THE CENTRAL BANK OF THE RUSSIAN FEDERATION
STATISTICS DEPARTMENT

HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA (INTERNET-VERSION)

STATISTICAL YEARBOOK

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Foreword

The following yearbook “Housing (Mortgage) Loan Market in Russia” (hereinafter – the yearbook) is statistical annual 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 2010 to 2014.

The yearbook comprises data from the Bank of Russia, the Federal State Statistics Service, the Federal Service for State Registration, Cadastre and Cartography, the Open Joint-Stock Corporation “Agency for Housing Mortgage Lending”.

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

The yearbook includes data on the number of credit institutions, which carry out operations on the primary and the secondary housing (mortgage) loan market; information on housing (mortgage) loans extended by credit institutions to individuals-residents in rubles and foreign currency; data on volumes and sources of early repayment and refinancing of mortgage loans (rights of claim to mortgage loans), and also there are macroeconomics indexes and socio-economic indicators.

SYMBOLS AND NOTES:

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

ABBREVIATION LIST

Organizations

AHML	- The Open Joint-Stock Corporation “Agency for Housing Mortgage Lending”
The Bank of Russia	- The Central Bank of the Russian Federation
Rosreestr	- The Federal Service for State Registration, Cadastre and Cartography
Rosstat	- The Federal State Statistics Service

Indicators

GDP	- gross domestic product
HLs	- housing loans
HMLs	- housing (mortgage) loans

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Summary Methodology

Chapter 1. Economic Indicators

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

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

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

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

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

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

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

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

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

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

Loans to individuals-residents – loans extended for purchasing goods (works, services) for personal, family, home or other needs not connected with any entrepreneurial activities.

Housing loans – loans, extended by credit institutions to individuals-residents for the purchase and development of land for housing construction, to finance construction and to buy housing.

Housing (mortgage) loans – housing loans extended 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).

Primary housing (mortgage) loan market – market of housing (mortgage) loans extended by credit institutions to individuals-residents.

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

Volume of HMLs extended to individuals-residents – 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 extended by credit institutions that had their banking licenses revoked in the reporting period.

Debt on HMLs – the balance of debt (including overdue debt) on loans as of the reporting date.

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

Average volume of HMLs – ratio of aggregated volume of extended HMLs to their number.

Average price of residential real estate market for 1 m^2 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 (newly built or reconstructed) to private property is carried out 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 HMLs 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 extending HMLs – the number of credit institutions conducting operations of HMLs to households since the beginning of the year or having debts on HMLs.

Number of credit institutions purchasing rights of claim under HMLs - 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 extended HMLs – the number of credit institutions which extended loans for the repayment previously extended (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 HMLs – debt on extended loans with expired (under the terms of contract) payments.

Weighted average period of loans extended since the beginning of the year characterizes average maturities of HMLs provided since the beginning of the year and is calculated by the formula:

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

T — the average weighted maturity;

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

V1... n — the volume of loans extended by the credit institution n.

Weighted average period of loans extended during the month characterizes average maturities of HMLs extended by credit institutions during the month.

Weighted average interest rate on the loans extended since the beginning of the year describes average interest rates on HMLs provided by credit institutions since the beginning of the year and is calculated by the formula:

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

P — average weighted interest rate;

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

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

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

Weighted average interest rate on loans extended during the month characterizes average interest rates on HMLs extended 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 HMLs by terms of arrears – debt with overdue payments in the total debt on HMLs by the maximum period of delay in payment in case of credit (part of credit) is unpaid in time.

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

Volume of early repaid HMLs/rights of claim thereon – the amount of HMLs/rights of claim 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 HMLs. This indicator is compiled cumulatively since the beginning of the year.

Volume of refinanced HMLs/rights of claim thereon – the amount of HMLs/rights of claim thereon refinanced during the reporting period by 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). This indicator is compiled cumulatively since the beginning of the year.

Refinancing of HMLs/rights of claim thereon with the sale of the pool of HMLs/rights of claim 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 HMLs/rights of claim 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 No 152-FZ, dated November 11, 2003, '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 (PIF) – a self-contained property complex consisting of property placed by its founder(s) into the trust of its management company on the condition of joining this with the other trust founders' property, and of property obtained in the process of such trust management, a share in title whereto is certified by a security issued by the management company. A unit investment fund is not a legal entity. An investment unit is a registered security certifying its holder's interest in title to the property constituting the unit investment fund.

Chapter 3. Regional structure

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

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

Chapter 4. Graphs and Charts

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

1.1. Selected Macroeconomic Indicators

	GDP* at market prices, billions of rubles**	The dynamics of real GDP in % to the corresponding period of the previous year**	Consumer price index in % to the corresponding period of the previous year*	The official rate of the US dollar against the ruble (at the end of the quarter), USD/RUB.	The official rate of the euro against the ruble (at the end of the quarter), EUR/RUB
2005					
I quarter	4 459	105,6	113,1	27,83	36,06
II quarter	5 078	106,0	113,8	28,67	34,52
III quarter	5 845	106,0	112,7	28,50	34,38
IV quarter	6 228	107,8	111,3	28,78	34,19
2006					
I quarter	5 793	107,3	110,8	27,76	33,47
II quarter	6 368	108,1	109,4	27,08	33,98
III quarter	7 276	108,2	109,4	26,78	33,98
IV quarter	7 480	108,9	109,1	26,33	34,70
2007					
I quarter	6 780	108,1	107,7	26,01	34,69
II quarter	7 768	108,6	108,0	25,82	34,72
III quarter	8 903	108,2	108,9	24,95	35,35
IV quarter	9 797	109,2	111,4	24,55	35,93
2008					
I quarter	8 878	109,2	112,9	23,52	37,07
II quarter	10 238	107,9	114,9	23,46	36,91
III quarter	11 542	106,4	114,9	25,25	36,37
IV quarter	10 619	98,7	113,8	29,38	41,44
2009					
I quarter	8 335	90,8	113,7	34,01	44,94
II quarter	9 245	88,8	112,4	31,29	43,82
III quarter	10 411	91,4	111,4	30,09	44,01
IV quarter	10 816	97,4	109,2	30,24	43,39
2010					
I quarter	9 996	104,1	107,2	29,36	39,70
II quarter	10 977	105,0	105,9	31,20	38,19
III quarter	12 086	103,8	106,2	30,40	41,35
IV quarter	13 249	105,1	108,1	30,48	40,33
2011					
I quarter	11 954	103,3	109,5	28,43	40,02
II quarter	13 376	103,3	109,5	28,08	40,39
III quarter	14 733	105,0	108,1	31,88	43,40
IV quarter	15 904	105,2	106,7	32,20	41,67
2012					
I quarter	13 682	104,9	103,9	29,33	39,17
II quarter	14 912	104,3	103,8	32,82	41,32
III quarter	16 296	103,0	106,0	30,92	39,98
IV quarter	17 329	102,0	106,5	30,37	40,23
2013					
I quarter	14 642	100,8	107,1	31,08	39,80
II quarter	15 983	101,0	107,2	32,71	42,72
III quarter	17 538	101,3	106,4	32,35	43,65
IV quarter	18 592	102,0	106,4	32,73	44,97

* Intra GDP — estimation.
** According to Rosstat.

1.2. Main Socio-Economic Indicators*

	2005	2006	2007	2008	2009	2010	2011	2012	2013
Population size, millions of people	143,2	142,8	142,8	142,7	142,8	142,9	143,0	143,3	143,7
Economically active population size, millions of people	73,6	74,4	75,3	75,7	75,7	75,5	75,8	75,7	75,5
Average cash income per capita (monthly), thousands of rubles	8,1	10,2	12,5	14,9	16,9	19,0	20,8	23,2	25,6
Average monthly nominal accrued wage of one worker, thousands of rubles	8,6	10,6	13,6	17,3	18,6	21,0	23,4	26,6	30,0
Share of expenses on real estate acquisition in cash expenses of the population, %	2,5	3,3	3,9	4,7	2,9	3,4	4,1	4,3	…
Housing facilities, million m2 of residential premises	2 955	3 003	3 060	3 116	3 177	3 231	3 288	3 349	3 359
Commissioning, million m2 of residential premises	43,6	50,6	61,2	64,1	59,9	58,4	62,3	65,7	70,5
including for own and borrowed funds of population	17,5	20,0	26,3	27,4	28,5	25,5	26,8	28,4	30,7
Number of ready-built apartments, thousands of unit	515 304	608 555	722 453	768 106	701 857	716 930	785 561	838 029	929 371
including for own and borrowed funds of population	126 770	143 997	189 542	200 139	210 069	192 499	201 311	211 076	228 102
Average size of apartment, m2 of residential premises	84,5	83,1	84,7	83,4	85,3	81,5	79,3	78,4	75,8

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

1.3. Main Indicators, which Characterize HMLs Market*

	2005	2006	2007	2008	2009	2010	2011	2012	2013
Share of extended HMLs in GDP, %**	0,26	0,98	1,67	1,59	0,39	0,82	1,28	1,66	2,03
of which in rubles	0,14	0,67	1,32	1,36	0,37	0,79	1,25	1,64	2,01
of which in foreign currency	0,12	0,31	0,36	0,23	0,02	0,03	0,03	0,02	0,02
Share of debt on extended HMLs in GDP, %**	0,24	0,87	1,84	2,59	2,60	2,44	2,64	3,21	3,97
of which in rubles	0,10	0,54	1,34	2,03	2,09	2,05	2,35	3,01	3,80
of which in foreign currency	0,14	0,33	0,50	0,56	0,51	0,39	0,29	0,20	0,17
Average amount of debt on extended HMLs per capita of economically active population in rubles**	718	3 144	8 117	14 139	13 354	14 959	19 512	26 383	35 084
of which in rubles	302	1 946	5 927	11 082	10 737	12 573	17 339	24 760	33 601
of which in foreign currency	416	1 197	2 179	3 057	2 617	2 386	2 172	1 623	1483
Rate of increase in the volume of extended HMLs to the previous period, %	205,2	367,8	111,1	17,8	-76,7	149,2	88,6	43,9	31,2
of which in rubles***	205,6	480,9	143,9	28,0	-74,5	155,0	91,3	45,9	31,6
of which in foreign currency****	204,7	230,2	41,0	-19,6	-90,0	61,8	26,6	-24,8	3,5
Share of extended HMLs in the volume of extended HLs in the reporting period, %	49,4	75,9	85,6	86,7	83,7	86,9	93,2	96,2	96,4
of which in rubles***	42,0	72,3	83,6	85,8	83,9	87,2	93,5	96,5	96,6
of which in foreign currency****	63,0	85,1	93,8	92,3	80,2	80,2	82,6	79,7	79,2
Share of extended HMLs in the volume of extended loans to individuals in the reporting period, %	3,6	11,1	15,6	16,1	5,8	10,4	13,2	14,3	15,4
of which in rubles***	2,8	9,1	13,8	14,8	5,8	10,4	13,2	14,4	15,5
of which in foreign currency****	5,5	21,8	31,5	33,2	7,4	10,8	13,1	9,7	9,2
Rate of increase in the debt on extended HMLs to the corresponding period of the previous year, %	197,3	342,7	161,3	75,1	-5,6	11,7	31,0	35,0	32,6
of which in rubles***	210,8	551,6	208,2	88,0	-3,1	16,8	38,5	42,6	35,3
of which in foreign currency****	188,2	191,1	85,1	40,3	-14,4	-9,1	-8,6	-25,4	-8,8
Share of debt on extended HMLs in the debt on extended HLs, %	42,0	66,8	80,7	84,3	85,6	87,2	91,0	94,1	95,8
of which in rubles***	28,7	60,5	77	82,4	84,1	86,1	90,7	94,1	95,8
of which in foreign currency****	63,3	80,4	92,6	91,7	92,6	93,3	93,4	94,1	94,9
Share of debt on extended HMLs in the debt on extended loans to individuals, %	5,0	12,5	20,6	26,8	28,4	27,8	26,7	25,9	26,7
of which in rubles***	2,5	9,2	17,4	23,8	25,7	25,5	25,2	25,1	26,2
of which in foreign currency****	18,2	29,8	41,4	49,1	50,1	51,6	52,0	51,7	49,3
Share of overdue debt on extended HMLs in the debt on extended HMLs, %	0,10	0,02	0,13	1,07	3,07	3,69	3,06	2,08	1,50
of which in rubles***	0,03	0,02	0,10	0,63	2,28	2,48	1,97	1,47	1,00
of which in foreign currency****	0,15	0,03	0,22	2,70	6,31	10,03	11,77	11,42	12,69
Ratio of repayed HMLs in the reporting period to extended HMLs, %	37,8	31,3	32,2	30,0	139,0	68,8	51,2	49,8	51,9
of which in rubles***	51,2	31,8	31,2	30,0	118,3	62,6	47,7	45,0	50,5
of which in foreign currency****	21,4	30,3	35,9	30,1	449,0	216,6	179,2	384,8	171,5
Ratio of early repayed HMLs (rights of claim to HMLs) to extended HMLs,%	9,6	6,4	9,7	22,2	90,9	38,7	30,2	25,9	30,7
of which in rubles***	7,9	4,5	7,6	16,3	75,2	33,2	27,1	23,6	29,5
of which in foreign currency****	11,8	10,3	17,2	57,0	326,4	170,6	143,1	187,5	130,5
Ratio of refinanced HMLs (rights of claim to HMLs) to extended HMLs, %*****	22,1	19,8	20,5	15,1	52,7	17,0	15,2	9,9	17,0
of which in rubles***	35,4	23,4	17,8	13,2	48,1	15,9	15,1	9,5	17,1
of which in foreign currency****	6,1	12,1	30,4	26,6	121,6	42,4	19,1	34,5	13,4

* Data are given at the end of period.

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

*** To corresponding indicator in rubles.

**** To corresponding indicator in foreign currency.

***** HMLs that had been refinanced with the asset kept on the credit institution's balance sheet (issue of mortgage-backed securities by the credit institution,

1.4. Selected Indicators Describing the Residential Real Estate Market*

	Registered mortgages on residential premises, units**			Issued mortgage certificates for residential premises, units**	Redemption of mortgage certificates by AHML, units***	Amount of extended HMLs, units			Average volume of HMLs, thousands of rubles			Average price of residential real estate market for 1 m2 of residential premises, thousands of rubles***		Residential real estate price index, in % to the corresponding period of the previous year***	
			of which				of which			of which					
	under the contracts	under the law	residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan			total	in rubles	in foreign currency	total	in rubles	in foreign currency	primary market	secondary market	primary market	secondary market
2005	70 794	136 777	78 603	37 243	15 593	…	…	…	…	…	…	25,4	22,2	117,5	118,0
2006	72 755	275 421	190 398	125 615	39 214	…	…	…	…	…	…	36,2	36,6	147,7	154,4
2007	82 304	415 380	312 698	202 016	42 308	…	…	…	…	…	…	47,5	47,2	123,4	120,6
2008	85 719	451 779	339 439	164 152	26 759	349 502	332 041	17 461	1 876	1 689	5 449	52,5	56,5	110,3	115,3
2009	60 649	337 046	196 257	73 729	29 241	130 085	128 004	2 081	1 172	1 117	4 581	47,7	52,9	92,4	89,0
2010	82 559	650 531	367 280	123 827	48 277	301 433	298 213	3 220	1 261	1 223	4 791	48,1	60,0	100,3	102,7
2011	93 454	958 568	585 651	300 524	40 225	523 582	520 658	2 924	1 369	1 339	6 678	43,7	48,2	106,7	105,8
2012	85 365	1 110 850	790 736	399 197	45 489	691 724	690 050	1 674	1 492	1 474	8 767	48,2	56,4	110,7	112,1
2013	82 217	1 200 732	922 534	399 396	32 731	825 039	823 175	1 864	1 641	1 626	8 152	50,2	56,5	104,8	103,6

* Data are given at the end of period.
** According to Rosreestr.
*** According to AHML.
**** According to Rosstat.

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

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Afghanistan	01.07.2013	12,2	2,0
Argentina	01.10.2013	4,4	4,5
Armenia	01.10.2013	8,2	…
Australia	01.01.2014	62,7	9,0
Austria	01.01.2014	16,0	…
Bhutan	01.01.2014	26,3	0,4
Brazil	01.01.2014	11,5	2,6
Canada	01.01.2014	40,0	2,6
China, P.R.: Hong Kong	01.01.2014	14,1	6,2
Croatia	01.01.2014	22,1	…
Denmark	01.10.2013	34,7	12,2
Finland	01.10.2013	28,4	…
Georgia	01.10.2013	18,8	29,4
Germany	01.01.2014	18,3	5,9
Greece	01.10.2013	25,7	…
India	01.10.2013	8,9	3,1
Indonesia	01.01.2014	8,0	6,3
Israel	01.01.2014	33,0	14,3
Italy	01.07.2013	18,7	8,5
Kenya	01.01.2014	5,0	7,5
Korea, Republic of	01.04.2013	22,5	22,1
Luxembourg	01.01.2014	3,9	…
Malta	01.10.2013	40,4	27,9
Mauritius	01.10.2013	8,5	6,7
Namibia	01.01.2014	40,4	12,4
Netherlands	01.10.2013	23,8	…
Norway	01.01.2014	43,3	2,1
Philippines	01.10.2013	7,4	11,4
Poland	01.07.2013	32,0	6,3
Portugal	01.01.2014	35,3	9,7
Romania	01.10.2013	22,9	28,9
Russian Federation	01.01.2014	7,4	4,9
Slovak Republic	01.01.2014	37,8	…
South Africa	01.12.2013	28,6	8,9
Spain	01.07.2013	26,8	…
Sweden	01.10.2013	36,7	…
Turkey	01.01.2014	10,0	0,7
Ukraine	01.01.2014	5,5	1,4
United Kingdom	01.07.2012	16,5	3,3

* According to the International Monetary Fund.

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

(units)

	Number of operating credit institutions	Number of credit institutions extending HLs	Number of credit institutions extending HMLs	Number of credit institutions purchasing rights of claim under HMLs	Number of credit institutions refinancing previously extended HMLs	Number of credit institutions refinancing on the secondary HMLs market
01.01.2006	1 253	705	423	…	…	…
01.01.2007	1 189	724	498	…	…	…
01.01.2008	1 136	714	553	…	…	…
01.01.2009	1 108	729	602	108	25	204
01.01.2010	1 058	699	584	117	5	167
01.01.2011	1 012	723	631	134	22	175
01.01.2012	978	731	658	142	34	168
01.01.2013	956	725	667	146	49	177
01.01.2014	923	715	658	149	26	152

2.2. Ruble-Denominated HLs Extended by Credit Institutions to Individuals-Residents

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months		Weighted average interest rate, %	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month
2006								
01.01	…	73 635	77 396	84	149,5	…	16,30	…
01.04	…	22 297	87 435	143	160,1	…	15,30	…
01.07	…	73 030	119 706	169	163,8	…	15,00	…
01.10	…	143 689	166 016	184	169,6	…	14,50	…
2007								
01.01	…	248 409	239 361	454	173,7	…	14,20	…
01.04	…	78 339	288 959	273	178,3	…	13,80	…
01.07	…	187 693	359 635	366	187,2	…	13,30	…
01.10	…	335 609	458 791	498	188,7	…	13,00	…
2008								
01.01	…	524 045	579 390	819	192,2	…	12,80	…
01.04	…	151 038	679 779	1 503	204,6	…	12,50	…
01.07	…	343 783	806 467	2 429	205,6	…	12,60	…
01.10	…	534 759	933 457	3 530	205,3	…	12,80	…
2009								
01.01	489 032	653 673	1 017 912	6 456	206,2	…	13,00	…
01.02	6 198	7 481	1 004 951	7 263	191,1	191,1	14,35	14,35
01.03	14 330	16 621	998 317	8 203	192,3	193,3	14,50	14,62
01.04	24 486	27 460	978 254	9 364	190,8	188,4	14,67	14,94
01.05	36 232	40 592	971 464	10 769	191,2	192,1	14,71	14,79
01.06	46 914	50 978	966 369	12 102	189,3	181,7	14,84	15,38
01.07	60 163	63 654	961 002	13 364	187,3	179,5	14,86	14,96
01.08	75 018	76 654	959 846	14 490	187,5	188,2	14,88	14,93
01.09	89 893	89 523	958 525	15 670	187,9	190,5	14,85	14,67
01.10	106 642	104 307	956 324	17 218	187,7	186,1	14,80	14,55
01.11	126 962	122 116	957 141	18 416	187,8	188,7	14,76	14,53
01.12	146 598	140 449	958 753	19 390	188,6	193,9	14,72	14,46
2010								
01.01	176 146	170 311	966 786	20 660	188,4	187,2	14,59	13,98
01.02	9 452	9 351	961 161	21 336	186,8	186,8	14,17	14,17
01.03	27 184	26 938	962 495	22 247	187,7	188,2	14,01	13,93
01.04	52 073	53 695	968 289	23 193	188,0	188,4	13,85	13,69
01.05	80 382	83 662	976 742	24 139	188,3	188,8	13,80	13,70
01.06	107 475	112 397	983 664	25 071	188,9	190,5	13,75	13,60
01.07	140 874	145 363	990 625	24 996	189,0	189,6	13,71	13,58
01.08	175 311	181 890	1 005 186	26 647	189,5	191,2	13,67	13,49
01.09	210 064	217 609	1 017 760	27 270	188,9	186,0	13,65	13,60
01.10	248 503	258 171	1 033 770	28 029	188,7	187,6	13,63	13,47
01.11	286 581	300 765	1 050 901	28 373	188,7	188,9	13,51	12,81
01.12	328 681	346 924	1 070 316	29 214	188,6	187,6	13,44	12,97
2011								
01.01	392 302	418 209	1 102 324	26 726	188,7	189,2	13,29	12,55
01.02	20 029	22 593	1 102 760	27 559	184,0	184,0	12,96	12,96
01.03	51 740	60 904	1 114 576	27 539	186,4	187,8	12,74	12,61
01.04	91 472	112 136	1 134 453	27 863	187,6	189,0	12,64	12,53
01.05	136 070	167 873	1 160 253	27 967	187,3	186,8	12,47	12,12
01.06	182 740	224 857	1 189 241	28 647	186,3	183,5	12,40	12,18
01.07	232 628	288 945	1 225 010	28 965	185,0	180,5	12,35	12,16
01.08	282 259	351 582	1 255 772	29 161	182,8	172,4	12,29	11,99
01.09	335 560	419 567	1 290 781	29 158	181,1	172,3	12,22	11,82
01.10	391 240	489 874	1 321 632	29 208	178,7	164,3	12,15	11,72
01.11	449 383	563 507	1 356 057	29 515	177,2	167,7	12,08	11,58
01.12	509 339	641 297	1 398 578	29 786	176,0	167,3	12,03	11,62
2012								
01.01	587 600	745 971	1 448 522	29 313	174,6	165,7	11,98	11,69
01.02	30 405	40 210	1 456 199	29 461	168,9	168,9	11,92	11,92
01.03	78 800	106 759	1 488 459	29 847	171,2	172,6	11,98	12,01
01.04	136 432	187 040	1 529 396	28 993	172,8	174,9	12,05	12,14
01.05	198 427	274 774	1 578 338	29 212	174,2	177,1	12,09	12,16
01.06	258 004	357 217	1 619 098	29 116	174,6	176,1	12,12	12,21
01.07	318 388	441 116	1 662 618	29 071	174,9	176,0	12,14	12,27
01.08	381 359	530 490	1 702 749	29 077	175,0	175,8	12,16	12,24
01.09	450 784	627 803	1 758 902	28 999	175,5	178,2	12,19	12,34
01.10	513 166	717 081	1 807 153	28 782	175,4	174,4	12,21	12,39
01.11	585 035	821 767	1 867 604	28 689	175,3	175,1	12,25	12,49
01.12	656 728	928 302	1 926 842	28 497	175,8	179,7	12,29	12,62
2013								
01.01	739 393	1 054 073	1 992 388	31 213	176,6	182,6	12,32	12,51
01.02	35 778	53 054	2 000 178	31 649	179,0	179,0	12,73	12,73
01.03	89 169	135 215	2 042 749	31 576	177,8	177,1	12,82	12,89
01.04	150 774	230 824	2 083 220	31 248	177,4	176,8	12,87	12,94
01.05	223 546	345 415	2 147 924	31 415	177,0	176,1	12,81	12,70
01.06	286 170	441 424	2 201 187	31 179	175,9	172,3	12,80	12,74
01.07	356 292	550 889	2 258 703	29 994	175,4	173,1	12,76	12,61
01.08	436 885	675 104	2 326 601	30 487	175,1	174,0	12,71	12,47
01.09	517 007	800 415	2 384 020	30 362	174,4	170,3	12,67	12,45
01.10	593 898	925 077	2 390 674	29 123	174,1	172,7	12,64	12,42
01.11	683 351	1 066 105	2 476 266	29 002	174,0	172,9	12,60	12,36
01.12	767 667	1 202 022	2 553 718	28 575	172,8	163,3	12,56	12,21
2014								
01.01	878 495	1 385 357	2 647 421	27 783	172,9	174,0	12,51	12,20

2.3. Foreign Currency-Denominated HLs Extended by Credit Institutions to Individuals-Residents

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months	Weighted average interest rate, %
			total	of which overdue debt	on loans extended since the beginning of the year	
2006						
01.01	…	40 343	48 327	111	146,3	11,70
01.04	…	13 504	54 708	88	160,1	11,30
01.07	…	40 178	72 790	69	165,7	11,30
01.10	…	70 060	95 919	104	181,1	11,40
2007						
01.01	…	98 659	110 813	102	171,9	11,50
01.04	…	22 052	122 695	128	180,4	11,40
01.07	…	54 080	143 417	200	179,4	11,30
01.10	…	88 492	164 197	306	179,8	11,10
2008						
01.01	…	126 147	178 140	405	184,6	11,00
01.04	…	23 057	179 869	431	198,4	10,90
01.07	…	48 872	187 417	735	200,2	10,90
01.10	…	79 754	216 374	2 244	203,6	11,00
2009						
01.01	18 270	103 113	252 274	6 404	198,7	11,00
01.02	157	911	293 859	8 711	123,3	14,07
01.03	259	1 488	288 824	7 775	124,8	13,94
01.04	348	2 346	271 916	9 722	101,0	13,83
01.05	487	3 087	262 313	9 765	100,5	14,01
01.06	600	3 703	243 748	9 726	100,3	13,84
01.07	775	4 722	238 639	10 158	100,1	13,82
01.08	963	5 691	239 387	10 567	103,4	13,72
01.09	1 146	6 641	234 523	10 841	108,2	13,65
01.10	1 322	7 179	222 078	11 444	112,3	13,50
01.11	1 541	8 295	211 501	11 463	109,0	13,46
01.12	1 804	9 524	213 385	11 702	112,8	13,46
2010						
01.01	2 225	11 881	213 975	13 934	116,5	12,99
01.02	115	501	213 496	14 429	138,5	11,96
01.03	394	2 219	208 701	14 571	162,7	11,38
01.04	707	4 417	202 914	14 681	140,6	11,08
01.05	1 062	5 977	200 376	15 499	146,9	10,94
01.06	1 391	7 416	206 346	17 589	150,5	11,02
01.07	1 742	9 754	207 848	18 414	150,2	11,15
01.08	2 051	11 210	200 555	18 747	149,3	11,24
01.09	2 298	12 625	201 821	19 496	145,6	11,26
01.10	2 567	14 301	199 825	19 788	144,5	11,26
01.11	2 873	15 858	199 710	20 427	143,9	11,24
01.12	3 120	17 501	200 638	21 302	141,9	11,26
2011						
01.01	3 431	19 231	193 116	20 579	138,3	11,23
01.02	145	705	187 150	20 898	123,3	10,79
01.03	368	2 206	180 877	20 672	132,1	10,87
01.04	611	3 919	176 309	20 476	135,3	10,90
01.05	902	5 478	169 724	20 007	138,3	10,23
01.06	1 150	7 273	170 843	20 214	140,8	10,02
01.07	1 485	10 419	171 230	20 514	132,4	9,88
01.08	1 792	12 197	167 399	20 061	133,3	9,83
01.09	2 165	14 703	173 382	20 976	137,8	9,77
01.10	2 441	18 728	185 906	22 648	134,4	9,67
01.11	2 644	19 380	171 164	21 380	135,7	9,64
01.12	2 837	21 209	175 143	22 093	136,5	9,72
2012						
01.01	3 089	23 630	176 323	22 372	130,8	9,76
01.02	72	389	163 858	21 399	159,0	9,69
01.03	188	1 602	153 529	21 481	106,2	9,47
01.04	346	2 733	151 198	21 621	124,8	9,77
01.05	524	4 133	147 136	21 573	133,3	9,58
01.06	695	5 834	158 470	23 387	139,4	9,63
01.07	881	8 097	158 405	23 326	133,7	9,76
01.08	1 018	9 792	152 986	22 903	123,0	9,74
01.09	1 159	10 715	151 174	23 073	125,8	9,76
01.10	1 269	12 054	143 180	21 844	121,1	9,78
01.11	1 422	13 761	143 448	22 297	121,0	9,79
01.12	1 582	15 480	139 640	22 026	118,5	9,78
2013						
01.01	1 788	18 409	130 598	16 328	116,5	9,91
01.02	97	1 052	126 820	16 069	91,5	9,09
01.03	237	2 469	126 600	16 204	104,0	9,87
01.04	432	3 904	126 206	16 501	123,2	9,72
01.05	672	6 091	125 285	16 684	127,9	10,04
01.06	816	7 590	124 518	16 758	125,1	10,10
01.07	1 017	9 271	127 673	17 564	134,0	9,88
01.08	1 211	11 055	126 944	17 500	132,2	9,82
01.09	1 388	12 977	127 145	17 570	136,5	9,65
01.10	1 522	14 485	122 129	16 275	131,0	9,68
01.11	1 687	16 386	120 547	16 067	129,0	9,60
01.12	1 831	18 176	122 777	16 288	127,7	9,64
2014						
01.01	1 987	19 176	118 057	15 648	128,0	9,66

2.4. Ruble-Denominated HMLs Extended by Credit Institutions to Individuals-Residents and Rights of Claim to HMLs

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months		Weighted average interest rate, %		Memo: rights of claim to HMLs, acquired by credit institutions, millions of rubles
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	
2006									
01.01	…	30 918	22 223	6	174,6	…	14,90	…	…
01.04	…	13 254	29 739	15	176,9	…	14,30	…	…
01.07	…	46 517	51 594	14	175,6	…	14,10	…	…
01.10	…	97 753	86 252	15	179,1	…	13,90	…	…
2007									
01.01	…	179 612	144 806	22	182,2	…	13,70	…	…
01.04	…	61 940	187 263	32	188,7	…	13,40	…	…
01.07	…	153 263	250 681	92	195,8	…	13,00	…	…
01.10	…	280 875	340 464	160	196,3	…	12,70	…	…
2008									
01.01	…	438 145	446 291	435	198,6	…	12,60	…	…
01.04	…	129 206	536 991	931	212,1	…	12,40	…	…
01.07	…	293 951	648 718	1 849	213,6	…	12,50	…	…
01.10	…	461 941	768 663	2 784	213,9	…	12,70	…	…
2009									
01.01	332 041	560 671	838 942	5 256	215,3		12,90		79 077
01.02	4 967	6 421	820 916	5 971	204,2	204,2	14,20	14,20	83 223
01.03	11 056	14 384	826 950	7 066	202,1	200,4	14,35	14,47	81 244
01.04	18 542	23 330	809 363	8 135	202,7	203,6	14,44	14,60	80 558
01.05	26 695	32 453	805 122	9 325	200,6	195,3	14,56	14,88	79 902
01.06	34 514	41 733	801 483	9 054	200,3	199,0	14,58	14,62	80 138
01.07	43 731	52 363	798 072	11 641	198,2	190,2	14,61	14,75	80 256
01.08	54 201	63 288	798 117	12 777	197,9	196,6	14,64	14,80	85 226
01.09	64 432	73 730	797 793	13 913	197,7	196,1	14,62	14,45	80 525
01.10	76 377	86 158	798 083	15 379	197,6	196,9	14,59	14,41	80 887
01.11	90 937	101 382	800 784	16 494	197,6	197,9	14,53	14,20	81 172
01.12	105 380	116 896	803 559	17 367	198,3	202,4	14,45	13,92	83 623
2010									
01.01	128 004	142 968	812 775	18 526	197,5	194,0	14,32	13,72	83 075
01.02	7 354	8 016	810 660	19 099	194,9	194,9	13,93	13,93	82 606
01.03	20 827	23 154	812 733	19 858	196,1	196,7	13,74	13,64	82 290
01.04	39 795	46 163	819 567	20 773	196,6	197,1	13,58	13,42	81 147
01.05	61 322	72 265	828 811	21 593	196,8	197,3	13,52	13,41	81 486
01.06	81 715	97 227	834 515	22 414	197,5	199,4	13,49	13,41	79 501
01.07	105 624	125 900	841 468	22 279	197,8	198,8	13,45	13,32	84 419
01.08	131 331	157 548	856 291	23 358	196,8	193,0	13,39	13,16	84 091
01.09	156 876	188 524	868 978	24 427	196,7	195,8	13,38	13,30	83 322
01.10	185 016	222 960	884 305	25 026	197,3	200,7	13,35	13,22	82 440
01.11	215 522	260 473	900 597	25 348	196,6	192,3	13,27	12,75	82 159
01.12	247 798	301 488	918 967	26 075	195,9	191,4	13,18	12,61	86 433
2011									
01.01	298 213	364 634	949 247	23 564	196,3	198,2	13,05	12,45	83 198
01.02	15 135	19 901	958 006	24 333	196,4	196,4	12,63	12,63	83 303
01.03	40 421	54 280	969 771	24 221	195,8	195,5	12,50	12,43	83 139
01.04	74 750	101 913	993 849	24 476	194,3	192,5	12,44	12,37	83 456
01.05	111 521	152 437	1 020 032	24 586	193,9	193,1	12,33	12,12	78 279
01.06	151 795	204 872	1 049 487	25 007	191,5	184,7	12,29	12,16	77 784
01.07	195 803	265 304	1 083 924	25 462	188,3	177,6	12,25	12,09	78 975
01.08	238 957	323 275	1 113 145	25 369	187,8	185,2	12,18	11,84	79 630
01.09	286 350	386 388	1 150 160	25 497	186,0	176,6	12,14	11,92	75 692
01.10	337 076	452 674	1 181 914	25 583	183,9	172,0	12,06	11,57	74 230
01.11	390 319	521 529	1 217 198	25 821	182,1	170,1	12,02	11,74	70 457
01.12	446 614	596 508	1 262 395	26 006	180,3	167,7	11,95	11,40	69 505
2012									
01.01	520 658	697 417	1 314 331	25 946	178,9	170,6	11,90	11,63	56 337
01.02	28 243	38 606	1 325 953	26 188	172,0	172,0	11,83	11,83	73 069
01.03	73 249	102 355	1 358 002	26 254	174,5	176,1	11,89	11,92	72 788
01.04	126 750	179 153	1 398 876	25 455	176,1	178,1	11,97	12,09	72 027
01.05	184 513	264 049	1 449 982	25 560	177,5	180,5	12,01	12,08	72 579
01.06	239 631	343 701	1 492 786	25 487	177,9	179,1	12,05	12,18	74 354
01.07	294 868	424 105	1 538 264	25 409	178,1	179,3	12,08	12,20	75 288
01.08	352 542	510 527	1 580 569	25 478	178,7	181,7	12,11	12,25	78 371
01.09	416 659	604 721	1 636 799	25 406	179,0	180,5	12,13	12,26	75 712
01.10	475 235	690 820	1 686 091	25 146	178,5	175,3	12,16	12,34	76 617
01.11	543 019	791 792	1 747 734	25 006	178,6	179,2	12,19	12,44	79 973
01.12	611 061	895 130	1 807 825	24 779	178,9	181,3	12,24	12,55	77 667
2013									
01.01	690 050	1 017 316	1 874 345	27 533	179,5	183,4	12,29	12,67	63 271
01.02	33 580	51 472	1 890 956	28 164	181,6	181,6	12,69	12,69	72 396
01.03	83 762	131 412	1 933 625	28 038	180,6	180,0	12,77	12,83	76 553
01.04	142 067	224 235	1 975 575	27 867	180,5	180,3	12,82	12,89	76 371
01.05	210 950	336 199	2 042 395	27 940	180,0	178,9	12,76	12,62	75 875
01.06	269 452	429 229	2 096 144	27 710	179,0	175,5	12,74	12,70	75 444
01.07	335 210	535 188	2 154 063	26 745	178,5	176,7	12,72	12,62	72 569
01.08	409 887	654 765	2 221 524	27 325	178,2	176,8	12,67	12,45	75 227
01.09	484 319	774 624	2 276 773	27 374	177,8	175,6	12,63	12,41	73 916
01.10	556 099	894 584	2 283 576	26 319	177,4	174,8	12,60	12,37	75 254
01.11	637 642	1 029 124	2 367 199	26 178	176,0	166,6	12,56	12,26	75 456
01.12	717 498	1 160 728	2 443 924	25 639	176,4	179,6	12,48	11,93	74 390
2014									
01.01	823 175	1 338 731	2 536 869	25 443	176,4	176,4	12,44	12,12	61 709

2.5. Foreign Currency-Denominated HMLs Extended by Credit Institutions to Individuals-Residents and Rights of Claim to HMLs

	Number of extended loans, units	Volume of extended loans, millions of rubles	Debt on extended loans, millions of rubles		Weighted average period, months	Weighted average interest rate, %	Memo: rights of claim to HMLs, acquired by credit institutions, millions of rubles
			total	of which overdue debt	on loans extended since the beginning of the year		
2006							
01.01	…	25 423	30 608	47	147,7	11,80	…
01.04	…	9 741	36 987	18	168,6	11,40	…
01.07	…	32 020	52 934	15	174,3	11,20	…
01.10	…	57 898	74 158	28	178,8	11,40	…
2007							
01.01	…	83 949	89 091	26	180,1	11,40	…
01.04	…	20 376	102 025	37	186,3	11,40	…
01.07	…	49 873	123 759	82	185,6	11,20	…
01.10	…	82 880	145 759	135	184,9	11,00	…
2008							
01.01	…	118 344	164 931	361	189,3	10,90	…
01.04	…	21 553	167 979	376	200,1	10,80	…
01.07	…	45 232	176 323	671	203,5	10,80	…
01.10	…	75 522	205 843	2 167	206,9	10,90	…
2009							
01.01	17 461	95 137	231 387	6 243	207,2	10,80	15 433
01.02	144	690	269 010	8 143	159,2	13,43	19 418
01.03	235	1 075	265 332	7 607	166,1	13,21	20 963
01.04	315	1 533	248 973	9 000	144,6	13,50	20 768
01.05	444	2 218	240 515	8 901	132,4	13,82	21 810
01.06	550	2 744	223 317	3 326	128,1	13,63	20 475
01.07	707	3 559	220 821	9 857	125,9	13,47	21 259
01.08	879	4 302	222 076	10 247	130,6	13,27	22 550
01.09	1 048	5 085	216 861	10 315	135,2	13,19	22 479
01.10	1 221	5 570	205 922	10 925	138,4	13,06	18 304
01.11	1 430	6 592	195 159	10 036	131,8	13,07	22 231
01.12	1 686	7 738	197 463	10 354	134,2	12,96	22 016
2010							
01.01	2 081	9 533	198 114	12 505	139,5	12,67	25 926
01.02	94	414	197 924	13 048	132,8	11,64	24 795
01.03	349	1 438	193 025	13 178	150,4	11,46	25 594
01.04	630	2 795	187 410	13 315	155,4	11,12	24 713
01.05	958	4 025	185 010	13 751	166,1	10,89	24 409
01.06	1 261	5 203	190 604	15 638	169,9	10,95	24 938
01.07	1 600	7 464	192 435	16 316	164,8	11,11	24 109
01.08	1 897	8 681	185 962	16 575	165,4	11,19	23 778
01.09	2 129	9 761	187 097	17 276	163,0	11,14	24 068
01.10	2 372	11 120	185 420	17 638	162,6	11,12	23 558
01.11	2 666	12 480	185 771	18 092	161,4	11,06	23 558
01.12	2 906	13 803	186 529	18 618	159,2	11,09	26 662
2011							
01.01	3 220	15 427	180 126	18 068	155,3	11,03	25 910
01.02	135	606	174 976	17 988	133,6	10,87	23 893
01.03	351	1 990	169 388	17 854	141,0	10,91	34 463
01.04	583	3 359	165 021	17 719	145,1	10,76	33 884
01.05	852	4 613	158 883	17 378	151,8	10,10	32 119
01.06	1 089	6 148	159 953	17 604	156,3	9,90	31 512
01.07	1 400	8 137	159 536	17 785	157,0	9,80	32 814
01.08	1 694	9 598	155 980	17 389	157,8	9,74	32 062
01.09	2 056	11 799	161 765	18 205	161,2	9,67	32 653
01.10	2 316	15 328	173 648	19 581	154,0	9,57	35 904
01.11	2 512	16 122	160 150	18 548	153,6	9,54	33 645
01.12	2 690	17 584	163 750	19 152	154,9	9,62	34 618
2012							
01.01	2 924	19 527	164 651	19 381	148,4	9,65	21 137
01.02	67	353	152 802	18 591	166,9	9,67	32 464
01.03	177	1 311	143 301	18 894	124,0	9,44	30 091
01.04	323	2 136	141 004	19 016	151,4	9,73	29 329
01.05	493	3 358	137 174	19 017	157,5	9,55	31 152
01.06	651	4 736	147 946	20 538	160,7	9,58	34 173
01.07	825	6 350	148 044	20 460	154,3	9,63	34 460
01.08	954	7 635	143 325	20 107	143,6	9,61	32 178
01.09	1 088	8 422	141 683	20 208	146,3	9,63	32 268
01.10	1 193	9 664	134 325	19 163	138,8	9,67	30 227
01.11	1 339	11 032	134 667	19 607	139,7	9,69	29 885
01.12	1 484	12 118	130 548	19 238	139,4	9,69	29 752
2013							
01.01	1 674	14 676	122 859	14 026	135,1	9,82	18 487
01.02	91	777	120 128	13 888	115,9	8,99	26 989
01.03	224	1 592	119 542	13 951	146,4	9,76	27 471
01.04	410	2 815	119 330	14 185	156,4	9,67	27 472
01.05	636	4 916	119 041	14 360	149,7	10,03	27 031
01.06	770	5 962	117 974	14 461	148,6	10,06	26 675
01.07	963	7 444	121 005	15 190	158,1	9,84	27 218
01.08	1 145	8 946	120 311	15 130	155,3	9,77	26 815
01.09	1 314	10 477	120 516	15 224	161,7	9,61	26 732
01.10	1 435	11 521	115 769	14 373	155,9	9,61	25 535
01.11	1 592	13 193	114 258	14 176	152,3	9,53	24 648
01.12	1 722	14 513	116 090	14 403	151,0	9,55	25 317
2014							
01.01	1 864	15 195	111 990	14 207	151,9	9,57	24 274

2.6. Structure of HMLs by Terms of Arrears*

	Total debt on HMLs	Of which:									
		without overdue payments		with payments 1 to 30 days overdue		with payments 31 to 90 days overdue		with payments 91 to 180 days overdue		with payments more than 180 days overdue	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2010											
01.02	1 008 584	865 062	85,77	49 421	4,90	24 105	2,39	17 650	1,75	52 346	5,19
01.03	1 005 758	859 521	85,46	51 696	5,14	23 535	2,34	17 701	1,76	53 305	5,30
01.04	1 006 977	858 649	85,27	53 370	5,30	23 563	2,34	17 723	1,76	53 672	5,33
01.05	1 013 821	867 424	85,56	52 212	5,15	22 507	2,22	19 770	1,95	51 908	5,12
01.06	1 025 119	874 222	85,28	53 511	5,22	22 655	2,21	18 862	1,84	55 869	5,45
01.07	1 033 903	883 987	85,50	54 073	5,23	22 436	2,17	16 025	1,55	57 382	5,55
01.08	1 042 253	900 090	86,36	46 693	4,48	21 887	2,10	15 738	1,51	57 845	5,55
01.09	1 056 075	905 478	85,74	54 177	5,13	20 805	1,97	14 468	1,37	61 147	5,79
01.10	1 069 725	916 433	85,67	55 947	5,23	21 181	1,98	14 013	1,31	62 151	5,81
01.11	1 086 368	941 990	86,71	47 909	4,41	19 772	1,82	14 557	1,34	62 140	5,72
01.12	1 105 496	953 933	86,29	55 164	4,99	19 567	1,77	14 371	1,30	62 461	5,65
2011											
01.01	1 129 373	991 928	87,83	49 354	4,37	17 505	1,55	12 875	1,14	57 711	5,11
01.02	1 132 982	981 841	86,66	66 053	5,83	18 921	1,67	12 350	1,09	53 817	4,75
01.03	1 139 159	987 310	86,67	68 805	6,04	18 340	1,61	11 961	1,05	52 743	4,63
01.04	1 158 870	1 019 342	87,96	55 510	4,79	18 194	1,57	12 284	1,06	53 540	4,62
01.05	1 178 915	1 045 226	88,66	50 104	4,25	18 627	1,58	11 082	0,94	53 876	4,57
01.06	1 209 440	1 096 720	90,68	43 661	3,61	10 764	0,89	7 378	0,61	50 917	4,21
01.07	1 243 460	1 127 570	90,68	47 251	3,80	9 699	0,78	7 461	0,60	51 479	4,14
01.08	1 269 125	1 158 711	91,30	42 135	3,32	10 153	0,80	7 361	0,58	50 765	4,00
01.09	1 311 925	1 214 580	92,58	28 731	2,19	9 971	0,76	6 822	0,52	51 821	3,95
01.10	1 355 562	1 252 268	92,38	32 533	2,40	10 167	0,75	6 507	0,48	54 087	3,99
01.11	1 377 348	1 273 633	92,47	33 470	2,43	10 330	0,75	6 336	0,46	53 579	3,89
01.12	1 426 145	1 325 031	92,91	29 949	2,10	9 983	0,70	6 418	0,45	54 764	3,84
2012											
1.01	1 478 982	1 391 130	94,06	19 079	1,29	8 726	0,59	5 916	0,40	54 131	3,66
1.02	1 477 345	1 377 624	93,25	30 877	2,09	9 455	0,64	6 648	0,45	52 741	3,57
1.03	1 499 778	1 398 693	93,26	32 695	2,18	9 449	0,63	5 699	0,38	53 242	3,55
1.04	1 538 199	1 449 292	94,22	21 842	1,42	10 306	0,67	5 845	0,38	50 914	3,31
1.05	1 574 300	1 489 130	94,59	19 994	1,27	8 344	0,53	5 667	0,36	51 165	3,25
1.06	1 627 358	1 527 113	93,84	31 571	1,94	7 811	0,48	5 533	0,34	55 330	3,40
1.07	1 673 059	1 581 375	94,52	25 765	1,54	9 704	0,58	5 019	0,30	51 196	3,06
1.08	1 710 525	1 612 512	94,27	33 355	1,95	8 895	0,52	5 303	0,31	50 460	2,95
1.09	1 764 867	1 668 858	94,56	31 591	1,79	9 530	0,54	5 295	0,30	49 593	2,81
1.10	1 806 952	1 715 159	94,92	28 008	1,55	8 854	0,49	5 059	0,28	49 872	2,76
1.11	1 867 563	1 770 076	94,78	33 803	1,81	8 778	0,47	5 416	0,29	49 490	2,65
1.12	1 938 373	1 838 934	94,87	37 604	1,94	8 917	0,46	5 234	0,27	47 684	2,46
2013											
1.01	1 997 204	1 915 917	95,93	22 169	1,11	8 788	0,44	5 193	0,26	45 137	2,26
1.02	2 011 084	1 913 547	95,15	37 808	1,88	9 251	0,46	5 229	0,26	45 249	2,25
1.03	2 053 167	1 948 866	94,92	43 322	2,11	9 855	0,48	5 544	0,27	45 580	2,22
1.04	2 094 905	1 998 540	95,40	31 214	1,49	12 779	0,61	5 656	0,27	46 716	2,23
1.05	2 161 436	2 053 581	95,01	43 877	2,03	11 239	0,52	6 052	0,28	46 687	2,16
1.06	2 214 118	2 104 077	95,03	42 511	1,92	12 842	0,58	7 749	0,35	46 939	2,12
1.07	2 275 068	2 169 277	95,35	37 084	1,63	12 513	0,55	7 963	0,35	48 231	2,12
1.08	2 341 835	2 229 661	95,21	44 495	1,90	12 646	0,54	7 728	0,33	47 305	2,02
1.09	2 397 289	2 291 808	95,60	36 439	1,52	12 466	0,52	6 952	0,29	49 624	2,07
1.10	2 399 345	2 279 857	95,02	51 346	2,14	12 237	0,51	6 958	0,29	48 947	2,04
1.11	2 481 457	2 364 828	95,30	47 148	1,90	13 400	0,54	7 196	0,29	48 885	1,97
1.12	2 560 014	2 454 798	95,89	36 096	1,41	13 312	0,52	6 912	0,27	48 896	1,91
2014											
1.01	2 648 859	2 544 229	96,05	39 733	1,50	10 860	0,41	6 887	0,26	47 150	1,78

* Based on credit institutions' reporting Form 0409115 'Data on the Quality of the Credit Institution's Assets'. HMLs to be repaid in instalments under agreement are reflected among debts with overdue payments in their full amount and with maximum payment delay if an instalment is not repaid on a due date.

2.7. Data on Early Repayment of HMLs/Rights of Claim Thereon

(millions of rubles)

	Volume of early repaid HMLs/rights of claim thereon										Memo: volume of early repaid rights of claim to HMLs
	extended/acquired in rubles					extended/acquired in foreign currency					
	with the borrower's funds	with newly extended HMLs	with proceeds from the sale of pledged property	assignment compensation	with other funds	with the borrower's funds	with newly extended HMLs	with the proceeds from the sale of pledged property	assignment compensation	with other funds	
2009											
01.01	84 847	111	350	…	6 314	43 092	20	280	…	10 828	…
01.07	42 651	6	552	…	17 124	12 471	10	204	…	2 388	…
2010											
01.01	75 113	6	1 696	…	30 680	22 597	10	979	…	7 533	…
01.07	42 679	30	1 974	…	9 909	11 699	5	492	…	784	…
2011											
01.01	89 790	107	2 815	3 649	24 560	21 767	60	1 074	762	2 657	…
01.07	69 205	94	1 277	876	16 421	11 196	65	483	46	628	…
2012											
01.01	149 153	267	3 342	1 029	35 025	25 200	181	1 167	112	1 285	…
01.07	96 487	134	1 442	650	19 871	12 157	1 713	612	73	372	7 222
2013											
01.01	194 850	340	3 114	1 087	40 823	22 297	2 935	1 115	185	981	15 301
01.07	104 924	59	1 249	532	29 826	8 134	122	384	30	293	6 198
2014											
01.01	245 027	144	2 676	1 030	147 567	18 058	238	637	184	714	10 824

2.8. Volume of Refinanced HMLs/Rights of Claim Thereon

(millions of rubles)

	Refinancing of HMLs with the sale of the pool of HMLs/rights of claim thereon				Volume of funds attracted with the sale of the pool of HMLs/rights of claim thereon followed by the issue of securities		Refinancing of HMLs 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 to HMLs
	without forming an additional financial instrument		with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency							
2009											
01.01	53 065	13 904	18 677	11 374	…	…	2 000	0	…	…	…
01.07	24 289	4 094	340	4 448	…	…	0	0	…	…	…
2010											
01.01	36 280	5 158	17 530	6 434	…	…	15 000	0	…	…	…
01.07	24 840	4 441	0	0	0	0	0	0	0	0	…
2011											
01.01	58 028	6 548	0	0	0	0	0	0	0	0	…
01.07	19 095	216	6 663	0	7 060	0	0	0	0	0	…
2012											
01.01	80 770	2 222	10 697	0	11 132	0	14 000	1 517	15 000	0	…
01.07	27 149	3 561	0	0	0	0	0	0	0	0	1 651
2013											
01.01	68 204	5 060	16 952	0	17 373	0	11 635	0	11 000	0	7 410
01.07	26 954	1 533	20 861	0	21 507	0	11 330	0	11 000	0	786
2014											
01.01	84 329	2 037	109 872	0	110 240	0	34 294	0	33 300	0	4 404

2.9. Refinancing Sources of HMLs/Rights of Claim Thereon

Refinancing source	01.01.2009			01.01.2010			01.01.2011			01.01.2012			01.01.2013			01.01.2014		
	Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles		Number of organizations, units	Volume of refinanced HMLs/rights of claim thereon, millions of rubles	
		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency		in rubles	in foreign currency
1. Refinancing of HMLs with the sale of the pool of HMLs/rights of claim thereon	214	71 742	25 278	180	53 810	11 592	168	58 028	6 547	177	91 467	2 222	187	85 156	5 060	160	194 201	2 036
1.1. Credit institutions	40	30 208	8 336	41	10 328	3 358	31	8 574	2 187	34	11 079	1 988	57	14 081	4 083	44	13 192	188
1.2. Resident specialized organizations	152	21 455	444	123	36 721	4 855	124	41 311	112	129	78 363	45	119	68 423	929	108	179 262	1 823
1.3. Special purpose vehicles	6	18 621	16 497	4	5 564	3 380	3	5 349	4 248	3	6	189	3	36	48	2	9	0
1.4. Other organizations	12	1 322	0	10	1 130	0	10	2 794	0	11	2 018	0	7	2 607	0	5	1 603	0
1.5. Managment companies of unit investment funds	4	137	0	2	66	0	0	0	0	0	0	0	1	9	0	1	134	25
2. Refinancing of HMLs with the asset kept on the credit institution's balance sheet	1	2 000	0	1	15 000	0	0	0	0	3	14 000	1 517	2	11 635	0	2	34 294	0

2.10. Product structure of mortgages certificates that were redeemed by AHML*

	Redemption of mortgage certificates (all products)		of which									
			standard product		military mortgage		maternal capital		new building		others	
	number of units	volume in thousands of rubles	number of units	volume in thousands of rubles	number of units	volume in thousands of rubles	number of units	volume in thousands of rubles	number of units	volume in thousands of rubles	number of units	volume in thousands of rubles
01.01.2006	15 593	7 828 188	15 593	7 828 188	…	…	…	…	…	…	…	…
01.01.2007	39 214	27 052 768	39 214	27 052 768	…	…	…	…	…	…	…	…
01.01.2008	42 308	39 462 798	42 173	39 298 313	135	164 485	…	…	…	…	…	…
01.01.2009	26 759	26 554 468	26 662	26 426 980	97	127 488	…	…	…	…	…	…
01.01.2010	29 241	30 301 408	28 450	28 768 655	679	1 417 729	112	115 024	…	…	…	…
01.01.2011	48 277	54 397 377	37 524	37 537 382	6 178	11 555 603	1 434	1 615 761	3 062	3 597 520	74	91 111
01.01.2012	40 225	51 258 222	22 721	23 832 711	9 829	18 575 133	3 053	3 632 089	4 435	5 004 399	187	213 889
01.01.2013	45 489	60 980 084	27 587	32 195 643	8 326	16 618 027	4 279	5 860 061	5 223	6 067 840	74	238 513
01.01.2014	32 731	48 014 558	15 462	19 721 646	7 782	15 960 049	3 073	4 431 650	4 647	5 251 907	1 767	2 649 307

* According to AHML.

3.1. Regional Structure of Number of Operating Credit Institutions

(units)

	01.01.2006	01.01.2007	01.01.2008	01.01.2009	01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014
THE RUSSIAN FEDERATION	**1 253**	**1 189**	**1 136**	**1 108**	**1 058**	**1 012**	**978**	**956**	**923**
CENTRAL FEDERAL DISTRICT	**714**	**673**	**632**	**621**	**598**	**585**	**572**	**564**	**547**
Belgorod Region	6	6	6	6	5	5	5	5	4
Bryansk Region	1	1	1	1	1	1	1	0	0
Vladimir Region	3	3	2	2	3	3	3	3	3
Voronezh Region	4	4	4	5	3	2	3	3	3
Ivanovo Region	5	5	5	6	6	6	6	6	6
Kaluga Region	5	5	5	5	4	4	4	4	4
Kostroma Region	5	4	4	4	5	5	5	5	5
Kursk Region	2	2	2	2	2	2	2	2	2
Lipetsk Region	2	2	2	2	2	2	2	2	1
Moscow Region	15	14	13	13	13	11	10	12	9
Orel Region	2	2	2	2	2	2	2	1	1
Ryazan Region	4	4	4	4	4	4	4	4	4
Smolensk Region	4	4	4	4	4	4	4	4	2
Tambov Region	2	2	2	1	1	1	1	1	1
Tver Region	7	7	7	8	8	7	6	6	4
Tula Region	6	6	6	5	5	5	5	5	4
Yaroslavl Region	10	9	8	8	8	7	7	7	5
Moscow	631	593	555	543	522	514	502	494	489
NORTH-WESTERN FEDERAL DISTRICT	**84**	**80**	**81**	**79**	**75**	**71**	**69**	**70**	**70**
Republic of Karelia	1	1	1	1	1	1	1	1	1
Republic of Komi	4	3	3	3	3	3	2	2	1
Arkhangelsk Region	4	3	3	3	3	2	2	2	2
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0
Vologda Region	8	8	9	9	8	9	9	10	10
Kaliningrad Region	12	11	11	8	7	4	3	3	2
Leningrad Region	3	3	4	4	4	4	4	5	5
Murmansk Region	4	4	4	4	4	4	4	3	3
Novgorod Region	2	2	2	2	2	2	2	2	2
Pskov Region	4	3	3	3	3	3	3	3	3
Saint Petersburg	42	42	41	42	40	39	39	39	41
SOUTHERN FEDERAL DISTRICT	**128**	**124**	**118**	**115**	**113**	**47**	**45**	**46**	**46**
Republic of Adygeya (Adygeya)	5	5	5	5	5	5	4	4	4
Republic of Kalmykia	2	2	2	2	2	2	2	2	2
Krasnodar Territory	21	18	18	16	17	14	14	15	15
Astrakhan Region	5	5	5	5	4	5	5	5	5
Volgograd Region	6	6	5	5	5	4	4	4	4
Rostov Region	24	24	22	23	20	17	16	16	16
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**57**	**56**	**50**	**43**
Republic of Daghestan	36	36	33	32	32	31	31	27	21
Republic of Ingushetia	2	2	2	2	2	2	2	2	2
Kabardino-Balkar Republic	6	6	6	6	7	6	5	5	5
Karachai-Cherkess Republic	5	5	5	5	5	5	5	5	5
Republic of North Ossetia - Alania	6	6	6	6	6	6	5	5	4
Chechen Republic	0	0	0	0	0	0	0	0	0
Stavropol Territory	10	9	9	8	8	7	8	6	6
VOLGA FEDERAL DISTRICT	**146**	**139**	**134**	**131**	**125**	**118**	**111**	**106**	**102**
Republic of Bashkortostan	12	11	11	11	11	11	11	11	10
Mari El Republic	1	1	1	1	1	1	1	2	2
Republic of Mordovia	4	3	4	4	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	27	26	26	26	26	26	25	23	22
Udmurt Republic	9	9	8	8	7	5	4	2	2
Chuvash Republic - Chuvashia	5	5	5	5	5	4	4	4	4
Perm Territory	9	9	8	8	6	5	5	5	5
Kirov Region	3	3	3	3	3	3	3	3	3
Nizhny Novgorod Region	19	19	18	18	16	14	12	11	12
Orenburg Region	9	9	9	9	9	9	8	8	8
Penza Region	2	2	2	2	2	2	1	1	1
Samara Region	23	22	22	20	20	20	20	20	17
Saratov Region	17	15	13	12	11	10	9	9	9
Ulyanovsk Region	6	5	4	4	4	4	4	3	3
URAL FEDERAL DISTRICT	**67**	**65**	**63**	**58**	**54**	**51**	**45**	**44**	**42**
Kurgan Region	5	5	5	4	4	4	4	3	3
Sverdlovsk Region	27	25	25	24	22	19	16	16	16
Tyumen Region	23	23	22	19	17	18	16	16	15
including Khanty-Mansi Autonomous Area - Yugra	12	12	12	11	10	10	9	9	8
including Yamal-Nenets Autonomous Area	5	4	4	2	2	2	0	0	0
Chelyabinsk Region	12	12	11	11	11	10	9	9	8
SIBERIAN FEDERAL DISTRICT	**71**	**68**	**68**	**68**	**62**	**56**	**54**	**53**	**51**
Altai Republic	5	5	5	5	5	4	4	3	2
Republic of Buryatia	2	1	1	1	1	1	1	1	1
Republic of Tuva	2	2	2	2	2	2	1	1	1
Republic of Khakassia	3	3	3	3	3	3	2	2	2
Altai Territory	8	8	8	8	7	7	7	7	7
Trans-Baikal Territory	2	2	2	2	0	0	0	0	0
Krasnoyarsk Territory	6	5	5	6	6	5	5	5	5
Irkutsk Region	9	9	9	9	8	8	8	8	8
Kemerovo Region	8	8	8	8	8	8	9	9	9
Novosibirsk Region	14	14	14	13	13	10	9	9	8
Omsk Region	8	7	7	7	6	6	6	6	6
Tomsk Region	4	4	4	4	3	2	2	2	2
FAR-EASTERN FEDERAL DISTRICT	**43**	**40**	**40**	**36**	**31**	**27**	**26**	**23**	**22**
Republic of Sakha (Yakutia)	6	6	6	5	4	4	4	4	4
Kamchatka Territory	8	7	7	6	5	4	4	3	3
Primorye Territory	9	9	9	8	8	8	7	6	6
Khabarovsk Territory	6	5	5	5	4	4	4	3	2
Amur Region	5	5	5	5	3	2	2	2	2
Magadan Region	3	2	2	2	2	0	0	0	0
Sakhalin Region	6	6	6	5	5	5	5	5	5
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.2. Regional Structure of Number of Credit Institutions Extending HLs

(units)

	01.01.2009	01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014
THE RUSSIAN FEDERATION	**729**	**699**	**723**	**731**	**725**	**715**
CENTRAL FEDERAL DISTRICT	**376**	**371**	**386**	**403**	**397**	**398**
Belgorod Region	4	3	3	3	3	2
Bryansk Region	1	1	1	1	0	0
Vladimir Region	2	3	3	3	3	3
Voronezh Region	3	1	0	1	2	2
Ivanovo Region	4	3	4	5	6	5
Kaluga Region	4	4	4	4	4	4
Kostroma Region	3	3	4	5	5	5
Kursk Region	1	1	1	1	1	1
Lipetsk Region	2	2	2	2	2	2
Moscow Region	9	8	8	9	9	8
Orel Region	0	1	1	2	2	1
Ryazan Region	3	3	3	3	3	3
Smolensk Region	3	3	4	4	4	4
Tambov Region	1	1	1	1	1	1
Tver Region	4	5	3	3	3	3
Tula Region	3	3	3	3	3	3
Yaroslavl Region	5	5	5	4	4	4
Moscow	324	321	336	349	342	347
NORTH-WESTERN FEDERAL DISTRICT	**59**	**52**	**51**	**53**	**55**	**57**
Republic of Karelia	1	1	1	1	1	1
Republic of Komi	2	2	2	2	1	1
Arkhangelsk Region	2	1	0	1	1	1
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	6	5	6	7	8	8
Kaliningrad Region	8	7	4	3	3	2
Leningrad Region	3	3	3	3	3	4
Murmansk Region	3	3	3	3	2	2
Novgorod Region	2	2	2	2	2	2
Pskov Region	3	3	3	3	3	3
Saint Petersburg	29	25	27	28	31	33
SOUTHERN FEDERAL DISTRICT	**54**	**57**	**41**	**38**	**40**	**39**
Republic of Adygeya (Adygeya)	2	2	4	4	4	4
Republic of Kalmykia	0	1	1	1	1	1
Krasnodar Territory	16	13	14	14	15	14
Astrakhan Region	3	3	3	4	4	4
Volgograd Region	5	5	4	4	4	4
Rostov Region	16	16	15	11	12	12
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**20**	**24**	**27**	**23**
Republic of Daghestan	4	6	8	11	14	11
Republic of Ingushetia	1	1	1	2	2	2
Kabardino-Balkar Republic	2	4	4	4	4	4
Karachai-Cherkess Republic	3	3	3	3	4	3
Republic of North Ossetia - Alania	1	1	1	1	1	1
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1	2	3	3	2	2
VOLGA FEDERAL DISTRICT	**106**	**101**	**106**	**101**	**98**	**94**
Republic of Bashkortostan	9	10	10	10	10	9
Mari El Republic	1	1	1	1	1	1
Republic of Mordovia	4	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	20	21	22	22	21	20
Udmurt Republic	4	4	4	4	3	2
Chuvash Republic - Chuvashia	4	4	4	4	4	3
Perm Territory	8	6	5	5	5	5
Kirov Region	3	3	3	3	3	3
Nizhny Novgorod Region	15	13	13	11	11	11
Orenburg Region	9	9	9	8	8	8
Penza Region	2	2	2	1	1	1
Samara Region	15	13	15	15	14	15
Saratov Region	10	9	10	9	9	9
Ulyanovsk Region	2	2	4	4	4	3
URAL FEDERAL DISTRICT	**51**	**43**	**47**	**42**	**41**	**40**
Kurgan Region	2	1	1	1	2	2
Sverdlovsk Region	19	18	19	16	16	16
Tyumen Region	20	16	17	16	15	14
including Khanty-Mansi Autonomous Area - Yugra	11	9	9	8	8	7
including Yamal-Nenets Autonomous Area	2	1	2	1	0	0
Chelyabinsk Region	10	8	10	9	8	8
SIBERIAN FEDERAL DISTRICT	**53**	**47**	**48**	**47**	**45**	**44**
Altai Republic	3	2	3	3	2	1
Republic of Buryatia	1	1	1	1	1	1
Republic of Tuva	2	2	1	1	1	1
Republic of Khakassia	3	3	3	2	2	2
Altai Territory	6	6	6	7	7	7
Trans-Baikal Territory	1	0	0	0	0	0
Krasnoyarsk Territory	5	5	4	4	4	4
Irkutsk Region	8	7	8	8	8	8
Kemerovo Region	5	5	6	7	7	7
Novosibirsk Region	9	8	8	6	6	6
Omsk Region	7	6	6	6	5	5
Tomsk Region	3	2	2	2	2	2
FAR-EASTERN FEDERAL DISTRICT	**30**	**28**	**24**	**23**	**22**	**20**
Republic of Sakha (Yakutia)	4	4	3	3	3	4
Kamchatka Territory	6	5	4	4	4	3
Primorye Territory	6	7	7	6	6	5
Khabarovsk Territory	4	3	3	4	3	2
Amur Region	4	3	3	2	2	2
Magadan Region	1	2	0	0	0	0
Sakhalin Region	5	4	4	4	4	4
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.3. Regional Structure of Number of Credit Institutions Extending HMLs

(units)

	01.01.2009	01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014
THE RUSSIAN FEDERATION	**602**	**584**	**631**	**658**	**667**	**658**
CENTRAL FEDERAL DISTRICT	**292**	**296**	**332**	**360**	**363**	**363**
Belgorod Region	4	3	3	3	3	2
Bryansk Region	1	1	1	1	0	0
Vladimir Region	2	1	1	1	2	3
Voronezh Region	2	1	0	1	2	2
Ivanovo Region	4	3	4	5	6	5
Kaluga Region	3	3	3	3	3	4
Kostroma Region	2	3	4	5	5	5
Kursk Region	1	1	1	1	1	1
Lipetsk Region	2	2	2	2	2	2
Moscow Region	8	8	8	8	9	8
Orel Region	0	1	1	1	2	1
Ryazan Region	3	3	3	3	3	3
Smolensk Region	2	3	4	4	4	4
Tambov Region	1	1	1	1	1	1
Tver Region	4	5	3	3	3	3
Tula Region	3	3	3	3	3	3
Yaroslavl Region	5	5	5	4	4	4
Moscow	245	249	285	311	310	312
NORTH-WESTERN FEDERAL DISTRICT	**47**	**46**	**46**	**49**	**54**	**57**
Republic of Karelia	1	1	1	1	1	1
Republic of Komi	2	2	2	2	1	1
Arkhangelsk Region	1	1	0	0	1	1
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	3	3	4	6	8	8
Kaliningrad Region	6	5	3	2	2	2
Leningrad Region	3	3	3	3	3	4
Murmansk Region	3	3	3	3	2	2
Novgorod Region	2	2	2	2	2	2
Pskov Region	3	3	3	3	3	3
Saint Petersburg	23	23	25	27	31	33
SOUTHERN FEDERAL DISTRICT	**48**	**44**	**36**	**36**	**38**	**36**
Republic of Adygeya (Adygeya)	2	2	4	4	4	4
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	15	13	14	14	15	13
Astrakhan Region	3	3	3	3	3	3
Volgograd Region	5	5	4	4	4	4
Rostov Region	14	12	11	11	12	12
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**9**	**12**	**13**	**9**
Republic of Daghestan	3	5	4	5	5	3
Republic of Ingushetia	1	0	0	0	0	0
Kabardino-Balkar Republic	1	1	1	2	2	2
Karachai-Cherkess Republic	2	1	1	2	4	3
Republic of North Ossetia - Alania	1	1	1	1	1	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1	1	2	2	1	1
VOLGA FEDERAL DISTRICT	**96**	**93**	**98**	**94**	**95**	**92**
Republic of Bashkortostan	9	10	10	10	10	9
Mari El Republic	0	0	0	1	1	1
Republic of Mordovia	3	4	4	4	4	4
Republic of Tatarstan (Tatarstan)	17	20	20	20	20	20
Udmurt Republic	4	4	4	4	3	2
Chuvash Republic - Chuvashia	3	4	4	4	4	3
Perm Territory	7	6	5	5	5	5
Kirov Region	3	3	3	3	3	3
Nizhny Novgorod Region	14	10	12	10	10	10
Orenburg Region	8	8	8	7	8	8
Penza Region	2	2	2	1	1	1
Samara Region	15	13	15	14	14	15
Saratov Region	9	7	8	8	8	8
Ulyanovsk Region	2	2	3	3	4	3
URAL FEDERAL DISTRICT	**47**	**41**	**45**	**41**	**41**	**40**
Kurgan Region	2	1	1	1	2	2
Sverdlovsk Region	18	17	19	16	16	16
Tyumen Region	17	15	16	15	15	14
including Khanty-Mansi Autonomous Area - Yugra	10	8	8	7	8	7
including Yamal-Nenets Autonomous Area	1	1	2	1	0	0
Chelyabinsk Region	10	8	9	9	8	8
SIBERIAN FEDERAL DISTRICT	**46**	**41**	**43**	**45**	**44**	**43**
Altai Republic	2	2	3	3	2	1
Republic of Buryatia	1	1	1	1	1	1
Republic of Tuva	1	1	1	1	1	1
Republic of Khakassia	3	3	3	2	2	2
Altai Territory	6	6	6	7	7	7
Trans-Baikal Territory	1	0	0	0	0	0
Krasnoyarsk Territory	4	4	3	4	4	4
Irkutsk Region	8	7	8	8	8	8
Kemerovo Region	4	4	5	7	7	7
Novosibirsk Region	8	6	6	5	6	6
Omsk Region	6	5	5	5	4	4
Tomsk Region	2	2	2	2	2	2
FAR-EASTERN FEDERAL DISTRICT	**26**	**23**	**22**	**21**	**19**	**18**
Republic of Sakha (Yakutia)	4	3	3	3	3	3
Kamchatka Territory	3	3	3	2	2	2
Primorye Territory	6	6	6	6	5	5
Khabarovsk Territory	3	3	3	4	3	2
Amur Region	4	3	3	2	2	2
Magadan Region	1	1	0	0	0	0
Sakhalin Region	5	4	4	4	4	4
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.4. Regional Structure of Number of Credit Institutions Purchasing Rights of Claim to HMLs

(units)

	01.01.2009	01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014
THE RUSSIAN FEDERATION	**108**	**117**	**134**	**142**	**146**	**149**
CENTRAL FEDERAL DISTRICT	**57**	**60**	**71**	**77**	**79**	**76**
Belgorod Region	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0
Voronezh Region	1	1	0	0	0	1
Ivanovo Region	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0
Kostroma Region	0	1	1	1	1	1
Kursk Region	1	1	1	1	1	1
Lipetsk Region	0	0	1	0	0	0
Moscow Region	3	3	1	2	2	1
Orel Region	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0
Moscow	52	54	67	73	75	72
NORTH-WESTERN FEDERAL DISTRICT	**7**	**9**	**9**	**11**	**12**	**14**
Republic of Karelia	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	1	2	2	2	2	2
Kaliningrad Region	0	0	0	0	0	0
Leningrad Region	0	1	2	2	2	2
Murmansk Region	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	1
Saint Petersburg	6	6	5	7	8	9
SOUTHERN FEDERAL DISTRICT	**2**	**2**	**1**	**2**	**3**	**4**
Republic of Adygeya (Adygeya)	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	0	0	0	1	2	2
Astrakhan Region	0	0	0	0	0	0
Volgograd Region	1	2	1	1	1	1
Rostov Region	1	0	0	0	0	1
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**1**	**1**	**1**	**0**
Republic of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	1	1	1	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	**21**	**22**	**25**	**30**	**30**	**32**
Republic of Bashkortostan	4	5	5	6	6	6
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	2	2	1	2	2	2
Republic of Tatarstan (Tatarstan)	2	4	6	6	6	9
Udmurt Republic	1	3	3	3	2	2
Chuvash Republic - Chuvashia	0	0	1	1	0	0
Perm Territory	1	1	0	0	0	0
Kirov Region	1	1	0	1	1	1
Nizhny Novgorod Region	1	0	0	0	0	0
Orenburg Region	4	3	3	4	6	5
Penza Region	0	0	0	0	0	0
Samara Region	4	3	4	5	6	6
Saratov Region	1	0	2	1	1	1
Ulyanovsk Region	0	0	0	1	0	0
URAL FEDERAL DISTRICT	**8**	**11**	**13**	**8**	**8**	**9**
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	5	6	6	3	3	3
Tyumen Region	2	3	4	2	2	2
including Khanty-Mansi Autonomous Area - Yugra	1	1	2	2	2	2
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0
Chelyabinsk Region	1	2	3	3	3	4
SIBERIAN FEDERAL DISTRICT	**8**	**7**	**10**	**9**	**10**	**10**
Altai Republic	0	0	1	1	0	0
Republic of Buryatia	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0
Altai Territory	2	2	2	2	2	2
Trans-Baikal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	1	0	1	1
Irkutsk Region	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0
Novosibirsk Region	3	3	4	4	4	5
Omsk Region	3	2	2	2	3	2
Tomsk Region	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	**5**	**6**	**4**	**4**	**3**	**4**
Republic of Sakha (Yakutia)	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0
Primorye Territory	2	2	2	2	2	2
Khabarovsk Territory	1	1	1	1	0	0
Amur Region	1	2	1	1	1	2
Magadan Region	1	1	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.5. Regional Structure of Number of Credit Institutions Refinancing Previously Extended HMLs

(units)

	01.01.2009	01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014
THE RUSSIAN FEDERATION	**25**	**5**	**22**	**34**	**49**	**26**
CENTRAL FEDERAL DISTRICT	**16**	**4**	**13**	**21**	**33**	**19**
Belgorod Region	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0
Voronezh Region	1	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0
Moscow Region	1	0	0	0	0	0
Orel Region	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0
Tula Region	0	0	0	0	0	1
Yaroslavl Region	0	0	0	0	0	0
Moscow	14	4	13	21	33	18
NORTH-WESTERN FEDERAL DISTRICT	**2**	**0**	**2**	**2**	**2**	**1**
Republic of Karelia	0	0	0	1	0	0
Republic of Komi	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0
Saint Petersburg	2	0	2	1	2	1
SOUTHERN FEDERAL DISTRICT	**1**	**1**	**0**	**1**	**0**	**0**
Republic of Adygeya (Adygeya)	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0
Volgograd Region	1	1	0	0	0	0
Rostov Region	0	0	0	1	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**0**	**0**	**0**	**0**
Republic of Daghestan	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	**4**	**0**	**4**	**3**	**4**	**3**
Republic of Bashkortostan	1	0	0	0	2	0
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	2	2	2	3
Udmurt Republic	0	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0	0
Perm Territory	1	0	0	0	0	0
Kirov Region	0	0	0	0	0	0
Nizhny Novgorod Region	0	0	0	0	0	0
Orenburg Region	1	0	1	1	0	0
Penza Region	0	0	0	0	0	0
Samara Region	1	0	1	0	0	0
Saratov Region	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0
URAL FEDERAL DISTRICT	**1**	**0**	**2**	**1**	**3**	**2**
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	1	0	1	0	1	0
Tyumen Region	0	0	1	0	1	1
including Khanty-Mansi Autonomous Area - Yugra	0	0	1	0	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	1	1	1
SIBERIAN FEDERAL DISTRICT	**1**	**0**	**1**	**5**	**3**	**1**
Altai Republic	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0
Altai Territory	0	0	0	0	1	0
Trans-Baikal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0
Novosibirsk Region	1	0	1	3	1	0
Omsk Region	0	0	0	1	0	1
Tomsk Region	0	0	0	1	1	0
FAR-EASTERN FEDERAL DISTRICT	**0**	**0**	**0**	**1**	**4**	**0**
Republic of Sakha (Yakutia)	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	1	0
Primorye Territory	0	0	0	0	1	0
Khabarovsk Territory	0	0	0	0	1	0
Amur Region	0	0	0	1	1	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.6. Regional Structure of Number of Credit Institutions Refinancing on the Secondary HMLs Market

(units)

	01.01.2009	01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014
THE RUSSIAN FEDERATION	**204**	**167**	**175**	**168**	**177**	**152**
CENTRAL FEDERAL DISTRICT	**69**	**57**	**72**	**76**	**82**	**70**
Belgorod Region	1	0	0	0	0	0
Bryansk Region	1	0	1	0	0	0
Vladimir Region	0	0	0	0	0	0
Voronezh Region	1	1	0	0	0	1
Ivanovo Region	0	0	0	0	0	1
Kaluga Region	2	2	2	2	2	2
Kostroma Region	2	0	0	0	0	1
Kursk Region	1	1	1	1	1	0
Lipetsk Region	1	1	1	1	1	0
Moscow Region	3	4	3	1	1	2
Orel Region	0	0	1	1	0	0
Ryazan Region	3	2	1	2	1	2
Smolensk Region	0	0	2	1	1	1
Tambov Region	1	1	0	0	0	0
Tver Region	2	2	2	2	2	2
Tula Region	0	0	0	0	0	0
Yaroslavl Region	3	2	1	1	1	0
Moscow	48	41	57	64	72	58
NORTH-WESTERN FEDERAL DISTRICT	**16**	**12**	**14**	**15**	**16**	**12**
Republic of Karelia	1	0	0	0	0	0
Republic of Komi	1	0	0	1	1	0
Arkhangelsk Region	1	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	0	1	3	3	4	2
Kaliningrad Region	1	0	0	0	0	0
Leningrad Region	1	2	1	1	1	1
Murmansk Region	1	1	0	0	0	0
Novgorod Region	0	0	0	0	0	0
Pskov Region	0	1	1	0	0	0
Saint Petersburg	10	7	9	10	10	9
SOUTHERN FEDERAL DISTRICT	**19**	**13**	**7**	**7**	**9**	**7**
Republic of Adygeya (Adygeya)	2	1	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6	4	3	4	6	4
Astrakhan Region	2	1	1	1	1	1
Volgograd Region	3	3	2	2	2	2
Rostov Region	3	1	1	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**4**	**3**	**3**	**3**
Republic of Daghestan	2	1	3	1	1	1
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	1	0	0	0	0
Karachai-Cherkess Republic	0	0	0	1	1	1
Republic of North Ossetia - Alania	1	1	1	1	1	1
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	**49**	**43**	**39**	**37**	**37**	**34**
Republic of Bashkortostan	7	6	5	6	6	5
Mari El Republic	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	10	10	9	9	11	12
Udmurt Republic	1	3	4	2	2	1
Chuvash Republic - Chuvashia	1	2	2	2	2	1
Perm Territory	1	3	0	0	1	0
Kirov Region	3	3	3	3	3	3
Nizhny Novgorod Region	3	2	1	1	2	2
Orenburg Region	4	3	3	4	2	3
Penza Region	1	1	1	1	1	0
Samara Region	11	7	8	6	5	6
Saratov Region	6	3	2	2	2	1
Ulyanovsk Region	1	0	1	1	0	0
URAL FEDERAL DISTRICT	**18**	**15**	**13**	**10**	**11**	**9**
Kurgan Region	0	0	0	0	2	2
Sverdlovsk Region	11	8	6	4	3	3
Tyumen Region	1	2	2	1	2	1
including Khanty-Mansi Autonomous Area - Yugra	1	2	2	1	2	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0
Chelyabinsk Region	6	5	5	5	4	3
SIBERIAN FEDERAL DISTRICT	**25**	**21**	**19**	**17**	**14**	**13**
Altai Republic	2	2	2	2	0	0
Republic of Buryatia	0	0	0	0	0	0
Republic of Tuva	1	0	0	0	0	0
Republic of Khakassia	1	2	1	0	0	0
Altai Territory	6	4	4	4	4	4
Trans-Baikal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4	4	2	3	2	2
Irkutsk Region	3	1	2	1	1	1
Kemerovo Region	0	0	0	0	0	0
Novosibirsk Region	4	5	4	3	3	3
Omsk Region	3	2	3	3	3	2
Tomsk Region	1	1	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT	**8**	**6**	**7**	**3**	**5**	**4**
Republic of Sakha (Yakutia)	1	0	1	0	1	1
Kamchatka Territory	2	2	0	0	0	0
Primorye Territory	2	1	2	1	1	1
Khabarovsk Territory	1	2	2	0	1	0
Amur Region	2	1	2	2	2	2
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.7. Regional Structure of Number of HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(units)

	01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**489 032**	**18 270**	**176 146**	**2 225**	**392 302**	**3 431**	**587 600**	**3 089**	**739 393**	**1 788**	**878 495**	**1 987**
CENTRAL FEDERAL DISTRICT	**90 481**	**10 460**	**33 762**	**1 311**	**69 920**	**2 067**	**114 566**	**1 865**	**154 668**	**1 060**	**193 148**	**1 259**
Belgorod Region	5 810	158	1 704	3	3 618	15	5 166	11	6 366	9	7 665	7
Bryansk Region	3 192	62	1 420	5	2 534	7	4 130	10	5 319	7	6 272	13
Vladimir Region	5 271	108	992	8	2 886	23	4 855	22	5 829	11	7 616	15
Voronezh Region	6 956	89	2 269	7	5 193	14	8 119	18	10 108	8	13 240	11
Ivanovo Region	2 359	41	829	5	1 957	9	3 327	10	4 267	7	5 575	6
Kaluga Region	3 298	131	1 248	25	2 218	32	3 621	21	5 289	23	7 123	16
Kostroma Region	2 060	38	825	4	1 991	5	2 759	2	3 720	1	4 412	2
Kursk Region	4 986	76	1 662	6	3 550	8	4 575	9	5 642	7	6 784	8
Lipetsk Region	3 319	69	1 977	4	2 886	12	4 032	6	5 437	2	6 205	6
Moscow Region	13 022	2 865	3 670	334	10 517	531	21 129	523	30 043	297	39 602	353
Orel Region	1 958	50	973	4	1 473	5	2 259	7	3 285	5	4 456	8
Ryazan Region	3 668	62	1 353	5	3 138	12	4 380	10	5 532	12	7 034	14
Smolensk Region	4 006	74	1 905	3	3 203	6	4 163	16	5 517	3	6 114	7
Tambov Region	2 699	54	843	7	2 033	13	2 794	11	3 782	6	5 002	7
Tver Region	3 493	136	1 663	11	3 452	15	5 436	24	6 646	15	7 321	14
Tula Region	4 402	128	1 460	12	2 893	21	5 121	30	7 273	13	8 770	17
Yaroslavl Region	4 042	76	1 485	1	3 277	8	5 457	8	6 879	5	7 947	6
Moscow	15 940	6 243	7 484	867	13 101	1 331	23 243	1 127	33 734	629	42 010	749
NORTH-WESTERN FEDERAL DISTRICT	**46 358**	**2 968**	**16 908**	**307**	**30 350**	**455**	**52 551**	**348**	**69 084**	**218**	**85 322**	**207**
Republic of Karelia	2 728	41	1 228	1	1 820	7	2 671	4	3 748	3	4 239	3
Republic of Komi	5 211	57	2 910	4	4 417	11	6 693	4	6 680	5	8 122	2
Arkhangelsk Region	5 227	48	2 746	6	5 221	10	6 887	9	8 195	6	8 848	7
including Nenets Autonomous Area	487	1	256	0	299	0	328	0	387	1	302	0
Vologda Region	5 998	108	2 363	1	4 371	1	6 778	4	8 750	2	10 445	3
Kaliningrad Region	2 641	310	754	66	1 137	62	2 207	22	3 134	17	4 461	25
Leningrad Region	3 839	259	1 092	29	2 095	47	4 612	35	6 750	22	9 005	22
Murmansk Region	3 003	48	1 067	4	1 680	7	2 754	7	3 623	3	4 596	1
Novgorod Region	2 355	25	865	2	1 597	5	2 528	1	3 308	2	3 776	1
Pskov Region	1 229	20	460	3	807	4	1 328	3	2 428	2	3 201	4
Saint Petersburg	14 127	2 052	3 423	191	7 205	301	16 093	259	22 468	156	28 629	139
SOUTHERN FEDERAL DISTRICT	**57 346**	**1 002**	**16 848**	**73**	**24 926**	**101**	**38 862**	**136**	**49 643**	**97**	**64 875**	**106**
Republic of Adygeya (Adygeya)	1 229	37	264	1	546	3	772	2	951	3	1 374	2
Republic of Kalmykia	488	17	219	2	744	5	1 063	4	1 262	1	1 530	5
Krasnodar Territory	16 677	223	4 387	20	8 507	50	14 619	65	19 000	57	25 196	59
Astrakhan Region	3 417	36	1 387	3	2 399	8	3 034	5	4 140	2	5 491	5
Volgograd Region	6 377	104	2 516	9	5 611	12	8 115	23	10 080	9	12 250	14
Rostov Region	16 519	239	3 764	22	7 119	23	11 259	37	14 210	25	19 034	21
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**13 877**	**41**	**21 719**	**36**	**27 392**	**21**	**25 451**	**30**
Republic of Daghestan	613	21	308	5	465	4	1 411	4	7 848	3	3 789	3
Republic of Ingushetia	160	2	41	0	1 823	1	7 893	0	2 188	0	2 893	0
Kabardino-Balkar Republic	2 602	34	581	1	874	6	1 770	6	4 293	3	3 870	7
Karachai-Cherkess Republic	662	13	235	2	444	1	431	1	738	3	1 014	1
Republic of North Ossetia - Alania	496	41	216	1	520	7	652	8	1 314	3	1 912	6
Chechen Republic	17	2	13	0	3 482	3	1 960	1	65	1	95	1
Stavropol Territory	8 089	233	2 917	7	6 269	19	7 602	16	10 946	8	11 878	12
VOLGA FEDERAL DISTRICT	**134 339**	**1 703**	**46 762**	**141**	**111 667**	**317**	**163 705**	**262**	**196 470**	**138**	**229 918**	**158**
Republic of Bashkortostan	20 936	122	5 937	7	15 679	17	24 457	15	29 743	9	36 342	15
Mari El Republic	2 769	42	736	3	1 846	4	2 824	4	3 401	3	4 379	4
Republic of Mordovia	4 082	62	1 481	7	2 244	17	3 167	14	4 002	5	4 430	10
Republic of Tatarstan (Tatarstan)	16 725	116	5 129	7	22 955	13	30 462	16	32 651	11	34 392	14
Udmurt Republic	7 435	90	4 016	11	7 599	10	9 387	9	12 584	1	15 084	10
Chuvash Republic - Chuvashia	9 355	118	2 640	7	4 508	15	6 639	18	8 597	9	10 834	12
Perm Territory	16 495	182	6 812	15	10 842	16	16 902	9	18 455	8	22 889	7
Kirov Region	6 538	52	3 104	5	6 330	9	8 502	7	10 971	7	10 500	4
Nizhny Novgorod Region	15 030	197	3 914	17	8 124	24	13 898	36	16 398	17	20 354	19
Orenburg Region	7 494	111	3 066	3	7 369	11	10 230	8	12 043	4	13 966	7
Penza Region	4 108	66	1 526	5	3 348	15	4 358	9	5 675	9	7 099	11
Samara Region	12 800	293	4 277	34	10 053	142	16 445	85	21 706	40	24 045	24
Saratov Region	5 899	168	2 290	12	5 722	15	9 001	16	10 956	5	13 897	14
Ulyanovsk Region	4 673	84	1 834	8	5 048	9	7 433	16	9 288	10	11 707	7
URAL FEDERAL DISTRICT	**59 001**	**664**	**20 846**	**283**	**53 116**	**259**	**78 805**	**226**	**92 194**	**150**	**107 049**	**101**
Kurgan Region	2 657	22	1 446	1	2 579	3	3 556	2	4 795	1	5 561	2
Sverdlovsk Region	14 916	153	3 989	17	11 729	33	19 743	54	24 457	27	28 905	29
Tyumen Region	25 606	382	9 987	243	24 350	204	33 883	157	36 345	109	40 694	60
including Khanty-Mansi Autonomous Area - Yugra	11 485	292	4 321	223	11 362	198	16 840	149	16 878	104	17 754	47
including Yamal-Nenets Autonomous Area	3 979	21	1 677	1	4 531	1	6 305	0	6 612	0	6 633	1
Chelyabinsk Region	15 822	107	5 424	22	14 458	19	21 623	13	26 597	13	31 889	10
SIBERIAN FEDERAL DISTRICT	**80 899**	**873**	**33 601**	**72**	**71 750**	**93**	**90 726**	**89**	**116 764**	**48**	**137 713**	**45**
Altai Republic	316	1	170	0	1 950	0	445	0	366	0	541	0
Republic of Buryatia	3 060	32	1 019	3	2 924	4	3 514	4	4 480	2	5 437	2
Republic of Tuva	619	1	195	1	277	0	704	0	838	0	957	0
Republic of Khakassia	1 912	8	856	0	2 018	2	2 561	2	2 609	1	2 898	1
Altai Territory	9 377	56	5 827	2	9 699	6	10 206	12	13 042	3	16 260	8
Trans-Baikal Territory	2 661	18	1 204	7	2 878	4	4 043	0	5 074	0	5 739	0
Krasnoyarsk Territory	13 722	135	6 112	10	12 450	13	16 650	12	19 650	8	23 380	2
Irkutsk Region	10 048	93	5 045	8	10 914	11	13 434	8	15 430	5	18 397	1
Kemerovo Region	10 608	126	3 135	3	6 868	10	10 188	5	15 279	5	17 733	6
Novosibirsk Region	12 901	207	5 051	17	11 466	27	13 268	30	19 975	13	24 616	15
Omsk Region	10 050	130	2 491	15	6 232	10	9 682	14	12 499	9	13 356	8
Tomsk Region	5 625	66	2 496	6	4 074	6	6 031	2	7 522	2	8 399	2
FAR-EASTERN FEDERAL DISTRICT	**20 608**	**600**	**7 419**	**38**	**16 696**	**98**	**26 666**	**127**	**33 178**	**56**	**35 019**	**81**
Republic of Sakha (Yakutia)	3 735	40	1 761	5	3 552	5	6 087	2	6 765	1	7 696	1
Kamchatka Territory	904	18	334	2	775	2	1 312	6	1 624	1	1 794	2
Primorye Territory	4 182	339	1 131	27	3 130	80	5 579	109	7 527	47	8 941	66
Khabarovsk Territory	4 997	105	2 039	2	4 744	5	6 568	7	8 218	5	7 796	9
Amur Region	3 910	41	1 007	0	2 100	2	3 811	0	4 668	1	4 016	0
Magadan Region	735	12	265	1	552	1	719	1	1 046	1	1 323	0
Sakhalin Region	1 270	40	564	1	1 251	3	1 817	1	2 349	0	2 440	3
Jewish Autonomous Region	793	3	253	0	469	0	647	1	770	0	737	0
Chukotka Autonomous Area	82	2	65	0	123	0	126	0	211	0	276	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.8. Regional Structure of Number of HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(units)

	01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**332 041**	**17 461**	**128 004**	**2 081**	**298 213**	**3 220**	**520 658**	**2 924**	**690 050**	**1 674**	**823 175**	**1 864**
CENTRAL FEDERAL DISTRICT	**62 869**	**9 934**	**25 471**	**1 209**	**55 132**	**1 911**	**105 632**	**1 732**	**149 319**	**974**	**187 472**	**1 160**
Belgorod Region	2 465	153	689	3	1 555	15	4 230	11	5 738	9	6 874	7
Bryansk Region	1 768	58	808	5	1 588	7	3 687	10	5 135	7	6 063	13
Vladimir Region	2 078	102	551	8	1 852	22	4 318	22	5 682	10	7 215	15
Voronezh Region	4 173	86	1 433	7	3 751	13	7 448	18	9 685	8	12 813	11
Ivanovo Region	1 768	39	637	4	1 354	9	2 909	10	4 021	7	5 386	6
Kaluga Region	2 171	128	961	24	1 913	29	3 447	20	5 216	23	7 057	16
Kostroma Region	1 311	35	536	4	1 210	5	2 299	2	3 507	1	4 334	2
Kursk Region	1 907	74	802	6	2 100	8	4 070	8	5 333	7	6 480	8
Lipetsk Region	2 241	68	1 464	4	2 044	12	3 701	6	5 111	2	5 830	5
Moscow Region	11 175	2 762	3 122	312	9 886	500	19 990	503	29 475	287	38 861	346
Orel Region	826	50	471	4	478	5	1 809	7	3 116	5	4 243	8
Ryazan Region	3 047	62	1 139	5	2 793	12	4 182	10	5 426	12	6 889	13
Smolensk Region	2 802	72	1 551	3	2 780	6	3 944	16	5 434	2	6 031	7
Tambov Region	996	54	344	7	1 142	13	2 425	11	3 552	6	4 703	7
Tver Region	3 399	131	1 638	10	3 371	15	5 357	23	6 552	15	7 190	14
Tula Region	3 260	127	1 175	12	2 357	20	4 851	30	7 130	11	8 704	16
Yaroslavl Region	3 317	68	1 214	0	2 575	7	4 996	6	6 477	5	7 748	6
Moscow	14 165	5 865	6 936	791	12 383	1 213	21 969	1 019	32 729	557	41 051	660
NORTH-WESTERN FEDERAL DISTRICT	**35 730**	**2 836**	**12 713**	**278**	**24 140**	**427**	**48 056**	**331**	**65 914**	**207**	**82 979**	**202**
Republic of Karelia	1 648	41	934	1	1 580	5	2 490	4	3 504	3	4 095	3
Republic of Komi	3 592	54	1 866	4	3 011	11	5 425	4	6 600	5	8 061	2
Arkhangelsk Region	4 035	47	1 955	4	3 666	10	6 222	8	7 581	5	8 536	7
including Nenets Autonomous Area	441	1	225	0	278	0	319	0	378	1	301	0
Vologda Region	4 397	106	1 801	1	3 197	1	6 259	4	8 313	2	10 013	3
Kaliningrad Region	1 905	292	536	55	959	50	1 931	18	2 934	17	4 351	25
Leningrad Region	3 068	254	844	27	1 815	46	4 352	35	6 459	21	8 732	21
Murmansk Region	1 921	48	640	4	1 336	7	2 454	7	3 436	3	4 544	1
Novgorod Region	1 641	24	695	2	1 427	5	2 393	1	3 164	2	3 572	1
Pskov Region	844	20	391	3	580	4	1 155	3	2 201	2	3 027	4
Saint Petersburg	12 679	1 950	3 051	177	6 569	288	15 375	247	21 722	147	28 048	135
SOUTHERN FEDERAL DISTRICT	**29 463**	**975**	**12 005**	**71**	**18 639**	**98**	**35 049**	**131**	**46 078**	**90**	**61 002**	**93**
Republic of Adygeya (Adygeya)	492	37	224	1	519	2	747	2	937	3	1 357	2
Republic of Kalmykia	315	17	107	2	606	5	961	4	1 197	1	1 496	5
Krasnodar Territory	9 529	211	3 445	20	6 408	49	12 836	63	16 910	52	22 831	49
Astrakhan Region	1 872	35	950	3	1 738	7	2 736	5	3 976	2	5 384	4
Volgograd Region	4 320	103	1 527	8	3 948	12	7 456	23	9 988	7	12 155	14
Rostov Region	7 254	232	2 640	21	5 420	23	10 313	34	13 070	25	17 779	19
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**6 624**	**38**	**10 213**	**36**	**16 061**	**21**	**18 491**	**30**
Republic of Daghestan	388	20	245	5	405	4	806	4	1 305	3	1 861	3
Republic of Ingushetia	6	2	31	0	47	0	24	0	35	0	43	0
Kabardino-Balkar Republic	516	33	567	1	839	6	969	6	1 886	3	1 965	7
Karachai-Cherkess Republic	126	13	59	2	83	1	403	1	734	3	1 013	1
Republic of North Ossetia - Alania	319	41	201	1	500	6	622	8	1 298	3	1 894	6
Chechen Republic	16	2	13	0	26	3	34	1	64	1	94	1
Stavropol Territory	4 310	229	1 996	7	4 724	18	7 355	16	10 739	8	11 621	12
VOLGA FEDERAL DISTRICT	**80 206**	**1 665**	**31 583**	**136**	**79 277**	**313**	**142 262**	**257**	**182 226**	**135**	**211 122**	**155**
Republic of Bashkortostan	10 123	120	2 649	6	7 306	17	17 555	15	23 335	8	26 479	15
Mari El Republic	2 241	41	553	2	1 450	4	2 602	4	3 331	3	4 319	4
Republic of Mordovia	1 402	61	744	7	1 099	17	2 690	14	3 687	5	4 154	10
Republic of Tatarstan (Tatarstan)	10 175	113	3 798	7	18 883	13	27 936	15	31 531	9	33 129	13
Udmurt Republic	4 562	89	2 613	11	4 937	10	7 841	9	12 056	1	14 591	10
Chuvash Republic - Chuvashia	5 563	114	2 620	7	4 339	15	6 449	18	8 468	9	10 688	12
Perm Territory	8 211	177	4 841	13	7 810	15	14 358	9	17 895	8	19 491	7
Kirov Region	3 030	51	1 507	5	3 635	9	6 415	7	8 521	7	10 254	4
Nizhny Novgorod Region	7 985	190	2 496	17	5 275	23	12 389	34	15 787	17	19 777	18
Orenburg Region	5 800	107	2 413	3	5 820	11	9 320	8	11 289	4	12 571	7
Penza Region	2 208	66	528	5	1 594	15	3 692	9	5 401	9	6 896	11
Samara Region	11 046	287	3 752	33	8 769	140	15 926	85	21 346	40	23 673	23
Saratov Region	4 824	166	1 888	12	4 800	15	8 338	15	10 721	5	13 700	14
Ulyanovsk Region	3 036	83	1 181	8	3 560	9	6 751	15	8 858	10	11 400	7
URAL FEDERAL DISTRICT	**49 318**	**650**	**16 905**	**283**	**45 017**	**259**	**71 787**	**226**	**86 719**	**150**	**96 427**	**100**
Kurgan Region	1 938	22	947	1	1 725	3	2 945	2	4 284	1	4 699	2
Sverdlovsk Region	12 664	152	3 084	17	9 749	33	18 048	54	24 025	27	26 569	28
Tyumen Region	21 579	371	8 440	243	21 145	204	30 585	157	32 543	109	36 706	60
including Khanty-Mansi Autonomous Area - Yugra	10 444	292	4 016	223	10 879	198	15 886	149	15 234	104	16 441	47
including Yamal-Nenets Autonomous Area	3 278	12	1 529	1	3 911	1	5 539	0	5 858	0	6 246	1
Chelyabinsk Region	13 137	105	4 434	22	12 398	19	20 209	13	25 867	13	28 453	10
SIBERIAN FEDERAL DISTRICT	**59 298**	**840**	**23 649**	**67**	**55 481**	**85**	**82 983**	**85**	**111 970**	**44**	**132 214**	**43**
Altai Republic	290	1	156	0	1 881	0	281	0	303	0	486	0
Republic of Buryatia	2 721	32	829	3	2 132	4	3 228	4	4 308	2	5 313	2
Republic of Tuva	601	1	186	1	263	0	692	0	826	0	951	0
Republic of Khakassia	1 645	5	697	0	1 625	1	2 419	2	2 567	1	2 853	1
Altai Territory	6 698	55	4 776	1	7 362	5	9 340	12	12 486	3	15 812	8
Trans-Baikal Territory	1 948	18	750	7	2 004	4	3 758	0	4 920	0	5 571	0
Krasnoyarsk Territory	10 388	134	4 298	8	9 342	12	15 612	10	19 305	6	22 407	1
Irkutsk Region	7 995	90	3 590	8	8 298	9	12 541	7	15 018	4	17 806	1
Kemerovo Region	7 678	125	1 836	3	4 678	10	8 971	5	14 369	5	16 898	5
Novosibirsk Region	9 024	204	3 190	16	9 614	24	12 383	29	18 784	13	23 609	15
Omsk Region	5 942	115	1 693	14	5 021	10	8 202	14	11 785	8	12 372	8
Tomsk Region	4 368	60	1 648	6	3 261	6	5 556	2	7 299	2	8 136	2
FAR-EASTERN FEDERAL DISTRICT	**15 157**	**561**	**5 678**	**37**	**13 903**	**89**	**24 676**	**126**	**31 763**	**53**	**33 468**	**81**
Republic of Sakha (Yakutia)	2 682	40	1 014	5	2 463	5	5 341	1	6 221	1	7 276	1
Kamchatka Territory	834	18	300	2	674	2	1 199	6	1 493	1	1 696	2
Primorye Territory	3 227	307	1 000	26	2 844	73	5 345	109	7 341	45	8 601	66
Khabarovsk Territory	4 339	103	1 884	2	4 465	4	6 305	7	8 098	5	7 510	9
Amur Region	1 998	41	560	0	1 430	2	3 468	0	4 472	0	3 800	0
Magadan Region	583	11	188	1	463	1	692	1	1 023	1	1 285	0
Sakhalin Region	962	37	452	1	1 012	2	1 601	1	2 166	0	2 303	3
Jewish Autonomous Region	462	2	237	0	438	0	611	1	743	0	729	0
Chukotka Autonomous Area	70	2	43	0	114	0	114	0	206	0	268	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.9. Regional Structure of Volume of HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(millions of rubles)

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**73 635**	**40 343**	**248 409**	**98 659**	**524 045**	**126 147**	**653 673**	**103 113**	**170 311**	**11 881**	**418 209**	**19 231**	**745 971**	**23 630**	**1 054 073**	**18 409**	**1 385 357**	**19 176**
CENTRAL FEDERAL DISTRICT	**12 063**	**31 178**	**41 266**	**70 466**	**94 080**	**85 614**	**161 548**	**72 002**	**43 244**	**9 217**	**109 692**	**15 279**	**213 098**	**18 572**	**302 493**	**14 981**	**403 553**	**16 028**
Belgorod Region	705	66	1 826	252	3 311	281	4 883	592	1 088	9	2 773	38	4 877	27	7 186	34	9 536	23
Bryansk Region	271	76	918	200	1 941	239	3 096	270	947	10	2 004	17	3 920	26	5 893	28	7 679	46
Vladimir Region	269	148	1 483	441	4 137	666	4 871	441	805	21	2 638	68	5 085	80	7 213	39	10 205	52
Voronezh Region	647	167	2 475	287	5 442	402	7 160	439	1 857	20	4 594	51	8 424	59	12 152	36	17 666	31
Ivanovo Region	89	58	643	231	1 871	271	2 501	318	675	25	1 532	24	3 174	31	4 825	27	6 842	25
Kaluga Region	434	252	1 106	527	2 574	602	4 309	562	1 439	85	2 992	91	5 383	131	8 244	96	12 120	72
Kostroma Region	125	35	462	126	1 446	152	1 794	140	543	11	1 394	13	2 287	7	3 669	4	4 851	7
Kursk Region	653	81	1 106	214	2 544	335	3 575	254	1 056	22	2 676	27	4 230	53	6 123	30	8 401	36
Lipetsk Region	385	58	789	127	2 609	254	3 550	287	1 409	11	2 498	36	4 045	13	6 234	5	7 642	36
Moscow Region	2 110	6 821	7 853	16 089	18 587	17 824	36 299	15 418	8 166	1 428	24 766	2 576	51 907	3 262	75 264	2 642	101 533	2 575
Orel Region	137	38	451	100	1 409	171	1 774	303	524	11	1 178	11	2 171	26	3 658	12	5 451	35
Ryazan Region	429	112	1 421	276	3 480	286	4 231	269	1 159	10	3 295	28	5 196	39	7 151	55	9 599	105
Smolensk Region	433	195	1 266	416	2 818	328	4 452	332	1 459	7	2 877	16	4 309	68	6 799	8	8 478	24
Tambov Region	226	42	438	164	1 215	292	2 007	213	552	19	1 697	43	2 815	37	4 360	21	6 497	26
Tver Region	503	163	1 682	431	3 654	589	5 115	562	1 734	34	4 086	44	7 052	110	9 635	54	11 185	83
Tula Region	440	182	1 264	522	3 219	645	5 855	570	1 586	37	3 167	66	6 260	108	9 509	66	12 506	79
Yaroslavl Region	537	68	1 645	301	3 674	318	4 991	335	1 335	1	2 971	39	5 335	63	7 827	26	10 744	39
Moscow	3 670	22 616	14 438	49 762	30 149	61 959	61 085	50 697	16 910	7 456	42 554	12 091	86 628	14 432	116 751	11 798	152 618	12 734
NORTH-WESTERN FEDERAL DISTRICT	**5 697**	**4 893**	**23 366**	**14 600**	**55 249**	**18 747**	**80 438**	**12 800**	**18 906**	**1 541**	**38 721**	**1 829**	**77 538**	**1 621**	**114 875**	**1 498**	**151 365**	**1 255**
Republic of Karelia	428	86	1 230	79	2 371	176	3 753	159	1 227	1	1 925	11	3 130	10	5 017	14	6 245	10
Republic of Komi	1 213	78	4 356	152	4 519	228	5 776	227	2 331	13	4 093	22	7 003	11	9 261	32	12 937	5
Arkhangelsk Region	557	60	1 852	143	3 965	325	6 080	231	2 397	14	4 779	38	7 486	33	10 390	63	12 810	22
including Nenets Autonomous Area	0	0	0	0	0	0	871	2	429	0	490	0	604	0	750	46	640	0
Vologda Region	953	44	2 384	107	4 642	311	6 442	307	1 786	2	3 429	2	6 392	20	9 665	8	12 934	8
Kaliningrad Region	267	216	1 375	737	2 800	886	3 448	937	879	159	1 395	278	2 867	43	4 518	42	6 945	63
Leningrad Region	362	454	1 359	1 089	4 310	1 236	7 059	942	1 397	66	3 333	305	8 012	83	12 378	81	16 832	104
Murmansk Region	177	108	758	238	2 116	224	3 309	197	897	12	1 752	15	3 299	23	5 102	8	7 333	2
Novgorod Region	300	44	945	198	2 155	426	2 503	111	636	3	1 341	49	2 553	2	3 913	4	4 865	4
Pskov Region	93	48	438	108	1 107	118	1 490	70	378	7	855	18	1 635	7	3 026	7	4 385	9
Saint Petersburg	1 347	3 755	8 669	11 749	27 264	14 817	40 578	9 619	6 978	1 264	15 819	1 091	35 161	1 389	51 605	1 239	66 079	1 028
SOUTHERN FEDERAL DISTRICT	**5 562**	**853**	**18 349**	**2 714**	**44 603**	**4 397**	**57 198**	**3 932**	**14 839**	**240**	**25 754**	**334**	**47 123**	**526**	**65 758**	**365**	**91 923**	**325**
Republic of Adygeya (Adygeya)	79	7	211	47	610	66	936	112	217	4	530	11	942	6	1 161	36	2 042	6
Republic of Kalmykia	102	9	136	49	339	115	500	52	127	5	663	13	1 181	15	1 637	4	2 286	20
Krasnodar Territory	1 435	231	4 884	714	14 000	1 218	18 374	951	4 439	68	9 373	165	18 511	256	26 181	212	36 125	147
Astrakhan Region	250	24	1 013	56	2 342	145	2 871	150	1 067	7	2 211	23	3 228	16	5 049	5	7 638	16
Volgograd Region	662	139	2 854	430	8 428	489	8 944	390	2 000	48	5 286	31	8 894	75	12 261	30	16 066	46
Rostov Region	1 498	161	4 083	597	10 954	1 056	14 950	917	3 373	62	7 691	91	14 367	158	19 469	78	27 766	90
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**9 806**	**225**	**16 764**	**277**	**25 887**	**354**	**30 601**	**141**
Republic of Daghestan	64	8	122	45	296	159	720	122	337	17	635	17	1 696	10	5 025	10	4 455	8
Republic of Ingushetia	22	2	32	13	34	3	74	11	21	0	659	27	2 947	0	999	0	1 221	0
Kabardino-Balkar Republic	120	27	577	78	1 136	256	1 494	146	485	2	788	21	1 647	55	3 835	12	3 934	37
Karachai-Cherkess Republic	41	8	210	33	305	46	420	49	152	4	364	2	716	5	1 028	11	1 671	2
Republic of North Ossetia - Alania	276	55	787	125	1 051	126	425	210	183	3	525	32	880	29	1 923	14	3 258	19
Chechen Republic	4	3	36	2	19	9	45	25	12	0	1 190	47	724	129	132	282	206	39
Stavropol Territory	1 009	179	3 404	525	5 089	709	7 445	797	2 426	20	5 645	79	8 154	49	12 945	25	15 856	36
VOLGA FEDERAL DISTRICT	**21 275**	**1 388**	**61 822**	**4 846**	**116 451**	**7 545**	**128 828**	**6 499**	**34 904**	**382**	**84 734**	**769**	**145 562**	**1 394**	**203 696**	**522**	**273 059**	**716**
Republic of Bashkortostan	5 193	161	10 951	422	15 213	673	16 787	542	3 680	23	10 029	49	17 936	66	27 058	21	38 192	112
Mari El Republic	345	32	922	145	2 105	159	2 288	169	509	11	1 372	12	2 595	11	3 753	40	5 329	14
Republic of Mordovia	346	39	940	174	1 720	329	2 884	244	985	17	1 666	37	3 011	41	4 344	14	5 660	39
Republic of Tatarstan (Tatarstan)	1 906	138	7 890	440	15 997	699	14 045	451	3 418	23	13 662	153	23 223	673	30 673	126	38 414	104
Udmurt Republic	1 446	59	5 052	177	6 723	283	6 407	403	3 075	43	5 336	30	8 542	34	11 679	6	15 508	36
Chuvash Republic - Chuvashia	1 277	43	3 311	224	4 460	408	6 353	329	1 833	13	3 495	44	6 045	55	9 584	30	13 491	33
Perm Territory	2 229	119	6 934	409	14 193	613	17 752	637	5 328	65	9 654	65	15 626	18	20 935	23	28 175	38
Kirov Region	733	43	2 734	157	4 259	439	4 693	181	1 922	9	4 216	21	5 914	21	8 689	28	11 770	17
Nizhny Novgorod Region	2 426	237	6 301	791	12 037	1 257	16 345	801	3 531	46	7 749	68	15 045	150	19 879	54	28 330	65
Orenburg Region	1 216	101	3 520	220	7 209	358	7 325	479	2 365	6	6 144	30	10 106	33	13 753	12	17 445	26
Penza Region	338	68	1 016	203	2 655	293	3 892	256	1 003	12	2 700	44	4 177	26	6 474	37	8 976	37
Samara Region	2 854	154	8 175	698	18 757	1 053	18 970	1 099	4 096	77	9 637	156	17 661	54	24 540	72	30 911	119
Saratov Region	622	133	2 664	412	7 082	581	6 836	567	1 927	22	5 276	38	9 133	149	12 744	19	17 564	59
Ulyanovsk Region	344	61	1 412	374	4 041	400	4 251	341	1 232	15	3 798	22	6 548	63	9 591	40	13 294	17
URAL FEDERAL DISTRICT	**11 141**	**781**	**44 742**	**1 908**	**82 080**	**2 841**	**92 059**	**1 976**	**22 144**	**157**	**62 770**	**229**	**106 657**	**585**	**139 327**	**325**	**177 776**	**251**
Kurgan Region	221	14	1 533	59	2 827	238	3 179	98	1 141	3	2 092	7	3 446	3	5 187	6	6 569	5
Sverdlovsk Region	2 518	353	10 680	867	20 073	1 144	23 567	703	4 369	48	12 844	91	25 688	243	36 526	55	47 295	130
Tyumen Region	6 109	252	24 701	552	38 248	620	44 734	514	12 160	69	36 123	63	57 985	71	69 832	46	86 669	53
including Khanty-Mansi Autonomous Area - Yugra	2 192	61	15 087	95	19 434	121	21 448	158	6 084	1	18 999	43	31 178	39	35 576	30	43 068	23
including Yamal-Nenets Autonomous Area	1 092	5	2 595	42	5 115	111	7 082	62	2 471	2	7 310	6	11 622	0	14 465	0	16 138	3
Chelyabinsk Region	2 293	162	7 828	430	20 932	839	20 579	661	4 474	37	11 711	68	19 538	268	27 782	218	37 243	63
SIBERIAN FEDERAL DISTRICT	**15 953**	**877**	**51 399**	**3 000**	**111 407**	**4 904**	**105 635**	**3 507**	**28 336**	**229**	**66 252**	**308**	**101 230**	**311**	**146 477**	**213**	**191 317**	**209**
Altai Republic	10	6	80	7	370	40	401	3	134	0	832	0	352	0	424	0	661	0
Republic of Buryatia	334	12	1 551	81	2 805	118	3 566	103	773	9	2 625	9	3 897	12	5 705	6	7 632	8
Republic of Tuva	62	1	120	2	771	6	1 050	4	250	2	359	0	1 015	0	1 475	0	1 787	0
Republic of Khakassia	559	8	1 047	49	2 161	49	2 105	26	736	0	1 739	12	2 725	12	2 954	6	3 813	3
Altai Territory	1 874	33	7 970	205	14 276	438	8 477	300	3 819	9	6 718	18	8 844	46	13 222	11	18 422	20
Trans-Baikal Territory	336	21	1 163	41	2 799	36	3 307	118	1 080	7	2 942	5	4 934	0	7 167	0	8 979	0
Krasnoyarsk Territory	3 246	102	9 234	338	21 148	753	21 190	554	5 685	90	12 435	39	21 207	80	27 814	38	36 518	9
Irkutsk Region	1 329	117	4 977	298	11 980	499	14 819	318	4 467	12	10 809	39	15 321	25	20 350	17	26 121	1
Kemerovo Region	2 505	142	5 441	548	12 711	681	12 755	483	2 636	10	5 695	30	9 598	8	16 876	56	22 254	22
Novosibirsk Region	2 412	206	9 472	717	20 034	1 035	19 188	882	4 709	42	11 783	120	16 892	93	27 121	45	36 403	111
Omsk Region	1 912	173	6 979	503	14 722	946	10 844	476	1 848	33	6 320	21	9 661	28	13 676	27	16 869	26
Tomsk Region	1 374	56	3 365	211	7 630	303	7 933	240	2 199	15	3 995	15	6 784	7	9 693	7	11 858	9
FAR-EASTERN FEDERAL DISTRICT	**1 944**	**373**	**7 465**	**1 125**	**20 175**	**2 099**	**27 967**	**2 397**	**7 938**	**115**	**20 480**	**258**	**37 999**	**344**	**55 560**	**151**	**65 763**	**251**
Republic of Sakha (Yakutia)	702	25	1 703	88	3 267	81	4 927	181	1 716	20	3 859	21	7 864	33	10 756	3	14 575	4
Kamchatka Territory	42	9	344	22	839	15	1 360	46	474	6	1 170	10	1 932	20	2 807	2	3 424	33
Primorye Territory	369	145	1 743	510	5 198	880	6 535	1 325	1 279	54	3 975	182	8 631	256	12 812	117	16 449	177
Khabarovsk Territory	327	100	1 724	363	6 127	890	7 809	468	2 172	30	5 981	17	9 349	18	14 226	21	15 082	23
Amur Region	272	22	953	37	2 190	36	3 359	139	893	0	2 262	5	5 087	0	7 142	5	6 811	0
Magadan Region	60	14	271	36	660	36	888	70	253	0	589	6	1 024	4	1 720	3	2 564	0
Sakhalin Region	150	51	598	54	1 389	125	2 303	150	844	5	2 028	17	3 180	7	4 618	0	5 178	14
Jewish Autonomous Region	16	2	102	8	401	21	605	10	233	0	461	0	709	6	1 055	0	1 120	0
Chukotka Autonomous Area	6	5	27	7	104	15	181	8	74	0	155	0	223	0	424	0	560	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.10. Regional Structure of Volume of HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(millions of rubles)

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**30 918**	**25 423**	**179 612**	**83 949**	**438 145**	**118 344**	**560 671**	**95 137**	**142 968**	**9 533**	**364 634**	**15 427**	**697 417**	**19 527**	**1 017 316**	**14 676**	**1 338 731**	**15 195**
CENTRAL FEDERAL DISTRICT	**3 720**	**18 880**	**25 679**	**59 546**	**72 050**	**79 666**	**135 914**	**65 217**	**35 835**	**7 511**	**96 716**	**12 009**	**200 020**	**14 928**	**292 576**	**11 463**	**391 762**	**12 199**
Belgorod Region	195	55	750	234	2 031	281	3 574	575	640	9	1 741	38	4 475	27	6 947	34	9 188	23
Bryansk Region	48	41	477	170	1 206	237	2 413	263	698	10	1 629	17	3 711	26	5 814	28	7 554	46
Vladimir Region	87	113	837	374	2 712	598	3 393	423	576	21	2 084	63	4 834	80	7 089	38	9 956	52
Voronezh Region	177	134	1 529	272	4 282	402	5 851	429	1 520	20	3 973	32	8 091	59	11 798	36	17 358	31
Ivanovo Region	53	53	494	225	1 631	240	2 175	304	509	23	1 265	24	3 015	31	4 671	27	6 726	25
Kaluga Region	229	176	847	460	2 140	567	3 710	550	1 269	84	2 784	78	5 190	99	8 138	96	11 696	72
Kostroma Region	31	28	266	122	1 183	124	1 528	135	423	11	1 059	13	2 059	7	3 535	4	4 791	7
Kursk Region	50	60	348	183	1 539	329	2 478	252	684	22	2 019	27	4 011	32	5 968	30	8 257	36
Lipetsk Region	131	28	412	114	2 019	243	3 060	286	1 199	11	2 110	36	3 901	13	6 099	5	7 458	26
Moscow Region	945	4 077	5 735	13 704	15 261	17 208	31 631	14 724	7 263	1 162	23 059	2 070	49 289	2 974	73 306	2 213	99 788	2 445
Orel Region	18	33	200	95	806	171	1 240	303	299	11	679	11	1 954	26	3 595	12	5 357	35
Ryazan Region	127	98	1 003	269	3 132	284	3 882	269	1 074	10	3 102	28	5 098	39	7 056	55	9 495	56
Smolensk Region	38	63	643	284	2 251	325	3 828	258	1 307	7	2 693	16	4 179	68	6 744	8	8 418	24
Tambov Region	20	34	174	150	760	289	1 375	213	352	19	1 282	43	2 670	37	4 276	21	6 357	26
Tver Region	173	118	1 438	398	3 539	585	4 993	547	1 711	30	3 957	44	6 957	89	9 560	54	11 072	83
Tula Region	87	141	822	457	2 790	644	5 256	568	1 453	37	2 832	61	6 032	108	9 420	55	12 450	77
Yaroslavl Region	218	59	1 129	285	3 279	315	4 555	297	1 218	0	2 650	34	5 134	13	7 525	26	10 122	39
Moscow	1 093	13 569	8 575	41 750	21 489	56 824	50 972	44 821	13 640	6 024	37 798	9 374	79 420	11 200	111 035	8 721	145 719	9 096
NORTH-WESTERN FEDERAL DISTRICT	**1 943**	**3 347**	**16 203**	**12 771**	**48 228**	**17 844**	**68 793**	**12 086**	**15 912**	**971**	**33 743**	**1 479**	**73 763**	**1 291**	**112 248**	**1 453**	**149 319**	**1 222**
Republic of Karelia	56	22	1 039	73	2 054	173	2 304	159	1 059	1	1 803	8	3 026	10	4 895	14	6 158	10
Republic of Komi	281	56	2 089	137	3 587	217	5 653	213	1 844	13	3 342	22	5 816	11	9 198	32	12 890	5
Arkhangelsk Region	98	46	998	124	3 288	325	5 451	230	2 063	9	3 966	38	7 181	30	9 954	62	12 653	22
including Nenets Autonomous Area	0	0	0	0	0	0	831	2	412	0	465	0	595	0	732	46	638	0
Vologda Region	510	39	1 420	102	3 801	299	5 562	294	1 537	2	2 927	2	6 158	20	9 395	8	12 658	8
Kaliningrad Region	123	158	1 018	576	2 558	835	2 559	869	681	102	1 205	114	2 675	36	4 386	42	6 881	63
Leningrad Region	79	281	1 017	984	3 794	1 194	6 131	926	1 217	60	2 975	296	7 743	83	12 139	70	16 643	82
Murmansk Region	25	72	475	188	1 789	212	2 489	197	661	12	1 529	15	3 127	23	5 001	8	7 285	2
Novgorod Region	82	34	532	182	1 709	426	1 949	107	559	3	1 240	49	2 432	2	3 841	4	4 773	4
Pskov Region	8	40	207	96	881	90	1 194	70	337	7	728	18	1 532	7	2 909	7	4 289	9
Saint Petersburg	681	2 599	7 408	10 309	24 767	14 073	35 501	9 021	5 954	762	14 028	917	34 073	1 069	50 530	1 206	65 089	1 017
SOUTHERN FEDERAL DISTRICT	**1 622**	**565**	**11 551**	**2 354**	**35 820**	**4 211**	**45 625**	**3 861**	**12 210**	**233**	**22 300**	**318**	**44 969**	**482**	**63 752**	**300**	**89 846**	**252**
Republic of Adygeya (Adygeya)	10	6	151	25	475	61	685	112	191	4	511	6	923	6	1 144	36	2 006	6
Republic of Kalmykia	4	6	29	46	187	115	364	52	87	5	603	13	1 126	15	1 609	4	2 265	20
Krasnodar Territory	458	143	3 342	646	11 004	1 187	15 195	920	3 895	68	8 012	160	17 399	255	24 969	153	34 947	110
Astrakhan Region	82	23	631	49	1 976	133	2 267	149	876	7	1 903	17	3 104	16	4 952	5	7 474	10
Volgograd Region	196	105	2 255	393	7 290	443	7 924	388	1 576	43	4 497	31	8 581	75	12 194	24	15 985	46
Rostov Region	539	128	2 863	540	9 294	974	11 452	895	2 840	60	6 774	91	13 836	115	18 884	78	27 169	60
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6 731**	**150**	**12 150**	**277**	**21 264**	**354**	**27 571**	**141**
Republic of Daghestan	15	8	28	38	196	159	575	120	251	17	553	17	1 378	10	2 423	10	3 526	8
Republic of Ingushetia	0	1	0	11	2	3	12	11	16	0	37	0	43	0	71	0	88	0
Kabardino-Balkar Republic	2	17	290	70	566	256	695	145	470	2	739	21	1 327	55	2 905	12	3 139	37
Karachai-Cherkess Republic	1	8	25	32	95	46	152	49	63	4	109	2	480	5	1 025	11	1 670	2
Republic of North Ossetia - Alania	46	26	254	99	590	124	370	210	178	3	513	16	840	29	1 914	14	3 243	19
Chechen Republic	0	0	34	0	19	9	41	25	12	0	33	47	84	129	105	282	206	39
Stavropol Territory	269	94	1 649	405	4 126	701	5 893	785	1 755	20	4 747	47	7 998	49	12 821	25	15 699	36
VOLGA FEDERAL DISTRICT	**9 860**	**1 081**	**44 408**	**4 315**	**94 302**	**7 178**	**106 164**	**6 372**	**28 484**	**360**	**70 163**	**742**	**134 360**	**1 385**	**197 593**	**439**	**263 039**	**683**
Republic of Bashkortostan	3 192	120	9 669	340	12 970	617	12 416	526	2 345	15	6 695	49	15 624	66	24 748	20	33 360	112
Mari El Republic	26	23	584	137	1 693	159	2 029	169	441	4	1 215	12	2 511	11	3 716	40	5 303	14
Republic of Mordovia	145	34	462	169	968	324	2 022	241	676	17	1 173	37	2 825	41	4 219	14	5 534	39
Republic of Tatarstan (Tatarstan)	787	104	5 450	361	12 057	669	11 379	444	2 711	23	11 438	153	21 416	672	29 925	44	37 589	95
Udmurt Republic	719	47	3 732	159	5 514	278	5 119	401	2 318	43	4 687	30	7 372	34	11 462	6	15 243	36
Chuvash Republic - Chuvashia	421	37	2 210	206	4 272	403	5 221	323	1 811	13	3 423	44	5 925	55	9 501	30	13 426	33
Perm Territory	931	70	5 006	322	11 499	596	14 249	614	4 847	58	7 860	54	13 438	18	20 648	23	26 116	38
Kirov Region	275	38	1 865	145	2 904	322	3 189	179	1 262	9	3 082	21	5 392	21	8 251	28	11 668	17
Nizhny Novgorod Region	465	176	2 915	696	8 457	1 199	13 438	784	2 914	46	6 429	67	14 091	144	19 473	54	28 030	44
Orenburg Region	644	93	2 519	201	6 167	351	6 522	459	2 074	6	5 449	30	9 647	33	13 390	12	17 059	26
Penza Region	102	57	588	194	1 903	289	3 023	256	559	12	1 838	44	3 815	26	6 325	37	8 881	37
Samara Region	1 978	118	6 710	663	16 589	1 009	17 849	1 084	3 826	77	8 902	141	17 278	54	24 111	72	30 455	116
Saratov Region	139	112	1 997	355	6 223	565	6 179	556	1 728	22	4 846	38	8 828	148	12 612	19	17 353	59
Ulyanovsk Region	36	52	701	367	3 086	397	3 529	336	972	15	3 126	22	6 198	62	9 212	40	13 022	17
URAL FEDERAL DISTRICT	**6 058**	**588**	**35 774**	**1 539**	**72 489**	**2 648**	**84 497**	**1 913**	**20 167**	**157**	**58 155**	**229**	**100 088**	**585**	**132 550**	**325**	**165 858**	**250**
Kurgan Region	89	12	543	58	2 364	238	2 856	98	941	3	1 761	7	3 124	3	5 034	6	5 797	5
Sverdlovsk Region	1 586	275	8 971	624	17 543	1 008	22 029	675	3 887	48	11 862	91	24 013	243	36 032	55	43 819	129
Tyumen Region	2 864	151	20 115	507	34 355	591	41 170	502	11 333	69	33 813	63	54 292	71	64 132	46	82 308	53
including Khanty-Mansi Autonomous Area - Yugra	815	30	12 576	72	17 781	99	20 124	158	5 817	1	18 554	43	29 923	39	32 692	30	40 684	23
including Yamal-Nenets Autonomous Area	362	0	1 716	35	4 123	111	6 265	60	2 345	2	6 680	6	10 619	0	13 212	0	15 418	3
Chelyabinsk Region	1 519	150	6 145	350	18 227	811	18 442	638	4 006	37	10 719	68	18 659	268	27 352	218	33 934	63
SIBERIAN FEDERAL DISTRICT	**6 866**	**625**	**40 091**	**2 540**	**97 457**	**4 704**	**94 830**	**3 427**	**23 512**	**188**	**58 223**	**259**	**95 817**	**266**	**143 059**	**200**	**187 022**	**197**
Altai Republic	2	6	78	7	352	40	379	3	129	0	798	0	292	0	401	0	637	0
Republic of Buryatia	155	11	1 147	74	2 498	117	3 371	103	683	9	2 161	9	3 696	12	5 552	6	7 549	8
Republic of Tuva	38	1	82	2	759	6	1 036	4	245	2	347	0	1 010	0	1 471	0	1 780	0
Republic of Khakassia	114	7	652	46	1 883	46	1 955	14	608	0	1 556	5	2 657	12	2 933	6	3 767	3
Altai Territory	1 453	25	7 377	192	12 844	382	7 624	295	3 463	4	5 829	11	8 448	46	12 888	11	18 125	20
Trans-Baikal Territory	62	18	667	33	2 322	36	2 898	118	881	7	2 519	5	4 794	0	7 075	0	8 864	0
Krasnoyarsk Territory	287	76	5 985	294	18 208	733	19 189	550	4 770	56	10 668	37	20 403	45	27 477	28	35 095	1
Irkutsk Region	354	84	3 617	252	10 336	480	13 759	304	3 758	12	9 455	36	14 665	25	19 987	15	25 596	1
Kemerovo Region	1 351	78	4 408	520	11 313	678	11 055	481	1 832	10	4 653	30	9 014	8	16 374	56	21 860	18
Novosibirsk Region	1 325	162	7 947	605	17 752	982	17 153	876	3 939	40	10 879	90	15 858	83	26 281	45	35 880	111
Omsk Region	1 083	117	5 728	344	12 594	907	9 259	456	1 426	33	5 769	21	8 450	28	13 036	26	16 145	26
Tomsk Region	642	40	2 403	171	6 596	297	7 152	223	1 778	15	3 589	15	6 530	7	9 584	7	11 724	9
FAR-EASTERN FEDERAL DISTRICT	**849**	**337**	**5 906**	**884**	**17 799**	**2 093**	**24 848**	**2 261**	**6 848**	**113**	**18 603**	**241**	**36 250**	**313**	**54 274**	**142**	**64 314**	**251**
Republic of Sakha (Yakutia)	97	19	1 176	87	2 607	81	4 127	181	1 259	20	3 166	21	7 477	2	10 387	3	14 360	4
Kamchatka Territory	2	8	258	22	730	15	1 222	46	382	6	1 045	10	1 861	20	2 703	2	3 353	33
Primorye Territory	327	133	1 468	422	4 712	879	5 973	1 217	1 214	52	3 768	176	8 359	256	12 580	113	16 132	177
Khabarovsk Territory	180	96	1 517	228	5 764	890	7 436	463	2 074	30	5 761	14	9 055	18	14 078	21	14 714	23
Amur Region	208	20	740	25	1 835	33	2 622	139	673	0	1 908	5	4 727	0	6 950	0	6 545	0
Magadan Region	8	13	204	33	539	36	776	63	208	0	527	6	927	4	1 691	3	2 531	0
Sakhalin Region	25	42	468	52	1 152	123	2 071	139	754	5	1 832	9	2 961	7	4 440	0	5 015	14
Jewish Autonomous Region	2	1	52	8	368	21	503	5	227	0	447	0	686	6	1 029	0	1 110	0
Chukotka Autonomous Area	0	5	23	7	92	15	118	8	57	0	149	0	197	0	416	0	554	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.11. Regional Structure of Debt on HLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(millions of rubles)

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**77 396**	**48 327**	**239 361**	**110 813**	**579 390**	**178 140**	**1 017 912**	**252 274**	**966 786**	**213 975**	**1 102 324**	**193 116**	**1 448 522**	**176 323**	**1 992 388**	**130 598**	**2 647 421**	**118 057**
CENTRAL FEDERAL DISTRICT	**12 879**	**37 289**	**41 483**	**80 720**	**104 799**	**126 350**	**216 380**	**178 514**	**207 260**	**150 285**	**251 063**	**136 942**	**362 701**	**127 715**	**530 220**	**96 446**	**716 816**	**87 846**
Belgorod Region	907	76	1 995	260	4 275	397	7 658	888	6 880	731	7 707	637	9 899	573	13 640	375	17 902	312
Bryansk Region	367	102	1 126	239	2 555	376	4 811	533	4 616	439	5 208	332	7 257	262	10 480	190	14 334	194
Vladimir Region	299	178	1 699	491	4 698	796	8 374	1 075	7 379	854	8 017	767	10 527	651	13 691	444	18 699	429
Voronezh Region	769	178	2 705	372	6 587	618	11 671	984	10 827	801	12 039	654	15 651	635	22 056	464	30 987	442
Ivanovo Region	99	69	485	256	1 782	366	3 466	583	3 143	470	3 440	404	4 954	392	7 346	265	10 867	176
Kaluga Region	459	334	1 024	690	2 600	947	5 539	1 257	5 288	1 054	6 156	893	8 919	844	13 564	552	20 473	532
Kostroma Region	122	35	478	130	1 312	173	2 289	278	2 164	197	2 707	166	3 726	130	5 715	61	7 946	58
Kursk Region	902	95	1 630	239	3 487	434	5 779	581	5 429	487	6 311	427	8 181	389	11 464	247	15 562	224
Lipetsk Region	478	71	990	161	2 835	312	5 181	514	5 105	445	5 682	390	7 110	334	10 176	196	13 759	147
Moscow Region	2 385	8 117	8 214	19 259	21 488	28 597	48 733	42 985	47 310	36 877	60 890	36 428	89 945	34 191	135 010	25 120	184 875	23 190
Orel Region	174	47	523	107	1 701	215	2 834	364	2 730	303	3 106	278	4 127	236	6 148	162	9 109	171
Ryazan Region	419	115	1 434	309	3 929	412	6 560	641	6 168	530	7 259	422	9 480	334	12 982	242	17 588	268
Smolensk Region	639	227	1 588	513	3 663	607	6 780	768	6 768	606	7 634	498	9 397	449	13 127	316	17 342	290
Tambov Region	271	50	548	173	1 329	357	2 774	467	2 566	392	3 394	330	4 854	269	7 364	161	11 009	161
Tver Region	593	170	1 743	482	4 268	753	7 706	1 280	7 191	825	8 873	905	12 149	871	17 033	449	22 253	452
Tula Region	578	188	1 519	524	3 904	826	8 041	1 238	7 433	1 043	8 526	890	11 771	784	17 159	583	22 145	518
Yaroslavl Region	706	81	1 839	304	4 339	496	7 169	717	6 804	525	7 556	515	9 802	531	13 684	318	18 529	230
Moscow	2 712	27 156	11 943	56 211	30 047	89 668	71 015	123 361	69 459	103 706	86 558	92 006	134 952	85 840	199 581	66 301	263 437	60 052
NORTH-WESTERN FEDERAL DISTRICT	**5 778**	**5 824**	**21 970**	**15 588**	**60 071**	**24 600**	**113 027**	**33 861**	**107 766**	**30 050**	**118 121**	**26 200**	**154 579**	**21 489**	**214 822**	**15 304**	**286 775**	**13 589**
Republic of Karelia	555	80	1 443	102	2 972	181	5 601	334	5 532	294	6 208	259	7 522	230	10 584	149	13 529	136
Republic of Komi	1 055	137	3 886	230	6 025	320	9 826	471	10 021	381	11 332	334	14 635	258	19 161	156	25 901	137
Arkhangelsk Region	718	68	2 094	158	4 993	364	9 664	481	9 864	374	11 815	357	15 678	322	21 350	275	27 451	235
including Nenets Autonomous Area	0	0	0	0	0	0	1 485	2	1 651	2	1 855	2	2 052	2	2 369	48	2 562	27
Vologda Region	627	51	1 994	125	5 023	332	8 970	591	8 823	530	9 816	507	13 039	471	18 643	293	24 995	233
Kaliningrad Region	251	223	1 287	834	2 871	1 241	4 997	2 247	4 709	2 069	4 563	1 823	5 635	1 121	8 124	714	12 254	686
Leningrad Region	417	495	1 513	1 204	4 838	1 740	10 012	2 413	9 290	2 290	10 552	2 293	15 041	2 013	22 655	1 302	30 400	1 211
Murmansk Region	254	134	877	290	2 628	359	4 775	483	4 599	406	4 909	323	6 328	306	9 155	206	12 867	156
Novgorod Region	328	48	850	195	2 018	325	3 415	409	3 278	263	3 544	247	4 842	214	7 152	156	9 282	107
Pskov Region	133	56	490	125	1 344	161	2 160	187	2 011	156	2 102	155	2 767	140	4 608	96	6 929	89
Saint Petersburg	1 440	4 532	7 536	12 325	27 359	19 577	53 607	26 245	49 639	23 287	53 280	19 902	69 092	16 414	93 390	11 957	123 167	10 599
SOUTHERN FEDERAL DISTRICT	**6 199**	**979**	**19 932**	**2 869**	**50 152**	**5 452**	**91 424**	**8 345**	**86 407**	**7 052**	**72 738**	**4 209**	**93 001**	**3 900**	**126 974**	**2 850**	**175 279**	**2 710**
Republic of Adygeya (Adygeya)	87	9	261	53	700	84	1 418	176	1 324	161	1 493	154	1 918	145	2 412	128	3 202	118
Republic of Kalmykia	148	13	251	58	513	125	859	140	809	109	1 055	104	1 690	87	2 643	65	4 110	79
Krasnodar Territory	1 512	244	4 852	701	14 160	1 418	26 638	2 054	25 147	1 754	27 137	1 623	35 338	1 597	49 584	1 224	69 083	1 176
Astrakhan Region	247	29	863	65	2 392	168	4 260	257	4 154	206	4 719	174	5 946	164	8 497	96	12 999	89
Volgograd Region	927	170	2 917	474	8 866	708	14 623	981	13 411	799	14 638	642	17 702	582	23 519	420	31 173	415
Rostov Region	1 426	183	4 822	632	13 069	1 322	23 899	1 980	22 172	1 684	23 696	1 512	30 407	1 325	40 319	917	54 712	833
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**22 205**	**2 348**	**27 590**	**2 278**	**40 105**	**1 729**	**54 108**	**1 291**
Republic of Daghestan	19	8	96	52	245	187	713	302	902	198	1 407	316	2 141	255	3 715	193	5 906	170
Republic of Ingushetia	31	2	53	13	74	7	128	15	124	9	192	36	292	34	258	3	279	3
Kabardino-Balkar Republic	124	34	657	85	1 522	212	2 599	340	2 563	302	2 700	271	3 353	313	5 463	210	7 027	138
Karachai-Cherkess Republic	38	7	226	35	66	59	818	85	814	86	928	70	1 230	76	1 845	63	2 993	51
Republic of North Ossetia - Alania	301	58	1 039	124	1 759	182	1 910	334	1 697	287	1 885	256	2 263	236	3 506	173	5 354	174
Chechen Republic	4	0	30	2	39	10	61	37	63	38	94	82	140	192	207	339	341	72
Stavropol Territory	1 335	222	3 865	575	6 747	970	13 498	1 644	13 227	1 419	14 999	1 317	18 171	1 172	25 111	748	32 208	683
VOLGA FEDERAL DISTRICT	**20 382**	**1 686**	**55 376**	**5 160**	**125 183**	**9 534**	**212 879**	**14 196**	**197 991**	**11 912**	**217 649**	**10 306**	**276 596**	**9 584**	**373 244**	**6 651**	**501 865**	**5 990**
Republic of Bashkortostan	2 899	141	6 455	484	14 395	871	28 683	1 349	25 756	1 004	27 990	833	34 949	759	46 793	462	65 364	462
Mari El Republic	305	35	1 047	142	2 522	239	4 488	361	3 933	261	4 123	201	5 274	135	7 332	126	10 058	99
Republic of Mordovia	253	43	833	191	1 881	402	4 354	547	4 379	449	4 777	397	5 998	340	8 075	218	10 722	219
Republic of Tatarstan (Tatarstan)	2 125	178	6 684	513	16 273	834	23 946	1 140	21 559	872	25 091	751	33 665	1 152	47 657	929	63 675	919
Udmurt Republic	1 096	74	3 623	175	7 759	361	12 768	702	12 392	588	13 904	549	17 546	485	23 394	333	31 256	295
Chuvash Republic - Chuvashia	1 890	46	4 093	239	6 267	470	11 962	688	11 068	627	11 299	583	12 810	506	17 243	362	24 298	321
Perm Territory	2 793	145	7 471	434	17 575	833	28 010	1 384	27 273	1 269	29 085	1 144	35 534	994	45 787	637	57 813	512
Kirov Region	720	55	1 836	168	3 906	470	6 303	411	6 175	373	7 177	327	9 764	275	13 942	211	20 227	178
Nizhny Novgorod Region	3 473	261	7 716	775	15 803	1 593	27 379	2 005	25 421	1 652	26 714	1 374	32 635	1 128	41 968	791	55 487	672
Orenburg Region	1 618	85	3 499	243	7 588	430	11 984	814	11 567	657	13 523	549	18 250	521	25 119	340	33 808	307
Penza Region	460	78	1 062	224	2 852	388	5 706	584	5 400	481	6 293	415	8 160	331	11 344	241	16 314	225
Samara Region	1 792	324	7 338	775	17 515	1 314	29 360	2 241	26 553	2 031	27 820	1 846	34 869	1 689	46 095	1 181	58 019	1 050
Saratov Region	538	150	2 305	414	6 943	760	11 437	1 198	10 390	985	12 149	828	16 191	839	22 434	494	31 792	424
Ulyanovsk Region	420	71	1 414	383	3 904	569	6 499	772	6 125	663	7 704	509	10 951	430	16 061	326	23 032	307
URAL FEDERAL DISTRICT	**12 139**	**851**	**43 206**	**1 981**	**97 998**	**3 707**	**158 846**	**5 067**	**151 290**	**4 161**	**176 200**	**3 469**	**228 844**	**3 032**	**301 099**	**2 272**	**387 964**	**2 048**
Kurgan Region	94	19	1 379	61	3 182	254	5 496	227	5 515	169	6 225	136	7 883	91	10 813	38	14 219	30
Sverdlovsk Region	2 664	382	9 585	937	23 214	1 536	38 684	2 074	35 643	1 723	40 122	1 419	53 574	1 283	73 853	915	96 913	842
Tyumen Region	7 165	287	25 746	597	49 443	921	80 130	1 284	77 998	1 030	94 890	836	125 463	731	163 100	540	206 346	492
including Khanty-Mansi Autonomous Area - Yugra	2 864	72	15 294	127	26 625	218	44 041	337	43 350	106	53 567	226	71 498	256	92 397	191	114 789	194
including Yamal-Nenets Autonomous Area	1 326	6	2 658	40	6 417	210	11 797	284	11 155	116	15 197	124	21 363	136	29 085	85	38 192	62
Chelyabinsk Region	2 216	163	6 496	386	22 159	996	34 536	1 482	32 134	1 239	34 963	1 078	41 924	927	53 333	779	70 486	684
SIBERIAN FEDERAL DISTRICT	**18 188**	**1 255**	**50 498**	**3 364**	**120 441**	**6 153**	**186 615**	**8 599**	**178 053**	**7 339**	**197 471**	**6 675**	**237 361**	**5 832**	**306 603**	**3 752**	**392 774**	**3 171**
Altai Republic	19	6	65	7	294	39	557	51	570	19	640	4	719	0	866	0	1 252	0
Republic of Buryatia	379	12	1 201	87	2 995	152	5 465	225	5 240	186	6 155	152	8 153	139	11 084	105	15 208	92
Republic of Tuva	29	1	133	2	840	6	1 748	6	1 800	8	1 904	3	2 567	3	3 500	2	4 606	2
Republic of Khakassia	812	17	1 583	50	3 165	65	4 618	95	4 445	59	5 144	59	6 193	50	7 157	40	9 041	34
Altai Territory	1 523	46	4 217	182	9 732	510	14 868	682	14 732	485	16 168	425	18 910	390	24 901	281	31 341	259
Trans-Baikal Territory	457	29	1 447	54	3 686	60	6 503	126	6 504	114	7 899	90	10 632	69	14 476	42	19 218	40
Krasnoyarsk Territory	4 657	154	11 016	387	25 264	849	38 847	1 272	37 465	1 197	40 429	1 117	49 803	1 016	63 134	549	79 406	446
Irkutsk Region	1 702	237	5 888	402	15 135	696	25 447	889	24 958	772	29 354	689	35 765	618	45 283	418	57 499	337
Kemerovo Region	3 072	137	6 731	580	14 032	1 016	22 121	1 440	20 002	1 233	21 096	1 086	24 354	899	33 138	569	42 648	392
Novosibirsk Region	2 323	237	9 031	775	22 174	1 484	33 226	2 197	32 188	1 896	36 427	1 736	42 553	1 490	55 426	1 052	72 138	978
Omsk Region	1 637	214	5 368	565	14 189	839	19 774	1 063	17 044	904	18 011	905	20 739	792	25 996	439	33 066	360
Tomsk Region	1 578	165	3 818	273	8 935	437	13 441	553	13 105	466	14 244	409	16 973	366	21 642	255	27 351	231
FAR-EASTERN FEDERAL DISTRICT	**1 831**	**443**	**6 896**	**1 131**	**20 746**	**2 344**	**38 741**	**3 692**	**38 019**	**3 176**	**46 877**	**2 967**	**67 850**	**2 493**	**99 321**	**1 594**	**131 840**	**1 412**
Republic of Sakha (Yakutia)	739	32	1 659	84	3 803	104	6 747	237	6 962	208	8 832	182	13 843	157	20 402	96	29 244	76
Kamchatka Territory	40	30	262	16	807	34	1 573	84	1 581	86	2 126	84	3 017	95	4 436	62	6 068	72
Primorye Territory	213	112	1 383	458	4 871	1 071	8 795	1 540	8 005	1 266	9 446	1 227	13 946	1 123	20 852	801	28 537	762
Khabarovsk Territory	328	159	1 588	378	6 078	822	11 120	1 203	10 935	1 081	13 473	977	18 044	751	25 586	412	31 795	307
Amur Region	240	18	936	39	2 476	55	5 000	178	4 915	165	5 792	164	8 978	128	13 518	90	17 097	79
Magadan Region	66	19	287	41	635	70	1 259	126	1 234	91	1 465	60	1 908	32	2 838	22	4 142	11
Sakhalin Region	178	67	649	99	1 571	139	3 176	263	3 281	216	4 389	212	6 280	169	8 994	97	11 311	92
Jewish Autonomous Region	22	2	107	9	391	29	856	25	889	43	1 051	37	1 463	18	2 063	11	2 678	10
Chukotka Autonomous Area	5	4	25	7	114	20	215	36	217	20	303	24	371	20	632	3	968	3

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.12. Regional Structure of Debt on HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(millions of rubles)

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**22 223**	**30 608**	**144 806**	**89 091**	**446 291**	**164 931**	**838 942**	**231 387**	**812 775**	**198 114**	**949 247**	**180 126**	**1 314 331**	**164 651**	**1 874 345**	**122 859**	**2 536 869**	**111 990**
CENTRAL FEDERAL DISTRICT	**3 325**	**22 486**	**23 923**	**64 070**	**79 491**	**116 931**	**179 317**	**161 624**	**177 991**	**137 997**	**222 806**	**126 468**	**337 455**	**117 589**	**508 606**	**89 649**	**696 766**	**82 472**
Belgorod Region	221	66	735	243	2 254	393	4 946	873	4 433	720	5 083	627	7 747	563	11 932	373	16 462	309
Bryansk Region	46	51	496	177	1 465	332	3 366	486	3 352	405	4 037	302	6 304	239	9 946	174	13 879	183
Vladimir Region	84	129	883	401	2 912	706	5 561	974	4 989	771	5 822	703	8 729	618	12 629	436	17 738	423
Voronezh Region	135	136	1 455	338	4 653	602	8 772	936	8 320	771	9 814	605	13 799	600	20 492	453	29 787	440
Ivanovo Region	41	63	308	250	1 446	328	2 969	566	2 656	467	2 961	402	4 550	390	6 989	263	10 663	176
Kaluga Region	92	206	518	560	1 909	872	4 463	1 156	4 519	982	5 550	830	8 330	774	13 115	503	19 750	493
Kostroma Region	34	32	254	126	954	145	1 855	270	1 801	196	2 247	164	3 316	129	5 390	60	7 798	57
Kursk Region	49	70	335	206	1 649	408	3 343	559	3 186	474	4 185	419	6 524	361	10 146	245	14 505	222
Lipetsk Region	119	33	405	117	1 903	292	4 039	505	4 131	438	4 725	383	6 430	331	9 627	191	13 298	147
Moscow Region	887	4 648	5 812	14 922	18 288	26 662	43 548	40 480	44 001	34 680	57 538	34 781	87 192	32 452	132 428	23 671	182 478	22 369
Orel Region	19	42	202	100	953	211	1 824	361	1 798	300	2 053	276	3 230	234	5 479	162	8 559	171
Ryazan Region	65	97	860	301	3 259	408	5 808	622	5 599	513	6 707	413	9 094	328	12 688	241	17 337	219
Smolensk Region	52	72	622	283	2 545	460	5 358	618	5 685	500	6 821	410	8 647	382	12 653	266	16 988	265
Tambov Region	12	44	139	159	629	351	1 666	464	1 564	389	2 367	328	4 037	269	6 734	157	10 454	158
Tver Region	114	126	1 205	435	3 795	737	7 054	1 011	6 992	790	8 630	884	11 950	845	16 832	423	22 085	427
Tula Region	84	147	769	455	2 989	792	6 846	1 201	6 626	1 015	7 711	857	11 107	755	16 646	557	21 779	499
Yaroslavl Region	269	70	974	286	3 460	485	6 129	678	5 917	487	6 680	481	9 114	472	12 991	316	17 790	228
Moscow	1 002	16 454	7 951	44 711	24 428	82 747	61 770	109 864	62 422	94 099	79 875	83 603	127 355	77 847	191 889	61 158	255 416	55 686
NORTH-WESTERN FEDERAL DISTRICT	**1 057**	**4 139**	**12 339**	**12 826**	**47 636**	**22 463**	**93 798**	**31 288**	**92 362**	**27 535**	**103 723**	**24 581**	**141 418**	**20 660**	**202 369**	**14 920**	**276 235**	**13 364**
Republic of Karelia	56	21	922	64	2 371	149	4 566	303	4 619	277	5 571	247	6 979	223	10 039	145	13 137	132
Republic of Komi	115	127	1 344	214	3 181	298	6 705	425	7 203	346	8 382	321	10 637	256	15 455	156	22 065	137
Arkhangelsk Region	52	53	805	138	3 480	360	7 871	473	8 303	366	10 114	349	14 382	316	20 064	274	26 844	234
including Nenets Autonomous Area	0	0	0	0	0	0	1 314	2	1 505	2	1 722	2	1 974	2	2 299	48	2 532	27
Vologda Region	100	45	815	116	3 535	318	7 046	582	7 143	523	8 233	503	11 842	468	17 600	291	24 336	231
Kaliningrad Region	84	152	901	627	2 520	1 137	3 828	2 033	4 006	1 897	4 082	1 663	5 200	1 027	7 748	660	11 658	654
Leningrad Region	57	305	905	1 013	3 837	1 592	8 479	2 227	8 215	2 155	9 513	2 181	14 178	1 966	21 659	1 277	29 881	1 195
Murmansk Region	28	87	448	216	1 984	283	3 530	440	3 678	374	4 176	307	5 747	292	8 706	195	12 519	149
Novgorod Region	20	38	247	178	1 228	321	2 319	328	2 522	255	2 973	241	4 315	210	6 689	156	8 950	107
Pskov Region	8	47	202	108	939	131	1 551	156	1 493	128	1 458	138	2 152	137	4 049	95	6 529	87
Saint Petersburg	537	3 264	5 750	10 152	24 561	17 874	47 903	24 321	45 180	21 214	49 221	18 631	65 986	15 765	90 360	11 671	120 316	10 438
SOUTHERN FEDERAL DISTRICT	**1 290**	**655**	**10 469**	**2 345**	**37 344**	**5 110**	**69 388**	**8 003**	**66 823**	**6 807**	**60 487**	**4 145**	**82 601**	**3 821**	**118 485**	**2 742**	**166 978**	**2 579**
Republic of Adygeya (Adygeya)	11	7	150	30	531	78	1 058	174	1 032	159	1 245	152	1 712	143	2 231	126	3 018	116
Republic of Kalmykia	4	7	32	50	190	122	546	137	532	107	809	103	1 484	85	2 487	64	4 008	79
Krasnodar Territory	376	181	2 900	601	10 497	1 376	21 318	1 996	20 593	1 715	22 633	1 594	31 284	1 574	45 855	1 151	65 051	1 091
Astrakhan Region	44	28	415	56	1 774	159	3 087	253	3 126	204	3 700	167	5 191	163	8 002	91	12 525	85
Volgograd Region	155	130	1 802	426	7 129	652	12 444	959	11 344	780	12 550	635	15 983	579	22 524	417	30 438	410
Rostov Region	422	145	3 047	563	10 510	1 231	18 445	1 940	17 495	1 660	19 550	1 494	26 947	1 277	37 386	893	51 938	798
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**16 076**	**2 155**	**22 290**	**2 143**	**35 585**	**1 650**	**51 081**	**1 244**
Republic of Daghestan	6	8	25	45	195	187	557	296	755	191	1 267	309	1 949	253	3 460	188	5 773	169
Republic of Ingushetia	0	1	0	11	2	3	12	13	23	7	30	7	58	5	93	2	155	2
Kabardino-Balkar Republic	4	19	279	66	660	202	1 128	329	1 252	293	1 560	263	2 324	305	4 429	204	6 282	133
Karachai-Cherkess Republic	1	5	24	34	61	59	222	85	238	86	295	70	598	76	1 367	63	2 707	51
Republic of North Ossetia - Alania	44	25	280	76	802	143	1 005	282	940	252	1 212	214	1 651	205	2 988	153	4 983	160
Chechen Republic	1	0	27	0	37	9	56	36	59	36	74	82	137	192	205	339	340	72
Stavropol Territory	222	99	1 488	387	4 956	889	9 510	1 503	9 434	1 317	11 638	1 210	15 573	1 107	23 043	701	30 841	657
VOLGA FEDERAL DISTRICT	**5 591**	**1 326**	**29 444**	**4 553**	**88 222**	**8 917**	**163 267**	**13 775**	**153 575**	**11 558**	**172 964**	**10 062**	**237 510**	**9 435**	**339 763**	**6 560**	**469 804**	**5 934**
Republic of Bashkortostan	1 084	118	3 944	401	10 543	808	20 097	1 305	17 817	958	19 542	830	27 427	759	39 636	461	56 198	461
Mari El Republic	22	27	559	131	1 855	236	3 670	356	3 320	258	3 564	198	4 840	135	6 967	126	9 768	99
Republic of Mordovia	33	38	259	184	833	392	2 523	537	2 643	440	3 103	394	4 885	339	7 288	218	10 098	219
Republic of Tatarstan (Tatarstan)	726	122	3 758	418	10 755	770	17 545	1 077	16 079	826	20 000	709	28 930	1 138	43 919	925	60 709	918
Udmurt Republic	384	61	2 305	155	5 574	354	8 864	688	9 070	574	10 505	539	13 339	482	19 382	330	27 167	292
Chuvash Republic - Chuvashia	583	39	1 952	219	4 947	457	9 523	673	9 085	623	8 924	579	11 931	503	16 901	361	24 036	320
Perm Territory	923	83	4 287	319	12 466	716	23 388	1 301	23 009	1 149	24 061	1 051	29 282	919	40 045	585	51 016	484
Kirov Region	88	49	631	156	1 885	352	3 329	405	3 328	372	4 249	327	7 487	271	12 209	211	18 950	178
Nizhny Novgorod Region	341	187	2 672	664	9 222	1 476	19 047	1 926	17 590	1 593	20 436	1 339	28 339	1 104	38 597	779	52 827	662
Orenburg Region	515	77	1 671	219	5 563	418	9 591	801	9 434	644	11 413	547	16 502	520	23 990	340	32 897	306
Penza Region	37	66	350	211	1 696	379	3 949	570	3 662	477	4 300	411	6 455	330	10 142	241	15 500	225
Samara Region	731	275	5 093	728	14 762	1 259	26 758	2 196	24 495	2 010	25 655	1 814	33 099	1 676	43 888	1 171	56 943	1 046
Saratov Region	101	126	1 439	371	5 718	736	10 171	1 180	9 451	981	11 116	824	15 296	836	21 693	492	31 248	423
Ulyanovsk Region	23	58	524	377	2 403	564	4 782	760	4 592	653	6 096	500	9 698	423	15 106	320	22 447	301
URAL FEDERAL DISTRICT	**5 730**	**626**	**33 171**	**1 608**	**82 383**	**3 479**	**142 189**	**4 878**	**136 966**	**4 047**	**160 784**	**3 367**	**214 226**	**2 956**	**285 961**	**2 223**	**368 137**	**1 989**
Kurgan Region	34	14	362	59	2 178	252	4 373	215	4 498	165	5 239	135	7 029	90	10 110	38	12 991	30
Sverdlovsk Region	1 418	277	7 998	678	18 970	1 402	34 950	1 995	32 559	1 679	35 919	1 362	49 937	1 238	71 350	889	91 900	828
Tyumen Region	2 982	190	19 626	523	42 679	863	72 849	1 223	71 691	979	88 395	804	118 567	710	153 698	524	197 560	454
including Khanty-Mansi Autonomous Area - Yugra	895	32	11 940	92	23 236	177	40 971	315	40 722	88	50 940	213	68 879	245	88 457	183	110 920	190
including Yamal-Nenets Autonomous Area	359	1	1 647	35	4 983	210	10 304	277	10 095	115	13 931	124	19 489	136	26 204	85	35 610	62
Chelyabinsk Region	1 296	145	5 185	348	18 556	962	30 017	1 445	28 218	1 224	31 231	1 066	38 693	918	50 803	772	65 686	677
SIBERIAN FEDERAL DISTRICT	**4 579**	**1 007**	**30 441**	**2 811**	**93 769**	**5 773**	**156 879**	**8 287**	**151 356**	**7 116**	**171 281**	**6 505**	**215 374**	**5 649**	**287 898**	**3 597**	**379 549**	**3 054**
Altai Republic	2	6	64	7	279	39	514	51	535	19	600	4	687	0	834	0	1 232	0
Republic of Buryatia	49	12	577	79	2 254	150	4 749	222	4 601	186	5 306	152	7 416	139	10 517	105	15 129	92
Republic of Tuva	0	1	79	2	792	6	1 697	6	1 760	8	1 712	3	2 476	3	3 418	2	4 595	2
Republic of Khakassia	137	14	671	46	2 158	62	3 740	82	3 726	46	4 492	52	5 726	43	6 776	35	8 652	29
Altai Territory	844	34	3 299	162	7 885	451	12 779	639	12 845	477	14 221	421	17 455	388	23 645	277	30 895	252
Trans-Baikal Territory	63	24	703	45	2 684	57	5 381	125	5 486	110	6 869	88	9 765	69	13 810	42	19 073	40
Krasnoyarsk Territory	203	135	4 686	348	18 249	834	31 616	1 261	30 854	1 164	33 923	1 111	44 504	981	58 910	539	74 459	427
Irkutsk Region	332	209	3 642	353	12 222	659	22 517	874	22 123	758	26 308	674	33 179	609	43 370	403	56 912	324
Kemerovo Region	1 233	87	4 450	544	11 061	1 001	18 197	1 408	16 457	1 212	17 630	1 069	21 457	885	30 568	556	40 843	377
Novosibirsk Region	750	183	6 512	643	18 357	1 387	28 778	2 153	28 036	1 867	32 685	1 690	39 120	1 435	52 112	1 000	69 994	961
Omsk Region	539	159	3 661	413	11 274	717	15 771	946	14 039	826	15 281	851	18 195	746	23 798	398	31 253	332
Tomsk Region	427	143	2 097	169	6 554	410	11 140	520	10 894	443	12 254	390	15 394	351	20 140	240	26 512	218
FAR-EASTERN FEDERAL DISTRICT	**651**	**369**	**5 019**	**878**	**17 446**	**2 258**	**34 104**	**3 532**	**33 702**	**3 054**	**41 126**	**2 843**	**63 457**	**2 398**	**95 678**	**1 518**	**128 319**	**1 354**
Republic of Sakha (Yakutia)	89	23	1 031	80	2 860	101	5 434	227	5 671	200	7 245	175	12 659	150	19 537	93	28 554	76
Kamchatka Territory	2	7	197	16	690	33	1 425	83	1 449	86	1 771	84	2 903	95	4 305	62	5 939	72
Primorye Territory	174	102	1 097	364	4 287	1 008	7 969	1 443	7 272	1 179	8 805	1 139	13 263	1 048	20 280	741	27 963	713
Khabarovsk Territory	168	139	1 346	240	5 592	815	10 517	1 184	10 431	1 069	11 899	970	17 430	745	25 169	409	31 207	304
Amur Region	157	16	630	30	1 839	50	3 992	177	3 940	164	4 808	163	7 963	127	12 624	85	16 209	73
Magadan Region	8	18	189	38	481	67	1 043	119	1 050	84	1 289	59	1 707	31	2 666	21	4 045	11
Sakhalin Region	51	59	464	94	1 286	135	2 836	249	2 936	209	4 083	192	5 824	164	8 518	93	10 856	92
Jewish Autonomous Region	2	1	44	9	311	29	698	14	758	43	945	37	1 365	18	1 966	11	2 595	10
Chukotka Autonomous Area	0	4	21	7	100	20	190	36	195	20	281	24	343	20	613	3	951	3

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.13. Regional Structure of Overdue Debt on HMLs Extended by Credit Institutions to Individuals-Residents in Rubles and Foreign Currency

(millions of rubles)

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	**6**	**47**	**22**	**26**	**435**	**361**	**5 256**	**6 243**	**18 526**	**12 505**	**23 564**	**18 068**	**25 946**	**19 381**	**27 533**	**14 026**	**25 443**	**14 207**
CENTRAL FEDERAL DISTRICT	**0**	**47**	**3**	**22**	**124**	**346**	**2 105**	**5 905**	**5 217**	**10 817**	**6 189**	**15 027**	**6 674**	**15 780**	**10 657**	**10 973**	**10 554**	**11 664**
Belgorod Region	0	0	0	0	3	0	7	3	46	3	60	22	77	38	52	44	73	44
Bryansk Region	0	0	0	0	0	0	1	0	16	1	34	3	45	3	39	3	38	0
Vladimir Region	0	0	0	0	8	0	8	4	79	0	122	4	134	7	113	4	120	2
Voronezh Region	0	0	0	0	2	0	13	9	143	83	225	56	256	77	306	70	285	63
Ivanovo Region	0	0	0	0	1	0	12	5	43	38	31	99	45	112	48	102	32	30
Kaluga Region	0	0	0	1	0	0	8	0	41	5	54	13	57	12	57	8	55	24
Kostroma Region	0	0	0	0	0	0	2	0	22	4	38	5	44	6	24	0	23	0
Kursk Region	0	0	0	0	0	0	33	3	23	12	29	14	18	16	25	15	88	11
Lipetsk Region	0	0	0	0	0	0	80	0	36	21	34	26	41	28	34	38	61	29
Moscow Region	0	4	0	5	60	150	663	3 439	1 912	3 744	2 081	4 496	2 011	4 982	3 142	3 987	2 787	4 168
Orel Region	0	0	0	0	0	0	21	0	21	0	23	0	44	0	33	0	24	0
Ryazan Region	0	0	0	0	2	0	29	0	123	1	100	7	93	14	76	18	52	18
Smolensk Region	0	0	0	0	0	0	2	2	76	6	134	7	113	10	119	6	85	7
Tambov Region	0	0	0	0	0	0	5	29	20	30	14	15	15	16	13	2	16	3
Tver Region	0	0	0	0	0	0	4	12	73	9	382	250	386	258	590	23	585	20
Tula Region	0	0	0	0	2	0	45	4	81	0	95	5	87	10	85	29	79	9
Yaroslavl Region	0	0	0	0	5	0	31	8	98	27	140	46	165	67	113	43	86	17
Moscow	0	43	3	16	41	196	1 141	2 387	2 364	6 833	2 593	9 959	3 043	10 124	5 788	6 581	6 065	7 219
NORTH-WESTERN FEDERAL DISTRICT	**0**	**0**	**1**	**1**	**39**	**10**	**242**	**182**	**1 315**	**881**	**1 819**	**1 353**	**2 499**	**1 562**	**2 404**	**1 241**	**1 878**	**973**
Republic of Karelia	0	0	0	0	0	0	3	6	57	6	71	6	89	7	42	9	28	4
Republic of Komi	0	0	0	0	1	0	16	0	52	0	52	9	48	0	36	0	38	5
Arkhangelsk Region	0	0	0	0	0	0	5	0	42	3	73	33	65	18	68	40	49	41
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	0	1	0
Vologda Region	0	0	0	0	4	0	27	0	192	13	210	28	182	67	144	42	126	41
Kaliningrad Region	0	0	0	0	22	0	57	30	145	190	196	207	251	223	202	98	169	113
Leningrad Region	0	0	0	0	1	1	13	31	85	88	243	102	389	141	475	98	272	95
Murmansk Region	0	0	0	0	1	0	8	1	14	11	18	19	23	36	30	37	30	17
Novgorod Region	0	0	1	0	0	0	4	0	21	6	52	7	81	5	82	5	59	4
Pskov Region	0	0	0	0	0	0	13	0	24	0	6	4	11	5	6	17	10	13
Saint Petersburg	0	0	0	1	10	9	96	114	683	564	898	938	1 360	1 060	1 319	895	1 097	640
SOUTHERN FEDERAL DISTRICT	**0**	**0**	**2**	**0**	**48**	**0**	**458**	**42**	**1 838**	**112**	**2 072**	**164**	**2 145**	**191**	**2 014**	**201**	**1 958**	**191**
Republic of Adygeya (Adygeya)	0	0	0	0	1	0	6	0	13	4	24	3	22	1	21	0	28	0
Republic of Kalmykia	0	0	0	0	0	0	7	0	0	0	3	5	9	0	3	0	6	0
Krasnodar Territory	0	0	0	0	9	0	94	2	460	23	787	77	888	103	909	126	928	111
Astrakhan Region	0	0	0	0	0	0	3	0	41	4	54	6	65	16	53	9	34	9
Volgograd Region	0	0	0	0	7	0	130	19	645	4	671	12	627	13	534	13	478	19
Rostov Region	0	0	2	0	20	0	131	1	330	32	533	61	534	58	494	53	484	52
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**579**	**246**	**675**	**318**	**696**	**268**	**642**	**194**
Republic of Daghestan	0	0	0	0	3	0	8	20	41	0	50	17	69	33	97	20	216	7
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	1	0
Kabardino-Balkar Republic	0	0	0	0	0	0	1	0	2	1	6	96	9	102	14	68	20	39
Karachai-Cherkess Republic	0	0	0	0	0	0	3	0	7	0	5	0	1	14	3	7	16	4
Republic of North Ossetia - Alania	0	0	0	0	2	0	23	0	56	3	187	56	217	55	211	39	103	42
Chechen Republic	0	0	0	0	0	0	0	0	0	0	1	18	9	27	9	48	0	23
Stavropol Territory	0	0	0	0	6	0	52	0	243	41	328	59	370	87	362	86	286	79
VOLGA FEDERAL DISTRICT	**3**	**0**	**3**	**3**	**113**	**1**	**980**	**61**	**4 008**	**345**	**4 580**	**641**	**4 852**	**766**	**4 200**	**679**	**3 939**	**551**
Republic of Bashkortostan	0	0	0	0	13	0	133	0	384	9	416	21	481	34	453	22	430	27
Mari El Republic	0	0	0	0	0	0	14	19	88	0	91	8	54	12	49	4	47	10
Republic of Mordovia	0	0	0	0	0	0	0	0	4	8	13	1	19	16	17	24	15	16
Republic of Tatarstan (Tatarstan)	0	0	0	0	9	0	87	3	417	30	318	23	285	22	259	20	286	9
Udmurt Republic	0	0	0	0	4	0	55	3	159	9	265	71	237	69	205	62	180	19
Chuvash Republic - Chuvashia	0	0	0	0	6	0	8	0	102	37	159	47	139	41	115	37	97	38
Perm Territory	0	0	0	0	5	0	96	6	793	47	931	97	1 085	116	941	87	975	102
Kirov Region	0	0	0	2	0	0	1	0	24	0	57	0	73	0	61	2	50	0
Nizhny Novgorod Region	0	0	0	0	7	0	70	13	411	96	627	127	621	107	531	107	444	115
Orenburg Region	0	0	0	0	1	0	79	0	276	9	146	25	124	26	128	24	121	36
Penza Region	0	0	0	0	0	0	5	0	13	4	43	37	45	38	51	39	44	18
Samara Region	3	0	3	0	68	0	378	17	1 042	73	1 220	148	1 404	243	1 144	206	981	116
Saratov Region	0	0	0	1	0	1	44	0	253	18	237	28	223	29	184	21	195	12
Ulyanovsk Region	0	0	0	0	0	0	10	0	42	5	57	8	62	13	62	24	74	33
URAL FEDERAL DISTRICT	**2**	**0**	**5**	**0**	**54**	**3**	**533**	**12**	**2 069**	**123**	**2 717**	**191**	**3 111**	**212**	**2 822**	**169**	**2 592**	**164**
Kurgan Region	0	0	1	0	1	0	4	0	20	0	48	1	54	0	117	0	109	0
Sverdlovsk Region	1	0	1	0	4	0	87	3	561	78	823	71	1 053	87	909	65	893	74
Tyumen Region	0	0	2	0	23	0	189	0	690	11	648	53	672	60	593	61	582	48
including Khanty-Mansi Autonomous Area - Yugra	0	0	2	0	19	0	86	0	246	0	228	0	254	3	239	1	211	2
including Yamal-Nenets Autonomous Area	0	0	0	0	2	0	1	0	5	7	30	9	54	18	30	20	23	17
Chelyabinsk Region	1	0	1	0	26	3	253	9	798	34	1 198	66	1 332	65	1 203	43	1 008	42
SIBERIAN FEDERAL DISTRICT	**1**	**0**	**5**	**0**	**50**	**0**	**876**	**18**	**3 691**	**161**	**5 074**	**300**	**5 427**	**387**	**4 315**	**375**	**3 444**	**374**
Altai Republic	0	0	0	0	0	0	0	0	1	0	1	0	6	0	4	0	12	0
Republic of Buryatia	0	0	0	0	0	0	12	0	43	0	68	0	90	1	42	3	65	9
Republic of Tuva	0	0	0	0	0	0	0	0	3	0	6	0	17	0	13	0	33	0
Republic of Khakassia	0	0	0	0	5	0	17	0	50	0	79	0	77	0	55	0	56	0
Altai Territory	1	0	2	0	1	0	114	2	408	7	573	58	518	88	413	81	260	69
Trans-Baikal Territory	0	0	0	0	0	0	5	0	46	0	65	0	76	0	42	0	50	0
Krasnoyarsk Territory	0	0	0	0	3	0	110	1	578	22	826	32	945	54	849	53	745	58
Irkutsk Region	0	0	0	0	2	0	101	0	409	11	590	15	547	47	474	43	470	54
Kemerovo Region	0	0	1	0	11	0	145	5	807	13	994	18	997	29	774	32	395	25
Novosibirsk Region	0	0	1	0	10	0	209	10	691	85	887	124	940	130	826	111	691	121
Omsk Region	0	0	1	0	17	0	137	0	529	17	800	46	1 004	25	613	39	509	26
Tomsk Region	0	0	0	0	1	0	26	0	126	6	185	7	210	13	210	13	158	12
FAR-EASTERN FEDERAL DISTRICT	**0**	**0**	**3**	**0**	**7**	**1**	**62**	**23**	**388**	**66**	**534**	**146**	**563**	**165**	**425**	**120**	**436**	**96**
Republic of Sakha (Yakutia)	0	0	1	0	3	0	10	0	30	0	29	0	18	0	15	0	45	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	2	0	4	0	2	0	8	0
Primorye Territory	0	0	0	0	2	1	17	21	124	29	154	29	151	59	143	31	167	34
Khabarovsk Territory	0	0	2	0	2	0	30	0	165	34	234	64	252	74	157	56	129	34
Amur Region	0	0	0	0	0	0	3	0	56	0	94	38	90	32	77	29	51	26
Magadan Region	0	0	0	0	0	0	1	2	1	3	2	15	3	0	1	0	1	0
Sakhalin Region	0	0	0	0	0	0	0	0	8	0	11	0	41	0	27	4	32	2
Jewish Autonomous Region	0	0	0	0	0	0	1	0	4	0	7	0	4	0	3	0	3	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.14. Regional Structure of Weighted Average Periods and Rates for HLs Extended by Credit Institutions to Individuals-Residents in Rubles

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	**149,5**	**16,30**	**173,7**	**14,20**	**192,2**	**12,80**	**206,2**	**13,00**	**188,4**	**14,60**	**188,7**	**13,29**	**174,6**	**11,98**	**176,6**	**12,32**	**172,9**	**12,51**
CENTRAL FEDERAL DISTRICT	**131,5**	**16,10**	**152,0**	**14,40**	**181,4**	**12,70**	**194,3**	**13,20**	**171,9**	**14,90**	**177,3**	**13,42**	**165,2**	**11,99**	**171,0**	**12,35**	**167,3**	**12,54**
Belgorod Region	156,7	17,20	188,5	15,30	186,7	12,40	215,9	12,80	191,4	15,00	186,6	13,65	170,6	11,92	180,0	12,31	175,6	12,51
Bryansk Region	165,2	17,50	187,5	14,20	205,1	12,70	222,0	12,90	219,2	15,30	205,0	14,17	172,0	12,14	181,1	12,50	173,3	12,53
Vladimir Region	121,8	17,80	166,3	14,60	194,7	13,00	196,5	13,10	182,2	14,70	189,2	13,49	182,4	12,90	172,3	12,69	169,4	12,61
Voronezh Region	138,0	17,20	164,4	15,00	192,6	12,70	213,1	13,00	201,7	14,80	198,1	13,33	182,3	11,99	182,7	12,42	178,5	12,58
Ivanovo Region	147,9	16,90	166,9	14,60	187,3	13,00	195,3	13,00	170,6	14,40	177,2	13,65	159,5	12,17	167,2	12,61	163,5	12,52
Kaluga Region	195,2	15,90	189,9	13,90	203,4	12,30	211,8	12,90	199,3	14,10	203,7	13,17	176,5	11,93	183,7	12,28	170,5	12,45
Kostroma Region	97,1	19,40	146,5	15,30	169,9	13,40	193,0	12,80	172,2	14,90	169,7	13,69	149,6	12,00	155,6	12,52	160,5	12,61
Kursk Region	154,2	18,00	196,7	16,10	202,5	12,40	190,1	13,30	174,8	15,70	181,8	14,79	172,5	12,26	179,3	12,54	180,2	12,59
Lipetsk Region	188,5	16,90	189,2	15,10	206,9	12,30	221,7	12,20	222,4	15,00	204,9	13,68	184,2	12,21	187,1	12,55	183,4	12,62
Moscow Region	146,4	16,30	155,8	14,20	188,0	12,70	195,6	13,00	176,1	15,00	180,2	13,38	167,6	12,01	173,8	12,42	170,6	12,54
Orel Region	137,2	17,70	160,0	14,70	186,5	12,30	210,0	12,90	193,9	15,10	188,9	13,95	172,2	12,20	175,3	12,51	172,1	12,64
Ryazan Region	176,6	16,70	188,9	14,50	199,1	12,40	219,8	13,00	208,7	14,70	189,1	13,36	174,5	12,10	179,8	12,36	171,6	12,55
Smolensk Region	165,8	17,50	202,9	15,30	225,2	12,70	227,7	12,80	225,7	15,00	219,4	13,67	187,1	12,32	191,7	12,52	179,8	12,67
Tambov Region	175,5	17,50	192,3	15,10	198,7	13,20	207,2	12,90	210,2	15,30	200,5	14,00	178,4	12,25	182,8	12,57	176,3	12,66
Tver Region	157,3	16,90	183,8	14,40	219,4	12,50	221,8	13,00	205,6	14,90	197,4	13,40	182,5	12,10	186,5	12,38	182,2	12,51
Tula Region	155,0	16,70	183,9	14,50	217,6	13,40	221,5	12,80	221,3	15,00	196,3	13,93	173,1	12,27	180,9	12,53	172,7	12,66
Yaroslavl Region	164,9	17,30	172,2	14,60	186,0	13,00	192,0	12,70	210,5	14,20	179,6	13,35	153,7	11,90	161,6	12,39	154,9	12,54
Moscow	74,9	14,20	112,3	14,10	149,6	12,80	175,7	13,60	135,4	14,80	158,8	13,21	155,7	11,80	161,6	12,19	159,4	12,51
NORTH-WESTERN FEDERAL DISTRICT	**151,8**	**16,50**	**176,0**	**14,30**	**192,9**	**12,50**	**202,9**	**12,90**	**185,0**	**14,60**	**179,0**	**13,17**	**166,5**	**11,88**	**168,9**	**12,28**	**165,7**	**12,51**
Republic of Karelia	151,8	17,60	174,9	12,70	195,5	11,90	217,4	12,70	211,1	14,30	205,5	12,65	180,8	11,65	179,0	12,32	171,2	12,44
Republic of Komi	162,3	16,50	182,7	14,60	198,7	12,70	207,6	12,70	192,7	14,60	188,9	13,37	176,7	11,80	182,1	12,38	165,6	12,73
Arkhangelsk Region	140,3	17,50	176,9	15,30	195,5	13,30	205,8	12,60	203,3	14,80	194,7	13,46	168,0	11,77	173,6	12,29	171,4	12,44
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	167,4	12,50	235,8	14,70	223,8	13,00	191,1	11,64	203,6	11,46	196,3	11,74
Vologda Region	170,1	15,40	169,9	14,30	201,7	12,80	208,3	12,60	197,3	13,80	197,5	13,14	161,7	11,83	174,0	12,30	167,7	12,37
Kaliningrad Region	137,4	16,00	159,6	14,00	190,8	12,90	202,3	12,90	178,2	14,90	176,9	12,74	177,5	11,94	175,9	12,01	171,8	12,28
Leningrad Region	162,7	17,40	192,3	14,40	188,8	12,30	218,0	12,70	200,2	14,50	183,4	13,17	166,2	12,06	170,2	12,36	167,1	12,50
Murmansk Region	161,3	17,80	178,8	14,60	186,5	13,00	195,6	12,60	173,4	14,60	175,4	13,05	161,3	11,68	161,4	11,87	166,0	12,02
Novgorod Region	133,7	17,70	181,9	14,80	186,6	13,00	210,6	12,80	214,9	14,30	197,0	13,03	178,6	12,11	173,1	12,52	174,0	12,77
Pskov Region	144,1	17,50	197,4	15,20	203,2	12,10	216,2	12,20	186,9	14,60	182,0	12,73	164,6	11,75	164,3	12,19	165,2	12,04
Saint Petersburg	137,6	15,80	172,3	14,00	191,4	12,40	196,7	13,10	164,7	14,70	162,4	13,19	162,7	11,92	163,4	12,28	162,1	12,62
SOUTHERN FEDERAL DISTRICT	**158,4**	**16,90**	**189,1**	**14,80**	**193,2**	**13,20**	**209,5**	**13,30**	**194,0**	**14,80**	**202,9**	**13,27**	**192,2**	**12,21**	**186,6**	**12,32**	**181,1**	**12,52**
Republic of Adygeya (Adygeya)	134,3	17,70	198,0	14,70	184,9	13,20	212,2	13,40	192,8	14,40	187,3	14,24	189,2	12,87	187,9	12,80	174,4	12,77
Republic of Kalmykia	166,7	18,30	186,1	16,40	186,7	14,20	175,2	13,60	179,9	15,10	198,9	13,17	192,1	12,54	197,2	12,96	187,2	12,86
Krasnodar Territory	155,8	16,50	189,6	14,20	191,3	13,20	219,6	13,40	190,5	14,60	211,0	13,23	197,7	12,46	187,7	12,46	180,2	12,71
Astrakhan Region	163,2	16,70	188,3	14,60	198,8	12,60	202,0	12,80	194,1	14,40	206,1	13,22	190,6	11,53	193,9	11,67	189,9	11,92
Volgograd Region	189,2	16,40	201,5	14,60	202,6	12,90	207,6	13,30	197,3	14,60	207,3	13,23	193,6	12,09	181,3	12,33	177,4	12,45
Rostov Region	143,9	17,30	171,3	14,80	180,3	13,70	197,0	13,40	190,9	14,50	190,5	13,30	184,7	12,03	185,6	12,22	181,9	12,43
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**172,9**	**14,31**	**155,7**	**12,32**	**169,4**	**12,54**	**173,8**	**12,52**
Republic of Daghestan	69,8	22,00	88,9	18,40	147,9	15,70	246,6	13,20	186,9	18,40	204,4	14,21	172,3	11,70	113,7	12,18	151,7	11,95
Republic of Ingushetia	180,0	18,00	133,7	15,30	159,1	14,90	176,7	13,40	162,9	15,70	12,4	14,92	73,0	14,89	111,3	14,71	108,9	14,66
Kabardino-Balkar Republic	150,4	17,80	204,1	15,40	205,5	12,90	216,3	13,20	217,6	14,20	222,1	13,57	173,9	12,56	168,2	13,17	167,5	13,01
Karachai-Cherkess Republic	179,0	17,90	217,0	15,90	135,3	13,90	200,5	13,00	223,0	15,50	194,9	15,31	138,7	12,38	212,1	12,74	190,3	12,88
Republic of North Ossetia - Alania	177,7	17,90	208,5	16,10	215,8	13,40	115,9	13,50	188,1	15,30	209,0	13,21	199,3	12,08	190,0	12,23	178,7	12,42
Chechen Republic	110,5	7,30	170,9	13,60	166,4	13,10	195,8	14,10	176,1	15,90	8,7	17,69	18,8	11,68	153,0	12,17	177,3	11,99
Stavropol Territory	163,4	16,60	194,8	14,90	208,5	13,00	218,0	13,00	198,1	15,20	211,2	13,69	187,5	12,06	189,6	12,40	183,7	12,44
VOLGA FEDERAL DISTRICT	**160,2**	**16,20**	**178,1**	**14,10**	**193,8**	**12,80**	**206,7**	**12,90**	**197,4**	**14,20**	**185,2**	**12,96**	**171,1**	**11,85**	**175,1**	**12,28**	**170,8**	**12,53**
Republic of Bashkortostan	153,4	15,40	172,0	13,60	181,3	12,60	184,3	12,90	174,8	14,70	176,1	13,64	156,9	12,23	162,7	12,92	164,7	13,01
Mari El Republic	147,3	17,90	154,4	14,80	203,5	12,70	218,9	12,90	211,8	15,00	200,2	13,11	176,8	11,54	177,6	12,26	177,0	12,30
Republic of Mordovia	181,1	15,60	189,0	14,30	207,0	13,00	230,1	13,00	222,2	14,90	205,3	14,16	180,6	11,97	190,4	12,46	181,9	12,52
Republic of Tatarstan (Tatarstan)	143,7	16,00	164,5	14,00	186,5	12,80	220,3	12,80	165,6	14,10	129,4	12,90	139,2	11,99	152,2	12,39	157,0	12,51
Udmurt Republic	165,2	16,50	167,2	14,20	188,0	13,00	200,7	13,30	219,4	11,50	204,9	10,73	176,5	11,54	178,9	12,27	156,7	12,67
Chuvash Republic - Chuvashia	175,7	17,00	198,5	13,90	212,9	12,60	215,8	12,80	202,7	14,70	198,9	12,73	172,1	11,32	184,8	11,99	184,4	11,94
Perm Territory	156,5	16,10	179,5	14,30	193,5	13,00	216,3	13,00	199,2	14,20	195,7	13,19	175,7	12,07	183,3	12,46	157,0	13,04
Kirov Region	177,7	16,60	192,2	14,10	200,7	12,90	202,7	13,10	190,0	14,90	199,2	13,50	176,7	12,12	180,9	12,55	186,4	12,52
Nizhny Novgorod Region	129,1	17,40	187,0	15,20	182,5	13,20	195,7	13,00	193,7	15,20	187,5	13,31	171,6	11,66	173,0	12,26	171,7	12,26
Orenburg Region	191,6	15,30	191,3	13,30	213,9	12,40	218,8	12,50	217,1	13,50	209,3	12,14	208,7	11,57	204,4	11,01	195,0	11,88
Penza Region	186,7	16,90	188,1	14,10	200,7	12,80	219,6	12,90	201,9	14,70	204,1	13,34	191,9	12,31	184,6	11,95	180,2	12,52
Samara Region	181,5	15,90	175,7	14,20	198,9	12,90	204,8	13,00	210,1	14,00	202,6	12,99	179,2	11,69	177,2	12,23	176,1	12,53
Saratov Region	162,1	17,40	190,1	14,40	201,7	12,60	204,1	12,40	195,1	14,80	204,3	13,11	192,1	11,92	187,6	12,40	184,2	12,44
Ulyanovsk Region	158,7	17,60	178,2	14,50	197,2	12,90	208,6	12,90	198,7	14,80	185,3	13,05	169,7	11,66	172,4	12,33	168,0	12,54
URAL FEDERAL DISTRICT	**133,1**	**15,80**	**181,3**	**13,80**	**196,1**	**12,50**	**221,0**	**13,00**	**204,0**	**14,80**	**211,4**	**13,09**	**197,1**	**11,90**	**195,1**	**12,17**	**187,3**	**12,39**
Kurgan Region	183,7	15,80	173,3	14,60	190,1	12,80	234,5	12,70	240,8	17,30	242,6	13,32	223,8	10,51	222,2	10,62	215,0	11,61
Sverdlovsk Region	145,4	16,30	174,4	13,70	193,3	12,80	201,0	12,90	179,2	15,00	197,5	12,82	174,7	11,68	178,0	12,27	180,2	12,48
Tyumen Region	126,4	15,50	190,2	13,70	207,2	12,10	238,2	12,90	223,0	14,40	233,7	13,09	221,2	12,05	216,7	12,16	200,9	12,31
including Khanty-Mansi Autonomous Area - Yugra	118,4	14,70	202,4	13,40	217,9	11,70	224,1	12,00	217,7	14,40	227,4	12,86	226,3	12,14	221,2	12,29	220,1	12,31
including Yamal-Nenets Autonomous Area	116,4	16,70	156,4	14,70	196,7	12,30	231,6	12,80	240,9	14,70	236,0	13,08	226,1	11,71	227,7	11,94	217,0	11,83
Chelyabinsk Region	132,5	16,00	164,3	14,30	179,3	13,00	204,1	13,30	167,2	14,70	152,1	13,34	150,4	11,99	158,3	12,46	159,6	12,68
SIBERIAN FEDERAL DISTRICT	**159,1**	**16,60**	**175,1**	**14,20**	**196,9**	**12,90**	**213,5**	**13,00**	**193,9**	**14,40**	**193,4**	**13,54**	**174,9**	**12,01**	**176,7**	**12,45**	**175,7**	**12,55**
Altai Republic	172,2	16,50	176,4	14,00	202,6	12,60	224,1	13,10	211,6	14,20	68,2	18,94	173,9	12,52	182,7	12,84	182,8	12,99
Republic of Buryatia	154,2	16,00	167,7	13,70	191,2	12,80	208,9	12,60	187,8	14,20	185,0	13,49	173,0	12,11	180,3	12,86	179,6	12,35
Republic of Tuva	151,8	15,60	183,5	15,40	245,1	13,00	278,8	12,90	280,1	15,00	248,4	14,07	194,9	12,88	221,7	12,92	202,7	12,79
Republic of Khakassia	148,0	15,50	171,1	15,40	211,1	13,20	214,3	12,90	195,7	14,70	182,8	13,84	159,1	12,50	167,8	12,91	166,7	12,83
Altai Territory	200,0	15,50	194,0	13,90	160,3	13,00	216,2	12,70	201,0	13,50	195,2	12,93	182,9	12,17	173,4	12,19	177,3	12,32
Trans-Baikal Territory	140,8	17,90	173,6	14,70	187,9	13,10	194,7	12,90	163,6	12,10	194,3	14,40	166,0	11,98	177,4	12,89	177,2	12,23
Krasnoyarsk Territory	167,6	17,50	178,4	14,40	215,1	12,60	214,6	13,30	201,8	14,30	198,0	13,27	175,6	12,01	174,3	12,47	172,4	12,94
Irkutsk Region	128,8	17,00	170,7	14,80	192,3	12,60	197,1	12,70	174,2	14,20	176,9	13,50	158,3	11,76	167,4	13,01	166,8	12,41
Kemerovo Region	134,5	17,50	166,1	14,20	193,0	12,70	197,1	12,80	183,3	14,80	180,2	13,94	170,4	12,06	167,4	12,33	171,6	12,55
Novosibirsk Region	160,3	15,80	171,3	13,60	210,0	13,30	223,6	13,40	208,7	15,10	210,2	13,88	185,2	12,19	184,4	12,39	179,2	12,71
Omsk Region	181,5	16,20	175,6	14,40	186,1	13,10	223,8	13,20	206,4	14,60	202,6	12,87	179,9	11,83	188,6	12,07	188,3	12,48
Tomsk Region	134,5	16,40	157,8	14,10	211,5	12,90	226,8	12,60	177,0	15,60	206,4	13,15	184,0	11,73	177,9	11,73	176,3	11,89
FAR-EASTERN FEDERAL DISTRICT	**128,7**	**15,90**	**155,3**	**14,20**	**186,1**	**12,90**	**198,9**	**12,80**	**172,1**	**14,80**	**186,9**	**13,48**	**179,2**	**12,34**	**173,8**	**12,32**	**174,2**	**12,43**
Republic of Sakha (Yakutia)	95,9	14,60	133,7	13,90	182,2	12,50	194,7	12,90	183,0	14,90	187,9	13,75	172,5	11,77	173,2	12,31	171,9	12,64
Kamchatka Territory	68,4	16,60	150,1	14,20	170,1	13,00	162,1	13,40	155,0	14,20	179,1	13,41	165,5	12,26	168,3	12,26	168,3	12,11
Primorye Territory	151,8	16,00	159,1	14,00	189,8	13,00	206,9	12,80	140,2	15,50	180,1	13,20	179,2	12,31	165,3	12,24	170,2	12,30
Khabarovsk Territory	158,5	16,20	161,1	13,90	192,2	12,50	208,0	12,50	181,0	14,40	192,4	13,37	181,2	12,48	177,1	12,20	177,7	12,36
Amur Region	169,2	16,90	176,0	14,50	182,0	13,50	206,8	12,60	187,0	15,20	194,5	13,43	188,5	12,76	183,2	12,60	181,1	12,47
Magadan Region	144,4	18,70	145,4	16,20	181,9	13,20	188,5	12,90	175,5	15,20	186,8	13,54	174,3	12,59	183,8	12,67	178,3	12,82
Sakhalin Region	95,2	16,90	158,2	14,80	170,2	14,40	179,1	13,00	174,2	14,10	178,4	13,85	185,1	12,61	172,0	12,26	174,9	12,43
Jewish Autonomous Region	179,6	17,40	202,0	14,80	191,8	12,80	170,8	12,30	151,4	16,50	188,6	13,51	185,8	12,56	177,6	12,46	176,2	12,33
Chukotka Autonomous Area	56,5	25,90	112,6	15,30	183,5	12,50	165,2	14,20	170,0	16,00	183,6	14,20	157,6	12,58	178,1	13,01	175,2	12,69

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.15. Regional Structure of Weighted Average Periods and Rates for HLs Extended by Credit Institutions to Individuals-Residents in Foreign Currency

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	**146,3**	**11,70**	**171,9**	**11,50**	**184,6**	**11,00**	**198,7**	**11,00**	**116,5**	**13,00**	**138,3**	**11,23**	**130,8**	**9,76**	**116,5**	**9,91**	**128,0**	**9,66**
CENTRAL FEDERAL DISTRICT	**146,8**	**11,70**	**170,2**	**11,50**	**180,4**	**11,10**	**193,2**	**11,20**	**117,3**	**13,10**	**136,4**	**11,31**	**128,2**	**9,80**	**108,0**	**10,20**	**122,0**	**9,74**
Belgorod Region	158,7	11,50	177,4	10,80	224,1	10,50	223,0	9,10	221,6	12,00	220,7	10,76	193,7	9,91	253,3	10,30	208,4	8,96
Bryansk Region	166,2	11,50	198,3	11,10	202,2	10,80	223,4	10,90	217,3	11,00	240,5	9,99	203,0	9,44	279,4	10,31	191,9	10,11
Vladimir Region	156,1	11,50	193,2	11,50	190,9	10,90	230,3	10,80	229,0	10,40	223,7	10,78	205,3	9,39	197,8	9,87	223,7	9,96
Voronezh Region	168,0	11,50	192,5	11,50	217,8	11,00	239,9	10,70	177,2	10,60	147,3	12,43	224,9	9,93	289,0	9,54	202,0	10,07
Ivanovo Region	180,9	11,60	186,2	11,30	206,5	11,00	182,3	11,00	138,1	13,40	226,6	10,28	198,2	8,93	197,7	10,08	247,8	11,11
Kaluga Region	160,1	11,80	186,8	11,70	198,9	11,10	236,2	11,20	143,0	12,10	150,8	11,33	164,5	10,58	252,8	9,90	218,3	10,48
Kostroma Region	142,3	12,50	202,8	11,10	190,6	10,80	214,8	10,60	219,5	10,90	240,9	10,49	203,1	9,40	242,0	8,50	215,5	10,25
Kursk Region	158,6	11,60	174,8	11,30	211,2	10,20	247,4	10,30	186,4	11,80	206,5	11,14	125,4	9,60	212,1	9,13	239,1	8,72
Lipetsk Region	162,6	11,60	186,5	10,90	205,1	10,40	215,5	9,80	245,0	10,40	198,4	10,78	225,9	9,84	275,8	11,74	216,9	12,12
Moscow Region	163,8	11,50	187,1	11,70	193,3	11,10	205,5	11,00	157,5	12,60	150,0	11,29	148,4	9,63	130,3	9,88	147,9	9,66
Orel Region	150,1	12,00	178,7	11,20	219,1	10,30	253,5	10,90	229,0	13,10	190,1	9,85	191,4	10,01	282,6	8,93	263,4	9,65
Ryazan Region	169,6	11,80	189,2	11,30	195,9	10,80	239,6	10,70	176,1	10,80	149,6	10,38	190,7	9,41	216,1	9,60	139,0	10,64
Smolensk Region	166,3	11,20	196,9	11,20	208,8	10,80	187,1	11,80	251,5	8,60	165,0	10,02	223,7	9,18	219,6	11,69	236,1	9,31
Tambov Region	180,2	11,50	188,9	11,70	217,9	10,60	248,9	10,50	185,8	11,90	186,7	10,47	208,8	9,64	237,1	9,94	222,4	9,98
Tver Region	157,5	12,10	192,7	11,30	200,1	10,60	219,7	11,00	210,9	12,60	157,3	10,40	194,2	9,72	227,8	9,83	138,6	10,54
Tula Region	158,4	11,50	192,0	11,60	207,6	10,80	226,3	11,00	185,5	9,70	224,4	10,71	236,6	9,39	212,6	9,83	250,7	10,16
Yaroslavl Region	144,4	11,90	182,7	11,60	215,2	10,80	227,1	10,40	24,1	16,00	209,9	11,33	66,7	11,40	224,7	10,01	207,9	8,14
Moscow	140,5	11,70	162,9	11,50	174,3	11,10	185,7	11,30	106,7	13,30	130,8	11,34	120,0	9,85	97,2	10,34	112,2	9,73
NORTH-WESTERN FEDERAL DISTRICT	**144,9**	**11,70**	**175,8**	**11,40**	**190,2**	**11,00**	**203,2**	**10,90**	**77,7**	**13,10**	**118,1**	**11,06**	**162,5**	**9,61**	**155,7**	**8,41**	**134,4**	**9,03**
Republic of Karelia	146,7	11,60	207,9	11,20	204,2	10,00	223,7	10,10	300,0	11,10	126,3	12,13	117,2	9,21	140,8	9,70	279,9	8,17
Republic of Komi	153,7	12,20	197,4	11,40	203,6	10,60	227,0	10,30	221,9	11,20	158,3	10,20	220,7	6,75	211,3	7,91	266,2	9,30
Arkhangelsk Region	148,4	11,90	170,6	11,20	212,7	10,60	218,0	10,30	140,6	11,50	201,0	11,90	114,7	10,48	119,9	11,05	204,0	8,20
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	300,0	7,00	0,0	0,00	0,0	0,00	0,0	0,00	96,1	11,50	0,0	0,00
Vologda Region	163,7	11,40	189,0	11,40	221,8	9,90	273,7	8,80	119,0	14,00	212,0	12,00	205,3	9,66	178,7	9,10	204,9	10,76
Kaliningrad Region	162,0	11,40	194,8	11,20	188,1	11,10	209,9	10,60	105,4	13,80	80,7	13,57	141,3	10,37	141,9	10,82	160,2	10,10
Leningrad Region	149,1	11,30	178,2	11,30	202,9	11,00	225,0	10,70	200,7	11,50	68,4	9,13	152,0	9,32	138,7	9,49	171,2	9,31
Murmansk Region	131,7	11,00	177,4	11,30	206,6	10,80	225,7	10,40	143,2	11,60	232,1	10,56	109,0	10,05	180,8	10,41	182,0	9,50
Novgorod Region	148,2	11,70	186,0	11,70	204,7	11,30	244,6	11,50	217,1	11,00	154,4	11,83	242,0	9,30	153,4	9,94	302,0	11,20
Pskov Region	173,7	11,80	217,5	11,20	174,6	11,50	228,0	10,00	220,9	12,80	218,4	9,68	176,0	11,21	263,6	10,31	215,2	8,68
Saint Petersburg	142,9	11,80	173,2	11,40	187,1	11,10	195,7	11,10	63,5	13,20	132,8	10,93	164,8	9,62	157,0	8,13	123,4	8,92
SOUTHERN FEDERAL DISTRICT	**148,9**	**11,70**	**188,5**	**11,40**	**202,6**	**10,60**	**217,7**	**10,40**	**158,8**	**12,70**	**162,9**	**11,55**	**150,4**	**9,79**	**167,4**	**9,96**	**182,6**	**9,65**
Republic of Adygeya (Adygeya)	156,7	12,80	193,9	11,80	207,9	10,00	250,7	9,10	182,0	11,50	253,4	12,18	202,9	9,21	47,9	10,54	242,0	9,80
Republic of Kalmykia	148,8	10,80	187,9	11,00	218,0	11,00	215,0	10,80	147,4	10,20	233,6	10,24	170,0	10,30	182,0	9,30	213,1	7,99
Krasnodar Territory	126,5	12,10	178,7	11,40	202,4	10,70	206,6	10,60	163,7	13,40	155,5	11,50	123,7	10,18	165,3	9,98	166,2	10,09
Astrakhan Region	161,6	11,40	193,2	11,40	205,9	11,00	210,8	10,40	161,3	10,00	205,2	10,24	175,5	9,06	160,7	10,80	140,4	9,55
Volgograd Region	160,0	11,40	195,6	11,30	200,3	11,00	230,5	10,70	145,5	12,80	165,1	11,43	181,1	9,55	191,6	9,63	204,3	9,54
Rostov Region	148,0	11,80	189,1	11,60	190,1	10,60	212,7	10,70	127,4	13,20	143,8	12,13	173,0	9,52	218,8	9,97	195,0	9,51
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**114,9**	**11,48**	**93,7**	**10,32**	**47,3**	**9,91**	**176,8**	**9,86**
Republic of Daghestan	158,4	11,50	162,6	11,30	201,7	11,00	236,1	10,90	193,1	10,90	242,8	10,25	135,3	9,60	145,7	10,42	302,0	11,30
Republic of Ingushetia	181,2	11,00	151,7	10,40	240,0	9,70	181,1	12,20	0,0	0,00	12,0	14,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	164,0	11,60	194,4	11,20	198,4	10,50	212,0	10,50	302,0	9,80	251,7	9,94	55,7	10,09	181,4	9,41	246,2	10,15
Karachai-Cherkess Republic	173,1	12,20	206,1	11,40	211,1	9,70	210,9	9,60	241,1	11,10	274,0	10,00	242,0	9,50	290,8	10,83	242,0	8,00
Republic of North Ossetia - Alania	152,3	11,40	198,1	11,20	205,0	10,70	227,2	11,00	242,0	11,30	114,2	12,60	212,7	9,30	272,5	8,93	217,9	10,28
Chechen Republic	2,0	18,00	76,6	10,40	121,4	7,80	254,6	11,40	0,0	0,00	23,8	12,86	24,0	13,50	3,0	12,00	23,0	12,00
Stavropol Territory	164,9	11,30	193,7	11,20	220,9	10,30	222,7	9,60	195,0	12,80	135,6	10,06	225,7	10,24	211,5	9,77	218,7	8,72
VOLGA FEDERAL DISTRICT	**149,4**	**11,90**	**184,1**	**11,30**	**202,2**	**10,60**	**228,2**	**10,20**	**187,4**	**11,20**	**179,3**	**10,84**	**124,0**	**9,69**	**189,0**	**9,44**	**175,9**	**9,65**
Republic of Bashkortostan	132,5	11,90	189,1	10,70	185,5	10,70	215,9	9,90	194,7	10,30	192,5	10,42	223,0	9,45	184,8	9,83	142,1	8,98
Mari El Republic	162,6	11,10	182,4	11,20	210,3	10,20	264,5	11,00	77,2	11,80	182,6	9,90	262,2	9,80	233,2	10,16	233,8	10,29
Republic of Mordovia	169,9	12,10	211,2	11,40	225,2	10,80	242,1	10,80	268,4	10,30	202,2	10,21	204,9	9,18	305,4	8,86	237,3	10,27
Republic of Tatarstan (Tatarstan)	149,6	11,80	189,6	11,30	193,9	11,40	243,2	10,40	201,7	9,00	125,4	12,49	58,7	9,85	96,0	9,85	150,8	10,19
Udmurt Republic	164,0	11,80	210,6	11,00	187,3	10,20	218,5	8,80	217,3	10,60	188,6	10,21	219,3	9,28	242,0	9,50	230,6	9,44
Chuvash Republic - Chuvashia	163,4	11,40	203,7	11,20	211,0	10,40	233,8	10,00	184,0	11,60	251,6	10,52	243,8	9,11	254,7	9,55	196,9	10,03
Perm Territory	157,8	11,20	192,0	11,00	203,4	10,70	215,5	10,30	150,8	13,00	164,8	9,77	200,0	9,31	218,3	9,43	253,3	9,11
Kirov Region	171,2	11,50	203,9	11,10	193,7	10,70	242,0	10,00	114,1	11,20	176,5	10,23	174,9	10,65	220,7	9,00	191,4	9,03
Nizhny Novgorod Region	132,4	11,80	171,6	11,30	195,3	10,90	216,8	10,60	215,5	12,10	178,8	10,24	187,4	9,74	198,3	9,57	138,8	10,28
Orenburg Region	154,2	12,70	189,4	11,20	215,6	10,50	235,1	10,00	177,7	10,00	178,0	10,24	217,8	8,88	237,1	7,24	221,5	9,46
Penza Region	177,5	11,80	199,1	11,40	230,1	10,40	247,7	10,80	137,3	11,20	196,6	10,05	228,7	9,71	204,0	9,58	191,2	9,41
Samara Region	143,9	12,00	156,6	11,70	200,0	10,20	221,1	10,60	179,5	10,80	193,0	11,08	198,7	9,74	207,5	9,24	121,3	8,84
Saratov Region	143,8	12,50	176,9	11,60	214,9	10,10	238,5	9,80	237,3	10,70	215,3	10,48	94,4	10,70	210,5	9,74	237,8	10,12
Ulyanovsk Region	170,7	11,90	193,5	11,20	208,0	10,40	231,3	10,30	190,0	9,90	182,7	10,03	206,6	9,62	218,5	9,03	232,8	10,41
URAL FEDERAL DISTRICT	**131,7**	**11,50**	**166,6**	**11,00**	**180,5**	**10,90**	**192,2**	**10,50**	**173,0**	**11,90**	**197,0**	**10,15**	**116,8**	**8,96**	**138,6**	**9,20**	**141,3**	**9,77**
Kurgan Region	168,2	11,50	183,4	11,00	190,1	11,40	204,9	12,20	242,0	14,80	182,0	9,86	266,0	9,70	302,1	13,20	242,0	9,80
Sverdlovsk Region	131,1	11,50	160,0	11,20	178,5	11,20	200,5	10,90	188,2	12,00	230,2	10,17	107,0	9,54	229,5	9,69	128,4	10,12
Tyumen Region	135,4	11,50	190,5	11,00	198,5	10,60	204,3	10,50	153,5	11,90	166,2	9,92	166,6	8,53	227,8	8,99	206,5	9,61
including Khanty-Mansi Autonomous Area - Yugra	153,8	11,40	187,9	11,00	180,7	11,00	216,3	11,00	53,7	12,00	227,3	10,17	212,5	9,14	229,1	8,47	191,1	9,00
including Yamal-Nenets Autonomous Area	180,0	11,00	178,7	11,20	203,7	10,30	213,5	10,90	263,6	8,00	122,0	8,70	0,0	0,00	0,0	0,00	182,0	8,30
Chelyabinsk Region	124,3	11,40	147,1	10,40	167,2	10,60	171,9	10,00	183,7	11,50	182,7	10,36	111,0	8,61	92,2	8,62	104,0	9,14
SIBERIAN FEDERAL DISTRICT	**145,8**	**11,80**	**171,7**	**11,00**	**197,3**	**10,50**	**220,6**	**10,10**	**146,2**	**12,30**	**170,1**	**10,43**	**164,3**	**9,80**	**210,1**	**8,57**	**216,1**	**8,63**
Altai Republic	130,4	11,30	220,1	13,10	170,4	10,10	302,2	10,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Buryatia	150,9	13,90	200,1	11,40	222,4	10,30	238,3	9,40	279,3	11,50	160,8	11,09	193,9	8,17	240,9	9,76	242,0	9,60
Republic of Tuva	164,0	12,00	23,0	10,00	242,1	13,30	242,0	9,80	242,0	8,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	161,1	11,80	194,4	8,90	191,2	10,70	139,4	11,10	0,0	0,00	130,3	9,81	174,4	10,12	302,0	9,80	146,0	8,00
Altai Territory	146,2	11,10	195,0	10,90	160,4	10,30	235,7	9,90	305,7	11,50	137,6	10,87	192,3	9,44	215,7	9,50	177,7	9,78
Trans-Baikal Territory	173,4	11,60	175,3	10,90	224,6	11,70	262,0	10,70	169,0	12,40	110,5	10,42	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	148,3	11,50	175,4	10,90	209,9	10,20	239,9	9,60	55,9	14,70	192,9	10,14	112,4	10,81	116,2	9,07	39,4	8,75
Irkutsk Region	124,8	12,40	186,0	10,90	200,6	10,80	226,0	9,40	230,6	10,70	158,9	10,40	173,0	9,63	262,2	6,94	122,0	9,00
Kemerovo Region	113,8	12,10	129,1	10,40	177,0	9,90	205,1	9,90	226,5	10,70	243,5	9,82	209,9	10,01	222,2	8,60	227,8	8,76
Novosibirsk Region	149,0	11,30	178,7	11,30	197,0	10,40	211,7	10,40	184,3	10,50	154,7	10,65	173,4	9,93	216,2	8,34	231,6	8,46
Omsk Region	172,9	12,00	170,3	11,60	210,7	11,30	215,9	10,80	197,2	10,80	159,1	10,31	218,4	9,15	219,3	9,01	195,2	9,52
Tomsk Region	158,5	11,50	197,0	11,00	209,8	10,60	202,3	10,20	148,5	10,30	228,1	10,44	90,0	8,80	305,2	7,60	343,4	6,32
FAR-EASTERN FEDERAL DISTRICT	**140,4**	**11,30**	**150,9**	**11,70**	**178,2**	**10,40**	**201,2**	**10,20**	**111,3**	**12,30**	**166,1**	**10,38**	**142,4**	**9,46**	**182,5**	**10,47**	**154,2**	**9,36**
Republic of Sakha (Yakutia)	159,9	11,70	168,5	11,40	180,9	10,30	191,3	10,10	134,7	10,70	118,4	9,09	23,6	10,90	188,4	12,00	240,1	6,80
Kamchatka Territory	127,2	12,50	234,9	11,20	200,2	9,30	229,9	9,30	153,4	10,90	144,2	9,83	200,9	8,96	182,0	9,00	41,8	8,21
Primorye Territory	136,5	13,10	165,8	11,50	182,2	10,80	184,9	10,60	143,3	11,40	176,1	10,60	148,0	9,50	179,1	10,31	167,3	9,32
Khabarovsk Territory	153,6	9,40	115,4	12,70	169,6	10,00	241,8	9,70	28,4	15,50	148,4	10,37	180,7	8,90	222,8	11,05	164,9	9,61
Amur Region	156,2	11,40	215,3	11,50	236,7	10,30	236,8	8,80	0,0	0,00	218,1	10,46	0,0	0,00	12,0	9,50	0,0	0,00
Magadan Region	164,9	11,30	174,1	10,70	163,7	10,80	229,2	11,30	240,0	10,80	156,0	11,00	242,0	9,30	302,1	10,90	0,0	0,00
Sakhalin Region	104,8	9,40	125,7	9,10	185,7	9,70	166,5	8,60	122,0	10,80	137,2	9,71	182,0	10,30	0,0	0,00	213,4	10,78
Jewish Autonomous Region	205,2	11,80	150,9	11,00	221,7	10,50	253,5	10,00	0,0	0,00	0,0	0,00	122,0	9,50	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	118,9	13,20	150,8	11,30	184,1	10,20	301,9	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.16. Regional Structure of Weighted Average Periods and Rates for HMLs Extended by Credit Institutions to Individuals-Residents in Rubles

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	**174,6**	**14,90**	**182,2**	**13,70**	**198,6**	**12,60**	**215,3**	**12,90**	**197,5**	**14,30**	**196,3**	**13,05**	**178,9**	**11,90**	**179,5**	**12,29**	**176,4**	**12,44**
CENTRAL FEDERAL DISTRICT	**168,8**	**15,10**	**171,0**	**14,00**	**197,1**	**12,50**	**210,1**	**13,00**	**183,8**	**14,60**	**186,5**	**13,22**	**170,2**	**11,93**	**174,4**	**12,32**	**170,6**	**12,52**
Belgorod Region	164,3	15,40	186,6	14,50	199,6	12,30	227,0	12,60	193,3	14,60	194,8	13,09	173,9	11,88	182,5	12,30	179,2	12,46
Bryansk Region	191,6	15,30	182,6	13,40	215,3	12,50	229,6	12,80	223,0	15,10	207,9	13,97	175,2	12,11	181,8	12,49	174,6	12,48
Vladimir Region	131,6	16,80	184,7	14,00	190,0	12,40	254,1	13,10	186,8	14,70	183,0	13,30	174,1	12,65	174,1	12,66	171,9	12,57
Voronezh Region	126,3	15,40	152,3	14,60	195,9	12,50	222,3	13,00	205,9	14,70	202,0	13,13	183,3	11,95	183,6	12,38	179,2	12,55
Ivanovo Region	149,8	16,10	169,8	14,10	189,8	12,90	206,5	12,90	194,8	13,90	184,6	13,35	162,9	12,14	169,6	12,53	165,5	12,48
Kaluga Region	217,6	14,20	193,7	13,40	207,3	12,20	221,3	12,90	205,3	14,00	208,4	13,10	178,0	11,90	184,9	12,27	175,7	12,44
Kostroma Region	185,2	15,60	166,5	13,70	187,2	12,90	194,6	12,60	190,2	14,60	184,8	13,14	159,0	11,94	160,0	12,45	161,8	12,60
Kursk Region	173,3	15,30	163,5	14,70	180,8	12,30	217,3	13,00	210,4	14,40	216,4	13,36	175,7	12,23	180,3	12,52	181,4	12,57
Lipetsk Region	208,7	14,90	191,2	13,70	200,9	12,20	186,8	12,80	228,0	14,60	213,0	13,15	186,6	12,17	189,6	12,52	185,9	12,58
Moscow Region	190,2	15,50	179,5	14,00	202,0	12,40	214,8	12,70	188,8	14,90	189,3	13,33	172,0	11,97	176,9	12,39	172,2	12,53
Orel Region	98,1	17,30	154,1	12,70	197,7	11,90	217,6	12,90	194,3	14,70	190,0	13,34	174,7	12,11	176,6	12,50	173,5	12,62
Ryazan Region	201,9	15,00	190,2	14,00	204,9	12,60	223,2	13,00	211,4	14,60	192,1	13,28	175,7	12,09	181,4	12,35	172,6	12,54
Smolensk Region	170,3	16,20	206,1	14,40	233,5	12,60	235,9	12,80	230,1	14,90	222,2	13,64	188,8	12,30	192,4	12,50	180,6	12,67
Tambov Region	226,7	14,10	206,2	13,40	208,7	12,40	231,9	12,80	215,2	15,10	210,3	13,77	181,3	12,23	184,8	12,56	178,4	12,64
Tver Region	183,5	15,50	190,0	14,20	222,3	12,50	224,1	12,90	206,9	14,90	201,3	13,35	182,8	12,09	187,0	12,38	183,2	12,50
Tula Region	193,3	14,60	188,2	13,90	221,4	13,30	229,1	12,80	225,5	15,00	202,3	13,85	175,6	12,25	181,4	12,52	173,0	12,63
Yaroslavl Region	192,8	16,40	173,1	13,60	195,7	12,60	194,6	12,70	193,9	14,10	181,8	13,14	155,5	11,81	163,0	12,35	162,1	12,48
Moscow	132,3	14,40	152,4	14,00	181,9	12,50	196,0	13,40	152,4	14,50	171,2	13,03	163,6	11,74	166,7	12,15	164,7	12,49
NORTH-WESTERN FEDERAL DISTRICT	**191,0**	**14,80**	**182,3**	**13,60**	**199,3**	**12,30**	**211,4**	**12,80**	**196,3**	**14,40**	**187,3**	**13,01**	**169,5**	**11,86**	**170,0**	**12,26**	**167,3**	**12,36**
Republic of Karelia	184,4	14,90	190,2	13,00	207,2	11,70	220,9	12,60	214,4	14,20	208,8	12,51	184,2	11,61	178,7	12,29	173,5	11,98
Republic of Komi	196,8	15,00	183,0	13,70	211,4	12,30	216,6	12,60	202,2	14,30	195,0	13,08	181,0	11,74	183,4	12,37	165,8	12,73
Arkhangelsk Region	184,0	15,00	187,3	14,00	213,1	12,40	224,0	11,90	209,6	14,70	202,0	13,25	170,4	11,74	175,4	12,27	172,8	12,42
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	239,2	11,50	238,8	14,70	226,3	12,90	191,5	11,64	203,8	11,46	196,5	11,73
Vologda Region	208,7	14,50	192,5	13,40	215,5	12,10	215,0	12,50	204,1	13,60	204,3	12,89	164,1	11,80	175,9	12,26	170,2	12,33
Kaliningrad Region	155,7	14,50	180,2	13,80	199,0	12,70	210,5	12,80	198,5	14,50	190,2	12,48	184,0	11,91	176,9	11,98	172,6	12,24
Leningrad Region	167,8	15,30	196,8	13,80	185,5	12,40	219,6	12,60	208,7	14,40	190,5	13,06	168,7	12,05	170,3	12,34	168,3	12,05
Murmansk Region	154,6	16,40	179,3	13,90	194,9	12,40	205,0	12,30	182,4	14,30	179,0	12,93	163,5	11,66	162,4	11,85	167,1	11,88
Novgorod Region	262,0	14,50	178,1	13,00	185,3	12,50	214,9	12,60	219,7	14,00	198,2	12,98	183,7	12,11	174,0	12,50	176,8	12,38
Pskov Region	168,2	14,90	195,9	14,10	215,0	12,00	221,5	12,10	191,2	14,40	184,0	12,52	167,3	11,72	164,8	12,17	167,8	11,92
Saint Petersburg	178,9	15,10	176,9	13,70	195,5	12,30	206,0	13,20	181,5	14,70	174,1	13,09	165,7	11,90	164,6	12,27	163,9	12,51
SOUTHERN FEDERAL DISTRICT	**163,0**	**15,20**	**187,3**	**13,70**	**203,2**	**12,70**	**220,3**	**12,90**	**207,1**	**14,40**	**209,6**	**13,02**	**195,3**	**12,04**	**190,0**	**12,26**	**190,4**	**12,15**
Republic of Adygeya (Adygeya)	146,3	13,20	227,7	13,90	205,1	12,70	230,4	13,20	216,8	14,00	192,0	14,12	190,0	12,87	189,5	12,64	191,2	12,24
Republic of Kalmykia	19,1	26,60	173,9	13,80	187,5	13,10	192,2	12,90	173,3	15,60	201,7	13,01	197,4	12,52	198,9	12,93	188,3	12,85
Krasnodar Territory	151,2	14,00	170,2	13,40	202,5	12,60	221,3	13,10	203,3	14,40	223,0	13,10	203,2	12,19	193,2	12,41	191,8	12,15
Astrakhan Region	165,2	14,60	199,6	13,70	203,1	12,60	218,7	12,70	200,5	14,30	209,5	12,80	193,0	11,48	196,4	11,63	192,7	11,90
Volgograd Region	221,8	14,10	203,9	13,30	208,2	12,80	228,3	12,80	215,9	14,30	211,6	12,76	192,9	11,94	181,8	12,29	177,9	12,44
Rostov Region	133,5	16,60	186,0	14,00	192,1	12,80	209,4	12,80	193,5	14,40	194,4	13,07	187,6	11,95	188,7	12,14	195,4	12,01
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**...**	**...**	**...**	**...**	**218,7**	**13,39**	**194,7**	**12,06**	**197,9**	**12,47**	**187,2**	**12,42**
Republic of Daghestan	272,8	14,00	182,4	13,90	215,3	12,10	250,1	12,70	246,7	14,90	231,5	12,93	210,4	11,63	212,9	12,18	188,9	11,94
Republic of Ingushetia	0,0	0,00	0,0	0,00	220,9	12,60	190,1	13,30	182,6	15,80	187,4	13,63	196,5	12,19	168,5	12,31	171,0	12,02
Kabardino-Balkar Republic	192,3	15,00	208,9	15,40	217,6	12,90	232,5	13,20	212,0	12,10	230,9	13,60	212,0	12,53	220,0	13,08	204,1	12,73
Karachai-Cherkess Republic	180,0	13,00	212,1	15,00	207,7	13,00	235,1	13,10	230,5	14,90	214,7	13,14	199,2	12,30	211,8	12,73	190,3	12,88
Republic of North Ossetia - Alania	180,9	17,70	211,6	15,40	227,1	13,20	129,5	13,50	190,5	15,20	209,7	13,18	207,3	12,05	190,0	12,23	179,0	12,41
Chechen Republic	0,0	0,00	175,4	13,70	166,4	13,10	211,8	14,00	176,1	15,90	184,4	13,29	147,1	11,16	170,9	12,67	177,6	11,99
Stavropol Territory	191,8	15,00	185,3	13,40	215,5	12,80	230,3	12,70	228,1	14,80	216,9	13,44	188,0	12,05	190,5	12,39	185,0	12,43
VOLGA FEDERAL DISTRICT	**187,6**	**14,60**	**181,5**	**13,60**	**199,3**	**12,60**	**212,5**	**12,90**	**202,4**	**13,90**	**191,6**	**12,56**	**175,8**	**11,70**	**178,4**	**12,23**	**174,8**	**12,46**
Republic of Bashkortostan	188,8	14,90	179,2	13,30	187,5	12,50	197,3	12,80	186,5	14,20	187,8	13,16	166,1	11,92	171,8	12,68	174,2	12,87
Mari El Republic	167,2	16,40	169,3	14,00	213,7	12,50	225,4	12,90	218,3	14,90	206,1	12,97	177,7	11,57	178,5	12,25	177,4	12,30
Republic of Mordovia	221,1	13,70	221,7	12,60	232,6	12,70	243,3	13,00	235,3	14,70	215,8	13,93	183,8	11,89	194,8	12,45	184,6	12,49
Republic of Tatarstan (Tatarstan)	177,9	14,20	168,6	13,40	190,8	12,60	197,6	13,10	165,6	13,80	131,1	12,64	141,5	11,89	154,0	12,37	159,0	12,48
Udmurt Republic	188,9	15,00	160,5	13,80	190,1	12,80	209,0	13,10	225,6	10,70	215,1	9,85	188,1	10,49	178,5	12,31	158,2	12,64
Chuvash Republic - Chuvashia	176,9	14,20	199,6	13,40	216,3	12,30	220,5	12,80	203,6	14,70	202,6	12,73	173,0	11,28	185,4	11,98	184,7	11,93
Perm Territory	179,9	13,70	188,3	13,80	204,3	12,70	222,2	13,00	205,5	13,90	199,8	12,92	181,5	12,06	185,1	12,45	171,9	12,75
Kirov Region	194,2	14,50	191,6	13,30	209,2	12,40	215,7	12,70	202,8	13,70	217,9	12,55	182,7	11,94	188,2	12,41	187,1	12,51
Nizhny Novgorod Region	135,4	15,90	193,2	14,30	194,6	12,80	210,8	12,60	194,6	14,90	192,6	12,90	173,8	11,58	175,3	12,23	172,7	12,24
Orenburg Region	211,9	13,20	187,3	12,60	213,8	12,40	232,3	13,00	217,7	13,30	223,8	11,84	218,1	11,54	208,3	10,96	196,7	11,85
Penza Region	221,7	14,50	183,8	13,00	203,3	12,30	223,2	12,60	195,9	13,90	207,0	12,61	196,5	12,15	187,0	11,91	181,5	12,50
Samara Region	194,3	14,90	179,2	14,00	199,0	12,80	209,3	13,00	212,4	13,90	206,0	12,82	181,0	11,68	179,0	12,21	177,7	12,51
Saratov Region	197,8	15,20	199,0	14,20	205,9	12,70	212,4	12,30	200,9	14,60	198,6	12,70	190,8	11,90	188,6	12,39	185,6	12,42
Ulyanovsk Region	146,9	14,70	174,2	13,70	198,8	12,80	217,1	12,80	198,5	14,60	193,6	12,76	173,5	11,63	178,0	12,31	170,8	12,52
URAL FEDERAL DISTRICT	**158,0**	**14,70**	**191,7**	**13,40**	**200,6**	**12,40**	**227,3**	**12,90**	**210,0**	**14,40**	**214,9**	**12,95**	**198,5**	**11,87**	**195,4**	**12,14**	**191,2**	**12,36**
Kurgan Region	223,6	14,10	181,6	13,30	198,9	12,40	240,2	12,70	266,2	14,70	253,4	13,11	228,2	10,51	224,8	10,49	214,3	11,71
Sverdlovsk Region	163,3	15,30	183,3	13,70	196,6	12,80	207,6	12,70	187,2	14,30	201,7	12,67	177,5	11,68	179,2	12,26	182,9	12,46
Tyumen Region	155,5	14,20	200,9	13,20	209,1	12,00	243,5	12,80	227,8	14,40	237,3	12,96	221,8	12,01	217,3	12,14	206,1	12,27
including Khanty-Mansi Autonomous Area - Yugra	145,6	12,90	211,5	13,10	222,3	11,40	228,0	11,80	219,6	14,30	229,9	12,82	221,9	12,08	221,6	12,27	222,1	12,29
including Yamal-Nenets Autonomous Area	157,6	14,90	176,7	13,40	186,6	12,30	228,8	12,60	248,4	14,50	244,9	13,02	232,1	11,62	233,8	11,85	220,7	11,78
Chelyabinsk Region	153,6	15,10	174,5	13,80	188,7	12,70	212,7	13,60	168,4	14,60	152,1	13,21	152,5	11,91	159,8	12,44	162,0	12,66
SIBERIAN FEDERAL DISTRICT	**172,7**	**15,30**	**182,6**	**13,80**	**196,1**	**12,80**	**218,3**	**12,90**	**202,1**	**14,10**	**198,8**	**13,37**	**177,3**	**11,93**	**178,2**	**12,43**	**176,8**	**12,50**
Altai Republic	292,0	14,00	186,2	14,10	201,6	12,60	225,9	13,00	216,5	14,10	66,8	19,23	203,4	12,45	191,0	12,32	192,0	12,89
Republic of Buryatia	164,7	13,90	171,3	13,10	192,8	12,40	212,8	12,60	190,1	14,00	189,8	13,31	174,9	12,00	182,4	12,84	180,4	12,34
Republic of Tuva	149,0	14,10	202,1	14,70	246,3	12,80	279,4	12,90	282,5	14,90	249,1	13,84	195,2	12,88	225,2	12,78	202,5	12,76
Republic of Khakassia	107,0	17,20	165,1	14,70	209,2	13,10	218,5	12,80	200,8	14,60	185,9	13,77	160,3	12,47	168,2	12,90	166,9	12,82
Altai Territory	215,2	15,40	196,0	13,80	163,4	13,10	219,6	12,60	205,3	13,40	198,6	12,74	187,1	12,09	175,4	12,14	179,1	12,27
Trans-Baikal Territory	136,6	17,50	183,9	13,60	179,7	12,40	206,0	12,60	173,0	12,00	193,8	14,27	167,1	11,96	178,2	12,87	178,0	12,22
Krasnoyarsk Territory	196,5	14,90	179,3	13,60	212,4	12,50	220,0	13,20	204,2	14,10	202,6	12,98	176,6	11,94	175,3	12,46	172,8	12,77
Irkutsk Region	144,9	17,00	183,6	14,00	192,7	12,50	202,5	12,60	183,6	13,90	187,5	13,30	160,2	11,74	168,7	13,00	168,0	12,39
Kemerovo Region	146,4	16,00	173,9	13,90	191,8	12,50	203,7	12,70	194,2	14,30	184,6	13,63	172,1	11,87	168,5	12,29	173,6	12,52
Novosibirsk Region	166,2	14,60	189,1	13,70	207,7	13,20	231,0	13,20	209,6	14,80	216,0	13,81	188,0	12,06	186,4	12,38	181,1	12,69
Omsk Region	205,4	15,00	182,1	14,10	191,7	12,80	215,3	13,30	208,8	14,30	204,3	12,67	185,5	11,76	191,1	12,14	190,3	12,46
Tomsk Region	112,4	14,60	153,5	13,60	201,9	12,60	237,1	12,50	222,5	14,90	213,2	13,01	187,3	11,69	179,2	11,71	173,8	11,88
FAR-EASTERN FEDERAL DISTRICT	**168,1**	**15,60**	**165,3**	**13,60**	**195,7**	**12,80**	**204,8**	**12,50**	**181,5**	**14,60**	**191,2**	**13,37**	**181,9**	**12,30**	**175,6**	**12,30**	**175,4**	**12,42**
Republic of Sakha (Yakutia)	183,6	15,30	141,9	13,30	193,2	12,40	205,7	12,90	198,5	15,00	193,9	13,66	177,0	11,74	177,0	12,32	173,7	12,68
Kamchatka Territory	152,4	21,70	171,5	13,50	187,5	12,40	193,8	12,40	180,5	14,30	204,3	13,56	168,8	12,19	174,3	12,19	170,6	12,08
Primorye Territory	160,4	15,80	167,1	13,60	196,5	13,00	215,5	12,50	169,8	15,00	183,5	13,17	181,5	12,29	166,7	12,21	171,4	12,29
Khabarovsk Territory	159,6	15,50	168,1	13,50	194,8	12,40	205,8	12,40	179,7	14,20	192,7	13,20	181,4	12,47	177,5	12,20	178,2	12,31
Amur Region	186,8	15,80	173,4	13,90	195,5	13,50	215,4	12,50	188,7	14,90	198,0	13,28	193,9	12,66	183,9	12,59	182,0	12,45
Magadan Region	183,6	12,40	175,7	13,00	190,2	12,90	196,7	12,80	183,9	14,80	194,1	13,22	175,2	12,35	188,0	12,63	179,7	12,79
Sakhalin Region	106,5	13,40	190,5	14,20	212,2	13,90	171,4	12,50	178,5	14,00	183,2	13,80	188,8	12,51	173,4	12,24	176,6	12,39
Jewish Autonomous Region	243,0	14,00	164,7	13,60	193,9	12,80	173,6	12,30	150,9	16,60	189,6	13,29	186,1	12,55	178,2	12,45	176,6	12,33
Chukotka Autonomous Area	36,0	14,00	125,9	13,50	186,3	12,20	213,6	13,10	194,8	15,10	180,8	14,06	160,5	12,30	178,1	12,96	176,5	12,66

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.17. Regional Structure of Weighted Average Periods and Rates for HMLs Extended by Credit Institutions to Individuals-Residents in Foreign Currency

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %	Weighted average lending period, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	**147,7**	**11,80**	**180,1**	**11,40**	**189,3**	**10,90**	**207,2**	**10,80**	**139,5**	**12,70**	**155,3**	**11,03**	**148,4**	**9,65**	**135,1**	**9,82**	**151,9**	**9,57**
CENTRAL FEDERAL DISTRICT	**146,8**	**11,80**	**179,5**	**11,50**	**186,2**	**11,00**	**203,4**	**11,00**	**138,5**	**12,70**	**153,5**	**11,18**	**149,9**	**9,67**	**128,2**	**10,11**	**149,1**	**9,63**
Belgorod Region	159,4	11,50	184,1	10,80	224,1	10,50	226,4	9,00	221,6	12,00	220,7	10,76	193,7	9,91	253,3	10,30	208,4	8,96
Bryansk Region	162,4	12,00	197,1	11,00	201,9	10,80	228,0	10,90	217,3	11,00	240,5	9,99	203,0	9,44	279,4	10,31	191,9	10,11
Vladimir Region	161,4	11,60	194,7	11,40	201,3	10,80	238,9	10,70	229,0	10,40	217,5	10,52	205,3	9,39	201,2	9,80	223,7	9,96
Voronezh Region	168,4	11,50	193,4	11,60	217,8	11,00	242,7	10,70	177,2	10,60	224,8	10,19	224,9	9,93	289,0	9,54	202,0	10,07
Ivanovo Region	184,6	11,50	186,7	11,30	208,1	10,90	189,9	10,90	139,6	13,40	226,6	10,28	198,2	8,93	197,7	10,08	247,8	11,11
Kaluga Region	156,9	12,10	193,0	11,50	203,0	10,90	241,1	11,10	144,9	12,00	168,5	11,03	180,6	10,47	252,8	9,90	218,3	10,48
Kostroma Region	171,3	12,10	203,3	11,10	196,6	10,70	218,5	10,60	219,5	10,90	240,9	10,49	203,1	9,40	242,0	8,50	215,5	10,25
Kursk Region	178,1	11,70	185,1	11,30	218,3	10,20	248,0	10,20	186,4	11,80	206,5	11,14	199,3	9,38	212,1	9,13	239,1	8,72
Lipetsk Region	164,8	12,20	192,0	11,00	207,5	10,30	215,9	9,80	245,0	10,40	198,4	10,78	225,9	9,84	275,8	11,74	280,5	11,79
Moscow Region	161,5	11,70	192,5	11,70	196,9	11,00	209,0	11,00	188,7	12,10	176,0	11,15	156,1	9,53	150,7	9,86	153,8	9,67
Orel Region	147,0	12,20	179,6	11,20	219,1	10,30	253,5	10,90	229,0	13,10	190,1	9,85	191,4	10,01	282,6	8,93	263,4	9,65
Ryazan Region	172,2	11,90	190,7	11,30	197,4	10,80	239,6	10,70	176,1	10,80	149,6	10,38	190,7	9,41	216,1	9,60	250,5	10,59
Smolensk Region	157,1	11,70	193,2	11,20	211,1	10,80	229,5	10,90	251,5	8,60	165,0	10,02	223,7	9,18	221,9	11,76	236,1	9,31
Tambov Region	184,9	11,80	196,4	11,50	219,0	10,60	248,9	10,50	185,8	11,90	186,7	10,47	208,8	9,64	237,1	9,94	222,4	9,98
Tver Region	157,3	12,40	194,3	11,30	200,4	10,60	222,9	10,90	199,2	13,10	157,3	10,40	211,9	9,41	227,8	9,83	138,6	10,54
Tula Region	159,8	11,70	200,2	11,30	207,6	10,80	227,1	11,00	185,5	9,70	218,0	10,43	236,6	9,39	239,2	9,69	255,1	10,15
Yaroslavl Region	151,6	11,80	184,0	11,60	215,6	10,80	239,7	10,20	0,0	0,00	240,0	10,62	193,0	9,66	224,7	10,01	207,9	8,14
Moscow	141,0	11,80	174,0	11,40	180,8	11,00	198,0	11,10	126,4	12,90	145,7	11,23	144,3	9,72	115,9	10,22	142,7	9,57
NORTH-WESTERN FEDERAL DISTRICT	**148,0**	**11,80**	**179,8**	**11,30**	**192,3**	**11,00**	**208,2**	**10,80**	**114,9**	**13,20**	**140,4**	**10,22**	**169,9**	**9,61**	**158,4**	**8,37**	**136,7**	**9,02**
Republic of Karelia	160,2	11,50	222,1	11,10	205,8	9,90	223,7	10,10	300,0	11,10	137,7	11,59	117,2	9,21	140,8	9,70	279,9	8,17
Republic of Komi	188,6	12,10	202,1	11,30	212,2	10,50	239,0	10,10	221,9	11,20	158,3	10,20	220,7	6,75	211,3	7,91	266,2	9,30
Arkhangelsk Region	145,5	12,10	173,5	11,20	212,7	10,60	218,5	10,30	148,4	10,70	201,0	11,90	116,9	10,46	119,4	11,05	204,0	8,20
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	300,0	7,00	0,0	0,00	0,0	0,00	0,0	0,00	96,1	11,50	0,0	0,00
Vologda Region	161,6	11,50	195,7	11,40	224,5	9,80	283,6	8,60	119,0	14,00	212,0	12,00	205,3	9,66	178,7	9,10	204,9	10,76
Kaliningrad Region	176,6	11,20	196,6	11,20	192,3	11,00	218,7	10,40	159,7	11,70	177,0	10,31	137,4	9,73	138,2	10,79	160,2	10,10
Leningrad Region	146,9	11,50	186,4	11,20	204,8	11,00	226,5	10,70	217,1	11,20	70,2	9,01	152,0	9,32	158,6	9,49	215,4	9,29
Murmansk Region	135,2	11,20	188,2	11,40	206,3	10,80	229,8	10,40	143,2	11,60	232,1	10,56	109,0	10,05	180,8	10,41	182,0	9,50
Novgorod Region	144,3	12,00	189,7	11,70	205,9	11,30	247,2	11,40	217,1	11,00	154,4	11,83	242,0	9,30	153,4	9,94	302,0	11,20
Pskov Region	178,7	11,90	223,0	11,30	209,6	10,40	228,0	10,00	220,9	12,80	218,4	9,68	176,0	11,21	263,6	10,31	215,2	8,68
Saint Petersburg	145,2	11,90	176,9	11,40	188,9	11,10	200,5	10,90	96,5	13,60	151,6	10,44	174,3	9,64	159,0	8,08	123,4	8,91
SOUTHERN FEDERAL DISTRICT	**153,9**	**11,80**	**188,6**	**11,30**	**206,9**	**10,60**	**219,9**	**10,40**	**161,3**	**12,60**	**157,2**	**11,52**	**160,8**	**9,72**	**178,6**	**10,17**	**212,1**	**9,45**
Republic of Adygeya (Adygeya)	149,5	13,30	221,6	11,20	208,0	9,90	250,7	9,10	182,0	11,50	215,5	10,70	202,9	9,21	47,9	10,54	242,0	9,80
Republic of Kalmykia	150,0	11,10	189,9	10,90	218,0	11,00	215,0	10,80	147,4	10,20	233,6	10,24	170,0	10,30	182,0	9,30	213,1	7,99
Krasnodar Territory	144,5	11,90	171,0	11,20	202,8	10,70	210,4	10,60	163,7	13,40	150,8	11,42	123,8	10,17	182,3	10,38	203,3	9,88
Astrakhan Region	163,2	11,30	201,6	11,40	218,1	10,60	211,3	10,40	161,3	10,00	193,4	10,64	175,5	9,06	160,7	10,80	198,6	9,50
Volgograd Region	163,0	11,60	197,8	11,30	208,8	10,80	230,8	10,70	160,4	12,20	165,1	11,43	181,1	9,55	223,0	9,62	204,3	9,54
Rostov Region	145,9	12,00	191,3	11,60	200,9	10,50	215,2	10,60	124,2	13,20	143,8	12,13	223,8	9,32	218,8	9,97	233,1	9,12
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**...**	**...**	**...**	**...**	**166,6**	**11,18**	**93,7**	**10,32**	**47,3**	**9,91**	**176,8**	**9,86**
Republic of Daghestan	158,4	11,50	158,9	11,30	201,7	11,00	240,5	10,90	193,1	10,90	242,8	10,25	135,3	9,60	145,7	10,42	302,0	11,30
Republic of Ingushetia	182,0	11,00	147,2	10,20	240,0	9,70	181,1	12,20	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	162,3	11,90	197,0	11,20	198,4	10,50	211,8	10,50	302,0	9,80	251,7	9,94	55,7	10,09	181,4	9,41	246,2	10,15
Karachai-Cherkess Republic	173,1	12,20	212,6	11,40	211,1	9,70	210,9	9,60	241,1	11,10	274,0	10,00	242,0	9,50	290,8	10,83	242,0	8,00
Republic of North Ossetia - Alania	128,6	11,70	196,2	11,20	206,5	10,70	227,2	11,00	242,0	11,30	208,7	10,37	212,7	9,30	272,5	8,93	217,9	10,28
Chechen Republic	0,0	0,00	0,0	0,00	121,4	7,80	254,6	11,40	0,0	0,00	23,8	12,86	24,0	13,50	3,0	12,00	23,0	12,00
Stavropol Territory	170,3	11,60	199,0	11,20	221,8	10,30	224,7	9,60	195,0	12,80	221,7	10,76	225,7	10,24	211,5	9,77	218,7	8,72
VOLGA FEDERAL DISTRICT	**159,8**	**12,00**	**188,0**	**11,30**	**203,9**	**10,50**	**230,6**	**10,20**	**195,2**	**11,10**	**184,2**	**10,74**	**123,9**	**9,67**	**220,2**	**9,44**	**182,3**	**9,66**
Republic of Bashkortostan	155,2	11,80	192,9	10,70	187,4	10,70	217,9	9,80	221,4	10,40	192,5	10,42	223,0	9,45	191,1	9,67	142,1	8,98
Mari El Republic	174,9	11,90	182,6	11,20	210,3	10,20	264,5	11,00	182,0	9,70	182,6	9,90	262,2	9,80	233,2	10,16	233,8	10,29
Republic of Mordovia	168,3	12,20	212,5	11,40	225,9	10,80	244,4	10,80	268,4	10,30	202,2	10,21	204,9	9,18	305,4	8,86	237,3	10,27
Republic of Tatarstan (Tatarstan)	165,3	11,80	205,4	11,10	194,2	11,10	246,2	10,30	201,7	9,00	125,4	12,49	58,4	9,84	231,3	9,97	157,4	10,41
Udmurt Republic	165,2	12,00	211,4	11,00	187,4	10,10	219,2	8,80	217,3	10,60	188,6	10,21	219,3	9,28	242,0	9,50	230,6	9,44
Chuvash Republic - Chuvashia	162,7	11,50	207,0	11,20	211,6	10,40	236,1	9,90	184,0	11,60	251,6	10,52	243,8	9,11	254,7	9,55	196,9	10,03
Perm Territory	156,2	11,40	197,1	11,10	203,8	10,60	219,7	10,20	166,8	12,80	185,5	9,70	200,0	9,31	218,3	9,43	253,3	9,11
Kirov Region	169,7	11,50	207,9	11,10	201,6	10,50	244,3	10,00	114,1	11,20	176,5	10,23	174,9	10,65	220,7	9,00	191,4	9,03
Nizhny Novgorod Region	156,8	11,70	173,1	11,30	195,3	10,80	216,6	10,60	215,5	12,10	180,9	10,23	187,9	9,65	198,3	9,57	193,4	10,18
Orenburg Region	151,9	12,80	192,7	11,20	221,0	10,50	242,4	9,90	177,7	10,00	178,0	10,24	217,8	8,88	237,1	7,24	221,5	9,46
Penza Region	179,6	11,90	201,3	11,40	231,1	10,40	247,7	10,80	137,3	11,20	196,6	10,05	228,7	9,71	204,0	9,58	191,2	9,41
Samara Region	157,9	11,80	156,1	11,80	203,3	10,10	223,4	10,60	180,5	10,80	210,5	10,53	198,7	9,74	207,5	9,24	122,0	8,84
Saratov Region	146,4	12,70	188,7	11,30	214,5	10,10	241,9	9,80	237,3	10,70	215,3	10,48	95,4	10,71	210,5	9,74	237,8	10,12
Ulyanovsk Region	173,0	12,10	195,6	11,20	209,1	10,30	232,9	10,30	190,0	9,90	182,7	10,03	208,7	9,60	218,5	9,03	232,8	10,41
URAL FEDERAL DISTRICT	**135,5**	**11,60**	**175,8**	**11,00**	**182,6**	**10,80**	**197,7**	**10,40**	**173,0**	**11,90**	**197,0**	**10,15**	**116,8**	**8,96**	**138,6**	**9,20**	**141,6**	**9,76**
Kurgan Region	166,3	11,60	184,5	11,00	190,3	11,40	204,9	12,20	242,0	14,80	182,0	9,86	266,0	9,70	302,1	13,20	242,0	9,80
Sverdlovsk Region	136,7	11,70	170,3	11,20	181,9	11,00	208,8	10,70	188,2	12,00	230,2	10,17	107,0	9,54	229,5	9,69	128,9	10,09
Tyumen Region	143,4	11,60	193,5	11,00	202,5	10,50	208,1	10,40	153,5	11,90	166,2	9,92	166,6	8,53	227,8	8,99	206,5	9,61
including Khanty-Mansi Autonomous Area - Yugra	171,3	11,30	194,4	10,90	196,1	10,60	216,3	11,00	53,7	12,00	227,3	10,17	212,5	9,14	229,1	8,47	191,1	9,00
including Yamal-Nenets Autonomous Area	0,0	0,00	194,0	11,30	203,7	10,30	211,0	10,90	263,6	8,00	122,0	8,70	0,0	0,00	0,0	0,00	182,0	8,30
Chelyabinsk Region	122,9	11,30	158,6	10,50	167,0	10,60	176,9	9,90	183,7	11,50	182,7	10,36	111,0	8,61	92,2	8,62	104,0	9,14
SIBERIAN FEDERAL DISTRICT	**157,7**	**12,10**	**177,9**	**10,80**	**201,5**	**10,50**	**223,6**	**10,00**	**159,8**	**12,20**	**181,6**	**10,11**	**181,8**	**9,63**	**215,0**	**8,52**	**226,4**	**8,63**
Altai Republic	130,4	11,30	219,4	13,20	170,4	10,10	302,2	10,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Buryatia	149,3	14,10	202,4	11,50	222,8	10,30	238,3	9,40	279,3	11,50	160,8	11,09	193,9	8,17	240,9	9,76	242,0	9,60
Republic of Tuva	164,0	12,00	23,0	10,00	242,1	13,30	242,0	9,80	242,0	8,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	168,9	11,90	199,3	8,90	200,4	10,40	225,4	10,40	0,0	0,00	181,0	12,50	174,4	10,12	302,0	9,80	146,0	8,00
Altai Territory	157,7	11,30	199,5	10,90	181,0	9,90	237,8	9,90	240,0	13,50	192,0	9,35	192,3	9,44	215,7	9,50	177,7	9,78
Trans-Baikal Territory	178,9	11,80	165,6	10,80	224,6	11,70	262,0	10,70	169,0	12,40	110,5	10,42	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	162,2	11,50	194,3	10,90	211,7	10,20	241,8	9,60	61,2	15,90	193,3	10,03	171,0	10,29	114,9	9,09	242,0	8,80
Irkutsk Region	129,7	13,10	193,1	10,90	207,3	10,70	232,1	9,30	230,6	10,70	159,1	10,16	173,9	9,63	281,5	6,63	122,0	9,00
Kemerovo Region	152,8	12,30	129,5	10,30	177,0	9,90	205,5	9,90	226,5	10,70	243,5	9,82	209,9	10,01	222,2	8,60	250,9	8,79
Novosibirsk Region	153,6	11,50	191,4	11,00	198,9	10,50	213,3	10,30	193,0	10,10	164,0	9,97	176,7	9,76	216,2	8,34	231,6	8,46
Omsk Region	182,4	12,40	170,6	11,20	213,8	11,30	220,1	10,70	197,6	10,70	173,0	10,31	218,4	9,15	218,5	8,95	195,2	9,52
Tomsk Region	157,2	11,70	204,2	10,90	212,9	10,60	207,5	10,00	148,5	10,30	228,1	10,44	90,0	8,80	305,2	7,60	343,4	6,32
FAR-EASTERN FEDERAL DISTRICT	**142,8**	**11,30**	**173,7**	**10,80**	**178,5**	**10,40**	**207,3**	**10,00**	**111,8**	**12,20**	**170,5**	**10,30**	**155,1**	**9,44**	**190,7**	**10,45**	**154,2**	**9,36**
Republic of Sakha (Yakutia)	149,1	11,80	169,4	11,40	180,9	10,30	191,3	10,10	134,7	10,70	118,4	9,09	180,1	10,00	188,4	12,00	240,1	6,80
Kamchatka Territory	140,1	12,50	234,9	11,20	200,2	9,30	229,9	9,30	153,4	10,90	144,2	9,83	200,9	8,96	182,0	9,00	41,8	8,21
Primorye Territory	140,8	13,20	176,5	11,40	182,9	10,80	192,4	10,50	146,1	11,20	177,6	10,48	148,0	9,50	181,9	10,28	167,3	9,32
Khabarovsk Territory	154,0	9,40	171,4	9,80	169,6	10,00	243,8	9,70	28,4	15,50	141,7	9,87	180,7	8,90	222,8	11,05	164,9	9,61
Amur Region	159,0	11,40	216,8	11,80	246,3	10,20	236,8	8,80	0,0	0,00	218,1	10,46	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	176,3	11,20	174,8	10,80	163,7	10,80	249,8	11,00	240,0	10,80	156,0	11,00	242,0	9,30	302,1	10,90	0,0	0,00
Sakhalin Region	104,5	9,10	127,9	9,00	185,8	9,70	174,4	8,20	122,0	10,80	211,2	10,30	182,0	10,30	0,0	0,00	213,4	10,78
Jewish Autonomous Region	180,0	11,00	150,9	11,00	221,7	10,50	210,0	7,00	0,0	0,00	0,0	0,00	122,0	9,50	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	118,9	13,20	150,8	11,30	184,1	10,20	301,9	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.18. Regional Structure of Ruble-Denominated HMLs Extended to Individuals-Residents-Borrowers of Various Districts

(millions of rubles)

Federal district in which the credit institution extending mortgage loans is located	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District
	total	of which: Moscow borrowers							
01.01.2006									
Central Federal District	3 614	1 054	711	793	-	1 958	2 982	3 382	350
of which: Moscow	2 926	995	710	793	-	1 926	2 615	3 378	350
North-Western Federal District	69	15	1 248	7	-	55	34	52	0
Southern Federal District*	1	0	0	819	-	0	0	7	0
Volga Federal District	2	0	7	0	-	7 810	2	0	0
Ural Federal District	36	27	0	1	-	38	6 562	865	11
Siberian Federal District	12	9	0	0	-	1	6	3 003	4
Far-Eastern Federal District	2	2	0	0	-	0	0	2	488
01.01.2007									
Central Federal District	24 991	8 412	9 968	7 559	-	16 082	21 660	24 351	2 892
of which: Moscow	23 006	8 332	9 957	7 558	-	15 883	20 916	24 187	2 861
North-Western Federal District	599	102	6 343	885	-	5 006	1 865	1 400	142
Southern Federal District*	0	0	0	3 074	-	0	0	0	0
Volga Federal District	37	24	34	1	-	22 584	21	46	3
Ural Federal District	52	39	3	19	-	306	39 264	2 788	16
Siberian Federal District	9	4	11	12	-	430	309	12 932	668
Far-Eastern Federal District	5	5	0	0	-	11	0	0	2 194
01.01.2008									
Central Federal District	67 559	20 615	30 885	26 105	-	54 426	47 083	68 257	10 783
of which: Moscow	63 709	20 415	30 866	26 066	-	53 800	45 850	68 023	10 720
North-Western Federal District	4 003	515	17 441	2 129	-	7 187	4 845	4 985	599
Southern Federal District*	29	1	4	7 395	-	13	29	8	3
Volga Federal District	56	42	94	11	-	29 967	1 720	331	2
Ural Federal District	306	237	393	161	-	353	57 840	2 224	43
Siberian Federal District	86	68	21	31	-	2 385	2 263	21 752	1 174
Far-Eastern Federal District	41	17	161	0	-	5	6	1 045	5 213
01.01.2009									
Central Federal District	133 115	50 240	53 480	38 962	-	86 084	67 782	85 984	20 954
of which: Moscow	129 781	49 909	53 357	38 900	-	85 663	67 030	85 921	20 927
North-Western Federal District	2 210	294	14 752	866	-	3 281	1 900	2 386	343
Southern Federal District*	126	95	3	5 644	-	27	25	9	1
Volga Federal District	141	82	334	7	-	16 563	993	1 490	2
Ural Federal District	98	80	158	133	-	141	13 470	272	8
Siberian Federal District	139	103	16	14	-	70	239	4 280	64
Far-Eastern Federal District	85	79	50	0	-	0	89	409	3 474
01.01.2010									
Central Federal District	35 314	13 258	14 635	11 334	-	23 188	18 006	21 498	5 846
of which: Moscow	33 935	13 180	14 521	11 228	-	23 109	17 912	21 490	5 840
North-Western Federal District	368	314	1 218	12	-	123	1	5	17
Southern Federal District*	2	0	2	855	-	0	0	3	0
Volga Federal District	126	46	3	10	-	4 853	76	10	4
Ural Federal District	17	14	7	0	-	319	2 065	2	0
Siberian Federal District	2	2	3	0	-	1	16	1 929	0
Far-Eastern Federal District	7	6	45	0	-	0	3	67	981
01.01.2011									
Central Federal District	94 843	36 994	29 801	19 544	6 420	52 782	42 760	50 955	15 352
of which: Moscow	91 770	36 903	29 471	19 502	6 416	52 751	42 403	50 946	15 341
North-Western Federal District	655	212	3 152	70	22	266	69	42	88
Southern Federal District*	51	32	0	2 468	86	0	2	5	3
North-Caucasian Federal District**	0	0	0	0	184	0	0	0	0
Volga Federal District	835	402	169	43	12	15 448	102	84	29
Ural Federal District	165	91	140	148	5	659	15 018	169	1
Siberian Federal District	91	49	70	6	1	120	106	6 218	15
Far-Eastern Federal District	81	20	417	22	2	880	99	750	3 111
01.01.2012									
Central Federal District	196 226	77 742	63 263	39 468	11 384	107 871	76 601	86 019	29 372
of which: Moscow	191 397	77 137	63 004	39 432	11 357	107 329	75 962	85 983	29 312
North-Western Federal District	1 357	619	7 504	209	43	820	296	102	67
Southern Federal District*	175	66	24	4 934	236	23	9	13	11
North-Caucasian Federal District**	50	0	0	0	382	10	0	0	0
Volga Federal District	1 261	527	674	80	21	24 359	711	901	66
Ural Federal District	472	292	1 278	124	27	619	21 524	241	24
Siberian Federal District	309	74	308	121	54	462	435	7 106	140
Far-Eastern Federal District	185	107	717	32	2	198	513	1 434	6 573
01.01.2013									
Central Federal District	286 733	108 268	95 816	57 375	20 439	165 048	107 145	128 731	46 641
of which: Moscow	281 956	107 738	95 493	57 357	20 392	164 934	106 683	128 619	46 628
North-Western Federal District	2 445	1 118	10 357	204	83	783	289	183	92
Southern Federal District*	351	187	133	5 556	208	18	33	30	15
North-Caucasian Federal District**	6	6	5	0	361	27	0	0	0
Volga Federal District	1 029	545	887	250	86	30 446	1 366	1 495	75
Ural Federal District	720	275	2 878	133	39	452	21 706	290	76
Siberian Federal District	917	379	753	159	36	621	769	10 430	161
Far-Eastern Federal District	373	258	1 421	72	9	197	1 244	1 898	7 209
01.01.2014									
Central Federal District	385 363	142 303	128 419	82 368	26 619	232 308	138 234	174 216	58 925
of which: Moscow	381 362	141 807	128 144	82 355	26 583	232 216	137 998	174 199	58 913
North-Western Federal District	2 684	1 233	15 965	280	148	829	352	298	113
Southern Federal District*	321	153	157	6 542	270	35	38	38	26
North-Caucasian Federal District**	1	0	0	1	325	0	3	0	0
Volga Federal District	1 172	615	799	271	49	28 939	1 291	1 443	35
Ural Federal District	977	559	1 961	168	43	494	24 024	401	94
Siberian Federal District	648	465	898	158	72	330	634	8 397	126
Far-Eastern Federal District	603	390	1 116	55	45	105	1 283	2 226	4 992

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.
(concerning the indicator "Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District": horizontally - all dates, vertically - since 01.01.2011).

** Information is available since 01.02.2011 (in relation to the index "Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District").

3.19. Regional Structure of Foreign Currency-Denominated Mortgage Loans Extended to Individuals-Residents-Borrowers of Various Districts

(millions of rubles)

Federal district in which the credit institution extending mortgage loans is located	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Central Federal District		Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-West Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Volga Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Ural Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Siberia Federal District	Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Far-Eastern Federal District
	total	of which: Moscow borrowers							
01.01.2006									
Central Federal District	18 630	13 319	3 052	543	-	1 036	593	573	268
of which: Moscow	18 590	13 298	3 052	543	-	1 033	593	570	267
North-Western Federal District	192	192	295	0	-	4	2	13	0
Southern Federal District*	0	0	0	22	-	0	0	0	0
Volga Federal District	1	0	0	0	-	43	1	0	0
Ural Federal District	64	62	2	0	-	0	20	14	0
Siberian Federal District	0	0	0	0	-	0	2	32	0
Far-Eastern Federal District	0	0	0	0	-	0	0	0	71
01.01.2007									
Central Federal District	58 629	41 089	10 035	2 242	-	4 155	1 595	2 432	745
of which: Moscow	58 258	40 850	10 020	2 225	-	4 142	1 593	2 419	740
North-Western Federal District	852	600	2 735	65	-	102	22	104	42
Southern Federal District*	2	2	0	49	-	0	0	0	0
Volga Federal District	32	32	0	0	-	56	0	5	0
Ural Federal District	20	20	0	0	-	0	30	6	0
Siberian Federal District	8	8	0	0	-	0	0	8	0
Far-Eastern Federal District	2	0	0	0	-	0	0	0	97
01.01.2008									
Central Federal District	78 156	55 829	14 568	4 047	-	6 868	2 794	4 570	1 928
of which: Moscow	77 024	55 098	14 554	4 034	-	6 834	2 768	4 533	1 914
North-Western Federal District	1 378	880	3 271	75	-	138	45	99	84
Southern Federal District*	0	0	0	88	-	0	0	0	0
Volga Federal District	1	0	10	0	-	163	5	18	0
Ural Federal District	24	24	0	0	-	0	11	10	0
Siberian Federal District	30	30	0	0	-	0	0	19	0
Far-Eastern Federal District	81	62	0	0	-	9	0	0	81
01.01.2009									
Central Federal District	64 800	44 576	11 042	3 796	-	6 308	1 848	3 373	2 173
of which: Moscow	64 072	44 097	10 966	3 774	-	6 295	1 845	3 357	2 169
North-Western Federal District	333	173	1 005	14	-	20	21	7	7
Southern Federal District*	0	0	0	27	-	0	0	0	0
Volga Federal District	0	0	35	0	-	37	0	21	0
Ural Federal District	9	9	5	0	-	0	44	0	0
Siberian Federal District	0	0	0	0	-	0	0	27	0
Far-Eastern Federal District	75	64	0	25	-	8	0	0	82
01.01.2010									
Central Federal District	7 330	5 896	587	233	-	357	138	188	97
of which: Moscow	7 110	5 676	587	233	-	357	138	188	97
North-Western Federal District	171	119	384	0	-	3	0	0	2
Southern Federal District*	0	0	0	0	-	0	0	0	0
Volga Federal District	10	10	0	0	-	0	0	0	0
Ural Federal District	0	0	0	0	-	0	19	0	0
Siberian Federal District	0	0	0	0	-	0	0	1	0
Far-Eastern Federal District	0	0	0	0	-	0	0	0	13
01.01.2011									
Central Federal District	11 859	9 229	1 285	312	150	709	224	255	208
of which: Moscow	11 854	9 229	1 285	312	150	708	224	255	208
North-Western Federal District	126	121	193	4	0	22	5	3	0
Southern Federal District*	0	0	0	2	0	0	0	0	0
North-Caucasian Federal District**	0	0	0	0	0	0	0	0	0
Volga Federal District	21	21	0	0	0	9	0	0	0
Ural Federal District	2	2	0	0	0	0	0	0	0
Siberian Federal District	0	0	0	0	0	0	0	1	0
Far-Eastern Federal District	0	0	0	0	0	0	0	0	32
01.01.2012									
Central Federal District	14 729	11 013	1 156	480	277	1 381	517	258	247
of which: Moscow	14 243	10 654	1 156	480	235	1 381	517	258	247
North-Western Federal District	139	138	130	0	0	3	2	2	0
Southern Federal District*	4	4	0	2	0	0	0	0	0
North-Caucasian Federal District**	0	0	0	0	0	0	0	0	0
Volga Federal District	9	9	0	0	0	0	0	0	0
Ural Federal District	7	7	0	0	0	0	62	0	0
Siberian Federal District	30	20	0	0	0	0	3	6	0
Far-Eastern Federal District	8	8	7	0	0	0	0	0	65
01.01.2013									
Central Federal District	11 120	8 388	1 280	300	354	439	325	197	73
of which: Moscow	10 947	8 215	1 280	300	354	439	325	197	73
North-Western Federal District	19	19	166	0	0	0	0	0	0
Southern Federal District*	28	28	0	0	0	0	0	0	0
North-Caucasian Federal District**	0	0	0	0	0	0	0	0	0
Volga Federal District	135	135	4	0	0	0	0	0	0
Ural Federal District	152	152	0	0	0	0	0	0	0
Siberian Federal District	10	0	0	0	0	0	0	2	0
Far-Eastern Federal District	0	0	2	0	0	0	0	2	68
01.01.2014									
Central Federal District	11 923	8 837	1 103	252	141	633	240	133	180
of which: Moscow	11 423	8 337	1 103	252	141	633	240	133	180
North-Western Federal District	125	125	114	0	0	50	0	0	0
Southern Federal District*	7	7	0	0	0	0	0	0	0
North-Caucasian Federal District**	0	0	0	0	0	0	0	0	0
Volga Federal District	30	30	0	0	0	0	0	0	0
Ural Federal District	0	0	0	0	0	0	11	0	0
Siberian Federal District	98	94	0	0	0	0	0	63	0
Far-Eastern Federal District	19	4	6	0	0	0	0	0	70

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.
(concerning the indicator "Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the Southern Federal District": horizontally - all dates, vertically - since 01.01.2011).

** Information is available since 01.02.2011 (in relation to the index "Volume of mortgage loans extended in rubles to Individuals - Residents - borrowers of the North-Caucasian Federal District").

3.20. Regional Structure of Volume of HMLs Early Repaid with the Borrowers' Funds

(millions of rubles)

	01.01.2009				01.01.2010				01.01.2011				01.01.2012				01.01.2013				01.01.2014			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	**84 847**	**43 092**	**28 408**	**5 643**	**75 113**	**22 597**	**7 510**	**971**	**89 790**	**21 767**	**16 887**	**1 639**	**149 153**	**25 200**	**31 395**	**1 705**	**194 850**	**22 297**	**51 354**	**810**	**245 027**	**18 058**	**77 546**	**844**
CENTRAL FEDERAL DISTRICT	**18 282**	**26 077**	**6 117**	**4 533**	**21 628**	**16 945**	**1 930**	**801**	**26 367**	**16 948**	**5 426**	**1 414**	**45 500**	**18 477**	**12 018**	**1 386**	**60 785**	**16 379**	**22 284**	**650**	**94 367**	**14 272**	**30 165**	**708**
Belgorod Region	462	54	313	8	342	55	60	0	345	39	51	0	656	50	117	1	950	52	208	0	1 348	54	386	0
Bryansk Region	224	29	38	9	328	24	13	0	524	25	70	0	641	28	104	2	786	31	381	2	1 212	24	413	2
Vladimir Region	446	133	133	11	389	57	27	2	379	48	47	1	739	82	117	0	1 699	60	436	2	1 920	43	720	1
Voronezh Region	1 670	95	283	5	677	82	74	5	1 111	45	246	1	1 984	77	229	2	1 466	84	341	1	2 211	52	537	1
Ivanovo Region	247	55	78	3	236	37	8	0	358	15	53	0	469	47	193	3	508	31	148	0	975	20	368	6
Kaluga Region	317	140	39	42	470	94	8	0	598	98	83	0	895	87	163	4	1 011	106	561	0	1 680	54	581	8
Kostroma Region	303	15	119	6	193	53	23	0	245	15	100	0	332	27	88	2	331	35	114	0	634	10	212	0
Kursk Region	220	73	86	12	273	23	46	0	364	26	47	2	1 284	32	629	0	740	59	172	0	1 063	34	254	0
Lipetsk Region	414	75	161	31	461	14	102	0	460	36	126	1	737	59	120	0	809	26	193	0	872	43	195	0
Moscow Region	3 823	4 744	1 106	691	5 256	3 283	266	93	5 796	2 877	1 113	171	10 399	4 086	2 593	246	15 337	4 110	5 919	103	23 974	3 371	7 447	129
Orel Region	104	21	42	2	138	15	13	0	199	24	41	0	271	28	67	1	388	37	105	0	564	8	153	0
Ryazan Region	506	46	88	1	663	29	27	2	920	44	156	4	1 235	42	222	0	953	69	503	2	1 636	54	546	0
Smolensk Region	394	59	35	1	615	49	42	2	974	35	132	1	1 070	40	177	2	856	61	418	0	1 344	25	451	0
Tambov Region	95	73	57	8	146	29	32	0	117	27	14	1	339	54	86	3	420	23	99	0	649	11	182	2
Tver Region	575	135	57	24	811	98	22	2	1 244	78	193	10	1 407	75	262	6	1 146	67	544	0	1 879	46	581	2
Tula Region	589	133	108	15	855	90	65	2	1 117	94	118	3	1 401	115	279	2	1 385	83	609	3	2 282	69	808	0
Yaroslavl Region	1 175	40	322	2	819	26	160	0	751	23	132	0	1 000	44	278	0	963	41	337	1	1 691	48	643	0
Moscow	6 718	20 157	3 052	3 662	8 956	12 887	942	693	10 865	13 399	2 704	1 219	20 641	13 504	6 294	1 112	31 037	11 404	11 196	536	48 433	10 306	15 688	557
NORTH-WESTERN FEDERAL DISTRICT	**7 555**	**7 800**	**2 952**	**507**	**7 136**	**3 160**	**926**	**56**	**8 901**	**2 552**	**1 382**	**162**	**11 599**	**3 261**	**2 735**	**193**	**21 890**	**2 938**	**7 415**	**100**	**26 763**	**1 838**	**9 099**	**37**
Republic of Karelia	150	27	68	8	199	10	29	0	305	20	79	0	233	10	29	0	980	22	455	1	680	15	179	3
Republic of Komi	461	4 054	218	0	665	38	158	0	393	15	47	1	1 435	42	188	0	1 518	71	305	0	1 593	15	412	0
Arkhangelsk Region	708	48	251	2	645	28	100	0	1 003	12	173	0	1 052	29	313	0	1 076	32	225	0	2 053	42	769	1
including Nenets Autonomous Area	119	0	56	0	136	0	19	0	131	0	9	0	119	1	28	0	145	2	33	0	85	19	23	0
Vologda Region	1 213	30	327	6	508	19	84	3	714	22	133	0	931	31	244	0	1 004	28	240	0	1 722	31	533	1
Kaliningrad Region	272	98	100	15	252	121	16	1	334	133	46	4	269	135	47	2	758	157	338	0	885	82	301	1
Leningrad Region	457	190	220	16	507	166	53	1	609	113	90	4	871	222	226	0	2 182	263	852	2	2 865	137	1 040	13
Murmansk Region	280	64	106	4	302	21	36	0	341	129	127	29	300	25	86	1	960	40	424	1	874	18	339	0
Novgorod Region	232	42	110	11	137	80	29	0	143	24	70	1	163	25	33	0	821	35	319	1	646	26	198	0
Pskov Region	116	25	44	3	101	8	17	2	76	5	32	2	142	7	25	0	423	16	200	1	450	5	159	0
Saint Petersburg	3 666	3 222	1 508	442	3 820	2 669	404	49	4 983	2 079	585	121	6 203	2 735	1 544	190	12 168	2 274	4 057	94	14 995	1 467	5 169	18
SOUTHERN FEDERAL DISTRICT	**5 198**	**881**	**1 597**	**108**	**5 146**	**549**	**584**	**19**	**5 973**	**316**	**841**	**4**	**8 377**	**535**	**1 614**	**13**	**9 573**	**444**	**1 922**	**15**	**11 181**	**314**	**2 577**	**14**
Republic of Adygeya (Adygeya)	39	11	13	1	54	11	5	0	117	5	10	0	258	8	40	0	137	15	44	0	284	15	75	1
Republic of Kalmykia	15	18	3	0	36	5	2	0	65	5	15	0	125	18	18	0	154	6	38	0	189	6	46	1
Krasnodar Territory	1 802	247	688	34	1 631	144	242	8	1 965	134	239	0	3 243	185	800	3	2 557	178	637	11	3 613	137	887	7
Astrakhan Region	190	26	96	10	223	9	37	0	366	10	139	0	439	5	69	0	669	5	104	0	830	17	218	0
Volgograd Region	685	112	210	12	981	53	80	1	1 481	79	199	2	1 708	80	281	8	1 889	67	360	0	2 378	45	584	0
Rostov Region	1 623	243	345	16	1 203	138	116	10	1 979	83	239	2	2 604	239	406	2	4 167	173	739	4	3 887	94	767	5
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**982**	**94**	**199**	**5**	**1 936**	**105**	**334**	**1**	**2 912**	**245**	**674**	**2**	**3 158**	**95**	**1 036**	**0**
Republic of Daghestan	9	17	2	0	28	17	4	0	47	16	7	0	71	7	13	1	245	24	173	0	256	15	67	0
Republic of Ingushetia	1	0	0	0	0	0	0	0	7	4	5	0	1	2	0	0	5	0	0	0	7	0	2	0
Kabardino-Balkar Republic	16	73	10	7	16	79	1	0	89	13	23	1	193	10	31	0	274	27	62	1	265	11	76	0
Karachai-Cherkess Republic	17	11	3	5	17	6	3	0	11	7	1	0	49	1	15	0	69	3	12	0	198	2	137	0
Republic of North Ossetia - Alania	41	14	22	1	23	8	2	0	60	19	16	2	131	10	22	0	157	12	28	0	261	10	100	0
Chechen Republic	1	0	0	0	6	0	1	0	8	0	1	0	8	0	1	0	36	85	1	0	11	23	0	0
Stavropol Territory	759	109	205	22	928	79	91	0	760	35	146	2	1 483	75	252	0	2 126	94	398	1	2 160	34	654	0
VOLGA FEDERAL DISTRICT	**20 538**	**1 561**	**7 094**	**226**	**12 500**	**878**	**1 559**	**69**	**16 638**	**851**	**2 420**	**31**	**26 902**	**1 116**	**4 125**	**24**	**32 462**	**1 026**	**7 049**	**27**	**42 160**	**719**	**11 763**	**60**
Republic of Bashkortostan	1 454	95	346	23	1 448	90	155	3	1 809	101	200	7	2 856	92	633	1	2 631	144	504	1	3 877	70	1 225	3
Mari El Republic	288	22	84	0	216	11	15	0	234	17	30	0	612	20	78	0	810	15	207	0	1 129	10	575	3
Republic of Mordovia	127	44	66	11	115	43	13	0	202	22	41	1	414	56	86	0	926	64	237	0	1 189	23	452	0
Republic of Tatarstan (Tatarstan)	1 485	64	350	7	1 357	100	143	13	2 028	57	226	0	2 634	142	507	11	4 389	71	1 084	11	7 434	114	1 825	38
Udmurt Republic	858	123	225	65	661	44	128	0	616	27	55	11	1 475	41	201	1	1 437	42	402	0	1 979	19	498	0
Chuvash Republic - Chuvashia	1 277	58	809	7	822	18	24	3	725	30	91	3	1 146	55	185	0	2 208	44	587	1	3 260	48	1 344	1
Perm Territory	2 282	179	730	22	1 934	65	348	2	2 025	99	630	6	3 989	125	472	0	3 804	66	706	1	3 495	87	1 005	6
Kirov Region	204	40	66	0	140	15	20	0	344	11	21	0	599	37	158	2	1 351	29	431	0	1 618	21	596	0
Nizhny Novgorod Region	1 429	232	406	24	1 252	134	138	24	2 032	110	253	0	4 011	197	548	2	4 453	186	969	1	5 159	76	1 479	2
Orenburg Region	626	64	138	6	816	97	189	1	1 473	38	82	0	1 288	37	181	0	1 810	67	320	2	2 092	27	340	1
Penza Region	263	56	99	22	292	39	32	3	249	50	23	1	506	52	69	0	807	47	162	0	956	21	229	1
Samara Region	9 162	449	3 422	25	2 419	124	145	1	3 136	175	412	1	5 503	138	617	5	4 816	135	885	9	5 862	106	1 341	4
Saratov Region	685	83	197	5	631	49	120	0	1 200	72	262	1	1 062	62	227	0	1 830	64	327	1	2 100	67	516	1
Ulyanovsk Region	398	52	156	9	397	49	89	19	565	42	94	0	807	62	163	2	1 190	52	228	0	2 010	30	338	0
URAL FEDERAL DISTRICT	**18 911**	**5 751**	**7 055**	**88**	**15 973**	**407**	**1 259**	**20**	**13 518**	**360**	**3 341**	**4**	**26 970**	**646**	**5 092**	**62**	**28 745**	**327**	**4 649**	**4**	**31 015**	**246**	**12 671**	**5**
Kurgan Region	285	17	67	0	389	5	27	0	538	6	258	0	751	11	139	0	505	10	131	0	679	5	166	1
Sverdlovsk Region	2 614	372	641	30	1 881	193	125	6	2 841	135	356	2	5 726	265	698	61	4 472	157	1 038	0	6 243	110	1 720	1
Tyumen Region	9 963	173	2 697	51	11 408	133	879	13	7 367	107	2 305	1	15 687	111	3 460	1	19 496	106	2 451	0	18 672	83	9 379	2
including Khanty-Mansi Autonomous Area - Yugra	4 200	34	2 001	0	1 784	63	242	0	2 645	19	492	0	7 489	34	1 437	1	9 237	43	979	0	4 406	28	1 246	0
including Yamal-Nenets Autonomous Area	648	17	219	1	8 039	4	503	0	2 179	5	1 262	0	2 766	37	894	0	4 588	22	491	0	8 964	25	6 983	0
Chelyabinsk Region	6 049	5 189	3 650	7	2 295	76	228	1	2 772	112	422	1	4 806	259	795	0	4 272	54	1 029	4	5 421	48	1 406	1
SIBERIAN FEDERAL DISTRICT	**12 565**	**794**	**2 968**	**146**	**10 612**	**455**	**1 015**	**6**	**14 279**	**420**	**2 445**	**8**	**21 950**	**535**	**4 375**	**15**	**28 481**	**576**	**5 498**	**4**	**25 689**	**379**	**7 717**	**7**
Altai Republic	20	14	9	0	37	35	5	0	72	11	12	0	58	0	5	0	56	0	9	0	51	0	15	0
Republic of Buryatia	128	16	23	0	100	9	6	0	185	17	16	1	217	16	30	4	624	9	92	0	680	3	203	0
Republic of Tuva	26	0	1	0	126	1	12	0	109	1	3	0	226	1	15	0	70	0	16	0	242	2	15	0
Republic of Khakassia	190	24	93	0	335	12	28	0	845	2	260	0	659	7	64	0	429	11	47	0	496	8	67	0
Altai Territory	918	102	262	78	822	33	144	0	1 521	60	336	0	1 672	27	434	1	1 806	35	261	0	1 743	25	597	0
Trans-Baikal Territory	181	12	78	0	90	4	8	0	167	6	16	0	217	8	37	0	737	22	82	0	1 202	1	337	0
Krasnoyarsk Territory	2 437	108	644	8	4 039	72	296	2	3 644	51	557	2	5 401	92	1 091	0	6 106	71	1 163	1	4 568	75	863	0
Irkutsk Region	3 623	75	526	6	512	29	71	2	859	30	160	0	1 134	49	167	0	3 246	69	395	0	3 843	35	1 248	0
Kemerovo Region	1 103	65	336	16	987	38	131	2	1 068	48	158	0	2 193	65	333	0	2 598	52	650	0	2 720	37	1 244	0
Novosibirsk Region	2 052	234	559	35	1 909	137	134	0	3 138	118	599	4	4 888	163	858	8	6 503	190	1 360	1	5 510	125	1 691	7
Omsk Region	1 227	93	356	2	895	65	94	0	1 498	47	188	1	2 134	81	525	2	3 908	73	433	2	3 017	55	870	0
Tomsk Region	660	51	81	1	760	20	86	0	1 173	29	140	0	3 151	26	816	0	2 398	44	990	0	1 617	13	567	0
FAR-EASTERN FEDERAL DISTRICT	**1 798**	**228**	**625**	**35**	**2 118**	**203**	**237**	**0**	**3 132**	**226**	**833**	**11**	**5 919**	**525**	**1 102**	**11**	**10 002**	**362**	**1 863**	**8**	**10 694**	**195**	**2 518**	**13**
Republic of Sakha (Yakutia)	310	16	126	0	371	10	54	0	356	17	66	9	625	17	141	0	1 858	23	330	0	2 134	10	399	0
Kamchatka Territory	63	3	17	0	222	1	52	0	84	7	14	1	144	8	34	1	463	7	91	1	471	6	120	0
Primorye Territory	582	108	139	30	655	116	31	0	738	111	192	1	1 547	197	303	5	2 147	150	438	6	2 502	81	697	12
Khabarovsk Territory	489	55	227	4	556	44	42	0	1 438	61	462	0	1 928	229	292	0	3 145	118	565	0	2 933	80	685	1
Amur Region	147	5	38	0	76	3	17	0	240	3	35	0	764	15	178	0	893	19	128	0	955	4	177	0
Magadan Region	70	8	26	0	87	8	9	0	65	7	16	0	124	10	22	0	335	7	76	1	427	1	125	0
Sakhalin Region	89	22	35	1	103	19	17	0	123	16	19	0	624	30	112	5	892	33	205	0	942	7	209	0
Jewish Autonomous Region	26	8	9	0	20	0	13	0	61	0	23	0	108	18	15	0	192	5	20	0	221	0	87	0
Chukotka Autonomous Area	22	3	8	0	28	2	2	0	27	4	6	0	55	1	5	0	77	0	10	0	109	6	19	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.21. Regional Structure of Volume of HMLs Early Repaid with Newly Extended HMLs

(millions of rubles)

	01.01.2009				01.01.2010				01.01.2011				01.01.2012				01.01.2013				01.01.2014			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	**111**	**20**	**33**	**4**	**6**	**10**	**0**	**0**	**107**	**60**	**10**	**16**	**267**	**181**	**18**	**6**	**340**	**2 935**	**26**	**12**	**144**	**238**	**46**	**8**
CENTRAL FEDERAL DISTRICT	**18**	**13**	**15**	**0**	**2**	**1**	**0**	**0**	**29**	**46**	**6**	**16**	**85**	**121**	**2**	**6**	**74**	**1 474**	**0**	**7**	**40**	**169**	**7**	**8**
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	3	80	0	0	1	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	4	8	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	2	10	0	0	0	0	0	0
Voronezh Region	3	4	0	0	0	1	0	0	1	0	0	0	5	0	0	0	0	25	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	0	3	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	16	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	6	0	0	0	0	0	0
Kursk Region	0	3	0	0	0	0	0	0	0	0	0	0	1	1	0	0	3	17	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	5	0	0
Moscow Region	0	6	0	0	0	0	0	0	0	15	0	4	37	36	0	2	34	429	0	3	20	31	7	0
Orel Region	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	4	15	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	2	15	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	9	0	0	1	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0	3	2	0	0	1	14	0	1	0	2	0	0
Moscow	15	0	15	0	2	0	0	0	23	31	6	12	21	74	2	4	21	754	0	3	15	131	0	8
NORTH-WESTERN FEDERAL DISTRICT	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**9**	**0**	**0**	**0**	**14**	**57**	**1**	**0**	**164**	**241**	**20**	**4**	**33**	**33**	**25**	**0**
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	40	0	0	3	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0	3	1	0	0	0	15	0	0	0	3	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	2	4	0	0	0	0	0	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	0	0	0	0
Vologda Region	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	13	0	0	0	8	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	1	31	1	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	1	23	0	0	2	4	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	3	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	2	0	0	0	0	0	0	0	7	0	0	0	5	51	1	0	159	107	19	4	28	18	25	0
SOUTHERN FEDERAL DISTRICT	**6**	**4**	**2**	**4**	**1**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**9**	**0**	**0**	**0**	**0**	**120**	**0**	**0**	**4**	**3**	**0**	**0**
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	2	4	0	4	0	0	0	0	6	0	0	0	7	0	0	0	0	26	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	0	0	2	0	0	0
Volgograd Region	2	0	2	0	1	0	0	0	3	0	0	0	0	0	0	0	0	12	0	0	2	1	0	0
Rostov Region	2	0	0	0	0	0	0	0	4	0	0	0	2	0	0	0	0	65	0	0	0	2	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**70**	**0**	**0**	**0**	**7**	**0**	**0**
Republic of Daghestan	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	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	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	66	0	0	0	7	0	0
VOLGA FEDERAL DISTRICT	**24**	**0**	**5**	**0**	**3**	**9**	**0**	**0**	**25**	**11**	**2**	**0**	**62**	**2**	**6**	**0**	**37**	**341**	**3**	**0**	**39**	**4**	**8**	**0**
Republic of Bashkortostan	7	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	8	20	0	0	0	2	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	2	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	3	0	0	0
Republic of Tatarstan (Tatarstan)	4	0	1	0	0	0	0	0	2	11	0	0	12	0	0	0	9	36	0	0	18	0	4	0
Udmurt Republic	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	0	0	0	1	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	4	14	0	0	5	0	0	0
Perm Territory	2	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	5	61	0	0	5	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	2	0	0	0	3	0	0	0	3	14	0	0	1	0	0	0
Nizhny Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0	15	2	5	0	1	23	0	0	0	1	0	0
Orenburg Region	4	0	4	0	0	0	0	0	3	0	2	0	16	0	1	0	6	44	3	0	3	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0
Samara Region	5	0	0	0	3	9	0	0	13	0	0	0	0	0	0	0	1	35	0	0	1	0	1	0
Saratov Region	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	14	0	0	2	0	2	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	9	0	0	1	0	1	0
URAL FEDERAL DISTRICT	**21**	**0**	**6**	**0**	**0**	**0**	**0**	**0**	**25**	**3**	**2**	**0**	**28**	**0**	**4**	**0**	**27**	**50**	**2**	**1**	**15**	**0**	**3**	**0**
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Sverdlovsk Region	4	0	0	0	0	0	0	0	16	3	0	0	18	0	0	0	14	14	2	1	3	0	0	0
Tyumen Region	8	0	4	0	0	0	0	0	9	0	2	0	5	0	2	0	7	11	0	0	2	0	2	0
including Khanty-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	0	0	7	0	2	0	0	0	0	0	3	5	0	0	2	0	2	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	9	0	2	0	0	0	0	0	0	0	0	0	5	0	2	0	5	25	0	0	10	0	1	0
SIBERIAN FEDERAL DISTRICT	**32**	**1**	**3**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**63**	**1**	**4**	**0**	**31**	**427**	**1**	**0**	**7**	**12**	**0**	**0**
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	1	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	1	0	0	0	2	0	0	0	5	3	0	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	3	0	0	0	0	0	0
Krasnoyarsk Territory	5	0	2	0	0	0	0	0	0	0	0	0	9	0	2	0	5	190	0	0	0	3	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	9	0	0	0	2	0	0
Kemerovo Region	5	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	1	81	0	0	1	2	0	0
Novosibirsk Region	4	0	0	0	0	0	0	0	3	0	0	0	14	0	2	0	13	73	1	0	4	2	0	0
Omsk Region	13	1	1	0	0	0	0	0	0	0	0	0	19	1	0	0	4	39	0	0	0	3	0	0
Tomsk Region	4	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	2	18	0	0	1	0	0	0
FAR-EASTERN FEDERAL DISTRICT	**5**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**4**	**0**	**1**	**0**	**7**	**212**	**0**	**0**	**6**	**10**	**3**	**0**
Republic of Sakha (Yakutia)	2	0	2	0	0	0	0	0	2	0	0	0	1	0	0	0	2	2	0	0	1	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	3	0	0
Primorye Territory	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	57	0	0	1	2	0	0
Khabarovsk Territory	1	0	0	0	0	0	0	0	0	0	0	0	3	0	1	0	4	131	0	0	3	5	3	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	1	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.22. Regional Structure of Volume of HMLs Early Repaid with Proceeds from the Sale of Pledged Property and Assignment Compensation

(millions of rubles)

	01.01.2009		01.01.2010		01.01.2011				01.01.2012				01.01.2013				01.01.2014			
	with proceeds from the sale of pledged property		with proceeds from the sale of pledged property, of which assignment compensation		with proceeds from the sale of pledged property, of which assignment compensation		with assignment compensation		with proceeds from the sale of pledged property, of which assignment compensation		with assignment compensation		with proceeds from the sale of pledged property, of which assignment compensation		with assignment compensation		with proceeds from the sale of pledged property, of which assignment compensation		with assignment compensation	
	in 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	**350**	**280**	**1 696**	**979**	**2 815**	**1 074**	**3 649**	**762**	**3 342**	**1 167**	**1 029**	**112**	**3 114**	**1 115**	**1 087**	**185**	**2 676**	**637**	**1 030**	**184**
CENTRAL FEDERAL DISTRICT	**25**	**198**	**292**	**799**	**536**	**840**	**572**	**378**	**627**	**801**	**62**	**59**	**910**	**790**	**127**	**62**	**903**	**423**	**117**	**56**
Belgorod Region	1	6	4	0	10	1	9	2	17	3	0	0	11	0	0	0	2	0	0	0
Bryansk Region	2	0	2	0	3	4	1	0	10	0	1	0	6	1	3	0	1	0	1	2
Vladimir Region	0	0	14	6	7	2	3	3	15	3	10	0	9	3	4	0	12	0	13	0
Voronezh Region	0	0	28	12	62	3	7	0	3	0	10	0	22	1	0	0	11	0	7	0
Ivanovo Region	1	0	9	0	1	0	1	0	7	0	2	0	6	3	2	0	23	0	1	0
Kaluga Region	0	0	0	3	0	2	7	4	0	6	0	0	1	4	2	0	7	0	3	0
Kostroma Region	0	0	4	1	1	0	2	0	5	0	1	0	6	0	6	0	0	0	8	0
Kursk Region	0	0	1	5	6	0	0	0	1	4	4	2	1	0	0	0	6	0	0	0
Lipetsk Region	0	0	0	0	4	0	7	0	5	0	0	5	1	0	1	0	5	0	0	0
Moscow Region	5	42	61	120	133	174	256	130	183	165	11	27	235	175	20	25	297	121	7	26
Orel Region	0	0	2	0	0	3	0	0	3	12	0	0	1	0	13	0	0	1	0	0
Ryazan Region	4	0	8	9	12	8	3	0	13	6	1	0	1	1	29	0	7	0	2	5
Smolensk Region	0	0	3	1	4	0	0	0	3	0	0	0	3	0	0	5	7	0	1	0
Tambov Region	0	0	1	0	6	3	4	0	6	0	1	0	6	6	1	0	6	0	0	0
Tver Region	0	2	2	0	0	0	0	0	16	0	0	0	5	11	2	0	5	0	1	0
Tula Region	0	0	11	0	13	1	1	0	18	3	19	0	13	0	1	0	27	5	6	0
Yaroslavl Region	0	0	10	0	8	0	3	0	11	0	2	0	17	2	2	0	16	0	0	0
Moscow	12	148	132	642	266	639	268	239	311	599	0	25	566	583	41	32	471	296	67	23
NORTH-WESTERN FEDERAL DISTRICT	**31**	**45**	**193**	**89**	**253**	**164**	**462**	**305**	**316**	**174**	**58**	**21**	**394**	**184**	**62**	**57**	**264**	**93**	**88**	**90**
Republic of Karelia	0	0	2	0	6	0	0	0	10	3	0	0	4	0	0	0	0	0	0	0
Republic of Komi	0	0	8	0	17	0	16	0	21	5	6	0	16	4	0	0	13	0	0	0
Arkhangelsk Region	3	0	8	0	8	0	23	0	20	3	8	0	17	0	0	1	11	0	3	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	0	0	3	0	31	0	20	0	18	0	4	0	26	0	10	0	10	0	11	3
Kaliningrad Region	0	0	25	0	15	7	10	0	7	5	6	2	15	16	19	4	2	3	35	10
Leningrad Region	3	0	7	6	26	7	11	21	12	8	2	9	38	9	6	6	29	7	13	0
Murmansk Region	0	0	1	2	4	4	13	0	5	2	0	0	11	10	0	0	4	0	0	12
Novgorod Region	0	0	0	0	3	0	4	0	5	0	0	0	3	3	0	0	1	0	0	0
Pskov Region	0	0	2	0	0	0	2	2	5	0	0	0	0	0	0	0	1	0	0	0
Saint Petersburg	25	45	137	81	143	146	363	282	213	148	32	10	264	142	27	46	193	83	26	65
SOUTHERN FEDERAL DISTRICT	**0**	**0**	**51**	**8**	**258**	**14**	**230**	**11**	**153**	**23**	**132**	**2**	**84**	**26**	**137**	**0**	**81**	**6**	**78**	**3**
Republic of Adygeya (Adygeya)	0	0	5	0	3	0	7	0	5	3	3	0	6	0	2	0	6	0	0	3
Republic of Kalmykia	0	0	7	0	0	0	0	0	0	0	1	0	2	0	3	0	4	0	0	0
Krasnodar Territory	9	3	44	0	140	14	93	8	70	10	28	1	33	9	78	0	22	0	41	0
Astrakhan Region	8	0	0	1	2	0	1	0	2	0	0	0	8	0	0	0	7	5	2	0
Volgograd Region	3	0	46	1	47	0	53	1	39	8	92	1	18	14	36	0	22	1	29	0
Rostov Region	13	0	35	0	66	0	76	2	37	2	8	0	17	3	18	0	20	0	6	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**24**	**4**	**9**	**3**	**35**	**20**	**43**	**0**	**24**	**8**	**98**	**9**	**24**	**0**	**197**	**3**
Republic of Daghestan	0	0	0	1	0	0	0	0	0	3	1	0	0	2	0	0	0	0	2	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	2	0	0	0	3	3	0	0	0	2	0	2	4	0	0	0	0
Karachai-Cherkess Republic	0	3	0	0	0	0	0	0	0	0	4	0	0	0	0	5	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	4	8	0	0	0	0	2	0	3	0	0	3
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	1	2	18	3	24	4	9	0	28	9	38	0	22	6	94	0	21	0	195	0
VOLGA FEDERAL DISTRICT	**164**	**6**	**457**	**32**	**694**	**19**	**836**	**35**	**1 046**	**62**	**263**	**22**	**670**	**49**	**263**	**20**	**489**	**37**	**248**	**6**
Republic of Bashkortostan	5	0	47	1	121	0	5	6	451	5	21	0	87	5	6	0	22	2	6	0
Mari El Republic	0	0	3	1	4	0	3	1	6	0	15	0	9	0	2	0	3	0	0	0
Republic of Mordovia	72	0	1	2	7	0	4	3	7	0	0	0	2	6	0	0	5	0	0	0
Republic of Tatarstan (Tatarstan)	27	0	84	2	88	0	150	0	122	10	30	5	48	3	18	0	23	5	5	4
Udmurt Republic	9	0	34	6	45	0	119	0	29	0	20	0	41	3	34	0	49	8	18	0
Chuvash Republic - Chuvashia	0	2	17	0	39	5	8	0	23	1	9	0	19	10	13	0	12	4	0	0
Perm Territory	3	0	59	0	64	1	249	0	112	0	17	0	119	0	51	2	82	0	87	0
Kirov Region	4	0	8	0	5	6	1	0	9	7	8	0	4	3	3	0	14	0	8	0
Nizhny Novgorod Region	9	0	44	1	74	7	96	7	55	6	13	12	56	3	1	0	20	1	0	0
Orenburg Region	1	0	53	9	78	0	11	0	77	0	22	0	104	0	51	3	73	0	18	0
Penza Region	0	0	3	0	8	0	2	1	18	0	0	0	15	2	0	0	4	6	0	0
Samara Region	33	4	88	4	121	0	139	17	107	22	83	5	128	9	62	15	166	9	71	0
Saratov Region	0	0	10	0	21	0	47	0	15	4	20	0	30	2	18	0	7	0	30	0
Ulyanovsk Region	1	0	6	6	19	0	2	0	15	7	5	0	8	3	4	0	9	2	5	2
URAL FEDERAL DISTRICT	**33**	**8**	**129**	**4**	**298**	**3**	**569**	**25**	**420**	**10**	**118**	**5**	**434**	**9**	**173**	**30**	**343**	**15**	**98**	**15**
Kurgan Region	6	0	4	0	13	1	0	0	34	6	1	0	11	0	1	0	2	0	0	0
Sverdlovsk Region	6	3	58	4	104	0	307	25	171	4	10	0	155	3	52	21	157	13	3	15
Tyumen Region	8	0	33	0	92	0	86	0	131	0	62	0	148	0	35	0	84	2	27	0
including Khanty-Mansi Autonomous Area - Yugra	5	0	0	0	6	0	0	0	5	0	13	0	12	0	14	0	15	0	11	0
including Yamal-Nenets Autonomous Area	0	0	0	0	2	0	18	0	3	0	0	0	2	0	0	0	2	0	0	0
Chelyabinsk Region	13	5	34	0	89	2	176	0	84	0	45	5	120	6	85	9	100	0	68	0
SIBERIAN FEDERAL DISTRICT	**57**	**14**	**379**	**47**	**580**	**19**	**648**	**5**	**649**	**61**	**345**	**1**	**498**	**37**	**200**	**7**	**451**	**54**	**195**	**11**
Altai Republic	0	0	1	0	0	0	0	0	0	0	2	0	0	0	1	0	4	0	8	0
Republic of Buryatia	0	0	1	0	11	0	18	0	17	0	0	0	15	0	1	0	24	0	3	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	2	0	0	0	2	0	4	0	0	0	6	0	0	0	7	0	0	0
Altai Territory	5	0	42	0	54	0	6	0	72	1	30	0	26	0	20	0	46	0	7	0
Trans-Baikal Territory	0	0	4	0	0	0	14	0	7	0	0	0	12	6	0	0	0	0	0	0
Krasnoyarsk Territory	10	0	40	7	102	11	134	1	94	39	13	0	99	13	8	0	49	2	0	0
Irkutsk Region	15	0	11	0	63	0	52	0	45	3	12	0	39	0	26	2	29	0	77	2
Kemerovo Region	0	0	78	1	61	4	4	0	101	5	21	0	72	4	11	3	81	36	9	9
Novosibirsk Region	10	5	69	36	100	2	125	0	148	12	89	0	102	10	96	2	116	7	71	0
Omsk Region	15	2	109	3	148	2	222	1	116	1	175	1	87	0	31	0	60	5	12	0
Tomsk Region	2	7	22	0	41	0	71	3	45	0	3	0	40	4	6	0	35	4	8	0
FAR-EASTERN FEDERAL DISTRICT	**6**	**1**	**91**	**0**	**172**	**11**	**323**	**0**	**96**	**16**	**8**	**2**	**100**	**12**	**27**	**0**	**121**	**9**	**9**	**0**
Republic of Sakha (Yakutia)	0	0	2	0	19	0	37	0	5	0	3	0	26	7	6	0	2	0	0	0
Kamchatka Territory	1	0	41	0	1	0	12	0	0	2	0	0	4	0	0	0	3	0	0	0
Primorye Territory	4	1	19	0	94	4	38	0	19	12	0	2	25	3	3	0	41	0	4	0
Khabarovsk Territory	0	0	21	0	31	7	151	0	43	2	4	0	23	0	13	0	30	9	5	0
Amur Region	1	0	4	0	21	0	11	0	26	0	0	0	17	0	5	0	43	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0
Sakhalin Region	0	0	4	0	6	0	5	0	2	0	0	0	3	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	69	0	0	0	1	0	2	0	0	0	1	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.23. Regional Structure of Volume of HMLs Early Repaid with Other Funds

(millions of rubles)

	01.01.2009				01.01.2010				01.01.2011				01.01.2012				01.01.2013				01.01.2014			
	in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period		in rubles	in foreign currency	of which: HMLs extended in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
THE RUSSIAN FEDERATION	**6 314**	**10 828**	**3 145**	**2 471**	**30 680**	**7 533**	**4 129**	**142**	**24 560**	**2 657**	**8 216**	**124**	**35 025**	**1 285**	**13 811**	**30**	**40 823**	**981**	**20 347**	**96**	**147 567**	**714**	**48 901**	**33**
CENTRAL FEDERAL DISTRICT	**894**	**9 514**	**443**	**2 130**	**6 972**	**5 678**	**544**	**68**	**4 515**	**1 236**	**1 344**	**111**	**8 406**	**962**	**4 362**	**16**	**7 009**	**780**	**3 958**	**88**	**38 010**	**547**	**12 741**	**21**
Belgorod Region	14	48	12	4	443	37	39	5	110	10	18	0	106	7	43	0	238	0	139	0	1 376	1	266	0
Bryansk Region	2	28	1	17	117	11	9	0	144	5	36	0	278	4	165	0	298	1	251	0	999	0	436	0
Vladimir Region	8	50	2	20	232	25	26	0	224	5	85	0	332	6	100	0	203	1	121	1	1 062	2	328	0
Voronezh Region	21	24	13	2	277	22	27	0	270	3	118	0	397	1	83	0	314	0	158	0	2 035	1	606	0
Ivanovo Region	8	14	4	3	178	20	44	2	153	0	67	0	251	0	131	0	283	0	154	0	946	0	458	0
Kaluga Region	29	43	29	23	162	35	9	4	74	4	19	0	181	3	87	0	199	5	152	0	938	2	394	0
Kostroma Region	25	11	23	4	166	10	32	0	175	7	153	0	293	6	173	0	355	4	208	0	967	0	471	0
Kursk Region	5	30	2	0	328	11	6	0	342	5	182	0	2 230	1	1 758	0	207	1	111	0	1 067	1	296	0
Lipetsk Region	42	16	13	4	230	1	43	0	302	10	85	0	259	3	55	0	224	5	106	0	620	2	182	0
Moscow Region	240	2 309	128	578	1 559	1 640	101	16	609	230	97	2	1 003	199	443	6	1 343	105	797	4	8 508	139	2 633	7
Orel Region	1	18	0	2	32	9	3	0	42	0	7	0	59	6	17	0	68	0	43	0	494	0	125	0
Ryazan Region	46	27	38	10	187	14	27	0	160	3	44	0	302	15	144	0	181	1	128	0	1 111	1	482	0
Smolensk Region	2	42	0	12	117	11	31	0	202	1	58	0	283	4	125	0	233	1	178	0	1 011	1	384	0
Tambov Region	15	15	8	4	124	12	26	0	181	6	70	0	72	1	17	0	96	0	55	0	513	0	128	0
Tver Region	7	54	1	8	283	37	6	0	250	7	70	0	313	3	121	0	182	2	123	0	1 135	2	470	0
Tula Region	5	78	0	30	357	5	5	0	205	9	39	0	333	12	161	0	320	1	229	0	2 417	1	827	0
Yaroslavl Region	99	37	86	10	333	16	52	0	248	0	50	0	465	3	214	0	606	0	353	0	1 833	5	761	0
Moscow	325	6 670	83	1 399	1 847	3 762	58	41	824	931	146	109	1 249	688	525	10	1 659	653	652	83	10 978	389	3 494	14
NORTH-WESTERN FEDERAL DISTRICT	**718**	**323**	**445**	**78**	**2 945**	**901**	**353**	**25**	**2 312**	**241**	**604**	**10**	**2 823**	**148**	**968**	**9**	**4 079**	**118**	**1 804**	**2**	**16 076**	**102**	**5 008**	**3**
Republic of Karelia	4	9	3	6	251	1	40	0	247	5	45	0	249	1	71	0	312	0	138	0	865	0	245	0
Republic of Komi	18	24	8	14	46	13	18	5	55	1	21	0	105	0	50	0	147	0	61	0	829	10	228	0
Arkhangelsk Region	15	45	5	34	486	3	91	0	269	5	90	0	501	1	175	0	494	1	210	0	1 652	4	567	0
including Nenets Autonomous Area	7	0	4	0	12	0	2	0	18	0	1	0	25	0	3	0	29	0	3	0	65	0	8	0
Vologda Region	53	5	8	0	382	0	37	0	432	2	202	0	589	1	238	0	657	0	260	0	2 246	2	744	0
Kaliningrad Region	150	9	124	6	158	51	13	1	100	20	20	1	151	22	46	2	270	1	132	0	857	5	354	1
Leningrad Region	64	10	33	0	305	53	36	1	168	20	25	2	218	13	71	3	393	5	180	0	1 302	12	369	0
Murmansk Region	3	2	0	0	96	2	14	0	223	4	26	0	211	1	78	0	297	1	138	0	805	3	277	0
Novgorod Region	238	4	109	0	88	19	15	0	191	1	33	0	177	0	59	0	243	1	119	0	647	0	219	0
Pskov Region	35	13	24	0	103	4	47	0	128	1	8	0	80	0	18	0	159	0	87	0	488	0	186	0
Saint Petersburg	138	202	131	18	1 030	755	42	18	499	182	134	7	542	109	162	4	1 107	109	479	2	6 385	66	1 819	2
SOUTHERN FEDERAL DISTRICT	**788**	**243**	**365**	**76**	**2 662**	**153**	**767**	**10**	**2 198**	**27**	**903**	**0**	**3 310**	**42**	**1 281**	**1**	**3 271**	**13**	**1 836**	**1**	**7 753**	**11**	**2 867**	**3**
Republic of Adygeya (Adygeya)	8	6	1	3	50	1	12	0	36	0	15	0	64	1	25	0	70	0	37	0	142	0	64	0
Republic of Kalmykia	0	13	0	0	17	6	7	2	70	0	40	0	108	5	60	0	138	1	88	0	194	1	102	1
Krasnodar Territory	396	61	135	17	837	67	82	2	601	15	160	0	966	12	338	0	749	6	295	1	2 324	3	841	1
Astrakhan Region	204	15	139	4	253	13	183	0	453	3	312	0	642	0	439	0	653	0	485	0	953	0	486	0
Volgograd Region	29	33	9	7	348	12	166	3	695	1	289	0	956	15	240	0	910	1	585	0	1 917	2	822	1
Rostov Region	76	64	10	31	690	27	147	0	343	8	87	0	574	9	179	1	751	5	346	0	2 223	5	552	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**694**	**15**	**381**	**0**	**930**	**3**	**336**	**0**	**1 313**	**3**	**770**	**0**	**3 231**	**3**	**1 239**	**0**
Republic of Daghestan	3	2	3	0	13	6	3	0	31	1	15	0	62	0	10	0	59	1	27	0	127	1	50	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	12	0	5	0	2	0	1	0	4	0	3	0	4	0	3	0
Kabardino-Balkar Republic	0	7	0	3	71	1	62	0	186	0	108	0	121	0	49	0	125	1	76	0	427	0	143	0
Karachai-Cherkess Republic	0	16	0	6	4	0	0	0	6	0	1	0	33	0	21	0	65	0	44	0	155	0	70	0
Republic of North Ossetia - Alania	54	12	54	0	64	0	51	0	83	0	60	0	68	1	33	0	126	0	86	0	452	0	137	0
Chechen Republic	1	0	1	0	3	0	2	0	1	0	1	0	1	0	0	0	1	0	1	0	7	0	4	0
Stavropol Territory	17	14	13	5	312	20	52	3	375	14	191	0	643	2	222	0	933	1	533	0	2 059	2	832	0
VOLGA FEDERAL DISTRICT	**1 104**	**383**	**755**	**101**	**5 379**	**302**	**1 047**	**8**	**5 401**	**61**	**2 214**	**1**	**10 039**	**65**	**3 728**	**0**	**12 484**	**29**	**6 946**	**3**	**29 990**	**28**	**11 757**	**1**
Republic of Bashkortostan	31	30	12	6	435	4	100	0	626	1	229	0	1 484	4	493	0	2 979	2	1 303	0	5 358	1	2 526	0
Mari El Republic	0	8	0	0	324	19	27	0	188	1	80	0	303	1	61	0	136	1	73	0	593	0	173	0
Republic of Mordovia	3	9	2	7	57	9	4	0	81	0	18	0	145	0	26	0	196	3	112	0	668	0	241	0
Republic of Tatarstan (Tatarstan)	180	38	96	14	538	9	114	0	994	2	592	0	2 434	1	1 447	0	2 687	1	1 769	0	5 304	2	2 114	0
Udmurt Republic	26	25	23	2	369	11	5	0	138	9	46	0	265	0	138	0	291	2	166	0	1 302	1	388	0
Chuvash Republic - Chuvashia	21	29	21	9	633	20	106	0	336	8	74	0	490	6	100	0	196	0	105	0	889	2	272	0
Perm Territory	62	47	34	12	382	24	65	0	313	3	181	0	243	5	86	0	395	2	196	0	2 095	4	716	0
Kirov Region	256	20	221	5	341	14	152	0	289	0	23	0	414	10	174	0	242	0	122	0	771	1	255	0
Nizhny Novgorod Region	139	43	120	15	273	44	63	1	354	12	123	1	818	7	310	0	994	1	607	0	2 577	8	1 007	1
Orenburg Region	4	14	1	10	335	20	163	5	657	6	290	0	981	4	157	0	1 070	5	544	0	2 107	0	840	0
Penza Region	80	38	50	4	115	24	12	0	56	4	13	0	282	3	90	0	288	0	150	0	826	2	283	0
Samara Region	270	4	156	0	1 122	49	122	2	890	13	347	0	1 300	16	427	0	1 817	2	982	0	4 250	4	1 616	0
Saratov Region	21	47	11	14	238	42	8	0	176	1	41	0	377	4	109	0	685	9	461	3	1 794	2	712	0
Ulyanovsk Region	11	31	8	3	217	13	106	0	303	1	157	0	503	4	110	0	508	1	356	0	1 456	1	614	0
URAL FEDERAL DISTRICT	**1 045**	**148**	**226**	**54**	**6 172**	**95**	**568**	**2**	**4 342**	**44**	**1 307**	**0**	**3 750**	**11**	**1 589**	**0**	**6 363**	**7**	**2 090**	**0**	**19 429**	**10**	**6 393**	**2**
Kurgan Region	12	7	11	0	56	0	4	0	40	0	11	0	53	0	22	0	292	1	64	0	859	0	261	0
Sverdlovsk Region	170	64	36	39	1 290	63	60	0	744	11	101	0	1 205	4	570	0	2 066	4	424	0	5 646	6	1 901	0
Tyumen Region	770	50	120	5	4 127	12	149	0	2 311	11	525	0	1 345	4	310	0	1 877	1	625	0	7 782	3	2 291	2
including Khanty-Mansi Autonomous Area - Yugra	718	1	110	0	1 687	8	117	0	1 722	10	422	0	697	1	114	0	898	1	220	0	1 991	0	639	0
including Yamal-Nenets Autonomous Area	29	0	9	0	1 341	0	0	0	141	0	25	0	156	1	65	0	262	0	95	0	535	0	206	0
Chelyabinsk Region	93	27	59	10	699	20	355	2	1 247	22	670	0	1 147	3	687	0	2 128	1	977	0	5 142	1	1 940	0
SIBERIAN FEDERAL DISTRICT	**1 706**	**156**	**878**	**29**	**5 195**	**201**	**771**	**24**	**3 666**	**35**	**1 209**	**1**	**5 029**	**30**	**1 297**	**1**	**5 041**	**9**	**2 416**	**0**	**24 772**	**4**	**6 795**	**0**
Altai Republic	0	0	0	0	36	0	18	0	84	0	53	0	18	0	3	0	47	0	25	0	16	0	2	0
Republic of Buryatia	405	0	113	0	96	0	5	0	70	1	24	0	112	0	39	0	215	0	93	0	1 155	0	434	0
Republic of Tuva	0	0	0	0	3	0	1	0	43	0	6	0	34	0	14	0	25	0	11	0	87	0	35	0
Republic of Khakassia	4	0	1	0	19	6	1	0	110	0	35	0	119	0	20	0	207	0	84	0	204	0	49	0
Altai Territory	198	13	166	3	955	16	143	0	778	1	389	0	946	2	309	0	665	1	338	0	3 812	0	860	0
Trans-Baikal Territory	21	9	6	0	50	0	3	0	46	0	14	0	71	0	23	0	87	0	32	0	884	0	304	0
Krasnoyarsk Territory	138	20	85	0	551	10	283	1	742	6	217	1	905	4	247	0	1 170	0	519	0	4 259	1	920	0
Irkutsk Region	4	38	3	18	464	14	26	0	183	3	49	0	214	1	66	0	339	2	158	0	3 454	0	1 101	0
Kemerovo Region	39	25	15	8	1 340	39	167	23	397	4	106	0	873	3	249	0	635	2	314	0	3 725	1	851	0
Novosibirsk Region	407	36	244	0	928	43	84	0	623	13	169	0	653	17	144	1	744	1	340	0	3 603	1	1 072	0
Omsk Region	102	12	14	0	389	65	15	0	333	4	72	0	358	2	110	0	465	2	243	0	2 298	1	857	0
Tomsk Region	388	3	231	0	364	8	25	0	257	3	75	0	726	1	73	0	442	1	259	0	1 275	0	310	0
FAR-EASTERN FEDERAL DISTRICT	**59**	**61**	**33**	**3**	**1 355**	**203**	**79**	**5**	**1 432**	**998**	**254**	**1**	**738**	**24**	**250**	**3**	**1 263**	**22**	**527**	**2**	**8 306**	**9**	**2 101**	**3**
Republic of Sakha (Yakutia)	23	9	14	3	209	5	15	3	77	2	36	0	126	0	67	0	403	0	195	0	1 684	0	350	0
Kamchatka Territory	14	0	5	0	91	0	23	0	30	0	7	0	31	0	21	0	76	0	32	0	570	0	118	0
Primorye Territory	3	21	0	0	483	133	12	2	880	995	73	1	213	20	66	3	297	9	114	2	2 358	8	740	3
Khabarovsk Territory	2	15	2	0	377	34	13	0	247	1	107	0	218	3	48	0	242	13	90	0	1 951	1	545	0
Amur Region	8	3	5	0	117	0	12	0	102	0	9	0	64	0	28	0	113	0	46	0	672	0	124	0
Magadan Region	2	6	2	0	13	13	2	0	42	0	5	0	19	0	8	0	47	0	20	0	334	0	76	0
Sakhalin Region	7	0	5	0	60	5	2	0	44	0	8	0	49	1	9	0	53	0	20	0	634	0	111	0
Jewish Autonomous Region	0	5	0	0	1	0	0	0	6	0	6	0	14	0	3	0	22	0	8	0	57	0	21	0
Chukotka Autonomous Area	0	2	0	0	4	13	0	0	4	0	3	0	4	0	0	0	10	0	2	0	46	0	16	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.24. Regional Structure of Ratio of Early Repayed HMLs (Rights of Claim to HMLs) to Extended HMLs

(%)

	01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	**6**	**9**	**8**	**12**	**8**	**15**	**7**	**9**	**7**	**6**	**10**	**6**
CENTRAL FEDERAL DISTRICT	**5**	**10**	**7**	**12**	**8**	**15**	**8**	**10**	**9**	**7**	**11**	**6**
Belgorod Region	9	3	16	56	5	5	4	4	5	0	7	0
Bryansk Region	2	10	3	0	7	0	7	8	11	7	11	4
Vladimir Region	4	7	9	10	6	6	5	0	8	8	11	2
Voronezh Region	5	2	7	25	9	3	4	3	4	6	7	3
Ivanovo Region	4	2	10	9	10	0	11	10	7	0	12	24
Kaluga Region	2	12	1	5	4	0	5	4	9	0	8	11
Kostroma Region	9	7	13	0	24	0	13	29	9	0	14	0
Kursk Region	4	5	8	0	11	7	60	6	5	0	7	0
Lipetsk Region	6	12	12	0	10	3	5	0	5	0	5	0
Moscow Region	4	9	5	10	6	12	6	9	9	5	10	6
Orel Region	3	1	5	0	7	0	4	4	4	0	5	0
Ryazan Region	3	4	5	20	7	14	7	0	9	4	11	0
Smolensk Region	1	5	6	29	7	6	7	3	9	0	10	0
Tambov Region	5	6	17	0	7	2	4	8	4	0	5	8
Tver Region	1	6	2	7	7	23	6	7	7	0	10	2
Tula Region	2	8	5	5	6	5	7	2	9	6	13	0
Yaroslavl Region	9	4	18	0	7	0	10	0	9	8	14	0
Moscow	6	11	7	13	8	16	9	10	11	7	13	6
NORTH-WESTERN FEDERAL DISTRICT	**5**	**5**	**8**	**8**	**7**	**28**	**5**	**17**	**8**	**8**	**10**	**3**
Republic of Karelia	3	9	7	0	7	0	3	0	12	7	7	30
Republic of Komi	4	7	10	39	2	5	4	0	4	13	5	0
Arkhangelsk Region	5	16	9	0	7	0	7	0	4	0	11	5
including Nenets Autonomous Area	7	0	5	0	2	0	5	0	5	0	5	0
Vologda Region	6	2	8	150	12	0	8	0	5	0	10	13
Kaliningrad Region	9	2	5	2	6	4	4	11	11	0	10	3
Leningrad Region	4	2	7	3	4	4	4	12	9	3	9	16
Murmansk Region	4	2	8	0	10	193	5	4	11	13	9	0
Novgorod Region	11	10	8	0	9	2	4	0	11	25	9	0
Pskov Region	6	4	19	29	6	22	3	0	10	14	8	0
Saint Petersburg	5	6	8	9	7	40	5	19	9	8	11	2
SOUTHERN FEDERAL DISTRICT	**4**	**5**	**11**	**12**	**9**	**4**	**7**	**3**	**6**	**5**	**6**	**7**
Republic of Adygeya (Adygeya)	2	4	9	0	5	0	7	0	7	0	7	17
Republic of Kalmykia	1	0	10	40	9	0	7	0	8	0	7	10
Krasnodar Territory	5	6	8	15	6	5	7	2	4	8	5	7
Astrakhan Region	11	9	25	0	24	0	16	0	12	0	9	0
Volgograd Region	3	5	16	9	12	10	6	11	8	0	9	2
Rostov Region	3	5	10	17	6	2	4	3	6	5	5	8
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**9**	**5**	**6**	**0**	**7**	**1**	**8**	**0**
Republic of Daghestan	1	0	3	0	4	0	2	10	8	0	3	0
Republic of Ingushetia	0	0	0	0	27	0	2	0	4	0	6	0
Kabardino-Balkar Republic	1	7	13	0	18	19	6	0	5	8	7	0
Karachai-Cherkess Republic	2	22	5	0	2	0	8	0	6	0	12	0
Republic of North Ossetia - Alania	21	1	30	0	15	13	7	0	6	0	7	0
Chechen Republic	2	0	25	0	6	0	1	0	2	0	2	0
Stavropol Territory	4	3	8	15	7	4	6	0	7	4	10	0
VOLGA FEDERAL DISTRICT	**7**	**5**	**9**	**21**	**8**	**8**	**6**	**3**	**7**	**7**	**9**	**9**
Republic of Bashkortostan	3	6	11	20	7	14	9	2	7	5	11	3
Mari El Republic	4	0	10	0	9	0	6	0	8	0	14	21
Republic of Mordovia	3	8	3	0	5	3	4	0	8	0	13	0
Republic of Tatarstan (Tatarstan)	4	5	10	57	8	0	9	2	10	25	11	40
Udmurt Republic	5	17	6	0	5	37	5	3	5	0	6	0
Chuvash Republic - Chuvashia	16	5	8	23	5	7	5	0	7	3	12	3
Perm Territory	5	6	9	3	13	11	4	0	4	4	7	16
Kirov Region	9	3	14	0	1	0	6	10	7	0	7	0
Nizhny Novgorod Region	4	5	7	54	7	12	6	1	8	2	9	7
Orenburg Region	2	4	18	100	7	0	4	0	7	17	7	4
Penza Region	5	10	8	25	2	2	4	0	5	0	6	3
Samara Region	20	2	7	4	10	13	6	19	8	13	10	3
Saratov Region	3	3	7	0	7	3	4	0	6	21	7	2
Ulyanovsk Region	5	4	20	127	8	0	5	3	6	0	7	0
URAL FEDERAL DISTRICT	**9**	**7**	**9**	**14**	**9**	**13**	**7**	**11**	**5**	**2**	**12**	**3**
Kurgan Region	3	0	4	0	15	0	5	0	4	0	7	20
Sverdlovsk Region	3	10	5	13	7	30	5	25	4	2	8	1
Tyumen Region	7	11	9	19	9	2	7	1	5	0	14	8
including Khanty-Mansi Autonomous Area - Yugra	11	0	6	0	5	0	5	3	4	0	5	0
including Yamal-Nenets Autonomous Area	4	2	21	0	19	0	9	0	4	0	47	0
Chelyabinsk Region	20	3	15	8	11	2	8	0	7	2	10	2
SIBERIAN FEDERAL DISTRICT	**4**	**5**	**8**	**16**	**7**	**5**	**6**	**6**	**6**	**2**	**8**	**4**
Altai Republic	2	0	18	0	8	0	3	0	9	0	3	0
Republic of Buryatia	4	0	2	0	3	11	2	33	3	0	9	0
Republic of Tuva	0	0	5	0	3	0	3	0	2	0	3	0
Republic of Khakassia	5	0	5	0	19	0	3	0	5	0	3	0
Altai Territory	6	28	9	0	13	0	9	2	5	0	8	0
Trans-Baikal Territory	3	0	1	0	2	0	1	0	2	0	7	0
Krasnoyarsk Territory	4	2	12	5	9	11	7	0	6	4	5	0
Irkutsk Region	4	8	3	17	3	0	2	0	3	0	9	0
Kemerovo Region	3	5	17	250	6	0	7	0	6	0	10	0
Novosibirsk Region	5	4	6	0	8	4	6	11	7	2	8	6
Omsk Region	4	0	8	0	5	5	8	7	5	8	11	0
Tomsk Region	4	0	6	0	8	20	14	0	13	0	8	0
FAR-EASTERN FEDERAL DISTRICT	**3**	**2**	**5**	**4**	**6**	**5**	**4**	**5**	**4**	**7**	**7**	**6**
Republic of Sakha (Yakutia)	3	2	6	15	4	43	3	0	5	0	5	0
Kamchatka Territory	2	0	28	0	2	10	3	5	5	50	7	0
Primorye Territory	2	3	4	4	7	1	4	3	5	7	9	9
Khabarovsk Territory	3	1	3	0	11	0	4	0	5	0	9	4
Amur Region	2	0	5	0	3	0	5	0	3	0	5	0
Magadan Region	4	0	5	0	4	0	3	0	6	33	8	0
Sakhalin Region	2	1	3	0	2	0	4	71	5	0	6	0
Jewish Autonomous Region	2	0	6	0	7	0	3	0	3	0	10	0
Chukotka Autonomous Area	7	0	4	0	6	0	3	0	3	0	6	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.25. Regional Structure of Refinancing of HMLs with the Sale of the Pool of HMLs/Rights of Claim to HMLs without Forming an Additional Financial Instrument

(millions of rubles)

	01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**53 065**	**13 904**	**36 280**	**5 158**	**58 027**	**6 548**	**80 769**	**2 222**	**68 204**	**5 060**	**84 329**	**2 037**
CENTRAL FEDERAL DISTRICT	**23 332**	**11 813**	**23 028**	**5 128**	**27 859**	**4 583**	**29 681**	**1 933**	**37 865**	**4 629**	**61 172**	**1 915**
Belgorod Region	30	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	6	0	0	0	51	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	237	0	778	0	0	0	0	0	0	0	3	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	8	0
Kaluga Region	158	0	241	0	540	0	434	0	561	0	414	0
Kostroma Region	92	0	0	0	0	0	0	0	0	0	4	0
Kursk Region	42	0	31	0	2	0	2	0	1	0	0	0
Lipetsk Region	20	0	46	0	98	0	129	0	127	0	0	0
Moscow Region	1 005	3	3 521	0	188	5	2 019	0	1 000	0	339	0
Orel Region	0	0	0	0	24	0	35	0	0	0	0	0
Ryazan Region	26	0	40	0	155	0	50	0	13	0	13	0
Smolensk Region	0	0	0	0	18	0	72	0	267	0	4	0
Tambov Region	1	0	1	0	0	0	0	0	0	0	0	0
Tver Region	748	4	438	0	1 141	0	1 103	0	1 261	0	763	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	133	0	67	0	122	0	99	0	55	0	0	0
Moscow	20 834	11 806	17 865	5 128	25 520	4 578	25 738	1 933	34 580	4 629	59 624	1 915
NORTH-WESTERN FEDERAL DISTRICT	**8 093**	**1 851**	**4 190**	**5**	**12 132**	**1 415**	**32 070**	**203**	**5 245**	**360**	**2 938**	**30**
Republic of Karelia	2	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	14	0	0	0	0	0	76	0	2	0	0	0
Arkhangelsk Region	11	0	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	64	0	472	0	241	0	258	0	303	0
Kaliningrad Region	32	27	0	0	0	0	0	0	0	0	0	0
Leningrad Region	19	0	172	0	21	0	15	0	15	0	8	0
Murmansk Region	7	0	10	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	6	0	1	0	0	0	0	0	0	0
Saint Petersburg	8 008	1 824	3 938	5	11 638	1 415	31 738	203	4 970	360	2 627	30
SOUTHERN FEDERAL DISTRICT	**1 418**	**0**	**525**	**0**	**625**	**0**	**565**	**0**	**785**	**0**	**565**	**0**
Republic of Adygeya (Adygeya)	10	0	3	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	388	0	61	0	55	0	164	0	301	0	280	0
Astrakhan Region	179	0	155	0	258	0	308	0	386	0	201	0
Volgograd Region	547	0	141	0	289	0	93	0	98	0	84	0
Rostov Region	74	0	26	0	23	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**119**	**0**	**256**	**0**	**297**	**0**	**285**	**0**
Republic of Daghestan	166	0	9	0	89	0	233	0	245	0	281	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	70	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	2	0	37	0	3	0
Republic of North Ossetia - Alania	54	0	60	0	30	0	21	0	15	0	1	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	**10 705**	**17**	**5 263**	**0**	**7 734**	**0**	**7 754**	**0**	**9 234**	**0**	**7 850**	**0**
Republic of Bashkortostan	1 112	0	1 017	0	1 270	0	1 515	0	2 037	0	2 224	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	2 185	0	636	0	1 640	0	1 947	0	3 118	0	2 124	0
Udmurt Republic	293	0	279	0	292	0	307	0	448	0	393	0
Chuvash Republic - Chuvashia	44	0	78	0	117	0	143	0	236	0	176	0
Perm Territory	1 583	0	1 444	0	0	0	0	0	0	0	0	0
Kirov Region	777	0	404	0	1 095	0	669	0	1 054	0	769	0
Nizhny Novgorod Region	237	0	105	0	171	0	105	0	267	0	45	0
Orenburg Region	1 375	11	488	0	996	0	527	0	1 001	0	913	0
Penza Region	81	0	27	0	85	0	7	0	7	0	0	0
Samara Region	2 566	1	753	0	1 988	0	2 329	0	929	0	1 123	0
Saratov Region	420	5	32	0	76	0	160	0	137	0	83	0
Ulyanovsk Region	32	0	0	0	4	0	45	0	0	0	0	0
URAL FEDERAL DISTRICT	**4 070**	**19**	**1 237**	**0**	**1 264**	**1**	**707**	**0**	**773**	**0**	**207**	**0**
Kurgan Region	0	0	0	0	0	0	0	0	108	0	16	0
Sverdlovsk Region	2 264	19	624	0	782	1	448	0	306	0	38	0
Tyumen Region	60	0	55	0	265	0	81	0	114	0	0	0
including Khanty-Mansi Autonomous Area - Yugra	60	0	55	0	265	0	81	0	114	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	1 746	0	558	0	217	0	178	0	245	0	153	0
SIBERIAN FEDERAL DISTRICT	**3 399**	**9**	**1 763**	**3**	**3 786**	**0**	**5 291**	**31**	**6 637**	**12**	**6 721**	**4**
Altai Republic	80	0	13	0	66	0	341	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	12	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	2	0	5	0	25	0	0	0	0	0	0	0
Altai Territory	674	1	536	0	792	0	864	0	1 277	0	876	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	472	0	509	0	982	0	818	0	701	0	288	0
Irkutsk Region	166	6	143	0	555	0	424	0	471	0	236	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	78	0	128	3	700	0	1 478	20	1 807	2	2 637	0
Omsk Region	1 392	2	388	0	589	0	1 267	11	2 278	10	2 678	4
Tomsk Region	523	0	41	0	77	0	99	0	103	0	6	0
FAR-EASTERN FEDERAL DISTRICT	**2 048**	**195**	**274**	**22**	**4 508**	**549**	**4 445**	**55**	**7 368**	**59**	**4 591**	**88**
Republic of Sakha (Yakutia)	44	0	0	0	37	0	0	0	6	0	8	0
Kamchatka Territory	12	0	44	0	0	0	0	0	0	0	0	0
Primorye Territory	1 903	195	173	22	1 036	21	2 350	55	4 232	59	4 561	88
Khabarovsk Territory	70	0	20	0	55	0	0	0	180	0	0	0
Amur Region	19	0	37	0	3 380	528	2 095	0	2 950	0	22	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	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
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.26. Regional Structure of Refinancing of HMLs with the Sale of the Pool of HMLs/Rights of Claim to HMLs with the Subsequent Issue of Securities

(millions of rubles)

	01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	in 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	**18 677**	**11 374**	**17 530**	**6 434**	**0**	**0**	**10 697**	**0**	**16 952**	**0**	**109 872**	**0**
CENTRAL FEDERAL DISTRICT	**7 678**	**11 374**	**17 527**	**6 434**	**0**	**0**	**10 489**	**0**	**16 952**	**0**	**103 397**	**0**
Belgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	0	0	0	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0	0	0
Moscow	7 678	11 374	17 527	6 434	0	0	10 489	0	16 952	0	103 397	0
NORTH-WESTERN FEDERAL DISTRICT	**10 248**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Republic of Karelia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	10 248	0	0	0	0	0	0	0	0	0	0	0
SOUTHERN FEDERAL DISTRICT	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0	0	0
Krasnodar Territory	0	0	0	0	0	0	0	0	0	0	0	0
Astrakhan Region	0	0	0	0	0	0	0	0	0	0	0	0
Volgograd Region	0	0	0	0	0	0	0	0	0	0	0	0
Rostov Region	0	0	0	0	0	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Republic of Daghestan	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
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Republic of Bashkortostan	0	0	0	0	0	0	0	0	0	0	0	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	0	0	0	0	0	0	0	0	0	0	0	0
Udmurt Republic	0	0	0	0	0	0	0	0	0	0	0	0
Chuvash Republic - Chuvashia	0	0	0	0	0	0	0	0	0	0	0	0
Perm Territory	0	0	0	0	0	0	0	0	0	0	0	0
Kirov Region	0	0	0	0	0	0	0	0	0	0	0	0
Nizhny Novgorod Region	0	0	0	0	0	0	0	0	0	0	0	0
Orenburg Region	0	0	0	0	0	0	0	0	0	0	0	0
Penza Region	0	0	0	0	0	0	0	0	0	0	0	0
Samara Region	0	0	0	0	0	0	0	0	0	0	0	0
Saratov Region	0	0	0	0	0	0	0	0	0	0	0	0
Ulyanovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
URAL FEDERAL DISTRICT	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6 475**	**0**
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tyumen Region	0	0	0	0	0	0	0	0	0	0	6 475	0
including Khanty-Mansi Autonomous Area - Yugra	0	0	0	0	0	0	0	0	0	0	6 475	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT	**751**	**0**	**3**	**0**	**0**	**0**	**208**	**0**	**0**	**0**	**0**	**0**
Altai Republic	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	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
Altai Territory	57	0	3	0	0	0	208	0	0	0	0	0
Trans-Baikal Territory	0	0	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	694	0	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0	0	0
Amur Region	0	0	0	0	0	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	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
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0

* Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.27. Regional structure of HMLs that were refinanced by AHML*

	01.01.2006		01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles	Number, units	Volume, thousands of rubles
THE RUSSIAN FEDERATION	**15 593**	**7 828 518**	**39 214**	**27 052 766**	**42 308**	**39 462 772**	**26 759**	**26 554 469**	**29 241**	**30 301 408**	**48 272**	**54 397 377**	**40 225**	**51 258 222**	**45 489**	**60 980 084**	**32 731**	**48 014 558**
CENTRAL FEDERAL DISTRICT	**1 056**	**558 077**	**2 456**	**1 581 859**	**2 342**	**1 982 721**	**2 560**	**2 435 050**	**3 433**	**3 822 308**	**6 853**	**9 092 135**	**6 650**	**10 117 064**	**7 460**	**12 023 516**	**5 331**	**9 009 763**
Belgorod Region	1	585	0	0	14	17 011	41	48 801	155	128 012	85	112 415	120	216 851	82	135 874	44	78 596
Bryansk Region	43	12 012	96	33 167	62	30 319	14	6 121	0	0	8	13 381	18	27 945	23	36 097	34	58 979
Vladimir Region	67	28 966	148	83 944	229	195 947	373	329 961	451	418 090	638	605 085	519	562 955	647	708 259	451	513 919
Voronezh Region	26	9 391	0	0	28	24 159	71	76 624	248	331 113	656	829 763	806	1 145 508	742	1 057 272	477	748 489
Ivanovo Region	0	0	11	3 301	16	12 330	11	13 722	91	98 474	132	199 284	96	163 920	156	276 847	134	223 448
Kaluga Region	198	89 701	335	227 477	482	491 368	420	451 229	319	325 186	579	728 063	493	612 137	481	679 963	359	558 106
Kostroma Region	0	0	0	0	69	82 438	0	0	118	114 461	82	96 025	75	99 172	56	57 715	101	106 555
Kursk Region	15	5 453	145	74 821	187	114 829	147	130 250	172	161 013	244	227 173	185	211 197	239	215 607	145	149 472
Lipetsk Region	47	15 406	608	266 300	252	118 890	127	98 009	358	282 129	353	361 396	236	286 538	401	469 014	282	366 008
Moscow Region	164	100 674	163	197 552	108	131 979	124	161 389	350	652 900	1 077	2 039 440	1 679	3 319 740	1 786	3 653 310	1 411	2 963 573
Orel Region	0	0	133	61 389	235	125 981	223	164 981	290	254 374	422	417 084	284	319 971	262	296 291	234	257 586
Ryazan Region	201	79 570	312	146 192	279	188 606	409	294 883	264	296 870	579	689 065	415	580 888	516	756 042	263	388 466
Smolensk Region	0	0	0	0	2	2 405	1	1 063	0	0	72	109 849	71	115 386	32	48 713	19	32 223
Tambov Region	14	4 890	77	33 098	86	47 189	94	59 864	104	84 410	154	144 891	178	216 302	142	142 734	56	60 259
Tver Region	107	46 451	208	153 343	115	105 667	255	355 039	207	299 633	580	724 818	663	889 684	713	1 054 164	390	615 972
Tula Region	23	13 485	56	29 222	11	9 900	71	60 348	163	197 041	435	462 176	316	354 749	351	438 735	416	490 652
Yaroslavl Region	75	33 319	94	61 385	108	95 536	154	131 538	126	132 916	314	417 773	258	323 462	305	329 114	144	175 177
Moscow	75	118 174	70	210 669	59	188 166	25	51 228	17	45 688	443	914 455	238	670 659	526	1 667 768	371	1 222 284
NORTH-WESTERN FEDERAL DISTRICT	**1 356**	**680 264**	**2 868**	**2 290 185**	**4 190**	**4 659 498**	**3 177**	**3 588 685**	**2 742**	**3 049 555**	**5 266**	**6 694 483**	**4 712**	**6 510 947**	**5 170**	**7 714 538**	**4 025**	**6 539 691**
Republic of Karelia	39	16 527	112	67 769	207	194 015	100	97 601	157	160 151	236	283 966	156	222 454	194	246 685	153	214 774
Republic of Komi	305	159 618	314	232 846	465	481 421	217	220 588	50	47 196	221	246 199	157	184 157	173	236 224	131	193 304
Arkhangelsk Region	93	43 401	331	210 595	339	327 119	93	77 126	297	269 385	651	640 912	579	761 257	637	917 518	558	829 889
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	1	3 088	8	17 384	21	44 440	13	25 416	4	8 891
Vologda Region	550	239 194	705	456 898	1 137	944 480	569	480 387	579	510 255	814	807 695	774	788 238	717	821 870	476	607 272
Kaliningrad Region	39	26 487	190	139 110	327	292 105	588	571 196	350	412 595	684	1 039 720	553	896 779	734	1 121 468	518	821 101
Leningrad Region	0	0	133	122 562	258	313 105	294	333 583	228	246 667	337	505 802	453	707 812	467	786 524	432	780 752
Murmansk Region	0	0	1	429	9	8 141	19	17 676	209	185 996	346	336 187	259	291 969	272	320 542	221	292 292
Novgorod Region	147	58 878	442	236 350	626	462 137	736	614 973	438	440 639	807	797 923	794	832 246	889	1 084 031	556	742 744
Pskov Region	0	0	0	0	4	5 007	9	13 702	23	36 266	107	189 632	201	362 548	212	401 647	145	281 492
Saint Petersburg	183	136 160	640	823 625	818	1 631 549	552	1 161 852	411	740 405	1 063	1 846 448	786	1 463 488	875	1 778 028	835	1 776 072
SOUTHERN FEDERAL DISTRICT	**739**	**341 014**	**2 478**	**1 630 699**	**2 505**	**2 379 985**	**1 593**	**1 756 404**	**1 792**	**2 319 577**	**2 655**	**3 796 733**	**2 348**	**3 781 805**	**2 548**	**4 076 503**	**2 447**	**4 426 313**
Republic of Adygeya (Adygeya)	0	0	114	66 283	217	148 195	140	158 591	141	177 917	162	171 590	99	114 459	109	127 244	57	72 007
Republic of Kalmykia	0	0	0	0	0	0	69	53 167	87	80 280	153	171 984	103	137 218	58	77 145	75	100 677
Krasnodar Territory	147	87 611	356	300 994	303	473 915	118	158 182	348	575 097	893	1 487 678	944	1 679 177	1 138	2 129 621	1 441	2 905 252
Astrakhan Region	107	37 034	245	125 208	308	220 490	206	238 542	281	325 127	362	417 772	265	337 628	348	467 407	196	285 379
Volgograd Region	267	108 823	1 024	604 120	937	779 807	365	361 776	301	374 156	546	733 841	364	527 873	608	799 316	429	615 210
Rostov Region	75	37 726	224	164 314	213	195 726	165	256 589	196	257 144	539	813 868	573	985 451	287	475 770	249	447 788
NORTH-CAUCASIAN FEDERAL DISTRICT	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**560**	**751 529**	**859**	**1 241 323**	**597**	**898 106**	**583**	**886 004**
Republic of Daghestan	0	0	14	9 637	78	56 058	159	171 761	120	150 125	242	319 405	369	486 350	214	294 344	254	343 876
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	11	11 186	40	46 237	2	3 628	19	37 201
Kabardino-Balkar Republic	0	0	0	0	65	43 179	143	158 590	147	170 042	111	126 567	73	116 442	80	129 312	59	100 180
Karachai-Cherkess Republic	0	0	0	0	0	0	4	2 360	2	1 356	1	1 965	4	7 350	0	0	0	0
Republic of North Ossetia - Alania	0	0	21	6 327	49	22 129	86	71 188	56	65 514	29	34 941	46	58 366	35	58 387	28	47 074
Chechen Republic	0	0	0	0	10	6 033	17	13 200	10	8 762	8	7 628	0	0	8	6 222	7	8 284
Stavropol Territory	143	69 820	480	353 816	325	434 453	121	112 458	103	134 057	158	249 838	327	526 578	258	406 214	216	349 389
VOLGA FEDERAL DISTRICT	**6 107**	**2 824 688**	**13 777**	**9 125 767**	**14 334**	**12 544 175**	**9 363**	**8 174 908**	**9 575**	**8 854 116**	**15 696**	**15 494 009**	**11 576**	**12 708 343**	**12 798**	**14 476 794**	**9 285**	**11 440 584**
Republic of Bashkortostan	1 762	919 091	3 033	2 557 004	2 389	1 975 435	501	396 628	690	567 978	809	816 705	833	894 475	1 113	1 319 001	797	1 063 035
Mari El Republic	0	0	18	9 126	68	80 943	17	16 946	33	29 625	118	149 358	66	106 105	45	58 944	22	31 869
Republic of Mordovia	350	105 419	628	242 590	614	293 122	707	428 636	518	378 405	362	330 522	268	260 829	235	264 211	300	304 524
Republic of Tatarstan (Tatarstan)	605	241 519	1 126	687 880	1 016	902 245	731	589 674	804	684 410	1 724	1 599 262	1 405	1 518 133	1 637	1 947 567	858	1 154 832
Udmurt Republic	696	295 982	1 750	1 031 478	1 321	1 135 996	1 009	887 588	522	460 815	1 192	1 043 417	1 037	997 608	1 120	1 125 290	918	1 003 565
Chuvash Republic - Chuvashia	219	102 229	769	400 450	1 096	968 470	684	520 387	672	548 142	1 024	899 440	748	730 249	534	540 970	493	537 182
Perm Territory	181	97 146	690	542 266	689	785 917	1 284	1 226 166	1 447	1 491 859	1 452	1 513 492	706	851 740	833	1 091 669	483	699 628
Kirov Region	218	100 050	1 577	1 025 650	1 341	1 060 242	1 093	963 460	1 083	877 326	1 568	1 350 529	1 115	1 043 548	1 782	1 663 635	1 090	1 149 430
Nizhny Novgorod Region	206	94 632	492	296 384	494	430 969	412	369 857	746	821 274	1 901	2 155 341	1 125	1 333 782	1 122	1 367 435	889	1 193 186
Orenburg Region	740	298 065	688	380 009	705	486 166	542	445 538	566	521 183	1 106	1 023 820	528	591 298	317	353 249	455	510 330
Penza Region	124	45 264	561	230 026	571	330 994	601	469 107	399	368 282	633	663 053	437	534 570	635	766 064	498	592 280
Samara Region	937	495 645	1 455	1 163 975	2 594	2 867 658	1 189	1 310 105	807	926 055	1 907	1 965 976	1 498	1 743 260	1 556	1 919 401	1 201	1 543 186
Saratov Region	48	23 427	697	423 662	983	816 737	390	372 181	887	870 444	1 439	1 538 730	1 457	1 696 681	1 492	1 673 589	931	1 278 732
Ulyanovsk Region	21	6 219	293	135 269	453	409 283	203	178 635	401	308 317	461	444 366	353	406 063	377	385 769	350	378 805
URAL FEDERAL DISTRICT	**1 220**	**639 193**	**2 725**	**2 045 016**	**3 397**	**3 062 470**	**2 986**	**3 341 969**	**3 863**	**4 012 215**	**5 495**	**5 987 653**	**4 589**	**5 246 086**	**5 643**	**6 867 293**	**4 003**	**5 318 127**
Kurgan Region	143	57 076	473	210 360	355	183 273	187	146 054	288	245 419	639	534 951	771	733 206	901	883 626	514	510 564
Sverdlovsk Region	564	324 554	650	564 828	1 365	1 383 508	1 224	1 451 010	1 388	1 456 393	1 864	2 006 941	1 408	1 633 978	1 896	2 469 649	1 099	1 639 935
Tyumen Region	151	88 312	519	473 825	264	362 305	305	525 063	331	542 102	675	1 096 146	421	624 810	326	511 873	424	747 388
including Khanty-Mansi Autonomous Area - Yugra	38	23 470	38	26 827	11	19 547	21	27 568	41	66 679	215	295 609	82	144 573	33	58 456	22	40 142
including Yamal-Nenets Autonomous Area	0	0	241	220 407	154	201 112	56	69 028	10	13 306	21	24 315	4	3 500	12	20 168	13	27 006
Chelyabinsk Region	362	169 250	1 083	796 003	1 413	1 133 384	1 270	1 219 842	1 856	1 768 302	2 317	2 349 615	1 989	2 254 091	2 520	3 002 145	1 966	2 420 240
SIBERIAN FEDERAL DISTRICT	**4 715**	**2 525 112**	**13 827**	**9 487 083**	**13 879**	**13 170 198**	**6 045**	**6 090 815**	**7 073**	**7 313 936**	**10 062**	**10 350 703**	**7 713**	**8 903 356**	**8 949**	**11 115 538**	**5 740**	**8 031 046**
Altai Republic	35	14 826	0	0	11	13 591	0	0	47	54 002	80	86 316	65	82 620	92	112 853	53	53 507
Republic of Buryatia	210	83 418	738	400 574	716	560 794	492	439 167	279	240 236	374	355 945	266	303 206	263	333 755	192	275 352
Republic of Tuva	139	51 469	396	213 176	275	278 645	194	243 294	246	322 803	286	355 870	203	286 105	134	197 062	112	193 360
Republic of Khakassia	19	7 837	67	38 436	39	26 463	20	17 758	14	16 050	51	55 475	84	123 513	147	202 277	113	175 881
Altai Territory	1 447	668 455	5 880	3 677 927	6 097	5 766 960	1 067	904 386	1 336	1 131 094	1 601	1 355 735	1 183	1 133 437	1 341	1 410 245	772	932 393
Trans-Baikal Territory	0	0	0	0	9	10 184	42	47 876	21	24 626	22	30 016	69	117 050	202	371 258	262	508 507
Krasnoyarsk Territory	104	58 321	1 274	951 187	2 109	2 274 074	1 216	1 638 659	1 768	2 065 673	2 074	2 360 846	1 278	1 641 898	1 212	1 709 133	761	1 240 583
Irkutsk Region	23	8 607	80	59 941	118	116 120	122	78 121	95	91 810	272	368 621	214	341 937	269	424 578	244	374 548
Kemerovo Region	384	170 424	970	619 522	1 636	1 095 055	1 502	1 210 993	1 180	1 027 890	1 490	1 367 874	1 375	1 299 983	1 525	1 545 272	794	850 621
Novosibirsk Region	801	651 777	1 593	1 711 004	779	1 069 217	293	457 016	919	1 261 347	1 669	2 099 883	1 313	1 912 789	1 488	2 405 039	1 165	1 916 255
Omsk Region	941	456 568	2 029	1 285 942	1 458	1 444 676	614	574 016	756	659 945	1 603	1 354 337	1 373	1 356 617	2 054	2 123 209	1 203	1 410 550
Tomsk Region	612	353 410	800	529 375	632	514 419	483	479 463	412	418 460	540	559 785	290	304 202	222	280 857	69	99 490
FAR-EASTERN FEDERAL DISTRICT	**400**	**260 169**	**1 083**	**892 157**	**1 662**	**1 663 753**	**1 035**	**1 166 641**	**763**	**929 701**	**1 690**	**2 230 133**	**1 778**	**2 749 299**	**2 324**	**3 807 795**	**1 317**	**2 363 031**
Republic of Sakha (Yakutia)	18	8 131	288	242 783	178	175 526	136	115 400	201	198 627	172	181 576	102	158 835	186	269 425	106	186 088
Kamchatka Territory	10	6 143	62	38 471	141	130 942	192	185 079	105	120 836	242	304 064	250	359 334	279	454 409	186	319 087
Primorye Territory	267	180 602	526	471 259	776	797 415	406	528 493	248	365 808	541	773 759	762	1 201 942	1 085	1 754 778	575	998 680
Khabarovsk Territory	8	5 126	157	107 388	228	280 104	88	116 575	72	93 333	434	610 241	361	**578 119**	454	839 946	274	551 980
Amur Region	97	60 167	22	19 858	141	142 044	74	88 855	85	103 758	162	209 558	177	285 396	175	280 983	108	196 317
Magadan Region	0	0	14	5 551	169	116 148	100	97 888	29	20 760	57	49 501	36	40 580	43	53 201	25	37 099
Sakhalin Region	0	0	0	0	3	5 830	2	4 065	9	14 066	41	68 453	47	83 854	63	110 235	12	26 206
Jewish Autonomous Region	0	0	14	6 847	26	15 745	37	30 285	14	12 512	41	32 980	43	41 239	39	44 818	31	47 574
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* According to AHML, calculations of The Bank of Russia's Statistics Department

** Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.28. Regional Structure of Commissioning*

(million m^2 of residential premises)

	01.01.2007		01.01.2008		01.01.2009		01.01.2010		01.01.2011		01.01.2012		01.01.2013		01.01.2014	
	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	total	of which individual developer	total	of which individual developer	total	of which individual developer
THE RUSSIAN FEDERATION	**50 552**	**19 969**	**61 221**	**26 307**	**64 058**	**27 367**	**59 892**	**28 546**	**58 431**	**25 518**	**62 265**	**26 761**	**65 742**	**28 378**	**69 391**	**30 390**
CENTRAL FEDERAL DISTRICT	**17 345**	**5 087**	**19 894**	**6 763**	**19 134**	**6 708**	**18 893**	**7 551**	**17 461**	**6 807**	**18 064**	**7 029**	**17 960**	**7 056**	**19 668**	**7 156**
Belgorod Region	939	641	1 064	665	1 112	670	1 097	759	1 100	853	1 148	962	1 215	995	1 295	981
Bryansk Region	246	112	299	129	322	112	353	131	391	138	421	139	452	156	527	212
Vladimir Region	341	154	376	208	419	217	451	227	481	238	438	256	508	306	517	260
Voronezh Region	854	231	974	299	1 121	322	888	370	1 050	349	996	401	1 118	404	1 346	491
Ivanovo Region	179	47	142	48	171	54	187	63	191	56	217	107	223	100	232	80
Kaluga Region	265	120	458	212	632	296	457	294	501	272	598	295	621	275	616	344
Kostroma Region	109	39	140	84	149	89	180	102	151	74	156	77	206	88	225	152
Kursk Region	327	73	376	81	447	142	456	108	381	98	394	91	422	144	494	188
Lipetsk Region	621	306	705	380	722	367	732	496	737	512	762	462	808	602	861	583
Moscow Region**	6 484	2 445	7 805	3 454	7 881	3 174	8 452	3 613	7 939	2 962	8 244	2 800	6 885	2 416	6 897	1 757
Orel Region	253	83	310	83	326	93	302	84	249	72	334	136	359	163	378	132
Ryazan Region	377	128	457	112	503	123	510	136	466	111	478	156	517	154	553	216
Smolensk Region	297	129	300	145	345	141	346	130	348	161	371	165	242	129	410	209
Tambov Region	421	283	502	376	560	391	559	412	569	392	603	397	633	456	702	496
Tver Region	354	145	419	216	347	212	450	270	452	235	422	230	406	180	490	291
Tula Region	251	106	322	171	417	194	395	225	395	190	263	170	310	203	503	293
Yaroslavl Region	247	46	420	102	397	112	376	92	292	73	411	160	461	166	487	223
Moscow**	4 780	…	4 825	…	3 264	…	2 704	41	1 768	16	1 808	26	2 573	120	3 132	249
NORTH-WESTERN FEDERAL DISTRICT	**4 666**	**878**	**5 659**	**1 466**	**6 563**	**1 512**	**5 720**	**1 660**	**5 566**	**1 208**	**5 816**	**1 309**	**5 777**	**1 457**	**6 210**	**1 514**
Republic of Karelia	110	35	131	58	147	49	165	50	143	44	178	63	194	58	219	65
Republic of Komi	177	46	197	58	184	70	120	51	80	42	116	43	86	40	143	40
Arkhangelsk Region	193	71	260	80	347	107	244	113	288	105	283	133	299	137	316	120
including Nenets Autonomous Area	35	2	37	4	64	14	43	8	42	10	30	7	29	8	27	11
Vologda Region	334	91	489	133	545	142	490	159	410	144	434	163	386	145	496	242
Kaliningrad Region	502	108	753	249	800	248	608	209	525	121	545	118	582	139	629	206
Leningrad Region	671	364	844	575	908	541	1 031	629	1 044	443	1 076	491	1 140	572	1 293	425
Murmansk Region	14	0	13	4	9	5	22	6	28	2	23	5	24	5	25	3
Novgorod Region	163	50	205	67	259	84	246	103	243	127	278	142	304	173	321	144
Pskov Region	126	40	131	66	151	64	192	79	150	56	178	55	187	78	185	94
Saint Petersburg	2 376	72	2 637	177	3 212	202	2 603	262	2 657	123	2 706	96	2 577	111	2 584	175
SOUTHERN FEDERAL DISTRICT* **	**7 588**	**4 913**	**9 572**	**6 331**	**9 917**	**6 601**	**9 415**	**6 584**	**6 803**	**4 068**	**6 931**	**4 093**	**7 867**	**4 355**	**7 722**	**4 617**
Republic of Adygeya (Adygeya)	42	37	69	32	81	60	126	109	135	90	122	87	96	55	107	72
Republic of Kalmykia	63	44	78	74	59	48	72	55	87	48	104	53	86	44	109	46
Krasnodar Territory	2 705	1 850	3 704	2 608	3 938	2 795	3 412	2 444	3 606	1 990	3 692	1 896	4 312	1 904	3 944	2 203
Astrakhan Region	669	554	725	554	382	271	476	268	500	282	504	383	509	447	595	394
Volgograd Region	638	260	762	410	820	435	723	436	667	325	629	359	882	536	834	515
Rostov Region	1 388	705	1 706	981	2 008	1 264	1 805	1 300	1 809	1 332	1 880	1 315	1 984	1 370	2 134	1 387
NORTH-CAUCASIAN FEDERAL DISTRICT* **	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3 031**	**1 957**	**3 193**	**1 986**	**3 605**	**2 400**	**3 848**	**2 615**
Republic of Daghestan	715	603	800	671	907	687	1 066	885	1 124	1 001	1 212	1 022	1 406	1 147	1 529	1 292
Republic of Ingushetia	24	16	231	30	62	44	37	33	158	47	82	74	89	63	251	58
Kabardino-Balkar Republic	229	208	237	204	247	207	256	241	264	228	273	237	282	252	275	245
Karachai-Cherkess Republic	81	57	93	61	96	82	90	58	70	56	82	69	87	59	110	83
Republic of North Ossetia - Alania	158	60	176	74	197	70	198	60	198	77	200	67	206	46	210	37
Chechen Republic	80	55	45	45	55	55	75	70	115	70	76	59	316	255	341	336
Stavropol Territory	796	464	946	587	1 065	583	1 079	626	1 101	478	1 267	460	1 219	579	1 132	565
VOLGA FEDERAL DISTRICT	**10 018**	**5 121**	**12 289**	**6 293**	**13 564**	**7 108**	**12 726**	**7 380**	**12 440**	**6 780**	**13 603**	**7 221**	**14 151**	**7 601**	**15 250**	**8 364**
Republic of Bashkortostan	1 705	1 041	1 857	1 154	2 352	1 622	2 353	1 934	2 007	1 454	2 109	1 547	2 318	1 616	2 485	1 649
Mari El Republic	229	142	284	185	299	196	300	210	304	212	315	218	351	220	370	221
Republic of Mordovia	213	104	243	116	284	119	277	98	289	115	298	95	266	106	305	119
Republic of Tatarstan (Tatarstan)	1 778	1 045	2 041	1 013	2 222	987	2 010	775	2 027	871	2 396	976	2 400	1 103	2 400	1 399
Udmurt Republic	424	262	483	319	486	326	465	347	482	286	505	295	516	264	533	240
Chuvash Republic - Chuvashia	855	544	1 005	684	978	681	852	562	875	579	886	615	812	518	831	470
Perm Territory	718	221	884	335	833	391	695	388	761	306	749	270	823	314	1 004	487
Kirov Region	309	115	376	188	426	200	336	173	378	131	405	119	405	130	487	136
Nizhny Novgorod Region	827	249	1 072	337	1 354	639	1 404	909	1 453	930	1 471	929	1 502	883	1 530	951
Orenburg Region	653	449	752	479	776	433	740	423	587	341	743	473	705	391	787	498
Penza Region	403	202	554	295	605	320	610	296	625	340	671	336	741	371	829	430
Samara Region	754	293	1 287	462	1 328	392	1 023	418	1 041	375	1 331	481	1 484	532	1 739	663
Saratov Region	810	319	1 022	482	1 113	539	1 130	489	1 144	552	1 170	528	1 221	778	1 314	786
Ulyanovsk Region	340	134	429	244	509	264	531	359	467	289	554	339	608	377	634	317
URAL FEDERAL DISTRICT	**4 379**	**1 376**	**5 593**	**1 885**	**6 227**	**2 204**	**5 316**	**2 344**	**4 819**	**1 846**	**5 467**	**1 854**	**6 308**	**1 800**	**6 494**	**2 136**
Kurgan Region	149	87	195	115	281	163	289	152	160	108	183	110	209	134	288	191
Sverdlovsk Region	1 284	401	1 659	606	1 702	687	1 591	739	1 770	668	1 822	707	1 868	683	1 742	655
Tyumen Region	1 711	405	2 066	476	2 220	624	2 006	670	1 816	581	2 148	637	2 558	543	2 682	742
including Khanty-Mansi Autonomous Area - Yugra	758	106	872	178	892	185	827	230	564	155	757	137	1 013	162	975	169
including Yamal-Nenets Autonomous Area	251	31	254	42	230	33	135	27	140	24	168	33	182	24	239	30
Chelyabinsk Region	1 235	483	1 673	689	2 024	730	1 431	783	1 073	492	1 314	401	1 673	440	1 782	549
SIBERIAN FEDERAL DISTRICT	**5 434**	**1 986**	**6 915**	**2 532**	**7 175**	**2 519**	**6 248**	**2 427**	**6 607**	**2 316**	**7 214**	**2 650**	**7 406**	**2 783**	**7 810**	**3 043**
Altai Republic	47	27	52	37	58	40	61	42	68	48	77	64	81	48	108	78
Republic of Buryatia	217	138	271	198	307	192	248	171	272	199	304	215	337	237	380	262
Republic of Tuva	24	24	33	28	45	40	50	36	50	40	52	44	56	50	61	52
Republic of Khakassia	138	80	163	100	193	94	185	109	141	77	156	66	173	82	201	79
Altai Territory	441	262	598	362	632	355	654	328	660	271	663	300	643	365	663	350
Trans-Baikal Territory	179	44	233	58	259	61	269	80	275	77	277	103	302	86	290	112
Krasnoyarsk Territory	899	192	1 159	295	1 102	280	861	294	988	236	1 047	238	1 066	262	1 133	321
Irkutsk Region	331	109	575	141	585	125	602	137	628	109	755	210	871	210	829	338
Kemerovo Region	804	364	1 010	439	1 063	395	1 063	431	1 003	436	1 083	498	1 086	616	1 091	563
Novosibirsk Region	1 073	345	1 275	374	1 392	416	1 216	341	1 380	319	1 505	362	1 550	406	1 700	454
Omsk Region	906	310	1 104	401	1 016	411	605	337	707	356	837	443	751	305	823	262
Tomsk Region	375	90	443	99	524	111	434	123	437	151	458	108	490	116	531	171
FAR-EASTERN FEDERAL DISTRICT	**1 092**	**355**	**1 300**	**447**	**1 424**	**475**	**1 518**	**564**	**1 648**	**496**	**1 935**	**600**	**1 920**	**671**	**2 150**	**755**
Republic of Sakha (Yakutia)	288	124	320	130	291	126	293	130	303	137	319	182	352	185	406	194
Kamchatka Territory	32	8	21	1	63	1	63	3	58	2	69	2	72	23	83	16
Primorye Territory	320	129	367	192	375	201	399	230	535	185	592	190	556	203	614	241
Khabarovsk Territory	205	31	266	40	304	51	379	70	315	50	402	80	340	93	320	87
Amur Region	139	31	169	38	185	37	150	36	166	36	241	62	312	60	363	62
Magadan Region	14	0	15	1	15	2	16	4	16	6	18	7	20	2	15	1
Sakhalin Region	66	24	106	37	149	54	165	79	202	68	239	64	214	91	286	110
Jewish Autonomous Region	21	7	30	8	39	5	49	13	53	11	53	13	52	15	63	43
Chukotka Autonomous Area	7	…	7	…	2	…	4	…	0	…	2	…	1	…	0	…

* According to Rosstat.

** In 2012, data on the federal city of Moscow and Moscow Region are taken into account with adjusted borders from the 1st of July 2012, in accordance with the resolution of the Federal Council of the Federation of the Russian Federation of the 27th of December 2011 №560-SF. With the purpose of comparability, the relative indexes are calculated with taking adjusted borders of Moscow and Moscow Region into account.

*** Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

3.29. Regional Structure of Registered Mortgage Contracts and Issued Mortgage Certificates*

(единиц)

	01.01.2006				01.01.2007				01.01.2008			
	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates
THE RUSSIAN FEDERATION	**70 794**	**136 777**	**78 603**	**37 243**	**72 755**	**275 421**	**190 398**	**125 615**	**82 304**	**415 380**	**312 698**	**202 016**
CENTRAL FEDERAL DISTRICT	**13 094**	**28 040**	**20 299**	**6 606**	**13 063**	**48 439**	**28 795**	**17 330**	**17 549**	**81 154**	**56 044**	**32 986**
Belgorod Region	138	1 054	846	38	563	2 120	1 931	344	510	2 527	1 658	604
Bryansk Region	123	3 269	2 949	110	371	1 427	1 036	217	261	1 536	938	624
Vladimir Region	184	749	187	106	162	1 905	942	492	305	4 297	2 712	815
Voronezh Region	111	132	56	0	375	2 523	1 085	391	532	5 323	2 180	1 964
Ivanovo Region	127	195	184	119	126	1 521	912	390	539	1 924	1 253	661
Kaluga Region	1 925	387	387	467	908	723	306	186	819	1 556	760	116
Kostroma Region	727	985	458	0	963	1 574	724	221	1 732	2 305	1 337	852
Kursk Region	156	312	133	166	49	1 097	514	219	218	2 003	1 469	1 226
Lipetsk Region	1 465	1 936	1 465	384	81	2 032	1 263	1 029	335	2 579	1 311	1 484
Moscow Region	4 329	6 951	4 991	1 820	2 797	11 789	2 279	3 650	3 586	18 007	13 824	7 583
Orel Region	95	193	43	0	184	530	262	219	150	1 885	546	645
Ryazan Region	126	1 507	919	271	341	2 295	1 534	604	740	3 557	2 715	1 320
Smolensk Region	39	387	52	51	119	309	72	38	437	2 220	1 536	320
Tambov Region	84	220	85	7	169	417	334	421	127	1 317	906	562
Tver Region	274	1 731	1 212	337	505	3 578	3 251	662	425	6 565	4 619	640
Tula Region	234	1 279	132	68	374	1 178	447	371	419	2 184	1 555	675
Yaroslavl Region	695	1 246	761	9	429	1 767	307	822	466	2 681	2 082	1 057
Moscow	2 262	5 507	5 439	2 653	4 547	11 654	11 596	7 054	5 948	18 688	14 643	11 838
NORTH-WESTERN FEDERAL DISTRICT	**3 245**	**9 840**	**5 632**	**3 415**	**5 102**	**21 179**	**15 151**	**10 095**	**6 765**	**36 326**	**28 582**	**17 889**
Republic of Karelia	210	381	248	110	238	1 147	961	552	270	2 298	1 788	900
Republic of Komi	598	791	437	399	288	2 066	1 586	1 145	423	2 866	2 345	1 100
Arkhangelsk Region including Nenets Autonomous Area	51	575	296	136	211	1 204	708	515	415	3 029	2 687	1 206
Vologda Region	908	1 582	1 142	1 071	106	3 018	2 439	2 118	306	4 774	3 361	2 731
Kaliningrad Region	98	1 297	0	53	142	1 857	597	439	475	3 472	1 944	1 183
Leningrad Region**	-	-	-	-	-	-	-	-	-	-	-	-
Murmansk Region	132	659	50	0	1 520	1 333	794	348	314	1 535	1 241	498
Novgorod Region	172	1 153	935	328	680	1 728	1 504	398	424	2 821	2 585	709
Pskov Region	281	185	83	1	331	891	162	77	186	1 866	821	156
Saint Petersburg**	795	3217	2441	1317	1 586	7 935	6 400	4 503	3 952	13 665	11 810	9 406
SOUTHERN FEDERAL DISTRICT* **	**4 138**	**11 733**	**5 805**	**1 222**	**10 364**	**24 585**	**6 532**	**5 969**	**8 813**	**40 886**	**20 876**	**12 307**
Republic of Adygeya (Adygeya)	24	96	1	0	278	202	178	114	106	1 008	287	166
Republic of Kalmykia	19	91	31	1	152	285	5	7	266	204	126	135
Krasnodar Territory	2 451	3 931	3 931	169	1 746	6 345	2 741	858	2 144	10 701	5 549	3 532
Astrakhan Region	345	361	157	106	853	667	581	399	1 100	2 257	1 525	597
Volgograd Region	93	1 672	0	400	4 092	5 831	33	2 322	1 215	8 787	4 903	4 143
Rostov Region	595	4 283	1 561	346	1 138	6 964	1 369	1 454	2 210	9 992	4 866	2 845
NORTH-CAUCASIAN FEDERAL DISTRICT* **	-	-	-	-	-	-	-	-	-	-	-	-
Republic of Daghestan	108	32	22	19	127	112	37	66	182	388	169	99
Republic of Ingushetia	0	67	0	0	18	250	0	0	16	426	0	0
Kabardino-Balkar Republic	114	62	16	14	279	116	54	12	625	481	217	11
Karachai-Cherkess Republic	80	22	0	0	183	132	1	0	89	116	8	3
Republic of North Ossetia - Alania	46	38	14	14	631	156	9	3	142	495	279	41
Chechen Republic	0	0	0	0	8	0	0	0	26	52	3	22
Stavropol Territory	263	1 078	72	153	859	3 525	1 524	734	692	5 979	2 944	713
VOLGA FEDERAL DISTRICT	**17 821**	**39 071**	**17 546**	**16 285**	**22 104**	**71 751**	**54 240**	**39 660**	**22 760**	**101 064**	**74 892**	**57 819**
Republic of Bashkortostan	3 103	8 431	1 849	7 334	4 864	11 798	10 133	9 188	2 777	10 654	9 543	8 179
Mari El Republic	156	0	0	4	1 260	1 739	1 649	284	294	1 298	1 137	311
Republic of Mordovia	59	1 007	490	404	61	2 133	1 080	713	144	2 395	1 447	1 574
Republic of Tatarstan (Tatarstan)	5 177	7 053	4 946	636	4 745	12 015	9 283	4 838	4 366	15 691	8 347	12 084
Udmurt Republic	1 020	2 565	1 977	1 210	1 437	4 677	4 309	3 352	1 528	5 468	4 935	3 758
Chuvash Republic - Chuvashia	263	996	796	337	554	5 507	5 283	1 374	753	6 373	6 145	1 899
Perm Territory	2 805	4 867	1 941	1 438	2 774	4 869	4 013	3 309	3 065	11 396	8 830	4 831
Kirov Region	138	969	466	377	303	2 967	2 386	1 920	853	3 848	2 781	269
Nizhny Novgorod Region	1 179	2 502	1 580	316	700	4 408	2 715	1 370	1 366	7 085	4 272	2 468
Orenburg Region	1 430	2 565	1 760	1 908	2 306	3 794	2 196	3 621	1 674	8 054	6 547	5 785
Penza Region	122	830	99	212	132	1 901	1 061	861	364	3 021	2 201	1 173
Samara Region	1 802	4 482	678	1 568	1 914	8 902	6 147	4 793	3 947	12 352	9 697	7 987
Saratov Region	430	2 186	760	252	776	5 693	3 440	3 259	930	9 192	5 623	5 771
Ulyanovsk Region	137	618	204	289	278	1 348	545	778	699	4 237	3 387	1 730
URAL FEDERAL DISTRICT	**8 040**	**25 320**	**19 365**	**1 682**	**8 622**	**44 091**	**35 237**	**12 199**	**11 450**	**58 922**	**47 807**	**23 980**
Kurgan Region	340	274	184	161	500	1 182	283	543	441	2 158	1 950	1 472
Sverdlovsk Region	4 512	5 956	4 380	458	4 056	11 114	7 037	5 510	3 159	14 105	10 019	7 147
Tyumen Region	2 070	15 229	13 214	271	1 942	23 761	22 307	2 668	2 930	25 329	22 059	4 747
including Khanty-Mansi Autonomous Area - Yugra	…	…	…	…	…	…	…	…	…	…	…	…
including Yamal-Nenets Autonomous Area	…	…	…	…	…	…	…	…	…	…	…	…
Chelyabinsk Region	1 118	3 861	1 587	792	2 124	8 034	5 610	3 478	4 920	17 330	13 779	10 614
SIBERIAN FEDERAL DISTRICT	**23 057**	**18 599**	**8 845**	**7 352**	**10 311**	**55 287**	**44 780**	**36 107**	**12 065**	**77 523**	**69 926**	**49 733**
Altai Republic	97	129	77	76	56	321	321	222	113	401	222	176
Republic of Buryatia	31	1 191	389	293	200	3 030	1 869	1 315	628	3 152	2 080	1 597
Republic of Tuva	208	132	104	102	226	514	506	348	137	799	770	342
Republic of Khakassia	54	292	234	20	68	998	824	172	99	2 351	2 060	222
Altai Territory	3 312	3 058	2 230	2 007	3 035	15 017	12 740	10 006	2 525	12 748	12 716	10 327
Trans-Baikal Territory	210	466	123	44	419	887	766	266	258	2 023	1 540	650
Krasnoyarsk Territory	519	2 073	197	301	1 129	8 245	6 229	4 064	1 543	14 334	12 228	5 944
Irkutsk Region	1 428	2 179	246	282	667	4 451	2 513	1 647	1 176	8 998	7 918	2 142
Kemerovo Region	315	4 635	2 701	1 735	512	8 910	7 263	5 141	1 116	11 727	10 661	7 280
Novosibirsk Region	14 284	1 599	0	76	2 752	4 049	3 756	5 680	1 598	6 076	5 849	10 330
Omsk Region	2 332	1 695	1 560	1 552	774	6 410	5 937	5 717	1 926	9 451	8 719	7 785
Tomsk Region	267	1 150	984	864	473	2 455	2 056	1 529	946	5 463	5 163	2 938
FAR-EASTERN FEDERAL DISTRICT	**1 399**	**4 174**	**1 111**	**681**	**3 189**	**10 089**	**5 663**	**4 255**	**2 902**	**19 505**	**14 571**	**7 302**
Republic of Sakha (Yakutia)	546	853	80	71	986	2 140	1 321	799	805	3 022	2 300	1 000
Kamchatka Territory	30	123	26	20	81	448	288	259	84	1 065	640	523
Primorye Territory	361	1 809	584	330	453	3 346	1 594	1 224	735	4 813	3 986	3 681
Khabarovsk Territory****	133	828	339	124	1 018	2 413	1 623	1 236	618	6 001	4 807	951
Amur Region	101	151	60	136	257	1 018	475	711	466	2 487	1 429	782
Magadan Region and Chukotka Autonomous Area	39	368	3	0	312	408	59	0	42	802	606	305
Sakhalin Region	189	42	19	0	82	316	303	26	152	1 315	803	60
Jewish Autonomous Region****	-	-	-	-	-	-	-	-	-	-	-	-

	01.01.2009				01.01.2010				01.01.2011			
	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates
THE RUSSIAN FEDERATION	**85 719**	**451 779**	**339 439**	**164 152**	**60 649**	**337 046**	**196 257**	**73 729**	**82 559**	**650 531**	**367 280**	**123 827**
CENTRAL FEDERAL DISTRICT	**16 426**	**86 689**	**64 881**	**39 825**	**13 385**	**65 123**	**34 306**	**15 120**	**23 595**	**122 242**	**72 727**	**28 595**
Belgorod Region	1 001	3 132	1 722	1 135	1 099	2 047	622	273	3 367	4 390	1 224	669
Bryansk Region	300	1 567	1 130	502	501	1 892	862	207	257	3 214	1 254	173
Vladimir Region	360	3 686	2 376	1 355	268	2 965	1 369	642	410	4 981	2 816	1 159
Voronezh Region	637	6 228	2 691	1 948	454	5 038	1 447	757	570	6 864	2 800	1 100
Ivanovo Region	285	2 185	1 614	710	188	1 496	890	198	370	2 483	1 444	395
Kaluga Region	383	2 417	1 937	677	412	1 959	1 148	364	592	3 240	1 976	709
Kostroma Region	817	1 885	1 140	539	222	1 498	655	172	298	2 794	1 329	367
Kursk Region	217	1 885	1 478	744	511	2 714	769	415	4 712	4 588	1 735	709
Lipetsk Region	490	2 505	1 280	884	464	2 702	1 452	472	458	4 035	1 699	799
Moscow Region	4 159	24 206	19 463	14 840	4 422	16 911	9 162	4 364	5 259	33 336	20 364	8 702
Orel Region	468	1 768	1 171	843	244	2 314	877	777	405	3 049	1 132	898
Ryazan Region	647	3 487	3 120	1 213	543	2 475	2 062	424	702	4 097	3 353	732
Smolensk Region	453	2 945	2 376	469	418	3 552	2 208	130	429	7 163	3 757	289
Tambov Region	180	1 615	880	442	248	1 755	564	224	425	2 922	1 142	377
Tver Region	446	3 419	3 121	624	288	3 002	1 946	315	679	4 535	3 435	825
Tula Region	533	4 269	3 247	986	443	2 999	1 705	423	508	4 179	2 629	576
Yaroslavl Region	526	1 912	1 675	1 098	425	569	361	91	616	5 426	3 046	699
Moscow	4 524	17 578	14 460	10 816	2 235	9 235	6 207	4 872	3 538	20 946	17 592	9 417
NORTH-WESTERN FEDERAL DISTRICT	**7 117**	**48 200**	**39 743**	**16 886**	**4 952**	**39 856**	**25 993**	**8 948**	**5 205**	**50 507**	**32 356**	**10 194**
Republic of Karelia	314	3 357	2 684	925	272	2 886	2 012	364	387	5 164	2 890	452
Republic of Komi	353	3 923	3 345	687	471	3 437	2 584	170	333	4 452	3 429	775
Arkhangelsk Region including Nenets Autonomous Area	454	3 905	3 616	1 067	407	3 163	2 574	645	437	6 680	4 506	1 357
Vologda Region	591	5 689	4 611	3 080	440	5 441	3 867	1 433	878	5 951	4 235	1 674
Kaliningrad Region	556	6 432	3 751	1 270	681	4 740	2 072	709	401	5 616	1 524	952
Leningrad Region**	-	-	-	-	-	-	-	-	578	3 525	2 483	924
Murmansk Region	247	2 557	2 251	322	158	1 985	1 535	240	213	3 462	2 395	587
Novgorod Region	282	2 946	2 625	813	172	1 882	1 560	465	196	3 570	2 515	888
Pskov Region	142	1 676	1 234	245	116	1 670	733	165	122	3 155	871	326
Saint Petersburg**	4 178	17 715	15 626	8 477	2 235	14 652	9 056	4 757	1 660	8 932	7 508	2 259
SOUTHERN FEDERAL DISTRICT* **	**9 130**	**43 901**	**21 476**	**10 971**	**7 322**	**33 810**	**11 020**	**3 782**	**7 152**	**55 587**	**17 122**	**5 455**
Republic of Adygeya (Adygeya)	128	926	250	161	111	808	131	105	134	2 027	354	91
Republic of Kalmykia	57	465	258	297	45	499	131	131	45	1 634	339	237
Krasnodar Territory	2 422	11 775	5 964	2 986	2 034	8 410	2 868	1 215	3 127	20 504	5 577	1 541
Astrakhan Region	742	2 414	1 254	619	447	1 746	855	340	510	3 497	1 475	512
Volgograd Region	1 335	6 509	3 959	2 795	900	4 624	1 908	462	1 351	9 874	4 192	1 173
Rostov Region	2 437	12 006	5 816	3 191	1 714	9 307	2 842	1 178	1 985	18 051	5 185	1 901
NORTH-CAUCASIAN FEDERAL DISTRICT* **	-	-	-	-	-	-	-	-	**2 917**	**22 514**	**4 489**	**924**
Republic of Daghestan	279	604	297	206	446	822	175	259	752	2 611	326	399
Republic of Ingushetia	18	879	0	0	49	476	17	0	169	3 017	16	0
Kabardino-Balkar Republic	495	1 052	528	16	301	1 583	504	19	314	2 366	718	4
Karachai-Cherkess Republic	183	238	40	11	223	286	34	2	239	1 878	18	0
Republic of North Ossetia - Alania	146	763	330	0	149	750	246	0	224	1 928	567	0
Chechen Republic	23	157	31	32	38	277	37	34	31	1 086	52	51
Stavropol Territory	865	6 113	2 749	657	865	4 222	1 272	37	1 188	9 628	2 792	470
VOLGA FEDERAL DISTRICT	**25 228**	**117 095**	**88 741**	**32 706**	**14 986**	**82 278**	**52 918**	**18 307**	**19 570**	**169 358**	**103 884**	**30 811**
Republic of Bashkortostan	2 603	9 570	8 087	5 998	2 474	7 404	4 780	2 118	3 557	13 415	8 805	3 879
Mari El Republic	239	2 444	1 995	669	342	1 419	909	239	264	4 598	2 648	352
Republic of Mordovia	176	2 328	1 381	770	156	2 542	1 024	675	136	3 350	1 153	561
Republic of Tatarstan (Tatarstan)	9 000	26 685	17 717	0	2 513	15 073	10 804	3 362	3 696	39 956	23 134	4 116
Udmurt Republic	901	5 554	4 659	2 524	541	4 373	2 942	920	806	14 030	10 116	2 048
Chuvash Republic - Chuvashia	527	7 452	6 238	1 618	489	5 878	4 370	716	629	12 408	7 732	1 507
Perm Territory	2 902	11 137	8 390	3 120	2 667	11 126	6 205	1 510	2 615	17 066	8 852	2 161
Kirov Region	993	4 060	3 119	866	750	4 750	3 255	1 530	911	6 600	4 985	1 758
Nizhny Novgorod Region	1 234	14 477	10 974	2 344	549	5 770	4 167	1 550	1 056	11 146	7 417	2 837
Orenburg Region	1 284	7 652	6 929	4 840	935	5 254	4 182	1 904	962	9 202	7 530	3 723
Penza Region	427	2 725	1 842	974	328	2 787	1 055	460	547	7 147	2 086	784
Samara Region	3 385	11 192	9 244	5 603	2 004	6 885	3 928	1 316	2 550	12 043	8 932	2 648
Saratov Region	831	7 170	4 715	2 051	591	5 685	3 193	1 267	706	10 543	6 456	2 307
Ulyanovsk Region	726	4 649	3 451	1 329	647	3 332	2 104	740	1 135	7 854	4 038	2 130
URAL FEDERAL DISTRICT	**11 520**	**65 951**	**52 885**	**26 177**	**8 512**	**47 641**	**29 855**	**10 418**	**9 177**	**94 089**	**54 625**	**18 549**
Kurgan Region	197	1 605	1 474	1 502	366	1 839	1 166	1 083	264	2 621	1 190	1 325
Sverdlovsk Region	2 970	17 790	14 013	9 124	1 983	8 685	7 005	3 584	2 299	28 033	13 829	6 729
Tyumen Region	2 549	29 144	24 813	4 040	1 640	23 168	15 671	1 507	2 944	36 928	26 788	3 378
including Khanty-Mansi Autonomous Area - Yugra	…	…	…	…	629	11 305	8 381	783	1 580	16 960	13 390	1 596
including Yamal-Nenets Autonomous Area	…	…	…	…	249	2 996	2 155	196	237	4 603	3 511	554
Chelyabinsk Region	5 804	17 412	12 585	11 511	4 523	13 949	6 013	4 244	3 670	26 507	12 818	7 117
SIBERIAN FEDERAL DISTRICT	**12 459**	**70 598**	**57 076**	**31 173**	**8 651**	**53 761**	**33 871**	**14 396**	**11 154**	**108 299**	**65 318**	**24 264**
Altai Republic	135	319	132	45	114	446	137	29	386	1 230	193	54
Republic of Buryatia	803	3 116	1 764	1 053	575	2 450	594	433	568	6 337	1 563	829
Republic of Tuva	130	802	772	216	83	472	446	245	76	589	537	301
Republic of Khakassia	151	2 185	1 905	412	191	1 444	1 001	132	229	3 864	2 373	211
Altai Territory	1 562	7 558	5 055	3 011	970	6 651	4 244	2 528	1 382	13 406	6 614	4 868
Trans-Baikal Territory	399	2 189	1 603	851	444	1 812	710	274	392	4 736	1 670	592
Krasnoyarsk Territory	1 835	13 091	11 074	2 245	1 019	11 181	7 459	1 556	1 594	19 111	12 032	3 943
Irkutsk Region	1 276	7 437	6 594	2 716	1 340	5 638	4 057	766	1 622	16 676	12 303	1 443
Kemerovo Region	836	12 047	10 143	7 467	665	7 356	5 207	3 963	951	12 939	9 509	3 941
Novosibirsk Region	3 159	9 755	7 820	6 603	2 191	7 229	4 870	2 792	2 606	14 295	9 517	4 402
Omsk Region	1 346	6 959	5 523	4 518	582	4 616	2 105	860	782	10 470	5 059	2 659
Tomsk Region	827	5 140	4 691	2 036	477	4 466	3 041	818	566	4 646	3 948	1 021
FAR-EASTERN FEDERAL DISTRICT	**3 839**	**19 345**	**14 637**	**6 414**	**2 841**	**14 577**	**8 294**	**2 758**	**3 789**	**27 935**	**16 759**	**5 035**
Republic of Sakha (Yakutia)	1 282	2 382	1 542	826	876	2 158	1 327	490	1 039	3 815	2 320	471
Kamchatka Territory	160	1 324	870	794	97	669	346	281	203	1 500	838	709
Primorye Territory	814	4 673	4 242	1 780	562	2 865	1 588	690	1 064	5 114	3 599	1 257
Khabarovsk Territory****	797	6 070	4 903	2 087	585	4 788	3 327	901	706	8 893	6 086	1 544
Amur Region	563	3 023	1 666	570	417	2 337	737	225	335	5 012	1 660	585
Magadan Region and Chukotka Autonomous Area	50	768	597	253	28	550	220	87	36	1 035	567	217
Sakhalin Region	173	1 105	817	104	233	603	408	43	344	1 334	1 007	171
Jewish Autonomous Region****	-	-	-	-	43	607	341	41	62	1 232	682	81

	01.01.2012				01.01.2013				01.01.2014			
	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates	Registered: mortgages under the contracts	Registered: mortgages under the law	Of which: residential premises, owned by individuals, which are acquired (built) by borrowed funds or purpose loan	Issued mortgage certificates
THE RUSSIAN FEDERATION	**93 454**	**958 568**	**585 651**	**300 524**	**85 365**	**1 110 850**	**790 736**	**399 197**	**82 217**	**1 200 732**	**922 534**	**399 396**
CENTRAL FEDERAL DISTRICT	**21 401**	**183 418**	**117 598**	**71 412**	**21 899**	**205 039**	**162 596**	**94 797**	**21 944**	**223 189**	**191 792**	**88 597**
Belgorod Region	3 085	6 102	3 124	3 137	2 573	7 939	4 006	4 150	820	11 634	4 571	4 603
Bryansk Region	410	6 806	3 162	1 683	340	7 230	5 666	2 597	325	8 460	8 056	2 304
Vladimir Region	557	9 840	5 491	2 459	465	11 095	9 572	3 524	612	11 114	10 712	2 766
Voronezh Region	623	12 388	9 284	3 593	562	14 384	12 738	2 746	880	16 108	15 516	863
Ivanovo Region	493	5 588	2 880	1 426	570	6 752	3 993	1 522	600	7 428	4 825	1 629
Kaluga Region	653	5 121	3 379	2 032	548	6 746	5 535	2 856	661	6 980	6 658	2 232
Kostroma Region	406	4 107	2 286	1 317	361	4 706	3 600	1 686	455	5 368	4 952	1 261
Kursk Region	317	4 968	3 192	2 527	418	5 970	3 810	3 295	339	7 257	5 066	4 085
Lipetsk Region	489	5 713	2 770	1 548	521	6 704	3 584	2 232	431	7 905	3 962	2 685
Moscow Region	5 734	56 646	35 732	20 314	5 645	57 133	47 861	28 996	7 149	55 874	51 747	29 101
Orel Region	307	4 057	2 287	1 169	268	4 798	4 006	2 072	302	5 734	5 431	2 777
Ryazan Region	772	5 908	4 551	2 551	644	5 549	5 225	3 593	633	6 331	6 172	4 024
Smolensk Region	416	8 429	4 614	2 168	406	8 989	6 328	3 604	485	8 203	7 562	2 918
Tambov Region	350	5 247	1 821	1 298	258	6 366	2 406	2 239	208	7 963	3 030	2 634
Tver Region	642	6 588	4 805	3 014	626	7 260	6 313	3 818	456	7 740	7 543	3 241
Tula Region	678	5 750	3 559	1 756	659	7 690	6 014	2 422	631	10 103	8 919	2 827
Yaroslavl Region	625	8 248	5 133	2 419	726	10 050	8 104	2 852	825	9 788	9 181	2 625
Moscow	4 844	21 912	19 528	17 001	6 309	25 678	23 835	20 593	6 132	29 199	27 889	16 022
NORTH-WESTERN FEDERAL DISTRICT	**7 226**	**77 766**	**55 509**	**26 673**	**7 933**	**88 640**	**74 408**	**38 152**	**7 786**	**98 130**	**86 649**	**40 047**
Republic of Karelia	553	5 847	3 643	2 005	569	5 994	5 224	3 036	476	6 081	5 967	3 010
Republic of Komi	339	6 553	5 306	3 692	438	7 195	6 662	5 021	361	8 043	7 886	5 435
Arkhangelsk Region including Nenets Autonomous Area	550	8 278	6 643	4 174	752	8 950	8 502	5 652	708	9 183	9 057	6 054
Vologda Region	520	10 017	7 278	5 052	692	11 037	9 570	6 713	557	11 803	10 682	7 018
Kaliningrad Region	496	7 614	2 656	1 927	693	9 410	3 382	2 849	631	11 578	4 565	3 339
Leningrad Region**	927	5 476	4 583	1 980	821	7 452	6 776	4 235	976	9 582	8 834	4 364
Murmansk Region	249	5 183	3 702	1 432	258	5 614	4 181	2 214	261	6 101	5 813	2 261
Novgorod Region	265	4 554	3 475	2 059	380	5 430	4 913	2 660	361	4 390	4 238	2 076
Pskov Region	155	3 938	1 537	640	139	5 143	3 973	1 117	252	4 799	4 556	2 094
Saint Petersburg**	3 172	20 306	16 686	3 712	3 191	22 415	21 225	4 655	3 203	26 570	25 051	4 396
SOUTHERN FEDERAL DISTRICT* **	**12 384**	**77 101**	**28 442**	**16 355**	**7 561**	**99 440**	**36 197**	**23 707**	**8 550**	**121 860**	**44 203**	**24 185**
Republic of Adygeya (Adygeya)	157	2 641	546	147	132	3 389	691	250	147	4 100	908	235
Republic of Kalmykia	52	2 418	620	357	48	2 507	790	485	79	2 809	878	475
Krasnodar Territory	7 861	23 177	9 443	3 956	3 841	31 879	12 463	5 648	4 262	43 611	16 111	4 167
Astrakhan Region	525	6 676	2 150	1 847	473	8 027	3 115	2 730	479	8 228	3 864	3 288
Volgograd Region	1 229	14 655	7 093	4 393	1 272	17 787	9 295	7 363	1 300	18 483	9 603	7 310
Rostov Region	2 560	27 534	8 590	5 655	1 795	35 851	9 843	7 231	2 283	44 629	12 839	8 710
NORTH-CAUCASIAN FEDERAL DISTRICT* **	**3 650**	**39 427**	**7 430**	**2 442**	**2 982**	**51 293**	**15 859**	**3 989**	**1 991**	**48 495**	**19 203**	**5 259**
Republic of Daghestan	1 493	5 615	593	583	828	9 692	838	746	684	9 759	1 103	690
Republic of Ingushetia	284	4 662	39	8	31	3 381	24	9	14	4 008	11	18
Kabardino-Balkar Republic	206	4 922	816	19	872	6 421	3 272	576	140	4 440	4 270	319
Karachai-Cherkess Republic	259	3 048	219	67	111	3 925	400	316	122	3 016	452	363
Republic of North Ossetia - Alania	214	3 793	904	0	239	4 718	3 153	0	281	4 451	4 225	0
Chechen Republic	74	1 970	22	5	105	2 314	25	10	19	2 121	63	12
Stavropol Territory	1 120	15 417	4 837	1 760	796	20 842	8 147	2 332	731	20 700	9 079	3 857
VOLGA FEDERAL DISTRICT	**21 234**	**245 810**	**169 845**	**72 988**	**21 880**	**276 228**	**231 803**	**94 302**	**19 559**	**289 945**	**265 939**	**83 182**
Republic of Bashkortostan	1 463	29 145	20 059	10 765	1 704	33 796	29 068	12 130	1 929	37 430	36 494	7 418
Mari El Republic	257	6 121	4 599	1 419	285	6 228	5 817	2 088	235	6 400	6 328	3 015
Republic of Mordovia	246	4 410	2 374	847	194	5 438	4 167	1 835	182	5 154	4 893	1 832
Republic of Tatarstan (Tatarstan)	6 921	49 939	30 006	6 418	7 046	49 470	33 054	6 079	4 590	51 154	34 334	6 526
Udmurt Republic	846	17 278	14 012	5 308	903	16 672	15 103	6 929	1 101	17 301	16 627	8 656
Chuvash Republic - Chuvashia	608	14 245	8 630	3 547	894	12 456	10 910	5 542	725	13 032	12 440	6 168
Perm Territory	2 229	22 739	15 870	8 813	2 356	29 633	26 236	9 559	2 608	30 538	29 772	9 079
Kirov Region	663	11 090	9 115	4 066	716	13 471	12 532	5 946	970	13 423	12 874	6 259
Nizhny Novgorod Region	1 136	18 422	13 112	6 387	1 649	22 933	18 401	10 322	1 194	25 683	24 189	6 772
Orenburg Region	1 190	15 836	12 187	5 410	1 052	17 302	15 695	5 336	1 069	18 638	18 597	5 592
Penza Region	1 007	10 594	5 067	1 497	642	12 203	10 047	2 765	952	11 478	11 098	2 661
Samara Region	3 188	18 786	16 654	8 398	2 995	23 310	22 322	12 174	2 672	26 014	25 755	9 973
Saratov Region	762	15 547	10 222	5 913	718	19 220	16 588	7 729	671	20 252	19 630	2 967
Ulyanovsk Region	718	11 658	7 938	4 200	726	14 096	11 863	5 868	661	13 448	12 908	6 264
URAL FEDERAL DISTRICT	**11 051**	**139 111**	**83 413**	**43 097**	**6 990**	**157 330**	**96 256**	**52 569**	**7 313**	**165 638**	**111 880**	**48 997**
Kurgan Region	154	3 955	1 794	1 852	133	5 887	4 388	1 273	133	6 328	3 349	414
Sverdlovsk Region	2 691	51 374	24 226	13 724	2 081	65 343	32 107	20 304	1 966	69 812	36 916	17 811
Tyumen Region	4 821	45 364	38 372	14 305	2 366	44 924	36 009	16 148	2 468	46 242	43 993	16 280
including Khanty-Mansi Autonomous Area - Yugra	2 132	21 332	18 947	6 824	1 201	19 184	17 752	7 116	897	21 681	20 850	6 919
including Yamal-Nenets Autonomous Area	308	6 029	5 154	2 357	206	5 906	5 410	2 086	405	5 476	5 315	1 596
Chelyabinsk Region	3 385	38 418	19 021	13 216	2 410	41 176	23 752	14 844	2 746	43 256	27 622	14 492
SIBERIAN FEDERAL DISTRICT	**12 041**	**155 716**	**95 232**	**53 974**	**11 861**	**188 356**	**133 828**	**71 119**	**10 859**	**207 504**	**160 263**	**90 021**
Altai Republic	288	811	202	71	193	1 065	204	79	112	1 234	333	69
Republic of Buryatia	506	6 962	2 127	1 998	411	8 667	2 658	2 806	470	11 343	4 767	3 479
Republic of Tuva	124	3 342	1 296	561	110	4 052	2 034	444	125	5 920	5 748	707
Republic of Khakassia	212	4 927	3 280	891	187	5 545	4 877	1 096	276	5 544	5 144	1 114
Altai Territory	1 446	18 604	8 996	8 114	3 237	21 359	11 901	12 484	1 878	25 097	13 374	12 099
Trans-Baikal Territory	416	6 647	3 048	2 397	333	6 701	3 523	3 269	299	7 623	4 507	3 846
Krasnoyarsk Territory	2 054	23 994	17 242	6 801	2 364	27 958	26 547	6 403	2 269	32 139	31 837	17 828
Irkutsk Region	1 732	22 493	15 482	6 297	1 256	27 013	22 405	5 800	1 402	27 700	25 437	7 264
Kemerovo Region	1 032	21 219	16 164	7 810	831	27 282	25 114	12 002	1 157	29 082	28 797	14 355
Novosibirsk Region	2 625	21 230	12 922	9 276	1 430	26 813	15 833	12 495	1 496	30 651	19 524	15 944
Omsk Region	1 017	17 884	8 079	6 970	854	22 718	10 357	9 857	879	20 446	10 552	9 879
Tomsk Region	589	7 603	6 394	2 788	655	9 183	8 375	4 384	496	10 725	10 243	3 437
FAR-EASTERN FEDERAL DISTRICT	**4 467**	**40 219**	**28 182**	**13 583**	**4 259**	**44 524**	**39 789**	**20 562**	**4 215**	**45 971**	**42 605**	**19 108**
Republic of Sakha (Yakutia)	1 177	6 968	4 281	998	1 149	7 509	6 179	2 680	1 102	7 886	7 097	2 770
Kamchatka Territory	292	2 189	1 427	984	197	2 187	1 988	1 285	199	2 447	2 219	1 083
Primorye Territory	1 042	8 384	6 518	3 667	1 008	10 591	8 971	5 908	1 140	11 901	10 505	6 170
Khabarovsk Territory****	900	11 142	8 895	3 822	822	12 238	11 838	5 698	807	11 275	11 075	4 017
Amur Region	517	6 490	3 714	2 515	411	6 561	6 016	3 188	360	6 572	6 394	2 795
Magadan Region and Chukotka Autonomous Area	36	1 579	815	549	113	1 481	1 314	791	53	1 744	1 438	885
Sakhalin Region	425	2 039	1 565	674	493	2 462	2 182	605	490	2 774	2 570	707
Jewish Autonomous Region****	78	1 428	967	374	66	1 495	1 301	407	64	1 372	1 307	681

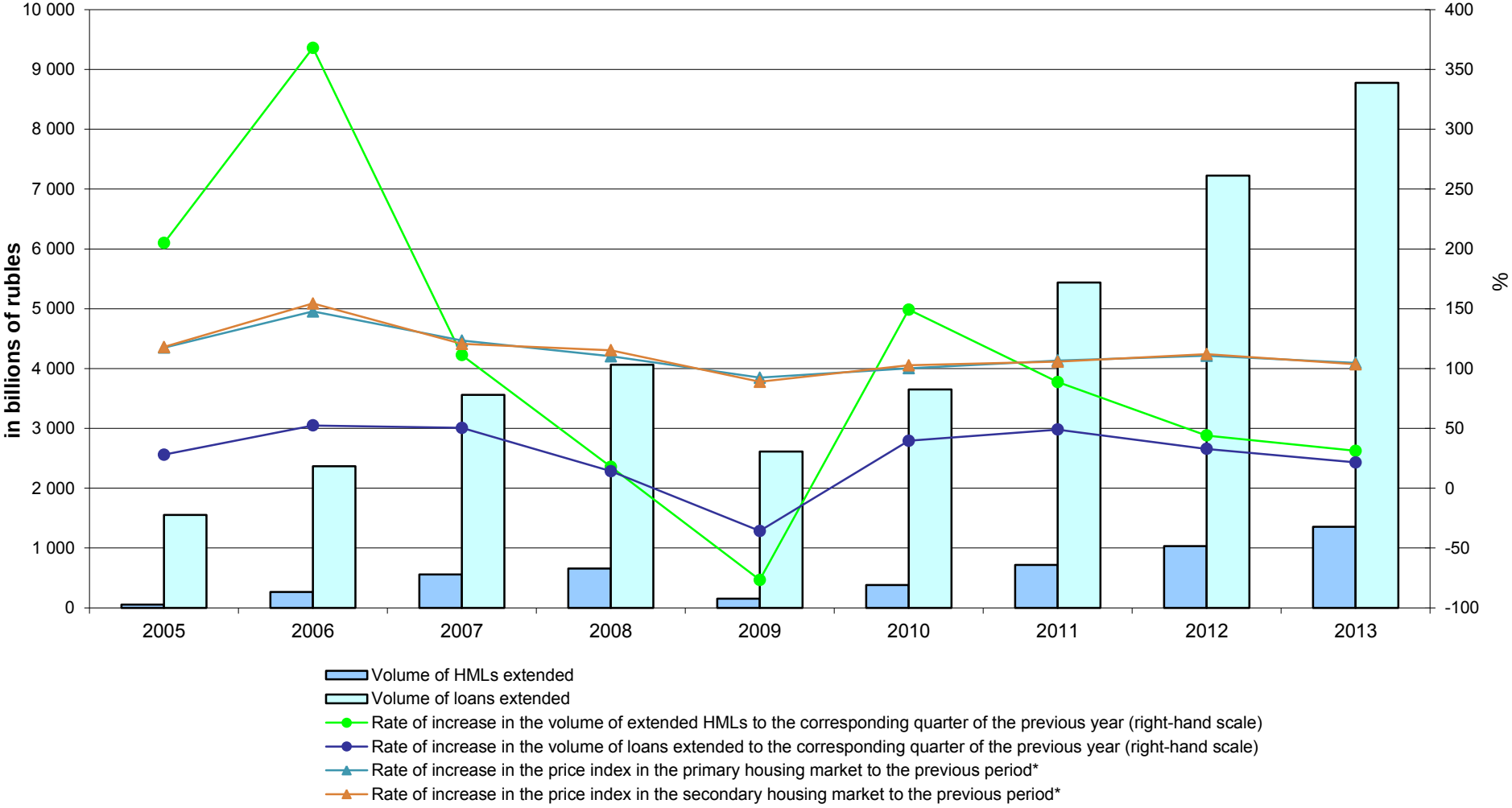
* According to Rosreest.Calculations of the Bank of Russia's Statistics Department.

** Before 01.01.2011, data on Leningrad Region were included in data on Saint-Petersburg.

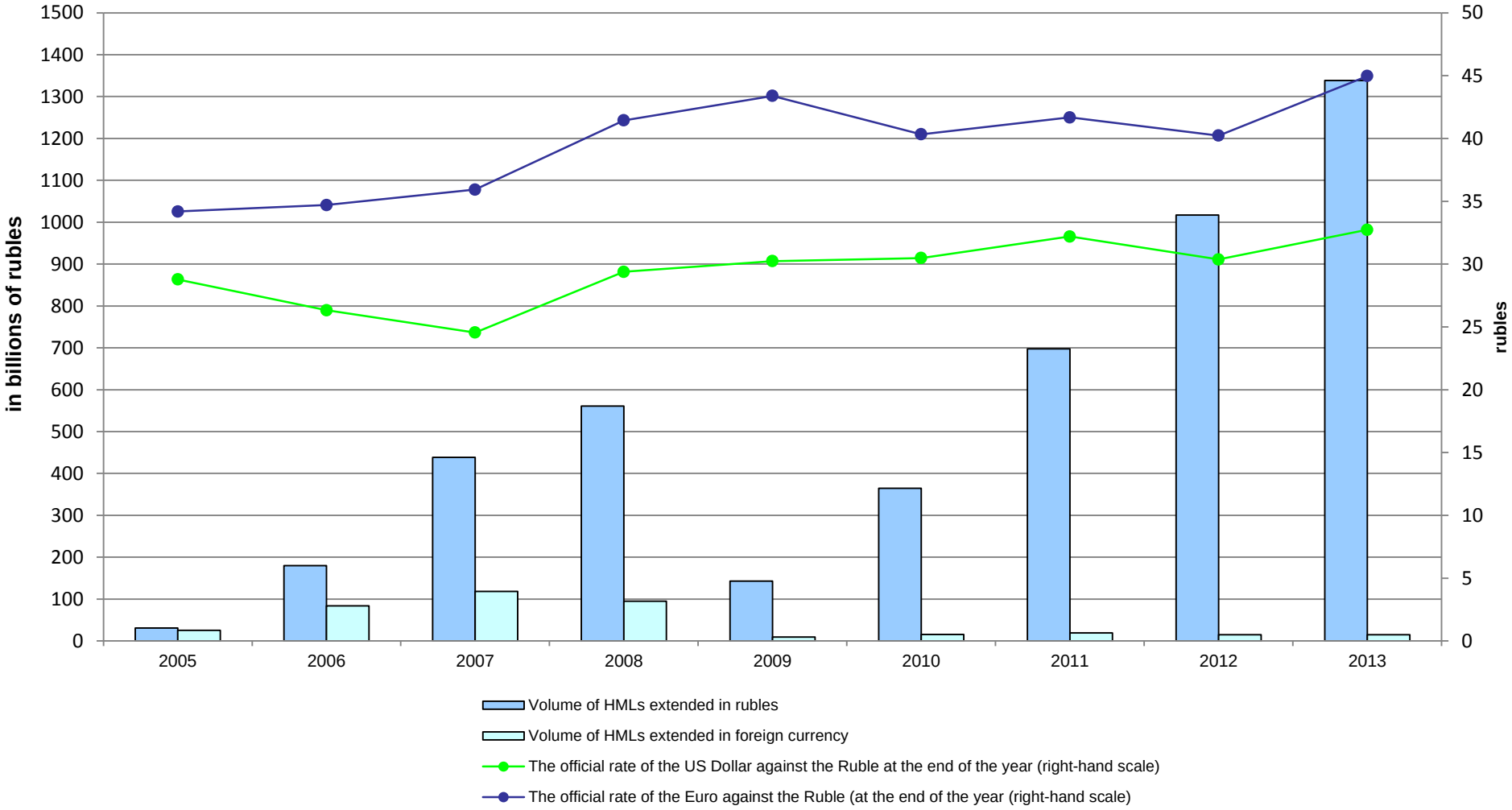
*** Before the formation of the North-Caucasian federal district (19.01.2010), its subjects of the Russian Federation were included in Southern Federal District.

**** Before 01.01.2010, data on Jewish Autonomous Region were included in data on Khabarovsk Territory.

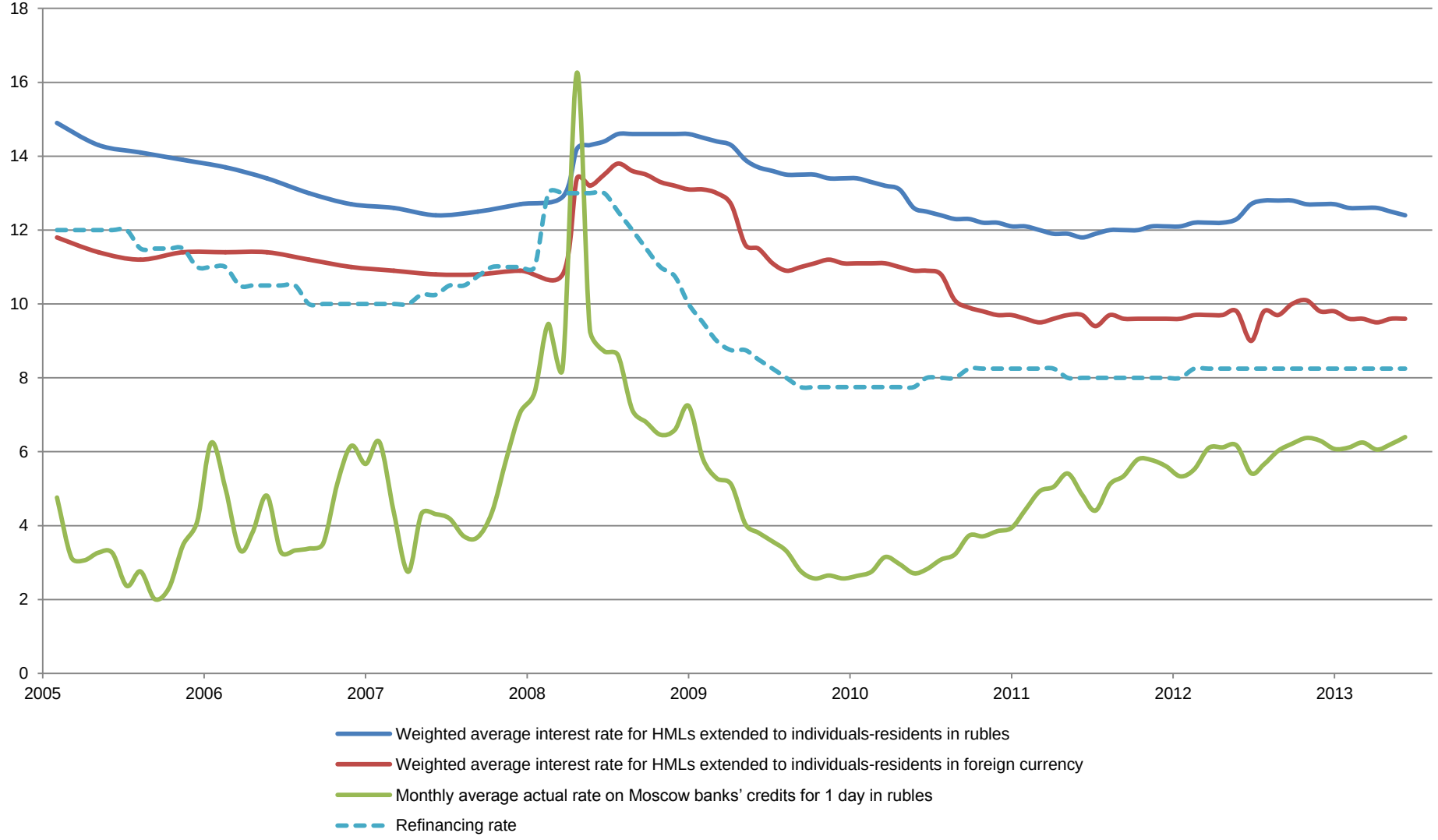
4.1. Dynamics of Volume of Extended Loans to Individuals-Residents, of which HMLs and Rate of Increase in the Price Index in the Housing Market



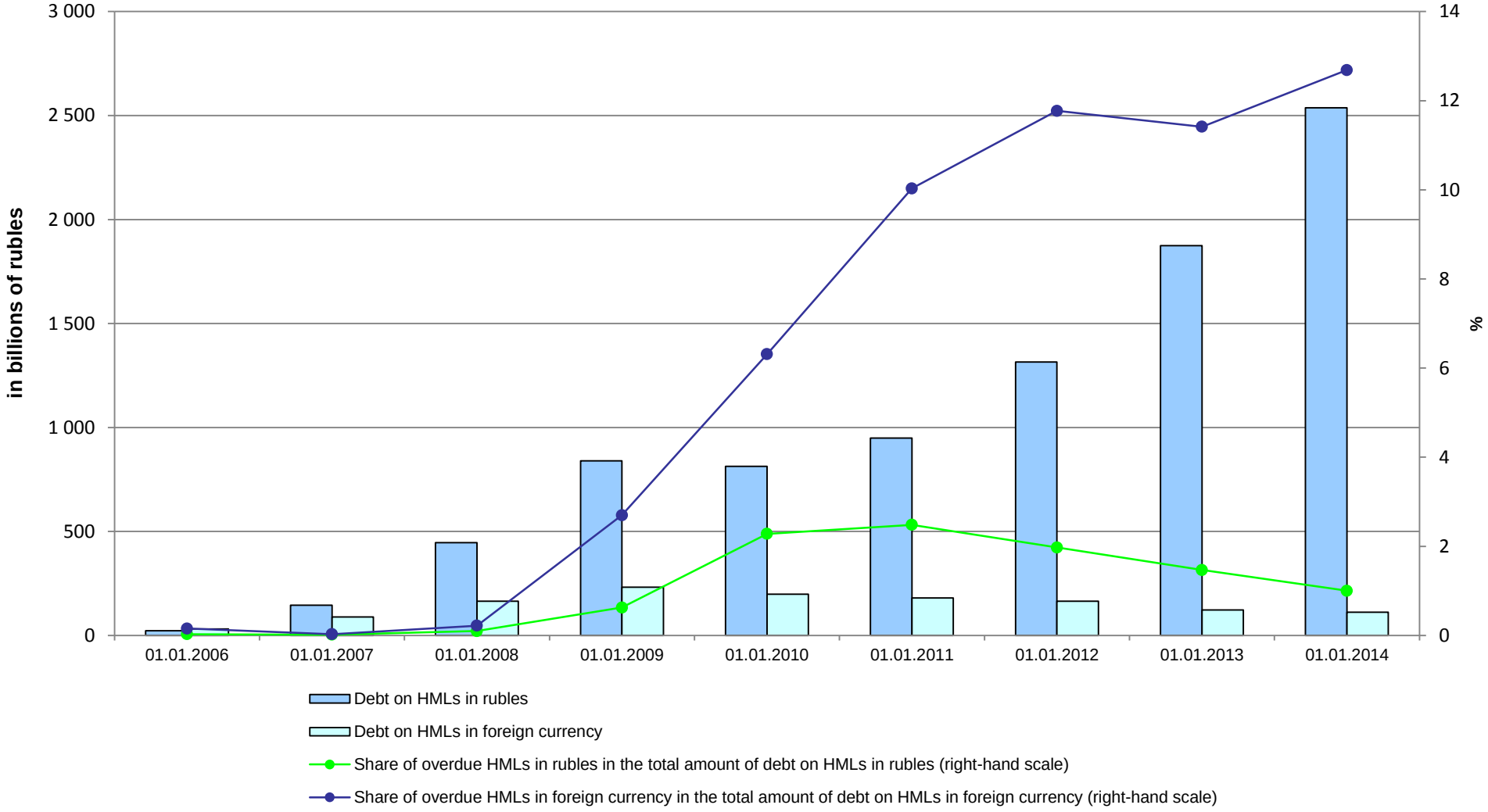
4.2. Currency Structure of HMLs Extended to Individuals-Residents and Dynamics of Currency Rate



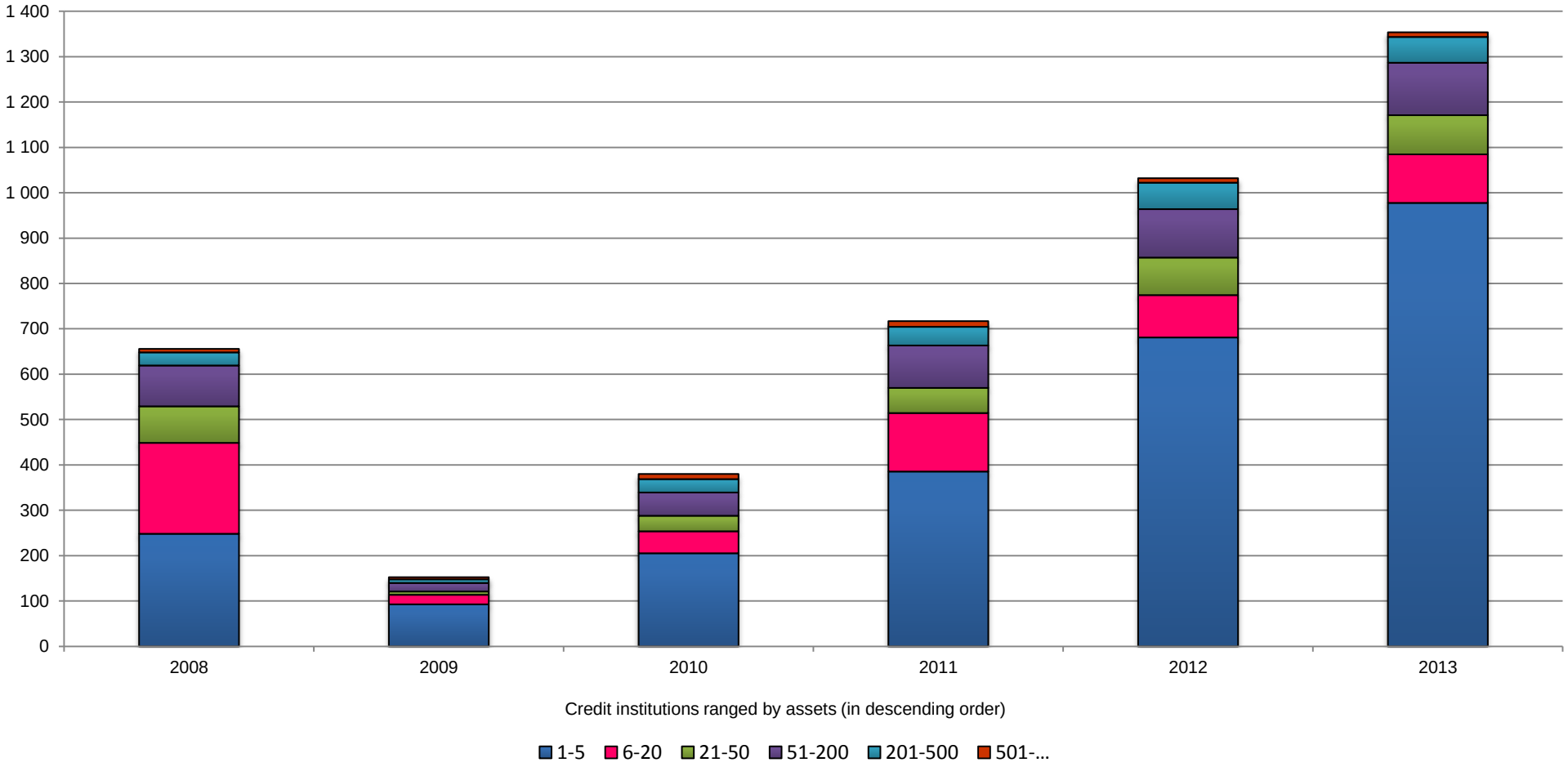
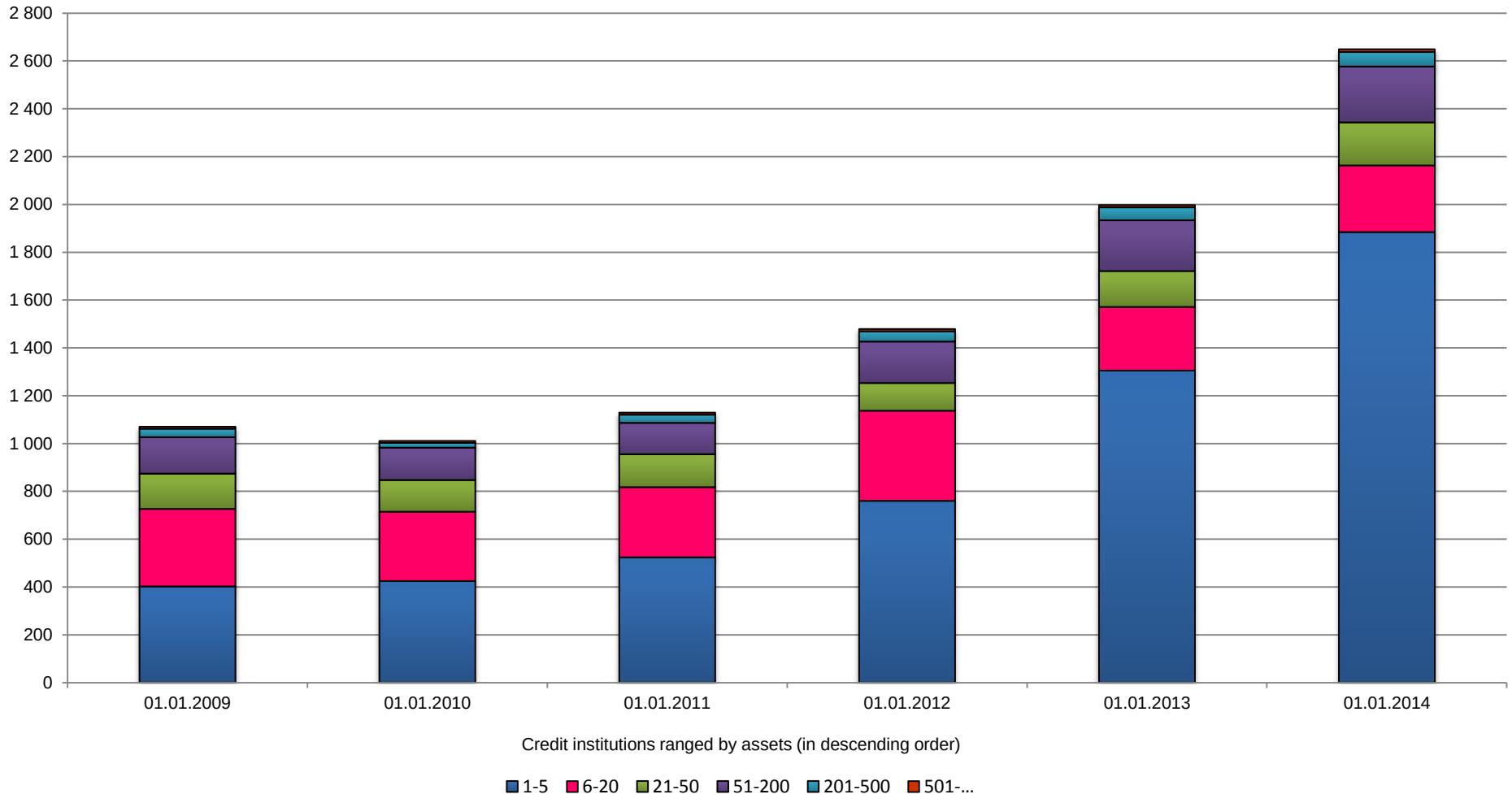
4.3. Dynamics of Interest Rate, %



4.4. Debt on HMLs



4.5. Volume of HMLs Extended to Individuals-Residents by group of Credit Institutions ranged by Assets, in billions of rubles



4.6. Debt on HMLs Extended to Individuals-Residents by group of Credit Institutions ranged by Assets, in billions of rubles