



Bank of Russia



2016 – 2020

# HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Statistical yearbook (internet-version)

Moscow  
2021

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This commentary was prepared by the Statistics Department.

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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 primary and the secondary housing (mortgage) loan markets in Russia for the period from 2016 to 2020.

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

## 1. ECONOMIC INDICATORS

### SELECTED MACROECONOMIC INDICATORS

Table 1.1

	GDP at current prices, billion rubles <sup>1</sup>	Volume index of GDP in % to the corresponding period of the previous year <sup>1</sup>	Consumer price index in % to the corresponding period of the previous year <sup>1</sup>	The official rate of the US dollar against the ruble (at the end of the quarter), rubles/US dollar	The official rate of the euro against the ruble (at the end of the quarter), rubles/euro
<b>2016</b>					
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
<b>2017</b>					
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
<b>2018</b>					
I quarter	22 474.5	102.6	102.2	57.2649	70.5618
II quarter	24 969.8	102.7	102.4	62.7565	72.9921
III quarter	27 196.8	102.6	103.0	65.5906	76.2294
IV quarter	29 220.6	103.2	103.9	69.4706	79.4605
<b>2019</b>					
I quarter	24 552.1	101.3	105.2	64.7347	72.7230
II quarter	26 567.5	101.2	105.0	63.0756	71.8179
III quarter	28 245.5	102.6	104.3	64.4156	70.3161
IV quarter	29 876.4	102.9	103.4	61.9057	69.3406
<b>2020</b>					
I quarter	24 756.7	101.4	102.4	77.7325	85.7389
II quarter	23 661.9	92.2	103.1	69.9513	78.6812
III quarter	27 580.8	96.5	103.5	79.6845	93.0237
IV quarter	30 968.0	98.2	104.4	73.8757	90.6824

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

### MAIN SOCIO-ECONOMIC INDICATORS

Table 1.2

	2016	2017	2018	2019	2020
Population, million people <sup>1</sup>	146.5	146.8	146.9	146.8	146.7
Labour force, million people <sup>2</sup>	76.6	76.1	76.2	75.4	74.9
Average cash income per capita (per month), thousand rubles <sup>2</sup>	30.9	31.9	33.3	35.3	35.7
Average monthly nominal accrued wage of one worker, thousand rubles <sup>2</sup>	36.7	39.2	43.7	47.9	51.4
Share of expenses on real estate acquisition in cash expenses of the population, % <sup>1</sup>	2.3	2.1	2.6	2.4	н. д.
Housing facilities, million m <sup>2</sup> of residential premises <sup>1</sup>	3 653	3 708	3 780	3 857	3 934
Commissioning, million m <sup>2</sup> of residential premises <sup>1</sup>	80.2	79.2	75.7	82.0	82.2
<i>including on own and borrowed funds of population</i>	31.8	33.0	32.4	38.5	39.8
Number of ready-built apartments, thousands of unit <sup>1</sup>	1167	1139	1076	1120	1122
<i>including on own and borrowed funds of population</i>	251	244	233	277	299
Average size of apartment, m <sup>2</sup> of residential premises <sup>1</sup>	68.7	69.6	70.3	73.2	73.3
<i>including on own and borrowed funds of population</i>	126.7	135.1	139.1	138.8	133.0

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

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

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

Table 1.3

	2016	2017	2018	2019	2020
Share of granted MLs in GDP, % <sup>2</sup>	1.73	2.21	2.90	2.69	4.15
of which in rubles <sup>3</sup>	1.72	2.20	2.90	2.69	4.15
of which in foreign currency <sup>4</sup>	0.01	0.01	0.00	0.00	0.00
Share of debt on granted MLs in GDP, % <sup>2</sup>	5.25	5.65	6.17	6.99	8.68
of which in rubles <sup>3</sup>	5.17	5.60	6.14	6.97	8.67
of which in foreign currency <sup>4</sup>	0.08	0.05	0.03	0.02	0.02
Average amount of debt on granted MLs per capita of labour force in rubles <sup>2</sup>	58 634	68 159	84 137	101 287	123 985
of which in rubles <sup>3</sup>	57 704	67 600	83 697	101 001	123 767
of which in foreign currency <sup>4</sup>	929	559	441	286	218
Growth rate of the volume of granted MLs to the previous period, %	26.8	37.2	49.0	-2.6	51.4
of which in rubles <sup>3</sup>	27.2	37.3	49.0	-2.6	51.4
of which in foreign currency <sup>4</sup>	-72.1	-50.0	-24.1	63.4	-47.9
Share of granted MLs in the volume of granted HLs in the reporting period, %	99.3	99.7	99.8	99.5	99.9
of which in rubles <sup>3</sup>	99.4	99.7	99.8	99.5	99.9
of which in foreign currency <sup>4</sup>	52.7	65.5	29.1	73.4	52.1
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %	20.4	21.9	24.2	20.9	28.5
of which in rubles <sup>3</sup>	20.7	22.1	24.4	20.9	28.7
of which in foreign currency <sup>4</sup>	1.0	0.5	0.5	1.8	0.4
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %	12.8	15.4	23.7	19.1	21.6
of which in rubles <sup>3</sup>	14.8	16.3	23.9	19.4	21.8
of which in foreign currency <sup>4</sup>	-45.7	-40.3	-21.1	-35.7	-24.4
Share of debt on granted MLs in the debt on granted HLs, %	99.0	99.4	99.9	99.8	99.9
of which in rubles <sup>3</sup>	98.4	99.4	99.7	99.7	99.8
of which in foreign currency <sup>4</sup>	96.8	96.8	95.8	95.4	94.2
Share of debt on granted MLs in the debt on granted loans to individuals, %	41.7	42.7	43.1	43.5	46.6
of which in rubles <sup>3</sup>	41.0	42.7	43.2	43.5	46.7
of which in foreign currency <sup>4</sup>	46.1	42.7	32.3	28.8	26.7
Share of overdue debt in the debt on granted MLs, %	1.57	1.33	1.14	0.96	0.84
of which in rubles <sup>3</sup>	1.09	1.06	0.96	0.84	0.77
of which in foreign currency <sup>4</sup>	31.29	33.87	34.46	40.37	39.38
Ratio of early repaid MLs (rights of claim to MLs) to granted MLs, %	41.5	41.9	38.6	41.6	44.8
of which in rubles <sup>3</sup>	39.7	41.4	38.4	41.4	44.7
of which in foreign currency <sup>4</sup>	2501.9	1764.7	2018.4	827.4	1343.5
Ratio of Early Repaid MLs (Claims Thereon) with the Borrowers' Funds to Early Repaid MLs (Claims Thereon), %	75.6	79.7	85.2	86.2	85.1
of which in rubles <sup>3</sup>	77.6	80.1	85.4	86.3	85.1
of which in foreign currency <sup>4</sup>	32.6	46.3	52.1	57.9	73.3
Ratio of Early Repaid MLs (Claims Thereon) with Newly Granted MLs to Early Repaid MLs (Claims Thereon), %	2.5	0.9	0.8	2.1	3.4
of which in rubles <sup>3</sup>	0.0	0.4	0.5	1.9	3.3
of which in foreign currency <sup>4</sup>	55.8	38.4	41.3	34.3	21.2
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %	7.8	8.0	8.5	10.0	8.9
of which in rubles <sup>3</sup>	7.7	7.7	8.5	10.0	8.9
of which in foreign currency <sup>4</sup>	102.8	986.0	139.2	130.1	114.8

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

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

Table 1.4

	Rights of ownership of residential premises registered by individuals, units <sup>2</sup>	Amount of granted MLs, units			Average volume of MLs, thousand rubles			Average price of residential real estate market for 1 m2 of residential premises, thousand rubles <sup>3</sup>		Residential real estate price index, in % to the corresponding period of the previous year <sup>3</sup>	
		total	of which		total	of which		primary market	secondary market	primary market	secondary market
			in rubles	in foreign currency		in rubles	in foreign currency				
2016	9,154,915	699,510	699,419	91	1,661	1,655	42,890	51.5	56.3	99.7	96.8
2017	8,613,417	856,555	856,521	34	1,720	1,719	31,971	53.3	54.0	99.6	97.0
2018	7,536,171	1,086,951	1,086,940	11	1,860	1,860	49,455	56.9	52.4	101.0	98.4
2019	8,314,016	1,471,821	1,471,809	12	2,047	2,047	34,417	61.8	54.9	106.3	104.1
2020	7,994,720	1,269,322	1,269,300	22	2,244	2,243	30,682	64.1	58.5	108.0	103.8

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

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

<sup>3</sup> 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 <sup>1</sup>	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market
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
I quarter 2020	434	308	303	127	97	69	45
II quarter 2020	427	302	297	118	97	59	43
III quarter 2020	418	294	289	118	97	62	40
IV quarter 2020	406	285	280	121	94	63	52



## 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, % <sup>1</sup>		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
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
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

	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, % <sup>1</sup>		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
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	1,558,490	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
2019								
01.01	1,476,376	3,018,157	195.5	200.0	9.56	9.66	6,399,125	64,650
01.02	81,627	174,355	206.7	206.7	9.89	9.89	6,634,400	67,117
01.03	188,134	407,253	209.6	210.8	10.08	10.16	6,747,994	66,743
01.04	292,854	637,777	211.1	212.4	10.26	10.42	6,851,974	66,605
01.05	404,495	884,041	212.3	214.0	10.39	10.56	6,966,625	66,798
01.06	491,716	1,076,438	212.9	214.0	10.44	10.54	7,040,256	67,560
01.07	589,846	1,294,503	213.5	215.0	10.40	10.30	7,117,440	67,427
01.08	693,033	1,521,738	213.8	214.7	10.36	10.23	7,131,917	68,192
01.09	803,189	1,763,716	214.2	215.6	10.25	9.90	7,242,013	68,019
01.10	914,116	2,010,984	214.6	216.0	10.13	9.68	7,354,724	67,895
01.11	1,038,211	2,293,111	214.9	216.5	10.00	9.42	7,384,760	67,738
01.12	1,161,433	2,577,801	215.0	215.4	9.86	9.22	7,523,433	67,906

	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, % <sup>1</sup>		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2020								
01.01	1,318,290	2,947,844	215.0	215.0	9.72	9.05	7,635,252	67,209
01.02	83,624	200,649	216.7	216.7	8.85	8.85	7,691,724	68,469
01.03	199,392	483,854	217.7	218.1	8.77	8.73	7,818,162	68,473
01.04	332,705	813,713	217.4	217.2	8.72	8.68	7,942,122	68,050
01.05	430,257	1,031,663	217.0	216.4	8.60	8.42	8,006,779	68,371
01.06	523,511	1,246,740	215.8	213.5	8.26	7.56	8,078,511	69,725
01.07	650,752	1,547,664	215.5	214.8	8.08	7.64	8,193,160	69,779
01.08	806,627	1,931,521	216.1	217.6	7.89	7.39	8,374,349	70,262
01.09	970,968	2,345,779	216.6	218.3	7.74	7.26	8,577,363	73,455
01.10	1,169,994	2,850,346	217.3	219.4	7.64	7.32	8,840,345	74,213
01.11	1,382,587	3,397,019	218.2	221.6	7.57	7.32	9,124,661	75,095
01.12	1,571,312	3,888,855	219.1	222.9	7.53	7.38	9,151,183	75,980
2021								
01.01	1,783,122	4,449,365	220.2	225.0	7.50	7.36	9,290,471	74,888

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

## HLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.3

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles	
					total	of which overdue debt
2016						
01.01	131	5,776	40	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
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

	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, % <sup>1</sup>	Debt on granted loans, million rubles	
					total	of which overdue debt
2019						
01.01	18	1,421	95.2	5.59	35,027	12,345
01.02	0	0	0.0	0.00	33,377	11,972
01.03	1	3	13.4	10.00	32,077	11,587
01.04	5	126	17.0	7.63	30,305	10,618
01.05	9	243	14.2	8.19	29,153	10,203
01.06	11	433	30.8	6.06	28,681	10,659
01.07	13	481	29.5	6.22	26,977	9,936
01.08	14	489	29.8	6.19	25,934	9,538
01.09	14	489	29.8	6.19	26,207	9,592
01.10	16	526	28.5	6.13	24,441	9,447
01.11	19	536	28.8	6.21	23,284	9,049
01.12	21	904	21.9	5.94	23,124	9,021
2020						
01.01	26	919	22.9	6.17	22,622	9,465
01.02	0	0	0.0	0.00	22,515	9,531
01.03	1	21	17.2	9.00	23,063	9,696
01.04	3	47	28.9	9.01	25,832	11,196
01.05	3	47	28.9	9.01	23,925	10,334
01.06	3	47	28.9	9.01	22,499	9,700
01.07	3	47	28.9	9.01	21,883	9,642
01.08	5	64	47.9	8.25	22,066	9,739
01.09	5	64	47.9	8.25	19,954	7,795
01.10	7	227	125.5	5.26	20,776	8,293
01.11	9	380	146.7	5.13	19,919	8,139
01.12	9	380	146.7	5.13	18,481	7,601
2021						
01.01	10	676	85.1	5.04	17,327	6,976

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

## MLS 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, % <sup>1</sup>		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
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
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

	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, % <sup>1</sup>		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
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
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	81,054	173,119	206.9	206.9	9.88	9.88	6,605,728	63,458	159,117
01.03	186,623	403,718	209.7	210.9	10.07	10.16	6,719,377	63,095	163,326
01.04	290,232	631,203	211.2	212.6	10.26	10.42	6,823,526	63,164	163,788
01.05	400,550	873,717	212.4	214.1	10.39	10.56	6,937,890	63,401	160,704
01.06	487,466	1,065,823	213.0	214.2	10.44	10.54	7,018,196	64,219	162,674
01.07	585,269	1,283,534	213.7	215.2	10.40	10.30	7,095,517	64,203	178,923
01.08	688,069	1,510,360	214.0	215.0	10.35	10.23	7,110,359	65,035	177,667
01.09	797,862	1,752,010	214.4	215.7	10.25	9.90	7,220,924	64,889	183,300
01.10	908,511	1,998,868	214.8	216.2	10.13	9.67	7,333,638	64,699	184,540
01.11	1,032,326	2,280,554	215.1	216.6	9.99	9.41	7,363,873	64,559	189,073
01.12	1,155,343	2,564,585	215.2	215.7	9.86	9.22	7,502,813	64,857	189,991

	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, % <sup>1</sup>		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2020									
01.01	1,311,944	2,934,211	215.2	215.1	9.72	9.05	7,615,286	64,295	206,491
01.02	83,514	200,426	216.7	216.7	8.85	8.85	7,672,180	65,534	203,460
01.03	199,139	483,295	217.8	218.3	8.77	8.73	7,798,892	65,323	200,920
01.04	332,241	812,677	217.6	217.4	8.72	8.68	7,923,116	64,944	214,828
01.05	429,681	1,030,402	217.2	216.5	8.60	8.42	7,988,094	65,290	211,896
01.06	522,790	1,245,309	216.0	213.6	8.26	7.56	8,060,388	66,619	209,110
01.07	649,798	1,545,868	215.7	214.9	8.08	7.64	8,175,362	66,682	208,106
01.08	805,386	1,929,297	216.2	217.7	7.89	7.38	8,356,998	67,230	203,714
01.09	969,297	2,342,522	216.8	218.4	7.74	7.26	8,559,935	70,375	199,231
01.10	1,168,019	2,846,019	217.4	219.7	7.64	7.32	8,822,358	71,122	198,364
01.11	1,380,305	3,392,215	218.3	221.7	7.57	7.31	9,106,475	71,901	201,183
01.12	1,568,792	3,883,531	219.3	223.0	7.53	7.38	9,133,303	72,789	202,034
2021									
01.01	1,780,331	4,443,643	220.3	225.1	7.50	7.36	9,272,937	71,820	211,959

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



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

Table 2.5

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2016							
01.01	91	3,903.0	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
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

	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, % <sup>1</sup>	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
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
2019							
01.01	12	413	18.6	9.33	33,564	11,565	18,400
01.02	0	0	0.0	0.00	31,941	11,167	11,667
01.03	1	3	13.4	10.00	30,611	10,586	11,447
01.04	5	126	17.0	7.62	28,967	9,744	11,432
01.05	9	243	13.2	8.45	27,872	9,376	10,941
01.06	10	276	13.0	9.94	27,161	9,643	10,952
01.07	11	281	48.0	9.99	25,523	8,946	10,058
01.08	11	281	36.8	9.99	24,652	8,715	9,795
01.09	11	281	29.9	9.99	24,945	8,797	10,093
01.10	12	282	26.1	9.99	23,160	8,633	9,542
01.11	15	292	28.4	9.79	22,084	8,264	9,347
01.12	17	660	24.4	9.22	21,946	8,204	9,031

	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, % <sup>1</sup>	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2020							
01.01	22	675	35.6	9.57	21,583	8,714	7,966
01.02	0	0	0.0	0.00	21,477	8,771	8,044
01.03	1	0	17.2	9.00	22,223	9,149	8,208
01.04	3	21	31.8	9.02	24,808	10,502	9,203
01.05	3	47	18.8	9.02	23,001	9,682	8,535
01.06	3	47	13.3	9.02	21,612	9,074	7,892
01.07	3	47	10.3	9.02	21,005	9,020	8,209
01.08	5	47	31.5	7.99	21,045	8,991	8,294
01.09	5	64	25.5	7.99	18,874	6,985	8,302
01.10	6	64	81.4	5.59	19,649	7,431	8,653
01.11	8	199	119.7	5.24	18,990	7,383	8,352
01.12	8	352	119.7	5.24	17,597	6,882	7,663
2021							
01.01	8	352	119.7	5.24	16,326	6,429	7,178

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

## MLS UNDER SCPAS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.6

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
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, % <sup>1</sup>		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
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	22,845	57,334	210.4	210.4	9.65	9.65	1,402,703	4,754
01.03	51,638	74,259	211.6	212.6	9.81	9.94	1,388,580	4,809
01.04	79,595	72,950	213.0	215.4	9.91	10.09	1,399,883	4,696
01.05	108,424	76,035	213.3	214.0	9.97	10.13	1,409,270	4,753
01.06	132,684	65,351	213.8	215.9	9.99	10.04	1,420,731	4,844
01.07	159,785	72,994	214.3	216.7	9.96	9.82	1,415,753	4,901
01.08	184,008	66,037	214.8	218.2	9.92	9.68	1,415,235	4,987
01.09	212,105	75,796	215.2	217.8	9.84	9.35	1,428,611	5,001
01.10	241,536	80,880	215.8	219.9	9.75	9.12	1,449,474	5,102
01.11	272,784	87,866	216.5	221.4	9.64	8.84	1,468,647	5,217
01.12	303,888	88,950	217.0	221.5	9.52	8.57	1,497,157	5,331

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, % <sup>1</sup>		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2020								
01.01	339,769	104,998	217.7	223.2	9.37	8.28	1,523,354	5,464
01.02	22,267	67,566	227.4	227.4	7.99	7.99	1,530,721	5,734
01.03	51,219	157,454	228.2	228.6	7.86	7.81	1,555,363	5,790
01.04	83,772	258,238	228.1	228.0	7.84	7.82	1,576,903	5,777
01.05	103,565	313,232	226.2	223.3	7.49	6.95	1,580,713	5,873
01.06	132,969	393,207	222.1	213.7	6.95	5.79	1,603,389	5,778
01.07	173,607	505,893	220.5	216.9	6.70	6.10	1,653,768	5,953
01.08	221,882	651,027	220.4	220.1	6.49	5.93	1,731,534	6,143
01.09	272,996	809,642	220.7	221.6	6.33	5.88	1,820,089	6,265
01.10	328,650	987,433	221.3	223.3	6.24	5.94	1,918,009	6,332
01.11	386,842	1,175,269	221.9	224.0	6.16	5.90	2,014,745	6,505
01.12	433,711	1,330,563	222.7	225.9	6.11	5.92	2,080,416	6,612
2021								
01.01	483,785	1,498,573	223.9	229.0	6.06	5.83	2,145,941	6,555

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

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

Table 2.7

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, % <sup>1</sup>	Debt on granted loans, million rubles	
					total	of which overdue debt
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, % <sup>1</sup>	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



	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, % <sup>1</sup>	Debt on granted loans, million rubles	
					total	of which overdue debt
2020						
01.01	0	0	0.0	0.00	439	348
01.02	0	0	0.0	0.00	463	376
01.03	0	0	0.0	0.00	488	399
01.04	0	0	0.0	0.00	569	467
01.05	0	0	0.0	0.00	510	414
01.06	0	0	0.0	0.00	490	404
01.07	0	0	0.0	0.00	481	403
01.08	0	0	0.0	0.00	502	425
01.09	0	0	0.0	0.00	459	381
01.10	0	0	0.0	0.00	494	410
01.11	0	0	0.0	0.00	478	396
01.12	0	0	0.0	0.00	451	374
2021						
01.01	0	0	0.0	0.00	418	344

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

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 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	226,258	4,433	1,833	153	28,289	3,888	957	627	23	8	35	12	5,598
II quarter 2019	227,626	3,329	1,941	135	25,371	4,324	720	554	13	87	3	11	5,360
III quarter 2019	254,086	4,969	2,060	285	24,203	6,156	919	465	19	129	2	11	6,658
IV quarter 2019	339,840	10,944	2,489	280	32,325	8,911	637	268	41	40	2	2	9,464
I quarter 2020	342,153	14,980	2,225	68	27,296	9,739	1,084	186	21	24	1	2	9,547
II quarter 2020	321,885	10,344	2,497	54	27,202	10,773	369	143	0	1	0	16	8,188
III quarter 2020	449,456	16,275	4,416	102	49,431	18,278	889	285	21	64	3	33	11,527
IV quarter 2020	578,403	24,617	6,012	160	52,895	17,886	1,125	387	25	28	3	19	13,825

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
	total		of which with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency							
I 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
I quarter 2020	14,517	76	0	0	0	0	0	0	0	0	2,998
II quarter 2020	9,565	86	177	0	0	0	0	0	0	0	2,210
III quarter 2020	14,803	57	4,795	0	4,039	0	0	0	0	0	1,498
IV quarter 2020	354,972	185	318,684	0	317,731	0	0	0	0	0	4,210

## 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 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
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	-	-	-

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
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
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

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
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

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I quarter 2020			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	67	14,517	76
1.1. Credit institutions	10	10,455	0
1.2. Resident specialized organizations	31	3,906	8
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	0	0	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	24	152	68
1.7 Individual entrepreneurs	2	4	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2020			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	59	9,565	86
1.1. Credit institutions	11	7,301	0
1.2. Resident specialized organizations	26	2,182	13
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	11	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	20	71	73
1.7 Individual entrepreneurs	1	1	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2020			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	66	14,803	57
1.1. Credit institutions	10	6,069	0
1.2. Resident specialized organizations	26	8,573	33
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	18	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	25	135	25
1.7 Individual entrepreneurs	4	7	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2020			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	94	354,972	185
1.1. Credit institutions	13	24,700	0
1.2. Resident specialized organizations	44	329,670	85
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	27	0
1.5. Management companies of unit investment funds	1	93	0
1.6 Individuals	32	191	100
1.7 Individual entrepreneurs	3	291	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

	2016	2017	2018	2019	2020
The Russian Federation	623	561	484	442	406
Central Federal District	358	319	271	253	229
Belgorod Region	3	3	2	1	1
Bryansk Region	0	0	0	0	0
Vladimir Region	2	1	1	1	1
Voronezh Region	1	1	0	0	0
Ivanovo Region	5	5	5	3	3
Kaluga Region	3	3	3	3	3
Kostroma Region	7	7	4	4	3
Kursk Region	1	1	1	1	0
Lipetsk Region	1	1	1	0	0
Moscow Region	7	7	6	5	4
Orel Region	0	0	0	0	0
Ryazan Region	3	3	3	3	3
Smolensk Region	0	0	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	2	2	2	2	2
Tula Region	2	2	1	1	0
Yaroslavl Region	6	5	3	1	1
Moscow	314	277	238	227	207
North-Western Federal District	49	43	42	37	35
Republic of Karelia	2	1	1	1	0
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	5	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	1	1	1	1	1
Murmansk Region	2	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	33	30	29	24	23
Southern Federal District	38	35	25	24	21
Republic of Adygeya (Adygeya)	4	2	2	1	1
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	3	3	3	3	3
Krasnodar Territory	11	10	8	8	6
Astrakhan Region	3	3	3	3	2
Volgograd Region	4	4	1	1	1
Rostov Region	11	11	7	7	7
Sevastopol	2	2	1	1	1
North-Caucasian Federal District	17	17	12	10	8
Republic of Daghestan	6	6	3	2	2
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	4	4	3	3	1
Karachai-Cherkess Republic	3	3	2	1	1
Republic of North Ossetia – Alania	1	1	1	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	3	3	3	3



	2016	2017	2018	2019	2020
<b>Volga Federal District</b>	77	71	67	57	55
Republic of Bashkortostan	5	4	3	1	1
Mari El Republic	2	2	2	2	2
Republic of Mordovia	3	3	3	2	2
Republic of Tatarstan (Tatarstan)	20	15	16	15	15
Udmurt Republic	3	3	3	3	3
Chuvash Republic – Chuvashia	3	3	3	2	2
Perm Territory	4	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	7	7	7	4	4
Orenburg Region	5	5	4	4	3
Penza Region	1	1	1	1	1
Samara Region	12	12	10	8	8
Saratov Region	8	8	7	7	6
Ulyanovsk Region	1	1	1	1	1
<b>Ural Federal District</b>	29	26	23	23	23
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	13	11	9	9	9
Tyumen Region	7	7	3	3	6
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	6	6	6	6
<b>Siberian Federal District<sup>1</sup></b>	37	32	28	23	20
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	1	0
Republic of Khakassia	2	2	2	2	1
Altai Territory	5	3	2	2	2
Krasnoyarsk Territory	4	2	2	2	2
Irkutsk Region	6	6	5	3	3
Kemerovo Region	6	6	6	5	5
Novosibirsk Region	6	6	5	4	3
Omsk Region	5	3	3	2	2
Tomsk Region	1	1	1	1	1
<b>Far-Eastern Federal District<sup>1</sup></b>	18	19	16	15	15
Republic of Buryatia <sup>1</sup>	0	0	0	0	0
Republic of Sakha (Yakutia)	2	2	1	1	1
Trans-Baikal Territory <sup>1</sup>	0	1	0	0	0
Kamchatka Territory	3	2	2	1	1
Primorye Territory	6	8	8	8	8
Khabarovsk Territory	2	1	0	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

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

NUMBER OF CREDIT INSTITUTIONS GRANTING HLS  
(UNITS)

Table 3.2

	2016	2017	2018	2019	2020
The Russian Federation	506	428	363	324	285
Central Federal District	268	221	179	163	140
Belgorod Region	2	2	2	2	1
Bryansk Region	0	0	0	0	0
Vladimir Region	2	1	1	1	1
Voronezh Region	1	1	0	0	0
Ivanovo Region	4	4	4	3	2
Kaluga Region	3	3	3	3	3
Kostroma Region	5	5	3	3	2
Kursk Region	1	1	1	1	0
Lipetsk Region	1	1	1	1	0
Moscow Region	7	4	3	3	3
Orel Region	0	0	0	0	0
Ryazan Region	2	2	2	2	2
Smolensk Region	0	0	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	1	1	1	1	1
Tula Region	1	1	1	1	0
Yaroslavl Region	5	4	3	2	1
Moscow	232	190	153	139	123
North-Western Federal District	42	36	34	30	27
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	4	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	1	0	0	0	0
Murmansk Region	1	1	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	26	24	23	19	16
Southern Federal District	37	30	25	21	17
Republic of Adygeya (Adygeya)	4	2	2	1	1
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	3	3	3	3	3
Krasnodar Territory	12	9	9	6	3
Astrakhan Region	3	3	3	3	2
Volgograd Region	4	4	1	1	1
Rostov Region	9	8	7	6	6
Sevastopol	2	1	0	1	1
North-Caucasian Federal District	8	7	6	5	3
Republic of Daghestan	1	1	1	1	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	2	2	1	1	0
Karachai-Cherkess Republic	2	2	2	1	1
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	2	2	2	2

	2016	2017	2018	2019	2020
<b>Volga Federal District</b>	75	66	60	52	47
Republic of Bashkortostan	5	4	3	1	1
Mari El Republic	1	1	1	1	1
Republic of Mordovia	3	3	3	2	2
Republic of Tatarstan (Tatarstan)	19	15	14	13	12
Udmurt Republic	2	2	2	2	2
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	5	4
Orenburg Region	5	5	4	4	3
Penza Region	1	1	1	1	1
Samara Region	12	10	8	6	6
Saratov Region	7	7	6	6	5
Ulyanovsk Region	1	1	1	1	1
<b>Ural Federal District</b>	29	27	22	22	22
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	13	11	8	8	8
Tyumen Region	7	7	3	3	3
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	7	6	6	6
<b>Siberian Federal District<sup>1</sup></b>	31	25	23	18	16
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	1	0
Republic of Khakassia	2	2	2	2	1
Altai Territory	5	3	2	2	2
Krasnoyarsk Territory	3	1	1	1	1
Irkutsk Region	6	6	5	3	3
Kemerovo Region	5	5	5	4	4
Novosibirsk Region	3	3	3	2	2
Omsk Region	3	2	2	1	1
Tomsk Region	1	1	1	1	1
<b>Far-Eastern Federal District<sup>1</sup></b>	16	16	14	13	13
Republic of Buryatia <sup>1</sup>	1	0	0	0	0
Republic of Sakha (Yakutia)	2	2	1	1	1
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	0
Kamchatka Territory	3	2	2	1	1
Primorye Territory	4	6	6	7	7
Khabarovsk Territory	2	1	0	0	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	3	3	3	2	2
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

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

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

Table 3.3

	2016		2017		2018		2019		2020	
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs
The Russian Federation	484	210	410	191	350	152	318	132	280	122
Central Federal District	254	107	209	90	173	73	160	63	136	57
Belgorod Region	2	1	2	1	2	0	2	1	1	1
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	2	1	1	1	1	1	1	1	1	1
Voronezh Region	1	0	1	0	0	0	0	0	0	0
Ivanovo Region	4	4	4	4	4	3	3	3	2	2
Kaluga Region	3	1	3	1	3	1	3	1	3	2
Kostroma Region	5	2	5	2	3	2	3	2	2	1
Kursk Region	1	1	1	1	1	1	1	1	0	0
Lipetsk Region	1	1	1	1	1	1	1	1	0	0
Moscow Region	7	2	3	1	3	0	3	0	3	1
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	2	2	2	2	2	2	2	2	2	2
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	1	0	1	0	1	0	1	0	1	0
Tver Region	1	0	1	0	1	0	1	0	1	0
Tula Region	1	1	1	1	1	1	1	1	0	0
Yaroslavl Region	5	0	4	3	3	1	2	1	1	0
Moscow	218	91	179	72	147	60	136	49	119	47
North-Western Federal District	41	18	36	15	34	13	30	11	27	10
Republic of Karelia	1	1	1	0	1	0	1	0	1	0
Republic of Komi	1	1	1	1	1	1	1	1	1	1
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	6	2	4	2	3	1	3	1	3	1
Kaliningrad Region	1	1	1	1	1	1	1	1	1	1
Leningrad Region	1	1	0	0	0	0	0	0	0	0
Murmansk Region	1	0	1	0	1	0	1	0	1	0
Novgorod Region	2	1	2	1	2	1	2	1	2	1
Pskov Region	2	0	2	0	2	0	2	0	2	0
Saint Petersburg	26	11	24	10	23	9	19	7	16	6



	2016		2017		2018		2019		2020	
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs
Ural Federal District	28	14	26	13	22	10	22	10	22	11
Kurgan Region	2	0	2	0	2	0	2	0	2	0
Sverdlovsk Region	12	5	10	4	8	2	8	3	8	4
Tyumen Region	7	4	7	4	3	2	3	1	3	1
including Khanty-Mansi Autonomous Area – Yugra	3	1	3	1	3	1	3	1	3	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	7	5	7	5	6	5	6	5	6	5
Siberian Federal District <sup>1</sup>	31	13	25	13	23	10	18	7	16	7
Altai Republic	1	0	1	0	1	0	1	0	1	1
Republic of Tuva	1	0	1	0	1	0	1	0	0	0
Republic of Khakassia	2	1	2	1	2	1	2	1	1	1
Altai Territory	5	2	3	3	2	1	2	1	2	1
Krasnoyarsk Territory	3	1	1	0	1	0	1	0	1	0
Irkutsk Region	6	1	6	1	5	1	3	1	3	0
Kemerovo Region	5	2	5	2	5	2	4	1	4	1
Novosibirsk Region	3	3	3	3	3	2	2	2	2	2
Omsk Region	3	2	2	2	2	2	1	0	1	0
Tomsk Region	1	1	1	1	1	1	1	1	1	1
Far-Eastern Federal District <sup>1</sup>	15	5	15	7	13	5	13	5	13	5
Republic of Buryatia <sup>1</sup>	1	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	2	1	2	2	1	1	1	1	1	1
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	2	0	1	0	1	0	1	0	1	0
Primorye Territory	4	2	6	3	6	3	7	3	7	3
Khabarovsk Territory	2	1	1	1	0	0	0	0	0	0
Amur Region	2	1	2	1	2	1	2	1	2	1
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	3	0	3	0	3	0	2	0	2	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

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

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

Table 3.4

	2016	2017	2018	2019	2020
The Russian Federation	128	118	114	102	94
Central Federal District	69	64	57	53	47
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	0	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	0
Lipetsk Region	0	0	0	0	0
Moscow Region	1	1	1	1	0
Orel Region	0	0	0	0	0
Ryazan Region	0	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	1	0	0	0
Moscow	64	58	53	49	45
North-Western Federal District	11	9	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	1	1	2	2	2
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	10	8	7	7	7
Southern Federal District	5	5	4	4	3
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	2	2	2	2	2
Krasnodar Territory	1	1	1	1	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	1	1	0	0	0
Rostov Region	0	0	1	1	1
Sevastopol	1	1	0	0	0
North-Caucasian Federal District	0	0	0	0	0
Republic of Dagestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0

	2016	2017	2018	2019	2020
<b>Volga Federal District</b>	24	22	26	20	18
Republic of Bashkortostan	3	2	2	1	1
Mari El Republic	0	0	1	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	11	9	10	8	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	1	1	1	1
Nizhny Novgorod Region	2	2	2	1	0
Orenburg Region	3	3	3	3	2
Penza Region	0	1	1	1	1
Samara Region	3	2	4	3	3
Saratov Region	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
<b>Ural Federal District</b>	8	9	10	9	9
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	2	3	4	3	3
Tyumen Region	2	2	1	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
<b>Siberian Federal District<sup>1</sup></b>	7	6	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	1	1	1	0	0
Krasnoyarsk Territory	1	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	3	2	1	0	0
Tomsk Region	0	0	0	0	0
<b>Far-Eastern Federal District<sup>1</sup></b>	4	3	3	4	5
Republic of Buryatia <sup>1</sup>	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	1	1	2	3
Khabarovsk Territory	0	0	0	0	0
Amur Region	2	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

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



NUMBER OF CREDIT INSTITUTIONS REFINANCING PREVIOUSLY GRANTED MLS  
(UNITS)

Table 3.5

	2016	2017	2018	2019	2020
The Russian Federation	41	54	63	58	63
Central Federal District	34	34	32	28	32
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	1
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	0	1
Kostroma Region	0	1	1	1	1
Kursk Region	0	0	1	0	0
Lipetsk Region	0	0	0	0	0
Moscow Region	0	0	0	0	1
Orel Region	0	0	0	0	0
Ryazan Region	0	0	1	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	34	33	29	26	27
North-Western Federal District	1	3	3	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	0	1	1	1	1
Kaliningrad Region	0	0	0	0	1
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	1	1	0
Pskov Region	0	0	0	0	0
Saint Petersburg	1	2	1	2	2
Southern Federal District	2	2	3	2	1
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	0	0	1	1	1
Krasnodar Territory	0	0	1	1	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	1	1	0	0
Rostov Region	2	1	0	0	0
Sevastopol	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

	2016	2017	2018	2019	2020
Volga Federal District	2	7	13	11	17
Republic of Bashkortostan	0	1	1	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	1	0	0
Republic of Tatarstan (Tatarstan)	1	2	2	4	5
Udmurt Republic	0	1	1	1	1
Chuvash Republic – Chuvashia	0	0	1	0	1
Perm Territory	0	0	0	0	0
Kirov Region	0	1	1	2	3
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	1	2	3	2	2
Penza Region	0	0	0	0	1
Samara Region	0	0	1	1	1
Saratov Region	0	0	1	0	2
Ulyanovsk Region	0	0	1	1	1
Ural Federal District	1	4	5	5	2
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	0	1	1	2	0
Tyumen Region	0	2	1	1	1
including Khanty-Mansi Autonomous Area – Yugra	0	1	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	1	1	3	2	1
Siberian Federal District <sup>1</sup>	1	2	3	4	3
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	1	1	0
Altai Territory	0	1	0	1	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	2	2	2
Omsk Region	0	0	0	0	0
Tomsk Region	0	0	0	0	0
Far-Eastern Federal District <sup>1</sup>	0	2	4	4	4
Republic of Buryatia <sup>1</sup>	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	1	1	1
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	0	2	1	2	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	0	0	2	1	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

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

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

Table 3.6

	2016	2017	2018	2019	2020
The Russian Federation	93	72	51	48	52
Central Federal District	52	37	26	25	29
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	1	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	2	1	1	0	0
Kaluga Region	1	0	0	0	0
Kostroma Region	2	2	1	1	1
Kursk Region	0	0	1	1	0
Lipetsk Region	0	0	0	0	0
Moscow Region	0	0	1	0	0
Orel Region	0	0	0	0	0
Ryazan Region	0	1	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	47	33	21	23	28
North-Western Federal District	6	4	4	4	5
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	0	0	0
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	4	3	4	4	5
Southern Federal District	2	2	1	2	2
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea	1	1	0	0	0
Krasnodar Territory	0	0	0	0	0
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	0	0
Rostov Region	1	1	1	2	2
Sevastopol	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

	2016	2017	2018	2019	2020
<b>Volga Federal District</b>	22	16	10	8	6
Republic of Bashkortostan	1	0	1	0	0
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	10	5	2	2	2
Udmurt Republic	1	1	1	1	1
Chuvash Republic – Chuvashia	0	1	1	0	0
Perm Territory	1	1	2	2	0
Kirov Region	2	1	0	0	0
Nizhny Novgorod Region	0	1	0	0	0
Orenburg Region	3	2	2	2	2
Penza Region	1	0	0	0	0
Samara Region	2	3	1	1	1
Saratov Region	1	1	0	0	0
Ulyanovsk Region	0	0	0	0	0
<b>Ural Federal District</b>	1	3	3	3	3
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	0	1	2	1	1
Tyumen Region	0	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	2	1	2	2
<b>Siberian Federal District<sup>1</sup></b>	7	5	3	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	2	2	2
Krasnoyarsk Territory	1	0	0	0	0
Irkutsk Region	1	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	1	1	1	1	1
Omsk Region	1	1	0	0	0
Tomsk Region	0	0	0	0	0
<b>Far-Eastern Federal District<sup>1</sup></b>	3	5	4	3	4
Republic of Buryatia <sup>1</sup>	0	0	0	0	0
Republic of Sakha (Yakutia)	1	1	0	0	0
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	2	2	2	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	1	2	2	1	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0

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

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

Table 3.7

	2016		2017		2018		2019		2020	
	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	863,803	55	1,092,316	24	1,476,376	18	1,318,305	26	1,783,280	10
Central Federal District	201,958	43	255,717	18	354,124	17	324,350	24	437,268	10
Belgorod Region	6,603	0	8,666	0	11,982	0	11,030	0	16,318	0
Bryansk Region	6,383	1	7,975	0	10,715	0	9,553	0	12,444	0
Vladimir Region	7,449	0	9,670	0	12,901	0	12,123	0	15,621	0
Voronezh Region	13,799	0	16,583	0	22,977	0	21,325	0	28,733	0
Ivanovo Region	4,773	0	6,405	0	8,171	0	7,180	0	9,162	0
Kaluga Region	6,916	1	8,693	0	12,109	0	10,732	0	13,101	0
Kostroma Region	4,089	0	5,025	0	6,494	0	5,833	0	7,460	0
Kursk Region	6,533	0	7,965	0	10,602	0	9,129	0	11,769	0
Lipetsk Region	6,482	0	7,456	1	9,949	0	9,061	0	12,272	0
Moscow Region	43,276	6	56,700	2	82,077	1	74,382	1	98,852	1
Orel Region	4,909	0	6,162	0	8,017	0	7,193	0	9,488	0
Ryazan Region	7,832	1	9,789	0	12,846	1	11,533	0	14,833	0
Smolensk Region	5,282	0	6,432	0	8,659	0	7,877	0	10,277	0
Tambov Region	4,968	0	6,151	0	8,616	0	7,752	0	9,898	0
Tver Region	7,460	0	9,485	0	13,421	0	12,083	0	15,563	0
Tula Region	8,374	0	10,628	0	14,427	0	12,743	0	16,295	0
Yaroslavl Region	7,411	0	9,281	0	11,925	0	10,700	0	13,849	0
Moscow	49,419	34	62,651	15	88,236	15	84,121	23	121,333	9
North-Western Federal District	105,278	3	128,352	1	175,412	0	156,830	1	208,357	0
Republic of Karelia	4,330	0	5,263	0	7,422	0	6,531	0	8,998	0
Republic of Komi	7,416	0	9,531	0	12,192	0	9,976	0	13,383	0
Arkhangelsk Region	9,521	0	11,949	0	15,367	0	13,654	0	17,830	0
including Nenets Autonomous Area	253	0	291	0	533	0	411	0	502	0
Vologda Region	10,174	0	12,079	0	14,990	0	13,281	0	17,964	0
Kaliningrad Region	5,522	0	7,413	0	10,509	0	10,113	0	13,879	0
Leningrad Region	11,996	0	15,221	0	21,235	0	19,120	1	25,760	0
Murmansk Region	5,623	0	6,434	0	8,297	0	7,614	0	10,186	0
Novgorod Region	3,980	0	4,646	0	6,240	0	5,487	0	7,529	0
Pskov Region	3,312	0	3,997	0	5,483	0	4,891	0	6,621	0
Saint Petersburg	43,404	3	51,819	1	73,677	0	66,163	0	86,207	0

	2016		2017		2018		2019		2020	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	64,491	2	84,577	0	116,813	0	109,514	0	149,273	0
Republic of Adygeya (Adygeya)	1,382	0	1,763	0	2,503	0	2,357	0	3,239	0
Republic of Kalmykia	1,340	0	1,739	0	2,602	0	2,395	0	3,158	0
Republic of Crimea	642	1	1,388	0	2,978	0	3,942	0	6,789	0
Krasnodar Territory	23,497	1	31,305	0	43,696	0	40,214	0	55,621	0
Astrakhan Region	4,753	0	5,890	0	7,773	0	7,577	0	9,463	0
Volgograd Region	13,096	0	16,664	0	21,486	0	19,516	0	25,231	0
Rostov Region	19,543	0	25,320	0	34,800	0	32,225	0	43,748	0
Sevastopol	238	0	508	0	975	0	1,288	0	2,024	0
North-Caucasian Federal District	19,979	0	24,301	0	33,056	0	31,787	0	45,578	0
Republic of Dagestan	2,259	0	2,853	0	3,917	0	4,548	0	6,363	0
Republic of Ingushetia	165	0	169	0	195	0	172	0	869	0
Kabardino-Balkar Republic	1,786	0	2,258	0	2,984	0	2,914	0	4,074	0
Karachai-Cherkess Republic	1,109	0	1,312	0	1,855	0	1,732	0	2,492	0
Republic of North Ossetia – Alania	2,184	0	2,232	0	2,879	0	2,939	0	4,050	0
Chechen Republic	442	0	587	0	870	0	1,100	0	4,157	0
Stavropol Territory	12,034	0	14,890	0	20,356	0	18,382	0	23,573	0
Volga Federal District	220,466	5	273,027	3	359,060	1	308,545	1	415,296	0
Republic of Bashkortostan	31,268	0	39,454	1	54,414	1	48,125	0	61,987	0
Mari El Republic	5,463	0	6,257	0	8,181	0	6,913	0	8,950	0
Republic of Mordovia	5,681	1	6,692	0	8,075	0	6,357	0	7,969	0
Republic of Tatarstan (Tatarstan)	36,463	0	44,427	0	55,893	0	47,064	0	65,198	0
Udmurt Republic	13,380	0	15,606	0	20,586	0	18,057	0	25,091	0
Chuvash Republic – Chuvashia	11,329	0	14,465	0	18,434	0	15,206	0	20,966	0
Perm Territory	19,254	0	24,125	0	32,113	0	29,824	1	40,738	0
Kirov Region	10,469	0	13,753	0	17,662	0	14,567	0	19,759	0
Nizhny Novgorod Region	20,502	0	25,395	0	32,603	0	27,677	0	37,060	0
Orenburg Region	14,099	0	17,831	0	25,085	0	21,348	0	28,239	0
Penza Region	7,071	0	9,559	0	12,580	0	11,056	0	16,179	0
Samara Region	22,112	4	26,809	2	35,277	0	30,447	0	40,236	0
Saratov Region	12,752	0	16,644	0	23,032	0	20,218	0	27,058	0
Ulyanovsk Region	10,623	0	12,010	0	15,125	0	11,686	0	15,866	0

	2016		2017		2018		2019		2020	
	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	96,711	0	125,792	0	166,116	0	146,961	0	198,745	0
Kurgan Region	4,702	0	6,168	0	8,614	0	8,181	0	10,769	0
Sverdlovsk Region	27,033	0	36,868	0	51,263	0	45,296	0	62,302	0
Tyumen Region	37,112	0	48,504	0	63,216	0	55,039	0	75,146	0
including Khanty-Mansi Autonomous Area – Yugra	17,807	0	22,673	0	30,068	0	25,048	0	36,178	0
including Yamal-Nenets Autonomous Area	6,424	0	8,749	0	10,820	0	9,704	0	11,997	0
Chelyabinsk Region	27,864	0	34,252	0	43,023	0	38,445	0	50,528	0
Siberian Federal District <sup>1</sup>	118,679	0	153,415	1	192,980	0	170,312	0	231,915	0
Altai Republic	492	0	721	0	1,030	0	835	0	1,254	0
Republic of Tuva	835	0	1,319	0	2,104	0	1,839	0	2,393	0
Republic of Khakassia	2,758	0	3,951	0	5,123	0	4,464	0	6,263	0
Altai Territory	13,561	0	18,334	0	25,264	0	21,668	0	30,821	0
Krasnoyarsk Territory	22,142	0	27,100	0	35,337	0	30,820	0	43,121	0
Irkutsk Region	15,365	0	19,756	0	25,501	0	22,154	0	28,027	0
Kemerovo Region	15,496	0	20,144	0	27,850	0	24,852	0	31,862	0
Novosibirsk Region	20,932	0	26,978	1	37,269	0	33,739	0	47,351	0
Omsk Region	11,583	0	15,914	0	21,867	0	20,059	0	27,004	0
Tomsk Region	7,550	0	8,899	0	11,635	0	9,882	0	13,819	0
Far-Eastern Federal District <sup>1</sup>	36,241	2	47,135	1	78,815	0	70,006	0	96,848	0
Republic of Buryatia <sup>1</sup>	3,578	0	4,521	0	6,560	0	5,971	0	9,039	0
Republic of Sakha (Yakutia)	8,890	0	10,186	0	13,550	0	11,729	0	15,108	0
Trans-Baikal Territory <sup>1</sup>	4,387	0	5,778	0	8,226	0	7,481	0	9,754	0
Kamchatka Territory	1,805	0	2,387	0	3,411	0	3,305	0	4,305	0
Primorye Territory	8,959	2	12,034	1	15,965	0	14,618	0	20,842	0
Khabarovsk Territory	7,713	0	10,711	0	14,045	0	12,208	0	17,392	0
Amur Region	3,805	0	5,357	0	8,048	0	6,615	0	9,382	0
Magadan Region	1,411	0	1,716	0	2,344	0	2,093	0	2,816	0
Sakhalin Region	2,647	0	3,433	0	4,775	0	4,332	0	6,074	0
Jewish Autonomous Region	658	0	886	0	1,341	0	1,098	0	1,346	0
Chukotka Autonomous Area	353	0	425	0	550	0	556	0	790	0

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

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

Table 3.8

	2016				2017				2019				2018				2020			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	856,521	34	305,589	1	1,086,940	11	312,164	0	1,471,809	12	368,340	0	1,311,959	22	339,782	0	1,780,490	8	483,785	0
Central Federal District	200,714	30	88,285	1	254,969	7	90,921	0	353,695	11	103,934	0	322,883	21	102,315	0	436,878	8	135,888	0
Belgorod Region	6,379	0	1,560	0	8,542	0	1,554	0	11,940	0	1,790	0	10,941	0	1,780	0	16,280	0	3,101	0
Bryansk Region	6,340	1	2,769	0	7,949	0	2,959	0	10,697	0	3,031	0	9,530	0	2,659	0	12,441	0	3,768	0
Vladimir Region	7,356	0	2,573	0	9,643	0	2,239	0	12,883	0	2,780	0	12,055	0	2,683	0	15,603	0	4,157	0
Voronezh Region	13,743	0	6,409	0	16,511	0	6,044	0	22,921	0	5,957	0	21,231	0	6,191	0	28,702	0	9,103	0
Ivanovo Region	4,744	0	1,458	0	6,367	0	1,480	0	8,146	0	1,623	0	7,155	0	1,311	0	9,159	0	1,797	0
Kaluga Region	6,875	0	2,949	0	8,668	0	2,828	0	12,089	0	2,954	0	10,708	0	3,047	0	13,095	0	3,548	0
Kostroma Region	4,046	0	1,140	0	4,987	0	1,115	0	6,485	0	1,251	0	5,807	0	1,083	0	7,433	0	1,527	0
Kursk Region	6,482	0	1,655	0	7,934	0	1,570	0	10,582	0	1,584	0	9,089	0	1,799	0	11,766	0	2,330	0
Lipetsk Region	6,439	0	2,687	0	7,411	0	1,917	0	9,908	0	1,824	0	9,023	0	1,855	0	12,263	0	2,970	0
Moscow Region	43,153	4	20,179	0	56,646	0	21,296	0	82,048	1	24,983	0	74,040	0	24,853	0	98,784	1	29,322	0
Orel Region	4,887	0	2,195	0	6,158	0	2,015	0	8,011	0	2,109	0	7,176	0	2,233	0	9,487	0	3,146	0
Ryazan Region	7,791	1	3,892	0	9,786	0	4,162	0	12,836	1	4,876	0	11,526	0	4,112	0	14,830	0	5,677	0
Smolensk Region	5,268	0	2,142	0	6,425	0	1,893	0	8,658	0	2,010	0	7,870	0	1,819	0	10,276	0	2,933	0
Tambov Region	4,926	0	2,023	0	6,110	0	1,927	0	8,605	0	2,345	0	7,740	0	1,690	0	9,894	0	2,337	0
Tver Region	7,432	0	2,748	0	9,479	0	2,534	0	13,415	0	2,831	0	12,071	0	2,554	0	15,561	0	3,511	0
Tula Region	8,357	0	2,921	0	10,620	0	3,316	0	14,422	0	3,900	0	12,717	0	3,015	0	16,291	0	4,123	0
Yaroslavl Region	7,346	0	2,321	0	9,228	0	2,059	0	11,908	0	2,385	0	10,655	0	2,403	0	13,845	0	3,263	0
Moscow	49,150	24	26,664	1	62,505	7	30,013	0	88,141	9	35,701	0	83,549	21	37,228	0	121,168	7	49,275	0



	2016				2017				2019				2018				2020			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	104,766	2	48,814	0	127,986	1	50,745	0	175,165	0	60,590	0	156,083	1	57,386	0	208,186	0	73,911	0
Republic of Karelia	4,306	0	1,517	0	5,244	0	1,586	0	7,409	0	2,121	0	6,504	0	1,827	0	8,995	0	3,084	0
Republic of Komi	7,403	0	2,163	0	9,520	0	2,605	0	12,190	0	3,052	0	9,957	0	2,541	0	13,380	0	3,455	0
Arkhangelsk Region	9,471	0	2,478	0	11,913	0	2,806	0	15,335	0	3,502	0	13,636	0	3,548	0	17,821	0	5,064	0
including Nenets Autonomous Area	253	0	103	0	291	0	93	0	533	0	109	0	411	0	110	0	502	0	175	0
Vologda Region	10,023	0	3,620	0	11,995	0	2,930	0	14,949	0	3,331	0	13,242	0	2,974	0	17,939	0	4,637	0
Kaliningrad Region	5,496	0	2,733	0	7,393	0	3,150	0	10,493	0	3,617	0	10,091	0	3,342	0	13,878	0	5,112	0
Leningrad Region	11,928	0	6,100	0	15,164	0	6,476	0	21,204	0	7,433	0	19,030	1	6,877	0	25,748	0	8,821	0
Murmansk Region	5,616	0	1,820	0	6,432	0	1,824	0	8,295	0	2,378	0	7,609	0	2,118	0	10,184	0	3,235	0
Novgorod Region	3,949	0	1,365	0	4,620	0	1,384	0	6,223	0	1,570	0	5,465	0	1,347	0	7,526	0	1,564	0
Pskov Region	3,241	0	1,292	0	3,910	0	1,254	0	5,410	0	1,432	0	4,823	0	1,201	0	6,577	0	2,123	0
Saint Petersburg	43,333	2	25,726	0	51,795	1	26,730	0	73,657	0	32,154	0	65,726	0	31,611	0	86,138	0	36,816	0
Southern Federal District	63,894	1	25,122	0	84,416	0	28,270	0	116,713	0	34,108	0	109,189	0	32,593	0	149,021	0	49,497	0
Republic of Adygeya (Adygeya)	1,375	0	548	0	1,761	0	564	0	2,499	0	655	0	2,353	0	547	0	3,239	0	912	0
Republic of Kalmykia	1,340	0	516	0	1,739	0	539	0	2,601	0	656	0	2,392	0	620	0	3,158	0	884	0
Republic of Crimea	642	1	258	0	1,386	0	569	0	2,978	0	1,198	0	3,939	0	1,168	0	6,789	0	2,608	0
Krasnodar Territory	23,183	0	11,472	0	31,249	0	13,211	0	43,669	0	15,696	0	40,072	0	14,338	0	55,562	0	22,286	0
Astrakhan Region	4,731	0	1,365	0	5,890	0	1,057	0	7,773	0	1,221	0	7,564	0	1,187	0	9,463	0	1,741	0
Volgograd Region	13,078	0	4,115	0	16,647	0	3,899	0	21,468	0	4,008	0	19,463	0	4,284	0	25,201	0	5,791	0
Rostov Region	19,310	0	6,797	0	25,236	0	8,281	0	34,750	0	10,280	0	32,119	0	10,092	0	43,585	0	14,507	0
Sevastopol	235	0	51	0	508	0	150	0	975	0	394	0	1,287	0	357	0	2,024	0	768	0
North-Caucasian Federal District	19,934	0	5,462	0	24,281	0	5,416	0	33,046	0	5,765	0	31,745	0	5,924	0	45,565	0	9,320	0
Republic of Dagestan	2,252	0	491	0	2,852	0	577	0	3,916	0	709	0	4,539	0	820	0	6,361	0	1,220	0
Republic of Ingushetia	165	0	79	0	169	0	58	0	195	0	82	0	172	0	47	0	869	0	76	0
Kabardino-Balkar Republic	1,779	0	496	0	2,255	0	474	0	2,981	0	472	0	2,907	0	492	0	4,074	0	659	0
Karachai-Cherkess Republic	1,109	0	207	0	1,311	0	213	0	1,855	0	206	0	1,732	0	183	0	2,491	0	354	0
Republic of North Ossetia – Alania	2,183	0	745	0	2,224	0	613	0	2,876	0	662	0	2,936	0	677	0	4,050	0	1,071	0
Chechen Republic	441	0	81	0	587	0	74	0	870	0	107	0	1,100	0	101	0	4,157	0	150	0
Stavropol Territory	12,005	0	3,363	0	14,883	0	3,407	0	20,353	0	3,527	0	18,359	0	3,604	0	23,563	0	5,790	0

	2016				2017				2019				2018				2020			
	Number of MLs		including MLs under SCPAs1		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	217,643	0	68,776	0	270,294	1	67,852	0	356,273	1	77,633	0	306,157	0	67,208	0	414,272	0	97,789	0
Republic of Bashkortostan	30,399	0	8,439	0	38,887	1	9,568	0	53,504	1	13,233	0	47,722	0	11,438	0	61,932	0	14,604	0
Mari El Republic	5,460	0	2,211	0	6,257	0	1,753	0	8,178	0	1,855	0	6,909	0	1,710	0	8,950	0	2,041	0
Republic of Mordovia	5,554	0	1,963	0	6,556	0	2,048	0	7,982	0	2,027	0	6,325	0	1,459	0	7,965	0	1,551	0
Republic of Tatarstan (Tatarstan)	35,918	0	8,587	0	43,338	0	9,419	0	54,783	0	11,451	0	45,838	0	10,207	0	64,425	0	14,935	0
Udmurt Republic	13,188	0	3,663	0	15,428	0	3,609	0	20,452	0	4,864	0	17,950	0	3,924	0	25,008	0	7,450	0
Chuvash Republic – Chuvashia	11,226	0	4,656	0	14,418	0	5,290	0	18,407	0	5,659	0	15,169	0	5,076	0	20,963	0	7,853	0
Perm Territory	19,166	0	5,269	0	24,106	0	5,407	0	32,094	0	6,870	0	29,728	0	6,697	0	40,710	0	10,218	0
Kirov Region	10,392	0	4,073	0	13,703	0	3,391	0	17,637	0	3,228	0	14,538	0	2,845	0	19,753	0	4,135	0
Nizhny Novgorod Region	20,343	0	6,552	0	25,278	0	6,574	0	32,546	0	6,595	0	27,541	0	4,970	0	37,038	0	7,605	0
Orenburg Region	13,721	0	4,976	0	17,527	0	4,359	0	24,775	0	5,066	0	21,219	0	4,430	0	28,226	0	5,408	0
Penza Region	7,010	0	2,874	0	9,519	0	3,049	0	12,561	0	3,146	0	11,029	0	2,850	0	16,164	0	5,204	0
Samara Region	22,010	0	7,927	0	26,712	0	6,967	0	35,236	0	6,780	0	30,348	0	6,131	0	40,225	0	7,801	0
Saratov Region	12,698	0	3,526	0	16,618	0	2,732	0	23,026	0	3,263	0	20,181	0	3,067	0	27,055	0	5,057	0
Ulyanovsk Region	10,558	0	4,060	0	11,947	0	3,686	0	15,092	0	3,596	0	11,660	0	2,404	0	15,858	0	3,927	0
Ural Federal District	95,479	0	24,577	0	124,907	0	26,852	0	165,424	0	36,148	0	146,108	0	29,305	0	198,042	0	45,291	0
Kurgan Region	4,670	0	1,054	0	6,143	0	1,228	0	8,603	0	1,525	0	8,165	0	1,091	0	10,766	0	1,784	0
Sverdlovsk Region	26,940	0	7,063	0	36,851	0	9,060	0	51,239	0	13,478	0	45,190	0	11,041	0	62,263	0	16,286	0
Tyumen Region	36,810	0	10,524	0	48,237	0	10,207	0	63,012	0	14,559	0	54,700	0	11,805	0	75,135	0	19,171	0
including Khanty-Mansi Autonomous Area – Yugra	17,721	0	4,893	0	22,614	0	4,327	0	30,009	0	6,023	0	24,939	0	4,852	0	36,176	0	8,368	0
including Yamal-Nenets Autonomous Area	6,381	0	1,752	0	8,692	0	2,071	0	10,749	0	2,749	0	9,596	0	2,462	0	11,996	0	3,800	0
Chelyabinsk Region	27,059	0	5,936	0	33,676	0	6,357	0	42,570	0	6,586	0	38,053	0	5,368	0	49,878	0	8,050	0

	2016				2017				2019				2018				2020			
	Number of MLs		including MLs under SCPAs <sup>1</sup>		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District <sup>1</sup>	118,190	0	34,669	0	153,246	1	32,593	0	192,856	0	35,665	0	169,905	0	31,517	0	231,719	0	48,926	0
Altai Republic	487	0	92	0	721	0	103	0	1,029	0	132	0	835	0	121	0	1,254	0	179	0
Republic of Tuva	834	0	61	0	1,319	0	77	0	2,104	0	111	0	1,838	0	127	0	2,393	0	202	0
Republic of Khakassia	2,751	0	812	0	3,947	0	839	0	5,118	0	828	0	4,459	0	708	0	6,260	0	1,118	0
Altai Territory	13,489	0	3,540	0	18,302	0	4,012	0	25,241	0	5,201	0	21,649	0	4,324	0	30,681	0	8,448	0
Krasnoyarsk Territory	22,097	0	8,104	0	27,093	0	7,856	0	35,330	0	9,005	0	30,755	0	7,068	0	43,116	0	10,739	0
Irkutsk Region	15,306	0	3,801	0	19,681	0	3,376	0	25,477	0	3,981	0	22,111	0	3,743	0	28,022	0	4,711	0
Kemerovo Region	15,364	0	3,645	0	20,133	0	3,544	0	27,842	0	4,277	0	24,812	0	4,117	0	31,854	0	6,235	0
Novosibirsk Region	20,863	0	8,409	0	26,960	1	8,075	0	37,226	0	8,972	0	33,593	0	8,654	0	47,328	0	12,709	0
Omsk Region	11,548	0	2,193	0	15,909	0	1,586	0	21,856	0	2,122	0	20,003	0	1,953	0	27,002	0	3,421	0
Tomsk Region	7,516	0	2,209	0	8,895	0	1,300	0	11,633	0	1,036	0	9,850	0	702	0	13,809	0	1,164	0
Far-Eastern Federal District <sup>1</sup>	35,901	1	9,884	0	46,841	1	9,515	0	78,637	0	14,497	0	69,889	0	13,534	0	96,807	0	23,163	0
Republic of Buryatia <sup>1</sup>	3,555	0	931	0	4,508	0	815	0	6,551	0	1,101	0	5,967	0	1,130	0	9,039	0	2,293	0
Republic of Sakha (Yakutia)	8,612	0	3,686	0	9,948	0	3,302	0	13,416	0	4,064	0	11,642	0	3,276	0	15,073	0	4,436	0
Trans-Baikal Territory <sup>1</sup>	4,380	0	872	0	5,778	0	1,010	0	8,226	0	1,122	0	7,478	0	1,125	0	9,754	0	1,790	0
Kamchatka Territory	1,783	0	425	0	2,369	0	462	0	3,395	0	789	0	3,299	0	744	0	4,305	0	1,072	0
Primorye Territory	8,951	1	1,995	0	12,028	1	2,034	0	15,958	0	2,400	0	14,611	0	2,694	0	20,840	0	5,540	0
Khabarovsk Territory	7,712	0	1,744	0	10,711	0	1,694	0	14,045	0	2,033	0	12,205	0	1,941	0	17,391	0	3,608	0
Amur Region	3,799	0	845	0	5,350	0	680	0	8,042	0	972	0	6,610	0	766	0	9,379	0	1,453	0
Magadan Region	1,399	0	415	0	1,708	0	366	0	2,342	0	496	0	2,093	0	505	0	2,816	0	712	0
Sakhalin Region	2,641	0	539	0	3,427	0	772	0	4,771	0	1,265	0	4,331	0	1,122	0	6,074	0	1,835	0
Jewish Autonomous Region	658	0	123	0	886	0	59	0	1,341	0	91	0	1,097	0	78	0	1,346	0	176	0
Chukotka Autonomous Area	346	0	112	0	414	0	146	0	550	0	164	0	556	0	153	0	790	0	248	0

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

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

Table 3.9

	2016		2017		2018		2019		2020	
	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	1,481,068	2,061	2,027,562	830	3,018,156	1,421	2,947,865	919	4,450,046	676
Central Federal District	459,813	1,699	629,760	701	957,750	1,396	963,837	878	1,467,335	676
Belgorod Region	9,511	0	13,882	0	20,951	0	20,330	0	33,966	0
Bryansk Region	8,726	1	11,564	0	17,514	0	17,089	0	24,806	0
Vladimir Region	11,034	0	15,162	0	22,125	0	21,816	0	30,428	0
Voronezh Region	19,960	0	25,170	0	37,919	0	37,320	0	55,496	0
Ivanovo Region	6,664	0	9,113	0	13,305	0	12,454	0	17,723	0
Kaluga Region	11,893	7	16,468	0	24,828	0	23,300	0	31,704	0
Kostroma Region	5,019	0	6,663	0	9,692	0	9,330	0	13,507	0
Kursk Region	8,778	0	11,242	0	17,023	0	16,289	0	23,563	0
Lipetsk Region	8,766	0	11,237	3	16,390	0	16,158	0	24,550	0
Moscow Region	114,489	161	159,892	11	252,865	42	250,479	8	367,577	9
Orel Region	6,572	0	9,271	0	13,172	0	12,557	0	18,763	0
Ryazan Region	11,308	12	15,398	0	22,399	76	21,183	0	30,417	0
Smolensk Region	8,225	0	10,704	0	15,353	0	14,732	0	20,827	0
Tambov Region	7,215	0	9,705	0	15,022	0	14,376	0	20,045	0
Tver Region	12,034	0	16,772	0	24,998	0	24,313	0	33,552	0
Tula Region	13,339	0	18,444	0	27,554	0	26,393	0	37,572	0
Yaroslavl Region	10,113	0	13,576	0	19,594	0	18,857	0	26,673	0
Moscow	186,167	1,518	255,496	687	387,046	1,278	406,859	870	656,161	667
North-Western Federal District	189,396	188	257,931	11	388,167	0	379,649	5	562,502	0
Republic of Karelia	6,377	0	8,191	0	12,643	0	11,761	0	18,138	0
Republic of Komi	12,106	0	16,173	0	22,328	0	19,786	0	28,437	0
Arkhangelsk Region	14,881	0	20,708	0	28,905	0	27,365	0	39,393	0
including Nenets Autonomous Area	547	0	650	0	1,275	0	1,011	0	1,395	0
Vologda Region	12,605	0	15,776	0	21,557	0	20,818	0	31,755	0
Kaliningrad Region	8,591	0	12,265	0	18,974	0	18,985	0	29,079	0
Leningrad Region	22,002	0	31,221	0	48,198	0	46,719	5	70,938	0
Murmansk Region	9,301	0	11,231	0	15,900	0	15,754	0	23,572	0
Novgorod Region	5,408	0	6,835	0	10,261	0	9,630	0	14,327	0
Pskov Region	4,668	0	6,103	0	8,862	0	8,634	0	12,577	0
Saint Petersburg	93,456	188	129,428	11	200,539	0	200,193	0	294,285	0

	2016		2017		2018		2019		2020	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	99,009	62	138,922	0	208,474	0	211,121	0	314,948	0
Republic of Adygeya (Adygeya)	2,017	0	2,738	0	4,176	0	4,156	0	6,282	0
Republic of Kalmykia	2,210	0	3,329	0	5,332	0	5,385	0	7,999	0
Republic of Crimea	1,366	61	2,693	0	6,200	0	8,852	0	16,310	0
Krasnodar Territory	36,827	1	52,393	0	78,522	0	79,289	0	120,221	0
Astrakhan Region	7,187	0	9,336	0	13,617	0	14,018	0	19,842	0
Volgograd Region	18,004	0	25,116	0	35,656	0	35,778	0	50,507	0
Rostov Region	30,930	0	42,308	0	62,821	0	60,628	0	88,376	0
Sevastopol	469	0	1,010	0	2,150	0	3,011	0	5,411	0
North-Caucasian Federal District	31,242	0	40,310	0	60,728	0	63,233	0	93,451	0
Republic of Dagestan	4,187	0	6,020	0	9,550	0	11,738	0	17,272	0
Republic of Ingushetia	325	0	309	0	480	0	397	0	1,088	0
Kabardino-Balkar Republic	2,973	0	4,009	0	5,784	0	6,184	0	9,025	0
Karachai-Cherkess Republic	1,705	0	2,139	0	3,197	0	3,301	0	5,121	0
Republic of North Ossetia – Alania	3,760	0	4,105	0	5,933	0	6,063	0	8,978	0
Chechen Republic	1,018	0	1,149	0	1,919	0	2,576	0	5,422	0
Stavropol Territory	17,274	0	22,579	0	33,864	0	32,977	0	46,550	0
Volga Federal District	299,768	72	405,025	26	586,441	25	548,144	36	816,654	0
Republic of Bashkortostan	43,864	0	60,909	23	92,720	25	89,114	0	126,922	0
Mari El Republic	7,101	0	8,574	0	12,213	0	10,776	0	15,217	0
Republic of Mordovia	8,225	13	10,406	0	14,239	0	12,282	0	17,147	0
Republic of Tatarstan (Tatarstan)	49,003	0	66,972	0	95,770	0	90,309	0	141,674	0
Udmurt Republic	16,465	0	21,039	0	30,466	0	28,812	0	45,583	0
Chuvash Republic – Chuvashia	15,302	0	21,378	0	29,265	0	26,372	0	40,145	0
Perm Territory	26,231	0	35,556	0	52,211	0	51,714	36	77,412	0
Kirov Region	12,940	0	18,474	0	25,694	0	22,549	0	33,498	0
Nizhny Novgorod Region	30,621	0	40,787	0	57,831	0	52,431	0	79,809	0
Orenburg Region	18,704	0	25,113	0	38,721	0	36,121	0	51,819	0
Penza Region	9,827	0	13,904	0	20,246	0	19,640	0	31,116	0
Samara Region	30,521	60	40,665	3	58,453	0	54,127	0	76,799	0
Saratov Region	17,900	0	24,653	0	36,682	0	35,006	0	51,284	0
Ulyanovsk Region	13,065	0	16,595	0	21,930	0	18,890	0	28,224	0

	2016		2017		2018		2019		2020	
	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	156,099	0	218,495	0	313,420	0	296,828	0	438,831	0
Kurgan Region	6,007	0	8,597	0	12,965	0	12,866	0	18,310	0
Sverdlovsk Region	44,285	0	65,484	0	98,204	0	93,014	0	140,885	0
Tyumen Region	73,682	0	101,662	0	142,402	0	132,878	0	195,721	0
including Khanty-Mansi Autonomous Area – Yugra	37,208	0	50,427	0	71,606	0	64,184	0	98,705	0
including Yamal-Nenets Autonomous Area	15,259	0	21,868	0	28,584	0	27,471	0	36,465	0
Chelyabinsk Region	32,124	0	42,752	0	59,849	0	58,070	0	83,916	0
Siberian Federal District <sup>1</sup>	173,619	0	236,936	28	326,569	0	315,170	0	481,518	0
Altai Republic	684	0	840	0	1,408	0	1,391	0	2,434	0
Republic of Tuva	1,564	0	2,677	0	4,586	0	4,242	0	6,382	0
Republic of Khakassia	3,681	0	5,554	0	7,960	0	7,506	0	11,879	0
Altai Territory	17,141	0	23,910	0	36,292	0	34,287	0	53,478	0
Krasnoyarsk Territory	34,037	0	43,850	0	63,273	0	60,335	0	95,047	0
Irkutsk Region	22,973	0	31,385	0	44,387	0	41,882	0	61,433	0
Kemerovo Region	20,258	0	27,754	0	42,108	0	41,471	0	59,733	0
Novosibirsk Region	33,386	0	46,642	28	70,605	0	69,892	0	108,462	0
Omsk Region	16,256	0	23,237	0	35,649	0	35,375	0	52,891	0
Tomsk Region	11,079	0	13,988	0	20,302	0	18,797	0	29,783	0
Far-Eastern Federal District <sup>1</sup>	72,122	39	100,184	63	176,608	0	169,880	0	274,810	0
Republic of Buryatia <sup>1</sup>	5,412	0	7,012	0	11,403	0	11,337	0	20,192	0
Republic of Sakha (Yakutia)	19,713	0	24,586	0	35,572	0	31,703	0	47,317	0
Trans-Baikal Territory <sup>1</sup>	7,148	0	10,087	0	15,640	0	14,978	0	22,606	0
Kamchatka Territory	3,677	0	5,151	0	8,031	0	7,986	0	11,887	0
Primorye Territory	17,041	39	24,530	63	36,588	0	37,241	0	63,465	0
Khabarovsk Territory	14,136	0	21,255	0	31,087	0	29,696	0	48,740	0
Amur Region	6,565	0	9,594	0	15,782	0	14,707	0	25,190	0
Magadan Region	2,889	0	3,539	0	5,193	0	4,982	0	7,447	0
Sakhalin Region	6,302	0	9,102	0	13,482	0	13,519	0	22,464	0
Jewish Autonomous Region	1,043	0	1,416	0	2,328	0	2,066	0	2,942	0
Chukotka Autonomous Area	755	0	1,010	0	1,504	0	1,668	0	2,559	0

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

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

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

Table 3.10

	2016				2017				2018				2019				2020			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	1,472,380	1,087	570,736	9	2,021,402	544	661,244	0	3,012,702	413	870,644	0	2,934,232	675	923,468	0	4,444,328	352	1,498,573	0
Central Federal District	454,878	822	206,272	9	627,051	419	246,251	0	955,425	388	320,116	0	957,717	670	360,977	0	1,464,504	352	555,802	0
Belgorod Region	9,435	0	2,936	0	13,838	0	3,234	0	20,928	0	4,053	0	20,248	0	4,332	0	33,939	0	8,579	0
Bryansk Region	8,624	1	4,030	0	11,552	0	4,657	0	17,499	0	5,400	0	17,053	0	5,655	0	24,803	0	9,171	0
Vladimir Region	10,984	0	4,201	0	15,149	0	4,230	0	22,109	0	5,626	0	21,739	0	5,869	0	30,418	0	9,631	0
Voronezh Region	19,931	0	9,385	0	25,136	0	9,855	0	37,891	0	10,535	0	37,183	0	11,670	0	55,480	0	19,245	0
Ivanovo Region	6,645	0	2,508	0	9,087	0	2,736	0	13,296	0	3,467	0	12,406	0	3,130	0	17,721	0	4,877	0
Kaluga Region	11,832	0	5,201	0	16,415	0	5,589	0	24,793	0	6,563	0	23,260	0	7,289	0	31,697	0	10,038	0
Kostroma Region	4,972	0	1,625	0	6,642	0	1,844	0	9,676	0	2,266	0	9,277	0	2,180	0	13,484	0	3,730	0
Kursk Region	8,713	0	2,699	0	11,225	0	2,713	0	17,007	0	3,302	0	16,248	0	4,062	0	23,561	0	6,596	0
Lipetsk Region	8,748	0	3,991	0	11,099	0	3,399	0	16,371	0	3,761	0	16,102	0	4,213	0	24,542	0	7,443	0
Moscow Region	114,028	109	53,533	0	159,519	0	62,632	0	252,656	42	83,570	0	249,051	0	94,687	0	367,314	9	132,708	0
Orel Region	6,562	0	3,204	0	9,269	0	3,308	0	13,157	0	3,853	0	12,523	0	4,232	0	18,759	0	7,100	0
Ryazan Region	11,291	12	5,733	0	15,374	0	6,728	0	22,382	76	8,844	0	21,158	0	8,336	0	30,415	0	13,001	0
Smolensk Region	8,144	0	3,643	0	10,696	0	3,589	0	15,352	0	4,180	0	14,717	0	4,252	0	20,826	0	7,125	0
Tambov Region	7,195	0	3,141	0	9,625	0	3,428	0	15,018	0	4,417	0	14,345	0	3,856	0	20,041	0	5,877	0
Tver Region	11,794	0	4,746	0	16,763	0	5,099	0	24,995	0	6,141	0	24,269	0	6,316	0	33,544	0	9,499	0
Tula Region	13,330	0	5,138	0	18,441	0	6,173	0	27,551	0	8,209	0	26,320	0	7,485	0	37,555	0	11,802	0
Yaroslavl Region	10,077	0	3,777	0	13,532	0	3,636	0	19,545	0	4,693	0	18,740	0	5,316	0	26,670	0	8,151	0
Moscow	182,573	700	86,780	9	253,688	419	113,400	0	385,200	270	151,235	0	403,073	670	178,097	0	653,724	343	281,227	0
North-Western Federal District	189,082	183	91,814	0	257,421	11	107,726	0	387,745	0	141,936	0	377,480	5	153,594	0	561,777	0	230,933	0
Republic of Karelia	6,364	0	2,539	0	8,184	0	2,895	0	12,637	0	4,172	0	11,719	0	3,863	0	18,135	0	7,387	0
Republic of Komi	12,100	0	3,958	0	16,168	0	4,878	0	22,327	0	6,136	0	19,766	0	5,877	0	28,435	0	9,259	0
Arkhangelsk Region	14,852	0	4,551	0	20,692	0	5,830	0	28,889	0	7,734	0	27,330	0	8,309	0	39,387	0	13,398	0
including Nenets Autonomous Area	547	0	252	0	650	0	206	0	1,275	0	259	0	1,011	0	305	0	1,395	0	540	0
Vologda Region	12,541	0	4,910	0	15,736	0	4,416	0	21,534	0	5,673	0	20,753	0	5,697	0	31,732	0	10,054	0
Kaliningrad Region	8,569	0	4,065	0	12,253	0	5,114	0	18,922	0	6,311	0	18,946	0	6,287	0	29,078	0	11,245	0
Leningrad Region	21,965	0	11,536	0	31,159	0	13,463	0	48,136	0	17,504	0	46,506	5	18,424	0	70,921	0	28,543	0
Murmansk Region	9,268	0	3,639	0	11,231	0	3,952	0	15,899	0	5,764	0	15,741	0	5,696	0	23,566	0	9,997	0
Novgorod Region	5,396	0	2,071	0	6,819	0	2,287	0	10,250	0	3,037	0	9,596	0	2,991	0	14,323	0	4,233	0
Pskov Region	4,633	0	2,000	0	6,065	0	2,233	0	8,829	0	2,744	0	8,591	0	2,537	0	12,553	0	4,572	0
Saint Petersburg	93,393	183	52,546	0	129,114	11	62,658	0	200,321	0	82,861	0	198,536	0	93,912	0	293,651	0	132,249	0

	2016				2017				2018				2019				2020			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	98,727	61	38,855	0	138,770	0	48,412	0	208,393	0	63,876	0	210,490	0	66,388	0	314,793	0	112,921	0
Republic of Adygeya (Adygeya)	2,009	0	812	0	2,733	0	943	0	4,174	0	1,161	0	4,149	0	1,011	0	6,282	0	1,987	0
Republic of Kalmykia	2,210	0	967	0	3,329	0	1,209	0	5,332	0	1,667	0	5,375	0	1,932	0	7,999	0	3,072	0
Republic of Crimea	1,366	61	473	0	2,650	0	1,040	0	6,200	0	2,364	0	8,845	0	2,737	0	16,310	0	6,510	0
Krasnodar Territory	36,706	0	17,035	0	52,352	0	21,536	0	78,495	0	27,620	0	79,000	0	27,240	0	120,162	0	47,638	0
Astrakhan Region	7,177	0	2,445	0	9,336	0	2,145	0	13,617	0	2,713	0	13,988	0	3,075	0	19,842	0	5,243	0
Volgograd Region	17,993	0	6,047	0	25,108	0	6,712	0	35,646	0	8,047	0	35,698	0	9,742	0	50,496	0	14,861	0
Rostov Region	30,798	0	10,963	0	42,254	0	14,507	0	62,779	0	19,515	0	60,424	0	19,826	0	88,295	0	31,481	0
Sevastopol	467	0	113	0	1,010	0	320	0	2,150	0	790	0	3,009	0	819	0	5,411	0	2,133	0
North-Caucasian Federal District	31,162	0	9,146	0	40,284	0	10,238	0	60,721	0	12,426	0	63,098	0	14,187	0	93,424	0	24,371	0
Republic of Dagestan	4,181	0	1,075	0	6,019	0	1,438	0	9,549	0	2,100	0	11,701	0	2,625	0	17,266	0	4,496	0
Republic of Ingushetia	325	0	120	0	309	0	104	0	480	0	165	0	397	0	147	0	1,088	0	292	0
Kabardino-Balkar Republic	2,960	0	954	0	4,005	0	1,028	0	5,779	0	1,125	0	6,163	0	1,350	0	9,025	0	2,036	0
Karachai-Cherkess Republic	1,705	0	360	0	2,139	0	403	0	3,197	0	415	0	3,301	0	459	0	5,119	0	1,048	0
Republic of North Ossetia – Alania	3,760	0	1,289	0	4,092	0	1,207	0	5,932	0	1,469	0	6,048	0	1,648	0	8,978	0	2,717	0
Chechen Republic	994	0	167	0	1,149	0	183	0	1,919	0	342	0	2,576	0	355	0	5,422	0	626	0
Stavropol Territory	17,238	0	5,182	0	22,571	0	5,874	0	33,864	0	6,809	0	32,914	0	7,601	0	46,532	0	13,155	0
Volga Federal District	297,880	0	103,902	0	403,282	23	114,479	0	584,852	25	146,599	0	545,651	0	144,480	0	815,322	0	240,410	0
Republic of Bashkortostan	43,550	0	13,692	0	60,632	23	16,987	0	92,260	25	25,615	0	88,835	0	24,777	0	126,860	0	35,901	0
Mari El Republic	7,096	0	2,922	0	8,574	0	2,544	0	12,211	0	3,110	0	10,765	0	3,123	0	15,217	0	4,245	0
Republic of Mordovia	8,171	0	3,431	0	10,347	0	3,867	0	14,197	0	4,399	0	12,245	0	3,650	0	17,133	0	5,097	0
Republic of Tatarstan (Tatarstan)	48,723	0	14,768	0	66,385	0	17,477	0	95,112	0	24,000	0	89,361	0	24,403	0	140,664	0	41,062	0
Udmurt Republic	16,358	0	5,487	0	20,949	0	5,836	0	30,379	0	8,398	0	28,696	0	7,684	0	45,485	0	16,495	0
Chuvash Republic – Chuvashia	15,283	0	6,713	0	21,370	0	8,307	0	29,258	0	9,714	0	26,317	0	10,137	0	40,141	0	17,502	0
Perm Territory	26,181	0	8,453	0	35,549	0	9,267	0	52,185	0	12,882	0	51,519	0	14,425	0	77,401	0	25,067	0
Kirov Region	12,899	0	5,191	0	18,445	0	5,182	0	25,672	0	5,849	0	22,518	0	5,395	0	33,461	0	9,022	0
Nizhny Novgorod Region	30,373	0	10,504	0	40,716	0	12,206	0	57,790	0	13,508	0	52,122	0	12,148	0	79,775	0	22,013	0
Orenburg Region	18,543	0	6,860	0	24,991	0	6,596	0	38,590	0	8,418	0	36,042	0	8,152	0	51,807	0	11,799	0
Penza Region	9,797	0	4,308	0	13,885	0	4,804	0	20,220	0	5,610	0	19,567	0	5,952	0	31,093	0	11,842	0
Samara Region	30,101	0	11,124	0	40,300	0	11,241	0	58,393	0	13,037	0	53,932	0	12,878	0	76,789	0	19,291	0
Saratov Region	17,771	0	5,417	0	24,607	0	4,996	0	36,674	0	6,387	0	34,913	0	7,114	0	51,280	0	12,767	0
Ulyanovsk Region	13,036	0	5,032	0	16,533	0	5,169	0	21,912	0	5,670	0	18,805	0	4,645	0	28,215	0	8,300	0



	2016				2017				2018				2019				2020			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	155,354	0	43,925	0	217,832	0	52,959	0	312,739	0	77,818	0	295,679	0	73,257	0	438,373	0	125,926	0
Kurgan Region	5,986	0	1,447	0	8,584	0	1,908	0	12,954	0	2,615	0	12,836	0	2,215	0	18,309	0	4,050	0
Sverdlovsk Region	44,191	0	13,064	0	65,375	0	18,725	0	97,953	0	28,974	0	92,689	0	27,896	0	140,817	0	45,770	0
Tyumen Region	73,409	0	21,519	0	101,387	0	22,922	0	142,214	0	34,639	0	132,387	0	32,211	0	195,689	0	57,182	0
including Khanty-Mansi Autonomous Area – Yugra	37,108	0	10,807	0	50,339	0	10,385	0	71,548	0	15,385	0	64,031	0	14,146	0	98,683	0	26,030	0
including Yamal-Nenets Autonomous Area	15,203	0	4,182	0	21,791	0	5,554	0	28,514	0	7,806	0	27,293	0	7,808	0	36,464	0	12,866	0
Chelyabinsk Region	31,767	0	7,895	0	42,486	0	9,404	0	59,618	0	11,589	0	57,766	0	10,936	0	83,561	0	18,924	0
Siberian Federal District <sup>1</sup>	173,349	0	55,479	0	236,798	28	58,119	0	326,334	0	70,571	0	314,367	0	71,558	0	481,342	0	125,516	0
Altai Republic	682	0	166	0	840	0	167	0	1,407	0	239	0	1,391	0	269	0	2,434	0	459	0
Republic of Tuva	1,563	0	127	0	2,677	0	166	0	4,586	0	290	0	4,241	0	369	0	6,382	0	727	0
Republic of Khakassia	3,672	0	1,163	0	5,550	0	1,270	0	7,926	0	1,427	0	7,491	0	1,487	0	11,873	0	2,641	0
Altai Territory	17,108	0	4,828	0	23,894	0	5,824	0	36,281	0	8,550	0	34,266	0	8,022	0	53,408	0	16,682	0
Krasnoyarsk Territory	34,007	0	13,319	0	43,841	0	14,317	0	63,266	0	18,426	0	60,195	0	16,733	0	95,039	0	29,137	0
Irkutsk Region	22,909	0	6,205	0	31,323	0	6,254	0	44,366	0	8,015	0	41,790	0	8,457	0	61,423	0	12,635	0
Kemerovo Region	20,210	0	5,681	0	27,749	0	6,190	0	42,072	0	8,093	0	41,373	0	8,664	0	59,708	0	15,310	0
Novosibirsk Region	33,351	0	13,977	0	46,615	28	14,855	0	70,494	0	18,357	0	69,626	0	20,183	0	108,428	0	33,980	0
Omsk Region	16,243	0	3,727	0	23,234	0	3,165	0	35,638	0	4,759	0	35,270	0	5,259	0	52,887	0	9,799	0
Tomsk Region	11,059	0	3,179	0	13,983	0	2,453	0	20,299	0	2,415	0	18,725	0	2,112	0	29,765	0	4,141	0
Far-Eastern Federal District <sup>1</sup>	71,949	21	21,343	0	99,964	63	23,061	0	176,493	0	37,303	0	169,752	0	39,030	0	274,786	0	82,693	0
Republic of Buryatia <sup>1</sup>	5,400	0	1,491	0	7,004	0	1,426	0	11,399	0	2,209	0	11,319	0	2,520	0	20,192	0	6,209	0
Republic of Sakha (Yakutia)	19,593	0	8,468	0	24,480	0	8,500	0	35,507	0	11,291	0	31,660	0	9,802	0	47,302	0	16,887	0
Trans-Baikal Territory <sup>1</sup>	7,145	0	1,615	0	10,087	0	2,031	0	15,640	0	2,632	0	14,974	0	2,905	0	22,606	0	5,364	0
Kamchatka Territory	3,661	0	958	0	5,089	0	1,171	0	8,009	0	2,115	0	7,969	0	2,135	0	11,887	0	3,726	0
Primorye Territory	17,032	21	3,896	0	24,524	63	4,469	0	36,581	0	6,017	0	37,226	0	7,984	0	63,463	0	20,592	0
Khabarovsk Territory	14,132	0	3,512	0	21,255	0	3,867	0	31,087	0	5,264	0	29,686	0	5,651	0	48,737	0	13,483	0
Amur Region	6,563	0	1,583	0	9,590	0	1,357	0	15,778	0	2,121	0	14,687	0	2,108	0	25,185	0	4,962	0
Magadan Region	2,879	0	948	0	3,529	0	960	0	5,190	0	1,323	0	4,982	0	1,588	0	7,447	0	2,434	0
Sakhalin Region	6,299	0	1,505	0	9,089	0	2,254	0	13,472	0	3,634	0	13,518	0	3,638	0	22,464	0	7,579	0
Jewish Autonomous Region	1,043	0	221	0	1,416	0	142	0	2,328	0	214	0	2,064	0	203	0	2,942	0	572	0
Chukotka Autonomous Area	748	0	251	0	991	0	343	0	1,504	0	482	0	1,668	0	498	0	2,559	0	882	0

<sup>1</sup> 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

	2016		2017		2018		2019		2020	
	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	4,464,519	73,511	5,176,062	43,948	6,399,125	35,027	7,635,268	22,622	9,292,031	17,327
Central Federal District	1,270,417	55,245	1,495,891	32,275	1,897,063	26,172	2,366,118	17,745	2,953,800	13,278
Belgorod Region	28,485	172	33,711	114	42,372	90	49,099	38	64,209	40
Bryansk Region	25,447	111	29,442	69	36,683	52	42,508	32	51,295	23
Vladimir Region	30,850	172	36,041	98	45,006	88	52,482	63	62,369	60
Voronezh Region	57,317	222	65,971	140	82,104	62	96,190	25	116,541	13
Ivanovo Region	20,562	92	23,486	58	28,516	50	31,314	33	36,787	40
Kaluga Region	35,570	330	42,765	218	53,553	165	62,391	73	73,656	68
Kostroma Region	14,102	7	16,325	1	19,987	6	23,488	0	28,065	0
Kursk Region	25,806	72	29,219	34	35,906	34	41,091	12	48,424	11
Lipetsk Region	23,719	46	28,009	41	34,496	21	40,253	18	49,491	10
Moscow Region	343,096	14,645	406,412	8,391	520,159	5,812	656,840	5,020	807,936	3,151
Orel Region	17,117	82	20,736	54	26,236	41	30,589	17	36,967	7
Ryazan Region	31,904	171	37,594	114	46,680	144	54,421	12	65,282	12
Smolensk Region	26,984	139	30,400	93	35,977	71	40,359	40	46,724	32
Tambov Region	20,773	71	24,295	46	31,108	38	35,287	10	41,999	6
Tver Region	36,465	230	42,142	157	52,761	90	62,529	25	73,389	28
Tula Region	37,939	234	44,271	177	55,412	179	64,773	68	77,034	55
Yaroslavl Region	30,270	126	34,409	82	41,427	76	47,741	41	56,588	48
Moscow	464,009	38,322	550,664	22,389	708,682	19,154	934,763	12,220	1,217,046	9,674
North-Western Federal District	526,252	9,096	625,336	5,714	784,604	4,295	954,957	2,742	1,166,342	2,302
Republic of Karelia	22,058	68	23,921	42	28,297	18	32,489	5	38,724	5
Republic of Komi	42,317	54	46,186	30	53,195	21	59,276	10	67,226	11
Arkhangelsk Region	46,100	125	52,097	83	61,358	65	71,244	30	84,263	26
including Nenets Autonomous Area	2,949	0	3,036	0	3,565	0	3,848	0	4,211	0
Vologda Region	39,561	152	42,779	98	47,706	39	53,723	22	64,154	25
Kaliningrad Region	24,840	555	30,676	399	39,835	346	47,507	237	60,408	192
Leningrad Region	62,044	734	78,049	481	101,616	390	123,256	201	153,029	198
Murmansk Region	26,518	109	29,666	88	35,427	83	39,931	43	48,369	43
Novgorod Region	15,494	48	17,481	29	21,340	26	24,635	10	29,441	3
Pskov Region	13,840	23	16,060	9	19,601	9	22,217	7	26,731	8
Saint Petersburg	233,479	7,229	288,420	4,455	376,230	3,297	480,679	2,177	593,997	1,792

	2016		2017		2018		2019		2020	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	305,833	1,708	365,459	1,138	465,200	965	558,535	476	693,792	350
Republic of Adygeya (Adygeya)	7,577	25	8,595	18	10,634	7	12,391	3	15,281	0
Republic of Kalmykia	7,765	30	9,376	27	12,009	6	14,057	0	17,597	0
Republic of Crimea	1,611	66	3,752	5	8,607	5	14,345	5	24,426	6
Krasnodar Territory	115,463	739	140,311	503	180,119	395	218,360	215	274,647	188
Astrakhan Region	24,080	42	27,579	31	32,979	23	38,658	13	45,292	14
Volgograd Region	53,006	158	62,211	80	76,521	57	89,155	37	105,730	23
Rostov Region	95,764	648	112,211	475	141,112	472	166,258	203	201,767	119
Sevastopol	566	0	1,424	0	3,219	0	5,311	0	9,054	0
North-Caucasian Federal District	100,852	746	117,162	542	146,355	514	172,231	147	209,608	98
Republic of Dagestan	13,638	165	16,767	114	22,535	136	27,623	8	35,154	1
Republic of Ingushetia	662	0	830	0	1,127	0	1,273	0	1,894	0
Kabardino-Balkar Republic	10,737	141	12,386	99	15,124	99	17,717	7	21,468	6
Karachai-Cherkess Republic	6,268	16	7,220	10	8,848	9	10,281	1	12,624	1
Republic of North Ossetia – Alania	11,819	68	13,657	16	16,452	14	18,878	6	22,164	5
Chechen Republic	2,130	0	2,868	31	4,101	38	5,748	34	8,880	0
Stavropol Territory	55,598	355	63,433	272	78,168	218	90,710	91	107,424	84
Volga Federal District	856,363	2,800	1,002,435	1,666	1,230,292	1,222	1,424,167	606	1,701,496	500
Republic of Bashkortostan	118,331	158	141,855	119	182,434	49	218,476	8	262,594	7
Mari El Republic	19,025	48	22,254	32	27,126	17	30,178	4	34,255	0
Republic of Mordovia	19,872	112	24,307	51	30,635	54	34,409	0	39,649	0
Republic of Tatarstan (Tatarstan)	113,561	181	140,945	83	180,604	81	217,821	10	271,903	10
Udmurt Republic	51,614	83	58,582	32	70,577	11	81,064	7	99,649	1
Chuvash Republic – Chuvashia	43,310	144	51,563	83	63,268	59	71,257	20	85,618	20
Perm Territory	86,475	387	97,270	300	112,572	256	131,432	183	158,052	178
Kirov Region	36,778	64	43,832	23	53,410	14	59,267	3	70,250	2
Nizhny Novgorod Region	90,070	363	102,783	231	122,465	174	139,135	109	163,047	113
Orenburg Region	60,531	103	70,062	72	86,452	45	99,234	13	115,048	11
Penza Region	30,249	161	35,342	85	43,814	65	50,847	34	62,974	26
Samara Region	92,964	693	105,343	362	124,818	247	142,238	161	164,741	88
Saratov Region	54,806	186	64,011	118	80,293	79	92,416	47	109,740	40
Ulyanovsk Region	38,776	118	44,287	76	51,824	71	56,394	5	63,975	4

	2016		2017		2018		2019		2020	
	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	573,752	1,326	641,209	893	754,225	612	847,439	267	989,410	201
Kurgan Region	22,318	13	25,093	0	30,033	0	33,818	0	39,588	0
Sverdlovsk Region	150,500	542	171,729	357	209,044	247	243,458	182	293,911	150
Tyumen Region	296,314	344	328,514	210	378,893	144	418,474	47	478,165	35
including Khanty-Mansi Autonomous Area – Yugra	168,777	175	184,192	87	206,813	29	222,670	13	252,507	13
including Yamal-Nenets Autonomous Area	56,144	65	63,950	44	74,884	91	83,335	19	90,828	8
Chelyabinsk Region	104,619	427	115,873	325	136,255	220	151,689	38	177,745	17
Siberian Federal District <sup>1</sup>	599,972	1,689	663,744	1,067	731,092	732	847,437	423	1,004,783	420
Altai Republic	2,834	0	3,104	0	3,765	0	4,301	0	5,373	0
Republic of Tuva	7,345	0	8,608	0	11,184	0	13,185	0	16,218	0
Republic of Khakassia	13,357	18	15,095	9	18,628	5	21,517	0	26,109	0
Altai Territory	54,078	165	61,818	124	76,259	19	89,102	4	107,543	2
Krasnoyarsk Territory	117,529	240	127,537	128	149,145	83	172,877	26	200,076	16
Irkutsk Region	86,422	145	93,308	86	108,829	83	122,172	54	140,493	54
Kemerovo Region	66,931	223	73,851	175	90,935	162	106,387	132	124,353	137
Novosibirsk Region	109,578	493	124,516	275	152,935	220	180,694	128	220,183	134
Omsk Region	50,601	212	57,644	169	72,083	86	84,544	63	101,406	57
Tomsk Region	36,891	152	40,087	80	47,329	75	52,658	17	63,030	20
Far-Eastern Federal District <sup>1</sup>	231,078	901	264,826	653	390,294	516	464,383	216	572,799	177
Republic of Buryatia <sup>1</sup>	23,760	23	25,275	7	29,790	5	33,985	5	42,981	1
Republic of Sakha (Yakutia)	59,244	38	69,896	22	85,041	17	101,026	8	118,095	4
Trans-Baikal Territory <sup>1</sup>	30,647	18	32,901	15	39,143	14	44,109	10	51,816	11
Kamchatka Territory	11,744	27	13,312	20	16,397	16	19,676	7	23,911	8
Primorye Territory	49,791	515	57,732	401	70,902	331	87,722	146	115,027	114
Khabarovsk Territory	49,250	205	55,428	124	65,481	57	78,864	33	97,716	30
Amur Region	27,403	74	29,909	62	36,424	53	42,508	0	52,615	0
Magadan Region	7,867	7	8,817	6	10,481	7	12,582	0	15,056	0
Sakhalin Region	19,582	27	22,835	15	28,164	16	34,059	7	43,783	8
Jewish Autonomous Region	4,167	6	4,474	0	5,419	0	6,135	0	6,930	0
Chukotka Autonomous Area	2,031	4	2,422	3	3,052	0	3,717	0	4,869	0

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

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

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

Table 3.12

	2016				2017				2018				2019				2020			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	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	7,615,301	21,583	1,523,371	439	9,274,488	16,326	2,145,941	418
Central Federal District	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	2,359,825	16,939	618,038	277	2,947,572	12,431	835,802	299
Belgorod Region	27,908	171	4,428	0	33,282	114	5,271	0	42,066	89	6,204	0	48,853	38	6,602	0	64,015	40	10,939	0
Bryansk Region	25,089	101	6,576	7	29,229	63	7,635	6	36,534	46	8,725	0	42,396	29	9,504	0	51,210	20	13,031	0
Vladimir Region	30,404	168	6,688	4	35,730	95	7,621	3	44,788	85	9,032	4	52,315	55	10,122	4	62,241	50	13,913	0
Voronezh Region	56,813	221	13,793	4	65,598	140	16,436	3	81,880	62	18,319	4	95,992	25	17,044	0	116,393	13	24,922	0
Ivanovo Region	20,482	84	4,289	0	23,424	51	5,128	0	28,468	50	5,471	0	31,282	33	5,504	0	36,762	40	7,488	0
Kaluga Region	35,384	309	8,432	2	42,604	200	9,690	1	53,433	162	11,225	2	62,329	71	12,603	0	73,603	67	15,375	0
Kostroma Region	14,019	7	2,599	0	16,255	1	3,106	0	19,927	6	3,645	0	23,417	0	3,689	0	28,004	0	4,938	0
Kursk Region	25,379	71	3,873	0	28,912	34	4,590	0	35,680	33	5,085	0	40,925	12	5,676	0	48,301	11	8,573	0
Lipetsk Region	23,553	41	6,065	0	27,764	38	6,006	0	34,410	21	6,563	0	40,186	18	6,853	0	49,445	10	10,161	0
Moscow Region	341,467	14,244	100,321	333	405,216	8,222	119,062	248	519,370	5,666	142,047	112	655,820	4,960	169,280	26	807,107	3,028	213,207	19
Orel Region	16,914	82	3,677	11	20,589	54	4,498	7	26,131	41	4,911	8	30,505	17	5,713	0	36,909	7	8,597	0
Ryazan Region	31,767	171	9,597	25	37,487	114	11,594	23	46,609	144	14,345	23	54,370	12	14,333	0	65,244	12	19,337	0
Smolensk Region	26,771	112	5,594	6	30,245	73	6,304	6	35,867	54	6,981	0	40,271	29	7,074	0	46,664	22	9,754	0
Tambov Region	20,565	71	4,487	0	24,086	46	5,413	0	30,983	37	6,449	0	35,204	10	6,241	0	41,937	6	8,341	0
Tver Region	36,152	230	7,698	3	42,089	157	8,888	0	52,741	90	10,188	0	62,499	25	10,741	0	73,361	28	14,474	0
Tula Region	37,764	222	8,627	7	44,141	165	10,935	3	55,323	166	13,636	4	64,696	55	13,700	3	76,967	39	17,792	0
Yaroslavl Region	30,117	117	6,927	0	34,297	73	7,255	0	41,327	65	8,104	0	47,633	32	8,321	0	56,516	37	11,357	0
Moscow	459,485	37,063	146,505	722	547,339	21,627	190,208	568	705,245	18,156	241,127	345	931,133	11,520	305,039	244	1,212,893	9,002	423,602	280
North-Western Federal District	523,945	8,944	148,311	391	623,499	5,589	185,310	241	783,438	4,188	228,586	66	953,855	2,630	251,751	73	1,164,923	2,238	342,411	50
Republic of Karelia	21,962	68	4,143	0	23,859	41	4,873	0	28,257	18	6,282	0	32,458	5	5,821	0	38,701	5	9,385	0
Republic of Komi	41,766	53	6,189	0	45,776	30	7,501	0	52,909	21	8,728	0	59,068	10	9,007	0	67,081	11	12,823	0
Arkhangelsk Region	45,870	118	7,051	14	51,932	83	9,181	12	61,247	65	11,639	0	71,154	30	12,654	0	84,201	26	18,524	0
including Nenets Autonomous Area	2,943	0	358	0	3,031	0	417	0	3,562	0	416	0	3,844	0	465	0	4,208	0	727	0
Vologda Region	39,275	146	6,360	0	42,570	92	6,616	0	47,559	39	7,901	0	53,596	22	7,630	6	64,065	25	12,081	7
Kaliningrad Region	24,733	537	5,723	53	30,591	389	7,477	41	39,809	339	9,451	1	47,472	218	9,299	0	60,374	184	13,942	0
Leningrad Region	61,757	719	20,189	19	77,825	468	25,485	15	101,457	378	31,014	15	123,126	199	33,174	10	152,913	190	44,808	12
Murmansk Region	26,409	98	5,865	3	29,597	79	6,968	2	35,386	80	8,910	3	39,898	38	9,554	0	48,333	42	13,848	0
Novgorod Region	15,393	47	3,163	2	17,402	29	3,863	1	21,280	26	4,658	1	24,587	10	4,738	0	29,398	3	6,174	0
Pskov Region	13,787	22	3,236	1	16,019	9	3,889	0	19,567	9	4,609	0	22,193	7	4,406	0	26,706	7	6,496	0
Saint Petersburg	232,992	7,135	86,392	299	287,927	4,370	109,458	169	375,966	3,214	135,395	45	480,302	2,091	155,468	56	593,151	1,744	204,328	31

	2016				2017				2018				2019				2020			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	301,352	1,680	63,391	44	362,547	1,111	79,394	27	463,322	936	102,542	14	556,986	470	113,796	2	692,481	344	165,351	2
Republic of Adygeya (Adygeya)	7,502	25	1,502	0	8,547	18	1,738	0	10,597	7	2,074	0	12,364	3	2,100	0	15,261	0	3,022	0
Republic of Kalmykia	7,706	30	1,493	0	9,330	27	2,037	0	11,976	6	2,613	0	14,034	0	3,208	0	17,581	0	4,845	0
Republic of Crimea	1,611	61	524	0	3,704	0	1,306	0	8,606	0	2,914	0	14,342	0	4,062	0	24,421	0	8,170	0
Krasnodar Territory	113,603	732	28,503	18	139,076	496	35,477	9	179,317	388	45,492	6	217,732	215	48,356	2	274,103	188	71,150	2
Astrakhan Region	23,814	42	3,889	0	27,363	31	4,021	0	32,870	23	4,498	0	38,575	13	5,027	0	45,233	14	7,512	0
Volgograd Region	52,594	158	8,925	26	61,909	80	10,990	18	76,284	57	13,134	7	88,944	37	15,415	0	105,561	23	20,767	0
Rostov Region	93,956	633	18,418	0	111,194	460	23,467	0	140,453	455	30,904	0	165,684	203	34,362	0	201,268	119	47,234	0
Sevastopol	566	0	136	0	1,424	0	358	0	3,219	0	913	0	5,311	0	1,266	0	9,054	0	2,650	0
North-Caucasian Federal District	99,117	689	15,688	2	115,807	506	19,242	0	145,332	489	22,771	0	171,436	98	25,640	0	208,982	83	36,653	0
Republic of Dagestan	13,593	161	1,943	0	16,736	110	2,668	0	22,525	136	3,504	0	27,620	8	4,502	0	35,146	1	6,860	0
Republic of Ingushetia	640	0	169	0	813	0	241	0	1,116	0	372	0	1,267	0	355	0	1,891	0	541	0
Kabardino-Balkar Republic	10,338	135	1,599	2	12,059	97	2,027	0	14,856	98	2,333	0	17,498	7	2,639	0	21,296	6	3,367	0
Karachai-Cherkess Republic	6,056	16	634	0	7,045	10	745	0	8,702	9	790	0	10,169	1	891	0	12,539	1	1,455	0
Republic of North Ossetia – Alania	11,621	51	2,013	0	13,499	4	2,451	0	16,326	5	2,816	0	18,783	2	3,133	0	22,083	0	4,208	0
Chechen Republic	2,115	0	245	0	2,859	31	346	0	4,100	38	553	0	5,748	0	664	0	8,879	0	950	0
Stavropol Territory	54,754	326	9,085	0	62,796	254	10,763	0	77,707	204	12,403	0	90,351	80	13,456	0	107,148	75	19,272	0
Volga Federal District	844,873	2,664	150,360	50	993,964	1,571	182,405	39	1,224,733	1,196	218,624	39	1,418,535	596	225,344	77	1,696,995	489	321,625	56
Republic of Bashkortostan	115,393	157	19,913	0	139,986	118	26,721	0	181,420	49	36,812	0	217,469	8	40,615	0	261,854	7	52,897	0
Mari El Republic	18,900	48	2,967	0	22,164	32	3,402	0	27,062	17	3,956	0	30,131	4	4,422	0	34,223	0	5,436	0
Republic of Mordovia	19,508	95	4,625	0	24,025	47	6,167	0	30,433	49	6,451	0	34,262	0	6,424	0	39,532	0	8,074	0
Republic of Tatarstan (Tatarstan)	112,507	181	19,366	8	139,879	83	26,354	8	179,735	81	35,325	10	216,894	10	36,135	0	270,997	10	53,168	0
Udmurt Republic	50,753	83	8,025	0	57,960	32	8,624	0	70,133	11	10,583	0	80,687	7	10,804	0	99,333	1	20,564	0
Chuvash Republic – Chuvashia	43,049	143	9,627	5	51,376	83	12,621	5	63,124	59	14,403	6	71,139	20	14,976	5	85,524	20	22,267	6
Perm Territory	85,310	368	13,076	8	96,398	288	16,154	7	111,971	249	19,957	10	130,216	179	22,652	66	157,185	174	33,929	48
Kirov Region	36,213	63	7,026	0	43,421	22	8,454	0	53,108	13	9,192	0	59,039	3	7,968	0	70,046	2	11,335	0
Nizhny Novgorod Region	88,217	351	15,120	4	101,501	220	19,036	4	121,549	167	20,799	0	138,378	109	19,882	0	162,480	113	27,864	0
Orenburg Region	60,064	103	9,252	8	69,705	72	10,225	4	86,195	45	11,412	5	99,052	13	11,275	4	114,918	11	14,979	0
Penza Region	29,804	148	6,743	13	35,000	80	7,515	8	43,550	59	8,851	5	50,614	29	9,800	0	62,786	20	15,369	0
Samara Region	92,151	621	18,134	3	104,675	302	19,872	3	124,605	247	21,207	3	142,043	161	20,461	2	164,566	88	26,912	2
Saratov Region	54,485	186	8,477	0	63,781	117	8,660	0	80,151	79	10,128	0	92,318	47	11,279	0	109,653	40	17,364	0
Ulyanovsk Region	38,519	117	8,008	0	44,093	76	8,599	0	51,698	71	9,549	0	56,295	5	8,651	0	63,899	4	11,468	0

	2016				2017				2018				2019				2020			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	569,133	1,274	72,393	46	637,646	853	81,040	6	751,665	596	98,572	0	845,550	262	108,063	0	987,957	198	167,108	0
Kurgan Region	22,103	13	2,138	0	24,940	0	2,448	0	29,935	0	2,901	0	33,745	0	2,913	0	39,536	0	4,746	0
Sverdlovsk Region	149,800	526	17,356	39	171,253	346	24,009	0	208,713	242	31,784	0	243,189	179	38,839	0	293,673	147	60,812	0
Tyumen Region	293,517	313	41,833	8	326,234	186	41,317	6	377,188	133	48,917	0	417,281	46	51,930	0	477,282	34	79,581	0
including Khanty-Mansi Autonomous Area – Yugra	167,872	171	24,300	4	183,452	84	22,531	5	206,231	27	24,450	0	222,358	12	24,987	0	252,270	13	37,818	0
including Yamal-Nenets Autonomous Area	55,353	55	7,657	3	63,318	38	8,685	1	74,401	84	10,953	0	82,987	19	12,268	0	90,578	8	18,404	0
Chelyabinsk Region	103,714	421	11,066	0	115,219	321	13,267	0	135,828	220	14,970	0	151,335	36	14,381	0	177,467	17	21,969	0
Siberian Federal District <sup>1</sup>	593,558	1,625	86,397	11	659,046	997	100,538	2	727,954	684	112,237	28	845,273	378	114,001	9	1,003,152	368	169,382	10
Altai Republic	2,826	0	226	0	3,099	0	310	0	3,761	0	343	0	4,298	0	413	0	5,371	0	592	0
Republic of Tuva	7,200	0	191	0	8,489	0	265	0	11,096	0	405	0	13,136	0	586	0	16,205	0	1,001	0
Republic of Khakassia	13,201	18	1,958	0	14,978	9	2,170	0	18,515	5	2,170	0	21,426	0	2,337	0	26,059	0	3,562	0
Altai Territory	53,700	165	6,330	0	61,559	124	8,401	0	76,079	19	10,935	0	88,964	4	11,685	0	107,428	2	20,527	0
Krasnoyarsk Territory	115,960	230	22,027	8	126,386	125	25,893	2	148,317	83	31,257	2	172,308	26	29,501	1	199,647	16	41,133	0
Irkutsk Region	85,763	144	10,485	0	92,794	86	11,287	0	108,504	83	13,029	0	121,924	54	13,737	0	140,302	54	18,136	0
Kemerovo Region	66,081	223	7,980	3	73,280	153	9,513	0	90,557	162	11,931	26	106,103	109	12,768	0	124,132	109	19,869	0
Novosibirsk Region	108,480	477	22,101	0	123,700	260	26,584	0	152,317	203	31,101	0	180,281	111	32,129	0	219,850	114	46,921	0
Omsk Region	49,868	180	5,992	0	57,097	142	6,085	0	71,683	57	7,445	0	84,332	59	7,667	8	101,236	53	12,448	10
Tomsk Region	36,477	147	3,987	0	39,790	77	3,953	0	47,127	73	3,620	0	52,501	16	3,177	0	62,921	19	5,193	0
Far-Eastern Federal District <sup>1</sup>	230,226	869	35,611	9	264,138	635	41,765	1	389,618	500	59,766	1	463,841	210	66,739	0	572,427	175	107,609	0
Republic of Buryatia <sup>1</sup>	23,569	23	2,475	0	25,128	7	2,905	0	29,687	5	3,638	0	33,906	5	4,333	0	42,922	1	8,064	0
Republic of Sakha (Yakutia)	58,945	35	14,085	0	69,680	19	16,474	0	84,888	14	19,653	0	100,896	8	20,477	0	118,018	4	25,306	0
Trans-Baikal Territory <sup>1</sup>	30,433	18	2,644	0	32,746	15	3,171	0	39,035	14	3,749	0	44,014	10	4,272	0	51,753	11	6,810	0
Kamchatka Territory	11,668	27	1,627	0	13,207	20	2,018	0	16,326	16	2,918	0	19,627	7	3,361	0	23,871	8	4,992	0
Primorye Territory	49,675	487	5,651	9	57,644	386	7,622	1	70,847	319	9,765	1	87,692	141	11,963	0	115,009	112	24,724	0
Khabarovsk Territory	49,185	205	7,031	0	55,384	124	7,487	0	65,451	57	8,891	0	78,817	33	9,676	0	97,682	30	17,168	0
Amur Region	27,239	74	2,576	0	29,791	62	2,359	0	36,340	53	2,921	0	42,440	0	3,201	0	52,567	0	5,834	0
Magadan Region	7,824	6	1,367	0	8,782	6	1,602	0	10,461	7	2,025	0	12,573	0	2,478	0	15,049	0	3,505	0
Sakhalin Region	19,523	27	2,542	0	22,794	15	3,414	0	28,139	16	5,176	0	34,031	7	5,791	0	43,763	8	9,279	0
Jewish Autonomous Region	4,148	6	330	0	4,460	0	305	0	5,410	0	353	0	6,129	0	367	0	6,926	0	693	0
Chukotka Autonomous Area	2,019	4	401	0	2,398	3	483	0	3,036	0	676	0	3,715	0	821	0	4,867	0	1,234	0

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

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

Table 3.13

	2016		2017		2018		2019		2020	
	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	52,837	22,907	59,654	15,208	64,650	12,345	67,209	9,465	74,894	6,976
Central Federal District	18,168	17,168	19,542	10,703	21,525	8,984	23,291	7,637	26,416	5,457
Belgorod Region	191	58	304	49	322	45	292	13	332	11
Bryansk Region	152	9	207	5	193	13	250	8	188	8
Vladimir Region	332	60	391	38	383	33	444	33	486	41
Voronezh Region	621	28	817	32	953	6	1,124	5	1,319	7
Ivanovo Region	189	32	201	36	204	32	211	29	259	35
Kaluga Region	212	79	332	86	528	97	657	49	627	54
Kostroma Region	76	0	97	0	100	0	133	0	124	0
Kursk Region	268	26	296	15	305	13	289	0	270	1
Lipetsk Region	138	14	198	20	242	4	272	10	259	4
Moscow Region	5,554	5,634	5,562	3,492	5,560	2,668	6,330	2,993	7,313	1,432
Orel Region	52	6	79	5	115	5	148	0	167	0
Ryazan Region	169	33	183	43	241	22	300	10	338	12
Smolensk Region	167	25	246	38	357	26	430	15	438	15
Tambov Region	88	9	122	6	131	7	140	6	186	2
Tver Region	740	91	264	72	370	34	441	12	455	14
Tula Region	228	26	292	18	393	25	405	13	391	15
Yaroslavl Region	262	39	300	23	442	32	436	25	572	30
Moscow	8,728	10,998	9,651	6,725	10,687	5,924	10,989	4,415	12,690	3,773
North-Western Federal District	4,429	2,530	4,837	2,103	5,380	1,410	5,446	866	7,670	667
Republic of Karelia	121	16	174	7	177	8	143	0	157	0
Republic of Komi	257	22	282	17	342	12	338	6	279	7
Arkhangelsk Region	263	21	310	21	314	22	341	6	265	0
including Nenets Autonomous Area	7	0	15	0	14	0	16	0	9	0
Vologda Region	389	96	456	70	476	23	398	13	397	15
Kaliningrad Region	204	163	180	119	196	133	219	147	1,859	121
Leningrad Region	549	247	572	193	583	168	656	60	770	36
Murmansk Region	146	22	199	29	251	41	255	24	241	25
Novgorod Region	146	19	141	20	178	20	148	8	156	2
Pskov Region	89	8	135	3	179	4	170	0	186	0
Saint Petersburg	2,265	1,914	2,388	1,626	2,684	978	2,780	602	3,361	461



	2016		2017		2018		2019		2020	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	3,385	438	4,386	290	5,195	273	5,936	95	6,588	108
Republic of Adygeya (Adygeya)	64	7	110	2	140	0	174	0	232	0
Republic of Kalmykia	52	2	97	9	180	5	175	0	142	0
Republic of Crimea	0	0	2	0	13	1	42	5	53	6
Krasnodar Territory	1,657	256	2,072	171	2,385	140	2,700	37	3,053	28
Astrakhan Region	178	9	257	8	312	5	351	4	419	4
Volgograd Region	549	49	626	26	721	23	842	12	910	12
Rostov Region	884	115	1,220	73	1,440	99	1,638	38	1,748	59
Sevastopol	1	0	3	0	3	0	13	0	31	0
North-Caucasian Federal District	1,360	319	1,712	216	2,297	195	2,912	81	3,523	38
Republic of Dagestan	298	9	317	4	402	5	490	5	524	0
Republic of Ingushetia	9	0	11	0	22	0	29	0	33	0
Kabardino-Balkar Republic	87	79	89	58	126	62	170	0	262	0
Karachai-Cherkess Republic	98	4	199	4	249	4	456	0	505	0
Republic of North Ossetia – Alania	256	40	266	8	462	7	501	3	686	3
Chechen Republic	32	0	62	0	80	0	145	34	251	0
Stavropol Territory	580	187	768	142	956	117	1,121	40	1,262	35
Volga Federal District	8,974	983	10,080	664	10,356	614	10,323	367	11,171	312
Republic of Bashkortostan	1,742	43	1,689	30	1,407	7	1,461	2	1,729	2
Mari El Republic	93	8	115	6	141	3	166	0	142	0
Republic of Mordovia	99	30	174	17	167	34	168	0	144	0
Republic of Tatarstan (Tatarstan)	1,024	28	1,198	20	1,349	30	1,425	2	1,660	2
Udmurt Republic	421	32	457	17	442	7	389	6	445	0
Chuvash Republic – Chuvashia	280	41	303	30	388	23	340	18	459	17
Perm Territory	1,588	195	1,720	147	1,834	171	1,706	154	1,474	164
Kirov Region	213	21	317	1	332	1	277	0	323	0
Nizhny Novgorod Region	894	170	997	114	1,062	104	1,083	62	1,055	73
Orenburg Region	477	62	524	53	582	45	640	13	640	11
Penza Region	191	33	245	14	324	20	282	16	341	13
Samara Region	1,179	252	1,330	171	1,150	129	1,213	89	1,463	29
Saratov Region	491	28	662	16	830	7	820	4	955	1
Ulyanovsk Region	282	41	349	27	349	34	354	0	342	0

	2016		2017		2018		2019		2020	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	6,561	393	7,268	338	7,042	286	7,001	109	7,045	85
Kurgan Region	232	0	233	0	204	0	214	0	204	0
Sverdlovsk Region	2,373	206	2,249	165	2,082	82	2,120	56	2,302	53
Tyumen Region	2,150	89	2,994	80	3,144	101	3,057	31	2,879	25
including Khanty-Mansi Autonomous Area – Yugra	1,147	37	1,508	30	1,487	9	1,555	6	1,484	7
including Yamal-Nenets Autonomous Area	295	32	442	25	571	84	530	16	420	7
Chelyabinsk Region	1,806	97	1,792	93	1,612	103	1,610	23	1,660	6
Siberian Federal District <sup>1</sup>	8,395	866	9,720	658	9,093	454	8,543	279	8,515	286
Altai Republic	89	0	103	0	141	0	122	0	112	0
Republic of Tuva	122	0	175	0	186	0	176	0	159	0
Republic of Khakassia	158	9	205	2	213	0	173	0	163	0
Altai Territory	767	109	786	97	783	0	676	0	700	0
Krasnoyarsk Territory	1,948	137	2,413	87	2,531	56	2,445	16	2,549	10
Irkutsk Region	1,222	87	1,467	56	1,616	67	1,537	50	1,424	54
Kemerovo Region	1,051	100	1,148	88	1,124	64	944	55	853	51
Novosibirsk Region	1,272	239	1,428	151	1,494	148	1,545	96	1,730	112
Omsk Region	745	78	783	111	774	57	673	47	581	41
Tomsk Region	217	94	183	57	230	61	252	14	245	17
Far-Eastern Federal District <sup>1</sup>	1,566	212	2,108	235	3,761	130	3,756	32	3,966	23
Republic of Buryatia <sup>1</sup>	438	12	576	7	651	5	574	5	500	1
Republic of Sakha (Yakutia)	364	8	560	3	666	4	786	0	1,015	0
Trans-Baikal Territory <sup>1</sup>	367	2	453	2	563	0	551	0	484	0
Kamchatka Territory	55	12	65	9	127	3	130	0	122	4
Primorye Territory	326	92	433	117	512	62	583	22	609	13
Khabarovsk Territory	436	56	506	53	579	13	533	5	606	5
Amur Region	217	43	329	53	367	43	324	0	288	0
Magadan Region	13	0	35	0	44	0	48	0	69	0
Sakhalin Region	104	0	110	0	180	0	157	0	185	0
Jewish Autonomous Region	43	0	65	0	67	0	66	0	77	0
Chukotka Autonomous Area	8	0	7	0	6	0	4	0	13	0

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

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

Table 3.14

	2016				2017				2018				2019				2020			
	Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs		Overdue Debt on MLS		including MLS under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	48,059	22,286	2,490	503	54,575	14,405	3,643	483	61,300	11,565	4,757	404	64,295	8,714	5,464	348	71,826	6,429	6,555	344
Central Federal District	16,488	16,760	834	380	17,510	10,162	1,382	359	19,680	8,402	1,682	302	21,757	7,088	1,958	209	24,585	5,045	2,557	246
Belgorod Region	160	58	5	0	270	49	15	0	302	45	21	0	272	13	18	0	317	11	24	0
Bryansk Region	132	7	11	0	185	4	9	0	186	10	15	0	243	6	22	0	183	7	26	0
Vladimir Region	280	59	10	0	339	37	10	0	357	32	21	0	426	26	27	0	468	31	37	0
Voronezh Region	571	28	144	0	774	32	163	0	941	6	141	0	1,110	5	224	0	1,308	7	309	0
Ivanovo Region	178	31	12	0	192	29	16	0	200	32	16	0	208	29	13	0	257	35	38	0
Kaluga Region	207	76	14	0	327	75	23	0	519	95	35	0	651	47	61	0	622	52	63	0
Kostroma Region	68	0	6	0	92	0	7	0	96	0	7	0	125	0	14	0	123	0	18	0
Kursk Region	259	26	9	0	288	15	8	0	299	13	13	0	281	0	16	0	263	1	20	0
Lipetsk Region	124	9	8	0	183	20	15	0	234	4	14	0	264	10	23	0	256	4	32	0
Moscow Region	5,003	5,482	266	64	5,049	3,383	426	68	5,158	2,537	502	69	5,821	2,945	551	16	6,854	1,312	676	14
Orel Region	43	6	4	0	69	5	9	0	111	5	14	0	144	0	15	0	164	0	20	0
Ryazan Region	163	33	9	0	176	43	16	0	238	22	40	0	293	10	60	0	328	12	66	0
Smolensk Region	155	19	20	0	233	32	45	0	349	20	47	0	423	10	70	0	434	10	58	0
Tambov Region	77	9	0	0	110	6	6	0	126	7	25	0	136	6	29	0	177	2	42	0
Tver Region	732	91	8	0	255	72	16	0	368	34	31	0	440	12	28	0	454	14	51	0
Tula Region	216	15	32	0	282	8	41	0	387	12	67	0	399	0	91	0	387	0	56	0
Yaroslavl Region	251	30	31	0	291	14	39	0	436	21	66	0	428	16	65	0	563	19	101	0
Moscow	7,868	10,779	243	316	8,395	6,336	519	291	9,373	5,508	606	233	10,092	3,952	633	193	11,426	3,526	919	231
North-Western Federal District	4,168	2,444	392	95	4,574	2,015	471	89	5,268	1,320	581	46	5,355	767	504	52	7,538	607	623	30
Republic of Karelia	113	16	2	0	165	7	5	0	174	8	8	0	140	0	8	0	156	0	13	0
Republic of Komi	243	21	7	0	267	17	8	0	333	12	20	0	330	6	10	0	274	7	20	0
Arkhangelsk Region	254	15	13	0	301	21	8	0	310	22	10	0	337	6	12	0	261	0	10	0
including Nenets Autonomous Area	7	0	3	0	15	0	2	0	14	0	0	0	16	0	0	0	9	0	0	0
Vologda Region	369	96	11	0	435	70	20	0	467	23	29	0	391	13	22	0	392	15	26	0
Kaliningrad Region	193	152	13	0	169	114	15	5	193	130	14	0	217	131	17	0	1,858	114	26	0
Leningrad Region	515	242	58	8	541	185	59	8	570	159	73	9	644	60	59	8	762	29	111	10
Murmansk Region	142	16	11	0	194	23	15	0	248	40	17	0	252	20	19	0	238	24	23	0
Novgorod Region	127	19	4	2	123	20	4	1	166	20	7	1	137	8	17	0	146	2	22	0
Pskov Region	87	8	2	0	134	3	9	0	178	4	9	0	169	0	9	0	185	0	8	0
Saint Petersburg	2,126	1,859	273	84	2,246	1,557	326	75	2,629	902	394	35	2,739	524	332	43	3,266	416	364	20

	2016				2017				2018				2019				2020			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	3,059	436	77	3	4,038	283	198	7	5,003	264	402	3	5,728	91	603	2	6,404	103	786	2
Republic of Adygeya (Adygeya)	59	7	4	0	104	2	3	0	136	0	9	0	171	0	31	0	229	0	33	0
Republic of Kalmykia	47	2	3	0	92	9	0	0	176	5	4	0	172	0	4	0	139	0	9	0
Republic of Crimea	0	0	0	0	2	0	0	0	13	0	4	0	42	0	1	0	53	0	6	0
Krasnodar Territory	1,453	255	35	2	1,862	166	119	2	2,278	135	237	2	2,600	37	371	2	2,973	28	479	2
Astrakhan Region	162	9	8	0	232	8	12	0	306	5	21	0	346	4	13	0	416	4	34	0
Volgograd Region	536	49	17	1	610	26	24	5	712	23	39	1	816	12	71	0	880	12	87	0
Rostov Region	802	114	9	0	1,134	72	41	0	1,380	97	85	0	1,567	38	108	0	1,683	59	132	0
Sevastopol	1	0	0	0	3	0	0	0	3	0	2	0	13	0	3	0	31	0	6	0
North-Caucasian Federal District	1,173	296	76	0	1,555	200	85	0	2,185	185	125	0	2,806	41	164	0	3,431	32	196	0
Republic of Dagestan	292	9	32	0	310	0	38	0	399	5	39	0	487	5	45	0	519	0	19	0
Republic of Ingushetia	7	0	0	0	10	0	0	0	21	0	0	0	29	0	0	0	32	0	1	0
Kabardino-Balkar Republic	68	75	2	0	76	58	1	0	117	62	1	0	156	0	7	0	251	0	12	0
Karachai-Cherkess Republic	80	4	0	0	184	4	2	0	230	4	4	0	438	0	5	0	490	0	1	0
Republic of North Ossetia – Alania	205	30	17	0	224	0	15	0	428	0	23	0	470	0	33	0	659	0	49	0
Chechen Republic	32	0	0	0	62	0	0	0	80	0	2	0	145	0	11	0	251	0	11	0
Stavropol Territory	489	178	24	0	688	138	29	0	911	113	56	0	1,081	37	62	0	1,229	32	103	0
Volga Federal District	7,762	946	428	26	8,867	619	612	28	9,832	595	783	27	9,867	361	948	77	10,780	305	987	56
Republic of Bashkortostan	1,237	42	26	0	1,213	29	49	0	1,260	7	67	0	1,316	2	122	0	1,628	2	179	0
Mari El Republic	84	8	3	0	107	6	2	0	137	3	7	0	163	0	4	0	140	0	4	0
Republic of Mordovia	81	27	6	0	157	13	6	0	157	29	8	0	162	0	7	0	139	0	8	0
Republic of Tatarstan (Tatarstan)	925	28	21	8	1,097	20	31	8	1,264	30	64	10	1,366	2	67	0	1,602	2	88	0
Udmurt Republic	337	32	9	0	384	17	11	0	417	7	11	0	373	6	7	0	435	0	13	0
Chuvash Republic – Chuvashia	257	41	42	5	281	30	42	5	368	23	63	6	322	18	65	5	443	17	87	6
Perm Territory	1,463	191	27	4	1,600	144	77	4	1,768	170	111	0	1,641	154	183	66	1,414	163	168	48
Kirov Region	191	21	15	0	298	1	23	0	319	1	35	0	268	0	32	0	317	0	37	0
Nizhny Novgorod Region	720	159	51	0	831	104	55	4	979	97	67	0	1,010	62	85	0	994	73	82	0
Orenburg Region	448	62	15	4	488	53	9	4	560	45	28	5	621	13	28	4	628	11	36	0
Penza Region	165	21	5	0	217	9	15	0	311	14	49	3	274	10	43	0	334	7	36	0
Samara Region	1,112	246	141	3	1,220	149	181	3	1,129	129	106	3	1,190	89	141	2	1,437	29	85	2
Saratov Region	467	28	53	0	633	16	81	0	821	7	141	0	811	4	124	0	931	1	115	0
Ulyanovsk Region	274	41	14	0	340	27	30	0	343	34	28	0	349	0	41	0	337	0	49	0

	2016				2017				2018				2019				2020			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	6,078	374	236	0	6,802	312	272	0	6,825	276	325	0	6,799	105	374	0	6,878	81	410	0
Kurgan Region	212	0	3	0	216	0	8	0	201	0	9	0	210	0	16	0	202	0	9	0
Sverdlovsk Region	2,256	196	52	0	2,145	158	56	0	2,044	78	79	0	2,088	53	96	0	2,273	50	119	0
Tyumen Region	1,956	87	151	0	2,809	65	178	0	3,034	95	180	0	2,951	31	177	0	2,781	25	181	0
including Khanty-Mansi Autonomous Area – Yugra	1,067	36	87	0	1,442	30	98	0	1,448	9	102	0	1,520	6	114	0	1,445	7	105	0
including Yamal-Nenets Autonomous Area	272	31	9	0	418	20	25	0	549	78	26	0	513	16	19	0	405	7	19	0
Chelyabinsk Region	1,655	91	30	0	1,632	89	31	0	1,546	103	57	0	1,549	21	86	0	1,621	6	101	0
Siberian Federal District <sup>1</sup>	7,821	821	375	0	9,179	597	506	0	8,796	407	627	26	8,292	235	665	8	8,302	234	722	10
Altai Republic	87	0	7	0	101	0	7	0	139	0	2	0	121	0	2	0	111	0	2	0
Republic of Tuva	110	0	3	0	165	0	3	0	178	0	7	0	172	0	3	0	156	0	3	0
Republic of Khakassia	139	9	0	0	190	2	5	0	202	0	12	0	167	0	12	0	159	0	13	0
Altai Territory	736	109	17	0	756	97	24	0	767	0	48	0	664	0	47	0	691	0	43	0
Krasnoyarsk Territory	1,808	137	120	0	2,283	87	138	0	2,424	56	154	0	2,345	16	160	0	2,462	10	186	0
Irkutsk Region	1,166	87	29	0	1,413	56	60	0	1,591	67	52	0	1,516	50	63	0	1,405	54	63	0
Kemerovo Region	937	100	22	0	1,038	66	28	0	1,082	64	43	26	912	32	23	0	829	23	28	0
Novosibirsk Region	1,173	224	129	0	1,334	137	176	0	1,457	131	261	0	1,504	79	287	0	1,691	92	333	0
Omsk Region	686	52	20	0	721	89	25	0	733	29	35	0	647	45	45	8	559	38	40	10
Tomsk Region	199	90	14	0	166	54	8	0	223	60	13	0	244	13	22	0	238	16	11	0
Far-Eastern Federal District <sup>1</sup>	1,509	209	73	0	2,050	217	116	0	3,711	114	233	0	3,688	26	248	0	3,908	21	274	0
Republic of Buryatia <sup>1</sup>	427	12	10	0	568	7	30	0	646	5	36	0	570	5	29	0	496	1	23	0
Republic of Sakha (Yakutia)	349	8	25	0	543	0	70	0	652	0	115	0	763	0	134	0	997	0	161	0
Trans-Baikal Territory <sup>1</sup>	354	2	5	0	444	2	3	0	555	0	5	0	546	0	14	0	481	0	16	0
Kamchatka Territory	51	12	0	0	60	9	2	0	124	3	0	0	126	0	6	0	119	4	6	0
Primorye Territory	306	90	10	0	411	103	12	0	500	50	12	0	578	17	14	0	605	11	26	0
Khabarovsk Territory	432	56	27	0	502	53	20	0	576	13	34	0	520	5	29	0	594	5	21	0
Amur Region	210	43	7	0	322	53	6	0	363	43	15	0	314	0	13	0	284	0	9	0
Magadan Region	12	0	0	0	33	0	1	0	43	0	1	0	47	0	0	0	69	0	4	0
Sakhalin Region	101	0	0	0	108	0	2	0	179	0	9	0	156	0	5	0	175	0	4	0
Jewish Autonomous Region	41	0	0	0	63	0	0	0	66	0	2	0	65	0	3	0	76	0	3	0
Chukotka Autonomous Area	8	0	3	0	7	0	3	0	6	0	3	0	4	0	0	0	13	0	0	0

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

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

Table 3.15

	2016		2017		2018		2019		2020	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
The Russian Federation	182.2	12.49	186.4	10.64	195.5	9.56	214.1	9.87	219.4	7.68
Central Federal District	184.3	12.37	190.4	10.64	200.2	9.54	219.8	9.84	225.7	7.71
Belgorod Region	184.0	12.64	187.2	10.60	194.1	9.52	211.5	9.91	217.3	7.46
Bryansk Region	182.3	12.46	185.5	10.54	195.6	9.49	217.3	9.81	219.6	7.47
Vladimir Region	182.6	12.59	188.8	10.66	197.5	9.54	215.2	9.88	215.7	7.69
Voronezh Region	197.6	12.35	198.1	10.60	201.4	9.54	219.6	9.88	220.4	7.53
Ivanovo Region	175.1	12.66	177.0	10.78	186.9	9.59	203.9	9.89	211.8	7.75
Kaluga Region	186.7	12.35	191.6	10.54	198.3	9.49	217.5	9.84	220.6	7.66
Kostroma Region	173.1	12.68	179.1	10.59	191.0	9.48	214.6	9.85	220.4	7.68
Kursk Region	185.7	12.41	188.1	10.60	196.4	9.48	211.5	9.85	217.1	7.59
Lipetsk Region	195.3	12.43	194.1	10.66	202.8	9.54	219.5	9.87	223.8	7.53
Moscow Region	186.6	12.25	190.8	10.59	199.9	9.54	221.7	9.79	227.0	7.74
Orel Region	187.1	12.31	187.8	10.57	198.4	9.48	214.3	9.85	220.4	7.47
Ryazan Region	183.4	12.50	189.7	10.57	199.0	9.50	218.9	9.86	220.8	7.47
Smolensk Region	191.0	12.39	195.2	10.59	202.0	9.49	216.2	9.92	219.9	7.54
Tambov Region	190.1	12.37	191.6	10.56	207.1	9.51	221.6	9.88	224.7	7.66
Tver Region	182.3	12.53	192.9	10.57	203.6	9.52	222.4	9.94	222.3	7.76
Tula Region	183.1	12.58	188.6	10.58	198.8	9.52	218.6	9.91	222.9	7.80
Yaroslavl Region	174.7	12.50	180.3	10.64	188.8	9.55	208.7	9.89	214.3	7.69
Moscow	181.7	12.37	190.8	10.72	202.1	9.57	221.2	9.84	228.9	7.75
North-Western Federal District	176.1	12.21	181.1	10.65	189.7	9.56	210.0	9.82	217.1	7.66
Republic of Karelia	175.4	12.24	175.1	10.62	184.5	9.47	201.5	9.81	204.6	7.60
Republic of Komi	175.6	12.64	176.0	10.60	185.5	9.47	203.6	9.87	204.3	7.71
Arkhangelsk Region	164.5	12.61	172.4	10.53	179.7	9.37	198.7	9.81	205.7	7.78
including Nenets Autonomous Area	155.2	11.77	177.5	10.43	181.7	6.82	188.5	8.58	207.2	7.72
Vologda Region	173.5	12.43	174.5	10.65	185.2	9.54	201.2	9.87	205.8	7.85
Kaliningrad Region	181.6	12.26	184.7	10.62	189.6	9.64	202.9	9.83	210.2	7.54
Leningrad Region	180.6	12.09	184.9	10.66	194.4	9.60	215.4	9.87	223.4	7.62
Murmansk Region	162.4	12.22	165.3	10.69	172.7	9.50	191.5	9.89	198.9	7.55
Novgorod Region	179.9	12.35	182.3	10.64	191.6	9.49	206.9	9.90	214.3	7.70
Pskov Region	176.1	12.16	181.7	10.68	189.4	9.49	202.9	9.83	211.2	7.53
Saint Petersburg	177.9	12.08	184.3	10.67	192.6	9.60	214.9	9.80	222.9	7.65

	2016		2017		2018		2019		2020	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
Southern Federal District	188.6	12.51	192.8	10.70	202.7	9.60	216.8	9.94	222.9	7.76
Republic of Adygeya (Adygeya)	189.8	12.55	195.2	10.80	202.3	9.64	218.5	10.02	226.2	7.31
Republic of Kalmykia	192.7	12.50	200.5	10.63	207.1	9.56	224.5	9.94	231.4	7.65
Republic of Crimea	163.2	12.43	178.9	11.25	213.9	10.28	233.6	10.28	239.8	8.08
Krasnodar Territory	191.6	12.53	196.7	10.75	207.1	9.62	220.6	9.97	226.8	7.79
Astrakhan Region	191.5	12.41	194.3	10.58	203.2	9.46	212.9	9.86	223.5	7.76
Volgograd Region	183.0	12.51	188.2	10.64	197.8	9.54	214.5	9.88	217.6	7.75
Rostov Region	188.8	12.52	191.0	10.65	198.4	9.55	210.6	9.86	215.5	7.68
Sevastopol	170.7	12.31	175.2	11.19	205.2	10.29	221.5	10.30	239.3	8.10
North-Caucasian Federal District	189.4	12.72	193.1	10.72	205.2	9.59	222.1	9.97	227.2	7.85
Republic of Dagestan	184.4	12.60	196.5	10.73	214.2	9.59	230.7	9.92	237.3	7.89
Republic of Ingushetia	169.2	12.19	187.8	10.70	206.3	9.75	241.8	9.99	245.4	8.33
Kabardino-Balkar Republic	192.7	12.71	190.9	10.66	203.9	9.59	221.1	9.99	225.3	7.66
Karachai-Cherkess Republic	198.5	13.12	202.7	10.88	214.2	9.74	229.4	10.11	232.3	7.93
Republic of North Ossetia – Alania	190.4	12.56	188.7	10.88	200.5	9.64	216.7	9.90	216.8	7.78
Chechen Republic	165.4	13.11	183.8	10.89	206.0	9.79	229.7	10.03	240.7	8.10
Stavropol Territory	190.8	12.73	193.1	10.68	202.8	9.55	218.8	9.99	223.2	7.83
Volga Federal District	179.7	12.54	184.5	10.60	193.2	9.54	212.2	9.86	215.5	7.67
Republic of Bashkortostan	171.6	12.71	175.8	10.63	185.7	9.56	207.7	9.89	211.4	7.77
Mari El Republic	184.8	12.27	185.9	10.51	190.9	9.50	207.6	9.79	208.0	7.45
Republic of Mordovia	193.3	12.20	198.1	10.56	204.8	9.44	224.3	9.83	227.6	7.40
Republic of Tatarstan (Tatarstan)	167.9	12.47	176.8	10.57	187.4	9.53	207.3	9.82	210.9	7.66
Udmurt Republic	179.4	12.59	182.4	10.62	189.3	9.56	209.8	9.86	215.1	7.30
Chuvash Republic – Chuvashia	196.1	12.37	199.2	10.42	198.2	9.43	222.1	9.64	221.5	7.24
Perm Territory	183.9	12.69	186.0	10.69	194.6	9.62	211.8	9.88	214.0	7.82
Kirov Region	190.3	12.40	194.8	10.57	200.6	9.49	218.5	9.87	218.0	7.68
Nizhny Novgorod Region	178.5	12.63	184.5	10.66	192.3	9.54	207.4	9.81	214.3	7.69
Orenburg Region	189.8	12.37	191.2	10.54	200.0	9.50	217.3	9.88	219.3	7.77
Penza Region	188.1	12.39	190.4	10.66	198.0	9.51	217.7	9.85	223.2	7.24
Samara Region	178.5	12.58	185.2	10.61	197.1	9.54	215.6	9.95	218.0	7.87
Saratov Region	187.6	12.67	193.8	10.65	202.8	9.59	219.3	9.91	223.5	7.83
Ulyanovsk Region	174.9	12.55	177.0	10.60	190.0	9.53	209.2	9.92	213.8	7.71

	2016		2017		2018		2019		2020	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
Ural Federal District	186.4	12.73	187.3	10.65	194.4	9.61	213.0	9.89	214.7	7.86
Kurgan Region	195.3	12.60	194.3	10.58	206.4	9.52	221.2	9.96	223.2	7.89
Sverdlovsk Region	186.2	12.71	189.0	10.66	194.8	9.60	214.0	9.84	217.3	7.80
Tyumen Region	197.3	12.71	194.7	10.62	201.3	9.58	220.9	9.86	220.3	7.88
including Khanty-Mansi Autonomous Area – Yugra	190.5	12.83	190.4	10.67	196.6	9.59	216.1	9.94	215.3	8.02
including Yamal-Nenets Autonomous Area	196.3	12.58	194.7	10.50	203.2	9.47	218.8	9.87	220.2	7.84
Chelyabinsk Region	159.9	12.83	165.6	10.75	174.9	9.69	191.7	10.03	195.5	7.91
Siberian Federal District <sup>2</sup>	180.6	12.65	181.2	10.66	190.0	9.56	206.2	9.94	211.5	7.81
Altai Republic	176.6	12.95	173.5	10.81	184.7	9.69	208.6	9.98	206.7	7.51
Republic of Tuva	179.0	13.38	181.5	10.61	190.9	9.54	207.1	10.22	219.8	8.21
Republic of Khakassia	172.2	12.68	171.5	10.68	181.1	9.54	198.0	10.00	204.8	7.75
Altai Territory	180.8	12.71	181.8	10.62	189.9	9.56	205.4	9.92	211.2	7.71
Krasnoyarsk Territory	175.9	12.58	175.2	10.66	182.3	9.57	199.5	9.96	203.9	7.87
Irkutsk Region	169.2	12.82	170.3	10.66	180.1	9.55	196.6	9.99	205.2	8.02
Kemerovo Region	170.0	12.66	171.3	10.67	178.3	9.55	194.4	9.96	200.8	7.86
Novosibirsk Region	196.0	12.46	197.3	10.69	204.7	9.59	218.9	9.89	221.6	7.68
Omsk Region	191.9	12.84	192.6	10.67	203.6	9.55	218.6	9.96	222.4	7.88
Tomsk Region	181.6	12.53	181.4	10.66	189.0	9.50	208.3	9.85	215.9	7.58
Far-Eastern Federal District <sup>2</sup>	178.4	12.72	181.7	10.57	190.1	9.55	207.7	9.94	216.9	6.87
Republic of Buryatia <sup>2</sup>	175.7	12.68	171.1	10.68	178.8	9.52	196.8	9.85	209.2	6.86
Republic of Sakha (Yakutia)	183.2	12.75	186.2	10.67	193.5	9.65	207.5	10.08	215.8	6.41
Trans-Baikal Territory <sup>2</sup>	179.4	12.75	177.7	10.66	185.4	9.50	199.6	9.95	209.1	7.24
Kamchatka Territory	170.7	12.82	171.6	10.72	178.4	9.56	199.6	10.08	206.8	7.79
Primorye Territory	172.1	12.67	176.7	10.54	190.9	9.54	208.1	9.89	219.9	6.58
Khabarovsk Territory	179.9	12.69	185.1	10.53	196.5	9.52	215.0	9.88	221.5	7.18
Amur Region	183.0	12.60	182.2	10.51	190.2	9.53	213.6	9.94	222.8	6.76
Magadan Region	176.6	12.69	183.6	10.51	181.5	9.51	203.4	10.00	207.1	7.32
Sakhalin Region	177.6	12.86	182.9	10.48	189.5	9.47	209.9	9.87	218.5	6.97
Jewish Autonomous Region	183.3	12.63	176.5	10.65	192.5	9.55	211.6	10.05	210.9	7.40
Chukotka Autonomous Area	168.8	13.09	160.5	10.77	179.8	9.48	197.2	10.05	209.7	7.39

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

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



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

Table 3.16

	2016		2017		2018		2019		2020	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
The Russian Federation	29.2	8.87	35.0	7.06	95.2	5.59	22.9	6.17	85.1	5.04
Central Federal District	32.6	8.80	34.3	6.64	96.7	5.59	22.8	6.11	85.1	5.04
Belgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Bryansk Region	46.0	7.00	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
Voronezh Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ivanovo Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kaluga Region	84.0	12.00	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
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	59.9	7.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow Region	39.9	13.39	74.5	8.97	36.0	9.50	47.0	5.00	105.5	10.25
Orel Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ryazan Region	12.2	4.00	0.0	0.00	12.0	10.00	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
Tambov Region	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
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	31.7	8.16	33.6	6.55	103.7	5.52	22.6	5.00	84.8	4.94
North-Western Federal District	13.8	7.99	195.0	11.00	0.0	0.00	128.6	10.00	0.0	0.00
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	0.0	0.00	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	128.6	10.00	0.0	0.00
Murmansk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Novgorod Region	0.0	0.00	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	13.8	7.99	195.0	11.00	0.0	0.00	0.0	0.00	0.0	0.00

	2016		2017		2018		2019		2020	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
Southern Federal District	11.7	9.95	0.0	0.00	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	11.8	10.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Krasnodar Territory	6.0	5.50	0.0	0.00	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	0.0	0.00	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	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	10.5	12.66	11.8	9.51	11.9	6.00	11.9	3.96	0.0	0.00
Republic of Bashkortostan	0.0	0.00	12.0	9.00	11.9	6.00	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
Republic of Mordovia	11.7	8.00	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
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	11.9	3.96	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
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	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Samara Region	10.3	13.80	10.3	14.00	0.0	0.00	0.0	0.00	0.0	0.00
Saratov Region	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

	2016		2017		2018		2019		2020	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
Ural Federal District	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 <sup>2</sup>	0.0	0.00	36.0	5.00	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
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	36.0	5.00	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
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 <sup>2</sup>	18.1	12.56	24.0	9.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Buryatia <sup>2</sup>	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 <sup>2</sup>	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	18.1	12.56	24.0	9.00	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
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

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

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

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

	2016				2017				2018				2019				2020			
	for MLs		including for MLs under SCPAs1		for MLs		including for MLs under SCPAs1		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
The Russian Federation	183.0	12.48	187.9	11.55	186.8	10.64	189.7	10.41	195.7	9.56	195.3	9.30	214.3	9.87	217.7	9.37	219.5	7.67	223.6	6.29
Central Federal District	185.9	12.36	192.1	11.59	191.0	10.64	194.5	10.40	200.5	9.54	201.3	9.23	220.0	9.84	223.6	9.28	225.8	7.71	230.3	6.37
Belgorod Region	185.2	12.62	194.7	11.59	187.6	10.60	197.6	10.32	194.2	9.52	199.6	9.31	211.8	9.90	218.1	9.59	217.5	7.46	218.2	6.20
Bryansk Region	183.1	12.42	183.8	11.74	185.6	10.54		10.36	195.7	9.49	193.6	9.31	217.4	9.81	220.6	9.41	219.6	7.47	219.6	6.16
Vladimir Region	183.2	12.58	187.5	11.62	188.9	10.66	187.5	10.44	197.5	9.54	197.0	9.33	215.5	9.87	218.5	9.34	215.8	7.69	214.6	6.44
Voronezh Region	197.8	12.34	200.3	11.58	198.3	10.60	198.8	10.40	201.5	9.54	199.4	9.32	219.7	9.88	218.3	9.56	220.4	7.53	218.8	6.24
Ivanovo Region	175.3	12.64	191.6	11.59	177.3	10.77	186.3	10.55	186.9	9.58	194.2	9.38	204.0	9.89	216.9	9.46	211.8	7.75	218.3	6.22
Kaluga Region	187.3	12.34	188.4	11.50	192.0	10.53	191.3	10.38	198.4	9.49	196.3	9.31	217.5	9.84	214.5	9.44	220.7	7.66	218.7	6.39
Kostroma Region	174.2	12.67	181.5	11.59	179.5	10.58	184.9	10.38	191.1	9.48	193.2	9.32	214.9	9.84	213.2	9.34	220.7	7.68	221.2	6.48
Kursk Region	186.6	12.39	190.1	11.49	188.4	10.60	194.9	10.41	196.5	9.48	200.8	9.35	211.6	9.85	214.8	9.49	217.1	7.59	222.2	6.48
Lipetsk Region	195.5	12.42	199.5	11.64	195.8	10.63	196.3	10.50	202.9	9.54	204.3	9.35	219.6	9.87	221.0	9.49	223.8	7.53	222.8	6.34
Moscow Region	187.2	12.25	192.5	11.54	191.1	10.58	194.6	10.40	200.0	9.54	201.2	9.22	221.9	9.79	224.9	9.25	227.0	7.74	233.5	6.31
Orel Region	187.3	12.31	191.1	11.60	187.8	10.57	184.4	10.28	198.6	9.48	189.4	9.20	214.3	9.84	202.6	9.43	220.4	7.47	215.0	6.10
Ryazan Region	183.6	12.50	185.4	11.69	190.0	10.57	189.4	10.33	199.1	9.50	196.0	9.36	218.9	9.86	220.1	9.52	220.8	7.47	221.3	6.31
Smolensk Region	192.7	12.37	200.2	11.58	195.3	10.59	197.8	10.45	202.0	9.49	202.1	9.33	216.2	9.92	217.5	9.62	219.9	7.54	221.9	6.38
Tambov Region	190.5	12.37	193.1	11.57	193.0	10.56	194.5	10.30	207.1	9.51	206.2	9.36	221.7	9.88	229.2	9.45	224.7	7.66	224.7	6.29
Tver Region	185.7	12.52	190.1	11.60	193.0	10.57	197.8	10.42	203.6	9.52	202.7	9.36	222.4	9.94	226.2	9.52	222.3	7.76	224.7	6.37
Tula Region	183.2	12.58	188.7	11.56	188.6	10.58	191.2	10.39	198.8	9.52	198.7	9.33	218.5	9.91	220.5	9.42	223.0	7.80	224.7	6.41
Yaroslavl Region	175.1	12.49	185.1	11.69	180.6	10.63	186.9	10.40	189.0	9.54	192.5	9.35	208.9	9.89	216.3	9.37	214.3	7.69	219.6	6.38
Moscow	184.6	12.35	192.4	11.62	191.9	10.72	195.8	10.42	202.8	9.57	203.2	9.19	221.6	9.84	225.4	9.21	229.3	7.75	233.8	6.42
North-Western Federal District	176.3	12.20	178.9	11.35	181.4	10.65	182.2	10.47	189.8	9.56	188.5	9.37	210.1	9.82	213.6	9.48	217.2	7.66	223.5	6.55
Republic of Karelia	175.6	12.23	181.5	11.31	175.2	10.62	182.2	10.30	184.5	9.47	190.1	9.30	201.5	9.81	209.6	9.52	204.7	7.60	207.8	6.65
Republic of Komi	175.7	12.64	173.3	11.59	176.0	10.60	170.1	10.24	185.5	9.47	176.9	9.31	203.7	9.87	199.2	9.60	204.3	7.71	198.2	6.44
Arkhangelsk Region	164.7	12.60	167.9	11.49	172.5	10.53	174.2	10.40	179.7	9.37	174.1	9.38	198.7	9.81	197.0	9.62	205.8	7.78	205.0	6.59
including Nenets Autonomous Area	155.2	11.77	143.4	9.39	177.5	10.43	161.5	10.15	181.7	6.82	170.7	9.09	188.5	8.58	181.5	9.67	207.2	7.72	204.5	6.54
Vologda Region	174.1	12.41	179.0	11.46	174.8	10.65	180.8	10.33	185.3	9.54	187.7	9.33	201.3	9.86	204.1	9.42	205.9	7.85	211.1	6.57
Kaliningrad Region	181.7	12.24	180.3	11.57	184.8	10.62	182.0	10.32	190.0	9.64	184.5	9.44	202.9	9.83	202.5	9.54	210.2	7.54	212.1	6.48
Leningrad Region	180.8	12.09	182.8	11.29	185.2	10.66	186.1	10.55	194.5	9.60	193.6	9.41	215.5	9.87	221.9	9.53	223.4	7.62	231.4	6.47
Murmansk Region	162.9	12.22	172.2	11.28	165.3	10.69	164.0	10.45	172.7	9.50	170.9	9.35	191.6	9.89	194.3	9.59	198.9	7.55	201.9	6.43
Novgorod Region	180.2	12.34	186.1	11.45	182.5	10.63	182.5	10.30	191.6	9.49	185.8	9.22	207.0	9.90	213.1	9.53	214.3	7.70	224.4	6.56
Pskov Region	177.1	12.15	182.5	11.34	182.8	10.67	189.5	10.49	190.0	9.49	192.0	9.37	203.4	9.83	218.8	9.53	211.6	7.53	213.8	6.37
Saint Petersburg	178.0	12.08	179.2	11.30	184.7	10.67	184.1	10.50	192.7	9.60	191.1	9.38	215.1	9.79	216.9	9.44	223.1	7.65	230.2	6.58

	2016				2017				2018				2019				2020			
	for MLs		including for MLs under SCPAs1		for MLs		including for MLs under SCPAs1		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Southern Federal District	189.0	12.51	192.6	11.65	193.0	10.70	195.7	10.45	202.7	9.60	204.3	9.42	216.8	9.94	218.8	9.56	223.0	7.76	224.3	6.59
Republic of Adygeya (Adygeya)	190.2	12.55	198.7	11.70	195.2	10.79	205.0	10.50	202.4	9.64	209.4	9.38	218.5	10.02	225.4	9.60	226.2	7.31	228.5	6.35
Republic of Kalmykia	192.7	12.50	197.4	11.49	200.5	10.63	205.1	10.53	207.1	9.56	211.8	9.38	224.4	9.94	236.1	9.59	231.4	7.65	232.4	6.46
Republic of Crimea	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	10.28	231.8	9.94	239.8	8.08	242.6	6.71
Krasnodar Territory	192.0	12.52	193.2	11.70	196.8	10.75	199.1	10.48	207.1	9.62	208.0	9.42	220.7	9.97	219.0	9.61	226.9	7.80	225.8	6.63
Astrakhan Region	191.8	12.41	202.2	11.56	194.3	10.58	201.0	10.36	203.2	9.46	204.6	9.31	212.8	9.85	227.5	9.41	223.5	7.76	229.6	6.35
Volgograd Region	183.1	12.51	188.3	11.54	188.2	10.64	192.2	10.38	197.8	9.54	200.2	9.37	214.5	9.88	218.2	9.52	217.6	7.75	221.9	6.52
Rostov Region	189.4	12.51	191.2	11.67	191.2	10.64	191.9	10.40	198.5	9.55	198.9	9.35	210.6	9.86	213.0	9.47	215.7	7.68	216.4	6.58
Sevastopol	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	9.85	239.3	8.10	242.1	6.71
North-Caucasian Federal District	189.5	12.72	197.6	11.67	193.2	10.72	197.4	10.53	205.2	9.59	206.3	9.37	222.1	9.97	224.8	9.48	227.2	7.85	224.2	6.45
Republic of Dagestan	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	9.92	237.7	9.38	237.3	7.89	233.0	6.36
Republic of Ingushetia	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	9.68	245.4	8.33	237.0	7.22
Kabardino-Balkar Republic	193.4	12.70	201.3	11.81	191.1	10.66	200.3	10.64	204.0	9.58	209.6	9.44	221.2	9.99	235.0	9.56	225.3	7.66	236.2	6.34
Karachai-Cherkess Republic	198.5	13.12	193.6	11.57	202.8	10.88	200.3	10.52	214.2	9.74	214.5	9.50	229.4	10.11	228.9	9.25	232.3	7.93	213.1	6.27
Republic of North Ossetia – Alania	190.4	12.56	204.4	11.57	189.1	10.87	195.8	10.59	200.5	9.64	203.6	9.48	216.4	9.90	223.8	9.53	216.8	7.78	227.4	6.63
Chechen Republic	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	10.03	238.1	8.77	240.7	8.10	243.6	6.08
Stavropol Territory	191.0	12.73	192.5	11.69	193.1	10.68	194.5	10.48	202.8	9.55	199.5	9.29	218.8	9.99	217.0	9.54	223.2	7.83	218.3	6.48
Volga Federal District	180.6	12.53	187.3	11.43	185.2	10.60	188.8	10.33	193.6	9.53	192.4	9.25	212.5	9.85	215.7	9.30	215.7	7.67	219.0	6.20
Republic of Bashkortostan	172.5	12.69	176.1	11.64	176.3	10.61	178.3	10.31	186.3	9.55	186.2	9.36	208.0	9.89	208.9	9.39	211.4	7.77	213.2	6.41
Mari El Republic	184.9	12.27	188.7	11.53	185.9	10.51	187.4	10.45	190.9	9.49	190.9	9.33	207.6	9.79	212.6	9.35	208.0	7.45	215.5	6.24
Republic of Mordovia	194.4	12.18	201.5	11.44	199.0	10.55	205.4	10.43	205.2	9.44	205.1	9.27	224.5	9.82	230.1	9.53	227.6	7.40	234.6	6.39
Republic of Tatarstan (Tatarstan)	168.7	12.47	184.4	10.92	178.1	10.57	187.8	10.20	188.5	9.53	193.5	9.09	208.7	9.81	216.3	9.12	212.0	7.66	217.8	5.95
Udmurt Republic	180.1	12.58	191.5	11.43	183.0	10.61	188.2	10.35	189.6	9.55	188.6	9.32	210.2	9.85	212.9	9.30	215.4	7.30	217.8	5.90
Chuvash Republic – Chuvashia	196.3	12.36	198.9	11.61	199.3	10.42	196.9	10.27	198.2	9.43	192.2	9.25	222.2	9.64	224.2	9.20	221.5	7.24	220.9	6.10
Perm Territory	184.1	12.69	190.9	11.45	186.0	10.69	187.4	10.42	194.6	9.62	193.0	9.40	211.8	9.88	216.8	9.34	214.0	7.82	219.3	6.41
Kirov Region	190.8	12.40	194.2	11.37	195.0	10.57	202.8	10.32	200.7	9.48	202.8	9.28	218.6	9.86	225.5	9.27	218.1	7.68	219.9	6.15
Nizhny Novgorod Region	179.6	12.62	184.5	11.55	184.7	10.65	188.1	10.35	192.4	9.54	193.3	9.28	207.5	9.80	212.8	9.30	214.3	7.69	222.3	6.28
Orenburg Region	191.2	12.36	194.2	11.31	192.0	10.54	191.0	10.28	200.6	9.49	192.2	9.15	217.5	9.88	213.2	9.30	219.4	7.77	217.8	6.34
Penza Region	188.5	12.38	191.5	11.67	190.6	10.65	191.2	10.44	198.0	9.51	194.7	9.26	217.8	9.85	221.0	9.47	223.2	7.24	225.4	5.93
Samara Region	180.7	12.57	181.7	11.45	186.6	10.60	185.8	10.34	197.2	9.54	190.4	9.07	215.6	9.95	212.0	9.27	218.0	7.87	218.8	6.23
Saratov Region	188.7	12.66	193.5	11.63	194.1	10.65	197.1	10.45	202.8	9.59	203.2	9.35	219.4	9.91	222.5	9.36	223.5	7.83	224.7	6.36
Ulyanovsk Region	175.2	12.55	182.0	11.58	177.6	10.60	185.3	10.42	190.1	9.53	188.3	9.32	209.2	9.92	214.0	9.48	213.9	7.70	213.4	6.34
Ural Federal District	187.0	12.72	188.3	11.71	187.6	10.65	186.2	10.41	194.7	9.60	191.2	9.39	213.3	9.89	214.1	9.38	214.9	7.86	216.9	6.41
Kurgan Region	196.0	12.59	207.6	11.16	194.6	10.57	197.7	10.33	206.5	9.52	209.2	9.44	221.2	9.95	222.7	9.53	223.2	7.89	222.1	6.48
Sverdlovsk Region	186.5	12.70	191.0	11.72	189.3	10.66	191.4	10.43	195.1	9.60	192.4	9.41	214.3	9.84	217.4	9.32	217.3	7.80	222.5	6.50

	2016				2017				2018				2019				2020			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Tyumen Region	197.6	12.70	190.5	11.76	194.8	10.62	185.3	10.38	201.4	9.58	191.7	9.37	221.0	9.86	214.6	9.38	220.3	7.88	214.8	6.31
including Khanty-Mansi Autonomous Area – Yugra	190.7	12.83	182.7	11.84	190.6	10.67	180.7	10.40	196.6	9.59	183.1	9.36	216.3	9.93	208.1	9.49	215.3	8.01	210.8	6.37
including Yamal-Nenets Autonomous Area	196.5	12.57	181.8	11.81	194.8	10.48	182.9	10.34	203.3	9.46	192.0	9.29	219.4	9.85	207.5	9.49	220.2	7.84	205.5	6.48
Chelyabinsk Region	161.5	12.82	174.3	11.66	166.5	10.75	175.6	10.47	175.5	9.69	182.6	9.41	192.1	10.03	202.6	9.52	196.3	7.91	208.2	6.48
Siberian Federal District <sup>2</sup>	180.8	12.65	185.8	11.62	181.2	10.66	184.4	10.45	190.1	9.56	188.6	9.35	206.2	9.94	209.2	9.46	211.5	7.81	213.9	6.35
Altai Republic	177.0	12.95	182.8	11.74	173.5	10.81	191.2	10.34	184.8	9.69	189.3	9.27	208.6	9.98	228.5	9.15	206.7	7.51	213.8	5.97
Republic of Tuva	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	9.54	219.8	8.21	200.0	6.41
Republic of Khakassia	172.2	12.68	180.6	11.69	171.5	10.68	171.0	10.52	181.4	9.54	178.1	9.33	198.1	10.00	202.9	9.49	204.9	7.75	199.1	6.36
Altai Territory	181.1	12.71	187.9	11.56	181.9	10.62	186.2	10.36	190.0	9.56	190.1	9.36	205.5	9.91	208.2	9.42	211.4	7.71	211.0	6.30
Krasnoyarsk Territory	176.0	12.58	178.5	11.66	175.2	10.66	171.6	10.51	182.3	9.57	175.7	9.38	199.5	9.96	200.3	9.55	203.9	7.87	205.0	6.49
Irkutsk Region	169.6	12.81	172.0	11.77	170.5	10.65	175.0	10.44	180.1	9.55	175.0	9.34	196.6	9.99	193.8	9.49	205.1	8.01	203.9	6.47
Kemerovo Region	170.3	12.65	179.1	11.50	171.3	10.67	179.6	10.37	178.3	9.54	180.9	9.32	194.4	9.96	199.6	9.44	200.9	7.85	204.5	6.23
Novosibirsk Region	196.2	12.46	200.3	11.62	197.4	10.69	201.7	10.53	204.9	9.59	206.1	9.37	218.9	9.89	222.8	9.41	221.6	7.68	226.9	6.34
Omsk Region	191.9	12.84	195.7	11.49	192.6	10.67	196.8	10.41	203.6	9.55	202.8	9.32	218.6	9.96	225.4	9.42	222.5	7.88	226.7	6.17
Tomsk Region	181.9	12.53	182.4	11.61	181.4	10.66	189.0	10.24	189.0	9.50	195.9	9.21	208.2	9.85	216.5	9.50	215.9	7.57	226.5	6.22
Far-Eastern Federal District <sup>2</sup>	178.7	12.70	181.8	11.76	182.0	10.57	181.6	10.42	190.2	9.55	183.9	9.39	207.8	9.94	205.1	9.53	216.9	6.87	216.9	4.54
Republic of Buryatia <sup>2</sup>	176.0	12.67	183.1	11.62	171.2	10.68	172.7	10.32	178.9	9.52	181.3	9.28	196.7	9.84	197.9	9.24	209.2	6.86	214.4	4.56
Republic of Sakha (Yakutia)	184.1	12.70	182.1	11.88	186.9	10.66	185.8	10.50	193.8	9.65	188.8	9.52	207.7	10.08	206.2	9.71	215.9	6.41	219.9	3.87
Trans-Baikal Territory <sup>2</sup>	179.4	12.74	184.0	11.69	177.7	10.66	180.1	10.37	185.4	9.50	184.1	9.44	199.6	9.95	202.9	9.55	209.1	7.24	211.4	5.05
Kamchatka Territory	171.3	12.82	174.0	11.64	173.0	10.70	171.4	10.44	178.8	9.56	162.8	9.44	199.7	10.07	186.5	9.80	206.8	7.79	202.3	6.44
Primorye Territory	172.2	12.66	178.9	11.72	176.7	10.53	175.6	10.43	190.9	9.54	187.0	9.32	208.2	9.89	209.7	9.51	220.0	6.58	222.0	4.04
Khabarovsk Territory	179.9	12.69	187.2	11.67	185.1	10.53	187.8	10.34	196.5	9.52	189.5	9.31	215.0	9.88	212.3	9.29	221.5	7.18	220.1	4.78
Amur Region	183.0	12.60	192.2	11.56	182.3	10.51	181.4	10.39	190.2	9.53	185.4	9.37	213.6	9.94	205.8	9.48	222.8	6.75	211.9	4.98
Magadan Region	177.0	12.67	171.1	11.46	183.9	10.50	181.7	10.40	181.5	9.51	175.5	9.39	203.4	10.00	204.3	9.63	207.1	7.32	207.0	6.36
Sakhalin Region	177.6	12.86	175.5	11.93	183.1	10.48	175.7	10.23	189.6	9.47	173.2	9.23	209.9	9.87	200.0	9.38	218.5	6.97	212.6	4.67
Jewish Autonomous Region	183.3	12.63	200.7	11.54	176.5	10.65	200.2	10.43	192.5	9.55	185.0	9.31	211.6	10.05	208.4	9.93	210.9	7.40	217.2	5.20
Chukotka Autonomous Area	169.7	13.05	171.2	12.03	162.5	10.69	152.8	10.47	179.8	9.48	168.1	9.28	197.2	10.05	187.6	9.84	209.7	7.39	195.2	6.45

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

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

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

	2016				2017				2018				2019				2020			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
The Russian Federation	40.1	8.65	11.0	12.00	38.4	7.47	0.0	0.00	18.60	9.33	0.00	0.00	15.7	7.36	0.0	0.00	153.7	5.18	0.0	0.00
Central Federal District	49.0	8.65	11.0	12.00	38.1	6.97	0.0	0.00	19.10	9.47	0.00	0.00	14.8	7.19	0.0	0.00	153.7	5.18	0.0	0.00
Belgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Bryansk Region	46.0	7.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Voronezh Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ivanovo Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow Region	55.2	13.69	0.0	0.00	0.0	0.00	0.0	0.00	36.00	9.50	0.00	0.00	0.0	0.00	0.0	0.00	105.5	10.25	0.0	0.00
Orel Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Ryazan Region	12.2	4.00	0.0	0.00	0.0	0.00	0.0	0.00	12.00	10.00	0.00	0.00	0.0	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Tambov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Moscow	48.6	7.78	11.0	12.00	38.1	6.97	0.0	0.00	18.50	9.36	0.00	0.00	14.8	7.19	0.0	0.00	154.9	5.09	0.0	0.00
North-Western Federal District	11.6	7.09	0.0	0.00	195.0	11.00	0.0	0.00	0.00	0.00	0.00	0.00	128.6	10.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Karelia	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Kaliningrad Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	128.6	10.00	0.0	0.00	0.0	0.00	0.0	0.00
Murmansk Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Novgorod Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Saint Petersburg	11.6	7.09	0.0	0.00	195.0	11.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00

	2016				2017				2018				2019				2020			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Southern Federal District	11.8	10.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Crimea	11.8	10.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Krasnodar Territory	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Volgograd Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Sevastopol	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Volga Federal District	0.0	0.00	0.0	0.00	12.0	9.00	0.0	0.00	11.90	6.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Bashkortostan	0.0	0.00	0.0	0.00	12.0	9.00	0.0	0.00	11.90	6.00	0.00	0.00	0.0	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Penza Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Samara Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Saratov Region	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00



	2016				2017				2018				2019				2020			
	for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs <sup>1</sup>		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	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, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>	Weighted average maturity, months	Weighted average interest rate, % <sup>1</sup>
Ural Federal District	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Siberian Federal District <sup>2</sup>	0.0	0.00	0.0	0.00	36.0	5.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Far-Eastern Federal District <sup>2</sup>	23.9	14.00	0.0	0.00	24.0	9.00	0.0	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Republic of Buryatia <sup>2</sup>	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Trans-Baikal Territory <sup>2</sup>	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00
Primorye Territory	23.9	14.00	0.0	0.00	24.0	9.00	0.0	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00

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

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

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	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District
	Total	of which: Moscow borrowers							
<b>2016</b>									
Central Federal District	447,421	179,250	167,973	85,219	30,466	274,836	136,753	165,554	67,907
of which: Moscow	442,840	177,010	167,912	85,204	30,463	274,762	136,705	165,423	67,858
North-Western Federal District	2,250	723	16,315	596	191	1,106	301	424	202
Southern Federal District	1,611	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 <sup>1</sup>	410	271	71	57	4	52	8	4,772	28
Far-Eastern Federal District <sup>1</sup>	692	378	732	49	26	103	392	949	3,677
<b>2017</b>									
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	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 <sup>1</sup>	60	43	16	2	7	25	3	4,813	20
Far-Eastern Federal District <sup>1</sup>	1,761	1,070	929	24	23	167	1,008	1,360	4,315

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	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District
	of which: Moscow borrowers	Total							
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	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 <sup>1</sup>	30	25	14	3	0	9	7	7,057	14
Far-Eastern Federal District <sup>1</sup>	2,564	1,704	1,250	157	122	325	1,366	1,404	5,522
2019									
Central Federal District	717,550	290,910	273,180	146,020	52,170	398,049	211,902	219,137	126,426
of which: Moscow	704,878	283,506	271,721	144,082	51,757	394,196	210,342	215,831	124,807
North-Western Federal District	234,229	108,686	99,821	42,368	10,307	128,687	60,390	85,982	38,440
Southern Federal District	1,222	623	887	21,048	315	634	236	280	119
North-Caucasian Federal District	0	0	0	0	1	0	0	0	0
Volga Federal District	1,316	672	1,809	709	70	16,595	950	1,452	71
Ural Federal District	1,113	708	696	156	34	1,182	21,024	470	40
Siberian Federal District <sup>1</sup>	72	61	1	13	0	5	16	5,826	24
Far-Eastern Federal District <sup>1</sup>	2,215	1,411	1,089	174	199	498	1,161	1,218	4,634

Federal district in which the credit institution granting 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	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District
	of which: Moscow borrowers	Total							
2020									
Central Federal District	1,107,820	475,249	417,256	222,218	80,185	612,857	330,793	349,473	204,797
of which: Moscow	1,091,351	466,524	414,219	219,178	79,570	606,424	328,227	344,736	202,366
North-Western Federal District	342,881	168,737	138,247	56,833	12,369	170,252	80,827	115,225	58,421
Southern Federal District	3,034	1,894	1,730	34,230	559	1,397	464	608	248
North-Caucasian Federal District	0	0	0	3	0	0	0	0	0
Volga Federal District	4,363	2,416	3,357	1,264	213	29,095	2,102	2,907	90
Ural Federal District	726	535	573	181	37	1,540	21,880	708	45
Siberian Federal District <sup>1</sup>	23	23	5	1	4	16	30	7,823	47
Far-Eastern Federal District <sup>1</sup>	5,655	4,870	614	64	58	165	2,278	4,598	11,136

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

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





Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Residents - borrowers of the Far-Eastern Federal District		Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District
	of which: Moscow borrowers	Total							
2020									
Central Federal District	353	343	0	0	0	0	0	0	0
of which: Moscow	353	343	0	0	0	0	0	0	0
North-Western Federal District	0	0	0	0	0	0	0	0	0
Southern Federal District	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 <sup>1</sup>	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District <sup>1</sup>	0	0	0	0	0	0	0	0	0

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

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

## Early Repayment of Mortgage Loans

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

Table 3.21

	2016				2017				2018				2019				2020			
	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	453,097	8,870	99,324	93	670,452	4,442	126,530	453	987,187	4,334	91,827	17	1,047,807	3,235	115,192	48	1,691,902	3,459	112,587	134
Central Federal District	158,121	6,839	38,140	91	234,164	3,539	51,054	393	347,633	3,451	36,965	17	378,767	2,570	46,618	48	623,497	2,988	45,728	134
Belgorod Region	2,691	7	578	0	4,135	4	700	0	6,100	3	541	0	6,249	2	701	0	9,938	0	714	0
Bryansk Region	2,356	23	519	0	3,598	2	578	0	4,937	2	463	0	5,404	0	557	0	8,228	13	509	0
Vladimir Region	3,188	14	774	0	4,765	3	834	0	6,379	0	593	0	6,362	2	651	0	10,192	1	669	0
Voronezh Region	5,676	18	1,211	0	7,987	8	1,430	0	11,200	1	964	0	12,381	9	1,365	0	20,764	14	1,167	0
Ivanovo Region	1,894	20	338	0	2,793	0	513	0	3,782	0	343	0	3,846	0	382	0	5,697	0	444	0
Kaluga Region	3,371	11	645	0	4,834	17	770	2	7,215	33	629	0	7,177	11	657	0	11,040	14	586	0
Kostroma Region	1,357	5	270	0	2,004	3	333	0	2,667	0	256	0	2,748	2	310	0	4,180	0	307	0
Kursk Region	2,481	10	524	0	3,577	0	603	0	4,840	0	421	0	5,137	6	599	0	7,985	0	579	0
Lipetsk Region	2,593	19	528	0	3,378	1	539	0	4,830	0	366	0	4,988	0	499	0	7,575	1	496	0
Moscow Region	40,371	1,349	9,125	5	61,095	1,012	12,467	102	93,501	1,199	8,759	0	100,649	457	11,127	0	164,282	375	10,431	0
Orel Region	1,914	10	450	0	2,683	4	534	0	3,933	4	378	0	4,051	4	413	0	6,499	2	468	0
Ryazan Region	3,115	18	747	0	4,495	5	826	3	6,319	2	579	0	6,807	3	644	0	10,391	10	662	0
Smolensk Region	2,528	13	472	0	3,540	1	511	0	4,810	3	383	0	5,211	6	594	0	7,291	3	444	0
Tambov Region	1,920	14	396	0	2,592	11	446	0	3,908	1	398	0	4,178	0	378	0	6,389	1	399	0
Tver Region	3,277	30	678	0	4,853	11	751	0	7,044	11	537	0	6,940	11	635	0	11,751	1	652	0
Tula Region	4,143	16	875	0	5,453	7	974	0	8,328	4	813	0	8,436	8	966	0	13,222	16	900	0
Yaroslavl Region	3,148	5	703	0	4,676	4	860	0	6,400	8	587	0	6,434	10	688	0	9,715	1	670	0
Moscow	72,098	5,258	19,306	86	107,707	2,446	27,387	285	161,440	2,180	19,955	17	181,769	2,039	25,452	48	308,358	2,536	25,631	134



	2016				2017				2018				2019				2020			
	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	57,641	1,138	14,149	1	84,045	512	17,776	22	128,650	551	13,158	0	139,705	333	15,193	0	226,855	243	14,555	0
Republic of Karelia	1,960	6	353	0	2,933	16	413	2	4,100	0	334	0	3,895	1	390	0	6,085	4	348	0
Republic of Komi	3,805	2	685	0	5,918	5	846	0	8,047	0	514	0	7,349	3	601	0	11,051	1	686	0
Arkhangelsk Region	4,419	9	866	0	6,732	10	1,180	0	9,194	8	773	0	9,142	1	989	0	14,164	5	984	0
including Nenets Autonomous Area	236	0	30	0	295	0	33	0	429	0	17	0	404	0	23	0	573	0	37	0
Vologda Region	3,649	3	797	0	5,509	1	825	0	7,601	0	619	0	7,403	2	1,003	0	11,838	0	823	0
Kaliningrad Region	1,981	80	464	0	3,103	26	614	3	4,725	69	442	0	6,333	38	724	0	10,039	21	555	0
Leningrad Region	5,785	70	1,331	0	8,658	33	1,806	4	13,961	58	1,248	0	15,403	24	1,408	0	25,840	17	1,454	0
Murmansk Region	2,588	3	661	0	3,817	1	793	0	5,040	5	548	0	5,933	1	699	0	8,347	3	645	0
Novgorod Region	1,386	7	298	0	2,096	1	326	0	2,977	1	274	0	2,911	2	319	0	4,805	0	302	0
Pskov Region	1,026	4	238	0	1,561	0	310	0	2,304	1	227	0	2,496	0	254	0	3,715	0	209	0
Saint Petersburg	31,040	955	8,455	1	43,718	420	10,663	13	70,701	409	8,179	0	78,840	261	8,806	0	130,971	192	8,549	0
Southern Federal District	27,267	246	5,393	0	39,532	67	6,790	2	57,911	73	4,847	0	64,831	62	6,162	0	103,567	92	6,183	0
Republic of Adygeya (Adygeya)	542	1	82	0	783	0	129	0	1,065	0	80	0	1,113	0	76	0	1,836	3	80	0
Republic of Kalmykia	488	3	98	0	820	1	102	0	1,221	2	66	0	1,362	1	92	0	2,144	0	97	0
Republic of Crimea	79	0	46	0	216	0	82	0	712	0	110	0	1,418	0	132	0	2,624	0	298	0
Krasnodar Territory	10,365	147	1,982	0	14,767	45	2,525	1	22,504	45	1,791	0	25,795	34	2,387	0	42,171	41	2,416	0
Astrakhan Region	1,849	6	389	0	2,765	2	402	0	3,663	0	298	0	4,281	3	398	0	6,727	26	382	0
Volgograd Region	5,121	68	1,065	0	7,414	6	1,387	0	10,264	11	864	0	10,703	12	1,128	0	16,509	3	1,029	0
Rostov Region	8,810	21	1,719	0	12,680	13	2,125	1	18,189	15	1,602	0	19,610	12	1,893	0	30,666	19	1,776	0
Sevastopol	14	0	11	0	86	0	38	0	293	0	36	0	549	0	56	0	890	0	105	0

	2016				2017				2018				2019				2020			
	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	7,291	39	1,275	0	10,405	13	1,732	2	14,194	7	1,159	0	16,184	21	1,482	0	25,426	9	1,493	0
Republic of Dagestan	669	2	116	0	1,327	4	224	0	1,478	1	108	0	2,036	1	146	0	3,493	3	194	0
Republic of Ingushetia	31	0	1	0	49	0	13	0	120	0	19	0	84	0	2	0	171	0	20	0
Kabardino-Balkar Republic	618	0	88	0	924	1	134	1	1,254	2	77	0	1,472	9	129	0	2,401	2	108	0
Karachai-Cherkess Republic	343	4	53	0	511	0	84	0	627	0	38	0	794	4	43	0	1,163	0	44	0
Republic of North Ossetia – Alania	586	4	96	0	941	0	140	0	1,295	0	97	0	1,507	0	165	0	2,480	2	110	0
Chechen Republic	101	0	36	0	230	0	55	0	253	0	20	0	373	0	28	0	731	0	106	0
Stavropol Territory	4,944	28	885	0	6,422	8	1,083	1	9,167	4	800	0	9,918	7	969	0	14,987	2	911	0
Volga Federal District	80,781	271	17,424	0	122,405	120	21,278	8	176,346	116	15,936	0	178,122	64	19,349	0	288,579	31	18,432	0
Republic of Bashkortostan	11,893	57	2,981	0	17,699	6	3,037	4	27,038	19	2,207	0	26,965	0	3,066	0	45,013	2	2,667	0
Mari El Republic	1,644	1	339	0	2,533	2	374	0	3,485	5	298	0	3,692	0	327	0	5,514	0	283	0
Republic of Mordovia	1,706	4	343	0	2,582	3	416	0	3,644	8	297	0	3,438	1	289	0	5,370	0	310	0
Republic of Tatarstan (Tatarstan)	11,713	20	2,694	0	17,897	1	3,662	0	27,132	0	3,204	0	28,890	5	3,648	0	50,530	0	3,287	0
Udmurt Republic	4,084	3	868	0	6,637	4	1,057	0	9,161	1	661	0	8,948	1	741	0	14,938	0	799	0
Chuvash Republic – Chuvashia	4,167	4	915	0	6,347	4	1,146	0	8,982	2	840	0	8,961	5	971	0	13,726	1	974	0
Perm Territory	7,927	69	1,577	0	12,241	9	1,944	0	17,223	21	1,432	0	17,052	0	1,796	0	27,996	1	1,822	0
Kirov Region	2,996	3	635	0	5,060	13	858	0	7,175	5	706	0	7,244	0	791	0	10,910	0	719	0
Nizhny Novgorod Region	9,060	40	1,981	0	13,941	15	2,486	0	19,639	16	1,599	0	19,376	10	2,024	0	31,238	11	2,179	0
Orenburg Region	4,414	5	782	0	7,221	3	1,030	0	10,723	6	825	0	10,987	7	1,145	0	17,376	0	940	0
Penza Region	2,824	3	598	0	4,163	16	700	2	6,008	5	521	0	6,245	2	710	0	9,656	1	629	0
Samara Region	9,635	40	1,939	0	13,401	22	2,338	2	18,863	18	1,808	0	18,687	19	2,116	0	29,169	12	1,908	0
Saratov Region	4,928	12	1,027	0	7,436	7	1,385	0	10,075	5	929	0	10,384	13	1,058	0	16,778	1	1,229	0
Ulyanovsk Region	3,790	9	743	0	5,247	15	846	0	7,198	5	609	0	7,253	1	667	0	10,365	2	686	0

	2016				2017				2018				2019				2020			
	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	51,424	77	9,886	0	72,974	59	11,218	3	109,480	38	7,523	0	111,899	21	9,645	0	169,310	11	10,112	0
Kurgan Region	1,614	1	288	0	2,089	0	289	0	3,199	0	221	0	3,237	0	346	0	5,051	0	289	0
Sverdlovsk Region	13,952	46	3,004	0	20,052	43	3,349	1	30,797	16	2,618	0	30,109	8	3,220	0	50,286	5	3,415	0
Tyumen Region	26,217	23	4,562	0	37,939	15	5,418	2	57,495	17	3,223	0	60,859	3	4,163	0	86,790	3	4,477	0
including Khanty-Mansi Autonomous Area – Yugra	13,038	6	2,127	0	18,749	9	2,419	0	29,812	10	1,371	0	31,912	1	1,910	0	44,196	1	1,958	0
including Yamal-Nenets Autonomous Area	5,930	1	1,040	0	8,236	2	1,347	0	11,559	7	684	0	12,622	1	868	0	17,866	2	1,102	0
Chelyabinsk Region	9,641	8	2,032	0	12,894	0	2,162	0	17,989	5	1,461	0	17,694	10	1,916	0	27,183	3	1,931	0
Siberian Federal District <sup>2</sup>	50,050	174	9,220	0	75,198	56	11,645	23	106,576	34	8,385	0	103,754	38	11,286	0	165,355	19	10,972	0
Altai Republic	178	0	26	0	261	0	20	0	357	0	21	0	459	0	25	0	720	0	40	0
Republic of Tuva	386	0	48	0	650	1	75	0	1,055	0	64	0	1,070	0	46	0	1,757	0	93	0
Republic of Khakassia	1,070	1	161	0	1,590	0	271	0	2,284	0	160	0	2,219	0	175	0	3,494	6	212	0
Altai Territory	4,319	4	868	0	6,134	7	1,014	0	9,035	0	834	0	10,238	1	1,237	0	16,301	1	1,088	0
Krasnoyarsk Territory	10,302	24	1,892	0	15,579	4	2,302	0	22,201	3	1,669	0	22,187	5	2,234	0	35,954	0	2,239	0
Irkutsk Region	7,328	23	1,368	0	10,978	6	1,583	0	14,913	4	1,019	0	15,246	4	1,466	0	22,133	0	1,482	0
Kemerovo Region	5,330	8	1,117	0	7,803	4	1,319	0	11,423	0	978	0	11,632	0	1,410	0	18,903	2	1,454	0
Novosibirsk Region	9,252	93	1,601	0	14,724	28	2,498	23	23,027	15	1,870	0	23,458	18	2,833	0	39,578	10	2,496	0
Omsk Region	4,852	19	983	0	7,177	1	1,227	0	9,933	10	859	0	10,324	9	1,180	0	16,269	0	1,175	0
Tomsk Region	3,665	1	669	0	5,047	2	670	0	7,090	1	591	0	6,921	1	680	0	10,246	0	693	0

	2016				2017				2018				2019				2020			
	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 <sup>1</sup>	20,521	86	3,836	0	31,730	77	5,038	0	46,397	64	3,854	0	54,545	126	5,457	0	89,313	66	5,112	0
Republic of Buryatia <sup>1</sup>	1,356	2	198	0	2,259	3	268	0	3,189	0	225	0	3,386	0	300	0	5,831	0	332	0
Republic of Sakha (Yakutia)	3,889	1	754	0	6,918	0	830	0	10,151	2	633	0	10,174	4	847	0	16,663	9	604	0
Trans-Baikal Territory <sup>1</sup>	2,012	0	287	0	2,996	1	398	0	4,287	1	326	0	4,711	1	475	0	7,208	0	387	0
Kamchatka Territory	1,163	1	242	0	1,759	0	344	0	2,461	0	280	0	2,838	0	340	0	4,285	0	331	0
Primorye Territory	4,358	69	880	0	6,705	71	1,218	0	9,470	55	875	0	10,749	115	1,389	0	17,874	50	1,050	0
Khabarovsk Territory	5,363	8	837	0	7,414	4	1,166	0	10,308	5	818	0	10,195	5	1,015	0	16,828	7	1,146	0
Amur Region	2,068	4	289	0	3,467	0	467	0	4,628	1	357	0	4,724	0	346	0	8,168	0	458	0
Magadan Region	1,005	0	243	0	1,443	0	261	0	1,887	0	172	0	1,942	0	241	0	3,000	0	189	0
Sakhalin Region	2,069	2	470	0	3,142	1	614	0	4,102	1	406	0	4,627	1	424	0	7,504	0	505	0
Jewish Autonomous Region	294	1	47	0	490	1	65	0	616	0	44	0	550	0	38	0	952	0	47	0
Chukotka Autonomous Area	313	0	73	0	391	0	73	0	556	0	38	0	649	0	42	0	1,000	0	63	0

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

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

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

Table 3.22

	2016				2017				2018				2019				2020			
	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	203	15,172	55	0	3,722	3,688	377	5	32,471	3,443	251	124	23,676	1,913	613	0	66,218	1,001	146	0
Central Federal District	126	11,134	50	0	1,270	2,648	195	5	9,689	2,703	79	124	7,377	1,521	205	0	24,078	784	88	0
Belgorod Region	1	56	0	0	8	14	0	0	345	13	6	0	159	0	3	0	572	7	2	0
Bryansk Region	0	50	0	0	0	15	0	0	213	6	0	0	112	0	0	0	288	0	0	0
Vladimir Region	0	139	0	0	16	16	0	0	387	5	1	0	195	0	12	0	541	6	0	0
Voronezh Region	0	99	0	0	4	18	0	0	507	71	0	0	249	0	1	0	549	0	0	0
Ivanovo Region	1	33	0	0	9	8	4	0	204	4	1	0	167	0	0	0	285	0	0	0
Kaluga Region	7	107	0	0	42	26	7	0	522	11	0	0	163	15	0	0	464	0	0	0
Kostroma Region	0	16	0	0	5	0	0	0	202	0	0	0	76	4	0	0	222	0	1	0
Kursk Region	2	78	0	0	46	9	0	0	208	6	1	0	166	0	0	0	272	0	0	0
Lipetsk Region	1	36	0	0	28	2	3	0	279	0	0	0	81	5	1	0	231	0	0	0
Moscow Region	48	3,534	3	0	307	774	35	5	1,803	918	22	124	1,858	444	52	0	6,097	165	9	0
Orel Region	0	56	0	0	107	15	11	0	263	10	2	0	113	0	0	0	260	0	0	0
Ryazan Region	0	61	0	0	24	18	3	0	440	22	0	0	235	22	0	0	537	0	0	0
Smolensk Region	0	23	0	0	75	0	2	0	324	10	0	0	119	4	5	0	294	6	0	0
Tambov Region	0	53	0	0	3	10	0	0	133	6	0	0	74	15	2	0	161	3	0	0
Tver Region	0	209	0	0	4	125	0	0	437	23	1	0	176	20	4	0	428	4	0	0
Tula Region	16	104	16	0	25	6	0	0	238	11	0	0	132	15	0	0	471	3	1	0
Yaroslavl Region	0	33	0	0	4	2	0	0	297	3	0	0	203	2	4	0	344	0	0	0
Moscow	50	6,448	31	0	562	1,590	130	0	2,889	1,586	45	0	3,099	975	121	0	12,062	590	75	0

	2016				2017				2018				2019				2020			
	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	1,355	0	0	477	639	37	0	3,304	383	49	0	3,041	164	79	0	8,525	140	17	0
Republic of Karelia	0	27	0	0	34	5	0	0	110	18	0	0	58	1	0	0	245	0	0	0
Republic of Komi	0	13	0	0	48	1	13	0	260	0	0	0	94	0	4	0	344	0	0	0
Arkhangelsk Region	0	9	0	0	48	13	12	0	376	0	0	0	172	0	6	0	561	0	3	0
including Nenets Autonomous Area	0	0	0	0	2	0	0	0	19	0	0	0	1	0	0	0	23	0	0	0
Vologda Region	0	29	0	0	1	5	0	0	170	6	1	0	135	2	0	0	336	0	0	0
Kaliningrad Region	0	18	0	0	9	20	1	0	314	27	2	0	277	7	4	0	657	10	0	0
Leningrad Region	0	178	0	0	30	71	0	0	327	19	0	0	373	18	0	0	1,020	42	6	0
Murmansk Region	0	11	0	0	8	4	0	0	108	4	0	0	179	5	0	0	248	1	2	0
Novgorod Region	0	19	0	0	92	5	5	0	251	0	0	0	82	0	0	0	188	0	0	0
Pskov Region	0	31	0	0	2	0	0	0	172	0	0	0	106	0	1	0	158	0	0	0
Saint Petersburg	8	1,021	0	0	205	514	6	0	1,214	311	46	0	1,565	131	64	0	4,768	87	6	0
Southern Federal District	10	431	4	0	84	55	9	0	1,466	70	19	0	1,976	19	78	0	5,296	29	7	0
Republic of Adygeya (Adygeya)	0	22	0	0	1	0	0	0	36	7	1	0	14	0	0	0	62	0	0	0
Republic of Kalmykia	0	8	0	0	0	0	0	0	127	5	0	0	37	0	0	0	76	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	44	0	0	0	609	0	26	0	1,627	0	1	0
Krasnodar Territory	2	182	0	0	37	18	1	0	361	27	5	0	518	5	13	0	1,280	0	0	0
Astrakhan Region	3	24	0	0	2	0	2	0	104	3	0	0	61	0	0	0	173	0	0	0
Volgograd Region	3	112	3	0	31	11	7	0	352	16	2	0	195	3	2	0	564	26	0	0
Rostov Region	3	82	1	0	13	26	0	0	393	12	11	0	290	11	13	0	929	3	6	0
Sevastopol	0	0	0	0	0	0	0	0	45	0	0	0	252	0	24	0	585	0	0	0

	2016				2017				2018				2019				2020			
	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	1	264	0	0	19	28	1	0	378	26	0	0	346	116	1	0	756	6	2	0
Republic of Dagestan	0	26	0	0	5	19	1	0	11	0	0	0	30	114	0	0	67	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	43	0	0	2	3	0	0	82	1	0	0	32	0	0	0	77	0	0	0
Karachai-Cherkess Republic	0	1	0	0	0	5	0	0	8	2	0	0	10	0	0	0	39	0	0	0
Republic of North Ossetia – Alania	0	48	0	0	0	0	0	0	22	0	0	0	40	2	0	0	76	0	0	0
Chechen Republic	0	3	0	0	0	0	0	0	25	0	0	0	19	0	0	0	29	0	0	0
Stavropol Territory	1	142	0	0	12	1	0	0	229	23	0	0	215	0	1	0	468	6	2	0
Volga Federal District	24	1,017	2	0	526	142	71	0	8,114	107	44	0	4,249	72	97	0	11,924	30	18	0
Republic of Bashkortostan	5	104	2	0	87	7	5	0	1,238	7	3	0	567	5	22	0	1,614	0	0	0
Mari El Republic	0	10	0	0	4	0	0	0	250	2	1	0	115	0	0	0	219	0	0	0
Republic of Mordovia	0	61	0	0	0	3	0	0	229	1	1	0	87	8	5	0	237	3	0	0
Republic of Tatarstan (Tatarstan)	7	45	0	0	34	9	1	0	772	11	6	0	480	3	7	0	2,167	0	6	0
Udmurt Republic	1	62	0	0	1	0	0	0	803	3	3	0	222	1	2	0	519	0	0	0
Chuvash Republic – Chuvashia	0	87	0	0	70	11	5	0	710	8	7	0	425	7	2	0	910	23	2	0
Perm Territory	2	80	0	0	41	0	19	0	348	9	2	0	284	5	18	0	848	0	0	0
Kirov Region	0	35	0	0	4	3	1	0	662	2	7	0	233	0	15	0	742	0	2	0
Nizhny Novgorod Region	2	166	0	0	66	12	6	0	666	22	5	0	596	9	15	0	1,271	0	1	0
Orenburg Region	3	47	0	0	87	6	22	0	553	5	3	0	297	0	2	0	775	0	3	0
Penza Region	0	48	0	0	14	15	1	0	305	14	0	0	134	4	2	0	417	0	2	0
Samara Region	0	141	0	0	40	60	6	0	710	11	3	0	367	23	7	0	1,079	4	0	0
Saratov Region	3	84	0	0	10	8	0	0	503	5	3	0	309	0	0	0	781	0	1	0
Ulyanovsk Region	0	47	0	0	68	9	5	0	365	7	0	0	133	7	0	0	345	0	1	0

	2016				2017				2018				2019				2020			
	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
Ural Federal District	10	336	0	0	961	61	34	0	2,910	70	28	0	2,413	12	91	0	5,564	12	9	0
Kurgan Region	0	18	0	0	30	4	1	0	154	0	2	0	51	0	6	0	172	0	0	0
Sverdlovsk Region	0	124	0	0	66	18	1	0	386	24	5	0	634	5	43	0	1,982	3	7	0
Tyumen Region	4	61	0	0	836	38	31	0	1,733	21	21	0	1,290	0	31	0	2,370	6	0	0
including Khanty-Mansi Autonomous Area – Yugra	4	14	0	0	623	31	8	0	1,167	21	11	0	868	0	14	0	1,392	2	0	0
including Yamal-Nenets Autonomous Area	0	9	0	0	69	0	5	0	137	0	0	0	80	0	5	0	166	0	0	0
Chelyabinsk Region	6	133	0	0	29	2	1	0	636	24	1	0	438	7	11	0	1,040	3	2	0
Siberian Federal District <sup>1</sup>	9	427	0	0	226	72	20	0	3,073	54	14	0	2,402	3	46	0	6,422	0	5	0
Altai Republic	0	0	0	0	12	0	1	0	51	0	0	0	25	0	0	0	64	0	0	0
Republic of Tuva	0	2	0	0	22	0	2	0	152	0	0	0	75	0	0	0	132	0	0	0
Republic of Khakassia	0	9	0	0	6	0	0	0	116	0	0	0	55	0	4	0	132	0	0	0
Altai Territory	2	47	0	0	72	10	5	0	411	3	4	0	269	0	1	0	601	0	0	0
Krasnoyarsk Territory	0	73	0	0	6	10	0	0	421	8	2	0	366	0	4	0	1,171	0	3	0
Irkutsk Region	0	26	0	0	5	0	0	0	359	0	0	0	325	0	6	0	686	0	0	0
Kemerovo Region	0	45	0	0	3	0	0	0	291	0	0	0	200	0	10	0	619	0	0	0
Novosibirsk Region	4	107	0	0	29	46	10	0	558	19	6	0	742	0	13	0	1,967	0	2	0
Omsk Region	1	52	0	0	59	1	2	0	335	20	1	0	219	0	6	0	674	0	0	0
Tomsk Region	0	48	0	0	5	0	0	0	379	4	1	0	126	3	2	0	376	0	0	0



	2016				2017				2018				2019				2020			
	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 <sup>1</sup>	14	208	0	0	160	42	9	0	3,535	30	16	0	1,872	6	16	0	3,653	0	0	0
Republic of Buryatia <sup>1</sup>	1	5	0	0	3	5	0	0	260	0	2	0	92	0	0	0	233	0	0	0
Republic of Sakha (Yakutia)	0	4	0	0	7	4	0	0	911	2	2	0	492	0	3	0	791	0	0	0
Trans-Baikal Territory <sup>1</sup>	0	12	0	0	3	0	0	0	224	0	2	0	123	0	0	0	267	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	213	0	0	0	89	0	1	0	170	0	0	0
Primorye Territory	10	114	0	0	4	24	0	0	433	4	0	0	303	0	5	0	587	0	0	0
Khabarovsk Territory	4	56	0	0	123	10	9	0	628	17	7	0	404	6	3	0	690	0	0	0
Amur Region	0	19	0	0	7	0	0	0	453	0	2	0	154	0	4	0	332	0	0	0
Magadan Region	0	0	0	0	16	0	0	0	121	0	0	0	38	0	0	0	76	0	0	0
Sakhalin Region	0	7	0	0	0	4	0	0	149	5	1	0	118	0	0	0	398	0	0	0
Jewish Autonomous Region	0	8	0	0	2	0	0	0	101	0	0	0	34	0	0	0	76	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	42	2	0	0	25	0	0	0	33	0	0	0

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

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

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

Table 3.23

	2016				2017				2018				2019				2020			
	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	3,243	691	578	0	2,725	145	254	0	4,912	129	200	0	8,324	94	228	0	15,148	67	386	0
Central Federal District	1,770	482	383	0	1,545	106	196	0	2,364	58	91	0	3,766	70	95	0	7,095	43	208	0
Belgorod Region	3	8	2	0	2	4	1	0	19	0	0	0	27	8	0	0	54	0	8	0
Bryansk Region	13	0	7	0	7	0	0	0	0	0	0	0	22	0	0	0	39	0	0	0
Vladimir Region	7	0	0	0	20	0	1	0	36	0	9	0	25	0	0	0	68	0	5	0
Voronezh Region	12	11	3	0	24	0	0	0	19	0	0	0	21	0	0	0	79	0	0	0
Ivanovo Region	7	2	0	0	10	0	1	0	9	0	0	0	25	0	0	0	50	0	0	0
Kaluga Region	10	5	0	0	18	0	5	0	16	0	0	0	33	0	2	0	73	0	0	0
Kostroma Region	3	0	0	0	4	0	0	0	2	0	0	0	25	0	1	0	23	0	0	0
Kursk Region	3	4	2	0	2	0	0	0	7	0	0	0	13	0	0	0	48	0	4	0
Lipetsk Region	7	0	2	0	16	0	0	0	21	0	4	0	20	0	1	0	42	0	3	0
Moscow Region	378	167	62	0	384	20	16	0	570	4	18	0	919	8	27	0	1,725	20	27	0
Orel Region	6	8	0	0	0	0	0	0	31	0	0	0	25	0	0	0	47	0	4	0
Ryazan Region	3	0	0	0	19	0	0	0	1	0	0	0	12	0	1	0	58	0	0	0
Smolensk Region	4	0	0	0	2	2	0	0	4	0	0	0	47	0	5	0	41	0	0	0
Tambov Region	1	0	0	0	8	0	0	0	7	0	0	0	3	0	0	0	32	0	0	0
Tver Region	20	15	5	0	8	3	0	0	21	0	0	0	32	0	0	0	52	0	2	0
Tula Region	13	9	0	0	12	0	3	0	27	0	0	0	34	0	0	0	81	0	6	0
Yaroslavl Region	9	0	2	0	5	0	0	0	4	0	0	0	16	0	0	0	81	0	0	0
Moscow	1,272	253	298	0	1,003	78	168	0	1,570	55	59	0	2,467	54	58	0	4,502	23	149	0

	2016				2017				2018				2019				2020			
	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	418	48	53	0	373	19	20	0	871	27	31	0	1,536	11	24	0	2,838	9	17	0
Republic of Karelia	8	0	1	0	5	0	0	0	18	0	1	0	33	0	0	0	29	0	0	0
Republic of Komi	5	0	1	0	3	0	0	0	12	0	0	0	20	0	0	0	39	0	0	0
Arkhangelsk Region	15	3	8	0	19	0	1	0	10	0	0	0	21	0	1	0	55	0	2	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	10	0	2	0	8	0	0	0	9	0	1	0	17	0	0	0	46	0	0	0
Kaliningrad Region	7	4	1	0	4	0	1	0	8	0	0	0	40	1	0	0	104	0	1	0
Leningrad Region	52	9	10	0	36	0	1	0	99	0	4	0	240	0	2	0	454	2	5	0
Murmansk Region	10	0	7	0	10	4	2	0	8	0	0	0	15	0	0	0	27	0	0	0
Novgorod Region	2	0	0	0	6	0	1	0	19	0	4	0	27	0	0	0	45	0	0	0
Pskov Region	4	5	0	0	2	0	0	0	13	0	0	0	22	0	0	0	26	0	0	0
Saint Petersburg	305	26	24	0	281	15	14	0	673	27	22	0	1,101	10	21	0	2,013	7	9	0
Southern Federal District	65	14	5	0	67	2	6	0	110	8	4	0	304	0	21	0	488	12	7	0
Republic of Adygeya (Adygeya)	1	0	0	0	4	0	0	0	4	0	0	0	2	0	0	0	17	0	0	0
Republic of Kalmykia	0	2	0	0	12	0	0	0	2	0	0	0	22	0	0	0	7	0	0	0
Republic of Crimea	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	6	0	0	0
Krasnodar Territory	21	6	1	0	19	0	2	0	63	8	1	0	127	0	8	0	207	5	3	0
Astrakhan Region	5	0	0	0	0	0	0	0	6	0	0	0	28	0	0	0	30	0	0	0
Volgograd Region	17	0	2	0	16	0	0	0	19	0	3	0	54	0	2	0	108	0	3	0
Rostov Region	21	6	2	0	15	2	4	0	18	0	0	0	69	0	11	0	112	7	1	0
Sevastopol	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0

	2016				2017				2018				2019				2020			
	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	21	25	0	0	12	1	0	0	38	7	0	0	59	0	0	0	109	0	2	0
Republic of Dagestan	5	0	0	0	4	0	0	0	0	0	0	0	6	0	0	0	15	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	4	0	0	7	0	0	0	8	0	0	0	6	0	0	0	13	0	0	0
Karachai-Cherkess Republic	3	0	0	0	0	0	0	0	2	0	0	0	2	0	0	0	6	0	0	0
Republic of North Ossetia – Alania	3	5	0	0	0	0	0	0	7	0	0	0	6	0	0	0	18	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	10	16	0	0	1	1	0	0	21	7	0	0	39	0	0	0	57	0	2	0
Volga Federal District	434	55	43	0	302	3	15	0	564	23	21	0	998	13	20	0	1,842	3	57	0
Republic of Bashkortostan	29	8	3	0	32	1	0	0	51	0	3	0	110	0	2	0	232	0	9	0
Mari El Republic	2	0	0	0	0	0	0	0	6	7	0	0	6	0	1	0	28	0	0	0
Republic of Mordovia	0	0	0	0	4	0	0	0	6	0	0	0	12	3	0	0	28	0	0	0
Republic of Tatarstan (Tatarstan)	70	1	11	0	28	0	0	0	73	0	3	0	176	0	2	0	322	0	14	0
Udmurt Republic	15	11	1	0	12	0	4	0	20	9	3	0	39	0	1	0	60	0	1	0
Chuvash Republic – Chuvashia	20	7	3	0	9	0	0	0	41	2	0	0	118	0	0	0	103	0	0	0
Perm Territory	63	0	9	0	21	0	1	0	53	0	1	0	106	0	2	0	288	0	7	0
Kirov Region	12	6	2	0	6	0	3	0	11	0	1	0	22	0	1	0	101	0	1	0
Nizhny Novgorod Region	69	0	6	0	68	0	4	0	80	0	0	0	95	0	0	0	149	0	5	0
Orenburg Region	42	2	3	0	48	0	1	0	81	0	5	0	93	0	2	0	149	0	7	0
Penza Region	7	0	1	0	10	0	0	0	18	3	0	0	23	0	0	0	30	0	0	0
Samara Region	88	5	5	0	40	2	2	0	75	2	0	0	94	0	1	0	193	3	7	0
Saratov Region	6	5	0	0	8	0	0	0	34	0	4	0	72	10	4	0	107	0	4	0
Ulyanovsk Region	11	9	0	0	18	0	0	0	17	0	0	0	32	0	4	0	52	0	2	0

	2016				2017				2018				2019				2020			
	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	231	16	42	0	137	4	5	0	408	0	29	0	649	0	31	0	967	0	30	0
Kurgan Region	6	0	0	0	0	0	0	0	12	0	1	0	4	0	0	0	20	0	0	0
Sverdlovsk Region	105	14	28	0	51	0	4	0	119	0	7	0	215	0	14	0	276	0	3	0
Tyumen Region	52	2	3	0	38	4	0	0	199	0	13	0	318	0	14	0	512	0	23	0
including Khanty-Mansi Autonomous Area – Yugra	23	2	1	0	29	3	0	0	109	0	5	0	180	0	10	0	299	0	13	0
including Yamal-Nenets Autonomous Area	8	0	0	0	3	0	0	0	19	0	0	0	36	0	0	0	32	0	0	0
Chelyabinsk Region	67	0	11	0	48	0	1	0	79	0	7	0	112	0	3	0	159	0	4	0
Siberian Federal District <sup>1</sup>	241	42	41	0	216	8	10	0	433	0	18	0	739	0	32	0	1,299	0	46	0
Altai Republic	0	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0	2	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0	0	9	0	0	0
Republic of Khakassia	1	0	0	0	2	0	0	0	14	0	0	0	22	0	0	0	16	0	0	0
Altai Territory	18	16	6	0	12	0	0	0	45	0	3	0	51	0	4	0	113	0	4	0
Krasnoyarsk Territory	28	0	12	0	36	0	5	0	82	0	3	0	126	0	1	0	211	0	3	0
Irkutsk Region	25	0	2	0	15	8	0	0	23	0	3	0	56	0	4	0	121	0	13	0
Kemerovo Region	31	0	2	0	34	0	0	0	59	0	4	0	84	0	10	0	127	0	0	0
Novosibirsk Region	95	1	11	0	89	0	4	0	157	0	3	0	287	0	5	0	515	0	16	0
Omsk Region	14	12	2	0	16	0	2	0	13	0	2	0	36	0	1	0	121	0	7	0
Tomsk Region	15	12	6	0	5	0	0	0	39	0	0	0	55	0	7	0	64	0	3	0

	2016				2017				2018				2019				2020			
	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
Far-Eastern Federal District <sup>1</sup>	64	9	11	0	73	2	3	0	125	4	5	0	273	0	5	0	510	0	19	0
Republic of Buryatia <sup>1</sup>	13	0	0	0	1	0	0	0	11	0	0	0	20	0	0	0	24	0	0	0
Republic of Sakha (Yakutia)	6	2	3	0	9	0	0	0	26	0	3	0	64	0	2	0	80	0	3	0
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	5	0	0	0	6	0	0	0	10	0	0	0	33	0	0	0
Kamchatka Territory	7	0	1	0	2	2	0	0	6	0	0	0	8	0	0	0	25	0	0	0
Primorye Territory	22	0	1	0	20	0	2	0	51	4	1	0	46	0	0	0	122	0	11	0
Khabarovsk Territory	14	0	3	0	26	0	1	0	15	0	0	0	57	0	3	0	124	0	2	0
Amur Region	7	7	0	0	11	0	0	0	3	0	0	0	47	0	0	0	55	0	0	0
Magadan Region	2	0	0	0	3	0	0	0	1	0	0	0	4	0	0	0	10	0	3	0
Sakhalin Region	6	0	4	0	2	0	0	0	5	0	0	0	15	0	0	0	35	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	1	0	1	0	1	0	0	0	0	0	0	0

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

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

VOLUME OF MLS EARLY REPAID ASSIGNMENT COMPENSATION  
(MILLION RUBLES)

Table 3.24

	2016				2017				2018				2019				2020			
	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	1,001	1,413	98	5	474	1,088	5	37	555	137	0	0	851	264	0	0	384	118	8	0
Central Federal District	450	921	88	5	202	894	0	32	305	113	0	0	494	206	0	0	180	61	0	0
Belgorod Region	18	0	18	0	0	5	0	0	2	0	0	0	7	0	0	0	3	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	14	0	0	0
Vladimir Region	0	7	0	0	0	12	0	0	0	0	0	0	0	0	0	0	3	0	0	0
Voronezh Region	1	0	0	0	1	3	0	0	17	0	0	0	10	0	0	0	9	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0
Kaluga Region	0	8	0	0	0	0	0	0	17	0	0	0	0	0	0	0	1	0	0	0
Kostroma Region	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	4	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	3	0	0	0	0	0	0	0	0	2	0	0	2	0	0	0	0	0	0	0
Moscow Region	93	480	8	5	72	258	0	0	100	44	0	0	122	15	0	0	48	43	0	0
Orel Region	0	4	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	1	11	0	0	2	0	0	0	4	0	0	0	7	0	0	0
Smolensk Region	0	5	0	0	0	0	0	0	0	0	0	0	2	0	0	0	5	0	0	0
Tambov Region	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Tula Region	0	5	0	0	0	2	0	0	4	0	0	0	2	0	0	0	2	0	0	0
Yaroslavl Region	124	7	0	0	1	0	0	0	6	0	0	0	0	0	0	0	2	0	0	0
Moscow	206	397	62	0	125	592	0	32	156	65	0	0	341	191	0	0	84	18	0	0





	2016				2017				2018				2019				2020			
	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	42	19	0	0	31	50	0	0	16	0	0	0	11	0	0	0	5	0	0	0
Republic of Dagestan	3	0	0	0	3	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	28	0	0	0	24	4	0	0	10	0	0	0	6	0	0	0	2	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Republic of North Ossetia – Alania	0	4	0	0	4	9	0	0	6	0	0	0	1	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	11	15	0	0	0	30	0	0	0	0	0	0	4	0	0	0	1	0	0	0
Volga Federal District	142	115	2	0	82	32	5	1	50	8	0	0	83	10	0	0	91	0	3	0
Republic of Bashkortostan	3	4	0	0	18	1	0	0	4	0	0	0	0	0	0	0	2	0	0	0
Mari El Republic	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	2	2	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	22	6	2	0	11	0	0	0	5	0	0	0	7	9	0	0	20	0	0	0
Udmurt Republic	20	4	0	0	2	7	0	0	0	0	0	0	2	0	0	0	3	0	0	0
Chuvash Republic – Chuvashia	1	18	0	0	0	4	0	0	2	0	0	0	0	0	0	0	1	0	0	0
Perm Territory	21	11	0	0	12	0	0	0	7	0	0	0	45	0	0	0	19	0	3	0
Kirov Region	5	4	0	0	4	0	0	0	2	0	0	0	0	1	0	0	0	0	0	0
Nizhny Novgorod Region	1	20	0	0	9	7	0	0	11	6	0	0	15	0	0	0	18	0	0	0
Orenburg Region	15	10	0	0	6	0	0	0	3	0	0	0	1	0	0	0	2	0	0	0
Penza Region	5	7	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
Samara Region	32	21	0	0	15	6	5	1	10	0	0	0	7	0	0	0	19	0	0	0
Saratov Region	11	3	0	0	3	2	0	0	3	2	0	0	3	0	0	0	7	0	0	0
Ulyanovsk Region	0	5	0	0	2	1	0	0	1	0	0	0	3	0	0	0	0	0	0	0

	2016				2017				2018				2019				2020			
	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	74	35	0	0	16	6	0	0	23	1	0	0	43	13	0	0	29	0	0	0
Kurgan Region	0	5	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Sverdlovsk Region	15	21	0	0	6	4	0	0	5	1	0	0	13	0	0	0	13	0	0	0
Tyumen Region	41	8	0	0	1	0	0	0	4	0	0	0	6	13	0	0	7	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	10	7	0	0	1	0	0	0	3	0	0	0	1	0	0	0	2	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	3	0	0	0
Chelyabinsk Region	17	2	0	0	8	1	0	0	13	0	0	0	24	0	0	0	8	0	0	0
Siberian Federal District <sup>1</sup>	102	105	7	0	72	39	0	5	46	1	0	0	20	3	0	0	22	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Altai Territory	4	19	1	0	3	2	0	0	2	1	0	0	1	0	0	0	2	0	0	0
Krasnoyarsk Territory	10	20	0	0	11	10	0	5	13	0	0	0	8	3	0	0	2	0	0	0
Irkutsk Region	20	17	0	0	8	2	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Kemerovo Region	23	0	0	0	23	2	0	0	9	0	0	0	4	0	0	0	3	0	0	0
Novosibirsk Region	38	35	6	0	21	18	0	0	11	0	0	0	5	0	0	0	12	0	0	0
Omsk Region	5	0	0	0	3	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	4	0	0	1	6	0	0	0	0	0	0	0	0	0	0	3	0	0	0

	2016				2017				2018				2019				2020			
	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
Far-Eastern Federal District <sup>1</sup>	34	18	0	0	19	3	0	0	29	0	0	0	24	0	0	0	25	0	5	0
Republic of Buryatia <sup>1</sup>	0	6	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	1	0	0	0	8	0	0	0	0	0	0	0	21	0	0	0	11	0	3	0
Trans-Baikal Territory <sup>1</sup>	2	4	0	0	0	0	0	0	0	0	0	0	1	0	0	0	3	0	2	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0
Primorye Territory	6	11	0	0	0	0	0	0	4	0	0	0	0	0	0	0	6	0	0	0
Khabarovsk Territory	7	2	0	0	8	3	0	0	1	0	0	0	1	0	0	0	0	0	0	0
Amur Region	17	0	0	0	3	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
Magadan Region	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Sakhalin Region	0	6	0	0	0	0	0	0	23	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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

Table 3.25

	2016				2017				2018				2019				2020			
	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	126,701	1,050	53,639	0	159,879	237	56,155	12	14,392	107	1,913	0	23,279	36	2,001	0	56,664	69	2,580	0
Central Federal District	31,351	922	12,887	0	39,224	122	13,177	11	4,924	79	711	0	9,162	18	906	0	22,396	69	1,079	0
Belgorod Region	906	0	413	0	1,218	0	464	0	92	4	9	0	241	0	18	0	400	0	24	0
Bryansk Region	972	0	507	0	1,063	0	554	0	50	0	6	0	96	0	3	0	212	0	10	0
Vladimir Region	978	0	442	0	1,250	0	564	0	75	0	7	0	155	0	19	0	194	0	4	0
Voronezh Region	1,869	0	811	0	2,376	0	872	0	173	0	11	0	134	0	13	0	259	0	15	0
Ivanovo Region	878	0	463	0	933	0	459	0	52	0	14	0	100	0	8	0	211	0	3	0
Kaluga Region	904	0	415	0	968	0	500	0	77	0	10	0	109	0	4	0	180	0	10	0
Kostroma Region	672	0	351	0	764	0	374	0	46	0	8	0	66	0	4	0	145	0	0	0
Kursk Region	903	0	430	0	1,103	0	479	0	40	0	6	0	119	0	6	0	308	0	13	0
Lipetsk Region	954	0	454	0	997	0	479	0	56	0	5	0	101	0	1	0	271	0	7	0
Moscow Region	6,907	405	2,410	0	10,246	31	2,649	6	1,262	17	229	0	2,396	0	219	0	5,971	21	232	0
Orel Region	623	0	347	0	664	0	346	0	28	0	6	0	78	0	5	0	257	0	17	0
Ryazan Region	1,151	0	570	0	1,333	0	595	0	45	0	3	0	58	0	4	0	158	0	3	0
Smolensk Region	736	0	317	0	798	0	312	0	30	0	4	0	75	0	6	0	108	0	8	0
Tambov Region	650	0	300	0	697	0	314	0	45	0	1	0	156	0	3	0	277	0	7	0
Tver Region	1,041	6	478	0	1,205	0	553	0	53	0	17	0	68	0	6	0	150	0	7	0
Tula Region	1,324	0	629	0	1,747	0	666	0	119	0	19	0	141	0	18	0	266	0	10	0
Yaroslavl Region	1,200	0	592	0	1,430	0	569	0	64	0	8	0	60	0	1	0	147	0	11	0
Moscow	8,685	511	2,958	0	10,433	90	2,426	4	2,613	57	344	0	5,009	18	568	0	12,882	48	698	0

	2016				2017				2018				2019				2020			
	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
North-Western Federal District	15,522	66	5,885	0	18,004	79	6,281	0	1,697	7	277	0	2,945	5	210	0	7,377	0	338	0
Republic of Karelia	681	1	263	0	859	0	296	0	65	0	2	0	150	0	6	0	359	0	9	0
Republic of Komi	1,127	5	437	0	1,208	1	464	0	145	0	11	0	111	0	4	0	268	0	14	0
Arkhangelsk Region	1,332	0	528	0	1,815	0	616	0	133	0	35	0	115	0	14	0	173	0	11	0
including Nenets Autonomous Area	60	0	10	0	46	0	14	0	2	0	0	0	2	0	0	0	3	0	0	0
Vologda Region	1,672	0	725	0	1,982	0	688	0	89	0	6	0	97	0	13	0	179	0	17	0
Kaliningrad Region	758	24	372	0	1,095	6	460	0	130	0	22	0	315	0	4	0	569	0	14	0
Leningrad Region	1,738	6	646	0	1,880	1	749	0	160	0	33	0	387	0	14	0	863	0	34	0
Murmansk Region	661	0	295	0	902	0	317	0	47	2	9	0	72	0	11	0	353	0	14	0
Novgorod Region	578	0	268	0	642	0	272	0	46	0	3	0	74	0	1	0	235	0	8	0
Pskov Region	502	0	215	0	558	0	236	0	20	0	2	0	98	1	16	0	207	0	1	0
Saint Petersburg	6,472	29	2,136	0	7,063	71	2,183	0	860	5	152	0	1,526	4	127	0	4,171	0	216	0
Southern Federal District	9,122	7	3,925	0	9,980	6	4,080	0	685	0	83	0	921	0	77	0	2,330	0	108	0
Republic of Adygeya (Adygeya)	203	0	79	0	201	0	78	0	8	0	0	0	11	0	0	0	13	0	0	0
Republic of Kalmykia	160	0	61	0	125	0	44	0	20	0	4	0	24	0	4	0	41	0	1	0
Republic of Crimea	37	0	21	0	118	0	65	0	3	0	0	0	8	0	0	0	5	0	0	0
Krasnodar Territory	3,234	1	1,329	0	3,458	1	1,416	0	296	0	50	0	342	0	18	0	611	0	27	0
Astrakhan Region	698	0	319	0	849	0	339	0	19	0	0	0	63	0	4	0	107	0	6	0
Volgograd Region	1,954	5	881	0	2,061	1	879	0	192	0	16	0	241	0	24	0	1,012	0	49	0
Rostov Region	2,828	1	1,230	0	3,101	4	1,226	0	144	0	12	0	229	0	27	0	541	0	25	0
Sevastopol	8	0	6	0	65	0	32	0	2	0	0	0	3	0	0	0	0	0	0	0

	2016				2017				2018				2019				2020			
	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	2,730	3	1,229	0	2,976	1	1,196	0	209	0	13	0	222	11	12	0	466	0	17	0
Republic of Dagestan	179	0	97	0	241	0	137	0	18	0	1	0	34	0	0	0	33	0	0	0
Republic of Ingushetia	2	0	1	0	8	0	5	0	2	0	0	0	4	0	0	0	4	0	1	0
Kabardino-Balkar Republic	263	0	133	0	317	0	139	0	14	0	0	0	7	11	0	0	45	0	0	0
Karachai-Cherkess Republic	134	0	63	0	131	0	50	0	17	0	0	0	10	0	0	0	20	0	0	0
Republic of North Ossetia – Alania	188	0	105	0	278	0	116	0	24	0	0	0	25	0	0	0	138	0	5	0
Chechen Republic	24	0	11	0	27	0	14	0	23	0	0	0	14	0	0	0	14	0	0	0
Stavropol Territory	1,938	3	819	0	1,975	1	735	0	110	0	12	0	128	0	12	0	212	0	11	0
Volga Federal District	31,719	23	15,059	0	36,095	9	14,494	0	2,614	12	317	0	3,820	1	318	0	9,595	0	412	0
Republic of Bashkortostan	3,738	0	2,084	0	5,125	0	2,503	0	435	0	87	0	817	0	122	0	2,393	0	75	0
Mari El Republic	739	0	364	0	832	0	399	0	41	0	8	0	38	0	3	0	62	0	6	0
Republic of Mordovia	706	0	335	0	845	7	351	0	26	0	0	0	45	0	1	0	109	0	3	0
Republic of Tatarstan (Tatarstan)	5,524	0	3,046	0	6,215	0	1,920	0	230	0	34	0	395	0	48	0	1,027	0	54	0
Udmurt Republic	1,790	0	823	0	1,995	0	860	0	105	0	30	0	98	0	6	0	143	0	6	0
Chuvash Republic – Chuvashia	1,587	0	692	0	1,800	1	693	0	181	0	6	0	75	0	2	0	260	0	26	0
Perm Territory	3,106	13	1,425	0	3,272	0	1,299	0	236	3	28	0	634	0	23	0	1,809	0	56	0
Kirov Region	1,326	0	565	0	1,624	0	632	0	174	0	12	0	303	0	25	0	590	0	34	0
Nizhny Novgorod Region	3,357	6	1,520	0	3,445	1	1,476	0	538	0	41	0	417	0	34	0	1,013	0	29	0
Orenburg Region	1,998	1	786	0	2,138	0	794	0	158	0	16	0	174	0	18	0	490	0	55	0
Penza Region	841	0	326	0	972	0	332	0	98	0	11	0	161	0	3	0	410	0	17	0
Samara Region	3,642	2	1,526	0	4,349	0	1,686	0	230	8	16	0	368	0	13	0	560	0	26	0
Saratov Region	1,864	0	875	0	2,127	0	957	0	91	0	11	0	223	0	16	0	573	0	20	0
Ulyanovsk Region	1,500	0	694	0	1,353	0	594	0	73	0	15	0	72	1	4	0	156	0	5	0

	2016				2017				2018				2019				2020			
	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	13,570	18	4,999	0	21,016	11	6,696	0	1,608	3	163	0	2,213	0	162	0	4,811	0	212	0
Kurgan Region	394	0	175	0	689	0	265	0	33	0	6	0	62	0	5	0	203	0	9	0
Sverdlovsk Region	3,731	1	1,457	0	6,137	1	1,969	0	460	3	60	0	778	0	65	0	1,985	0	89	0
Tyumen Region	6,442	5	1,689	0	8,886	10	2,264	0	870	0	75	0	1,117	0	71	0	2,135	0	84	0
including Khanty-Mansi Autonomous Area – Yugra	4,054	5	841	0	4,838	10	1,104	0	393	0	31	0	474	0	36	0	1,022	0	49	0
including Yamal-Nenets Autonomous Area	976	0	314	0	1,577	0	406	0	228	0	18	0	152	0	6	0	172	0	5	0
Chelyabinsk Region	3,004	12	1,679	0	5,304	0	2,198	0	247	0	22	0	256	0	21	0	488	0	30	0
Siberian Federal District <sup>1</sup>	17,426	3	7,388	0	25,019	2	8,044	0	1,784	3	213	0	2,639	0	234	0	6,355	0	301	0
Altai Republic	43	0	14	0	60	0	17	0	3	0	0	0	0	0	0	0	20	0	0	0
Republic of Tuva	120	0	43	0	155	0	60	0	14	0	0	0	15	0	0	0	20	0	3	0
Republic of Khakassia	416	0	173	0	481	0	218	0	71	0	3	0	65	0	3	0	180	0	4	0
Altai Territory	1,799	2	862	0	2,885	0	931	0	146	0	24	0	299	0	18	0	777	0	29	0
Krasnoyarsk Territory	3,307	0	1,375	0	4,905	0	1,364	0	329	0	33	0	381	0	42	0	795	0	49	0
Irkutsk Region	2,468	0	969	0	2,970	0	1,043	0	286	3	15	0	497	0	27	0	1,338	0	48	0
Kemerovo Region	2,614	0	1,186	0	3,524	0	1,259	0	234	0	18	0	305	0	34	0	946	0	40	0
Novosibirsk Region	2,903	1	1,142	0	4,609	1	1,278	0	304	0	53	0	613	0	69	0	884	0	71	0
Omsk Region	1,499	0	715	0	2,377	0	976	0	162	0	33	0	215	0	25	0	939	0	36	0
Tomsk Region	1,078	0	461	0	1,530	0	441	0	235	0	34	0	249	0	16	0	456	0	21	0

	2016				2017				2018				2019				2020			
	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 <sup>1</sup>	5,260	8	2,267	0	7,566	7	2,187	0	872	2	134	0	1,357	1	82	0	3,334	0	113	0
Republic of Buryatia <sup>1</sup>	532	0	188	0	687	0	175	0	82	0	15	0	104	0	3	0	278	0	5	0
Republic of Sakha (Yakutia)	1,007	0	409	0	1,472	0	477	0	218	0	53	0	170	0	21	0	323	0	12	0
Trans-Baikal Territory <sup>1</sup>	648	0	259	0	836	0	283	0	53	0	1	0	109	0	4	0	322	0	11	0
Kamchatka Territory	173	1	72	0	361	0	98	0	48	0	3	0	68	0	6	0	208	0	0	0
Primorye Territory	1,382	8	723	0	2,464	7	600	0	231	0	29	0	417	1	28	0	847	0	29	0
Khabarovsk Territory	1,435	0	545	0	1,713	0	498	0	95	2	22	0	220	0	10	0	784	0	21	0
Amur Region	534	0	207	0	684	0	211	0	52	0	1	0	131	0	2	0	277	0	21	0
Magadan Region	153	0	57	0	331	0	61	0	18	0	1	0	21	0	2	0	52	0	4	0
Sakhalin Region	445	0	203	0	392	0	178	0	67	0	9	0	109	0	5	0	206	0	4	0
Jewish Autonomous Region	97	0	37	0	112	0	49	0	3	0	0	0	6	0	1	0	32	0	6	0
Chukotka Autonomous Area	34	0	15	0	36	0	15	0	5	0	0	0	2	0	0	0	5	0	0	0

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

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

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



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

Table 3.26

	2018				2019				2020			
	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
The Russian Federation	115,975	178	35,418	2	110,188	39	21,926	2	156,832	7	32,270	0
Central Federal District	26,303	85	7,836	0	25,073	36	4,812	2	34,973	4	6,620	0
Belgorod Region	968	0	337	0	925	0	247	0	1,429	0	395	0
Bryansk Region	986	0	364	0	844	0	209	0	1,179	0	311	0
Vladimir Region	1,138	0	406	0	1,150	0	276	0	1,527	0	360	0
Voronezh Region	1,752	0	508	0	1,764	0	320	0	2,557	0	425	0
Ivanovo Region	777	0	312	0	719	0	185	0	1,000	0	247	0
Kaluga Region	1,057	0	369	0	978	0	222	0	1,383	0	252	0
Kostroma Region	579	0	218	0	570	0	118	0	858	0	206	0
Kursk Region	975	0	311	0	779	0	173	0	1,182	0	296	0
Lipetsk Region	953	0	299	0	878	0	178	0	1,311	0	231	0
Moscow Region	6,049	50	1,468	0	5,892	3	927	2	8,053	0	1,130	0
Orel Region	666	0	225	0	596	0	164	0	813	0	222	0
Ryazan Region	1,089	1	370	0	1,072	0	240	0	1,409	0	372	0
Smolensk Region	737	0	227	0	658	0	125	0	881	0	185	0
Tambov Region	615	0	190	0	589	0	111	0	847	0	183	0
Tver Region	1,134	0	350	0	1,132	0	229	0	1,565	0	316	0
Tula Region	1,214	0	429	0	1,108	0	258	0	1,561	0	376	0
Yaroslavl Region	1,047	0	329	0	1,064	0	206	0	1,418	0	312	0
Moscow	4,569	33	1,123	0	4,355	33	624	0	6,000	4	801	0

	2018				2019				2020			
	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
North-Western Federal District	12,500	25	3,712	0	12,167	3	2,308	0	15,853	1	2,931	0
Republic of Karelia	617	0	194	0	532	0	108	0	678	0	160	0
Republic of Komi	881	0	249	0	910	0	168	0	1,150	0	234	0
Arkhangelsk Region	1,161	0	377	0	1,141	0	248	0	1,583	0	329	0
including Nenets Autonomous Area	47	0	10	0	53	0	9	0	67	0	9	0
Vologda Region	1,101	0	449	0	1,040	0	269	0	1,689	0	452	0
Kaliningrad Region	856	0	309	0	871	0	155	0	1,167	0	238	0
Leningrad Region	1,602	0	448	0	1,622	0	329	0	2,048	0	310	0
Murmansk Region	591	0	176	0	588	0	117	0	817	0	196	0
Novgorod Region	518	0	196	0	486	0	122	0	726	0	172	0
Pskov Region	456	0	152	0	459	0	109	0	619	0	162	0
Saint Petersburg	4,717	24	1,160	0	4,518	3	683	0	5,376	1	678	0
Southern Federal District	8,815	1	2,668	0	8,443	0	1,586	0	12,571	0	2,324	0
Republic of Adygeya (Adygeya)	172	0	54	0	179	0	32	0	202	0	37	0
Republic of Kalmykia	120	0	19	0	145	0	16	0	257	0	48	0
Republic of Crimea	233	0	50	0	354	0	66	0	787	0	159	0
Krasnodar Territory	3,116	1	892	0	2,907	0	524	0	4,497	0	607	0
Astrakhan Region	752	0	300	0	697	0	194	0	1,049	0	273	0
Volgograd Region	1,751	0	486	0	1,641	0	284	0	2,239	0	553	0
Rostov Region	2,593	0	859	0	2,403	0	457	0	3,339	0	612	0
Sevastopol	78	0	6	0	117	0	13	0	201	0	35	0
North-Caucasian Federal District	2,384	11	584	1	2,260	0	379	0	4,950	0	1,337	0
Republic of Dagestan	305	0	67	0	427	0	75	0	728	0	150	0
Republic of Ingushetia	3	0	0	0	8	0	1	0	192	0	118	0
Kabardino-Balkar Republic	230	0	61	0	252	0	37	0	434	0	82	0
Karachai-Cherkess Republic	97	0	26	0	108	0	13	0	290	0	61	0
Republic of North Ossetia – Alania	210	0	67	0	240	0	43	0	353	0	55	0
Chechen Republic	27	0	8	0	55	0	12	0	830	0	490	0
Stavropol Territory	1,512	11	353	1	1,170	0	198	0	2,123	0	381	0

	2018				2019				2020			
	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
Volga Federal District	30,227	25	10,222	0	27,021	0	6,064	0	39,746	1	8,921	0
Republic of Bashkortostan	4,694	19	1,658	0	4,246	0	870	0	5,933	1	1,221	0
Mari El Republic	724	0	286	0	663	0	170	0	901	0	220	0
Republic of Mordovia	690	0	210	0	671	0	137	0	916	0	199	0
Republic of Tatarstan (Tatarstan)	5,386	0	2,049	0	4,540	0	1,105	0	6,957	0	1,873	0
Udmurt Republic	1,668	0	533	0	1,623	0	372	0	2,268	0	427	0
Chuvash Republic – Chuvashia	1,346	0	469	0	1,158	0	248	0	1,874	0	344	0
Perm Territory	2,563	0	920	0	2,405	0	608	0	3,578	0	800	0
Kirov Region	1,271	0	409	0	1,111	0	235	0	1,623	0	356	0
Nizhny Novgorod Region	2,920	0	887	0	2,635	0	607	0	3,978	0	867	0
Orenburg Region	1,742	0	614	0	1,552	0	330	0	2,365	0	573	0
Penza Region	752	0	195	0	674	0	139	0	1,148	0	215	0
Samara Region	3,357	0	999	0	3,043	0	636	0	4,377	0	914	0
Saratov Region	1,896	5	592	0	1,649	0	386	0	2,278	0	522	0
Ulyanovsk Region	1,218	0	402	0	1,051	0	221	0	1,550	0	390	0
Ural Federal District	14,647	1	4,169	1	15,650	0	2,977	0	20,498	1	4,516	0
Kurgan Region	675	0	194	0	616	0	124	0	971	0	183	0
Sverdlovsk Region	4,276	0	1,281	0	3,992	0	831	0	5,549	1	1,207	0
Tyumen Region	5,383	0	1,159	0	7,138	0	803	0	8,138	0	1,125	0
including Khanty-Mansi Autonomous Area – Yugra	2,917	0	487	0	4,544	0	397	0	4,463	0	533	0
including Yamal-Nenets Autonomous Area	645	0	152	0	856	0	119	0	1,202	0	144	0
Chelyabinsk Region	4,313	1	1,537	1	3,904	0	1,219	0	5,840	0	2,001	0

	2018				2019				2020			
	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
Siberian Federal District <sup>1</sup>	14,485	0	4,394	0	13,908	0	2,800	0	20,151	0	4,248	0
Altai Republic	49	0	16	0	51	0	8	0	104	0	19	0
Republic of Tuva	170	0	45	0	192	0	25	0	313	0	37	0
Republic of Khakassia	422	0	135	0	373	0	90	0	550	0	123	0
Altai Territory	1,809	0	652	0	1,540	0	400	0	2,507	0	677	0
Krasnoyarsk Territory	2,811	0	814	0	2,571	0	460	0	3,553	0	650	0
Irkutsk Region	2,162	0	522	0	2,007	0	321	0	2,675	0	519	0
Kemerovo Region	2,360	0	722	0	2,086	0	418	0	3,041	0	645	0
Novosibirsk Region	2,801	0	869	0	2,532	0	490	0	3,729	0	747	0
Omsk Region	1,901	0	619	0	1,627	0	394	0	2,441	0	612	0
Tomsk Region	878	5	267	0	929	0	194	0	1,238	0	219	0
Far-Eastern Federal District <sup>1</sup>	5,734	24	1,567	0	5,666	0	1,000	0	8,090	0	1,373	0
Republic of Buryatia <sup>1</sup>	437	0	124	0	459	0	73	0	794	0	131	0
Republic of Sakha (Yakutia)	873	0	231	0	850	0	126	0	1,217	0	142	0
Trans-Baikal Territory <sup>1</sup>	657	0	171	0	693	0	115	0	983	0	141	0
Kamchatka Territory	236	0	66	0	272	0	50	0	361	0	60	0
Primorye Territory	1,245	0	363	0	1,115	0	221	0	1,499	0	265	0
Khabarovsk Territory	1,074	24	281	0	1,085	0	199	0	1,571	0	318	0
Amur Region	543	0	156	0	508	0	95	0	775	0	144	0
Magadan Region	128	0	37	0	151	0	19	0	173	0	33	0
Sakhalin Region	404	0	106	0	382	0	71	0	513	0	93	0
Jewish Autonomous Region	98	0	27	0	103	0	21	0	143	0	34	0
Chukotka Autonomous Area	39	0	5	0	48	0	10	0	61	0	12	0

\* 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 I quarter of 2018.

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

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

Table 3.27

	2016		2017		2018		2019		2020	
	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	10	9	9	93	4	35	5	7	6	38
Central Federal District	11	12	10	105	5	36	5	7	6	38
Belgorod Region	11	-	8	-	4	-	5	-	6	-
Bryansk Region	12	0	10	-	5	-	5	-	7	-
Vladimir Region	11	-	9	-	5	-	4	-	7	-
Voronezh Region	10	-	9	-	4	-	5	-	7	-
Ivanovo Region	12	-	11	-	5	-	5	-	8	-
Kaluga Region	9	-	8	-	4	-	4	-	6	-
Kostroma Region	12	-	11	-	5	-	5	-	9	-
Kursk Region	11	-	10	-	4	-	5	-	8	-
Lipetsk Region	11	-	9	-	4	-	4	-	7	-
Moscow Region	10	9	10	-	4	296	5	-	5	0
Orel Region	12	-	10	-	5	-	5	-	7	-
Ryazan Region	12	0	9	-	4	0	4	-	7	-
Smolensk Region	10	-	8	-	4	-	5	-	6	-
Tambov Region	10	-	8	-	4	-	3	-	6	-
Tver Region	10	-	8	-	4	-	4	-	7	-
Tula Region	11	-	9	-	5	-	5	-	7	-
Yaroslavl Region	13	-	11	-	5	-	5	-	8	-
Moscow	12	12	12	77	6	6	7	7	5	39
North-Western Federal District	11	1	9	200	4	-	5	0	5	-
Republic of Karelia	10	-	9	-	4	-	4	-	6	-
Republic of Komi	9	-	8	-	3	-	4	-	7	-
Arkhangelsk Region	9	-	9	-	4	-	5	-	7	-
including Nenets Autonomous Area	7	-	7	-	2	-	3	-	7	-
Vologda Region	12	-	10	-	5	-	6	-	8	-
Kaliningrad Region	10	-	9	-	4	-	5	-	6	-
Leningrad Region	9	-	8	-	4	-	4	0	5	-
Murmansk Region	10	-	10	-	5	-	5	-	6	-
Novgorod Region	10	-	9	-	5	-	5	-	7	-
Pskov Region	10	-	9	-	4	-	4	-	7	-
Saint Petersburg	11	1	10	118	5	-	5	-	5	-

	2016		2017		2018		2019		2020	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	9	0	8	-	4	-	4	-	6	-
Republic of Adygeya (Adygeya)	8	-	8	-	3	-	3	-	4	-
Republic of Kalmykia	7	-	4	-	2	-	2	-	4	-
Republic of Crimea	5	0	6	-	3	-	3	-	7	-
Krasnodar Territory	9	-	8	-	3	-	4	-	6	-
Astrakhan Region	10	-	8	-	4	-	4	-	7	-
Volgograd Region	11	-	9	-	4	-	4	-	7	-
Rostov Region	10	-	8	-	4	-	4	-	6	-
Sevastopol	4	-	7	-	2	-	3	-	6	-
North-Caucasian Federal District	8	-	7	-	3	-	3	-	7	-
Republic of Dagestan	5	-	6	-	2	-	2	-	5	-
Republic of Ingushetia	1	-	6	-	4	-	1	-	20	-
Kabardino-Balkar Republic	7	-	7	-	2	-	3	-	6	-
Karachai-Cherkess Republic	7	-	6	-	2	-	2	-	7	-
Republic of North Ossetia – Alania	5	-	6	-	3	-	3	-	5	-
Chechen Republic	5	-	6	-	1	-	2	-	17	-
Stavropol Territory	10	-	8	-	3	-	4	-	7	-
Volga Federal District	11	-	9	39	5	0	5	-	7	-
Republic of Bashkortostan	12	-	9	17	4	0	5	-	7	-
Mari El Republic	10	-	9	-	5	-	5	-	8	-
Republic of Mordovia	8	-	7	-	4	-	4	-	7	-
Republic of Tatarstan (Tatarstan)	12	-	8	-	6	-	5	-	7	-
Udmurt Republic	10	-	9	-	4	-	4	-	7	-
Chuvash Republic – Chuvashia	11	-	9	-	5	-	5	-	7	-
Perm Territory	12	-	9	-	5	-	5	-	7	-
Kirov Region	9	-	8	-	4	-	5	-	7	-
Nizhny Novgorod Region	12	-	10	-	4	-	5	-	8	-
Orenburg Region	8	-	7	-	4	-	4	-	7	-
Penza Region	9	-	7	-	4	-	4	-	6	-
Samara Region	12	-	10	-	5	-	5	-	8	-
Saratov Region	11	-	10	-	4	-	4	-	7	-
Ulyanovsk Region	11	-	9	-	5	-	5	-	8	-

	2016		2017		2018		2019		2020	
	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	10	-	8	-	4	-	4	-	7	-
Kurgan Region	8	-	6	-	3	-	4	-	7	-
Sverdlovsk Region	10	-	8	-	4	-	5	-	6	-
Tyumen Region	9	-	8	-	3	-	4	-	7	-
including Khanty-Mansi Autonomous Area – Yugra	8	-	7	-	3	-	4	-	7	-
including Yamal-Nenets Autonomous Area	9	-	8	-	3	-	4	-	6	-
Chelyabinsk Region	12	-	10	-	5	-	5	-	9	-
Siberian Federal District <sup>1</sup>	10	-	8	100	4	-	5	-	7	-
Altai Republic	6	-	5	-	3	-	2	-	6	-
Republic of Tuva	6	-	5	-	2	-	2	-	6	-
Republic of Khakassia	9	-	9	-	4	-	4	-	6	-
Altai Territory	10	-	8	-	4	-	5	-	7	-
Krasnoyarsk Territory	10	-	8	-	4	-	5	-	6	-
Irkutsk Region	10	-	8	-	4	-	4	-	7	-
Kemerovo Region	11	-	9	-	4	-	5	-	8	-
Novosibirsk Region	8	-	8	82	4	-	5	-	6	-
Omsk Region	10	-	9	-	4	-	5	-	7	-
Tomsk Region	10	-	8	-	4	-	5	-	7	-
Far-Eastern Federal District <sup>1</sup>	8	0	7	0	3	-	4	-	5	-
Republic of Buryatia <sup>1</sup>	7	-	6	-	3	-	3	-	6	-
Republic of Sakha (Yakutia)	6	-	5	-	3	-	3	-	4	-
Trans-Baikal Territory <sup>1</sup>	8	-	7	-	3	-	4	-	6	-
Kamchatka Territory	9	-	9	-	4	-	5	-	6	-
Primorye Territory	9	0	7	0	3	-	4	-	4	-
Khabarovsk Territory	10	-	8	-	4	-	4	-	6	-
Amur Region	8	-	7	-	3	-	3	-	5	-
Magadan Region	10	-	9	-	4	-	5	-	5	-
Sakhalin Region	11	-	9	-	4	-	4	-	5	-
Jewish Autonomous Region	8	-	8	-	3	-	3	-	7	-
Chukotka Autonomous Area	12	-	9	-	3	-	3	-	5	-

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

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

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

Table 3.28

	2016		2017		2018		2019		2020	
	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	47,119	1,117	31,719	5,364	126,302	575	63,489	878	70,199	406
Central Federal District	35,892	1,117	23,699	5,356	113,428	506	56,270	777	62,422	62,422
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	24	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	31	0	12	0	21	0	5	0	0	0
Kaluga Region	10	0	0	0	0	0	0	0	0	0
Kostroma Region	116	0	22	0	54	19	733	13	1,750	0
Kursk Region	0	0	0	0	1	0	2	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	5	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	11	0	1	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	35,736	1,117	23,654	5,356	113,322	487	55,530	765	60,672	60,672
North-Western Federal District	217	0	293	8	622	0	559	19	454	103
Republic of Karelia	0	0	0	0	0	0	17	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	94	0	1	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	123	0	292	8	622	0	542	19	454	454





	2016		2017		2018		2019		2020	
	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	27	0	32	0	1,676	0	82	0	91	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	22	0	1,636	0	73	0	59	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	27	0	10	0	40	0	9	0	32	0
Siberian Federal District <sup>1</sup>	3,158	0	1,566	0	2,264	0	1,519	0	1,681	1,681
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	145	0	111	0	95	0	29	0	175	175
Krasnoyarsk Territory	680	0	0	0	0	0	0	0	0	0
Irkutsk Region	1	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	5	0	0	0
Novosibirsk Region	2,317	0	1,451	0	2,169	0	1,484	0	1,506	1,506
Omsk Region	16	0	4	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	1	0	0	0
Far-Eastern Federal District <sup>1</sup>	2,755	0	4,672	0	6,491	69	4,207	81	4,925	21
Republic of Buryatia <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	26	0	16	0	0	0	0	0	0	0
Trans-Baikal Territory <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	2,459	0	3,255	0	6,456	0	4,178	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	3,509	0
Amur Region	270	0	1,401	0	35	69	29	81	0	0
Magadan Region	0	0	0	0	0	0	0	0	1,416	21
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

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

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

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

Table 3.29

	2016		2017		2018		2019		2020	
	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	32,860	0	116,869	0	130,121	0	229,654	0	323,656	0
Central Federal District	28,752	0	116,869	0	122,594	0	28,424	0	130,642	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	28,752	0	116,869	0	122,594	0	28,424	0	130,642	0
North-Western Federal District	3,810	0	0	0	7,527	0	201,230	0	193,014	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	3,810	0	0	0	7,527	0	201,230	0	193,014	0



	2016		2017		2018		2019		2020	
	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	0	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	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	0	0	0	0	0	0	0	0	0	0
Siberian Federal District <sup>1</sup>	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 <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia <sup>1</sup>	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 <sup>1</sup>	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	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

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

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

## Commissioning

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

Table 3.30

	2016		2017		2018		2019		2020	
	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	80,240	31,791	79,224	32,987	75,658	32,421	82,042	38,503	82,185	39,802
Central Federal District	23,982	8,491	24,285	9,771	23,435	9,968	25,742	11,878	25,533	12,053
Belgorod Region	1,350	1,140	1,301	1,056	1,216	1,034	1,260	1,072	1,149	935
Bryansk Region	665	99	558	73	403	70	407	146	427	175
Vladimir Region	656	329	695	414	653	365	745	514	726	481
Voronezh Region	1,679	462	1,687	655	1,691	794	1,879	778	1,726	845
Ivanovo Region	177	27	340	129	369	154	331	182	333	195
Kaluga Region	737	348	882	440	787	379	795	470	819	612
Kostroma Region	309	155	310	119	197	120	212	130	259	137
Kursk Region	587	226	591	258	595	325	554	344	523	330
Lipetsk Region	1,078	616	1,084	812	903	654	1,254	938	1,232	1,053
Moscow Region	8,914	2,808	9,078	3,529	8,867	3,715	8,614	4,076	9,040	4,486
Orel Region	360	109	268	100	290	120	303	186	440	219
Ryazan Region	708	215	713	322	778	290	799	331	647	267
Smolensk Region	630	308	484	220	360	227	427	256	444	237
Tambov Region	833	599	839	644	859	589	920	719	703	547
Tver Region	496	161	585	151	425	153	640	394	660	370
Tula Region	623	275	697	303	735	355	651	403	680	318
Yaroslavl Region	797	292	754	328	768	402	778	396	746	345
Moscow	3,385	321	3,419	221	3,541	222	5,176	543	4,979	504

	2016		2017		2018		2019		2020	
	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	8,863	2,030	8,967	1,832	9,473	2,338	9,439	3,025	9,163	3,295
Republic of Karelia	293	83	222	70	271	109	277	137	294	132
Republic of Komi	240	47	223	85	290	119	237	119	204	105
Arkhangelsk Region	366	151	423	144	323	142	332	125	374	152
including Nenets Autonomous Area	24	13	28	13	19	8	10	5	22	9
Vologda Region	774	270	542	185	536	244	585	292	500	245
Kaliningrad Region	1,209	415	902	278	916	260	973	290	1,164	409
Leningrad Region	2,172	596	2,626	692	2,641	860	2,930	1,390	2,666	1,665
Murmansk Region	59	12	59	16	46	30	45	40	36	32
Novgorod Region	362	144	232	123	264	152	287	186	283	185
Pskov Region	272	117	202	103	236	109	302	201	273	164
Saint Petersburg	3,116	195	3,536	138	3,950	314	3,471	245	3,370	207
Southern Federal District	8,962	4,231	9,622	4,626	9,067	4,113	9,920	5,106	10,701	5,426
Republic of Adygeya (Adygeya)	235	136	244	110	187	90	257	137	258	152
Republic of Kalmykia	71	27	96	55	90	63	101	67	88	56
Republic of Crimea2	286	122	834	617	775	418	800	580	809	607
Krasnodar Territory	4,502	1,813	4,728	1,810	4,415	1,590	4,532	1,985	5,124	2,188
Astrakhan Region	603	407	484	268	328	228	319	202	365	291
Volgograd Region	754	360	728	329	610	285	731	360	771	339
Rostov Region	2,293	1,366	2,334	1,376	2,347	1,241	2,611	1,368	2,644	1,322
Sevastopol	219		174	61	314	197	569	408	642	471
North-Caucasian Federal District	5,031	3,635	5,082	3,370	3,557	2,134	4,028	2,397	3,996	2,494
Republic of Dagestan	1,862	1,597	2,000	1,447	976	568	1,019	564	970	488
Republic of Ingushetia	272	171	309	165	236	143	280	114	180	96
Kabardino-Balkar Republic	412	264	427	274	436	344	474	324	500	385
Karachai-Cherkess Republic	165	112	202	72	175	82	212	129	128	106
Republic of North Ossetia – Alania	178	33	192	44	210	45	229	72	239	86
Chechen Republic	1,042	994	1,069	975	600	507	637	520	756	661
Stavropol Territory	1,101	465	882	392	925	445	1,177	676	1,222	672

	2016		2017		2018		2019		2020	
	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	16,162	7,399	15,641	7,481	15,223	7,735	16,190	8,546	15,775	8,879
Republic of Bashkortostan	2,698	1,815	2,461	1,666	2,290	1,402	2,372	1,389	2,455	1,499
Mari El Republic	466	169	470	148	337	136	398	163	370	135
Republic of Mordovia	329	154	330	148	334	166	348	179	325	179
Republic of Tatarstan (Tatarstan)	2,407	1,038	2,408	1,080	2,410	1,109	2,676	1,106	2,680	1,460
Udmurt Republic	650	287	659	288	717	318	760	428	803	418
Chuvash Republic – Chuvashia	630	194	605	165	598	138	656	166	578	163
Perm Territory	1,060	312	1,101	468	1,081	485	1,173	647	1,215	603
Kirov Region	662	178	546	195	553	240	504	227	460	207
Nizhny Novgorod Region	1,274	613	1,308	602	1,351	743	1,410	824	1,477	884
Orenburg Region	966	374	892	401	912	470	994	451	967	527
Penza Region	886	465	887	532	663	414	837	534	852	513
Samara Region	1,875	718	1,788	661	1,782	770	1,841	910	1,401	918
Saratov Region	1,294	499	1,210	431	1,216	640	1,202	704	1,159	628
Ulyanovsk Region	967	585	977	695	981	706	1,019	820	1,034	746
Ural Federal District	6,380	2,108	6,302	2,285	5,965	2,295	6,735	2,642	6,954	2,994
Kurgan Region	296	195	272	122	232	152	251	189	267	197
Sverdlovsk Region	2,107	779	2,144	840	2,088	809	2,415	968	2,372	1,033
Tyumen Region	2,662	680	2,469	804	2,120	673	2,563	780	2,742	1,057
including Khanty-Mansi Autonomous Area – Yugra	747	109	813	116	586	123	802	221	993	392
including Yamal-Nenets Autonomous Area	228	25	236	32	186	44	146	39	167	54
Chelyabinsk Region	1,316	454	1,417	519	1,524	662	1,507	706	1,572	707
Siberian Federal District <sup>2</sup>	8,648	3,039	7,333	2,835	6,649	2,834	7,438	3,590	7,488	3,442
Altai Republic	125	96	131	110	108	98	99	79	89	82
Republic of Tuva	108	82	101	77	93	76	112	81	111	75
Republic of Khakassia	192	60	236	86	188	113	248	142	288	132
Altai Territory	754	234	630	254	786	308	758	333	826	341
Krasnoyarsk Territory	1,374	295	1,057	288	1,149	323	1,696	848	1,307	557
Irkutsk Region	913	320	974	323	988	588	1,024	627	1,106	645
Kemerovo Region	1,089	549	1,000	544	640	385	766	443	825	598
Novosibirsk Region	2,216	604	1,729	518	1,738	604	1,759	541	1,944	498
Omsk Region	772	191	458	170	522	180	538	314	541	256
Tomsk Region	478	211	478	170	437	160	439	183	452	258



	2016		2017		2018		2019		2020	
	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 <sup>2</sup>	2,192	848	1,973	777	2,269	994	2,514	1,297	2,555	1,209
Republic of Buryatia <sup>2</sup>	336	176	269	140	248	131	268	213	276	191
Republic of Sakha (Yakutia)	292	222	271	155	187	206	217	169	180	139
Trans-Baikal Territory <sup>2</sup>	620	243	634	204	530	123	562	248	530	235
Kamchatka Territory	75	32	67	30	36	28	45	23	68	35
Primorye Territory	492	205	412	204	538	219	559	280	650	257
Khabarovsk Territory	366	157	270	129	274	121	295	118	229	116
Amur Region	221	35	182	32	159	37	205	61	156	68
Magadan Region	5	2	6	5	4	4	7	3	9	5
Sakhalin Region	334	143	348	156	265	104	332	159	440	150
Jewish Autonomous Region	76	31	50	19	28	21	23	23	14	14
Chukotka Autonomous Area	3	-	4	0	2	-	1	0	2	-

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

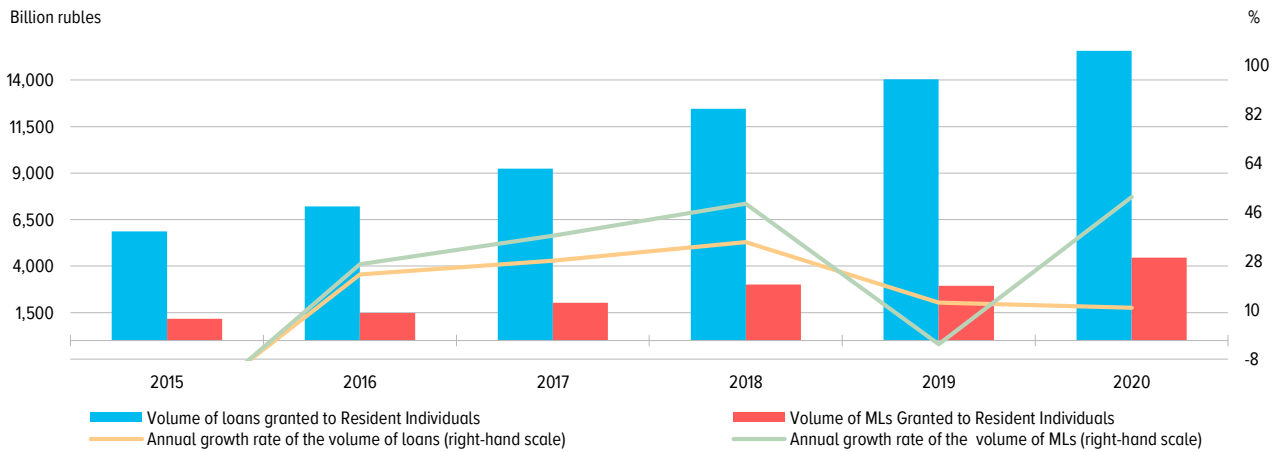
<sup>1</sup> According to Rosstat.

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

## 4. GRAPHS AND CHARTS

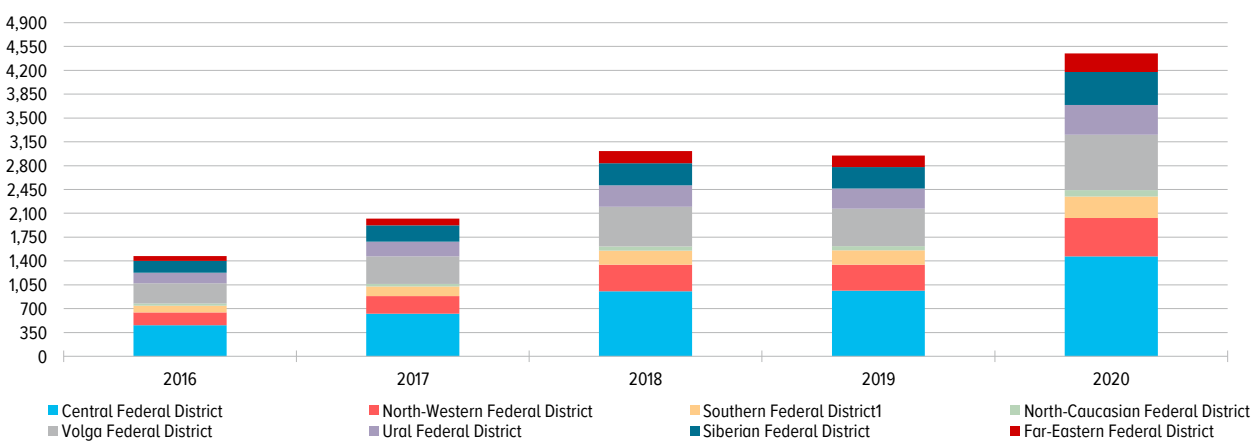
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS

Chart 4.1



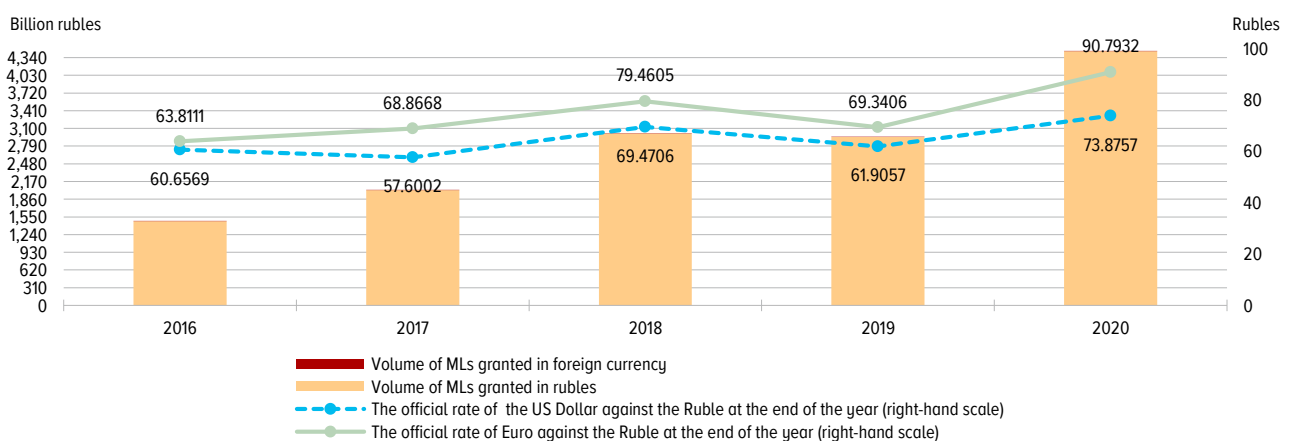
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT OF THE RUSSIAN FEDERATION (BILLION RUBLES)

Chart 4.2



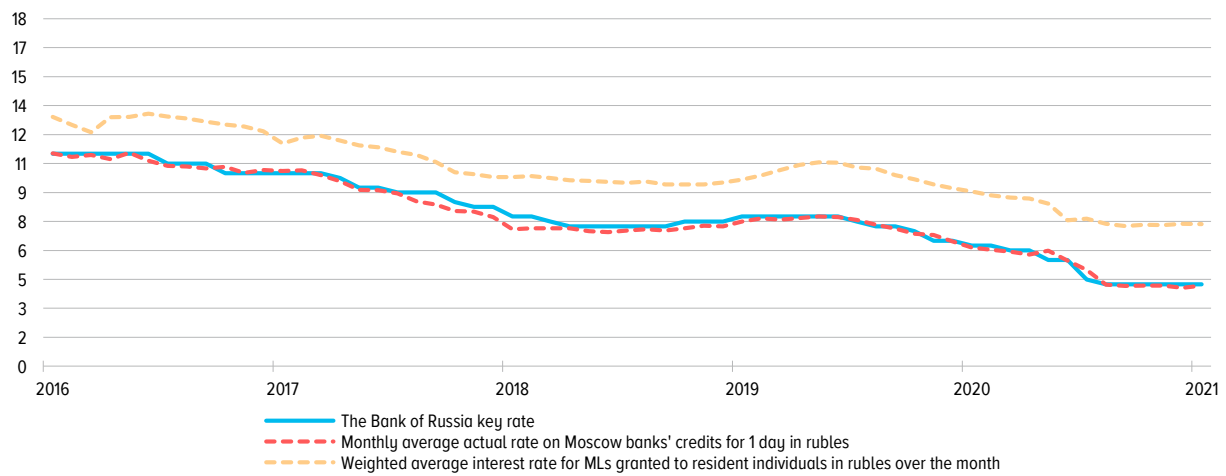
CURRENCY STRUCTURE OF MLS GRANTED TO RESIDENT INDIVIDUALS AND DYNAMICS OF CURRENCY RATE

Chart 4.3



DYNAMICS OF INTEREST RATE<sup>1</sup>  
(%)

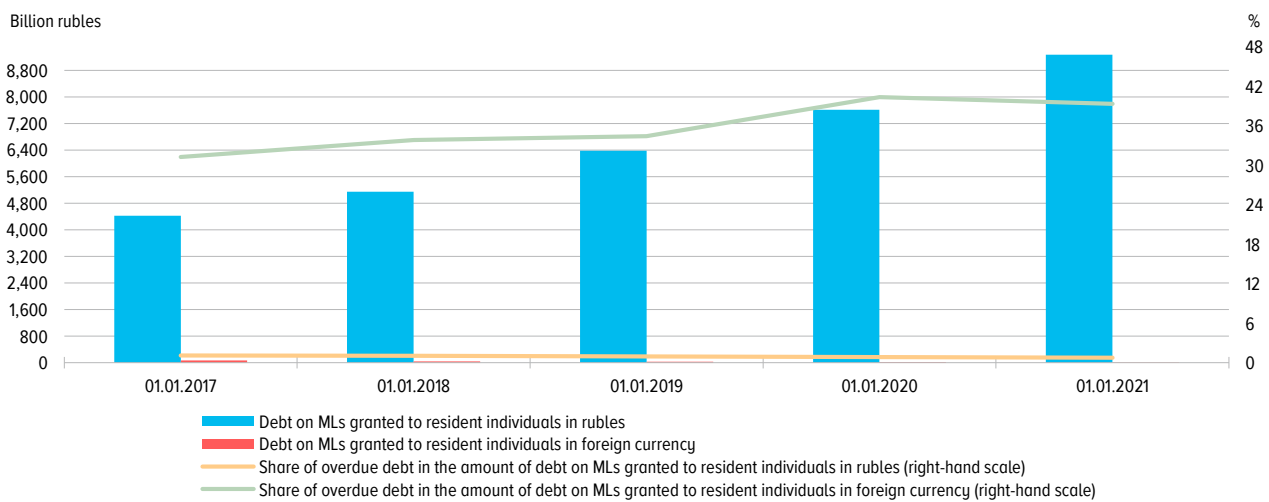
Chart 4.4



<sup>1</sup> Until 2019 the weighted average interest rates for MLs granted over the month were formed by calculations based on cumulative data from the beginning of the year.

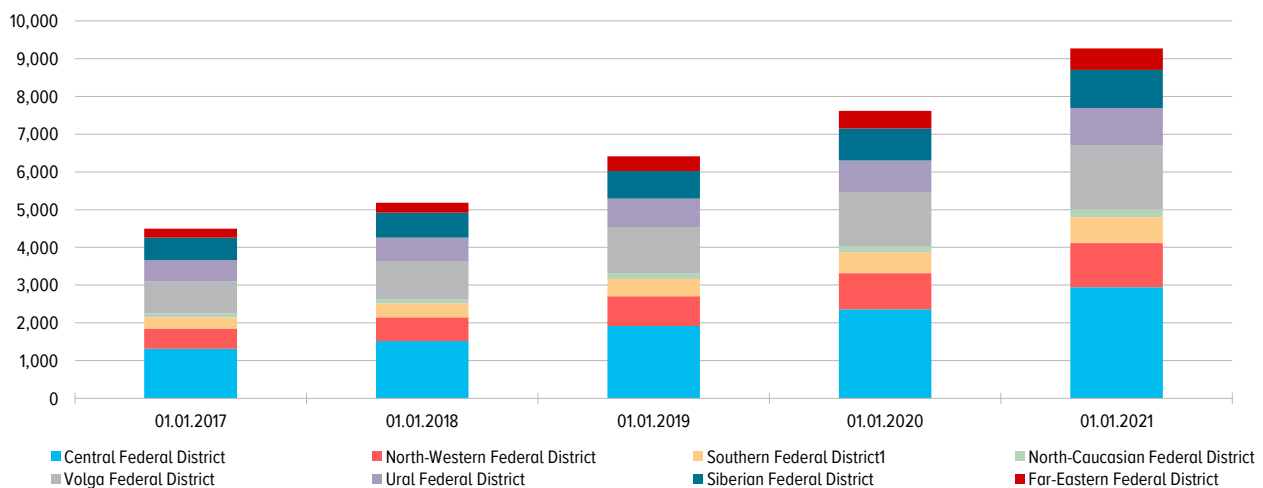
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS

Chart 4.5



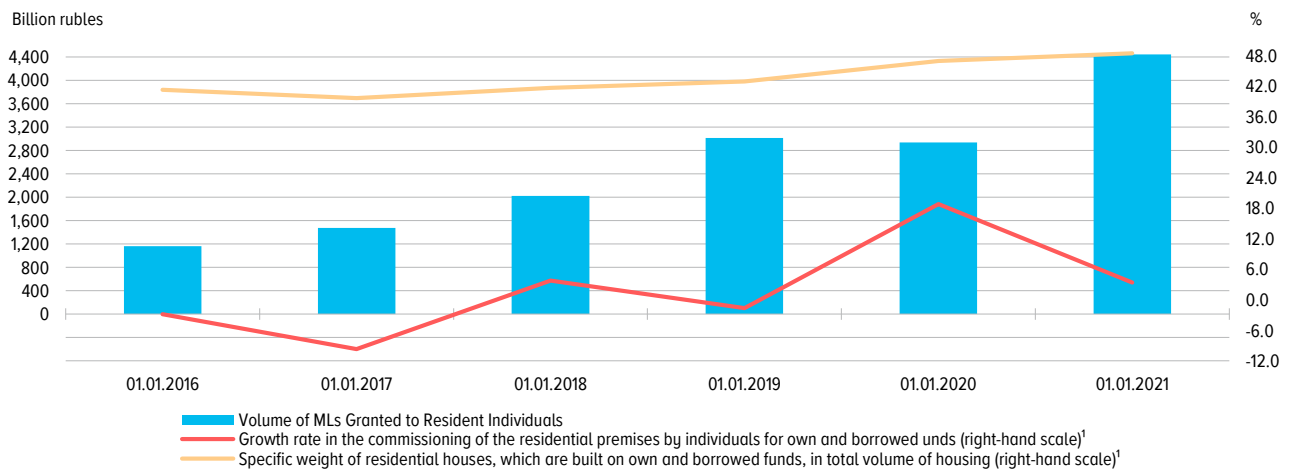
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS BY GROUP OF CREDIT INSTITUTIONS RANGED BY ASSETS  
(BILLION RUBLES)

Chart 4.6



DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET<sup>1</sup>

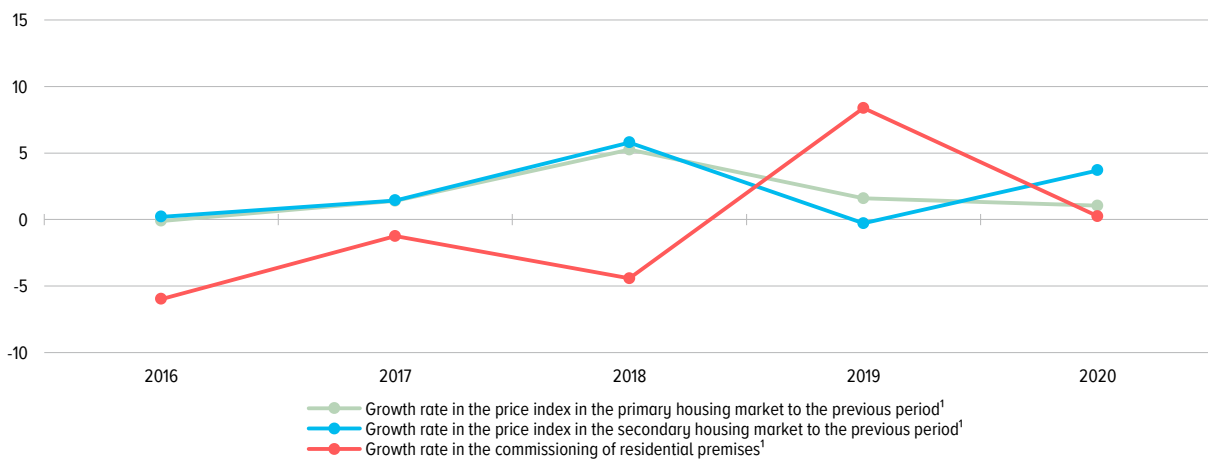
Chart 4.7



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

SELECTED INDICATORS' DYNAMICS OF THE HOUSING MARKET ECONOMIC ACTIVITY<sup>1</sup>  
(%)

Chart 4.8



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

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

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

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

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

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

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

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

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

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

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

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

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, 3.28–3.29 are formed by grouping information by location of credit institutions according to the State Register of Credit Institutions.

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



## SYMBOLS AND NOTES

### Symbols and notes

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

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

### Abbreviation list

#### ORGANIZATIONS

<b>The Bank of Russia</b>	The Central Bank of the Russian Federation
<b>Rosreestr</b>	The Federal Service for State Registration, Cadaster and Cartography
<b>Rosstat</b>	The Federal State Statistics Service

#### INDICATORS

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