216,4	9,86
Amur Region	176,9	13,27	183,0	12,60	182,2	10,51	190,2	9,53	214,5	9,93
Magadan Region	166,0	13,78	176,6	12,69	183,6	10,51	181,5	9,51	205,5	10,00
Sakhalin Region	167,3	13,62	177,6	12,86	182,9	10,48	189,5	9,47	211,4	9,86
Jewish Autonomous Region	170,4	13,54	183,3	12,63	176,5	10,65	192,5	9,55	212,4	10,05
Chukotka Autonomous Area	157,1	13,57	168,8	13,09	160,5	10,77	179,8	9,48	197,3	10,06
CRIMEA FEDERAL DISTRICT ¹	186,8	12,60	-	-	-	-	-	-	-	-

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

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

³ Since 2019 is calculated as the weighted average value for the year of the weighted average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

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

Table 3.16

	2015		2016		2017		2018		2019	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
THE RUSSIAN FEDERATION	40,0	10,09	29,2	8,87	35,0	7,06	95,2	5,59	22,9	6,23
CENTRAL FEDERAL DISTRICT	40,1	10,17	32,6	8,80	34,3	6,64	96,7	5,59	22,8	6,17
Belgorod Region	24,0	14,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Bryansk Region	0,0	0,00	46,0	7,00	0,0	0,00	0,0	0,00	0,0	0,00
Vladimir Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Voronezh Region	147,1	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ivanovo Region	152,2	7,10	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kaluga Region	0,0	0,00	84,0	12,00	0,0	0,00	0,0	0,00	0,0	0,00
Kostroma Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kursk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Lipetsk Region	0,0	0,00	0,0	0,00	59,9	7,00	0,0	0,00	0,0	0,00
Moscow Region	47,2	9,04	39,9	13,39	74,5	8,97	36,0	9,50	47,0	5,00
Orel Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ryazan Region	0,0	0,00	12,2	4,00	0,0	0,00	12,0	10,00	0,0	0,00
Smolensk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tambov Region	242,2	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tver Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tula Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Yaroslavl Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Moscow	37,8	10,53	31,7	8,16	33,6	6,55	103,7	5,52	22,6	6,18
NORTH-WESTERN FEDERAL DISTRICT	50,4	8,84	13,8	7,99	195,0	11,00	0,0	0,00	128,6	10,00
Republic of Karelia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Komi	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Arkhangelsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Vologda Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kaliningrad Region	122,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Leningrad Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	128,6	10,00
Murmansk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Novgorod Region	36,0	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Pskov Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Saint Petersburg	49,1	8,86	13,8	7,99	195,0	11,00	0,0	0,00	0,0	0,00

	2015		2016		2017		2018		2019	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ²
SOUTHERN FEDERAL DISTRICT¹	14,1	9,00	11,7	9,95	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Adygeya (Adygeya)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Kalmykia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Crimea ¹	0,0	0,00	11,8	10,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnodar Territory	110,0	9,00	6,0	5,50	0,0	0,00	0,0	0,00	0,0	0,00
Astrakhan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Volgograd Region	11,6	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Rostov Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sevastopol ¹	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
NORTH-CAUCASIAN FEDERAL DISTRICT	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Dagestan	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Ingushetia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Karachai-Cherkess Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of North Ossetia – Alania	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chechen Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Stavropol Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
VOLGA FEDERAL DISTRICT	23,2	9,45	10,5	12,66	11,8	9,51	11,9	6,00	11,9	3,96
Republic of Bashkortostan	0,0	0,00	0,0	0,00	12,0	9,00	11,9	6,00	0,0	0,00
Mari El Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Mordovia	0,0	0,00	11,7	8,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Tatarstan (Tatarstan)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Udmurt Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chuvash Republic – Chuvashia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Perm Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	11,9	3,96
Kirov Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Nizhny Novgorod Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Orenburg Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Penza Region	242,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Samara Region	7,0	12,00	10,3	13,80	10,3	14,00	0,0	0,00	0,0	0,00
Saratov Region	122,0	10,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ulyanovsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00

	2015		2016		2017		2018		2019	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
URAL FEDERAL DISTRICT	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kurgan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sverdlovsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tyumen Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Khanty-Mansi Autonomous Area – Yugra	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Yamal-Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chelyabinsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
SIBERIAN FEDERAL DISTRICT ²	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00	0,0	0,00
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Tuva	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Altai Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Irkutsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kemerovo Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Novosibirsk Region	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00	0,0	0,00
Omsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tomsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
FAR-EASTERN FEDERAL DISTRICT ²	12,0	16,00	18,1	12,56	24,0	9,00	0,0	0,00	0,0	0,00
Republic of Buryatia ²	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Sakha (Yakutia)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Trans-Baikal Territory ²	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kamchatka Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Primorye Territory	12,0	16,00	18,1	12,56	24,0	9,00	0,0	0,00	0,0	0,00
Khabarovsk Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Amur Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sakhalin Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Jewish Autonomous Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
CRIMEA FEDERAL DISTRICT ¹	0,0	0,00	-	-	-	-	-	-	-	-

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

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

³ Since 2019 is calculated as the weighted average value for the year of the weighted average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

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

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
THE RUSSIAN FEDERATION	176,5	13,35	183,0	12,48	187,9	11,55	186,8	10,64	189,7	10,41	195,7	9,56	195,3	9,30	215,7	9,87	217,7	9,38
CENTRAL FEDERAL DISTRICT	175,8	13,26	185,9	12,36	192,1	11,59	191,0	10,64	194,5	10,40	200,5	9,54	201,3	9,23	221,2	9,85	223,6	9,29
Belgorod Region	179,0	13,30	185,2	12,62	194,7	11,59	187,6	10,60	197,6	10,32	194,2	9,52	199,6	9,31	213,2	9,90	218,2	9,60
Bryansk Region	175,7	13,21	183,1	12,42	183,8	11,74	185,6	10,54	187,6	10,36	195,7	9,49	193,6	9,31	218,2	9,81	220,6	9,42
Vladimir Region	173,7	13,41	183,2	12,58	187,5	11,62	188,9	10,66	187,5	10,44	197,5	9,54	197,0	9,33	216,5	9,88	218,4	9,35
Voronezh Region	187,7	13,13	197,8	12,34	200,3	11,58	198,3	10,60	198,8	10,40	201,5	9,54	199,4	9,32	220,7	9,87	218,3	9,56
Ivanovo Region	169,9	13,51	175,3	12,64	191,6	11,59	177,3	10,77	186,3	10,55	186,9	9,58	194,2	9,38	204,8	9,89	216,9	9,47
Kaluga Region	174,4	13,18	187,3	12,34	188,4	11,50	192,0	10,53	191,3	10,38	198,4	9,49	196,3	9,31	218,9	9,85	214,5	9,45
Kostroma Region	163,5	13,45	174,2	12,67	181,5	11,59	179,5	10,58	184,9	10,38	191,1	9,48	193,2	9,32	215,9	9,84	213,2	9,37
Kursk Region	177,6	13,18	186,6	12,39	190,1	11,49	188,4	10,60	194,9	10,41	196,5	9,48	200,8	9,35	213,1	9,85	214,8	9,48
Lipetsk Region	184,4	13,11	195,5	12,42	199,5	11,64	195,8	10,63	196,3	10,50	202,9	9,54	204,3	9,35	220,7	9,87	221,0	9,50
Moscow Region	177,4	13,14	187,2	12,25	192,5	11,54	191,1	10,58	194,6	10,40	200,0	9,54	201,2	9,22	223,2	9,79	224,9	9,26
Orel Region	176,8	13,23	187,3	12,31	191,1	11,60	187,8	10,57	184,4	10,28	198,6	9,48	189,4	9,20	215,0	9,84	202,7	9,42
Ryazan Region	176,5	13,18	183,6	12,50	185,4	11,69	190,0	10,57	189,4	10,33	199,1	9,50	196,0	9,36	221,2	9,85	220,1	9,52
Smolensk Region	181,6	13,24	192,7	12,37	200,2	11,58	195,3	10,59	197,8	10,45	202,0	9,49	202,1	9,33	217,8	9,92	217,5	9,63
Tambov Region	178,7	13,14	190,5	12,37	193,1	11,57	193,0	10,56	194,5	10,30	207,1	9,51	206,2	9,36	222,9	9,88	229,2	9,46
Tver Region	179,8	13,37	185,7	12,52	190,1	11,60	193,0	10,57	197,8	10,42	203,6	9,52	202,7	9,36	223,3	9,93	226,3	9,52
Tula Region	174,5	13,54	183,2	12,58	188,7	11,56	188,6	10,58	191,2	10,39	198,8	9,52	198,7	9,33	220,1	9,91	220,5	9,43
Yaroslavl Region	167,2	13,30	175,1	12,49	185,1	11,69	180,6	10,63	186,9	10,40	189,0	9,54	192,5	9,35	210,9	9,88	216,4	9,37
Moscow	173,0	13,34	184,6	12,35	192,4	11,62	191,9	10,72	195,8	10,42	202,8	9,57	203,2	9,19	222,5	9,86	225,4	9,22

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
NORTH-WESTERN FEDERAL DISTRICT	169,7	13,24	176,3	12,20	178,9	11,35	181,4	10,65	182,2	10,47	189,8	9,56	188,5	9,37	211,3	9,83	213,6	9,49
Republic of Karelia	167,4	13,30	175,6	12,23	181,5	11,31	175,2	10,62	182,2	10,30	184,5	9,47	190,1	9,30	204,0	9,82	209,6	9,51
Republic of Komi	175,0	13,55	175,7	12,64	173,3	11,59	176,0	10,60	170,1	10,24	185,5	9,47	176,9	9,31	204,9	9,87	199,2	9,61
Arkhangelsk Region	161,7	13,61	164,7	12,60	167,9	11,49	172,5	10,53	174,2	10,40	179,7	9,37	174,1	9,38	200,2	9,81	197,1	9,62
including Nenets Autonomous Area	155,4	13,78	155,2	11,77	143,4	9,39	177,5	10,43	161,5	10,15	181,7	6,82	170,7	9,09	188,7	8,55	181,5	9,65
Vologda Region	173,3	13,33	174,1	12,41	179,0	11,46	174,8	10,65	180,8	10,33	185,3	9,54	187,7	9,33	204,4	9,86	204,1	9,43
Kaliningrad Region	178,1	12,96	181,7	12,24	180,3	11,57	184,8	10,62	182,0	10,32	190,0	9,64	184,5	9,44	204,0	9,83	202,6	9,55
Leningrad Region	172,9	13,21	180,8	12,09	182,8	11,29	185,2	10,66	186,1	10,55	194,5	9,60	193,6	9,41	216,6	9,87	221,9	9,53
Murmansk Region	155,9	13,21	162,9	12,22	172,2	11,28	165,3	10,69	164,0	10,45	172,7	9,50	170,9	9,35	191,9	9,88	194,3	9,60
Novgorod Region	171,8	13,36	180,2	12,34	186,1	11,45	182,5	10,63	182,5	10,30	191,6	9,49	185,8	9,22	208,8	9,91	213,1	9,53
Pskov Region	168,7	13,03	177,1	12,15	182,5	11,34	182,8	10,67	189,5	10,49	190,0	9,49	192,0	9,37	204,7	9,84	218,8	9,53
Saint Petersburg	170,2	13,16	178,0	12,08	179,2	11,30	184,7	10,67	184,1	10,50	192,7	9,60	191,1	9,38	216,1	9,80	216,9	9,45
SOUTHERN FEDERAL DISTRICT²	183,3	13,28	189,0	12,51	192,6	11,65	193,0	10,70	195,7	10,45	202,7	9,60	204,3	9,42	217,9	9,94	218,8	9,57
Republic of Adygeya (Adygeya)	184,0	13,40	190,2	12,55	198,7	11,70	195,2	10,79	205,0	10,50	202,4	9,64	209,4	9,38	219,0	10,02	225,4	9,59
Republic of Kalmykia	192,8	13,49	192,7	12,50	197,4	11,49	200,5	10,63	205,1	10,53	207,1	9,56	211,8	9,38	224,6	9,94	236,0	9,59
Republic of Crimea ²	187,3	12,64	163,2	12,43	185,9	11,66	181,6	11,24	175,6	10,82	213,9	10,28	211,0	9,99	233,5	10,27	231,8	9,95
Krasnodar Territory	185,1	13,13	192,0	12,52	193,2	11,70	196,8	10,75	199,1	10,48	207,1	9,62	208,0	9,42	221,7	9,97	219,0	9,61
Astrakhan Region	188,3	13,31	191,8	12,41	202,2	11,56	194,3	10,58	201,0	10,36	203,2	9,46	204,6	9,31	214,0	9,85	227,7	9,43
Volgograd Region	176,9	13,40	183,1	12,51	188,3	11,54	188,2	10,64	192,2	10,38	197,8	9,54	200,2	9,37	216,1	9,87	218,2	9,52
Rostov Region	183,1	13,35	189,4	12,51	191,2	11,67	191,2	10,64	191,9	10,40	198,5	9,55	198,9	9,35	211,7	9,86	213,0	9,47
Sevastopol ²	186,6	12,47	171,2	12,31	192,5	11,57	175,2	11,19	182,6	10,83	205,2	10,29	202,3	10,09	221,5	10,30	231,0	9,88
NORTH-CAUCASIAN FEDERAL DISTRICT	184,6	13,36	189,5	12,72	197,6	11,67	193,2	10,72	197,4	10,53	205,2	9,59	206,3	9,37	222,6	9,98	224,8	9,50
Republic of Dagestan	184,3	12,86	184,4	12,59	206,0	11,54	196,5	10,73	206,7	10,67	214,3	9,59	218,8	9,37	230,7	9,93	237,7	9,39
Republic of Ingushetia	171,3	12,77	169,2	12,19	241,1	11,70	187,8	10,70	238,3	10,21	206,3	9,75	284,7	9,70	241,8	9,99	270,3	9,66
Kabardino-Balkar Republic	190,2	13,39	193,4	12,70	201,3	11,81	191,1	10,66	200,3	10,64	204,0	9,58	209,6	9,44	221,8	9,99	235,0	9,57
Karachai-Cherkess Republic	172,5	13,61	198,5	13,12	193,6	11,57	202,8	10,88	200,3	10,52	214,2	9,74	214,5	9,50	229,7	10,11	228,9	9,27
Republic of North Ossetia – Alania	185,1	13,58	190,4	12,56	204,4	11,57	189,1	10,87	195,8	10,59	200,5	9,64	203,6	9,48	216,8	9,90	223,8	9,55
Chechen Republic	185,9	14,05	162,2	13,21	207,9	11,83	183,8	10,89	181,9	10,44	206,0	9,79	218,4	9,70	229,7	10,05	238,1	8,84
Stavropol Territory	185,3	13,37	191,0	12,73	192,5	11,69	193,1	10,68	194,5	10,48	202,8	9,55	199,5	9,29	219,5	9,99	217,0	9,55

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
VOLGA FEDERAL DISTRICT	175,7	13,41	180,6	12,53	187,3	11,43	185,2	10,60	188,8	10,33	193,6	9,53	192,4	9,25	214,2	9,85	215,7	9,31
Republic of Bashkortostan	169,9	13,56	172,5	12,69	176,1	11,64	176,3	10,61	178,3	10,31	186,3	9,55	186,2	9,36	209,5	9,89	209,0	9,41
Mari El Republic	179,8	13,17	184,9	12,27	188,7	11,53	185,9	10,51	187,4	10,45	190,9	9,49	190,9	9,33	208,8	9,78	212,6	9,36
Republic of Mordovia	179,5	13,28	194,4	12,18	201,5	11,44	199,0	10,55	205,4	10,43	205,2	9,44	205,1	9,27	225,2	9,82	230,1	9,54
Republic of Tatarstan (Tatarstan)	164,3	13,60	168,7	12,47	184,4	10,92	178,1	10,57	187,8	10,20	188,5	9,53	193,5	9,09	210,5	9,82	216,4	9,14
Udmurt Republic	173,9	13,35	180,1	12,58	191,5	11,43	183,0	10,61	188,2	10,35	189,6	9,55	188,6	9,32	211,6	9,85	212,9	9,32
Chuvash Republic – Chuvashia	188,8	13,14	196,3	12,36	198,9	11,61	199,3	10,42	196,9	10,27	198,2	9,43	192,2	9,25	223,2	9,64	224,2	9,21
Perm Territory	178,7	13,51	184,1	12,69	190,9	11,45	186,0	10,69	187,4	10,42	194,6	9,62	193,0	9,40	214,8	9,86	216,9	9,35
Kirov Region	182,4	13,20	190,8	12,40	194,2	11,37	195,0	10,57	202,8	10,32	200,7	9,48	202,8	9,28	222,1	9,85	225,5	9,27
Nizhny Novgorod Region	175,9	13,48	179,6	12,62	184,5	11,55	184,7	10,65	188,1	10,35	192,4	9,54	193,3	9,28	209,3	9,80	212,9	9,31
Orenburg Region	189,4	13,04	191,2	12,36	194,2	11,31	192,0	10,54	191,0	10,28	200,6	9,49	192,2	9,15	219,1	9,86	213,3	9,31
Penza Region	182,3	13,18	188,5	12,38	191,5	11,67	190,6	10,65	191,2	10,44	198,0	9,51	194,7	9,26	218,6	9,84	221,0	9,48
Samara Region	174,5	13,46	180,7	12,57	181,7	11,45	186,6	10,60	185,8	10,34	197,2	9,54	190,4	9,07	217,0	9,94	211,9	9,27
Saratov Region	182,3	13,51	188,7	12,66	193,5	11,63	194,1	10,65	197,1	10,45	202,8	9,59	203,2	9,35	220,3	9,90	222,5	9,37
Ulyanovsk Region	172,9	13,27	175,2	12,55	182,0	11,58	177,6	10,60	185,3	10,42	190,1	9,53	188,3	9,32	210,1	9,92	214,1	9,49
URAL FEDERAL DISTRICT	184,0	13,41	187,0	12,72	188,3	11,71	187,6	10,65	186,2	10,41	194,7	9,60	191,2	9,39	214,7	9,88	214,1	9,39
Kurgan Region	200,1	13,19	196,0	12,59	207,6	11,16	194,6	10,57	197,7	10,33	206,5	9,52	209,2	9,44	222,6	9,94	222,7	9,53
Sverdlovsk Region	182,2	13,52	186,5	12,70	191,0	11,72	189,3	10,66	191,4	10,43	195,1	9,60	192,4	9,41	215,8	9,83	217,4	9,33
Tyumen Region	192,6	13,34	197,6	12,70	190,5	11,76	194,8	10,62	185,3	10,38	201,4	9,58	191,7	9,37	222,7	9,85	214,6	9,39
including Khanty-Mansi Autonomous Area – Yugra	188,7	13,29	190,7	12,83	182,7	11,84	190,6	10,67	180,7	10,40	196,6	9,59	183,1	9,36	218,0	9,92	208,2	9,49
including Yamal-Nenets Autonomous Area	193,9	13,51	196,5	12,57	181,8	11,81	194,8	10,48	182,9	10,34	203,3	9,46	192,0	9,29	220,2	9,86	207,6	9,51
Chelyabinsk Region	158,5	13,59	161,5	12,82	174,3	11,66	166,5	10,75	175,6	10,47	175,5	9,69	182,6	9,41	193,2	10,02	202,6	9,54

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
SIBERIAN FEDERAL DISTRICT ³	175,7	13,48	180,8	12,65	185,8	11,62	181,2	10,66	184,4	10,45	190,1	9,56	188,6	9,35	207,9	9,93	209,3	9,47
Altai Republic	175,8	14,11	177,0	12,95	182,8	11,74	173,5	10,81	191,2	10,34	184,8	9,69	189,3	9,27	208,9	9,99	228,5	9,19
Republic of Tuva	185,5	14,35	179,1	13,38	174,2	11,94	181,5	10,61	161,0	10,38	190,9	9,54	201,2	9,06	207,2	10,22	211,5	9,56
Republic of Khakassia	167,6	13,55	172,2	12,68	180,6	11,69	171,5	10,68	171,0	10,52	181,4	9,54	178,1	9,33	199,0	9,99	203,1	9,48
Altai Territory	176,3	13,47	181,1	12,71	187,9	11,56	181,9	10,62	186,2	10,36	190,0	9,56	190,1	9,36	207,5	9,91	208,2	9,42
Krasnoyarsk Territory	172,9	13,50	176,0	12,58	178,5	11,66	175,2	10,66	171,6	10,51	182,3	9,57	175,7	9,38	201,8	9,95	200,3	9,56
Irkutsk Region	166,9	13,67	169,6	12,81	172,0	11,77	170,5	10,65	175,0	10,44	180,1	9,55	175,0	9,34	198,7	9,97	193,8	9,49
Kemerovo Region	166,3	13,52	170,3	12,65	179,1	11,50	171,3	10,67	179,6	10,37	178,3	9,54	180,9	9,32	195,6	9,96	199,6	9,45
Novosibirsk Region	187,6	13,21	196,2	12,46	200,3	11,62	197,4	10,69	201,7	10,53	204,9	9,59	206,1	9,37	220,5	9,88	222,8	9,42
Omsk Region	184,7	13,60	191,9	12,84	195,7	11,49	192,6	10,67	196,8	10,41	203,6	9,55	202,8	9,32	219,9	9,94	225,4	9,42
Tomsk Region	177,2	13,29	181,9	12,53	182,4	11,61	181,4	10,66	189,0	10,24	189,0	9,50	195,9	9,21	210,6	9,83	216,5	9,51
FAR-EASTERN FEDERAL DISTRICT ³	172,5	13,52	178,7	12,70	181,8	11,76	182,0	10,57	181,6	10,42	190,2	9,55	183,9	9,39	209,3	9,93	205,1	9,54
Republic of Buryatia ³	175,2	13,45	176,0	12,67	183,1	11,62	171,2	10,68	172,7	10,32	178,9	9,52	181,3	9,28	197,6	9,83	197,9	9,25
Republic of Sakha (Yakutia)	176,9	13,56	184,1	12,70	182,1	11,88	186,9	10,66	185,8	10,50	193,8	9,65	188,8	9,52	210,3	10,07	206,4	9,72
Trans-Baikal Territory ³	174,6	13,60	179,4	12,74	184,0	11,69	177,7	10,66	180,1	10,37	185,4	9,50	184,1	9,44	200,9	9,93	202,9	9,57
Kamchatka Territory	162,8	13,58	171,3	12,82	174,0	11,64	173,0	10,70	171,4	10,44	178,8	9,56	162,8	9,44	200,7	10,07	186,5	9,81
Primorye Territory	167,7	13,56	172,2	12,66	178,9	11,72	176,7	10,53	175,6	10,43	190,9	9,54	187,0	9,32	209,7	9,87	209,6	9,53
Khabarovsk Territory	177,5	13,44	179,9	12,69	187,2	11,67	185,1	10,53	187,8	10,34	196,5	9,52	189,5	9,31	216,4	9,86	212,3	9,31
Amur Region	177,0	13,26	183,0	12,60	192,2	11,56	182,3	10,51	181,4	10,39	190,2	9,53	185,4	9,37	214,6	9,93	206,0	9,48
Magadan Region	166,3	13,76	177,0	12,67	171,1	11,46	183,9	10,50	181,7	10,40	181,5	9,51	175,5	9,39	205,5	10,00	204,5	9,65
Sakhalin Region	167,5	13,61	177,6	12,86	175,5	11,93	183,1	10,48	175,7	10,23	189,6	9,47	173,2	9,23	211,4	9,86	200,0	9,39
Jewish Autonomous Region	170,4	13,54	183,3	12,63	200,7	11,54	176,5	10,65	200,2	10,43	192,5	9,55	185,0	9,31	212,5	10,05	208,4	9,93
Chukotka Autonomous Area	157,4	13,56	169,7	13,05	171,2	12,03	162,5	10,69	152,8	10,47	179,8	9,48	168,1	9,28	197,3	10,06	187,6	9,86
CRIMEA FEDERAL DISTRICT ²	187,2	12,60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Since 2019 is calculated as the weighted average value for the year of the weighted average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

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

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	46,8	9,82	40,1	8,65	11,0	12,00	38,4	7,47	0,0	0,00	18,6	9,33	0,0	0,00	15,7	6,76	0,0	0,00
CENTRAL FEDERAL DISTRICT	47,4	9,91	49,0	8,65	11,0	12,00	38,1	6,97	0,0	0,00	19,1	9,47	0,0	0,00	14,8	6,74	0,0	0,00
Belgorod Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Bryansk Region	0,0	0,00	46,0	7,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Vladimir Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Voronezh Region	147,1	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ivanovo Region	152,2	7,10	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kaluga Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kostroma Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kursk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Lipetsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Moscow Region	44,1	9,53	55,2	13,69	0,0	0,00	0,0	0,00	0,0	0,00	36,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00
Orel Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ryazan Region	0,0	0,00	12,2	4,00	0,0	0,00	0,0	0,00	0,0	0,00	12,0	10,00	0,0	0,00	0,0	0,00	0,0	0,00
Smolensk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tambov Region	242,2	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tver Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tula Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Yaroslavl Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Moscow	47,7	10,04	48,6	7,78	11,0	12,00	38,1	6,97	0,0	0,00	18,5	9,36	0,0	0,00	14,8	6,74	0,0	0,00

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
VOLGA FEDERAL DISTRICT	36,2	8,80	0,0	0,00	0,0	0,00	12,0	9,00	0,0	0,00	11,9	6,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Bashkortostan	0,0	0,00	0,0	0,00	0,0	0,00	12,0	9,00	0,0	0,00	11,9	6,00	0,0	0,00	0,0	0,00	0,0	0,00
Mari El Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Mordovia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Tatarstan (Tatarstan)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Udmurt Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chuvash Republic – Chuvashia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Perm Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kirov Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Nizhny Novgorod Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Orenburg Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Penza Region	242,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Samara Region	4,3	11,70	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Saratov Region	122,0	10,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ulyanovsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
URAL FEDERAL DISTRICT	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kurgan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sverdlovsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tyumen Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Khanty-Mansi Autonomous Area – Yugra	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Yamal-Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chelyabinsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00

	2015		2016				2017				2018				2019			
	for MLs		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % ³
SIBERIAN FEDERAL DISTRICT ³	0,0	0,00	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Tuva	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Altai Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Irkutsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kemerovo Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Novosibirsk Region	0,0	0,00	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Omsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tomsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
FAR-EASTERN FEDERAL DISTRICT ³	12,0	16,00	23,9	14,00	0,0	0,00	24,0	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Buryatia ³	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Sakha (Yakutia)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Trans-Baikal Territory ³	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kamchatka Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Primorye Territory	12,0	16,00	23,9	14,00	0,0	0,00	24,0	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Khabarovsk Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Amur Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sakhalin Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Jewish Autonomous Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
CRIMEA FEDERAL DISTRICT ²	0,0	0,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ Information is available for data since 01.02.2016.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

⁴ Since 2019 is calculated as the weighted average value for the year of the weighted average interest rates on loans granted over the month. Until 2019 it was calculated as a weighted average value on an accrual basis since the beginning of the year.

Table 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 residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to individuals – borrowers of the Crimea Federal District ¹
	of which: Moscow borrowers	Total								
2015										
Central Federal District	332 990	111 996	131 041	71 122	25 608	213 051	125 335	135 939	54 758	208
of which: Moscow	330 342	110 722	131 035	71 115	25 605	213 023	125 303	135 922	54 749	208
North-Western Federal District	788	224	12 396	255	144	561	273	283	173	15
Southern Federal District ²	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 ²	277	188	27	23	5	31	8	18	13	233
2016										
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 ²	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	21 116	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	-

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Crimea Federal District ¹
	of which: Moscow borrowers	Total								
2017										
Central Federal District	618 429	249 641	229 222	120 375	39 506	380 329	192 130	227 553	95 149	-
of which: Moscow	608 165	244 339	227 486	119 116	39 210	377 960	191 023	224 371	94 122	-
North-Western Federal District	2 740	916	23 133	1 174	287	1 631	525	603	298	-
Southern Federal District ²	1 090	548	803	16 383	311	476	159	155	70	-
North-Caucasian Federal District	0	0	0	0	11	0	0	0	0	-
Volga Federal District	1 779	701	2 655	690	99	19 803	984	1 827	96	-
Ural Federal District	1 192	769	663	122	40	851	23 022	488	16	-
Siberian Federal District	60	43	16	2	7	25	3	4 813	20	-
Far-Eastern Federal District	1 761	1 070	929	24	23	167	1 008	1 360	4 315	-
2018										
Central Federal District	944 442	379 560	357 674	182 452	59 533	555 834	283 216	313 202	170 175	-
of which: Moscow	930 702	372 816	355 488	180 223	59 065	551 686	280 606	309 047	168 630	-
North-Western Federal District	4 037	1 606	23 837	1 889	332	1 634	570	730	412	-
Southern Federal District ²	799	395	567	22 728	434	709	249	262	148	-
North-Caucasian Federal District	0	0	0	0	1	0	0	0	0	-
Volga Federal District	2 483	1 223	3 350	1 085	266	25 192	2 106	3 135	185	-
Ural Federal District	1 040	658	1 054	80	33	1 150	25 225	544	34	-
Siberian Federal District	30	25	14	3	0	9	7	7 057	14	-
Far-Eastern Federal District	2 564	1 704	1 250	157	122	325	1 366	1 404	5 522	-

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Crimea Federal District ¹
	of which: Moscow borrowers	Total								
2019										
Central Federal District	717 532	290 907	273 178	146 020	52 173	398 049	211 901	219 137	126 425	-
of which: Moscow	704 861	283 503	271 719	144 082	51 758	394 197	210 343	215 832	124 807	-
North-Western Federal District	205 675	95 460	89 218	37 902	9 612	111 129	51 857	75 131	33 004	-
Southern Federal District ²	1 222	624	886	21 048	314	633	237	282	118	-
North-Caucasian Federal District	0	0	0	0	1	0	0	0	0	-
Volga Federal District	1 317	671	1 809	710	69	16 595	951	1 452	71	-
Ural Federal District	1 112	709	697	155	33	1 181	21 022	471	40	-
Siberian Federal District	72	61	1	13	0	5	16	5 825	24	-
Far-Eastern Federal District	2 215	1 411	1 088	175	198	499	1 161	1 219	4 633	-

¹ Information is available for data since 01.02.2016.

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

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District ¹	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Crimea Federal District ¹
	of which: Moscow borrowers	Total								
2019										
Central Federal District	670	670	5	0	0	0	0	0	0	-
of which: Moscow	670	670	5	0	0	0	0	0	0	-
North-Western Federal District	0	0	0	0	0	0	0	0	0	-
Southern Federal District ²	0	0	0	0	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	0	0	0	0	0	0	0	0	0	-
Siberian Federal District	0	0	0	0	0	0	0	0	0	-
Far-Eastern Federal District	0	0	0	0	0	0	0	0	0	-

¹ Information is available for data since 01.02.2016.

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

Early Repayment of Mortgage Loans

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

Table 3.21

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
THE RUSSIAN FEDERATION	362 547	15 186	98 581	337	453 097	8 870	99 324	93	670 452	4 442	126 530	453	987 187	4 334	91 827	17	1 014 549	3 026	110 328	48
CENTRAL FEDERAL DISTRICT	128 647	12 208	30 738	334	158 121	6 839	38 140	91	234 164	3 539	51 054	393	347 633	3 451	36 965	17	366 436	2 412	44 845	48
Belgorod Region	2 221	20	511	0	2 691	7	578	0	4 135	4	700	0	6 100	3	541	0	6 056	2	655	0
Bryansk Region	1 953	24	467	0	2 356	23	519	0	3 598	2	578	0	4 937	2	463	0	5 245	0	538	0
Vladimir Region	2 695	31	571	0	3 188	14	774	0	4 765	3	834	0	6 379	0	593	0	6 204	2	637	0
Voronezh Region	4 770	8	1 203	0	5 676	18	1 211	0	7 987	8	1 430	0	11 200	1	964	0	12 014	9	1 315	0
Ivanovo Region	1 646	10	435	0	1 894	20	338	0	2 793	0	513	0	3 782	0	343	0	3 740	0	373	0
Kaluga Region	2 602	53	525	0	3 371	11	645	0	4 834	17	770	2	7 215	33	629	0	6 967	11	624	0
Kostroma Region	1 128	3	288	0	1 357	5	270	0	2 004	3	333	0	2 667	0	256	0	2 692	2	304	0
Kursk Region	2 057	17	462	0	2 481	10	524	0	3 577	0	603	0	4 840	0	421	0	4 921	6	551	0
Lipetsk Region	2 140	124	473	0	2 593	19	528	0	3 378	1	539	0	4 830	0	366	0	4 883	0	479	0
Moscow Region	37 987	2 622	10 038	22	40 371	1 349	9 125	5	61 095	1 012	12 467	102	93 501	1 199	8 759	0	97 501	425	10 692	0
Orel Region	1 558	9	389	0	1 914	10	450	0	2 683	4	534	0	3 933	4	378	0	3 964	4	400	0
Ryazan Region	2 653	13	661	0	3 115	18	747	0	4 495	5	826	3	6 319	2	579	0	6 620	3	610	0
Smolensk Region	2 251	17	461	0	2 528	13	472	0	3 540	1	511	0	4 810	3	383	0	5 039	6	568	0
Tambov Region	1 644	18	355	0	1 920	14	396	0	2 592	11	446	0	3 908	1	398	0	4 072	0	360	0
Tver Region	2 704	15	640	0	3 277	30	678	0	4 853	11	751	0	7 044	11	537	0	6 743	11	616	0
Tula Region	3 441	42	820	0	4 143	16	875	0	5 453	7	974	0	8 328	4	813	0	8 096	7	927	0
Yaroslavl Region	2 650	19	688	0	3 148	5	703	0	4 676	4	860	0	6 400	8	587	0	6 178	10	655	0
Moscow	52 547	9 162	11 751	311	72 098	5 258	19 306	86	107 707	2 446	27 387	285	161 440	2 180	19 955	17	175 498	1 914	24 542	48

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-WESTERN FEDERAL DISTRICT	46 853	1 803	22 285	0	57 641	1 138	14 149	1	84 045	512	17 776	22	128 650	551	13 158	0	135 680	301	14 566	0
Republic of Karelia	1 626	21	1 153	0	1 960	6	353	0	2 933	16	413	2	4 100	0	334	0	3 760	1	373	0
Republic of Komi	3 285	24	842	0	3 805	2	685	0	5 918	5	846	0	8 047	0	514	0	7 151	0	583	0
Arkhangelsk Region	3 623	14	946	0	4 419	9	866	0	6 732	10	1 180	0	9 194	8	773	0	8 758	1	952	0
including Nenets Autonomous Area	197	3	22	0	236	0	30	0	295	0	33	0	429	0	17	0	402	0	22	0
Vologda Region	2 799	29	692	0	3 649	3	797	0	5 509	1	825	0	7 601	0	619	0	7 075	0	948	0
Kaliningrad Region	1 773	81	1 017	0	1 981	80	464	0	3 103	26	614	3	4 725	69	442	0	6 076	35	690	0
Leningrad Region	4 653	110	2 766	0	5 785	70	1 331	0	8 658	33	1 806	4	13 961	58	1 248	0	15 006	22	1 352	0
Murmansk Region	2 106	13	1 331	0	2 588	3	661	0	3 817	1	793	0	5 040	5	548	0	5 738	1	673	0
Novgorod Region	1 355	19	835	0	1 386	7	298	0	2 096	1	326	0	2 977	1	274	0	2 821	2	300	0
Pskov Region	974	20	584	0	1 026	4	238	0	1 561	0	310	0	2 304	1	227	0	2 400	0	242	0
Saint Petersburg	24 660	1 473	12 118	0	31 040	955	8 455	1	43 718	420	10 663	13	70 701	409	8 179	0	76 898	240	8 453	0
SOUTHERN FEDERAL DISTRICT ¹	18 376	205	4 692	2	27 267	246	5 393	0	39 532	67	6 790	2	57 911	73	4 847	0	63 003	57	5 930	0
Republic of Adygeya (Adygeya)	291	8	74	0	542	1	82	0	783	0	129	0	1 065	0	80	0	1 095	0	75	0
Republic of Kalmykia	329	2	58	0	488	3	98	0	820	1	102	0	1 221	2	66	0	1 342	1	92	0
Republic of Crimea ¹	19	0	15	0	79	0	46	0	216	0	82	0	712	0	110	0	1 418	0	132	0
Krasnodar Territory	6 608	126	1 700	2	10 365	147	1 982	0	14 767	45	2 525	1	22 504	45	1 791	0	25 098	31	2 310	0
Astrakhan Region	1 559	4	340	0	1 849	6	389	0	2 765	2	402	0	3 663	0	298	0	4 093	3	379	0
Volgograd Region	4 034	37	1 013	0	5 121	68	1 065	0	7 414	6	1 387	0	10 264	11	864	0	10 406	12	1 081	0
Rostov Region	5 555	28	1 507	0	8 810	21	1 719	0	12 680	13	2 125	1	18 189	15	1 602	0	19 000	10	1 804	0
Sevastopol ¹	3	0	1	0	14	0	11	0	86	0	38	0	293	0	36	0	549	0	56	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-CAUCASIAN FEDERAL DISTRICT	6 006	39	1 382	0	7 291	39	1 275	0	10 405	13	1 732	2	14 194	7	1 159	0	15 834	19	1 435	0
Republic of Dagestan	574	11	141	0	669	2	116	0	1 327	4	224	0	1 478	1	108	0	2 015	1	141	0
Republic of Ingushetia	40	0	2	0	31	0	1	0	49	0	13	0	120	0	19	0	84	0	2	0
Kabardino-Balkar Republic	486	1	96	0	618	0	88	0	924	1	134	1	1 254	2	77	0	1 432	9	126	0
Karachai-Cherkess Republic	306	0	50	0	343	4	53	0	511	0	84	0	627	0	38	0	781	4	43	0
Republic of North Ossetia – Alania	558	8	134	0	586	4	96	0	941	0	140	0	1 295	0	97	0	1 477	0	157	0
Chechen Republic	68	0	25	0	101	0	36	0	230	0	55	0	253	0	20	0	370	0	28	0
Stavropol Territory	3 974	18	934	0	4 944	28	885	0	6 422	8	1 083	1	9 167	4	800	0	9 673	6	936	0
VOLGA FEDERAL DISTRICT	64 903	379	15 910	1	80 781	271	17 424	0	122 405	120	21 278	8	176 346	116	15 936	0	172 716	59	18 429	0
Republic of Bashkortostan	9 266	24	2 521	0	11 893	57	2 981	0	17 699	6	3 037	4	27 038	19	2 207	0	26 247	0	2 930	0
Mari El Republic	1 333	9	326	0	1 644	1	339	0	2 533	2	374	0	3 485	5	298	0	3 594	0	317	0
Republic of Mordovia	1 365	13	316	0	1 706	4	343	0	2 582	3	416	0	3 644	8	297	0	3 367	1	274	0
Republic of Tatarstan (Tatarstan)	9 114	11	2 322	0	11 713	20	2 694	0	17 897	1	3 662	0	27 132	0	3 204	0	27 870	0	3 484	0
Udmurt Republic	2 851	23	995	0	4 084	3	868	0	6 637	4	1 057	0	9 161	1	661	0	8 752	1	713	0
Chuvash Republic – Chuvashia	3 380	16	765	0	4 167	4	915	0	6 347	4	1 146	0	8 982	2	840	0	8 729	5	943	0
Perm Territory	6 475	15	1 690	0	7 927	69	1 577	0	12 241	9	1 944	0	17 223	21	1 432	0	16 516	0	1 657	0
Kirov Region	2 803	20	530	0	2 996	3	635	0	5 060	13	858	0	7 175	5	706	0	6 952	0	757	0
Nizhny Novgorod Region	7 247	61	1 755	0	9 060	40	1 981	0	13 941	15	2 486	0	19 639	16	1 599	0	18 732	10	1 895	0
Orenburg Region	3 603	7	852	0	4 414	5	782	0	7 221	3	1 030	0	10 723	6	825	0	10 460	7	1 055	0
Penza Region	2 084	22	457	0	2 824	3	598	0	4 163	16	700	2	6 008	5	521	0	6 112	2	690	0
Samara Region	8 390	92	1 845	0	9 635	40	1 939	0	13 401	22	2 338	2	18 863	18	1 808	0	18 208	19	2 044	0
Saratov Region	3 947	40	901	1	4 928	12	1 027	0	7 436	7	1 385	0	10 075	5	929	0	10 152	13	1 028	0
Ulyanovsk Region	3 046	27	636	0	3 790	9	743	0	5 247	15	846	0	7 198	5	609	0	7 025	1	643	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
URAL FEDERAL DISTRICT	45 295	105	11 242	0	51 424	77	9 886	0	72 974	59	11 218	3	109 480	38	7 523	0	108 887	19	9 252	0
Kurgan Region	2 402	3	1 130	0	1 614	1	288	0	2 089	0	289	0	3 199	0	221	0	3 147	0	326	0
Sverdlovsk Region	12 495	39	3 156	0	13 952	46	3 004	0	20 052	43	3 349	1	30 797	16	2 618	0	28 992	8	3 086	0
Tyumen Region	21 532	21	4 933	0	26 217	23	4 562	0	37 939	15	5 418	2	57 495	17	3 223	0	59 582	3	3 990	0
including Khanty-Mansi Autonomous Area – Yugra	8 465	8	1 909	0	13 038	6	2 127	0	18 749	9	2 419	0	29 812	10	1 371	0	31 338	1	1 805	0
including Yamal-Nenets Autonomous Area	4 246	5	923	0	5 930	1	1 040	0	8 236	2	1 347	0	11 559	7	684	0	12 451	1	854	0
Chelyabinsk Region	8 866	42	2 023	0	9 641	8	2 032	0	12 894	0	2 162	0	17 989	5	1 461	0	17 168	10	1 850	0
SIBERIAN FEDERAL DISTRICT ²	35 029	208	8 617	0	50 050	174	9 220	0	75 198	56	11 645	23	106 576	34	8 385	0	99 578	32	10 674	0
Altai Republic	147	0	33	0	178	0	26	0	261	0	20	0	357	0	21	0	453	0	25	0
Republic of Tuva	280	0	35	0	386	0	48	0	650	1	75	0	1 055	0	64	0	1 066	0	46	0
Republic of Khakassia	848	0	150	0	1 070	1	161	0	1 590	0	271	0	2 284	0	160	0	2 181	0	162	0
Altai Territory	2 718	5	734	0	4 319	4	868	0	6 134	7	1 014	0	9 035	0	834	0	9 797	1	1 181	0
Krasnoyarsk Territory	5 177	36	1 574	0	10 302	24	1 892	0	15 579	4	2 302	0	22 201	3	1 669	0	21 086	4	2 041	0
Irkutsk Region	5 925	26	1 171	0	7 328	23	1 368	0	10 978	6	1 583	0	14 913	4	1 019	0	14 679	3	1 375	0
Kemerovo Region	3 874	22	1 030	0	5 330	8	1 117	0	7 803	4	1 319	0	11 423	0	978	0	11 221	0	1 360	0
Novosibirsk Region	6 796	95	1 612	0	9 252	93	1 601	0	14 724	28	2 498	23	23 027	15	1 870	0	22 403	16	2 693	0
Omsk Region	4 578	11	1 173	0	4 852	19	983	0	7 177	1	1 227	0	9 933	10	859	0	9 989	8	1 137	0
Tomsk Region	1 897	3	544	0	3 665	1	669	0	5 047	2	670	0	7 090	1	591	0	6 706	1	656	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
FAR-EASTERN FEDERAL DISTRICT ²	17 417	239	3 698	0	20 521	86	3 836	0	31 730	77	5 038	0	46 397	64	3 854	0	52 415	124	5 199	0
Republic of Buryatia ²	1 119	5	206	0	1 356	2	198	0	2 259	3	268	0	3 189	0	225	0	3 308	0	296	0
Republic of Sakha (Yakutia)	2 756	20	549	0	3 889	1	754	0	6 918	0	830	0	10 151	2	633	0	9 657	4	780	0
Trans-Baikal Territory ²	1 673	5	354	0	2 012	0	287	0	2 996	1	398	0	4 287	1	326	0	4 555	1	458	0
Kamchatka Territory	971	10	247	0	1 163	1	242	0	1 759	0	344	0	2 461	0	280	0	2 752	0	326	0
Primorye Territory	3 906	188	836	0	4 358	69	880	0	6 705	71	1 218	0	9 470	55	875	0	10 244	113	1 309	0
Khabarovsk Territory	4 758	12	935	0	5 363	8	837	0	7 414	4	1 166	0	10 308	5	818	0	9 874	5	989	0
Amur Region	1 770	1	297	0	2 068	4	289	0	3 467	0	467	0	4 628	1	357	0	4 568	0	329	0
Magadan Region	838	0	274	0	1 005	0	243	0	1 443	0	261	0	1 887	0	172	0	1 846	0	229	0
Sakhalin Region	1 903	2	434	0	2 069	2	470	0	3 142	1	614	0	4 102	1	406	0	4 420	1	404	0
Jewish Autonomous Region	279	2	69	0	294	1	47	0	490	1	65	0	616	0	44	0	541	0	38	0
Chukotka Autonomous Area	237	4	56	0	313	0	73	0	391	0	73	0	556	0	38	0	648	0	42	0
CRIMEA FEDERAL DISTRICT ¹	22	0	17	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 3.22

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	121	14 510	53	20	203	15 172	55	0	3 722	3 688	377	5	32 471	3 443	251	124	21 282	1 855	575	0
CENTRAL FEDERAL DISTRICT	26	10 041	1	13	126	11 134	50	0	1 270	2 648	195	5	9 689	2 703	79	124	6 209	1 465	187	0
Belgorod Region	0	93	0	0	1	56	0	0	8	14	0	0	345	13	6	0	150	0	3	0
Bryansk Region	0	26	0	0	0	50	0	0	0	15	0	0	213	6	0	0	99	0	0	0
Vladimir Region	0	117	0	0	0	139	0	0	16	16	0	0	387	5	1	0	178	0	12	0
Voronezh Region	0	66	0	5	0	99	0	0	4	18	0	0	507	71	0	0	227	0	1	0
Ivanovo Region	0	39	0	0	1	33	0	0	9	8	4	0	204	4	1	0	159	0	0	0
Kaluga Region	0	100	0	0	7	107	0	0	42	26	7	0	522	11	0	0	157	12	0	0
Kostroma Region	0	4	0	0	0	16	0	0	5	0	0	0	202	0	0	0	65	4	0	0
Kursk Region	0	73	0	0	2	78	0	0	46	9	0	0	208	6	1	0	136	0	0	0
Lipetsk Region	1	17	1	0	1	36	0	0	28	2	3	0	279	0	0	0	78	5	1	0
Moscow Region	0	3 197	0	5	48	3 534	3	0	307	774	35	5	1 803	918	22	124	1 505	435	43	0
Orel Region	0	20	0	0	0	56	0	0	107	15	11	0	263	10	2	0	103	0	0	0
Ryazan Region	0	26	0	0	0	61	0	0	24	18	3	0	440	22	0	0	218	22	0	0
Smolensk Region	0	73	0	0	0	23	0	0	75	0	2	0	324	10	0	0	113	4	5	0
Tambov Region	0	48	0	0	0	53	0	0	3	10	0	0	133	6	0	0	64	15	0	0
Tver Region	4	114	0	0	0	209	0	0	4	125	0	0	437	23	1	0	168	20	4	0
Tula Region	0	101	0	0	16	104	16	0	25	6	0	0	238	11	0	0	120	15	0	0
Yaroslavl Region	0	38	0	0	0	33	0	0	4	2	0	0	297	3	0	0	195	2	4	0
Moscow	21	5 888	0	3	50	6 448	31	0	562	1 590	130	0	2 889	1 586	45	0	2 472	932	113	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-WESTERN FEDERAL DISTRICT	27	1 592	15	7	8	1 355	0	0	477	639	37	0	3 304	383	49	0	2 768	161	75	0
Republic of Karelia	0	17	0	0	0	27	0	0	34	5	0	0	110	18	0	0	50	0	0	0
Republic of Komi	0	51	0	0	0	13	0	0	48	1	13	0	260	0	0	0	89	0	4	0
Arkhangelsk Region	0	83	0	0	0	9	0	0	48	13	12	0	376	0	0	0	157	0	3	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	2	0	0	0	19	0	0	0	1	0	0	0
Vologda Region	1	52	1	0	0	29	0	0	1	5	0	0	170	6	1	0	114	2	0	0
Kaliningrad Region	0	11	0	0	0	18	0	0	9	20	1	0	314	27	2	0	259	7	4	0
Leningrad Region	1	179	0	0	0	178	0	0	30	71	0	0	327	19	0	0	335	16	0	0
Murmansk Region	0	12	0	0	0	11	0	0	8	4	0	0	108	4	0	0	120	5	0	0
Novgorod Region	0	24	0	0	0	19	0	0	92	5	5	0	251	0	0	0	82	0	0	0
Pskov Region	0	20	0	0	0	31	0	0	2	0	0	0	172	0	0	0	89	0	1	0
Saint Petersburg	26	1 144	14	7	8	1 021	0	0	205	514	6	0	1 214	311	46	0	1 473	130	62	0
SOUTHERN FEDERAL DISTRICT ¹	2	474	0	0	10	431	4	0	84	55	9	0	1 466	70	19	0	1 846	19	76	0
Republic of Adygeya (Adygeya)	0	25	0	0	0	22	0	0	1	0	0	0	36	7	1	0	14	0	0	0
Republic of Kalmykia	0	43	0	0	0	8	0	0	0	0	0	0	127	5	0	0	35	0	0	0
Republic of Crimea ¹	0	6	0	0	0	0	0	0	0	0	0	0	44	0	0	0	609	0	26	0
Krasnodar Territory	0	96	0	0	2	182	0	0	37	18	1	0	361	27	5	0	451	5	13	0
Astrakhan Region	0	22	0	0	3	24	0	0	2	0	2	0	104	3	0	0	55	0	0	0
Volgograd Region	2	136	0	0	3	112	3	0	31	11	7	0	352	16	2	0	179	3	2	0
Rostov Region	0	152	0	0	3	82	1	0	13	26	0	0	393	12	11	0	249	11	13	0
Sevastopol ¹	0	0	0	0	0	0	0	0	0	0	0	0	45	0	0	0	252	0	24	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-CAUCASIAN FEDERAL DISTRICT	0	194	0	0	1	264	0	0	19	28	1	0	378	26	0	0	267	116	1	0
Republic of Dagestan	0	1	0	0	0	26	0	0	5	19	1	0	11	0	0	0	29	114	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	29	0	0	0	43	0	0	2	3	0	0	82	1	0	0	24	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	1	0	0	0	5	0	0	8	2	0	0	7	0	0	0
Republic of North Ossetia – Alania	0	56	0	0	0	48	0	0	0	0	0	0	22	0	0	0	36	2	0	0
Chechen Republic	0	9	0	0	0	3	0	0	0	0	0	0	25	0	0	0	19	0	0	0
Stavropol Territory	0	99	0	0	1	142	0	0	12	1	0	0	229	23	0	0	152	0	1	0
VOLGA FEDERAL DISTRICT	22	1065	6	0	24	1017	2	0	526	142	71	0	8114	107	44	0	3973	72	89	0
Republic of Bashkortostan	6	112	5	0	5	104	2	0	87	7	5	0	1238	7	3	0	554	5	21	0
Mari El Republic	0	17	0	0	0	10	0	0	4	0	0	0	250	2	1	0	96	0	0	0
Republic of Mordovia	0	38	0	0	0	61	0	0	0	3	0	0	229	1	1	0	77	8	5	0
Republic of Tatarstan (Tatarstan)	13	97	0	0	7	45	0	0	34	9	1	0	772	11	6	0	454	3	7	0
Udmurt Republic	1	85	0	0	1	62	0	0	1	0	0	0	803	3	3	0	209	1	2	0
Chuvash Republic – Chuvashia	0	41	0	0	0	87	0	0	70	11	5	0	710	8	7	0	388	7	2	0
Perm Territory	1	83	0	0	2	80	0	0	41	0	19	0	348	9	2	0	265	5	18	0
Kirov Region	0	79	0	0	0	35	0	0	4	3	1	0	662	2	7	0	220	0	15	0
Nizhny Novgorod Region	0	93	0	0	2	166	0	0	66	12	6	0	666	22	5	0	555	9	7	0
Orenburg Region	0	80	0	0	3	47	0	0	87	6	22	0	553	5	3	0	275	0	2	0
Penza Region	0	29	0	0	0	48	0	0	14	15	1	0	305	14	0	0	122	4	2	0
Samara Region	2	159	2	0	0	141	0	0	40	60	6	0	710	11	3	0	338	23	7	0
Saratov Region	0	64	0	0	3	84	0	0	10	8	0	0	503	5	3	0	295	0	0	0
Ulyanovsk Region	0	90	0	0	0	47	0	0	68	9	5	0	365	7	0	0	125	7	0	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
URAL FEDERAL DISTRICT	29	343	26	0	10	336	0	0	961	61	34	0	2 910	70	28	0	2 247	12	86	0
Kurgan Region	0	0	0	0	0	18	0	0	30	4	1	0	154	0	2	0	51	0	6	0
Sverdlovsk Region	20	170	17	0	0	124	0	0	66	18	1	0	386	24	5	0	552	5	42	0
Tyumen Region	0	65	0	0	4	61	0	0	836	38	31	0	1 733	21	21	0	1 243	0	27	0
including Khanty-Mansi Autonomous Area – Yugra	0	41	0	0	4	14	0	0	623	31	8	0	1 167	21	11	0	845	0	14	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	9	0	0	69	0	5	0	137	0	0	0	72	0	5	0
Chelyabinsk Region	9	108	9	0	6	133	0	0	29	2	1	0	636	24	1	0	399	7	11	0
SIBERIAN FEDERAL DISTRICT ²	6	574	2	0	9	427	0	0	226	72	20	0	3 073	54	14	0	2 186	3	45	0
Altai Republic	0	0	0	0	0	0	0	0	12	0	1	0	51	0	0	0	24	0	0	0
Republic of Tuva	0	0	0	0	0	2	0	0	22	0	2	0	152	0	0	0	75	0	0	0
Republic of Khakassia	0	9	0	0	0	9	0	0	6	0	0	0	116	0	0	0	55	0	4	0
Altai Territory	0	62	0	0	2	47	0	0	72	10	5	0	411	3	4	0	241	0	1	0
Krasnoyarsk Territory	0	28	0	0	0	73	0	0	6	10	0	0	421	8	2	0	343	0	4	0
Irkutsk Region	2	59	0	0	0	26	0	0	5	0	0	0	359	0	0	0	280	0	6	0
Kemerovo Region	0	88	0	0	0	45	0	0	3	0	0	0	291	0	0	0	191	0	10	0
Novosibirsk Region	3	161	1	0	4	107	0	0	29	46	10	0	558	19	6	0	664	0	11	0
Omsk Region	1	71	1	0	1	52	0	0	59	1	2	0	335	20	1	0	202	0	6	0
Tomsk Region	0	34	0	0	0	48	0	0	5	0	0	0	379	4	1	0	113	3	2	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
FAR-EASTERN FEDERAL DISTRICT ²	8	220	3	0	14	208	0	0	160	42	9	0	3 535	30	16	0	1 784	6	16	0
Republic of Buryatia ²	0	53	0	0	1	5	0	0	3	5	0	0	260	0	2	0	87	0	0	0
Republic of Sakha (Yakutia)	0	12	0	0	0	4	0	0	7	4	0	0	911	2	2	0	483	0	3	0
Trans-Baikal Territory ²	0	10	0	0	0	12	0	0	3	0	0	0	224	0	2	0	117	0	0	0
Kamchatka Territory	0	30	0	0	0	0	0	0	0	0	0	0	213	0	0	0	85	0	1	0
Primorye Territory	5	46	0	0	10	114	0	0	4	24	0	0	433	4	0	0	262	0	5	0
Khabarovsk Territory	3	92	3	0	4	56	0	0	123	10	9	0	628	17	7	0	386	6	3	0
Amur Region	0	0	0	0	0	19	0	0	7	0	0	0	453	0	2	0	152	0	4	0
Magadan Region	0	0	0	0	0	0	0	0	16	0	0	0	121	0	0	0	38	0	0	0
Sakhalin Region	0	28	0	0	0	7	0	0	0	4	0	0	149	5	1	0	115	0	0	0
Jewish Autonomous Region	0	12	0	0	0	8	0	0	2	0	0	0	101	0	0	0	34	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	42	2	0	0	25	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	6	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 3.23

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
THE RUSSIAN FEDERATION	3 003	1 150	319	0	3 243	691	578	0	2 725	145	254	0	4 912	129	200	0	7 001	96	194	0
CENTRAL FEDERAL DISTRICT	1 541	829	172	0	1 770	482	383	0	1 545	106	196	0	2 364	58	91	0	3 266	72	93	0
Belgorod Region	4	0	1	0	3	8	2	0	2	4	1	0	19	0	0	0	19	8	0	0
Bryansk Region	4	13	0	0	13	0	7	0	7	0	0	0	0	0	0	0	21	0	0	0
Vladimir Region	18	48	3	0	7	0	0	0	20	0	1	0	36	0	9	0	19	0	0	0
Voronezh Region	2	0	1	0	12	11	3	0	24	0	0	0	19	0	0	0	17	0	0	0
Ivanovo Region	4	0	0	0	7	2	0	0	10	0	1	0	9	0	0	0	15	0	0	0
Kaluga Region	6	12	0	0	10	5	0	0	18	0	5	0	16	0	0	0	33	0	2	0
Kostroma Region	11	0	1	0	3	0	0	0	4	0	0	0	2	0	0	0	20	0	1	0
Kursk Region	8	0	0	0	3	4	2	0	2	0	0	0	7	0	0	0	12	0	0	0
Lipetsk Region	1	0	0	0	7	0	2	0	16	0	0	0	21	0	4	0	16	0	1	0
Moscow Region	340	264	36	0	378	167	62	0	384	20	16	0	570	4	18	0	803	8	27	0
Orel Region	6	6	1	0	6	8	0	0	0	0	0	0	31	0	0	0	25	0	0	0
Ryazan Region	13	10	0	0	3	0	0	0	19	0	0	0	1	0	0	0	8	0	1	0
Smolensk Region	4	0	0	0	4	0	0	0	2	2	0	0	4	0	0	0	47	0	5	0
Tambov Region	2	0	0	0	1	0	0	0	8	0	0	0	7	0	0	0	3	0	0	0
Tver Region	2	0	1	0	20	15	5	0	8	3	0	0	21	0	0	0	26	0	0	0
Tula Region	33	21	2	0	13	9	0	0	12	0	3	0	27	0	0	0	26	0	0	0
Yaroslavl Region	9	0	2	0	9	0	2	0	5	0	0	0	4	0	0	0	11	0	0	0
Moscow	1 072	456	125	0	1 272	253	298	0	1 003	78	168	0	1 570	55	59	0	2 147	54	58	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-CAUCASIAN FEDERAL DISTRICT	27	11	1	0	21	25	0	0	12	1	0	0	38	7	0	0	57	0	0	0
Republic of Daghestan	2	0	0	0	5	0	0	0	4	0	0	0	0	0	0	0	4	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	4	0	0	0	0	4	0	0	7	0	0	0	8	0	0	0	6	0	0	0
Karachai-Cherkess Republic	0	11	0	0	3	0	0	0	0	0	0	0	2	0	0	0	2	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	3	5	0	0	0	0	0	0	7	0	0	0	6	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	21	0	1	0	10	16	0	0	1	1	0	0	21	7	0	0	39	0	0	0
VOLGA FEDERAL DISTRICT	411	65	39	0	434	55	43	0	302	3	15	0	564	23	21	0	872	13	16	0
Republic of Bashkortostan	36	0	5	0	29	8	3	0	32	1	0	0	51	0	3	0	89	0	2	0
Mari El Republic	2	0	0	0	2	0	0	0	0	0	0	0	6	7	0	0	6	0	1	0
Republic of Mordovia	0	0	0	0	0	0	0	0	4	0	0	0	6	0	0	0	10	3	0	0
Republic of Tatarstan (Tatarstan)	59	0	9	0	70	1	11	0	28	0	0	0	73	0	3	0	147	0	2	0
Udmurt Republic	21	0	2	0	15	11	1	0	12	0	4	0	20	9	3	0	31	0	0	0
Chuvash Republic – Chuvashia	14	0	0	0	20	7	3	0	9	0	0	0	41	2	0	0	109	0	0	0
Perm Territory	33	0	8	0	63	0	9	0	21	0	1	0	53	0	1	0	98	0	2	0
Kirov Region	4	0	1	0	12	6	2	0	6	0	3	0	11	0	1	0	21	0	0	0
Nizhny Novgorod Region	75	13	11	0	69	0	6	0	68	0	4	0	80	0	0	0	83	0	0	0
Orenburg Region	26	6	0	0	42	2	3	0	48	0	1	0	81	0	5	0	86	0	0	0
Penza Region	16	0	1	0	7	0	1	0	10	0	0	0	18	3	0	0	18	0	0	0
Samara Region	94	34	2	0	88	5	5	0	40	2	2	0	75	2	0	0	87	0	0	0
Saratov Region	7	12	0	0	6	5	0	0	8	0	0	0	34	0	4	0	59	10	4	0
Ulyanovsk Region	23	0	1	0	11	9	0	0	18	0	0	0	17	0	0	0	30	0	4	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
URAL FEDERAL DISTRICT	232	8	22	0	231	16	42	0	137	4	5	0	408	0	29	0	527	0	14	0
Kurgan Region	7	0	0	0	6	0	0	0	0	0	0	0	12	0	1	0	3	0	0	0
Sverdlovsk Region	91	0	17	0	105	14	28	0	51	0	4	0	119	0	7	0	157	0	8	0
Tyumen Region	56	8	2	0	52	2	3	0	38	4	0	0	199	0	13	0	271	0	4	0
including Khanty-Mansi Autonomous Area – Yugra	1	8	0	0	23	2	1	0	29	3	0	0	109	0	5	0	157	0	0	0
including Yamal-Nenets Autonomous Area	2	0	0	0	8	0	0	0	3	0	0	0	19	0	0	0	33	0	0	0
Chelyabinsk Region	78	0	3	0	67	0	11	0	48	0	1	0	79	0	7	0	98	0	3	0
SIBERIAN FEDERAL DISTRICT ²	309	40	35	0	241	42	41	0	216	8	10	0	433	0	18	0	569	0	27	0
Altai Republic	4	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0	0
Republic of Khakassia	4	0	0	0	1	0	0	0	2	0	0	0	14	0	0	0	18	0	0	0
Altai Territory	24	6	3	0	18	16	6	0	12	0	0	0	45	0	3	0	34	0	4	0
Krasnoyarsk Territory	72	0	4	0	28	0	12	0	36	0	5	0	82	0	3	0	98	0	1	0
Irkutsk Region	20	0	1	0	25	0	2	0	15	8	0	0	23	0	3	0	46	0	4	0
Kemerovo Region	50	20	7	0	31	0	2	0	34	0	0	0	59	0	4	0	65	0	10	0
Novosibirsk Region	89	6	14	0	95	1	11	0	89	0	4	0	157	0	3	0	217	0	4	0
Omsk Region	19	5	1	0	14	12	2	0	16	0	2	0	13	0	2	0	31	0	1	0
Tomsk Region	21	0	3	0	15	12	6	0	5	0	0	0	39	0	0	0	38	0	4	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
FAR-EASTERN FEDERAL DISTRICT ²	57	0	2	0	64	9	11	0	73	2	3	0	125	4	5	0	229	0	4	0
Republic of Buryatia ²	6	3	2	0	13	0	0	0	1	0	0	0	11	0	0	0	18	0	0	0
Republic of Sakha (Yakutia)	5	0	0	0	6	2	3	0	9	0	0	0	26	0	3	0	53	0	2	0
Trans-Baikal Territory ²	1	0	0	0	0	0	0	0	5	0	0	0	6	0	0	0	9	0	0	0
Kamchatka Territory	1	0	0	0	7	0	1	0	2	2	0	0	6	0	0	0	8	0	0	0
Primorye Territory	18	0	0	0	22	0	1	0	20	0	2	0	51	4	1	0	31	0	0	0
Khabarovsk Territory	13	0	2	0	14	0	3	0	26	0	1	0	15	0	0	0	45	0	2	0
Amur Region	5	0	0	0	7	7	0	0	11	0	0	0	3	0	0	0	44	0	0	0
Magadan Region	5	0	0	0	2	0	0	0	3	0	0	0	1	0	0	0	4	0	0	0
Sakhalin Region	8	0	0	0	6	0	4	0	2	0	0	0	5	0	0	0	15	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Chukotka Autonomous Area	3	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

VOLUME OF MLS EARLY REPAID ASSIGNMENT COMPENSATION
(MILLION RUBLES)

Table 3.24

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
THE RUSSIAN FEDERATION	760	710	45	357	1001	1413	98	5	474	1 088	5	37	555	137	0	0	853	264	0	0
CENTRAL FEDERAL DISTRICT	167	540	0	357	450	921	88	5	202	894	0	32	305	113	0	0	492	206	0	0
Belgorod Region	0	3	0	0	18	0	18	0	0	5	0	0	2	0	0	0	7	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0
Vladimir Region	0	0	0	0	0	7	0	0	0	12	0	0	0	0	0	0	0	0	0	0
Voronezh Region	2	0	0	0	1	0	0	0	1	3	0	0	17	0	0	0	10	0	0	0
Ivanovo Region	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Kaluga Region	0	0	0	0	0	8	0	0	0	0	0	0	17	0	0	0	0	0	0	0
Kostroma Region	3	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	4	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	3	0	0	0	0	0	0	0	0	2	0	0	2	0	0	0
Moscow Region	31	460	0	357	93	480	8	5	72	258	0	0	100	44	0	0	121	15	0	0
Orel Region	4	0	0	0	0	4	0	0	0	0	0	0	0	2	0	0	0	0	0	0
Ryazan Region	2	0	0	0	0	0	0	0	1	11	0	0	2	0	0	0	4	0	0	0
Smolensk Region	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	2	0	0	0	0	5	0	0	0	2	0	0	4	0	0	0	2	0	0	0
Yaroslavl Region	0	0	0	0	124	7	0	0	1	0	0	0	6	0	0	0	0	0	0	0
Moscow	85	77	0	0	206	397	62	0	125	592	0	32	156	65	0	0	341	191	0	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-CAUCASIAN FEDERAL DISTRICT	29	0	0	0	42	19	0	0	31	50	0	0	16	0	0	0	12	0	0	0
Republic of Dagestan	0	0	0	0	3	0	0	0	3	6	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	28	0	0	0	24	4	0	0	10	0	0	0	6	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	4	0	0	4	9	0	0	6	0	0	0	1	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	29	0	0	0	11	15	0	0	0	30	0	0	0	0	0	0	4	0	0	0
VOLGA FEDERAL DISTRICT	141	28	0	0	142	115	2	0	82	32	5	1	50	8	0	0	85	9	0	0
Republic of Bashkortostan	20	0	0	0	3	4	0	0	18	1	0	0	4	0	0	0	0	0	0	0
Mari El Republic	9	7	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	2	2	0	0	0	5	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	10	0	0	0	22	6	2	0	11	0	0	0	5	0	0	0	7	9	0	0
Udmurt Republic	2	0	0	0	20	4	0	0	2	7	0	0	0	0	0	0	2	0	0	0
Chuvash Republic – Chuvashia	2	0	0	0	1	18	0	0	0	4	0	0	2	0	0	0	0	0	0	0
Perm Territory	12	0	0	0	21	11	0	0	12	0	0	0	7	0	0	0	45	0	0	0
Kirov Region	2	0	0	0	5	4	0	0	4	0	0	0	2	0	0	0	0	1	0	0
Nizhny Novgorod Region	3	0	0	0	1	20	0	0	9	7	0	0	11	6	0	0	15	0	0	0
Orenburg Region	11	0	0	0	15	10	0	0	6	0	0	0	3	0	0	0	1	0	0	0
Penza Region	3	20	0	0	5	7	0	0	0	0	0	0	3	0	0	0	0	0	0	0
Samara Region	46	0	0	0	32	21	0	0	15	6	5	1	10	0	0	0	7	0	0	0
Saratov Region	11	1	0	0	11	3	0	0	3	2	0	0	3	2	0	0	3	0	0	0
Ulyanovsk Region	12	0	0	0	0	5	0	0	2	1	0	0	1	0	0	0	3	0	0	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
FAR-EASTERN FEDERAL DISTRICT ²	51	24	0	0	34	18	0	0	19	3	0	0	29	0	0	0	25	0	0	0
Republic of Buryatia ²	82	0	0	0	0	6	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	6	0	0	0	1	0	0	0	8	0	0	0	0	0	0	0	21	0	0	0
Trans-Baikal Territory ²	1	0	0	0	2	4	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	1	0	0	0	6	11	0	0	0	0	0	0	4	0	0	0	0	0	0	0
Khabarovsk Territory	7	0	0	0	7	2	0	0	8	3	0	0	1	0	0	0	1	0	0	0
Amur Region	29	0	0	0	17	0	0	0	3	0	0	0	1	0	0	0	1	0	0	0
Magadan Region	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	6	0	0	0	0	0	0	23	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	7	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

VOLUME OF MLS EARLY REPAID WITH OTHER FUNDS*
(MILLION RUBLES)

Table 3.25

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	78 119	1 023	29 185	34	126 701	1 050	53 639	0	159 879	237	56 155	12	14 392	107	1 913	0	17 808	34	1 748	0
CENTRAL FEDERAL DISTRICT	20 702	767	7 627	1	31 351	922	12 887	0	39 224	122	13 177	11	4 924	79	711	0	7 017	16	774	0
Belgorod Region	645	0	285	0	906	0	413	0	1 218	0	464	0	92	4	9	0	192	0	12	0
Bryansk Region	760	0	377	0	972	0	507	0	1 063	0	554	0	50	0	6	0	88	0	3	0
Vladimir Region	771	1	338	0	978	0	442	0	1 250	0	564	0	75	0	7	0	134	0	18	0
Voronezh Region	1 428	0	544	0	1 869	0	811	0	2 376	0	872	0	173	0	11	0	121	0	11	0
Ivanovo Region	702	0	381	0	878	0	463	0	933	0	459	0	52	0	14	0	83	0	8	0
Kaluga Region	632	1	261	0	904	0	415	0	968	0	500	0	77	0	10	0	97	0	3	0
Kostroma Region	558	0	294	0	672	0	351	0	764	0	374	0	46	0	8	0	55	0	3	0
Kursk Region	711	3	264	0	903	0	430	0	1 103	0	479	0	40	0	6	0	103	0	5	0
Lipetsk Region	716	3	318	0	954	0	454	0	997	0	479	0	56	0	5	0	83	0	1	0
Moscow Region	4 912	201	1 569	0	6 907	405	2 410	0	10 246	31	2 649	6	1 262	17	229	0	1 823	0	186	0
Orel Region	455	0	224	0	623	0	347	0	664	0	346	0	28	0	6	0	66	0	5	0
Ryazan Region	801	1	373	0	1 151	0	570	0	1 333	0	595	0	45	0	3	0	52	0	3	0
Smolensk Region	591	7	235	0	736	0	317	0	798	0	312	0	30	0	4	0	49	0	6	0
Tambov Region	452	0	186	0	650	0	300	0	697	0	314	0	45	0	1	0	130	0	2	0
Tver Region	803	8	334	0	1 041	6	478	0	1 205	0	553	0	53	0	17	0	59	0	5	0
Tula Region	907	2	381	0	1 324	0	629	0	1 747	0	666	0	119	0	19	0	126	0	17	0
Yaroslavl Region	930	0	446	0	1 200	0	592	0	1 430	0	569	0	64	0	8	0	50	0	1	0
Moscow	3 928	542	816	1	8 685	511	2 958	0	10 433	90	2 426	4	2 613	57	344	0	3 703	16	481	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-WESTERN FEDERAL DISTRICT	8 096	92	3 101	0	15 522	66	5 885	0	18 004	79	6 281	0	1 697	7	277	0	2 385	5	185	0
Republic of Karelia	244	0	65	0	681	1	263	0	859	0	296	0	65	0	2	0	123	0	5	0
Republic of Komi	552	1	178	0	1 127	5	437	0	1 208	1	464	0	145	0	11	0	82	0	3	0
Arkhangelsk Region	1 030	0	444	0	1 332	0	528	0	1 815	0	616	0	133	0	35	0	105	0	13	0
including Nenets Autonomous Area	37	0	6	0	60	0	10	0	46	0	14	0	2	0	0	0	0	0	0	0
Vologda Region	1 131	0	470	0	1 672	0	725	0	1 982	0	688	0	89	0	6	0	86	0	12	0
Kaliningrad Region	341	8	85	0	758	24	372	0	1 095	6	460	0	130	0	22	0	266	0	4	0
Leningrad Region	337	12	90	0	1 738	6	646	0	1 880	1	749	0	160	0	33	0	352	0	8	0
Murmansk Region	281	0	97	0	661	0	295	0	902	0	317	0	47	2	9	0	67	0	11	0
Novgorod Region	246	0	101	0	578	0	268	0	642	0	272	0	46	0	3	0	70	0	1	0
Pskov Region	195	0	74	0	502	0	215	0	558	0	236	0	20	0	2	0	86	1	16	0
Saint Petersburg	3 738	71	1 498	0	6 472	29	2 136	0	7 063	71	2 183	0	860	5	152	0	1 148	4	110	0
SOUTHERN FEDERAL DISTRICT ¹	5 757	19	2 032	0	9 122	7	3 925	0	9 980	6	4 080	0	685	0	83	0	831	0	72	0
Republic of Adygeya (Adygeya)	197	0	46	0	203	0	79	0	201	0	78	0	8	0	0	0	11	0	0	0
Republic of Kalmykia	142	0	60	0	160	0	61	0	125	0	44	0	20	0	4	0	24	0	4	0
Republic of Crimea ¹	1	0	1	0	37	0	21	0	118	0	65	0	3	0	0	0	8	0	0	0
Krasnodar Territory	2 044	2	857	0	3 234	1	1 329	0	3 458	1	1 416	0	296	0	50	0	315	0	14	0
Astrakhan Region	535	1	206	0	698	0	319	0	849	0	339	0	19	0	0	0	57	0	4	0
Volgograd Region	1 390	6	560	0	1 954	5	881	0	2 061	1	879	0	192	0	16	0	206	0	22	0
Rostov Region	1 448	11	302	0	2 828	1	1 230	0	3 101	4	1 226	0	144	0	12	0	207	0	25	0
Sevastopol ¹	8	0	0	0	8	0	6	0	65	0	32	0	2	0	0	0	3	0	0	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
NORTH-CAUCASIAN FEDERAL DISTRICT	2 005	8	781	0	2 730	3	1 229	0	2 976	1	1 196	0	209	0	13	0	188	11	12	0
Republic of Dagestan	125	7	42	0	179	0	97	0	241	0	137	0	18	0	1	0	30	0	0	0
Republic of Ingushetia	5	0	3	0	2	0	1	0	8	0	5	0	2	0	0	0	4	0	0	0
Kabardino-Balkar Republic	207	0	87	0	263	0	133	0	317	0	139	0	14	0	0	0	7	11	0	0
Karachai-Cherkess Republic	126	0	52	0	134	0	63	0	131	0	50	0	17	0	0	0	10	0	0	0
Republic of North Ossetia – Alania	132	0	65	0	188	0	105	0	278	0	116	0	24	0	0	0	22	0	0	0
Chechen Republic	10	0	5	0	24	0	11	0	27	0	14	0	23	0	0	0	14	0	0	0
Stavropol Territory	1 400	1	527	0	1 938	3	819	0	1 975	1	735	0	110	0	12	0	99	0	12	0
VOLGA FEDERAL DISTRICT	21 984	105	9 339	33	31 719	23	15 059	0	36 095	9	14 494	0	2 614	12	317	0	2 764	1	291	0
Republic of Bashkortostan	1 533	0	798	0	3 738	0	2 084	0	5 125	0	2 503	0	435	0	87	0	539	0	117	0
Mari El Republic	502	1	224	0	739	0	364	0	832	0	399	0	41	0	8	0	33	0	2	0
Republic of Mordovia	654	0	305	0	706	0	335	0	845	7	351	0	26	0	0	0	42	0	1	0
Republic of Tatarstan (Tatarstan)	4 311	11	2 380	0	5 524	0	3 046	0	6 215	0	1 920	0	230	0	34	0	324	0	45	0
Udmurt Republic	1 132	1	421	0	1 790	0	823	0	1 995	0	860	0	105	0	30	0	93	0	6	0
Chuvash Republic – Chuvashia	1 196	1	424	0	1 587	0	692	0	1 800	1	693	0	181	0	6	0	65	0	2	0
Perm Territory	1 775	0	566	0	3 106	13	1 425	0	3 272	0	1 299	0	236	3	28	0	424	0	22	0
Kirov Region	1 037	0	365	0	1 326	0	565	0	1 624	0	632	0	174	0	12	0	203	0	15	0
Nizhny Novgorod Region	2 266	1	867	0	3 357	6	1 520	0	3 445	1	1 476	0	538	0	41	0	298	0	30	0
Orenburg Region	1 644	6	569	0	1 998	1	786	0	2 138	0	794	0	158	0	16	0	134	0	15	0
Penza Region	634	1	249	0	841	0	326	0	972	0	332	0	98	0	11	0	137	0	3	0
Samara Region	2 666	34	1 013	33	3 642	2	1 526	0	4 349	0	1 686	0	230	8	16	0	238	0	13	0
Saratov Region	1 425	2	586	0	1 864	0	875	0	2 127	0	957	0	91	0	11	0	176	0	16	0
Ulyanovsk Region	1 210	47	572	0	1 500	0	694	0	1 353	0	594	0	73	0	15	0	59	1	2	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
URAL FEDERAL DISTRICT	5 306	8	1433	0	13 570	18	4 999	0	21 016	11	6 696	0	1 608	3	163	0	1 710	0	135	0
Kurgan Region	220	0	116	0	394	0	175	0	689	0	265	0	33	0	6	0	46	0	3	0
Sverdlovsk Region	1 271	4	207	0	3 731	1	1 457	0	6 137	1	1 969	0	460	3	60	0	557	0	60	0
Tyumen Region	2 247	4	320	0	6 442	5	1 689	0	8 886	10	2 264	0	870	0	75	0	886	0	54	0
including Khanty-Mansi Autonomous Area – Yugra	930	1	114	0	4 054	5	841	0	4 838	10	1 104	0	393	0	31	0	409	0	25	0
including Yamal-Nenets Autonomous Area	277	0	45	0	976	0	314	0	1 577	0	406	0	228	0	18	0	146	0	6	0
Chelyabinsk Region	1 568	0	789	0	3 004	12	1 679	0	5 304	0	2 198	0	247	0	22	0	222	0	17	0
SIBERIAN FEDERAL DISTRICT ²	10 565	14	3 735	0	17 426	3	7 388	0	25 019	2	8 044	0	1 784	3	213	0	1 871	0	200	0
Altai Republic	17	0	7	0	43	0	14	0	60	0	17	0	3	0	0	0	0	0	0	0
Republic of Tuva	105	0	32	0	120	0	43	0	155	0	60	0	14	0	0	0	15	0	0	0
Republic of Khakassia	339	0	137	0	416	0	173	0	481	0	218	0	71	0	3	0	47	0	3	0
Altai Territory	880	1	452	0	1 799	2	862	0	2 885	0	931	0	146	0	24	0	240	0	16	0
Krasnoyarsk Territory	2 299	7	825	0	3 307	0	1 375	0	4 905	0	1 364	0	329	0	33	0	272	0	34	0
Irkutsk Region	2 015	0	709	0	2 468	0	969	0	2 970	0	1 043	0	286	3	15	0	261	0	21	0
Kemerovo Region	1 361	3	513	0	2 614	0	1 186	0	3 524	0	1 259	0	234	0	18	0	256	0	29	0
Novosibirsk Region	1 154	4	290	0	2 903	1	1 142	0	4 609	1	1 278	0	304	0	53	0	440	0	65	0
Omsk Region	555	0	144	0	1 499	0	715	0	2 377	0	976	0	162	0	33	0	158	0	20	0
Tomsk Region	785	0	256	0	1 078	0	461	0	1 530	0	441	0	235	0	34	0	181	0	12	0

	2015				2016				2017				2018				2019			
	in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period		in rubles	in foreign currency	of which: MLS granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency				
FAR-EASTERN FEDERAL DISTRICT ²	3 694	11	1136	0	5 260	8	2 267	0	7 566	7	2 187	0	872	2	134	0	1 042	1	80	0
Republic of Buryatia ²	462	0	164	0	532	0	188	0	687	0	175	0	82	0	15	0	84	0	3	0
Republic of Sakha (Yakutia)	586	0	159	0	1 007	0	409	0	1 472	0	477	0	218	0	53	0	144	0	21	0
Trans-Baikal Territory ²	594	0	206	0	648	0	259	0	836	0	283	0	53	0	1	0	81	0	4	0
Kamchatka Territory	135	0	43	0	173	1	72	0	361	0	98	0	48	0	3	0	50	0	6	0
Primorye Territory	867	6	307	0	1 382	8	723	0	2 464	7	600	0	231	0	29	0	311	1	26	0
Khabarovsk Territory	1 120	4	295	0	1 435	0	545	0	1 713	0	498	0	95	2	22	0	172	0	10	0
Amur Region	441	0	150	0	534	0	207	0	684	0	211	0	52	0	1	0	105	0	2	0
Magadan Region	94	0	38	0	153	0	57	0	331	0	61	0	18	0	1	0	17	0	1	0
Sakhalin Region	353	0	114	0	445	0	203	0	392	0	178	0	67	0	9	0	75	0	4	0
Jewish Autonomous Region	78	0	23	0	97	0	37	0	112	0	49	0	3	0	0	0	4	0	1	0
Chukotka Autonomous Area	21	0	6	0	34	0	15	0	36	0	15	0	5	0	0	0	2	0	0	0
CRIMEA FEDERAL DISTRICT ¹	9	0	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* In 2018, the method of early repayment with state subsidy was allocated from the section of early repayment with other funds.

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

VOLUME OF MLS EARLY REPAID WITH STATE SUBSIDY*
(MILLION RUBLES)

Table 3.26

	2018				2019			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	115 975	178	35 418	2	109 232	42	21 865	2
CENTRAL FEDERAL DISTRICT	26 303	85	7 836	0	24 892	37	4 799	2
Belgorod Region	968	0	337	0	916	0	247	0
Bryansk Region	986	0	364	0	839	0	209	0
Vladimir Region	1 138	0	406	0	1 145	0	276	0
Voronezh Region	1 752	0	508	0	1 758	0	319	0
Ivanovo Region	777	0	312	0	714	0	185	0
Kaluga Region	1 057	0	369	0	973	0	222	0
Kostroma Region	579	0	218	0	567	0	117	0
Kursk Region	975	0	311	0	773	0	173	0
Lipetsk Region	953	0	299	0	863	0	178	0
Moscow Region	6 049	50	1 468	0	5 845	3	925	2
Orel Region	666	0	225	0	593	0	164	0
Ryazan Region	1 089	1	370	0	1 064	0	240	0
Smolensk Region	737	0	227	0	651	0	124	0
Tambov Region	615	0	190	0	585	0	111	0
Tver Region	1 134	0	350	0	1 128	0	229	0
Tula Region	1 214	0	429	0	1 097	0	256	0
Yaroslavl Region	1 047	0	329	0	1 056	0	203	0
Moscow	4 569	33	1 123	0	4 319	33	620	0
NORTH-WESTERN FEDERAL DISTRICT	12 500	25	3 712	0	12 075	3	2 303	0
Republic of Karelia	617	0	194	0	525	0	107	0
Republic of Komi	881	0	249	0	897	0	167	0
Arkhangelsk Region	1 161	0	377	0	1 127	0	248	0
including Nenets Autonomous Area	47	0	10	0	53	0	9	0
Vologda Region	1 101	0	449	0	1 023	0	268	0
Kaliningrad Region	856	0	309	0	864	0	155	0
Leningrad Region	1 602	0	448	0	1 617	0	329	0
Murmansk Region	591	0	176	0	583	0	117	0
Novgorod Region	518	0	196	0	482	0	122	0
Pskov Region	456	0	152	0	453	0	109	0
Saint Petersburg	4 717	24	1 160	0	4 501	3	682	0
SOUTHERN FEDERAL DISTRICT	8 815	1	2 668	0	8 403	0	1 583	0
Republic of Adygeya (Adygeya)	172	0	54	0	178	0	32	0
Republic of Kalmykia	120	0	19	0	145	0	16	0
Republic of Crimea	233	0	50	0	354	0	66	0
Krasnodar Territory	3 116	1	892	0	2 890	0	522	0
Astrakhan Region	752	0	300	0	693	0	194	0
Volgograd Region	1 751	0	486	0	1 631	0	283	0
Rostov Region	2 593	0	859	0	2 392	0	457	0
Sevastopol	78	0	6	0	117	0	13	0
NORTH-CAUCASIAN FEDERAL DISTRICT	2 384	11	584	1	2 255	0	381	0
Republic of Daghestan	305	0	67	0	426	0	75	0
Republic of Ingushetia	3	0	0	0	8	0	1	0
Kabardino-Balkar Republic	230	0	61	0	252	0	37	0
Karachai-Cherkess Republic	97	0	26	0	108	0	13	0
Republic of North Ossetia – Alania	210	0	67	0	240	0	43	0
Chechen Republic	27	0	8	0	55	0	12	0
Stavropol Territory	1 512	11	353	1	1 166	0	198	0

	2018				2019			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	30 227	25	10 222	0	26 816	0	6 053	0
Republic of Bashkortostan	4 694	19	1 658	0	4 210	0	867	0
Mari El Republic	724	0	286	0	659	0	170	0
Republic of Mordovia	690	0	210	0	667	0	137	0
Republic of Tatarstan (Tatarstan)	5 386	0	2 049	0	4 507	0	1 102	0
Udmurt Republic	1 668	0	533	0	1 615	0	371	0
Chuvash Republic – Chuvashia	1 346	0	469	0	1 149	0	248	0
Perm Territory	2 563	0	920	0	2 391	0	608	0
Kirov Region	1 271	0	409	0	1 097	0	234	0
Nizhny Novgorod Region	2 920	0	887	0	2 613	0	604	0
Orenburg Region	1 742	0	614	0	1 527	0	329	0
Penza Region	752	0	195	0	668	0	139	0
Samara Region	3 357	0	999	0	3 022	0	636	0
Saratov Region	1 896	5	592	0	1 642	0	386	0
Ulyanovsk Region	1 218	0	402	0	1 046	0	220	0
URAL FEDERAL DISTRICT	14 647	1	4 169	1	15 410	0	2 958	0
Kurgan Region	675	0	194	0	612	0	124	0
Sverdlovsk Region	4 276	0	1 281	0	3 965	0	828	0
Tyumen Region	5 383	0	1 159	0	6 947	0	791	0
including Khanty-Mansi Autonomous Area – Yugra	2 917	0	487	0	4 409	0	389	0
including Yamal-Nenets Autonomous Area	645	0	152	0	846	0	119	0
Chelyabinsk Region	4 313	1	1 537	1	3 887	0	1 218	0
SIBERIAN FEDERAL DISTRICT¹	14 485	0	4 394	0	13 780	0	2 790	0
Altai Republic	49	0	16	0	51	0	8	0
Republic of Tuva	170	0	45	0	192	0	25	0
Republic of Khakassia	422	0	135	0	372	0	90	0
Altai Territory	1 809	0	652	0	1 529	0	400	0
Krasnoyarsk Territory	2 811	0	814	0	2 532	0	458	0
Irkutsk Region	2 162	0	522	0	1 986	0	320	0
Kemerovo Region	2 360	0	722	0	2 068	0	416	0
Novosibirsk Region	2 801	0	869	0	2 513	0	489	0
Omsk Region	1 901	0	619	0	1 618	0	393	0
Tomsk Region	878	5	267	0	920	0	194	0
FAR-EASTERN FEDERAL DISTRICT¹	5 734	24	1 567	0	5 602	0	998	0
Republic of Buryatia ¹	437	0	124	0	454	0	73	0
Republic of Sakha (Yakutia)	873	0	231	0	838	0	126	0
Trans-Baikal Territory ¹	657	0	171	0	686	0	115	0
Kamchatka Territory	236	0	66	0	270	0	50	0
Primorye Territory	1 245	0	363	0	1 103	0	221	0
Khabarovsk Territory	1 074	24	281	0	1 075	0	199	0
Amur Region	543	0	156	0	500	0	94	0
Magadan Region	128	0	37	0	148	0	19	0
Sakhalin Region	404	0	106	0	376	0	71	0
Jewish Autonomous Region	98	0	27	0	103	0	21	0
Chukotka Autonomous Area	39	0	5	0	48	0	10	0
CRIMEA FEDERAL DISTRICT	-	-	-	-	-	-	-	-

* In 2018, the method of early repayment with state subsidy was allocated from the section of early repayment with other funds. Information is available for data since 1 quarter of 2018.

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

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

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

Table 3.27

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	11	19	10	9	9	93	4	35	5	7
CENTRAL FEDERAL DISTRICT	11	20	11	12	10	105	5	36	5	7
Belgorod Region	11	-	11	-	8	-	4	-	5	-
Bryansk Region	12	-	12	0	10	-	5	-	4	-
Vladimir Region	11	-	11	-	9	-	5	-	4	-
Voronezh Region	11	100	10	-	9	-	4	-	5	-
Ivanovo Region	13	0	12	-	11	-	5	-	5	-
Kaluga Region	9	-	9	-	8	-	4	-	4	-
Kostroma Region	13	-	12	-	11	-	5	-	5	-
Kursk Region	11	-	11	-	10	-	4	-	5	-
Lipetsk Region	12	-	11	-	9	-	4	-	4	-
Moscow Region	12	43	10	9	10	-	4	296	5	-
Orel Region	12	-	12	-	10	-	5	-	5	-
Ryazan Region	12	-	12	0	9	-	4	0	4	-
Smolensk Region	10	-	10	-	8	-	4	-	5	-
Tambov Region	9	0	10	-	8	-	4	-	3	-
Tver Region	11	-	10	-	8	-	4	-	4	-
Tula Region	11	-	11	-	9	-	5	-	5	-
Yaroslavl Region	13	-	13	-	11	-	5	-	5	-
Moscow	11	12	12	12	12	77	6	6	7	7
NORTH-WESTERN FEDERAL DISTRICT	17	3	11	1	9	200	4	-	5	0
Republic of Karelia	22	-	10	-	9	-	4	-	4	-
Republic of Komi	10	-	9	-	8	-	3	-	4	-
Arkhangelsk Region	11	-	9	-	9	-	4	-	5	-
including Nenets Autonomous Area	6	-	7	-	7	-	2	-	3	-
Vologda Region	12	-	12	-	10	-	5	-	6	-
Kaliningrad Region	16	0	10	-	9	-	4	-	5	-
Leningrad Region	17	-	9	-	8	-	4	-	4	0
Murmansk Region	17	-	10	-	10	-	5	-	5	-
Novgorod Region	23	-	10	-	9	-	5	-	5	-
Pskov Region	17	-	10	-	9	-	4	-	4	-
Saint Petersburg	20	3	11	1	10	118	5	-	5	-

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
SOUTHERN FEDERAL DISTRICT¹	9	3	9	0	8	-	4	-	4	-
Republic of Adygeya (Adygeya)	6	-	8	-	8	-	3	-	3	-
Republic of Kalmykia	7	-	7	-	4	-	2	-	2	-
Republic of Crimea ¹	4	-	5	0	6	-	3	-	3	-
Krasnodar Territory	9	100	9	-	8	-	3	-	4	-
Astrakhan Region	9	-	10	-	8	-	4	-	4	-
Volgograd Region	11	0	11	-	9	-	4	-	4	-
Rostov Region	7	-	10	-	8	-	4	-	4	-
Sevastopol ¹	1	-	4	-	7	-	2	-	3	-
NORTH-CAUCASIAN FEDERAL DISTRICT	8	-	8	-	7	-	3	-	3	-
Republic of Dagestan	5	-	5	-	6	-	2	-	2	-
Republic of Ingushetia	4	-	1	-	6	-	4	-	1	-
Kabardino-Balkar Republic	8	-	7	-	7	-	2	-	3	-
Karachai-Cherkess Republic	6	-	7	-	6	-	2	-	2	-
Republic of North Ossetia – Alania	7	-	5	-	6	-	3	-	3	-
Chechen Republic	5	-	5	-	6	-	1	-	2	-
Stavropol Territory	10	-	10	-	8	-	3	-	4	-
VOLGA FEDERAL DISTRICT	11	85	11	-	9	39	5	0	5	-
Republic of Bashkortostan	11	-	12	-	9	17	4	0	5	-
Mari El Republic	10	-	10	-	9	-	5	-	5	-
Republic of Mordovia	13	-	8	-	7	-	4	-	3	-
Republic of Tatarstan (Tatarstan)	13	-	12	-	8	-	6	-	5	-
Udmurt Republic	11	-	10	-	9	-	4	-	4	-
Chuvash Republic – Chuvashia	10	-	11	-	9	-	5	-	5	-
Perm Territory	11	-	12	-	9	-	5	-	5	-
Kirov Region	9	-	9	-	8	-	4	-	5	-
Nizhny Novgorod Region	11	-	12	-	10	-	4	-	5	-
Orenburg Region	9	-	8	-	7	-	4	-	4	-
Penza Region	9	0	9	-	7	-	4	-	4	-
Samara Region	11	100	12	-	10	-	5	-	5	-
Saratov Region	10	50	11	-	10	-	4	-	4	-
Ulyanovsk Region	12	-	11	-	9	-	5	-	5	-

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	9	-	10	-	8	-	4	-	4	-
Kurgan Region	10	-	8	-	6	-	3	-	4	-
Sverdlovsk Region	10	-	10	-	8	-	4	-	4	-
Tyumen Region	8	-	9	-	8	-	3	-	4	-
including Khanty-Mansi Autonomous Area – Yugra	7	-	8	-	7	-	3	-	4	-
including Yamal-Nenets Autonomous Area	8	-	9	-	8	-	3	-	4	-
Chelyabinsk Region	11	-	12	-	10	-	5	-	5	-
SIBERIAN FEDERAL DISTRICT ²	9	-	10	-	8	100	4	-	5	-
Altai Republic	6	-	6	-	5	-	3	-	2	-
Republic of Tuva	5	-	6	-	5	-	2	-	2	-
Republic of Khakassia	9	-	9	-	9	-	4	-	4	-
Altai Territory	9	-	10	-	8	-	4	-	5	-
Krasnoyarsk Territory	9	-	10	-	8	-	4	-	4	-
Irkutsk Region	10	-	10	-	8	-	4	-	4	-
Kemerovo Region	9	-	11	-	9	-	4	-	5	-
Novosibirsk Region	7	-	8	-	8	82	4	-	5	-
Omsk Region	10	-	10	-	9	-	4	-	5	-
Tomsk Region	9	-	10	-	8	-	4	-	5	-
FAR-EASTERN FEDERAL DISTRICT ²	8	0	8	0	7	0	3	-	4	-
Republic of Buryatia ²	8	-	7	-	6	-	3	-	3	-
Republic of Sakha (Yakutia)	5	-	6	-	5	-	3	-	3	-
Trans-Baikal Territory ²	8	-	8	-	7	-	3	-	4	-
Kamchatka Territory	8	-	9	-	9	-	4	-	5	-
Primorye Territory	9	0	9	0	7	0	3	-	4	-
Khabarovsk Territory	10	-	10	-	8	-	4	-	4	-
Amur Region	8	-	8	-	7	-	3	-	3	-
Magadan Region	13	-	10	-	9	-	4	-	5	-
Sakhalin Region	11	-	11	-	9	-	4	-	4	-
Jewish Autonomous Region	10	-	8	-	8	-	3	-	3	-
Chukotka Autonomous Area	10	-	12	-	9	-	3	-	3	-
CRIMEA FEDERAL DISTRICT ¹	4	-	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 3.28

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	34 557	4 209	47 119	1 117	31 719	5 364	126 302	575	63 490	878
CENTRAL FEDERAL DISTRICT	25 431	4 036	35 892	1 117	23 699	5 356	113 428	506	56 269	777
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	24	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	54	0	31	0	12	0	21	0	5	0
Kaluga Region	16	0	10	0	0	0	0	0	0	0
Kostroma Region	16	0	116	0	22	0	54	19	733	13
Kursk Region	1	0	0	0	0	0	1	0	2	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	195	0	0	0	0	5	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	3	0	0	0	11	0	1	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	90	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	3	0	0	0	0	0	0	0	0	0
Moscow	25 248	3 841	35 736	1 117	23 654	5 356	113 322	487	55 530	765
NORTH-WESTERN FEDERAL DISTRICT	937	0	217	0	293	8	622	0	560	19
Republic of Karelia	0	0	0	0	0	0	0	0	17	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	175	0	94	0	1	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	761	0	123	0	292	8	622	0	542	19

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	12	0	27	0	32	0	1 676	0	83	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	2	0	0	0	22	0	1 636	0	73	0
Tyumen Region	0	0	0	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	0	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	10	0	27	0	10	0	40	0	9	0
SIBERIAN FEDERAL DISTRICT ²	2 639	0	3 158	0	1 566	0	2 264	0	1 519	0
Altai Republic	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	168	0	145	0	111	0	95	0	29	0
Krasnoyarsk Territory	544	0	680	0	0	0	0	0	0	0
Irkutsk Region	1	0	1	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	5	0
Novosibirsk Region	1 874	0	2 317	0	1 451	0	2 169	0	1 484	0
Omsk Region	52	0	16	0	4	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	1	0
FAR-EASTERN FEDERAL DISTRICT ²	1 998	173	2 755	0	4 672	0	6 491	69	4 207	81
Republic of Buryatia ²	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	26	0	16	0	0	0	0	0
Trans-Baikal Territory ²	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	1 670	0	2 459	0	3 255	0	6 456	0	4 178	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	328	173	270	0	1 401	0	35	69	29	81
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	37	0	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

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

Table 3.29

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	41 557	0	32 860	0	116 869	0	130 121	0	229 654	0
CENTRAL FEDERAL DISTRICT	20 000	0	28 752	0	116 869	0	122 594	0	28 424	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	0	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0
Moscow	20 000	0	28 752	0	116 869	0	122 594	0	28 424	0
NORTH-WESTERN FEDERAL DISTRICT	0	0	3 810	0	0	0	7 527	0	201 230	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	0	0	3 810	0	0	0	7 527	0	201 230	0

	2015		2016		2017		2018		2019	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	2 543	0	0	0	0	0	0	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	0	0	0	0	0	0	0	0
Tyumen Region	2 543	0	0	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	0	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	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT ²	0	0	0	0	0	0	0	0	0	0
Altai Republic	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
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT ²	2 277	0	0	0	0	0	0	0	0	0
Republic of Buryatia ²	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory ²	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	2 277	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	-	-	-	-	-	-	-	-

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

² In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

Commissioning

REGIONAL STRUCTURE OF COMMISSIONING¹
(THOUSAND M² OF RESIDENTIAL PREMISES)

Table 3.30

	2015		2016		2017		2018		2019	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
THE RUSSIAN FEDERATION	85 348	35 199	80 227	31 784	79 204	32 977	75 658	32 421	82 042	38 503
CENTRAL FEDERAL DISTRICT	25 552	9 591	23 984	8 490	24 285	9 771	23 435	9 968	25 752	11 888
Belgorod Region	1 555	1 251	1 350	1 140	1 301	1 056	1 216	1 034	1 260	1 072
Bryansk Region	644	218	665	99	558	73	403	70	407	146
Vladimir Region	647	331	656	329	695	414	653	365	745	514
Voronezh Region	1 627	464	1 679	462	1 687	655	1 691	794	1 879	778
Ivanovo Region	260	51	177	27	340	129	369	154	331	182
Kaluga Region	796	378	737	348	882	440	787	379	795	470
Kostroma Region	322	135	309	155	310	119	197	120	212	130
Kursk Region	567	244	587	226	591	258	595	325	554	344
Lipetsk Region	1 061	574	1 078	616	1 084	812	903	654	1 254	938
Moscow Region	9 623	3 219	8 914	2 808	9 078	3 529	8 867	3 715	8 614	4 076
Orel Region	479	201	360	109	268	100	290	120	303	186
Ryazan Region	667	264	708	215	713	322	778	290	799	331
Smolensk Region	514	319	630	308	484	220	360	227	427	256
Tambov Region	826	502	833	599	839	644	859	589	931	730
Tver Region	556	177	496	161	585	151	425	153	640	394
Tula Region	771	434	623	275	697	303	735	355	651	403
Yaroslavl Region	717	256	797	292	754	328	768	402	778	396
Moscow	3 920	575	3 385	321	3 419	221	3 541	222	5 176	543

	2015		2016		2017		2018		2019	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
NORTH-WESTERN FEDERAL DISTRICT	9 043	2 499	8 862	2 030	8 967	1 832	9 473	2 338	9 448	3 025
Republic of Karelia	271	50	293	83	222	70	271	109	277	137
Republic of Komi	210	40	240	47	223	85	290	119	237	119
Arkhangelsk Region	394	146	366	151	423	144	323	142	341	125
including Nenets Autonomous Area	36	11	24	13	28	13	19	8	19	5
Vologda Region	864	409	773	270	542	185	536	244	585	292
Kaliningrad Region	1 207	440	1 209	415	902	278	916	260	973	290
Leningrad Region	2 323	830	2 172	596	2 626	692	2 641	860	2 930	1 390
Murmansk Region	33	8	59	12	59	16	46	30	45	40
Novgorod Region	359	187	362	144	232	123	264	152	287	186
Pskov Region	351	152	272	117	202	103	236	109	302	201
Saint Petersburg	3 031	238	3 116	195	3 536	138	3 950	314	3 471	245
SOUTHERN FEDERAL DISTRICT²	8 963	4 597	8 963	4 231	9 622	4 626	9 067	4 113	9 920	5 106
Republic of Adygeya (Adygeya)	297	119	235	136	244	110	187	90	257	137
Republic of Kalmykia	126	43	71	27	96	55	90	63	101	67
Republic of Crimea ²	253	152	286	122	834	617	775	418	800	580
Krasnodar Territory	4 644	2 031	4 502	1 813	4 728	1 810	4 415	1 590	4 532	1 985
Astrakhan Region	575	374	603	407	484	268	328	228	319	202
Volgograd Region	912	485	754	360	728	329	610	285	731	360
Rostov Region	2 409	1 544	2 293	1 366	2 334	1 376	2 347	1 241	2 611	1 368
Sevastopol ²	105	...	219	-	174	61	314	197	569	408
NORTH-CAUCASIAN FEDERAL DISTRICT	4 996	3 563	5 032	3 636	5 082	3 370	3 557	2 134	4 028	2 397
Republic of Dagestan	1 810	1 404	1 862	1 597	2 000	1 447	976	568	1 019	564
Republic of Ingushetia	262	136	272	171	309	165	236	143	280	114
Kabardino-Balkar Republic	375	342	412	264	427	274	436	344	474	324
Karachai-Cherkess Republic	184	157	165	112	202	72	175	82	212	129
Republic of North Ossetia – Alania	174	39	178	33	192	44	210	45	229	72
Chechen Republic	943	912	1 042	994	1 069	975	600	507	637	520
Stavropol Territory	1 248	575	1 101	465	882	392	925	445	1 177	676

	2015		2016		2017		2018		2019	
	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
VOLGA FEDERAL DISTRICT	16 892	7 689	16 164	7 401	15 641	7 481	15 223	7 735	16 190	8 546
Republic of Bashkortostan	2 691	1 572	2 698	1 815	2 461	1 666	2 290	1 402	2 372	1 389
Mari El Republic	440	204	466	169	470	148	337	136	398	163
Republic of Mordovia	325	138	329	154	330	148	334	166	348	179
Republic of Tatarstan (Tatarstan)	2 406	1 184	2 407	1 038	2 408	1 080	2 410	1 109	2 676	1 106
Udmurt Republic	649	308	650	287	659	288	717	318	760	428
Chuvash Republic – Chuvashia	833	288	630	194	605	165	598	138	656	166
Perm Territory	1 154	452	1 060	312	1 101	468	1 081	485	1 173	647
Kirov Region	727	246	662	178	546	195	553	240	504	227
Nizhny Novgorod Region	1 259	519	1 274	613	1 308	602	1 351	743	1 410	824
Orenburg Region	1 190	535	966	374	892	401	912	470	994	451
Penza Region	931	414	886	465	887	532	663	414	837	534
Samara Region	2 212	789	1 875	718	1 788	661	1 782	770	1 841	910
Saratov Region	1 140	558	1 294	499	1 210	431	1 216	640	1 202	704
Ulyanovsk Region	935	483	967	585	977	695	981	706	1 019	820
URAL FEDERAL DISTRICT	7 949	2 975	6 381	2 108	6 302	2 285	5 965	2 295	6 730	2 642
Kurgan Region	293	194	296	195	272	122	232	152	251	189
Sverdlovsk Region	2 478	1 059	2 107	779	2 144	840	2 088	809	2 415	968
Tyumen Region	3 396	950	2 662	680	2 469	804	2 120	673	2 558	780
including Khanty-Mansi Autonomous Area – Yugra	968	138	747	109	813	116	586	123	798	221
including Yamal-Nenets Autonomous Area	297	31	228	25	236	32	186	44	146	39
Chelyabinsk Region	1 782	771	1 316	454	1 417	519	1 524	662	1 507	706
SIBERIAN FEDERAL DISTRICT³	9 372	3 270	8 649	3 040	7 333	2 835	6 649	2 834	7 438	3 590
Altai Republic	114	87	125	96	131	110	108	98	99	79
Republic of Tuva	109	88	108	82	101	77	93	76	112	81
Republic of Khakassia	301	120	192	60	236	86	188	113	248	142
Altai Territory	890	296	754	234	630	254	786	308	758	333
Krasnoyarsk Territory	1 311	461	1 374	295	1 057	288	1 149	323	1 696	848
Irkutsk Region	923	214	913	320	974	323	988	588	1 024	627
Kemerovo Region	1 002	529	1 089	549	1 000	544	640	385	766	443
Novosibirsk Region	2 588	684	2 216	604	1 729	518	1 738	604	1 759	541
Omsk Region	785	242	772	191	458	170	522	180	538	314
Tomsk Region	699	281	478	211	478	170	437	160	439	183

	2015		2016		2017		2018		2019	
	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
FAR-EASTERN FEDERAL DISTRICT ³	2 223	865	2 192	848	1 973	777	2 269	994	2 514	1 297
Republic of Buryatia ³	415	187	336	176	269	140	248	131	268	213
Republic of Sakha (Yakutia)	546	227	620	243	634	204	530	206	562	169
Trans-Baikal Territory ³	235	80	292	222	271	155	187	123	217	248
Kamchatka Territory	72	34	75	32	67	30	36	28	45	23
Primorye Territory	499	254	492	205	412	204	538	219	559	280
Khabarovsk Territory	450	156	366	157	270	129	274	121	295	118
Amur Region	261	48	221	35	182	32	159	37	205	61
Magadan Region	21	2	5	2	6	5	4	4	7	3
Sakhalin Region	312	108	334	143	348	156	265	104	332	159
Jewish Autonomous Region	60	36	76	31	50	19	28	21	23	23
Chukotka Autonomous Area	2	-	3	-	4	0	2	-	1	-
CRIMEA FEDERAL DISTRICT ²	358	152	-	-	-	-	-	-	-	-

¹ According to Rosstat.

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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

Mortgage

REGISTERED MORTGAGE CONTRACTS ON RESIDENTIAL PREMISES, OWNED BY INDIVIDUALS AND ACQUIRED (BUILT) BY BORROWED FUNDS OR PURPOSE LOAN¹ *Table 3.31*
(UNITS)

	2015	2016	2017	2018	2019
THE RUSSIAN FEDERATION	789 371	855 635	990 999	1 232 164	1 191 285
CENTRAL FEDERAL DISTRICT	166 880	189 014	236 824	311 433	327 446
Belgorod Region	3 529	3 999	5 518	7 563	6 699
Bryansk Region	6 003	5 806	6 363	7 753	7 482
Vladimir Region	6 593	6 967	9 037	10 984	9 927
Voronezh Region	11 745	13 593	17 499	18 971	32 097
Ivanovo Region	3 299	4 401	5 568	6 899	6 604
Kaluga Region	4 509	5 669	7 686	9 801	8 487
Kostroma Region	4 514	3 609	4 020	3 840	5 097
Kursk Region	3 821	4 175	5 539	7 544	6 110
Lipetsk Region	3 285	2 260	6 079	2 775	5 512
Moscow Region	57 704	68 597	81 630	114 394	111 516
Orel Region	4 480	4 617	9 335	6 076	5 944
Ryazan Region	5 635	6 513	8 373	10 768	13 551
Smolensk Region	3 469	4 561	4 980	7 735	8 793
Tambov Region	2 877	3 439	3 833	4 284	5 098
Tver Region	5 868	5 671	7 317	6 329	7 211
Tula Region	7 871	6 830	7 276	10 473	10 389
Yaroslavl Region	9 507	8 365	9 425	11 783	10 539
Moscow	22 171	29 942	37 346	63 461	66 390
NORTH-WESTERN FEDERAL DISTRICT	79 905	92 493	114 334	152 606	156 751
Republic of Karelia	3 682	4 293	4 646	5 801	5 202
Republic of Komi	6 771	6 150	6 768	8 314	7 516
Arkhangelsk Region including Nenets Autonomous Area	8 113	7 716	9 294	9 710	9 825
Vologda Region	9 053	11 551	11 871	12 678	12 180
Kaliningrad Region	4 452	5 692	6 997	9 388	10 109
Leningrad Region	13 406	15 982	23 181	33 976	35 377
Murmansk Region	3 167	3 054	3 537	4 360	5 223
Novgorod Region	2 915	3 847	2 503	5 657	5 037
Pskov Region	3 917	2 782	2 925	3 835	4 892
Saint Petersburg	24 429	31 426	42 612	58 887	61 390
SOUTHERN FEDERAL DISTRICT²	43 479	54 546	68 946	81 866	80 888
Republic of Adygeya (Adygeya)	956	1 114	1 187	1 533	3 216
Republic of Kalmykia	814	868	916	1 015	1 524
Republic of Crimea and Sevastopol ²	230	806	1 500	2 824	2 616
Krasnodar Territory	16 203	21 924	29 324	38 611	40 197
Astrakhan Region	3 603	3 965	4 800	4 684	4 629
Volgograd Region	9 651	10 746	13 215	9 325	4 596
Rostov Region	12 252	15 123	18 004	23 874	24 110
NORTH-CAUCASIAN FEDERAL DISTRICT	16 715	16 188	18 753	20 902	21 921
Republic of Dagestan	909	1 102	1 480	1 632	5 245
Republic of Ingushetia	9	103	118	71	199
Kabardino-Balkar Republic	3 886	2 755	3 829	3 157	3 118
Karachai-Cherkess Republic	425	582	636	808	797
Republic of North Ossetia – Alania	3 690	2 059	2 646	1 790	164
Chechen Republic	145	193	284	458	547
Stavropol Territory	7 651	9 394	9 760	12 986	11 851

	2015	2016	2017	2018	2019
VOLGA FEDERAL DISTRICT	225 213	235 975	264 790	323 894	282 073
Republic of Bashkortostan	32 298	30 011	33 957	42 390	40 753
Mari El Republic	4 961	5 646	6 405	2 192	5 960
Republic of Mordovia	3 532	3 871	4 759	6 564	4 586
Republic of Tatarstan (Tatarstan)	33 782	46 680	48 745	56 410	44 945
Udmurt Republic	13 070	14 966	15 796	17 724	17 325
Chuvash Republic – Chuvashia	10 426	10 213	10 891	13 970	12 373
Perm Territory	24 160	22 500	24 888	42 073	29 133
Kirov Region	9 152	11 540	13 570	15 460	12 729
Nizhny Novgorod Region	16 755	21 424	24 073	28 982	27 647
Orenburg Region	18 857	15 663	18 120	22 104	18 431
Penza Region	10 654	8 733	9 653	10 588	12 675
Samara Region	19 677	20 446	26 024	32 704	27 665
Saratov Region	16 902	13 777	17 028	20 120	17 549
Ulyanovsk Region	10 987	10 505	10 881	12 613	10 302
URAL FEDERAL DISTRICT	98 593	104 104	116 905	137 421	134 431
Kurgan Region	3 564	3 940	3 810	2 793	1 903
Sverdlovsk Region	34 847	34 222	40 778	48 615	46 878
Tyumen Region	20 522	18 955	20 134	29 345	28 177
including Khanty-Mansi Autonomous Area – Yugra	13 746	16 726	18 716	20 512	18 095
including Yamal-Nenets Autonomous Area	3 903	4 339	4 851	2 249	5 596
Chelyabinsk Region	22 011	25 922	28 616	33 907	33 782
SIBERIAN FEDERAL DISTRICT³	122 822	132 144	132 285	143 960	127 382
Altai Republic	323	292	298	712	854
Republic of Tuva	4 582	2 758	2 464	933	1 741
Republic of Khakassia	3 672	3 488	4 233	5 002	4 732
Altai Territory	9 339	11 350	12 907	17 797	15 803
Krasnoyarsk Territory	27 577	24 153	10 410	8 844	8 901
Irkutsk Region	17 354	20 439	22 583	24 533	14 222
Kemerovo Region	18 246	19 430	22 459	25 818	22 627
Novosibirsk Region	16 182	19 986	26 889	35 330	33 221
Omsk Region	8 289	10 221	12 317	14 952	14 824
Tomsk Region	7 971	8 821	10 028	10 039	10 457
FAR-EASTERN FEDERAL DISTRICT³	35 534	31 171	38 162	60 082	60 393
Republic of Buryatia ³	6 199	7 575	3 781	7 335	8 512
Republic of Sakha (Yakutia)	5 381	6 641	8 253	9 983	5 738
Trans-Baikal Territory ³	3 088	3 631	3 916	3 193	7 362
Kamchatka Territory	1 296	1 191	1 540	2 711	2 930
Primorye Territory	8 615	7 927	9 719	12 814	11 405
Khabarovsk Territory	10 294	7 693	9 772	13 992	13 507
Amur Region	5 440	4 172	4 817	6 348	5 461
Magadan Region and Chukotka Autonomous Area	1 156	911	1 057	1 098	1 139
Sakhalin Region	2 322	2 015	2 355	2 386	3 614
Jewish Autonomous Region	1 030	621	649	222	725
CRIMEA FEDERAL DISTRICT²	230	-	-	-	-

¹ According to Rosstat.

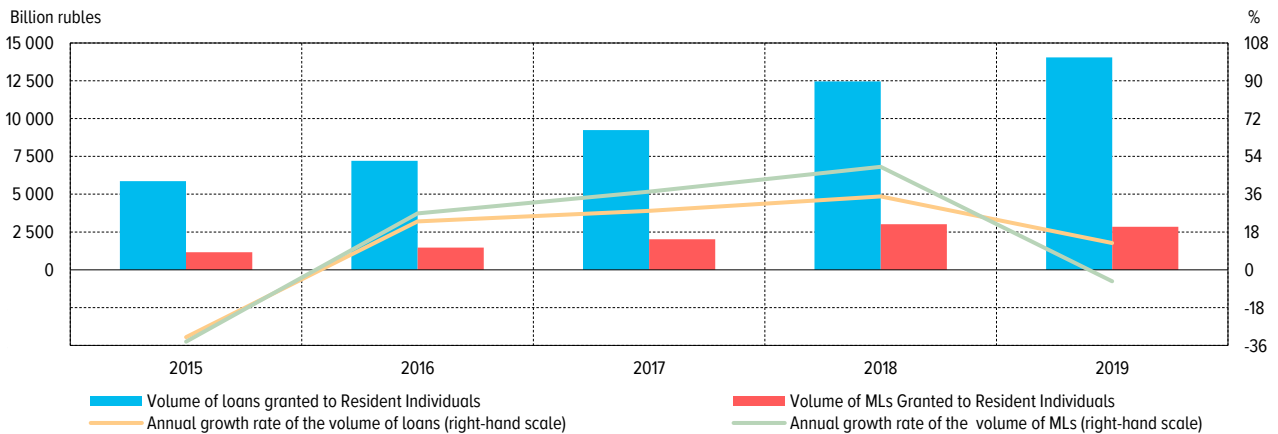
² In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea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

³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

4. GRAPHS AND CHARTS

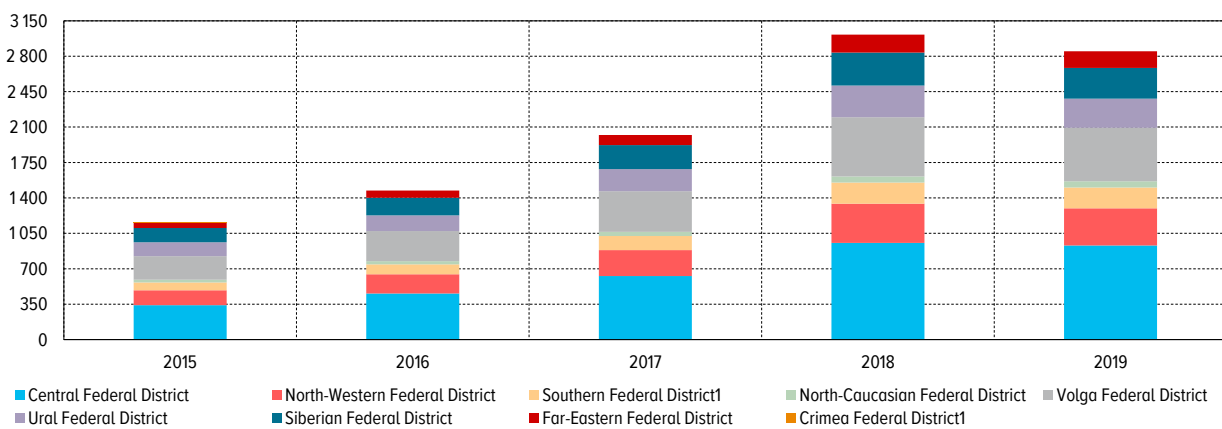
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS

Chart 4.1



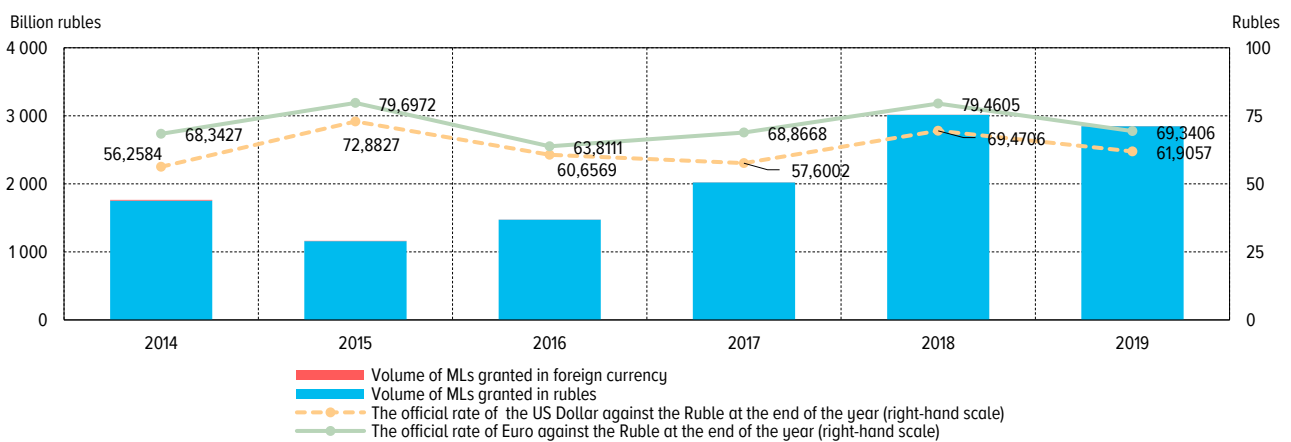
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT OF THE RUSSIAN FEDERATION (BILLION RUBLES)

Chart 4.2



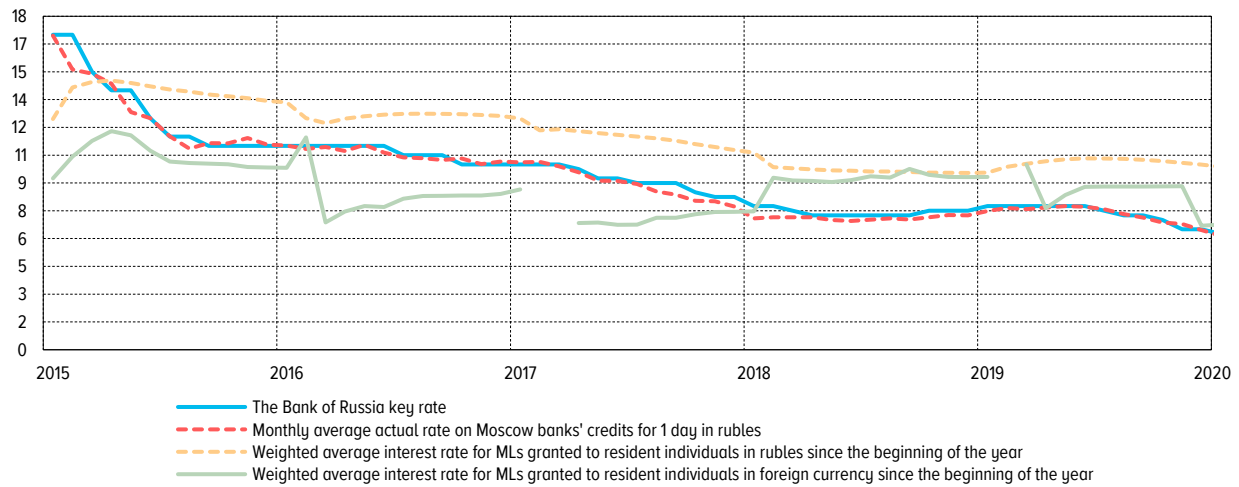
CURRENCY STRUCTURE OF MLS GRANTED TO RESIDENT INDIVIDUALS AND DYNAMICS OF CURRENCY RATE

Chart 4.3



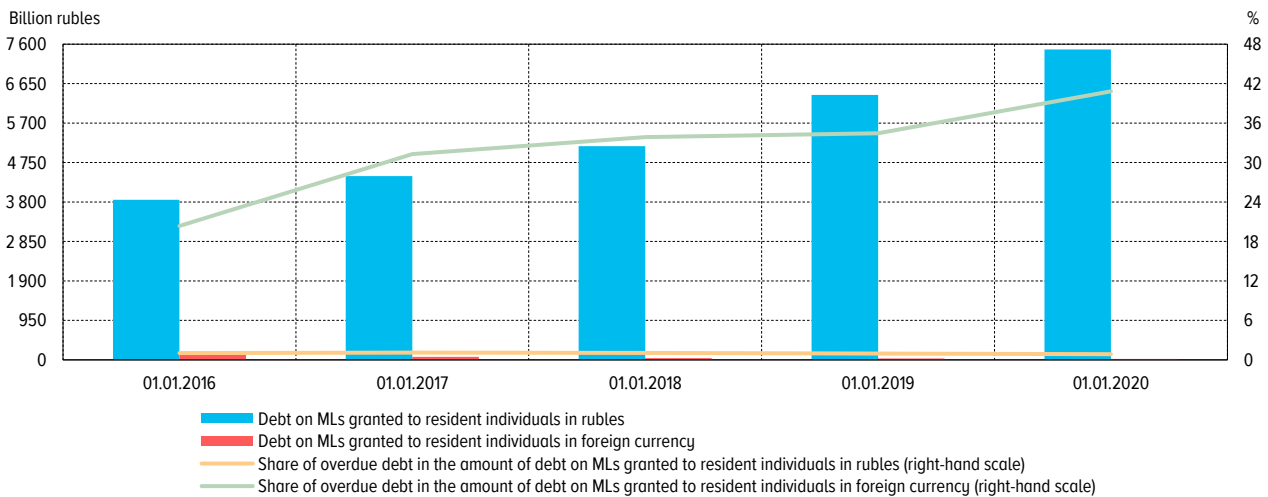
DYNAMICS OF INTEREST RATE (%)

Chart 4.4



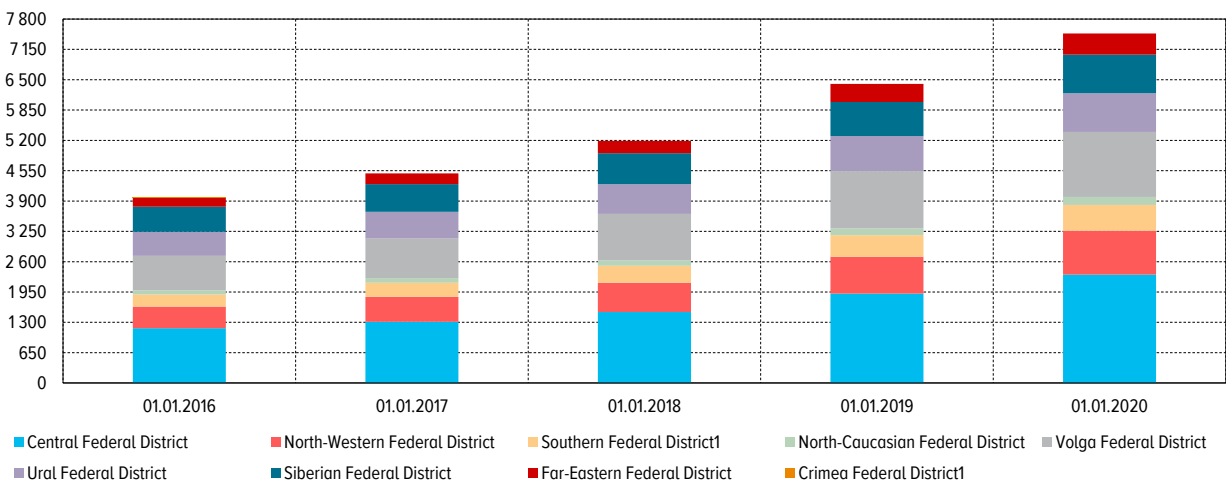
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS

Chart 4.5



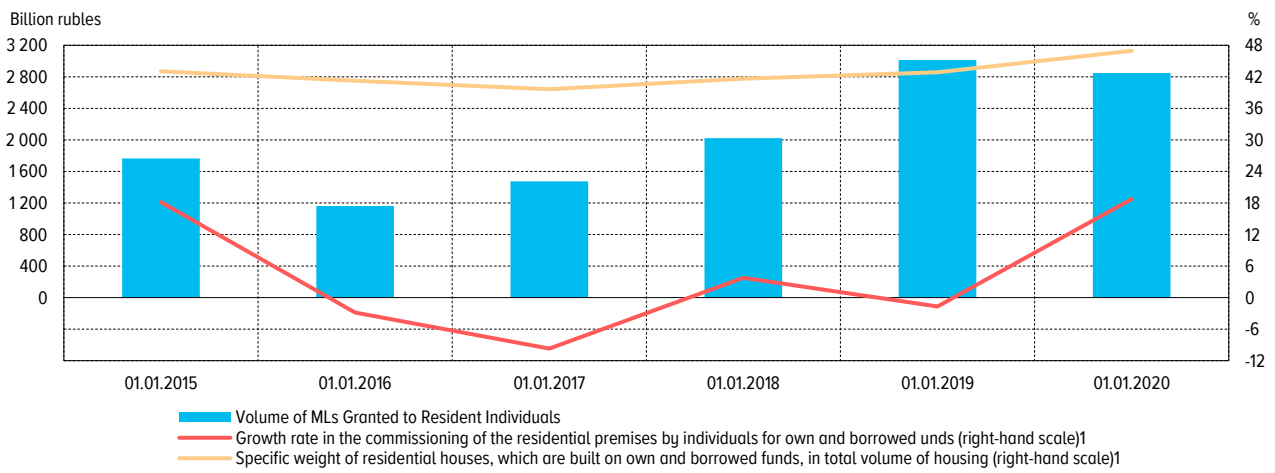
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS BY GROUP OF CREDIT INSTITUTIONS RANGED BY ASSETS (BILLION RUBLES)

Chart 4.6



DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET¹

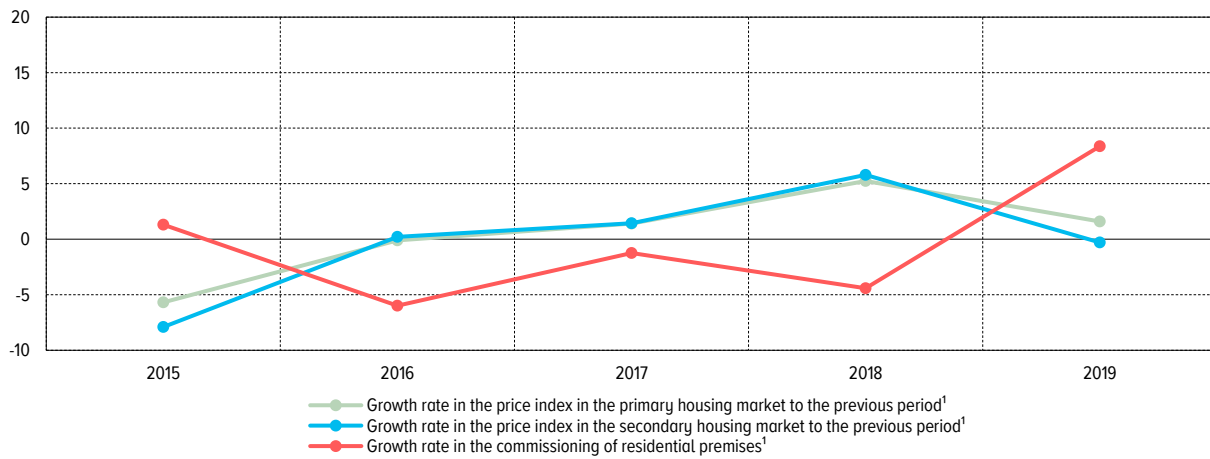
Chart 4.7



¹ По данным Росстата. Расчеты Департамента статистики и управления данными Банка России.

SELECTED INDICATORS' DYNAMICS OF THE HOUSING MARKET ECONOMIC ACTIVITY¹
(%)

Chart 4.8



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

SUMMARY METHODOLOGY

Chapter 1. Economic Indicators

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Primary Housing Market – a market in which the transfer of rights on residential premises (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:

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

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:

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

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.

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. Since 01.02.2018, this indicator is compiled quarterly.

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). Since 01.02.2018, this indicator is compiled quarterly.

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 in tables 3.1–3.6, 3.27–3.28 are formed by grouping information by location of credit institutions according to the State Register of Credit Institutions.

The regional breakdown in tables 3.7–3.20 are formed by grouping information by borrowers' location.

SYMBOLS AND NOTES

Symbols and notes

m	meter
m²	square meter
-	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, Cadaster and Cartography
Rosstat	The Federal State Statistics Service

INDICATORS

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