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2014–2018



HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Statistical yearbook (internet-version)

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FOREWORD

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

The yearbook contains statistical data on the housing (mortgage) loan markets in Russia for the period from 2014 to 2018.

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

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

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

1. ECONOMIC INDICATORS

SELECTED MACROECONOMIC INDICATORS

Table 1.1

	GDP at current prices, billion rubles ¹	Volume index of GDP in % to the corresponding period of the previous year ¹	Consumer price index in % to the corresponding period of the previous year ¹	The official rate of the US dollar against the ruble (at the end of the quarter), rubles/US dollar	The official rate of the euro against the ruble (at the end of the quarter), rubles/euro
2014					
I quarter	17 311,4	100,0	106,4	35,6871	49,0519
II quarter	19 044,2	100,6	107,6	33,6306	45,8251
III quarter	20 544,0	101,4	107,7	39,3866	49,9540
IV quarter	22 130,5	100,9	109,6	56,2584	68,3427
2015					
I quarter	18 467,9	98,5	116,2	58,4643	63,3695
II quarter	19 751,0	96,9	115,8	55,5240	61,5206
III quarter	21 788,6	98,3	115,7	66,2367	74,5825
IV quarter	23 079,8	98,4	114,5	72,8827	79,6972
2016					
I quarter	18 885,1	99,8	108,4	67,6076	76,5386
II quarter	20 452,2	100,3	107,4	64,2575	71,2102
III quarter	22 235,1	100,1	106,8	63,1581	70,8823
IV quarter	24 043,6	100,5	105,8	60,6569	63,8111
2017					
I quarter	20 586,1	101,3	104,6	56,3779	60,5950
II quarter	21 917,6	102,3	104,2	59,0855	67,4993
III quarter	23 718,2	102,6	103,4	58,0169	68,4483
IV quarter	25 621,2	101,0	102,6	57,6002	68,8668
2018					
I quarter	22 845,3	102,2	102,2	57,2649	70,5618
II quarter	25 225,6	102,6	102,4	62,7565	72,9921
III quarter	27 508,9	102,5	103,0	65,5906	76,2294
IV quarter	29 049,9	102,8	103,9	69,4706	79,4605

¹According to Rosstat.

MAIN SOCIO-ECONOMIC INDICATORS

Table 1.2

	2014	2015	2016	2017	2018
Population, million people ¹	146,3	146,5	146,8	146,9	146,8
Labour force, million people ²	75,4	76,6	76,6	76,1	76,2
Average cash income per capita (per month), thousand rubles ²	27,4	30,3	30,9	31,9	33,2
Average monthly nominal accrued wage of one worker, thousand rubles ²	32,5	34,0	36,7	39,2	43,7
Share of expenses on real estate acquisition in cash expenses of the population, % ¹	2,3	1,8	2,3	2,1	2,6
Housing facilities, million m ² of residential premises ¹	3 473	3 581	3 653	3 708	3 780
Commissioning, million m ² of residential premises ¹	84,2	85,3	80,2	79,2	75,7
<i>including on own and borrowed funds of population</i>	36,2	35,2	31,8	33,0	32,4
Number of ready-built apartments, thousands of unit ¹	1 124	1 195	1 167	1 139	1 076
<i>including on own and borrowed funds of population</i>	268	272	251	244	233
Average size of apartment, m ² of residential premises ¹	74,9	71,4	68,7	69,6	70,3
<i>including on own and borrowed funds of population</i>	135,2	129,6	126,7	135,1	139,1

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

²According to Rosstat (annual average).

MAIN INDICATORS, WHICH CHARACTERIZE MLS MARKET¹

Table 1.3

	2014	2015	2016	2017	2018
Share of granted MLs in GDP, % ²	2,36	1,44	1,73	2,21	2,88
of which in rubles ³	2,22	1,39	1,72	2,20	2,88
of which in foreign currency ⁴	0,14	0,05	0,01	0,01	0,00
Share of debt on granted MLs in GDP, % ²	4,46	4,79	5,25	5,65	6,13
of which in rubles ³	4,29	4,64	5,17	5,60	6,09
of which in foreign currency ⁴	0,17	0,16	0,08	0,05	0,03
Average amount of debt on granted MLs per capita of labour force in rubles ²	46 778	51 996	58 634	68 159	84 137
of which in rubles ³	44 968	50 284	57 704	67 600	83 697
of which in foreign currency ⁴	1 810	1 712	929	559	441
Growth rate of the volume of granted MLs to the previous period, %	30,3	-34,2	26,8	37,2	49,0
of which in rubles ³	31,0	-34,0	27,2	37,3	49,0
of which in foreign currency ⁴	-28,7	-64,0	-72,1	-50,0	-24,1
Share of granted MLs in the volume of granted HLs in the reporting period, %	96,9	98,9	99,3	99,7	99,8
of which in rubles ³	96,9	99,0	99,4	99,7	99,8
of which in foreign currency ⁴	84,8	67,6	52,7	65,5	29,1
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %	20,4	19,8	20,4	21,9	24,2
of which in rubles ³	20,7	20,1	20,7	22,1	24,4
of which in foreign currency ⁴	6,4	4,1	1,0	0,5	0,5
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %	33,2	12,9	12,8	15,4	23,6
of which in rubles ³	33,7	13,5	14,8	16,3	23,9
of which in foreign currency ⁴	21,9	-4,0	-45,7	-40,3	-21,1
Share of debt on granted MLs in the debt on granted HLs, %	96,5	98,4	99,0	99,4	99,6
of which in rubles ³	95,8	96,4	98,4	99,4	99,7
of which in foreign currency ⁴	94,9	96,9	96,8	96,8	95,8
Share of debt on granted MLs in the debt on granted loans to individuals, %	31,2	37,4	41,7	42,7	43,1
of which in rubles ³	30,8	37,1	41,0	42,7	43,2
of which in foreign currency ⁴	47,2	49,1	46,1	42,7	32,3
Share of overdue debt in the debt on granted MLs, %	1,31	1,66	1,57	1,33	1,14
of which in rubles ³	0,85	1,03	1,09	1,06	0,96
of which in foreign currency ⁴	12,56	20,36	31,29	33,87	34,46
Ratio of early repaid MLs (rights of claim to MLs) to granted MLs, %	30,1	41,1	41,5	41,9	38,6
of which in rubles ³	28,7	38,4	39,7	41,4	38,4
of which in foreign currency ⁴	256,7	834,7	2501,9	1764,7	2018,4
Ratio of Early Repayed MLs (Claims Thereon) with the Borrowers' Funds to Early Repayed MLs (Claims Thereon), %	66,7	79,2	75,6	79,7	85,2
of which in rubles ³	65,9	81,6	77,6	80,1	85,4
of which in foreign currency ⁴	80,5	46,6	32,6	46,3	53,0
Ratio of Early Repayed MLs (Claims Thereon) with Newly Granted MLs to Early Repayed MLs (Claims Thereon), %	0,1	3,1	2,5	0,9	3,1
of which in rubles ³	0,1	0,0	0,0	0,4	2,8
of which in foreign currency ⁴	10,6	44,5	55,8	38,4	42,0
Ratio of refinanced MLs (rights of claim to MLs) to granted MLs, %	15,3	8,0	7,8	8,0	17,2
of which in rubles ³	15,3	7,6	7,7	7,7	17,2
of which in foreign currency ⁴	22,0	113,2	102,8	986,0	139,2

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

SELECTED INDICATORS DESCRIBING THE RESIDENTIAL REAL ESTATE MARKET¹

Table 1.4

	Registered mortgages on residential premises, owned by individuals and acquired (built) by borrowed funds or purpose loan, units ²	Issued mortgage certificates for residential premises, units ²	Amount of granted MLs, units			Average volume of MLs, thousand rubles			Average price of residential real estate market for 1 m ² of residential premises, thousand rubles ³		Residential real estate price index, in % to the corresponding period of the previous year ³	
			total	of which		total	of which		primary market	secondary market	primary market	secondary market
				in rubles	in foreign currency		in rubles	in foreign currency				
2014	1 105 143	454 176	1 012 814	1 012 064	750	1 742	1 732	14 443	51,7	58,1	105,7	105,1
2015	789 371	247 053	699 510	699 419	91	1 661	1 655	42 890	51,5	56,3	99,7	96,8
2016	855 635	265 747	856 555	856 521	34	1 720	1 719	31 971	53,3	54,0	99,6	97,0
2017	990 999	155 543	1 086 951	1 086 940	11	1 860	1 860	49 455	56,9	52,4	101,0	98,4
2018	1 232 164	124 214	1 471 821	1 471 809	12	2 047	2 047	34 417	61,8	54,9	106,3	104,1

¹Data are given at the end of period.²According to Rosreestr.³According to Rosstat.

INDICATORS, WHICH CHARACTERIZE DEVELOPMENT LEVEL OF THE RESIDENTIAL REAL ESTATE MARKET IN DIFFERENT COUNTRIES¹ *Table 1.5*

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Afghanistan	01.01.2019	0,0	8,9
Albania	01.01.2019	21,9	12,6
Antigua and Barbuda	01.01.2019	31,7	7,1
Argentina	01.01.2019	9,5	2,8
Armenia	01.01.2019	8,3	-
Australia	01.01.2019	63,3	7,6
Austria	01.01.2019	20,9	-
Bangladesh	01.01.2019	2,5	2,9
Belarus	01.01.2019	14,6	2,5
Belgium	01.01.2019	17,9	-
Bhutan	01.01.2019	6,2	19,8
Bolivia	01.01.2019	24,1	-
Botswana	01.01.2019	16,3	6,7
Brazil	01.01.2019	17,0	1,5
Cambodia	01.01.2019	8,1	0,5
Cameroon	01.01.2019	0,5	0,0
Canada	01.01.2019	34,5	3,4
Central African Republic	01.10.2018	7,4	1,7
Chad	01.01.2019	1,7	5,2
China, P.R.: Hong Kong	01.01.2019	13,5	6,1
China, P.R.: Macao	01.01.2019	20,6	18,9
Croatia	01.01.2019	21,5	
Denmark	01.01.2019	38,2	11,5
Equatorial Guinea	01.01.2019	1,0	0,2
Federation of Saint Kitts and Nevis	01.01.2019	35,6	12,4
Fiji	01.01.2019	20,9	13,7
Finland	01.01.2019	34,2	-
Georgia	01.01.2019	32,4	24,4
Germany	01.01.2019	19,4	5,9
Greece	01.01.2019	30,4	17,7
Grenada	01.01.2019	42,0	2,1
Guinea	01.01.2019	0,6	1,5
India	01.01.2019	10,3	2,9
Indonesia	01.01.2019	8,5	9,1
Ireland	01.01.2019	18,9	1,9
Israel	01.01.2019	35,6	14,9
Italy	01.07.2018	-	5,7

Country	Last update	Residential Real Estate Loans to Total Loans, %	Commercial Real Estate Loans to Total Loans, %
Jordan	01.01.2019	11,2	3,4
Kazakhstan	01.01.2019	10,8	6,0
Kenya	01.01.2019	4,5	9,3
Kyrgyz Republic	01.01.2019	9,6	-
Latvia	01.01.2019	22,6	18,4
Lithuania	01.01.2019	27,9	17,0
Luxembourg	01.01.2019	6,8	1,6
Malawi	01.01.2019	1,4	2,3
Maldives	01.01.2019	5,4	0,4
Malta	01.01.2019	30,1	12,2
Mauritius	01.01.2019	10,5	4,6
Mexico	01.01.2019	15,8	-
Montenegro	01.01.2019	13,7	6,7
Namibia	01.01.2019	39,2	12,8
Nepal	01.01.2019	8,3	3,8
Nicaragua	01.01.2019	14,2	-
Norway	01.01.2019	45,3	2,8
Papua New Guinea	01.01.2019	10,3	5,9
Philippines	01.01.2019	7,1	12,3
Poland	01.01.2019	27,0	9,6
Portugal	01.01.2019	42,0	8,1
Romania	01.01.2019	26,2	20,2
Russia	01.01.2019	10,9	2,6
Saint Lucia	01.01.2019	38,5	5,8
Saint Vincent and the Grenadines	01.01.2019	58,9	1,1
Samoa	01.01.2019	38,5	33,2
Saudi Arabia	01.01.2019	9,2	6,5
Slovakia	01.01.2019	46,5	-
Slovenia	01.01.2019	16,9	14,8
South Africa	01.01.2019	24,0	7,5
Spain	01.01.2019	33,3	4,5
Sweden	01.01.2019	38,8	12,6
Tanzania	01.01.2019	2,9	1,8
Thailand	01.01.2019	15,8	5,1
The Gambia	01.01.2019	-	19,7
The Netherlands	01.01.2019	27,5	-
Tonga	01.01.2019	41,1	2,7
Trinidad and Tobago	01.01.2019	19,8	9,6
Turkey	01.01.2019	7,2	0,4
Uganda	01.01.2019	6,1	12,9
Ukraine	01.01.2019	3,8	2,9
United Kingdom	01.01.2019	19,7	2,8
United States of America	01.01.2019	29,2	16,3

¹According to the International Monetary Fund.

2. AGGREGATED INDICATORS, WHICH CHARACTERIZE MLS MARKET

NUMBER OF CREDIT INSTITUTIONS PARTICIPATING IN HLS (MLS) MARKET

Table 2.1

	Number of credit institutions						
	operating, total	of which:					
		granting HLs	granting MLs	"granting MLs under SCPAs1"	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market
I half of 2014	884	676	635	...	151	23	119
II half of 2014	834	673	629	...	150	37	149
I half of 2015	797	606	574	...	153	24	88
II half of 2015	733	587	559	...	141	34	113
I half of 2016	680	522	499	212	141	34	74
II half of 2016	623	506	484	210	128	41	93
I half of 2017	589	440	423	189	121	34	56
II half of 2017	561	428	410	191	118	54	72
I quarter 2018	542	403	390	172	121	61	41
II quarter 2018	524	395	382	175	118	71	43
III quarter 2018	508	380	366	164	114	68	43
IV quarter 2018	484	363	350	152	114	63	51

¹Information is available for data since 01.02.2016.

HLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.2

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2014								
01.02	50 367	81 445	172,0	172,0	12,30	12,30	2 673 992	28 057
01.03	123 772	203 542	178,9	183,4	12,30	12,31	2 738 205	28 410
01.04	208 384	344 270	181,6	185,5	12,18	12,00	2 808 289	28 296
01.05	307 049	509 789	172,4	153,4	12,22	12,32	2 907 478	28 611
01.06	389 021	647 699	174,2	180,7	12,22	12,22	2 983 358	28 932
01.07	471 256	789 505	173,9	172,9	12,22	12,26	3 049 741	28 983
01.08	565 551	951 145	176,6	189,4	12,23	12,24	3 143 500	29 587
01.09	652 343	1 100 969	176,6	177,2	12,24	12,33	3 213 547	29 800
01.10	739 226	1 253 612	177,1	180,2	12,27	12,46	3 288 628	29 654
01.11	836 062	1 423 100	177,8	183,2	12,34	12,85	3 360 775	29 946
01.12	923 945	1 576 680	178,1	180,8	12,37	12,61	3 443 067	30 464
2015								
01.01	1 058 641	1 808 551	178,1	178,0	12,47	13,16	3 517 094	32 131
01.02	44 924	73 036	175,9	175,9	14,16	14,16	3 520 747	32 840
01.03	94 862	153 466	174,6	173,3	14,46	14,73	3 546 831	33 401
01.04	138 911	222 034	172,9	169,2	14,54	14,73	3 547 477	34 635
01.05	189 551	304 530	171,6	168,1	14,41	14,06	3 570 523	35 794
01.06	234 503	379 132	171,3	170,1	14,23	13,48	3 594 711	36 733
01.07	287 957	467 982	171,9	174,6	14,05	13,31	3 612 817	37 602
01.08	347 425	565 340	172,0	172,3	13,95	13,46	3 645 485	38 506
01.09	406 377	661 876	172,5	175,1	13,79	12,88	3 686 484	39 958
01.10	473 466	772 500	173,0	176,5	13,70	13,15	3 732 393	40 840
01.11	539 966	884 638	173,4	175,9	13,59	12,89	3 782 381	41 743
01.12	608 173	998 088	174,1	179,8	13,44	12,30	3 831 417	43 280

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2016								
01.01	710 450	1 169 240	175,4	182,6	13,36	12,89	3 912 845	44 226
01.02	37 510	62 267	179,4	179,4	12,51	12,51	3 922 380	45 617
01.03	118 445	205 464	180,8	181,3	12,24	12,12	3 993 926	46 740
01.04	190 445	325 520	180,6	180,2	12,48	12,90	4 036 169	47 912
01.05	264 105	449 605	181,0	182,0	12,60	12,92	4 076 528	48 698
01.06	326 456	554 135	181,6	184,3	12,70	13,09	4 108 092	50 234
01.07	394 672	668 990	181,6	181,8	12,74	12,94	4 140 825	50 699
01.08	460 485	780 386	181,6	181,7	12,75	12,84	4 181 431	51 613
01.09	534 022	905 721	181,5	180,4	12,74	12,67	4 232 381	52 514
01.10	608 708	1 032 918	181,6	182,2	12,71	12,52	4 280 157	52 264
01.11	681 261	1 158 687	181,7	183,2	12,68	12,41	4 329 929	52 719
01.12	759 936	1 296 265	182,0	184,3	12,62	12,16	4 389 148	53 248
2017								
01.01	863 803	1 481 068	182,2	183,7	12,49	11,56	4 464 519	52 837
01.02	40 233	71 387	185,9	185,9	11,84	11,84	4 451 478	53 690
01.03	98 391	175 008	184,8	184,0	11,90	11,95	4 474 505	54 391
01.04	179 347	322 297	184,9	185,0	11,81	11,69	4 526 411	55 581
01.05	261 538	472 358	185,1	185,6	11,69	11,45	4 589 781	56 305
01.06	340 772	617 698	185,4	186,3	11,61	11,33	4 591 635	57 485
01.07	426 032	775 325	185,7	186,7	11,50	11,10	4 652 411	57 226
01.08	510 944	930 443	185,7	186,2	11,41	10,95	4 713 446	58 480
01.09	605 776	1 104 994	185,8	186,4	11,28	10,59	4 792 371	58 842
01.10	704 675	1 289 474	185,9	186,2	11,10	10,05	4 882 482	59 530
01.11	817 803	1 503 678	186,0	186,4	10,94	9,94	4 935 580	60 612
01.12	940 552	1 736 708	186,2	188,1	10,78	9,80	5 049 032	61 289

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2018								
01.01	1 092 316	2 027 562	186,4	187,4	10,64	9,80	5 176 062	59 654
01.02	78 300	148 573	190,8	190,8	9,85	9,85	5 214 178	60 222
01.03	181 272	347 834	190,2	189,8	9,80	9,75	5 301 002	60 783
01.04	300 359	583 141	190,3	193,1	9,74	9,64	5 408 938	60 491
01.05	426 088	832 782	190,8	189,4	9,69	9,60	5 527 172	61 069
01.06	544 626	1 068 628	191,0	192,0	9,66	9,55	5 628 078	61 882
01.07	665 633	1 311 688	191,4	193,1	9,63	9,49	5 744 447	61 838
01.08	787 845	1 558 489	193,3	200,0	9,62	9,58	5 852 754	63 135
01.09	914 481	1 818 792	193,6	198,4	9,59	9,42	5 978 286	63 698
01.10	1 036 834	2 074 146	193,9	196,2	9,57	9,41	6 108 197	64 079
01.11	1 178 481	2 374 718	194,4	198,1	9,55	9,42	6 192 574	64 616
01.12	1 318 786	2 676 892	194,9	198,7	9,54	9,51	6 346 175	64 442
2019								
01.01	1 476 376	3 018 157	195,5	200,0	9,56	9,66	6 399 125	64 650

HLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS

Table 2.3

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %	Debt on granted loans, million rubles	
					total	of which overdue debt
2014						
01.02	65	359	171,1	9,81	124 040	16 206
01.03	145	1 185	150,2	9,43	122 665	16 200
01.04	229	2 114	137,4	9,39	116 402	15 569
01.05	313	3 232	127,9	9,56	114 102	15 343
01.06	373	3 849	122,6	9,63	108 624	14 711
01.07	439	4 390	126,3	9,56	103 421	14 319
01.08	516	5 163	128,7	9,53	107 610	15 095
01.09	588	6 216	128,2	9,43	107 917	15 223
01.10	656	7 550	122,1	9,45	112 107	15 603
01.11	701	8 505	122,0	9,40	120 558	17 021
01.12	755	10 126	122,3	9,32	132 682	19 127
2015						
01.01	807	12 767	128,1	9,32	140 809	17 623
01.02	13	299	64,6	10,42	170 345	21 600
01.03	29	782	38,5	11,81	148 657	19 535
01.04	42	1 417	33,6	12,20	139 488	19 375
01.05	49	1 970	32,5	12,01	118 400	17 305
01.06	62	2 294	34,7	11,30	116 587	18 191
01.07	78	2 598	41,2	10,71	119 318	19 401
01.08	94	3 419	44,1	10,34	123 252	20 809
01.09	101	4 030	44,9	10,29	136 734	24 087
01.10	108	4 231	45,4	10,26	133 204	24 444
01.11	117	4 405	43,9	10,12	126 103	23 600
01.12	121	4 656	43,5	10,13	126 188	24 382
2016						
01.01	131	5 776	40,0	10,09	135 446	27 441
01.02	5	57	8,4	12,17	137 630	28 698
01.03	11	223	70,4	7,01	131 333	29 025
01.04	19	483	40,0	7,70	114 790	26 929
01.05	30	624	33,9	7,95	103 042	26 257
01.06	31	787	29,7	7,96	102 589	27 728
01.07	37	935	30,3	8,38	96 396	26 595
01.08	40	1 393	25,0	8,57	97 889	28 222
01.09	41	1 385	24,7	8,58	91 260	27 155
01.10	44	1 508	27,8	8,68	85 846	26 066
01.11	44	1 504	27,8	8,68	82 468	25 672
01.12	46	1 563	27,9	8,72	81 751	25 569

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %	Debt on granted loans, million rubles	
					total	of which overdue debt
2017						
01.01	55	2 061	29,2	8,87	73 511	22 907
01.02	2	56	32,9	3,17	67 548	22 512
01.03	2	54	32,9	3,17	63 143	21 301
01.04	8	328	47,6	6,70	58 987	20 112
01.05	8	333	47,4	6,71	57 975	20 052
01.06	9	358	46,5	6,63	55 604	19 684
01.07	9	378	46,2	6,63	56 279	20 015
01.08	12	516	39,7	6,96	55 627	20 072
01.09	13	605	38,9	6,56	53 453	19 626
01.10	17	733	35,4	6,83	51 695	19 359
01.11	19	754	37,3	7,01	47 847	16 867
01.12	22	802	36,2	7,04	47 096	16 877
2018						
01.01	24	830	35,0	7,06	43 948	15 208
01.02	4	35	13,4	9,28	41 866	14 750
01.03	5	59	11,9	9,20	39 972	14 112
01.04	6	82	11,1	9,16	39 876	14 200
01.05	6	114	10,3	9,09	41 894	15 068
01.06	6	125	10,8	9,19	40 873	14 761
01.07	10	502	24,2	6,63	39 917	14 234
01.08	13	547	24,5	6,86	38 621	13 788
01.09	16	777	24,4	7,33	40 873	14 521
01.10	18	1 367	96,4	5,55	37 640	13 490
01.11	18	1 371	95,7	5,55	35 813	12 517
01.12	18	1 383	95,8	5,59	35 183	12 410
2019						
01.01	18	1 421	95,2	5,59	35 027	12 345

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2014									
01.02	47 662	79 003	174,1	174,1	12,28	12,28	2 563 580	25 567	75 418
01.03	117 701	197 265	181,2	186,0	12,29	12,29	2 628 020	25 856	75 062
01.04	197 896	333 115	183,9	187,8	12,16	11,97	2 697 532	25 767	74 700
01.05	291 566	493 603	174,5	154,9	12,20	12,30	2 794 925	26 075	75 752
01.06	369 809	628 163	176,2	182,2	12,20	12,20	2 870 705	26 357	76 965
01.07	448 163	766 009	175,9	174,7	12,20	12,23	2 936 427	26 368	77 076
01.08	538 045	922 855	178,4	190,5	12,21	12,22	3 028 347	26 859	75 450
01.09	620 874	1 067 947	178,4	178,7	12,22	12,29	3 096 218	27 005	76 390
01.10	703 771	1 215 518	178,8	181,7	12,24	12,44	3 169 450	26 961	76 131
01.11	796 585	1 379 684	179,5	184,8	12,32	12,85	3 239 516	27 205	78 089
01.12	881 772	1 528 991	179,7	181,4	12,35	12,62	3 320 792	27 691	72 409
2015									
01.01	1 012 064	1 753 294	179,5	177,9	12,45	13,17	3 391 888	28 954	72 229
01.02	43 016	70 259	176,5	176,5	14,16	14,16	3 394 376	29 638	67 310
01.03	92 052	149 640	175,5	174,6	14,45	14,71	3 421 314	30 176	69 952
01.04	135 162	217 176	174,0	170,7	14,53	14,70	3 424 346	31 342	66 746
01.05	184 431	297 857	173,1	170,5	14,40	14,05	3 448 873	32 418	70 156
01.06	228 196	371 332	172,7	171,5	14,22	13,46	3 474 034	33 286	51 783
01.07	280 440	458 999	173,3	175,4	14,04	13,29	3 493 319	34 104	50 430
01.08	338 512	555 335	173,3	173,7	13,93	13,44	3 527 048	34 867	68 655
01.09	396 147	650 852	173,8	176,3	13,78	12,88	3 569 433	36 185	69 858
01.10	461 182	759 239	174,3	177,8	13,68	13,12	3 615 354	36 918	70 121
01.11	526 707	870 312	174,7	177,2	13,58	12,89	3 666 185	37 647	70 646
01.12	594 192	982 732	175,4	180,7	13,43	12,29	3 716 496	38 995	71 078

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2016									
01.01	699 419	1 157 760	176,5	182,9	13,35	12,92	3 851 153	39 524	81 467
01.02	37 145	61 771	180,6	180,6	12,50	12,50	3 868 230	41 159	86 939
01.03	117 372	204 390	181,5	181,9	12,23	12,11	3 941 371	42 208	86 622
01.04	188 449	323 380	181,5	181,4	12,47	12,89	3 984 292	43 202	90 418
01.05	261 125	446 285	182,0	183,4	12,60	12,92	4 025 465	43 976	91 464
01.06	322 703	550 082	182,6	185,2	12,69	13,08	4 058 186	45 280	89 494
01.07	390 085	664 227	182,6	182,6	12,73	12,93	4 092 126	45 764	89 710
01.08	455 219	774 990	182,6	182,5	12,74	12,83	4 133 720	46 362	92 335
01.09	528 274	899 870	182,3	180,8	12,73	12,66	4 185 628	47 204	88 195
01.10	602 553	1 026 667	182,4	182,7	12,71	12,51	4 234 805	47 272	90 934
01.11	674 727	1 151 728	182,5	183,8	12,67	12,41	4 285 774	47 715	90 817
01.12	753 064	1 288 531	182,8	185,0	12,62	12,16	4 345 935	48 336	99 709
2017									
01.01	856 521	1 472 380	183,0	184,6	12,48	11,54	4 422 239	48 059	100 174
01.02	40 039	71 083	186,5	186,5	11,84	11,84	4 410 903	48 927	110 008
01.03	97 826	174 330	185,3	184,6	11,90	11,94	4 434 873	49 516	108 377
01.04	178 334	321 074	185,4	185,5	11,80	11,68	4 487 673	50 577	112 943
01.05	259 996	470 577	185,7	186,2	11,69	11,44	4 551 779	51 362	115 843
01.06	338 765	615 484	185,9	186,7	11,60	11,33	4 554 650	52 462	112 106
01.07	423 482	772 692	186,2	187,2	11,50	11,10	4 616 329	52 260	127 113
01.08	507 866	927 297	186,2	186,4	11,41	10,94	4 678 205	53 512	112 645
01.09	602 220	1 101 396	186,3	186,7	11,28	10,58	4 758 039	53 879	133 887
01.10	700 634	1 285 259	186,3	186,6	11,10	10,05	4 848 716	54 550	127 841
01.11	813 342	1 498 318	186,5	187,3	10,94	9,95	4 901 760	55 644	130 049
01.12	935 632	1 730 933	186,7	188,3	10,78	9,80	5 016 067	56 309	140 113

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt	
2018									
01.01	1 086 940	2 021 402	186,8	187,6	10,64	9,79	5 144 935	54 575	134 733
01.02	78 043	148 275	191,1	191,1	9,85	9,85	5 184 710	55 965	133 665
01.03	180 697	347 215	190,5	190,0	9,79	9,75	5 272 293	56 636	138 745
01.04	299 399	581 972	190,6	193,4	9,73	9,63	5 381 205	56 469	139 759
01.05	424 699	831 239	191,0	189,5	9,68	9,60	5 500 335	57 186	138 488
01.06	542 814	1 066 643	191,3	192,2	9,66	9,54	5 601 808	58 002	140 732
01.07	663 352	1 309 283	191,7	193,3	9,62	9,49	5 719 261	58 056	137 713
01.08	785 111	1 555 677	193,5	200,2	9,62	9,57	5 827 865	59 294	135 214
01.09	911 333	1 815 653	193,8	198,6	9,59	9,42	5 954 010	59 893	136 624
01.10	1 033 354	2 070 498	194,1	196,4	9,56	9,41	6 084 320	60 282	134 058
01.11	1 174 604	2 370 237	194,7	198,4	9,55	9,41	6 169 202	61 103	141 661
01.12	1 314 573	2 671 789	195,2	199,0	9,54	9,51	6 323 194	60 999	151 130
2019									
01.01	1 471 809	3 012 701	195,7	200,1	9,56	9,66	6 376 845	61 300	149 793

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

Table 2.5

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2014							
01.02	64	315	193,2	9,84	118 933	14 867	25 702
01.03	141	981	177,2	9,34	118 068	15 263	25 494
01.04	216	1 704	165,9	9,31	112 287	14 839	26 654
01.05	294	2 722	148,4	9,50	110 370	14 815	25 912
01.06	351	3 184	143,9	9,55	105 360	14 314	24 604
01.07	414	3 670	145,9	9,50	100 304	13 953	23 317
01.08	489	4 376	147,2	9,48	104 366	14 708	24 093
01.09	558	5 366	144,5	9,37	104 572	14 790	24 547
01.10	619	6 372	140,3	9,39	108 641	15 208	25 521
01.11	661	7 179	140,1	9,34	117 139	16 581	27 539
01.12	708	8 562	139,9	9,26	128 645	18 627	30 530
2015							
01.01	750	10 832	146,3	9,25	136 491	17 143	33 803
01.02	9	266	71,8	10,42	164 955	20 965	39 473
01.03	14	456	53,6	11,27	143 777	18 965	34 560
01.04	24	958	41,9	11,80	135 328	18 804	33 581
01.05	28	1 163	38,2	11,57	114 541	16 823	28 987
01.06	41	1 472	40,4	10,74	112 941	17 652	26 751
01.07	54	1 698	50,4	10,16	115 725	18 892	27 547
01.08	66	2 189	52,4	10,08	119 395	20 228	32 301
01.09	72	2 618	53,6	10,04	132 488	23 385	35 755
01.10	78	2 789	54,2	10,01	129 180	23 753	30 740
01.11	85	2 953	51,9	9,86	122 154	22 838	32 962
01.12	86	3 030	52,2	9,84	122 204	23 721	33 266

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2016							
01.01	91	3 903	46,8	9,82	131 084	26 685	35 474
01.02	2	33	9,9	11,46	133 476	28 051	35 316
01.03	6	175	85,4	6,87	128 048	28 365	34 282
01.04	11	284	63,0	7,46	111 974	26 309	29 936
01.05	20	424	46,4	7,75	100 496	25 681	27 912
01.06	20	562	38,5	7,70	100 094	27 148	27 504
01.07	24	650	40,5	8,15	94 176	26 042	26 360
01.08	26	738	38,5	8,30	95 240	27 542	26 696
01.09	27	730	38,2	8,31	89 082	26 496	25 159
01.10	28	716	38,0	8,32	83 599	25 360	23 638
01.11	28	713	38,0	8,32	80 259	24 962	23 447
01.12	29	759	37,4	8,41	79 415	24 860	23 341
2017							
01.01	34	1 087	40,1	8,65	71 231	22 286	20 624
01.02	0	0	0,0	0,00	65 202	21 898	22 734
01.03	0	0	0,0	0,00	61 002	20 759	21 897
01.04	3	240	54,2	6,84	57 273	19 382	20 069
01.05	3	245	53,9	6,86	56 257	19 304	19 204
01.06	4	270	52,1	6,74	53 943	18 962	19 244
01.07	4	286	51,7	6,75	54 577	19 266	23 059
01.08	7	423	42,1	7,12	54 020	19 298	22 332
01.09	7	422	41,8	7,12	51 802	18 862	22 410
01.10	9	498	38,5	7,31	50 116	18 518	21 677
01.11	10	515	40,0	7,43	46 303	16 041	20 793
01.12	10	522	39,9	7,44	45 538	16 020	22 648

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %	Debt on granted loans, million rubles		Debt on rights of claim under MLs, acquired by credit institutions, million rubles
					total	of which overdue debt	
2018							
01.01	11	544	38,4	7,47	42 529	14 405	22 074
01.02	4	35	13,4	9,28	40 605	13 918	20 890
01.03	4	55	11,9	9,14	38 724	13 246	20 575
01.04	5	78	11,1	9,11	38 750	13 425	20 182
01.05	5	109	10,2	9,05	40 689	14 233	21 358
01.06	5	120	10,8	9,15	39 671	13 918	20 932
01.07	6	167	16,7	9,36	38 423	13 426	20 458
01.08	9	211	19,1	9,29	37 152	12 996	18 913
01.09	11	378	16,3	9,76	39 270	13 703	21 796
01.10	12	375	18,2	9,44	36 117	12 712	19 454
01.11	12	386	18,1	9,33	34 283	11 703	19 054
01.12	12	392	18,7	9,32	33 706	11 650	18 750
2019							
01.01	12	413	18,6	9,33	33 564	11 565	18 400

Table 2.6

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

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity, months		Weighted average interest rate, %		Debt on granted loans, million rubles	
			on loans granted since the beginning of the year	on loans granted over the month	on loans granted since the beginning of the year	on loans granted over the month	total	of which overdue debt
2018								
01.01	312 164	661 244	189,7	190,3	10,41	9,77	1 119 333	3 643
01.02	21 035	47 107	195,3	195,3	9,61	9,61	1 125 666	3 780
01.03	48 070	108 339	194,1	193,2	9,59	9,57	1 128 156	3 933
01.04	78 059	177 701	194,6	195,3	9,57	9,54	1 150 331	4 000
01.05	108 726	248 527	194,7	194,9	9,53	9,43	1 166 878	4 102
01.06	137 937	315 153	194,6	194,7	9,50	9,39	1 183 471	4 249
01.07	166 751	382 738	194,7	195,0	9,46	9,26	1 202 679	4 335
01.08	197 100	454 198	194,6	194,6	9,40	9,09	1 223 454	4 434
01.09	230 610	534 547	194,7	195,4	9,35	9,05	1 252 185	4 455
01.10	263 234	613 114	194,8	195,3	9,32	9,11	1 282 397	4 503
01.11	298 128	698 824	195,0	196,4	9,30	9,16	1 312 522	4 715
01.12	332 742	783 774	195,2	197,1	9,29	9,25	1 342 714	4 718
2019								
01.01	368 340	870 644	195,3	196,0	9,30	9,40	1 365 156	4 757

¹Information is available for data since 01.02.2016.

MLS UNDER SCPAS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS¹

Table 2.7

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

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %	Debt on granted loans, million rubles	
					total	of which overdue debt
2018						
01.01	0	0	0,0	0,00	1185	483
01.02	0	0	0,0	0,00	1136	475
01.03	0	0	0,0	0,00	1017	404
01.04	0	0	0,0	0,00	1016	413
01.05	0	0	0,0	0,00	1081	447
01.06	0	0	0,0	0,00	1077	449
01.07	0	0	0,0	0,00	994	390
01.08	0	0	0,0	0,00	985	388
01.09	0	0	0,0	0,00	632	362
01.10	0	0	0,0	0,00	600	348
01.11	0	0	0,0	0,00	596	345
01.12	0	0	0,0	0,00	587	347
2019						
01.01	0	0	0,0	0,00	649	404

¹Information is available for data since 01.02.2016.

STRUCTURE OF MLS BY TERMS OF ARREARS¹

Table 2.8

	Total debt on MLS	of which:									
		without overdue payments		with overdue payments from 1 to 30 days		with overdue payments from 31 to 90 days		with overdue payments from 91 to 180 days		with overdue payments more than 180 days	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2014											
01.02	2 682 513	2 559 117	95,40	51 773	1,93	15 827	0,59	7 779	0,29	48 017	1,79
01.03	2 746 088	2 614 001	95,19	60 963	2,22	14 554	0,53	7 964	0,29	48 606	1,77
01.04	2 809 819	2 676 353	95,25	54 510	1,94	17 702	0,63	8 429	0,30	52 825	1,88
01.05	2 905 295	2 768 456	95,29	59 849	2,06	16 270	0,56	8 425	0,29	52 295	1,80
01.06	2 976 065	2 845 416	95,61	49 105	1,65	18 452	0,62	10 416	0,35	52 676	1,77
01.07	3 036 731	2 894 006	95,30	63 771	2,10	16 398	0,54	10 021	0,33	52 535	1,73
01.08	3 132 713	2 990 801	95,47	60 148	1,92	17 543	0,56	10 338	0,33	53 883	1,72
01.09	3 200 790	3 059 635	95,59	57 614	1,80	18 885	0,59	10 563	0,33	54 093	1,69
01.10	3 278 091	3 120 087	95,18	75 396	2,30	17 046	0,52	11 146	0,34	54 416	1,66
01.11	3 356 655	3 197 886	95,27	70 825	2,11	19 804	0,59	11 748	0,35	56 392	1,68
01.12	3 449 437	3 298 352	95,62	56 916	1,65	22 076	0,64	12 073	0,35	60 020	1,74
2015											
01.01	3 528 379	3 369 955	95,51	61 747	1,75	21 523	0,61	13 055	0,37	62 099	1,76
01.02	3 559 331	3 360 721	94,42	80 085	2,25	35 237	0,99	15 661	0,44	67 627	1,90
01.03	3 565 091	3 380 420	94,82	64 172	1,80	38 146	1,07	16 399	0,46	65 954	1,85
01.04	3 559 674	3 359 620	94,38	79 381	2,23	32 393	0,91	23 138	0,65	65 142	1,83
01.05	3 563 414	3 365 288	94,44	80 533	2,26	31 002	0,87	22 450	0,63	64 141	1,80
01.06	3 586 975	3 400 452	94,80	58 468	1,63	31 924	0,89	26 185	0,73	69 946	1,95
01.07	3 609 044	3 393 223	94,02	90 948	2,52	26 707	0,74	23 098	0,64	75 068	2,08
01.08	3 646 443	3 428 751	94,03	80 951	2,22	35 735	0,98	21 149	0,58	79 857	2,19
01.09	3 701 921	3 469 811	93,73	90 697	2,45	33 687	0,91	19 620	0,53	88 106	2,38
01.10	3 744 534	3 504 885	93,60	97 732	2,61	32 577	0,87	20 220	0,54	89 120	2,38
01.11	3 788 339	3 583 011	94,58	63 644	1,68	30 686	0,81	23 109	0,61	87 889	2,32
01.12	3 838 700	3 602 619	93,85	92 513	2,41	26 487	0,69	24 952	0,65	92 129	2,40

	Total debt on MLS	of which:									
		without overdue payments		with overdue payments from 1 to 30 days		with overdue payments from 31 to 90 days		with overdue payments from 91 to 180 days		with overdue payments more than 180 days	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2016											
01.01	3 982 237	3 769 586	94,66	64 910	1,63	27 079	0,68	22 301	0,56	98 361	2,47
01.02	4 001 706	3 766 405	94,12	76 433	1,91	33 214	0,83	20 809	0,52	104 845	2,62
01.03	4 069 419	3 773 980	92,74	129 814	3,19	34 997	0,86	21 975	0,54	108 653	2,67
01.04	4 096 266	3 832 056	93,55	97 082	2,37	37 686	0,92	21 301	0,52	108 141	2,64
01.05	4 125 961	3 906 047	94,67	61 889	1,50	31 770	0,77	20 630	0,50	105 625	2,56
01.06	4 158 280	3 904 624	93,90	94 809	2,28	27 445	0,66	22 871	0,55	108 531	2,61
01.07	4 186 302	3 925 077	93,76	105 076	2,51	28 467	0,68	20 513	0,49	107 169	2,56
01.08	4 228 960	3 994 252	94,45	74 430	1,76	30 449	0,72	18 607	0,44	111 222	2,63
01.09	4 274 710	4 015 662	93,94	101 311	2,37	28 641	0,67	17 526	0,41	111 570	2,61
01.10	4 318 404	4 054 117	93,88	109 256	2,53	28 070	0,65	16 842	0,39	110 119	2,55
01.11	4 366 033	4 109 310	94,12	102 602	2,35	28 379	0,65	16 591	0,38	109 151	2,50
01.12	4 425 350	4 161 599	94,04	111 519	2,52	26 552	0,60	15 489	0,35	110 191	2,49
2017											
01.01	4 493 470	4 293 960	95,56	56 618	1,26	23 815	0,53	13 930	0,31	105 147	2,34
01.02	4 476 105	4 225 443	94,40	106 979	2,39	23 723	0,53	15 219	0,34	104 741	2,34
01.03	4 495 875	4 252 648	94,59	100 258	2,23	24 278	0,54	16 185	0,36	102 506	2,28
01.04	4 544 946	4 309 972	94,83	91 353	2,01	29 088	0,64	14 544	0,32	99 989	2,20
01.05	4 608 036	4 393 762	95,35	72 346	1,57	25 805	0,56	14 285	0,31	101 838	2,21
01.06	4 608 593	4 363 416	94,68	103 232	2,24	22 121	0,48	17 052	0,37	102 772	2,23
01.07	4 670 906	4 421 479	94,66	107 431	2,30	23 355	0,50	16 348	0,35	102 293	2,19
01.08	4 732 225	4 487 568	94,83	100 796	2,13	24 608	0,52	16 090	0,34	103 163	2,18
01.09	4 809 841	4 567 905	94,97	101 007	2,10	23 568	0,49	14 430	0,30	102 931	2,14
01.10	4 898 832	4 684 263	95,62	74 952	1,53	22 535	0,46	14 207	0,29	102 875	2,10
01.11	4 948 063	4 701 154	95,01	109 847	2,22	21 277	0,43	13 855	0,28	101 930	2,06
01.12	5 061 605	4 807 007	94,97	114 898	2,27	23 283	0,46	13 666	0,27	102 751	2,03

	Total debt on MLs	of which:									
		without overdue payments		with overdue payments from 1 to 30 days		with overdue payments from 31 to 90 days		with overdue payments from 91 to 180 days		with overdue payments more than 180 days	
		in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt	in million rubles	% of total debt
2018											
01.01	5 187 464	4 998 121	96,35	54 468	1,05	21 269	0,41	12 969	0,25	100 637	1,94
01.02	5 225 298	4 980 231	95,31	108 164	2,07	22 469	0,43	14 108	0,27	100 326	1,92
01.03	5 310 999	5 055 540	95,19	118 435	2,23	22 837	0,43	14 340	0,27	99 847	1,88
01.04	5 419 937	5 206 933	96,07	72 085	1,33	26 558	0,49	14 634	0,27	99 727	1,84
01.05	5 541 006	5 344 854	96,46	56 518	1,02	22 718	0,41	14 961	0,27	101 955	1,84
01.06	5 641 458	5 397 183	95,67	106 624	1,89	20 309	0,36	15 796	0,28	101 546	1,80
01.07	5 757 662	5 541 750	96,25	75 425	1,31	24 182	0,42	14 394	0,25	101 911	1,77
01.08	5 864 992	5 615 144	95,74	112 021	1,91	23 460	0,40	12 316	0,21	102 051	1,74
01.09	5 993 254	5 746 931	95,89	104 283	1,74	25 771	0,43	13 185	0,22	103 084	1,72
01.10	6 120 408	5 907 417	96,52	73 445	1,20	23 870	0,39	14 077	0,23	101 599	1,66
01.11	6 203 452	5 960 277	96,08	106 079	1,71	22 332	0,36	13 648	0,22	101 116	1,63
01.12	6 356 865	6 096 869	95,91	121 416	1,91	22 249	0,35	14 621	0,23	101 710	1,60
2019											
01.01	6 410 409	6 221 944	97,06	52 565	0,82	21 795	0,34	13 462	0,21	100 643	1,57

¹Based on credit institutions' reporting Form 0409115 'Data on the Quality of the Credit Institution's Assets'. MLs to be repaid in instalments under agreement are reflected among debts with overdue payments in their full amount and with maximum payment delay if an instalment is not repaid on a due date.

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

Table 2.9

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

	Volume of early repaid MLs/claims thereon												Memo: volume of early repaid rights of claim under MLs	
	granted/acquired in rubles						granted/acquired in foreign currency							
	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds		
I half of 2014	143 572	98	1 528	470	x	38 911	11 073	396	457	52	x	491	5 317	
II half of 2014	331 381	269	3 290	1 125	x	166 726	22 391	2 950	1 032	198	x	1240	12 061	
I half of 2015	155 119	35	1 384	322	x	48 205	6 955	8 199	269	73	x	269	3 538	
II half of 2015	362 547	121	3 003	760	x	78 119	15 186	14 510	1 150	710	x	1 023	8 011	
I half of 2016	218 719	74	1 538	455	x	62 045	5 023	9 820	330	613	x	617	6 207	
II half of 2016	453 097	203	3 243	1 001	x	126 701	8 870	15 172	691	1 413	x	1 050	11 877	
I half of 2017	283 797	505	1 237	176	x	56 354	2 971	1 603	99	507	x	97	5 980	
II half of 2017	670 452	3 722	2 725	474	x	159 879	4 442	3 688	145	1 088	x	237	14 464	
I quarter 2018	215 402	9 253	795	110	25 529	3 480	1 046	994	16	40	27	12	5 795	
II quarter 2018	243 810	9 104	1 278	124	27 640	3 067	842	808	6	23	40	38	6 304	
III quarter 2018	243 941	7 903	1 228	185	29 501	3 647	1 382	742	65	39	62	28	5 775	
IV quarter 2018	284 036	6 211	1 611	136	33 305	4 198	1 072	899	42	35	49	29	6 919	

Table 2.10

VOLUME OF REFINANCED MLS/CLAIMS THEREON
(MILLION RUBLES)

	Refinancing of MLs with the sale of the pool of MLs/claims thereon				Volume of funds attracted with the sale of the pool of MLs/claims thereon followed by the issue of securities		Refinancing of MLs with the asset kept on the credit institution's balance sheet		Volume of funds attracted with the asset kept on the credit institution's balance sheet		Memo: volume of refinanced rights of claim under MLs	
	without forming an additional financial instrument		with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency		
	in rubles	in foreign currency	in rubles	in foreign currency								
I half of 2014	34 170	516	18 095	0	18 530	0	11 332	0	11 000	0	980	
II half of 2014	124 962	2 379	100 894	0	111 406	0	42 312	0	35 700	0	5 833	
I half of 2015	14 707	293	13 505	0	14 394	0	8 434	0	7 500	0	1 967	
II half of 2015	34 557	4 209	41 557	0	26 859	0	12 148	208	11 500	0	8 613	
I half of 2016	32 797	775	16 837	0	32 389	0	26 649	0	20 000	0	11 718	
II half of 2016	47 119	1 117	32 860	0	46 493	0	33 362	0	27 000	0	18 933	
I half of 2017	19 991	4 331	58 780	0	59 745	0	0	0	0	0	4 928	
II half of 2017	31 719	5 364	116 869	0	117 502	0	7 202	0	7 000	0	7 519	
I quarter 2018	7 630	134	0	0	0	0	0	0	0	0	383	
II quarter 2018	11 477	184	2 587	0	2 354	0	0	0	0	0	136	
III quarter 2018	15 356	51	0	0	0	0	0	0	0	0	1 125	
IV quarter 2018	221 960	206	127 534	0	127 899	0	0	0	0	0	2 667	

SOURCES OF REFINANCING OF MLS/CLAIMS THEREON

Table 2.11

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I half of 2014			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	115	52 264	516
1.1. Credit institutions	31	8 721	64
1.2. Resident specialized organizations	76	41 625	358
1.3. Special purpose vehicles	1	1 281	94
1.4. Other organizations	6	636	0
1.5. Management companies of unit investment funds	1	2	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	11 332	0
II half of 2014			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	166	225 853	2 379
1.1. Credit institutions	44	17 364	286
1.2. Resident specialized organizations	114	205 490	1 998
1.3. Special purpose vehicles	1	1 328	95
1.4. Other organizations	6	1 669	0
1.5. Management companies of unit investment funds	1	2	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	3	42 312	0
I half of 2015			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	82	28 212	293
1.1. Credit institutions	21	3 511	109
1.2. Resident specialized organizations	57	24 545	184
1.3. Special purpose vehicles	1	10	0
1.4. Other organizations	3	147	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	8 434	0
II half of 2015			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	134	76 114	4 209
1.1. Credit institutions	35	10 803	2 870
1.2. Resident specialized organizations	93	64 493	1 322
1.3. Special purpose vehicles	1	10	0
1.4. Other organizations	4	808	0
1.5. Management companies of unit investment funds	1	0	17
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	3	12 148	208

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I half of 2016			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	99	49 634	775
1.1. Credit institutions	29	14 382	125
1.2. Resident specialized organizations	61	34 868	503
1.3. Special purpose vehicles	1	0	5
1.4. Other organizations	7	367	0
1.5. Management companies of unit investment funds	1	18	143
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	26 649	0
II half of 2016			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	130	79 978	1 117
1.1. Credit institutions	38	22 253	125
1.2. Resident specialized organizations	80	56 993	733
1.3. Special purpose vehicles	2	43	5
1.4. Other organizations	8	670	0
1.5. Management companies of unit investment funds	2	20	255
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	2	33 362	0
I half of 2017			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	48	78 771	4 331
1.1. Credit institutions	13	16 987	4 331
1.2. Resident specialized organizations	33	61 646	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	137	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II half of 2017			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	66	148 588	5 364
1.1. Credit institutions	18	21 829	5 009
1.2. Resident specialized organizations	46	126 537	355
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	222	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	-	-	-
1.7 Individual entrepreneurs	-	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	1	7 202	0

Refinancing source	Number of organizations, units	Volume of refinanced MLs/claims thereon, million rubles	
		in rubles	in foreign currency
I quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	46	7 630	134
1.1. Credit institutions	8	5 575	1
1.2. Resident specialized organizations	25	1 892	133
1.3. Special purpose vehicles	1	8	0
1.4. Other organizations	2	49	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	10	106	0
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	37	11 477	184
1.1. Credit institutions	9	6 351	0
1.2. Resident specialized organizations	14	5 077	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	15	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	12	34	184
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	40	15 356	51
1.1. Credit institutions	9	5 178	0
1.2. Resident specialized organizations	15	10 090	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	42	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	15	45	51
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2018			
1. Refinancing of MLs with the sale of the pool of MLs/claims thereon	60	221 960	206
1.1. Credit institutions	11	14 044	0
1.2. Resident specialized organizations	26	207 780	146
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	2	39	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	21	96	59
1.7 Individual entrepreneurs	0	-	-
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

3. REGIONAL STRUCTURE

NUMBER OF OPERATING CREDIT INSTITUTIONS
(UNITS)

Table 3.1

	2014	2015	2016	2017	2018
THE RUSSIAN FEDERATION	834	733	623	561	484
CENTRAL FEDERAL DISTRICT	504	434	358	319	271
Belgorod Region	3	3	3	3	2
Bryansk Region	0	0	0	0	0
Vladimir Region	3	2	2	1	1
Voronezh Region	1	1	1	1	0
Ivanovo Region	6	6	5	5	5
Kaluga Region	4	3	3	3	3
Kostroma Region	5	6	7	7	4
Kursk Region	1	1	1	1	1
Lipetsk Region	1	1	1	1	1
Moscow Region	9	9	7	7	6
Orel Region	1	1	0	0	0
Ryazan Region	4	4	3	3	3
Smolensk Region	2	1	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	4	4	2	2	2
Tula Region	4	3	2	2	1
Yaroslavl Region	5	5	6	5	3
Moscow	450	383	314	277	238
NORTH-WESTERN FEDERAL DISTRICT	64	60	49	43	42
Republic of Karelia	1	1	2	1	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	9	8	5	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	5	4	1	1	1
Murmansk Region	3	3	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	40	38	33	30	29
SOUTHERN FEDERAL DISTRICT ¹	43	37	38	35	25
Republic of Adygeya (Adygeya)	4	4	4	2	2
Republic of Kalmykia	1	0	0	0	0
Republic of Crimea ¹	1	3	3	3	3
Krasnodar Territory	15	13	11	10	8
Astrakhan Region	5	3	3	3	3
Volgograd Region	4	4	4	4	1
Rostov Region	14	13	11	11	7
Sevastopol ¹	1	2	2	2	1
NORTH-CAUCASIAN FEDERAL DISTRICT	28	22	17	17	12
Republic of Dagestan	12	8	6	6	3
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	5	4	4	4	3
Karachai-Cherkess Republic	4	4	3	3	2
Republic of North Ossetia – Alania	2	2	1	1	1
Chechen Republic	0	0	0	0	0
Stavropol Territory	5	4	3	3	3

	2014	2015	2016	2017	2018
VOLGA FEDERAL DISTRICT	92	85	77	71	67
Republic of Bashkortostan	7	5	5	4	3
Mari El Republic	2	2	2	2	2
Republic of Mordovia	4	3	3	3	3
Republic of Tatarstan (Tatarstan)	22	22	20	15	16
Udmurt Republic	2	2	3	3	3
Chuvash Republic – Chuvashia	4	3	3	3	3
Perm Territory	4	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	10	9	7	7	7
Orenburg Region	7	6	5	5	4
Penza Region	1	1	1	1	1
Samara Region	15	14	12	12	10
Saratov Region	9	9	8	8	7
Ulyanovsk Region	2	2	1	1	1
URAL FEDERAL DISTRICT	35	32	29	26	23
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	14	13	13	11	9
Tyumen Region	12	10	7	7	3
including Khanty-Mansi Autonomous Area – Yugra	6	5	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	7	7	6	6
SIBERIAN FEDERAL DISTRICT ²	44	41	37	32	28
Altai Republic	2	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	5	5	3	2
Krasnoyarsk Territory	5	5	4	2	2
Irkutsk Region	7	6	6	6	5
Kemerovo Region	6	6	6	6	6
Novosibirsk Region	6	6	6	6	5
Omsk Region	5	6	5	3	3
Tomsk Region	2	2	1	1	1
FAR-EASTERN FEDERAL DISTRICT ²	22	17	18	19	16
Republic of Buryatia ²	1	1	0	0	0
Republic of Sakha (Yakutia)	4	2	2	2	1
Trans-Baikal Territory ²	0	0	0	1	0
Kamchatka Territory	3	3	3	2	2
Primorye Territory	6	5	6	8	8
Khabarovsk Territory	2	2	2	1	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	5	3	3	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	2	5	-	-	-

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

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

**NUMBER OF CREDIT INSTITUTIONS GRANTING HLS
(UNITS)**

Table 3.2

	2014	2015	2016	2017	2018
THE RUSSIAN FEDERATION	673	587	506	428	363
CENTRAL FEDERAL DISTRICT	376	319	268	221	179
Belgorod Region	3	2	2	2	2
Bryansk Region	0	0	0	0	0
Vladimir Region	3	2	2	1	1
Voronezh Region	1	1	1	1	0
Ivanovo Region	5	5	4	4	4
Kaluga Region	4	3	3	3	3
Kostroma Region	5	6	5	5	3
Kursk Region	1	1	1	1	1
Lipetsk Region	1	1	1	1	1
Moscow Region	7	7	7	4	3
Orel Region	1	1	0	0	0
Ryazan Region	3	3	2	2	2
Smolensk Region	2	2	0	0	0
Tambov Region	1	1	1	1	1
Tver Region	3	3	1	1	1
Tula Region	2	1	1	1	1
Yaroslavl Region	5	5	5	4	3
Moscow	329	275	232	190	153
NORTH-WESTERN FEDERAL DISTRICT	54	52	42	36	34
Republic of Karelia	1	1	1	1	1
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	8	7	7	4	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	4	4	1	0	0
Murmansk Region	2	2	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	33	32	26	24	23
SOUTHERN FEDERAL DISTRICT ¹	37	34	37	30	25
Republic of Adygeya (Adygeya)	4	4	4	2	2
Republic of Kalmykia	1	0	0	0	0
Republic of Crimea ¹	1	3	3	3	3
Krasnodar Territory	13	14	12	9	9
Astrakhan Region	4	3	3	3	3
Volgograd Region	4	4	4	4	1
Rostov Region	11	9	9	8	7
Sevastopol ¹	1	2	2	1	0
NORTH-CAUCASIAN FEDERAL DISTRICT	20	12	8	7	6
Republic of Daghestan	7	3	1	1	1
Republic of Ingushetia	2	0	0	0	0
Kabardino-Balkar Republic	4	2	2	2	1
Karachai-Cherkess Republic	3	3	2	2	2
Republic of North Ossetia – Alania	1	1	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	3	3	3	2	2

	2014	2015	2016	2017	2018
VOLGA FEDERAL DISTRICT	88	79	75	66	60
Republic of Bashkortostan	9	5	5	4	3
Mari El Republic	1	1	1	1	1
Republic of Mordovia	4	3	3	3	3
Republic of Tatarstan (Tatarstan)	20	20	19	15	14
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	3	3	3	3	3
Perm Territory	4	4	4	4	4
Kirov Region	3	3	3	3	3
Nizhny Novgorod Region	10	9	9	7	7
Orenburg Region	8	6	5	5	4
Penza Region	1	1	1	1	1
Samara Region	12	12	12	10	8
Saratov Region	9	8	7	7	6
Ulyanovsk Region	2	2	1	1	1
URAL FEDERAL DISTRICT	36	32	29	27	22
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	15	14	13	11	8
Tyumen Region	12	9	7	7	3
including Khanty-Mansi Autonomous Area – Yugra	6	5	3	3	3
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	7	7	7	7	6
SIBERIAN FEDERAL DISTRICT ²	40	36	31	25	23
Altai Republic	1	1	1	1	1
Republic of Tuva	1	1	1	1	1
Republic of Khakassia	2	2	2	2	2
Altai Territory	7	6	5	3	2
Krasnoyarsk Territory	4	4	3	1	1
Irkutsk Region	8	6	6	6	5
Kemerovo Region	5	5	5	5	5
Novosibirsk Region	5	4	3	3	3
Omsk Region	4	4	3	2	2
Tomsk Region	2	2	1	1	1
FAR-EASTERN FEDERAL DISTRICT ²	20	18	16	16	14
Republic of Buryatia ²	1	1	1	0	0
Republic of Sakha (Yakutia)	4	3	2	2	1
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	3	3	3	2	2
Primorye Territory	5	5	4	6	6
Khabarovsk Territory	2	2	2	1	0
Amur Region	2	2	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	4	3	3	3	3
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	2	5	-	-	-

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

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

Table 3.3

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

	2014	2015	2016		2017		2018	
	Number of Credit Institutions Granting MLS	Number of Credit Institutions Granting MLS	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹	Number of Credit Institutions Granting MLS	including MLS under SCPAs ¹
THE RUSSIAN FEDERATION	629	559	484	210	410	191	350	152
CENTRAL FEDERAL DISTRICT	354	305	254	107	209	90	173	73
Belgorod Region	2	1	2	1	2	1	2	0
Bryansk Region	0	0	0	0	0	0	0	0
Vladimir Region	3	2	2	1	1	1	1	1
Voronezh Region	1	1	1	0	1	0	0	0
Ivanovo Region	5	5	4	4	4	4	4	3
Kaluga Region	4	3	3	1	3	1	3	1
Kostroma Region	5	6	5	2	5	2	3	2
Kursk Region	1	1	1	1	1	1	1	1
Lipetsk Region	1	1	1	1	1	1	1	1
Moscow Region	7	7	7	2	3	1	3	0
Orel Region	1	1	0	0	0	0	0	0
Ryazan Region	3	3	2	2	2	2	2	2
Smolensk Region	2	2	0	0	0	0	0	0
Tambov Region	1	1	1	0	1	0	1	0
Tver Region	3	3	1	0	1	0	1	0
Tula Region	2	1	1	1	1	1	1	1
Yaroslavl Region	4	5	5	0	4	3	3	1
Moscow	309	262	218	91	179	72	147	60
NORTH-WESTERN FEDERAL DISTRICT	53	49	41	18	36	15	34	13
Republic of Karelia	1	1	1	1	1	0	1	0
Republic of Komi	1	1	1	1	1	1	1	1
Arkhangelsk Region	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0
Vologda Region	7	6	6	2	4	2	3	1
Kaliningrad Region	1	1	1	1	1	1	1	1
Leningrad Region	4	4	1	1	0	0	0	0
Murmansk Region	2	2	1	0	1	0	1	0
Novgorod Region	2	2	2	1	2	1	2	1
Pskov Region	2	2	2	0	2	0	2	0
Saint Petersburg	33	30	26	11	24	10	23	9

	2014	2015	2016		2017		2018	
	Number of Credit Institutions Granting MLs	Number of Credit Institutions Granting MLs	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹	Number of Credit Institutions Granting MLs	including MLs under SCPAs ¹
URAL FEDERAL DISTRICT	34	31	28	14	26	13	22	10
Kurgan Region	2	2	2	0	2	0	2	0
Sverdlovsk Region	14	13	12	5	10	4	8	2
Tyumen Region	11	9	7	4	7	4	3	2
including Khanty-Mansi Autonomous Area – Yugra	5	5	3	1	3	1	3	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0
Chelyabinsk Region	7	7	7	5	7	5	6	5
SIBERIAN FEDERAL DISTRICT ³	38	35	31	13	25	13	23	10
Altai Republic	1	1	1	0	1	0	1	0
Republic of Tuva	1	1	1	0	1	0	1	0
Republic of Khakassia	2	2	2	1	2	1	2	1
Altai Territory	7	6	5	2	3	3	2	1
Krasnoyarsk Territory	4	4	3	1	1	0	1	0
Irkutsk Region	7	6	6	1	6	1	5	1
Kemerovo Region	5	5	5	2	5	2	5	2
Novosibirsk Region	5	3	3	3	3	3	3	2
Omsk Region	3	4	3	2	2	2	2	2
Tomsk Region	2	2	1	1	1	1	1	1
FAR-EASTERN FEDERAL DISTRICT ²	17	15	15	5	15	7	13	5
Republic of Buryatia ³	1	1	1	0	0	0	0	0
Republic of Sakha (Yakutia)	3	2	2	1	2	2	1	1
Trans-Baikal Territory ³	0	0	0	0	0	0	0	0
Kamchatka Territory	1	2	2	0	1	0	1	0
Primorye Territory	5	4	4	2	6	3	6	3
Khabarovsk Territory	2	2	2	1	1	1	0	0
Amur Region	2	2	2	1	2	1	2	1
Magadan Region	0	0	0	0	0	0	0	0
Sakhalin Region	4	3	3	0	3	0	3	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ²	1	4	-	-	-	-	-	-

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

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

Table 3.4

	2014	2015	2016	2017	2018
THE RUSSIAN FEDERATION	150	141	128	118	114
CENTRAL FEDERAL DISTRICT	83	78	69	64	57
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	1	1	1	1	0
Ivanovo Region	1	1	1	1	1
Kaluga Region	0	0	0	0	0
Kostroma Region	1	1	1	1	1
Kursk Region	1	1	1	1	1
Lipetsk Region	0	0	0	0	0
Moscow Region	1	1	1	1	1
Orel Region	0	1	0	0	0
Ryazan Region	0	0	0	0	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	2	2	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	1	0	0	1	0
Moscow	75	70	64	58	53
NORTH-WESTERN FEDERAL DISTRICT	13	13	11	9	9
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	2	2	1	1	2
Kaliningrad Region	0	0	0	0	0
Leningrad Region	2	2	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	9	9	10	8	7
SOUTHERN FEDERAL DISTRICT ¹	3	3	5	5	4
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	0	1	2	2	2
Krasnodar Territory	1	1	1	1	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	2	2	1	1	0
Rostov Region	0	0	0	0	1
Sevastopol ¹	0	1	1	1	0
NORTH-CAUCASIAN FEDERAL DISTRICT	1	1	0	0	0
Republic of Daghestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	1	1	0	0	0
Republic of North Ossetia - Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0

	2014	2015	2016	2017	2018
VOLGA FEDERAL DISTRICT	29	26	24	22	26
Republic of Bashkortostan	4	3	3	2	2
Mari El Republic	0	0	0	0	1
Republic of Mordovia	1	1	0	0	0
Republic of Tatarstan (Tatarstan)	12	11	11	9	10
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	0	0	0	0	0
Perm Territory	1	0	0	0	0
Kirov Region	0	0	0	1	1
Nizhny Novgorod Region	0	0	2	2	2
Orenburg Region	3	3	3	3	3
Penza Region	0	0	0	1	1
Samara Region	5	6	3	2	4
Saratov Region	1	0	0	0	0
Ulyanovsk Region	0	0	0	0	0
URAL FEDERAL DISTRICT	9	8	8	9	10
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	3	2	2	3	4
Tyumen Region	2	2	2	2	1
including Khanty-Mansi Autonomous Area – Yugra	1	1	1	1	1
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	4	4	4	4	4
SIBERIAN FEDERAL DISTRICT ²	9	7	7	6	5
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	2	1	1	1	1
Krasnoyarsk Territory	1	2	1	1	1
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	4	2	2	2	2
Omsk Region	2	2	3	2	1
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT ²	3	3	4	3	3
Republic of Buryatia ²	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	2	2	2	1	1
Khabarovsk Territory	0	0	0	0	0
Amur Region	1	1	2	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	2	-	-	-

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

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

**NUMBER OF CREDIT INSTITUTIONS REFINANCING PREVIOUSLY GRANTED MLS
(UNITS)**

Table 3.5

	2014	2015	2016	2017	2018
THE RUSSIAN FEDERATION	37	34	41	54	63
CENTRAL FEDERAL DISTRICT	28	28	34	34	32
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	0
Voronezh Region	0	0	0	0	0
Ivanovo Region	0	0	0	0	0
Kaluga Region	0	0	0	0	0
Kostroma Region	0	1	0	1	1
Kursk Region	0	0	0	0	1
Lipetsk Region	0	0	0	0	0
Moscow Region	0	0	0	0	0
Orel Region	0	0	0	0	0
Ryazan Region	0	0	0	0	1
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	0	0	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0
Moscow	28	27	34	33	29
NORTH-WESTERN FEDERAL DISTRICT	3	1	1	3	3
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	0	0	0	1	1
Kaliningrad Region	0	0	0	0	0
Leningrad Region	0	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	1
Pskov Region	0	0	0	0	0
Saint Petersburg	3	1	1	2	1
SOUTHERN FEDERAL DISTRICT ¹	1	0	2	2	3
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	0	0	0	0	1
Krasnodar Territory	1	0	0	0	1
Astrakhan Region	0	0	0	0	0
Volgograd Region	0	0	0	1	1
Rostov Region	0	0	2	1	0
Sevastopol ¹	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	0	0	0	0	0
Republic of Daghestan	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0

	2014	2015	2016	2017	2018
VOLGA FEDERAL DISTRICT	3	2	2	7	13
Republic of Bashkortostan	0	0	0	1	1
Mari El Republic	0	0	0	0	0
Republic of Mordovia	0	0	0	0	1
Republic of Tatarstan (Tatarstan)	2	2	1	2	2
Udmurt Republic	0	0	0	1	1
Chuvash Republic – Chuvashia	0	0	0	0	1
Perm Territory	0	0	0	0	0
Kirov Region	1	0	0	1	1
Nizhny Novgorod Region	0	0	0	0	0
Orenburg Region	0	0	1	2	3
Penza Region	0	0	0	0	0
Samara Region	0	0	0	0	1
Saratov Region	0	0	0	0	1
Ulyanovsk Region	0	0	0	0	1
URAL FEDERAL DISTRICT	1	0	1	4	5
Kurgan Region	0	0	0	0	0
Sverdlovsk Region	1	0	0	1	1
Tyumen Region	0	0	0	2	1
including Khanty-Mansi Autonomous Area – Yugra	0	0	0	1	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	0	0	1	1	3
SIBERIAN FEDERAL DISTRICT ²	0	1	1	2	3
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	1
Altai Territory	0	0	0	1	0
Krasnoyarsk Territory	0	0	0	0	0
Irkutsk Region	0	0	0	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	0	1	1	1	2
Omsk Region	0	0	0	0	0
Tomsk Region	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT ²	1	2	0	2	4
Republic of Buryatia ²	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	1
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	0	2	1
Khabarovsk Territory	0	0	0	0	0
Amur Region	0	1	0	0	2
Magadan Region	0	0	0	0	0
Sakhalin Region	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	-	-	-

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

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

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

Table 3.6

	2014	2015	2016	2017	2018
THE RUSSIAN FEDERATION	147	113	93	72	51
CENTRAL FEDERAL DISTRICT	73	60	52	37	26
Belgorod Region	0	0	0	0	0
Bryansk Region	0	0	0	0	0
Vladimir Region	0	0	0	0	1
Voronezh Region	0	0	0	0	0
Ivanovo Region	2	2	2	1	1
Kaluga Region	1	1	1	0	0
Kostroma Region	1	2	2	2	1
Kursk Region	1	1	0	0	1
Lipetsk Region	0	0	0	0	0
Moscow Region	1	1	0	0	1
Orel Region	0	0	0	0	0
Ryazan Region	1	1	0	1	0
Smolensk Region	0	0	0	0	0
Tambov Region	0	0	0	0	0
Tver Region	2	1	0	0	0
Tula Region	0	0	0	0	0
Yaroslavl Region	0	1	0	0	0
Moscow	64	50	47	33	21
NORTH-WESTERN FEDERAL DISTRICT	10	6	6	4	4
Republic of Karelia	0	0	0	0	0
Republic of Komi	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0
Vologda Region	2	2	2	1	0
Kaliningrad Region	0	0	0	0	0
Leningrad Region	1	0	0	0	0
Murmansk Region	0	0	0	0	0
Novgorod Region	0	0	0	0	0
Pskov Region	0	0	0	0	0
Saint Petersburg	7	4	4	3	4
SOUTHERN FEDERAL DISTRICT ¹	6	2	2	2	1
Republic of Adygeya (Adygeya)	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0
Republic of Crimea ¹	0	1	1	1	0
Krasnodar Territory	2	1	0	0	0
Astrakhan Region	2	0	0	0	0
Volgograd Region	1	0	0	0	0
Rostov Region	1	1	1	1	1
Sevastopol ¹	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	2	0	0	0	0
Republic of Daghestan	1	0	0	0	0
Republic of Ingushetia	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0
Karachai-Cherkess Republic	1	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0
Chechen Republic	0	0	0	0	0
Stavropol Territory	0	0	0	0	0

	2014	2015	2016	2017	2018
VOLGA FEDERAL DISTRICT	37	29	22	16	10
Republic of Bashkortostan	4	2	1	0	1
Mari El Republic	0	0	0	0	0
Republic of Mordovia	1	0	0	0	0
Republic of Tatarstan (Tatarstan)	12	10	10	5	2
Udmurt Republic	1	1	1	1	1
Chuvash Republic – Chuvashia	1	1	0	1	1
Perm Territory	1	1	1	1	2
Kirov Region	3	3	2	1	0
Nizhny Novgorod Region	0	0	0	1	0
Orenburg Region	3	2	3	2	2
Penza Region	1	1	1	0	0
Samara Region	7	6	2	3	1
Saratov Region	2	1	1	1	0
Ulyanovsk Region	1	1	0	0	0
URAL FEDERAL DISTRICT	6	3	1	3	3
Kurgan Region	1	0	0	0	0
Sverdlovsk Region	2	1	0	1	2
Tyumen Region	0	1	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0
Chelyabinsk Region	3	1	1	2	1
SIBERIAN FEDERAL DISTRICT ²	10	9	7	5	3
Altai Republic	0	0	0	0	0
Republic of Tuva	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0
Altai Territory	4	3	3	3	2
Krasnoyarsk Territory	1	1	1	0	0
Irkutsk Region	1	1	1	0	0
Kemerovo Region	0	0	0	0	0
Novosibirsk Region	2	2	1	1	1
Omsk Region	1	2	1	1	0
Tomsk Region	1	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT ²	3	3	3	5	4
Republic of Buryatia ²	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	1	1	0
Trans-Baikal Territory ²	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0
Primorye Territory	1	1	1	2	2
Khabarovsk Territory	0	0	0	0	0
Amur Region	1	2	1	2	2
Magadan Region	0	0	0	0	0
Sakhalin Region	1	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	1	-	-	-

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

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

Table 3.7

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

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	1 058 641	807	710 450	131	863 803	55	1 092 316	24	1 476 376	18
CENTRAL FEDERAL DISTRICT	241 553	509	161 172	114	201 958	43	255 717	18	354 124	17
Belgorod Region	8 227	3	5 543	1	6 603	0	8 666	0	11 982	0
Bryansk Region	8 217	3	5 577	0	6 383	1	7 975	0	10 715	0
Vladimir Region	9 374	2	6 044	0	7 449	0	9 670	0	12 901	0
Voronezh Region	16 533	5	11 523	1	13 799	0	16 583	0	22 977	0
Ivanovo Region	7 245	2	4 507	1	4 773	0	6 405	0	8 171	0
Kaluga Region	8 419	9	5 439	0	6 916	1	8 693	0	12 109	0
Kostroma Region	5 782	0	3 846	0	4 089	0	5 025	0	6 494	0
Kursk Region	8 403	2	4 951	0	6 533	0	7 965	0	10 602	0
Lipetsk Region	7 633	2	5 338	0	6 482	0	7 456	1	9 949	0
Moscow Region	56 086	143	37 780	28	43 276	6	56 700	2	82 077	1
Orel Region	5 455	2	3 898	0	4 909	0	6 162	0	8 017	0
Ryazan Region	9 634	2	6 406	0	7 832	1	9 789	0	12 846	1
Smolensk Region	7 272	6	4 531	0	5 282	0	6 432	0	8 659	0
Tambov Region	6 169	1	4 133	1	4 968	0	6 151	0	8 616	0
Tver Region	9 219	11	5 911	0	7 460	0	9 485	0	13 421	0
Tula Region	10 777	3	7 023	0	8 374	0	10 628	0	14 427	0
Yaroslavl Region	10 085	2	6 802	0	7 411	0	9 281	0	11 925	0
Moscow	47 023	311	31 920	82	49 419	34	62 651	15	88 236	15
NORTH-WESTERN FEDERAL DISTRICT	114 111	90	84 570	7	105 278	3	128 352	1	175 412	0
Republic of Karelia	5 388	1	3 704	0	4 330	0	5 263	0	7 422	0
Republic of Komi	9 853	0	6 530	0	7 416	0	9 531	0	12 192	0
Arkhangelsk Region	11 211	8	8 753	0	9 521	0	11 949	0	15 367	0
including Nenets Autonomous Area	298	0	205	0	253	0	291	0	533	0
Vologda Region	12 738	0	8 305	0	10 174	0	12 079	0	14 990	0
Kaliningrad Region	6 377	14	4 313	1	5 522	0	7 413	0	10 509	0
Leningrad Region	11 902	6	9 560	0	11 996	0	15 221	0	21 235	0
Murmansk Region	6 577	2	5 160	0	5 623	0	6 434	0	8 297	0
Novgorod Region	4 380	0	2 980	1	3 980	0	4 646	0	6 240	0
Pskov Region	4 212	1	2 960	0	3 312	0	3 997	0	5 483	0
Saint Petersburg	41 473	58	32 305	5	43 404	3	51 819	1	73 677	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
SOUTHERN FEDERAL DISTRICT ¹	84 741	48	54 165	2	64 491	2	84 577	0	116 813	0
Republic of Adygeya (Adygeya)	1 860	0	1 365	0	1 382	0	1 763	0	2 503	0
Republic of Kalmykia	1 739	0	1 103	0	1 340	0	1 739	0	2 602	0
Republic of Crimea ¹	24	0	173	0	642	1	1 388	0	2 978	0
Krasnodar Territory	32 982	35	19 629	1	23 497	1	31 305	0	43 696	0
Astrakhan Region	6 660	1	4 288	0	4 753	0	5 890	0	7 773	0
Volgograd Region	15 973	2	10 875	1	13 096	0	16 664	0	21 486	0
Rostov Region	25 527	10	16 905	0	19 543	0	25 320	0	34 800	0
Sevastopol ¹	6	0	53	0	238	0	508	0	975	0
NORTH-CAUCASIAN FEDERAL DISTRICT	23 986	14	17 040	0	19 979	0	24 301	0	33 056	0
Republic of Daghestan	2 501	5	1 925	0	2 259	0	2 853	0	3 917	0
Republic of Ingushetia	280	0	71	0	165	0	169	0	195	0
Kabardino-Balkar Republic	2 520	4	1 429	0	1 786	0	2 258	0	2 984	0
Karachai-Cherkess Republic	1 275	0	908	0	1 109	0	1 312	0	1 855	0
Republic of North Ossetia – Alania	2 268	1	1 756	0	2 184	0	2 232	0	2 879	0
Chechen Republic	325	1	364	0	442	0	587	0	870	0
Stavropol Territory	14 817	3	10 587	0	12 034	0	14 890	0	20 356	0
VOLGA FEDERAL DISTRICT	272 618	57	180 084	7	220 466	5	273 027	3	359 060	1
Republic of Bashkortostan	38 086	5	24 347	0	31 268	0	39 454	1	54 414	1
Mari El Republic	5 931	0	4 099	0	5 463	0	6 257	0	8 181	0
Republic of Mordovia	5 639	2	3 720	0	5 681	1	6 692	0	8 075	0
Republic of Tatarstan (Tatarstan)	39 699	5	29 920	0	36 463	0	44 427	0	55 893	0
Udmurt Republic	18 126	0	11 450	0	13 380	0	15 606	0	20 586	0
Chuvash Republic – Chuvashia	14 118	3	9 150	0	11 329	0	14 465	0	18 434	0
Perm Territory	26 442	2	16 190	0	19 254	0	24 125	0	32 113	0
Kirov Region	13 179	0	8 358	0	10 469	0	13 753	0	17 662	0
Nizhny Novgorod Region	24 905	8	16 335	0	20 502	0	25 395	0	32 603	0
Orenburg Region	17 249	4	12 291	0	14 099	0	17 831	0	25 085	0
Penza Region	9 284	3	5 921	1	7 071	0	9 559	0	12 580	0
Samara Region	29 586	22	19 280	5	22 112	4	26 809	2	35 277	0
Saratov Region	16 747	3	10 358	1	12 752	0	16 644	0	23 032	0
Ulyanovsk Region	13 627	0	8 665	0	10 623	0	12 010	0	15 125	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	118 313	23	83 842	0	96 711	0	125 792	0	166 116	0
Kurgan Region	6 379	1	6 587	0	4 702	0	6 168	0	8 614	0
Sverdlovsk Region	33 997	9	22 033	0	27 033	0	36 868	0	51 263	0
Tyumen Region	43 845	11	31 536	0	37 112	0	48 504	0	63 216	0
including Khanty-Mansi Autonomous Area – Yugra	17 867	0	13 551	0	17 807	0	22 673	0	30 068	0
including Yamal-Nenets Autonomous Area	7 141	0	5 008	0	6 424	0	8 749	0	10 820	0
Chelyabinsk Region	34 092	2	23 686	0	27 864	0	34 252	0	43 023	0
SIBERIAN FEDERAL DISTRICT ²	158 918	21	99 161	0	118 679	0	153 415	1	192 980	0
Altai Republic	801	0	594	0	492	0	721	0	1 030	0
Republic of Tuva	1 002	0	714	0	835	0	1 319	0	2 104	0
Republic of Khakassia	3 152	0	2 400	0	2 758	0	3 951	0	5 123	0
Altai Territory	16 377	2	10 930	0	13 561	0	18 334	0	25 264	0
Krasnoyarsk Territory	28 778	6	18 107	0	22 142	0	27 100	0	35 337	0
Irkutsk Region	21 730	2	13 708	0	15 365	0	19 756	0	25 501	0
Kemerovo Region	19 846	1	13 164	0	15 496	0	20 144	0	27 850	0
Novosibirsk Region	29 180	6	16 471	0	20 932	0	26 978	1	37 269	0
Omsk Region	14 997	2	9 840	0	11 583	0	15 914	0	21 867	0
Tomsk Region	10 283	2	5 791	0	7 550	0	8 899	0	11 635	0
FAR-EASTERN FEDERAL DISTRICT ²	44 371	45	30 190	1	36 241	2	47 135	1	78 815	0
Republic of Buryatia ¹	5 937	0	3 358	0	3 578	0	4 521	0	6 560	0
Republic of Sakha (Yakutia)	8 884	0	6 643	0	8 890	0	10 186	0	13 550	0
Trans-Baikal Territory ²	6 835	0	4 084	0	4 387	0	5 778	0	8 226	0
Kamchatka Territory	2 421	1	1 695	0	1 805	0	2 387	0	3 411	0
Primorye Territory	10 923	39	7 428	1	8 959	2	12 034	1	15 965	0
Khabarovsk Territory	10 231	3	6 724	0	7 713	0	10 711	0	14 045	0
Amur Region	5 772	0	3 412	0	3 805	0	5 357	0	8 048	0
Magadan Region	1 554	0	1 181	0	1 411	0	1 716	0	2 344	0
Sakhalin Region	3 181	2	2 194	0	2 647	0	3 433	0	4 775	0
Jewish Autonomous Region	1 002	0	612	0	658	0	886	0	1 341	0
Chukotka Autonomous Area	403	0	301	0	353	0	425	0	550	0
CRIMEA FEDERAL DISTRICT ¹	30	0	226	0	-	-	-	-	-	-

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

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

Table 3.8

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

	2014		2015		2016				2017		2018					
	Number of MLs		Number of MLs		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	1 012 064	750	699 419	91	856 521	34	305 589	1	1 086 940	11	312 164	0	1 471 809	12	368 340	0
CENTRAL FEDERAL DISTRICT	237 823	459	159 513	79	200 714	30	88 285	1	254 969	7	90 921	0	353 695	11	103 934	0
Belgorod Region	7 814	3	5 304	0	6 379	0	1 560	0	8 542	0	1 554	0	11 940	0	1 790	0
Bryansk Region	8 061	3	5 534	0	6 340	1	2 769	0	7 949	0	2 959	0	10 697	0	3 031	0
Vladimir Region	9 033	2	5 974	0	7 356	0	2 573	0	9 643	0	2 239	0	12 883	0	2 780	0
Voronezh Region	16 328	5	11 464	1	13 743	0	6 409	0	16 511	0	6 044	0	22 921	0	5 957	0
Ivanovo Region	7 162	2	4 466	1	4 744	0	1 458	0	6 367	0	1 480	0	8 146	0	1 623	0
Kaluga Region	8 378	9	5 397	0	6 875	0	2 949	0	8 668	0	2 828	0	12 089	0	2 954	0
Kostroma Region	5 736	0	3 799	0	4 046	0	1 140	0	4 987	0	1 115	0	6 485	0	1 251	0
Kursk Region	8 240	2	4 882	0	6 482	0	1 655	0	7 934	0	1 570	0	10 582	0	1 584	0
Lipetsk Region	7 523	2	5 262	0	6 439	0	2 687	0	7 411	0	1 917	0	9 908	0	1 824	0
Moscow Region	55 462	137	37 521	25	43 153	4	20 179	0	56 646	0	21 296	0	82 048	1	24 983	0
Orel Region	5 330	2	3 870	0	4 887	0	2 195	0	6 158	0	2 015	0	8 011	0	2 109	0
Ryazan Region	9 509	2	6 343	0	7 791	1	3 892	0	9 786	0	4 162	0	12 836	1	4 876	0
Smolensk Region	7 203	6	4 510	0	5 268	0	2 142	0	6 425	0	1 893	0	8 658	0	2 010	0
Tambov Region	6 040	1	4 080	1	4 926	0	2 023	0	6 110	0	1 927	0	8 605	0	2 345	0
Tver Region	9 135	11	5 876	0	7 432	0	2 748	0	9 479	0	2 534	0	13 415	0	2 831	0
Tula Region	10 728	3	6 993	0	8 357	0	2 921	0	10 620	0	3 316	0	14 422	0	3 900	0
Yaroslavl Region	9 965	2	6 713	0	7 346	0	2 321	0	9 228	0	2 059	0	11 908	0	2 385	0
Moscow	46 176	267	31 525	51	49 150	24	26 664	1	62 505	7	30 013	0	88 141	9	35 701	0

	2014		2015		2016			2017			2018					
	Number of MLs		Number of MLs		Number of MLs		including MLs under SCPAs ¹	Number of MLs		including MLs under SCPAs ¹	Number of MLs		including MLs under SCPAs ¹			
	in 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			
NORTH-WESTERN FEDERAL DISTRICT	112 609	88	83 817	6	104 766	2	48 814	0	127 986	1	50 745	0	175 165	0	60 590	0
Republic of Karelia	5 323	1	3 681	0	4 306	0	1 517	0	5 244	0	1 586	0	7 409	0	2 121	0
Republic of Komi	9 815	0	6 476	0	7 403	0	2 163	0	9 520	0	2 605	0	12 190	0	3 052	0
Arkhangelsk Region	11 091	8	8 672	0	9 471	0	2 478	0	11 913	0	2 806	0	15 335	0	3 502	0
including Nenets Autonomous Area	294	0	205	0	253	0	103	0	291	0	93	0	533	0	109	0
Vologda Region	12 386	0	8 086	0	10 023	0	3 620	0	11 995	0	2 930	0	14 949	0	3 331	0
Kaliningrad Region	6 323	14	4 290	1	5 496	0	2 733	0	7 393	0	3 150	0	10 493	0	3 617	0
Leningrad Region	11 656	6	9 486	0	11 928	0	6 100	0	15 164	0	6 476	0	21 204	0	7 433	0
Murmansk Region	6 563	2	5 157	0	5 616	0	1 820	0	6 432	0	1 824	0	8 295	0	2 378	0
Novgorod Region	4 268	0	2 923	0	3 949	0	1 365	0	4 620	0	1 384	0	6 223	0	1 570	0
Pskov Region	4 050	1	2 837	0	3 241	0	1 292	0	3 910	0	1 254	0	5 410	0	1 432	0
Saint Petersburg	41 134	56	32 209	5	43 333	2	25 726	0	51 795	1	26 730	0	73 657	0	32 154	0
SOUTHERN FEDERAL DISTRICT ²	81 459	48	52 247	2	63 894	1	25 122	0	84 416	0	28 270	0	116 713	0	34 108	0
Republic of Adygeya (Adygeya)	1 857	0	1 357	0	1 375	0	548	0	1 761	0	564	0	2 499	0	655	0
Republic of Kalmykia	1 737	0	1 101	0	1 340	0	516	0	1 739	0	539	0	2 601	0	656	0
Republic of Crimea ²	23	0	173	0	642	1	258	0	1 386	0	569	0	2 978	0	1198	0
Krasnodar Territory	31 211	35	18 782	1	23 183	0	11 472	0	31 249	0	13 211	0	43 669	0	15 696	0
Astrakhan Region	6 554	1	4 248	0	4 731	0	1 365	0	5 890	0	1 057	0	7 773	0	1 221	0
Volgograd Region	15 890	2	10 842	1	13 078	0	4 115	0	16 647	0	3 899	0	21 468	0	4 008	0
Rostov Region	24 210	10	15 917	0	19 310	0	6 797	0	25 236	0	8 281	0	34 750	0	10 280	0
Sevastopol ²	6	0	51	0	235	0	51	0	508	0	150	0	975	0	394	0
NORTH-CAUCASIAN FEDERAL DISTRICT	22 935	14	16 968	0	19 934	0	5 462	0	24 281	0	5 416	0	33 046	0	5 765	0
Republic of Daghestan	2 346	5	1 918	0	2 252	0	491	0	2 852	0	577	0	3 916	0	709	0
Republic of Ingushetia	105	0	71	0	165	0	79	0	169	0	58	0	195	0	82	0
Kabardino-Balkar Republic	1 979	4	1 416	0	1 779	0	496	0	2 255	0	474	0	2 981	0	472	0
Karachai-Cherkess Republic	1 272	0	907	0	1 109	0	207	0	1 311	0	213	0	1 855	0	206	0
Republic of North Ossetia – Alania	2 265	1	1 755	0	2 183	0	745	0	2 224	0	613	0	2 876	0	662	0
Chechen Republic	324	1	363	0	441	0	81	0	587	0	74	0	870	0	107	0
Stavropol Territory	14 644	3	10 538	0	12 005	0	3 363	0	14 883	0	3 407	0	20 353	0	3 527	0

	2014		2015		2016			2017		2018						
	Number of MLs		Number of MLs		Number of MLs		including MLs under SCPAs ¹	Number of MLs		including MLs under SCPAs ¹		Number of MLs		including MLs under SCPAs ¹		
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency		
VOLGA FEDERAL DISTRICT	258 587	57	176 036	3	217 643	0	68 776	0	270 294	1	67 852	0	356 273	1	77 633	0
Republic of Bashkortostan	27 691	5	22 752	0	30 399	0	8 439	0	38 887	1	9 568	0	53 504	1	13 233	0
Mari El Republic	5 896	0	4 076	0	5 460	0	2 211	0	6 257	0	1 753	0	8 178	0	1 855	0
Republic of Mordovia	5 494	2	3 574	0	5 554	0	1 963	0	6 556	0	2 048	0	7 982	0	2 027	0
Republic of Tatarstan (Tatarstan)	38 745	5	29 255	0	35 918	0	8 587	0	43 338	0	9 419	0	54 783	0	11 451	0
Udmurt Republic	17 773	0	11 143	0	13 188	0	3 663	0	15 428	0	3 609	0	20 452	0	4 864	0
Chuvash Republic – Chuvashia	14 000	3	9 029	0	11 226	0	4 656	0	14 418	0	5 290	0	18 407	0	5 659	0
Perm Territory	25 912	2	16 047	0	19 166	0	5 269	0	24 106	0	5 407	0	32 094	0	6 870	0
Kirov Region	13 030	0	8 283	0	10 392	0	4 073	0	13 703	0	3 391	0	17 637	0	3 228	0
Nizhny Novgorod Region	24 433	8	16 121	0	20 343	0	6 552	0	25 278	0	6 574	0	32 546	0	6 595	0
Orenburg Region	16 908	4	11 820	0	13 721	0	4 976	0	17 527	0	4 359	0	24 775	0	5 066	0
Penza Region	9 145	3	5 864	1	7 010	0	2 874	0	9 519	0	3 049	0	12 561	0	3 146	0
Samara Region	29 388	22	19 174	1	22 010	0	7 927	0	26 712	0	6 967	0	35 236	0	6 780	0
Saratov Region	16 633	3	10 310	1	12 698	0	3 526	0	16 618	0	2 732	0	23 026	0	3 263	0
Ulyanovsk Region	13 539	0	8 588	0	10 558	0	4 060	0	11 947	0	3 686	0	15 092	0	3 596	0
URAL FEDERAL DISTRICT	100 563	23	82 428	0	95 479	0	24 577	0	124 907	0	26 852	0	165 424	0	36 148	0
Kurgan Region	5 254	1	6 539	0	4 670	0	1 054	0	6 143	0	1 228	0	8 603	0	1 525	0
Sverdlovsk Region	29 478	9	21 922	0	26 940	0	7 063	0	36 851	0	9 060	0	51 239	0	13 478	0
Tyumen Region	36 921	11	31 088	0	36 810	0	10 524	0	48 237	0	10 207	0	63 012	0	14 559	0
including Khanty-Mansi Autonomous Area – Yugra	15 248	0	13 472	0	17 721	0	4 893	0	22 614	0	4 327	0	30 009	0	6 023	0
including Yamal-Nenets Autonomous Area	6 049	0	4 936	0	6 381	0	1 752	0	8 692	0	2 071	0	10 749	0	2 749	0
Chelyabinsk Region	28 910	2	22 879	0	27 059	0	5 936	0	33 676	0	6 357	0	42 570	0	6 586	0

	2014		2015		2016			2017			2018					
	Number of MLs		Number of MLs		Number of MLs		including MLs under SCPAs ¹	Number of MLs		including MLs under SCPAs ¹	Number of MLs		including MLs under SCPAs ¹			
	in 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			
SIBERIAN FEDERAL DISTRICT ³	155 165	17	98 366	0	118 190	0	34 669	0	153 246	1	32 593	0	192 856	0	35 665	0
Altai Republic	760	0	588	0	487	0	92	0	721	0	103	0	1 029	0	132	0
Republic of Tuva	998	0	712	0	834	0	61	0	1 319	0	77	0	2 104	0	111	0
Republic of Khakassia	3 115	0	2 389	0	2 751	0	812	0	3 947	0	839	0	5 118	0	828	0
Altai Territory	16 178	2	10 814	0	13 489	0	3 540	0	18 302	0	4 012	0	25 241	0	5 201	0
Krasnoyarsk Territory	28 182	2	18 043	0	22 097	0	8 104	0	27 093	0	7 856	0	35 330	0	9 005	0
Irkutsk Region	21 508	2	13 596	0	15 306	0	3 801	0	19 681	0	3 376	0	25 477	0	3 981	0
Kemerovo Region	19 249	1	12 983	0	15 364	0	3 645	0	20 133	0	3 544	0	27 842	0	4 277	0
Novosibirsk Region	28 870	6	16 369	0	20 863	0	8 409	0	26 960	1	8 075	0	37 226	0	8 972	0
Omsk Region	13 468	2	9 717	0	11 548	0	2 193	0	15 909	0	1 586	0	21 856	0	2 122	0
Tomsk Region	10 116	2	5 747	0	7 516	0	2 209	0	8 895	0	1 300	0	11 633	0	1 036	0
FAR-EASTERN FEDERAL DISTRICT ³	42 894	44	29 820	1	35 901	1	9 884	0	46 841	1	9 515	0	78 637	0	14 497	0
Republic of Buryatia ³	5 905	0	3 334	0	3 555	0	931	0	4 508	0	815	0	6 551	0	1 101	0
Republic of Sakha (Yakutia)	8 536	0	6 354	0	8 612	0	3 686	0	9 948	0	3 302	0	13 416	0	4 064	0
Trans-Baikal Territory ³	6 816	0	4 074	0	4 380	0	872	0	5 778	0	1 010	0	8 226	0	1 122	0
Kamchatka Territory	2 334	0	1 672	0	1 783	0	425	0	2 369	0	462	0	3 395	0	789	0
Primorye Territory	10 592	39	7 412	1	8 951	1	1 995	0	12 028	1	2 034	0	15 958	0	2 400	0
Khabarovsk Territory	9 981	3	6 722	0	7 712	0	1 744	0	10 711	0	1 694	0	14 045	0	2 033	0
Amur Region	5 544	0	3 399	0	3 799	0	845	0	5 350	0	680	0	8 042	0	972	0
Magadan Region	1 535	0	1 167	0	1 399	0	415	0	1 708	0	366	0	2 342	0	496	0
Sakhalin Region	3 035	2	2 184	0	2 641	0	539	0	3 427	0	772	0	4 771	0	1 265	0
Jewish Autonomous Region	939	0	612	0	658	0	123	0	886	0	59	0	1 341	0	91	0
Chukotka Autonomous Area	398	0	298	0	346	0	112	0	414	0	146	0	550	0	164	0
CRIMEA FEDERAL DISTRICT ²	29	0	224	0	-	-	-	-	-	-	-	-	-	-	-	

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Table 3.9

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

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	1 808 551	12 767	1 169 240	5 776	1 481 068	2 061	2 027 562	830	3 018 156	1 421
CENTRAL FEDERAL DISTRICT	532 168	10 925	343 888	5 365	459 813	1 699	629 760	701	957 750	1 396
Belgorod Region	11 431	15	7 509	76	9 511	0	13 882	0	20 951	0
Bryansk Region	10 892	21	7 265	0	8 726	1	11 564	0	17 514	0
Vladimir Region	13 409	8	8 393	0	11 034	0	15 162	0	22 125	0
Voronezh Region	23 747	46	16 179	5	19 960	0	25 170	0	37 919	0
Ivanovo Region	9 679	14	6 184	3	6 664	0	9 113	0	13 305	0
Kaluga Region	15 135	53	8 907	0	11 893	7	16 468	0	24 828	0
Kostroma Region	6 879	0	4 407	0	5 019	0	6 663	0	9 692	0
Kursk Region	11 358	8	6 552	0	8 778	0	11 242	0	17 023	0
Lipetsk Region	10 075	12	6 825	0	8 766	0	11 237	3	16 390	0
Moscow Region	152 572	1 993	97 785	1 136	114 489	161	159 892	11	252 865	42
Orel Region	7 115	16	5 083	0	6 572	0	9 271	0	13 172	0
Ryazan Region	13 916	7	8 766	0	11 308	12	15 398	0	22 399	76
Smolensk Region	11 192	48	6 728	0	8 225	0	10 704	0	15 353	0
Tambov Region	8 871	6	5 847	8	7 215	0	9 705	0	15 022	0
Tver Region	14 973	93	9 039	0	12 034	0	16 772	0	24 998	0
Tula Region	16 457	15	10 563	0	13 339	0	18 444	0	27 554	0
Yaroslavl Region	14 057	19	8 728	0	10 113	0	13 576	0	19 594	0
Moscow	180 410	8 551	119 127	4 137	186 167	1 518	255 496	687	387 046	1 278
NORTH-WESTERN FEDERAL DISTRICT	211 362	559	146 884	256	189 396	188	257 931	11	388 167	0
Republic of Karelia	8 337	5	5 433	0	6 377	0	8 191	0	12 643	0
Republic of Komi	17 269	0	10 677	0	12 106	0	16 173	0	22 328	0
Arkhangelsk Region	17 934	63	13 281	0	14 881	0	20 708	0	28 905	0
including Nenets Autonomous Area	690	0	489	0	547	0	650	0	1 275	0
Vologda Region	16 247	0	10 070	0	12 605	0	15 776	0	21 557	0
Kaliningrad Region	10 333	45	6 862	5	8 591	0	12 265	0	18 974	0
Leningrad Region	22 679	25	16 974	0	22 002	0	31 221	0	48 198	0
Murmansk Region	11 231	5	8 539	0	9 301	0	11 231	0	15 900	0
Novgorod Region	6 219	0	4 126	2	5 408	0	6 835	0	10 261	0
Pskov Region	5 897	1	3 990	0	4 668	0	6 103	0	8 862	0
Saint Petersburg	95 216	415	66 931	249	93 456	188	129 428	11	200 539	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
SOUTHERN FEDERAL DISTRICT ¹	128 442	430	78 729	75	99 009	62	138 922	0	208 474	0
Republic of Adygeya (Adygeya)	2 857	0	2 016	0	2 017	0	2 738	0	4 176	0
Republic of Kalmykia	2 957	0	1 812	0	2 210	0	3 329	0	5 332	0
Republic of Crimea ¹	50	0	356	0	1 366	61	2 693	0	6 200	0
Krasnodar Territory	51 037	226	28 948	2	36 827	1	52 393	0	78 522	0
Astrakhan Region	9 835	4	6 244	0	7 187	0	9 336	0	13 617	0
Volgograd Region	22 405	26	14 741	73	18 004	0	25 116	0	35 656	0
Rostov Region	39 351	174	24 968	0	30 930	0	42 308	0	62 821	0
Sevastopol ¹	16	0	111	0	469	0	1 010	0	2 150	0
NORTH-CAUCASIAN FEDERAL DISTRICT	36 592	101	26 109	0	31 242	0	40 310	0	60 728	0
Republic of Daghestan	4 712	35	3 528	0	4 187	0	6 020	0	9 550	0
Republic of Ingushetia	269	0	128	0	325	0	309	0	480	0
Kabardino-Balkar Republic	3 600	39	2 300	0	2 973	0	4 009	0	5 784	0
Karachai-Cherkess Republic	2 048	0	1 761	0	1 705	0	2 139	0	3 197	0
Republic of North Ossetia – Alania	4 108	4	2 962	0	3 760	0	4 105	0	5 933	0
Chechen Republic	654	12	637	0	1 018	0	1 149	0	1 919	0
Stavropol Territory	21 201	11	14 793	0	17 274	0	22 579	0	33 864	0
VOLGA FEDERAL DISTRICT	363 031	245	235 617	77	299 768	72	405 025	26	586 441	25
Republic of Bashkortostan	48 663	19	31 885	0	43 864	0	60 909	23	92 720	25
Mari El Republic	7 606	0	5 263	0	7 101	0	8 574	0	12 213	0
Republic of Mordovia	7 783	12	5 006	0	8 225	13	10 406	0	14 239	0
Republic of Tatarstan (Tatarstan)	52 953	27	37 957	0	49 003	0	66 972	0	95 770	0
Udmurt Republic	19 904	0	13 431	0	16 465	0	21 039	0	30 466	0
Chuvash Republic – Chuvashia	19 020	11	11 936	0	15 302	0	21 378	0	29 265	0
Perm Territory	35 141	10	21 556	0	26 231	0	35 556	0	52 211	0
Kirov Region	16 195	0	10 055	0	12 940	0	18 474	0	25 694	0
Nizhny Novgorod Region	37 717	34	23 668	0	30 621	0	40 787	0	57 831	0
Orenburg Region	23 801	20	16 250	0	18 704	0	25 113	0	38 721	0
Penza Region	12 836	17	7 981	4	9 827	0	13 904	0	20 246	0
Samara Region	41 181	70	26 065	70	30 521	60	40 665	3	58 453	0
Saratov Region	23 305	25	14 330	2	17 900	0	24 653	0	36 682	0
Ulyanovsk Region	16 926	0	10 234	0	13 065	0	16 595	0	21 930	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	204 881	108	137 598	0	156 099	0	218 495	0	313 420	0
Kurgan Region	8 179	7	12 620	0	6 007	0	8 597	0	12 965	0
Sverdlovsk Region	59 829	43	35 422	0	44 285	0	65 484	0	98 204	0
Tyumen Region	94 271	44	62 760	0	73 682	0	101 662	0	142 402	0
including Khanty-Mansi Autonomous Area – Yugra	41 556	0	28 644	0	37 208	0	50 427	0	71 606	0
including Yamal-Nenets Autonomous Area	18 320	0	11 886	0	15 259	0	21 868	0	28 584	0
Chelyabinsk Region	42 602	14	26 795	0	32 124	0	42 752	0	59 849	0
SIBERIAN FEDERAL DISTRICT ²	239 861	139	141 617	0	173 619	0	236 936	28	326 569	0
Altai Republic	1 098	0	718	0	684	0	840	0	1 408	0
Republic of Tuva	2 049	0	1 250	0	1 564	0	2 677	0	4 586	0
Republic of Khakassia	4 583	0	3 193	0	3 681	0	5 554	0	7 960	0
Altai Territory	21 169	9	13 426	0	17 141	0	23 910	0	36 292	0
Krasnoyarsk Territory	48 207	63	27 583	0	34 037	0	43 850	0	63 273	0
Irkutsk Region	33 352	7	19 784	0	22 973	0	31 385	0	44 387	0
Kemerovo Region	29 638	5	16 939	0	20 258	0	27 754	0	42 108	0
Novosibirsk Region	43 093	26	25 613	0	33 386	0	46 642	28	70 605	0
Omsk Region	21 091	19	13 060	0	16 256	0	23 237	0	35 649	0
Tomsk Region	14 620	10	8 570	0	11 079	0	13 988	0	20 302	0
FAR-EASTERN FEDERAL DISTRICT ²	92 148	260	58 331	4	72 122	39	100 184	63	176 608	0
Republic of Buryatia ²	9 333	0	4 885	0	5 412	0	7 012	0	11 403	0
Republic of Sakha (Yakutia)	19 745	0	14 145	0	19 713	0	24 586	0	35 572	0
Trans-Baikal Territory ²	11 628	0	6 594	0	7 148	0	10 087	0	15 640	0
Kamchatka Territory	5 111	47	3 508	0	3 677	0	5 151	0	8 031	0
Primorye Territory	21 372	168	13 461	4	17 041	39	24 530	63	36 588	0
Khabarovsk Territory	21 395	27	12 428	0	14 136	0	21 255	0	31 087	0
Amur Region	10 535	0	5 707	0	6 565	0	9 594	0	15 782	0
Magadan Region	3 488	0	2 403	0	2 889	0	3 539	0	5 193	0
Sakhalin Region	7 760	18	5 072	0	6 302	0	9 102	0	13 482	0
Jewish Autonomous Region	1 823	0	956	0	1 043	0	1 416	0	2 328	0
Chukotka Autonomous Area	919	0	651	0	755	0	1 010	0	1 504	0
CRIMEA FEDERAL DISTRICT ¹	66	0	467	0	-	-	-	-	-	-

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

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

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

Table 3.10

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

	2014		2015		2016			2017			2018					
	Volume of MLs		Volume of MLs		Volume of MLs		including MLs under SCPAs ¹	Volume of MLs		including MLs under SCPAs ¹	Volume of MLs		including MLs under SCPAs ¹			
	in 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			
NORTH-WESTERN FEDERAL DISTRICT	210 003	523	146 331	254	189 082	183	91 814	0	257 421	11	107 726	0	387 745	0	141 936	0
Republic of Karelia	8 308	5	5 425	0	6 364	0	2 539	0	8 184	0	2 895	0	12 637	0	4 172	0
Republic of Komi	17 235	0	10 645	0	12 100	0	3 958	0	16 168	0	4 878	0	22 327	0	6 136	0
Arkhangelsk Region	17 879	63	13 249	0	14 852	0	4 551	0	20 692	0	5 830	0	28 889	0	7 734	0
including Nenets Autonomous Area	664	0	489	0	547	0	252	0	650	0	206	0	1275	0	259	0
Vologda Region	16 063	0	9 969	0	12 541	0	4 910	0	15 736	0	4 416	0	21 534	0	5 673	0
Kaliningrad Region	10 295	45	6 811	5	8 569	0	4 065	0	12 253	0	5 114	0	18 922	0	6 311	0
Leningrad Region	22 539	25	16 869	0	21 965	0	11 536	0	31 159	0	13 463	0	48 136	0	17 504	0
Murmansk Region	11 214	5	8 537	0	9 268	0	3 639	0	11 231	0	3 952	0	15 899	0	5 764	0
Novgorod Region	6 162	0	4 106	0	5 396	0	2 071	0	6 819	0	2 287	0	10 250	0	3 037	0
Pskov Region	5 823	1	3 935	0	4 633	0	2 000	0	6 065	0	2 233	0	8 829	0	2 744	0
Saint Petersburg	94 485	379	66 785	249	93 393	183	52 546	0	129 114	11	62 658	0	200 321	0	82 861	0
SOUTHERN FEDERAL DISTRICT ²	127 000	430	77 807	75	98 727	61	38 855	0	138 770	0	48 412	0	208 393	0	63 876	0
Republic of Adygeya (Adygeya)	2 856	0	1 995	0	2 009	0	812	0	2 733	0	943	0	4 174	0	1 161	0
Republic of Kalmykia	2 957	0	1 807	0	2 210	0	967	0	3 329	0	1 209	0	5 332	0	1 667	0
Republic of Crimea ²	47	0	356	0	1 366	61	473	0	2 650	0	1 040	0	6 200	0	2 364	0
Krasnodar Territory	50 232	226	28 515	2	36 706	0	17 035	0	52 352	0	21 536	0	78 495	0	27 620	0
Astrakhan Region	9 770	4	6 224	0	7 177	0	2 445	0	9 336	0	2 145	0	13 617	0	2 713	0
Volgograd Region	22 334	26	14 714	73	17 993	0	6 047	0	25 108	0	6 712	0	35 646	0	8 047	0
Rostov Region	38 851	174	24 552	0	30 798	0	10 963	0	42 254	0	14 507	0	62 779	0	19 515	0
Sevastopol ²	16	0	110	0	467	0	113	0	1 010	0	320	0	2 150	0	790	0
NORTH-CAUCASIAN FEDERAL DISTRICT	35 983	101	26 030	0	31 162	0	9 146	0	40 284	0	10 238	0	60 721	0	12 426	0
Republic of Daghestan	4 558	35	3 519	0	4 181	0	1 075	0	6 019	0	1 438	0	9 549	0	2 100	0
Republic of Ingushetia	192	0	128	0	325	0	120	0	309	0	104	0	480	0	165	0
Kabardino-Balkar Republic	3 356	39	2 291	0	2 960	0	954	0	4 005	0	1 028	0	5 779	0	1 125	0
Karachai-Cherkess Republic	2 043	0	1 760	0	1 705	0	360	0	2 139	0	403	0	3 197	0	415	0
Republic of North Ossetia – Alania	4 097	4	2 957	0	3 760	0	1 289	0	4 092	0	1 207	0	5 932	0	1 469	0
Chechen Republic	654	12	627	0	994	0	167	0	1 149	0	183	0	1 919	0	342	0
Stavropol Territory	21 083	11	14 749	0	17 238	0	5 182	0	22 571	0	5 874	0	33 864	0	6 809	0

	2014		2015		2016		2017		2018	
	Volume of MLs		Volume of MLs		Volume of MLs		including MLs under SCPAs ¹		Volume of MLs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	352 463	245	233 661	40	297 880	0	103 902	0	403 282	23
Republic of Bashkortostan	40 693	19	31 401	0	43 550	0	13 692	0	60 632	23
Mari El Republic	7 544	0	5 252	0	7 096	0	2 922	0	8 574	0
Republic of Mordovia	7 720	12	4 947	0	8 171	0	3 431	0	10 347	0
Republic of Tatarstan (Tatarstan)	52 279	27	37 511	0	48 723	0	14 768	0	66 385	0
Udmurt Republic	19 710	0	13 297	0	16 358	0	5 487	0	20 949	0
Chuvash Republic – Chuvashia	18 959	11	11 905	0	15 283	0	6 713	0	21 370	0
Perm Territory	34 846	10	21 503	0	26 181	0	8 453	0	35 549	0
Kirov Region	16 127	0	10 020	0	12 899	0	5 191	0	18 445	0
Nizhny Novgorod Region	37 470	34	23 558	0	30 373	0	10 504	0	40 716	0
Orenburg Region	23 575	20	16 059	0	18 543	0	6 860	0	24 991	0
Penza Region	12 757	17	7 957	4	9 797	0	4 308	0	13 885	0
Samara Region	40 816	70	25 833	33	30 101	0	11 124	0	40 300	0
Saratov Region	23 193	25	14 275	2	17 771	0	5 417	0	24 607	0
Ulyanovsk Region	16 774	0	10 143	0	13 036	0	5 032	0	16 533	0
URAL FEDERAL DISTRICT	178 995	108	136 816	0	155 354	0	43 925	0	217 832	0
Kurgan Region	7 002	7	12 600	0	5 986	0	1 447	0	8 584	0
Sverdlovsk Region	52 230	43	35 334	0	44 191	0	13 064	0	65 375	0
Tyumen Region	82 670	44	62 436	0	73 409	0	21 519	0	101 387	0
including Khanty-Mansi Autonomous Area – Yugra	35 910	0	28 578	0	37 108	0	10 807	0	50 339	0
including Yamal-Nenets Autonomous Area	16 216	0	11 800	0	15 203	0	4 182	0	21 791	0
Chelyabinsk Region	37 093	14	26 446	0	31 767	0	7 895	0	42 486	0
									9 404	0
									59 618	0
									11 589	0

	2014		2015		2016			2017			2018					
	Volume of MLs		Volume of MLs		Volume of MLs		including MLs under SCPAs ¹	Volume of MLs		including MLs under SCPAs ¹	Volume of MLs		including MLs under SCPAs ¹			
	in 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			
SIBERIAN FEDERAL DISTRICT ³	236 513	81	141 194	0	173 349	0	55 479	0	236 798	28	58 119	0	326 334	0	70 571	0
Altai Republic	1 079	0	714	0	682	0	166	0	840	0	167	0	1 407	0	239	0
Republic of Tuva	2 045	0	1 250	0	1 563	0	127	0	2 677	0	166	0	4 586	0	290	0
Republic of Khakassia	4 557	0	3 190	0	3 672	0	1 163	0	5 550	0	1 270	0	7 926	0	1 427	0
Altai Territory	21 042	9	13 373	0	17 108	0	4 828	0	23 894	0	5 824	0	36 281	0	8 550	0
Krasnoyarsk Territory	47 507	5	27 551	0	34 007	0	13 319	0	43 841	0	14 317	0	63 266	0	18 426	0
Irkutsk Region	33 167	7	19 720	0	22 909	0	6 205	0	31 323	0	6 254	0	44 366	0	8 015	0
Kemerovo Region	29 370	5	16 860	0	20 210	0	5 681	0	27 749	0	6 190	0	42 072	0	8 093	0
Novosibirsk Region	42 952	26	25 566	0	33 351	0	13 977	0	46 615	28	14 855	0	70 494	0	18 357	0
Omsk Region	19 373	19	12 954	0	16 243	0	3 727	0	23 234	0	3 165	0	35 638	0	4 759	0
Tomsk Region	14 526	10	8 553	0	11 059	0	3 179	0	13 983	0	2 453	0	20 299	0	2 415	0
FAR-EASTERN FEDERAL DISTRICT ³	90 008	213	58 107	4	71 949	21	21 343	0	99 964	63	23 061	0	176 493	0	37 303	0
Republic of Buryatia ³	9 289	0	4 874	0	5 400	0	1 491	0	7 004	0	1 426	0	11 399	0	2 209	0
Republic of Sakha (Yakutia)	19 543	0	14 020	0	19 593	0	8 468	0	24 480	0	8 500	0	35 507	0	11 291	0
Trans-Baikal Territory ³	11 606	0	6 589	0	7 145	0	1 615	0	10 087	0	2 031	0	15 640	0	2 632	0
Kamchatka Territory	5 030	0	3 466	0	3 661	0	958	0	5 089	0	1 171	0	8 009	0	2 115	0
Primorye Territory	20 780	168	13 430	4	17 032	21	3 896	0	24 524	63	4 469	0	36 581	0	6 017	0
Khabarovsk Territory	20 934	27	12 424	0	14 132	0	3 512	0	21 255	0	3 867	0	31 087	0	5 264	0
Amur Region	10 295	0	5 701	0	6 563	0	1 583	0	9 590	0	1 357	0	15 778	0	2 121	0
Magadan Region	3 463	0	2 395	0	2 879	0	948	0	3 529	0	960	0	5 190	0	1 323	0
Sakhalin Region	7 554	18	5 064	0	6 299	0	1 505	0	9 089	0	2 254	0	13 472	0	3 634	0
Jewish Autonomous Region	1 494	0	956	0	1 043	0	221	0	1 416	0	142	0	2 328	0	214	0
Chukotka Autonomous Area	915	0	650	0	748	0	251	0	991	0	343	0	1 504	0	482	0
CRIMEA FEDERAL DISTRICT ²	63	0	466	0	-	-	-	-	-	-	-	-	-	-	-	

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Table 3.11

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

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	3 517 094	140 809	3 912 845	135 446	4 464 519	73 511	5 176 062	43 948	6 399 125	35 027
CENTRAL FEDERAL DISTRICT	967 742	104 526	1 092 913	100 538	1 270 417	55 245	1 495 891	32 275	1 897 063	26 172
Belgorod Region	22 745	400	25 359	460	28 485	172	33 711	114	42 372	90
Bryansk Region	19 516	241	22 436	220	25 447	111	29 442	69	36 683	52
Vladimir Region	24 779	539	27 056	474	30 850	172	36 041	98	45 006	88
Voronezh Region	42 686	496	49 463	500	57 317	222	65 971	140	82 104	62
Ivanovo Region	16 054	196	18 417	186	20 562	92	23 486	58	28 516	50
Kaluga Region	27 464	672	30 787	669	35 570	330	42 765	218	53 553	165
Kostroma Region	11 403	53	12 436	36	14 102	7	16 325	1	19 987	6
Kursk Region	20 931	267	22 848	233	25 806	72	29 219	34	35 906	34
Lipetsk Region	18 339	151	20 615	156	23 719	46	28 009	41	34 496	21
Moscow Region	272 658	28 019	290 147	26 715	343 096	14 645	406 412	8 391	520 159	5 812
Orel Region	12 684	239	14 913	239	17 117	82	20 736	54	26 236	41
Ryazan Region	24 336	344	27 551	301	31 904	171	37 594	114	46 680	144
Smolensk Region	22 352	335	24 353	301	26 984	139	30 400	93	35 977	71
Tambov Region	15 879	213	18 089	192	20 773	71	24 295	46	31 108	38
Tver Region	28 920	620	32 116	629	36 465	230	42 142	157	52 761	90
Tula Region	29 541	596	33 225	520	37 939	234	44 271	177	55 412	179
Yaroslavl Region	24 653	254	27 543	250	30 270	126	34 409	82	41 427	76
Moscow	332 802	70 891	395 562	68 456	464 009	38 322	550 664	22 389	708 682	19 154
NORTH-WESTERN FEDERAL DISTRICT	392 951	16 344	450 871	15 910	526 252	9 096	625 336	5 714	784 604	4 295
Republic of Karelia	17 927	161	20 083	143	22 058	68	23 921	42	28 297	18
Republic of Komi	35 038	145	38 722	116	42 317	54	46 186	30	53 195	21
Arkhangelsk Region	35 616	385	41 154	290	46 100	125	52 097	83	61 358	65
including Nenets Autonomous Area	2 716	42	2 822	0	2 949	0	3 036	0	3 565	0
Vologda Region	31 837	291	35 527	251	39 561	152	42 779	98	47 706	39
Kaliningrad Region	17 690	918	20 745	953	24 840	555	30 676	399	39 835	346
Leningrad Region	42 626	1 350	51 259	1 249	62 044	734	78 049	481	101 616	390
Murmansk Region	18 653	189	23 006	157	26 518	109	29 666	88	35 427	83
Novgorod Region	12 067	133	13 503	114	15 494	48	17 481	29	21 340	26
Pskov Region	10 144	117	11 994	102	13 840	23	16 060	9	19 601	9
Saint Petersburg	171 353	12 655	194 878	12 535	233 479	7 229	288 420	4 455	376 230	3 297

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
SOUTHERN FEDERAL DISTRICT ¹	243 025	3 619	264 487	3 685	305 833	1 708	365 459	1 138	465 200	965
Republic of Adygeya (Adygeya)	4 504	117	6 943	92	7 577	25	8 595	18	10 634	7
Republic of Kalmykia	5 937	100	6 947	82	7 765	30	9 376	27	12 009	6
Republic of Crimea ¹	52	10	421	9	1 611	66	3 752	5	8 607	5
Krasnodar Territory	96 674	1 511	98 330	1 624	115 463	739	140 311	503	180 119	395
Astrakhan Region	18 346	134	21 285	114	24 080	42	27 579	31	32 979	23
Volgograd Region	41 722	535	47 145	510	53 006	158	62 211	80	76 521	57
Rostov Region	75 842	1 222	83 836	1 262	95 764	648	112 211	475	141 112	472
Sevastopol ¹	9	0	126	0	566	0	1 424	0	3 219	0
NORTH-CAUCASIAN FEDERAL DISTRICT	73 528	1 614	87 597	1 623	100 852	746	117 162	542	146 355	514
Republic of Daghestan	8 833	243	11 312	242	13 638	165	16 767	114	22 535	136
Republic of Ingushetia	309	1	407	1	662	0	830	0	1 127	0
Kabardino-Balkar Republic	8 533	227	9 646	233	10 737	141	12 386	99	15 124	99
Karachai-Cherkess Republic	4 289	65	5 439	57	6 268	16	7 220	10	8 848	9
Republic of North Ossetia – Alania	7 900	243	9 759	254	11 819	68	13 657	16	16 452	14
Chechen Republic	895	16	1 425	10	2 130	0	2 868	31	4 101	38
Stavropol Territory	42 769	819	49 610	827	55 598	355	63 433	272	78 168	218
VOLGA FEDERAL DISTRICT	675 356	6 436	749 486	6 032	856 363	2 800	1 002 435	1 666	1 230 292	1 222
Republic of Bashkortostan	88 391	471	101 165	410	118 331	158	141 855	119	182 434	49
Mari El Republic	14 040	106	15 900	92	19 025	48	22 254	32	27 126	17
Republic of Mordovia	14 501	249	15 979	246	19 872	112	24 307	51	30 635	54
Republic of Tatarstan (Tatarstan)	87 304	369	94 150	323	113 561	181	140 945	83	180 604	81
Udmurt Republic	41 366	374	45 574	330	51 614	83	58 582	32	70 577	11
Chuvash Republic – Chuvashia	33 761	378	37 661	364	43 310	144	51 563	83	63 268	59
Perm Territory	74 100	722	79 386	762	86 475	387	97 270	300	112 572	256
Kirov Region	27 013	226	31 345	169	36 778	64	43 832	23	53 410	14
Nizhny Novgorod Region	73 310	824	79 788	796	90 070	363	102 783	231	122 465	174
Orenburg Region	46 205	352	53 392	272	60 531	103	70 062	72	86 452	45
Penza Region	23 444	286	26 685	309	30 249	161	35 342	85	43 814	65
Samara Region	77 046	1 222	85 076	1 198	92 964	693	105 343	362	124 818	247
Saratov Region	43 309	490	48 663	461	54 806	186	64 011	118	80 293	79
Ulyanovsk Region	31 566	367	34 721	299	38 776	118	44 287	76	51 824	71

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	486 953	2 553	519 388	2 514	573 752	1 326	641 209	893	754 225	612
Kurgan Region	18 467	43	20 299	54	22 318	13	25 093	0	30 033	0
Sverdlovsk Region	131 277	1 060	134 917	1 010	150 500	542	171 729	357	209 044	247
Tyumen Region	249 677	626	269 206	649	296 314	344	328 514	210	378 893	144
including Khanty-Mansi Autonomous Area – Yugra	134 556	246	132 452	242	168 777	175	184 192	87	206 813	29
including Yamal-Nenets Autonomous Area	47 399	98	49 422	125	56 144	65	63 950	44	74 884	91
Chelyabinsk Region	87 532	824	94 967	801	104 619	427	115 873	325	136 255	220
SIBERIAN FEDERAL DISTRICT ²	499 079	3 849	544 095	3 573	599 972	1 689	663 744	1 067	731 092	732
Altai Republic	1 737	0	2 568	0	2 834	0	3 104	0	3 765	0
Republic of Tuva	5 839	1	6 639	2	7 345	0	8 608	0	11 184	0
Republic of Khakassia	10 485	47	12 168	37	13 357	18	15 095	9	18 628	5
Altai Territory	39 862	367	47 853	376	54 078	165	61 818	124	76 259	19
Krasnoyarsk Territory	98 826	533	106 037	521	117 529	240	127 537	128	149 145	83
Irkutsk Region	73 365	330	80 468	268	86 422	145	93 308	86	108 829	83
Kemerovo Region	54 534	461	60 966	417	66 931	223	73 851	175	90 935	162
Novosibirsk Region	92 472	1 211	97 250	1 122	109 578	493	124 516	275	152 935	220
Omsk Region	41 875	425	45 573	433	50 601	212	57 644	169	72 083	86
Tomsk Region	34 377	307	33 875	295	36 891	152	40 087	80	47 329	75
FAR-EASTERN FEDERAL DISTRICT ²	178 399	1 858	203 460	1 562	231 078	901	264 826	653	390 294	516
Republic of Buryatia ²	20 301	119	22 292	57	23 760	23	25 275	7	29 790	5
Republic of Sakha (Yakutia)	40 805	94	48 423	93	59 244	38	69 896	22	85 041	17
Trans-Baikal Territory ²	25 406	48	28 406	46	30 647	18	32 901	15	39 143	14
Kamchatka Territory	8 691	138	10 312	35	11 744	27	13 312	20	16 397	16
Primorye Territory	37 434	1 032	43 365	896	49 791	515	57 732	401	70 902	331
Khabarovsk Territory	41 928	395	46 146	340	49 250	205	55 428	124	65 481	57
Amur Region	23 053	87	25 339	106	27 403	74	29 909	62	36 424	53
Magadan Region	5 903	15	6 810	18	7 867	7	8 817	6	10 481	7
Sakhalin Region	15 582	78	17 424	52	19 582	27	22 835	15	28 164	16
Jewish Autonomous Region	3 514	15	3 832	17	4 167	6	4 474	0	5 419	0
Chukotka Autonomous Area	1 489	4	1 809	5	2 031	4	2 422	3	3 052	0
CRIMEA FEDERAL DISTRICT ¹	61	10	547	10	-	-	-	-	-	-

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

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

Table 3.12

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

	2014		2015		2016				2017				2018			
	Debt on MLs		Debt on MLs		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹		Debt on MLs		including MLs under SCPAs ¹	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
THE RUSSIAN FEDERATION	3 391 888	136 491	3 851 153	131 084	4 422 239	71 231	922 326	1 675	5 144 935	42 529	1 119 333	1 185	6 376 845	33 564	1 365 156	649
CENTRAL FEDERAL DISTRICT	951 937	101 021	1 078 086	96 931	1 260 034	53 485	350 177	1 121	1 488 287	31 266	429 639	870	1 890 783	24 975	522 058	502
Belgorod Region	21 764	398	24 529	374	27 908	171	4 428	0	33 282	114	5 271	0	42 066	89	6 204	0
Bryansk Region	19 036	228	21 953	203	25 089	101	6 576	7	29 229	63	7 635	6	36 534	46	8 725	0
Vladimir Region	23 947	531	26 437	467	30 404	168	6 688	4	35 730	95	7 621	3	44 788	85	9 032	4
Voronezh Region	41 818	495	48 796	499	56 813	221	13 793	4	65 598	140	16 436	3	81 880	62	18 319	4
Ivanovo Region	15 904	196	18 308	185	20 482	84	4 289	0	23 424	51	5 128	0	28 468	50	5 471	0
Kaluga Region	27 120	664	30 528	649	35 384	309	8 432	2	42 604	200	9 690	1	53 433	162	11 225	2
Kostroma Region	11 283	53	12 341	36	14 019	7	2 599	0	16 255	1	3 106	0	19 927	6	3 645	0
Kursk Region	20 202	265	22 277	231	25 379	71	3 873	0	28 912	34	4 590	0	35 680	33	5 085	0
Lipetsk Region	18 033	151	20 391	149	23 553	41	6 065	0	27 764	38	6 006	0	34 410	21	6 563	0
Moscow Region	270 466	27 512	287 887	25 991	341 467	14 244	100 321	333	405 216	8 222	119 062	248	519 370	5 666	142 047	112
Orel Region	12 323	237	14 634	239	16 914	82	3 677	11	20 589	54	4 498	7	26 131	41	4 911	8
Ryazan Region	24 096	308	27 364	300	31 767	171	9 597	25	37 487	114	11 594	23	46 609	144	14 345	23
Smolensk Region	22 007	303	24 050	258	26 771	112	5 594	6	30 245	73	6 304	6	35 867	54	6 981	0
Tambov Region	15 530	208	17 798	192	20 565	71	4 487	0	24 086	46	5 413	0	30 983	37	6 449	0
Tver Region	28 777	619	32 018	629	36 152	230	7 698	3	42 089	157	8 888	0	52 741	90	10 188	0
Tula Region	29 236	576	32 971	504	37 764	222	8 627	7	44 141	165	10 935	3	55 323	166	13 636	4
Yaroslavl Region	24 379	243	27 315	235	30 117	117	6 927	0	34 297	73	7 255	0	41 327	65	8 104	0
Moscow	326 016	68 034	388 491	65 789	459 485	37 063	146 505	722	547 339	21 627	190 208	568	705 245	18 156	241 127	345

	2014		2015		2016			2017			2018					
	Debt on MLs		Debt on MLs		Debt on MLs		including MLs under SCPAs ¹	Debt on MLs		including MLs under SCPAs ¹	Debt on MLs		including MLs under SCPAs ¹			
	in 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			
NORTH-WESTERN FEDERAL DISTRICT	383 644	16 068	447 278	15 655	523 945	8 944	148 311	391	623 499	5 589	185 310	241	783 438	4 188	228 586	66
Republic of Karelia	17 663	159	19 953	141	21 962	68	4 143	0	23 859	41	4 873	0	28 257	18	6 282	0
Republic of Komi	30 706	145	37 874	115	41 766	53	6 189	0	45 776	30	7 501	0	52 909	21	8 728	0
Arkhangelsk Region	35 155	378	40 800	282	45 870	118	7 051	14	51 932	83	9 181	12	61 247	65	11 639	0
including Nenets Autonomous Area	2 701	42	2 812	0	2 943	0	358	0	3 031	0	417	0	3 562	0	416	0
Vologda Region	31 276	288	35 088	251	39 275	146	6 360	0	42 570	92	6 616	0	47 559	39	7 901	0
Kaliningrad Region	17 458	870	20 613	907	24 733	537	5 723	53	30 591	389	7 477	41	39 809	339	9 451	1
Leningrad Region	42 128	1 332	50 883	1 230	61 757	719	20 189	19	77 825	468	25 485	15	101 457	378	31 014	15
Murmansk Region	18 414	180	22 868	148	26 409	98	5 865	3	29 597	79	6 968	2	35 386	80	8 910	3
Novgorod Region	11 803	133	13 354	112	15 393	47	3 163	2	17 402	29	3 863	1	21 280	26	4 658	1
Pskov Region	9 854	116	11 917	101	13 787	22	3 236	1	16 019	9	3 889	0	19 567	9	4 609	0
Saint Petersburg	169 187	12 467	193 928	12 368	232 992	7 135	86 392	299	287 927	4 370	109 458	169	375 966	3 214	135 395	45
SOUTHERN FEDERAL DISTRICT ²	234 528	3 540	257 520	3 608	301 352	1 680	63 391	44	362 547	1 111	79 394	27	463 322	936	102 542	14
Republic of Adygeya (Adygeya)	4 339	116	6 813	92	7 502	25	1 502	0	8 547	18	1 738	0	10 597	7	2 074	0
Republic of Kalmykia	5 837	100	6 867	82	7 706	30	1 493	0	9 330	27	2 037	0	11 976	6	2 613	0
Republic of Crimea ²	49	3	421	2	1 611	61	524	0	3 704	0	1 306	0	8 606	0	2 914	0
Krasnodar Territory	92 549	1 496	95 199	1 609	113 603	732	28 503	18	139 076	496	35 477	9	179 317	388	45 492	6
Astrakhan Region	17 901	134	20 914	114	23 814	42	3 889	0	27 363	31	4 021	0	32 870	23	4 498	0
Volgograd Region	40 988	527	46 556	510	52 594	158	8 925	26	61 909	80	10 990	18	76 284	57	13 134	7
Rostov Region	72 914	1 167	81 172	1 200	93 956	633	18 418	0	111 194	460	23 467	0	140 453	455	30 904	0
Sevastopol ²	9	0	126	0	566	0	136	0	1 424	0	358	0	3 219	0	913	0
NORTH-CAUCASIAN FEDERAL DISTRICT	70 827	1 539	85 372	1 523	99 117	689	15 688	2	115 807	506	19 242	0	145 332	489	22 771	0
Republic of Daghestan	8 692	243	11 233	237	13 593	161	1 943	0	16 736	110	2 668	0	22 525	136	3 504	0
Republic of Ingushetia	274	0	376	0	640	0	169	0	813	0	241	0	1116	0	372	0
Kabardino-Balkar Republic	7 977	219	9 163	224	10 338	135	1 599	2	12 059	97	2 027	0	14 856	98	2 333	0
Karachai-Cherkess Republic	3 993	64	5 182	57	6 056	16	634	0	7 045	10	745	0	8 702	9	790	0
Republic of North Ossetia – Alania	7 590	221	9 510	228	11 621	51	2 013	0	13 499	4	2 451	0	16 326	5	2 816	0
Chechen Republic	892	11	1 422	4	2 115	0	245	0	2 859	31	346	0	4 100	38	553	0
Stavropol Territory	41 409	781	48 486	773	54 754	326	9 085	0	62 796	254	10 763	0	77 707	204	12 403	0

	2014		2015		2016			2017			2018					
	Debt on MLs		Debt on MLs		Debt on MLs		including MLs under SCPAs ¹	Debt on MLs		including MLs under SCPAs ¹	Debt on MLs		including MLs under SCPAs ¹			
	in 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			
SIBERIAN FEDERAL DISTRICT ³	486 047	3 719	535 133	3 459	593 558	1 625	86 397	11	659 046	997	100 538	2	727 954	684	112 237	28
Altai Republic	1 727	0	2 545	0	2 826	0	226	0	3 099	0	310	0	3 761	0	343	0
Republic of Tuva	5 830	1	6 463	2	7 200	0	191	0	8 489	0	265	0	11 096	0	405	0
Republic of Khakassia	10 229	47	11 981	37	13 201	18	1 958	0	14 978	9	2 170	0	18 515	5	2 170	0
Altai Territory	39 497	358	47 192	375	53 700	165	6 330	0	61 559	124	8 401	0	76 079	19	10 935	0
Krasnoyarsk Territory	95 006	490	104 133	501	115 960	230	22 027	8	126 386	125	25 893	2	148 317	83	31 257	2
Irkutsk Region	72 820	330	79 507	268	85 763	144	10 485	0	92 794	86	11 287	0	108 504	83	13 029	0
Kemerovo Region	52 763	460	59 776	417	66 081	223	7 980	3	73 280	153	9 513	0	90 557	162	11 931	26
Novosibirsk Region	90 585	1 192	95 786	1 101	108 480	477	22 101	0	123 700	260	26 584	0	152 317	203	31 101	0
Omsk Region	38 674	382	44 331	368	49 868	180	5 992	0	57 097	142	6 085	0	71 683	57	7 445	0
Tomsk Region	33 541	292	33 304	287	36 477	147	3 987	0	39 790	77	3 953	0	47 127	73	3 620	0
FAR-EASTERN FEDERAL DISTRICT ³	175 044	1 730	202 194	1 544	230 226	869	35 611	9	264 138	635	41 765	1	389 618	500	59 766	1
Republic of Buryatia ³	20 152	119	22 038	57	23 569	23	2 475	0	25 128	7	2 905	0	29 687	5	3 638	0
Republic of Sakha (Yakutia)	40 290	94	48 014	89	58 945	35	14 085	0	69 680	19	16 474	0	84 888	14	19 653	0
Trans-Baikal Territory ³	25 223	48	28 075	46	30 433	18	2 644	0	32 746	15	3 171	0	39 035	14	3 749	0
Kamchatka Territory	8 562	60	10 189	35	11 668	27	1 627	0	13 207	20	2 018	0	16 326	16	2 918	0
Primorye Territory	36 977	984	43 178	884	49 675	487	5 651	9	57 644	386	7 622	1	70 847	319	9 765	1
Khabarovsk Territory	41 215	395	46 004	340	49 185	205	7 031	0	55 384	124	7 487	0	65 451	57	8 891	0
Amur Region	22 303	87	25 112	106	27 239	74	2 576	0	29 791	62	2 359	0	36 340	53	2 921	0
Magadan Region	5 818	13	6 756	16	7 824	6	1 367	0	8 782	6	1 602	0	10 461	7	2 025	0
Sakhalin Region	15 127	78	17 338	52	19 523	27	2 542	0	22 794	15	3 414	0	28 139	16	5 176	0
Jewish Autonomous Region	3 278	15	3 805	17	4 148	6	330	0	4 460	0	305	0	5 410	0	353	0
Chukotka Autonomous Area	1 474	4	1 798	5	2 019	4	401	0	2 398	3	483	0	3 036	0	676	0
CRIMEA FEDERAL DISTRICT ²	58	3	547	2	-	-	-	-	-	-	-	-	-	-	-	

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Table 3.13

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

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	32 131	17 623	44 226	27 441	52 837	22 907	59 654	15 208	64 650	12 345
CENTRAL FEDERAL DISTRICT	13 259	13 461	15 771	20 712	18 168	17 168	19 542	10 703	21 525	8 984
Belgorod Region	112	46	150	90	191	58	304	49	322	45
Bryansk Region	62	3	90	6	152	9	207	5	193	13
Vladimir Region	199	33	272	41	332	60	391	38	383	33
Voronezh Region	390	69	582	79	621	28	817	32	953	6
Ivanovo Region	64	30	98	41	189	32	201	36	204	32
Kaluga Region	71	48	160	75	212	79	332	86	528	97
Kostroma Region	52	0	70	1	76	0	97	0	100	0
Kursk Region	99	17	250	19	268	26	296	15	305	13
Lipetsk Region	47	18	97	33	138	14	198	20	242	4
Moscow Region	3 369	4 022	4 944	6 513	5 554	5 634	5 562	3 492	5 560	2 668
Orel Region	29	0	41	7	52	6	79	5	115	5
Ryazan Region	83	18	117	25	169	33	183	43	241	22
Smolensk Region	93	9	101	44	167	25	246	38	357	26
Tambov Region	26	7	72	6	88	9	122	6	131	7
Tver Region	623	30	681	50	740	91	264	72	370	34
Tula Region	97	24	165	37	228	26	292	18	393	25
Yaroslavl Region	112	22	188	39	262	39	300	23	442	32
Moscow	7 731	9 065	7 694	13 606	8 728	10 998	9 651	6 725	10 687	5 924
NORTH-WESTERN FEDERAL DISTRICT	2 597	1 640	3 569	2 897	4 429	2 530	4 837	2 103	5 380	1 410
Republic of Karelia	49	3	67	12	121	16	174	7	177	8
Republic of Komi	68	10	172	24	257	22	282	17	342	12
Arkhangelsk Region	91	61	171	90	263	21	310	21	314	22
including Nenets Autonomous Area	2	0	8	0	7	0	15	0	14	0
Vologda Region	168	59	278	79	389	96	456	70	476	23
Kaliningrad Region	159	184	190	232	204	163	180	119	196	133
Leningrad Region	295	165	475	266	549	247	572	193	583	168
Murmansk Region	81	18	106	7	146	22	199	29	251	41
Novgorod Region	78	11	100	14	146	19	141	20	178	20
Pskov Region	20	4	82	6	89	8	135	3	179	4
Saint Petersburg	1 588	1 125	1 929	2 167	2 265	1 914	2 388	1 626	2 684	978

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
SOUTHERN FEDERAL DISTRICT ¹	2 207	325	2 886	600	3 385	438	4 386	290	5 195	273
Republic of Adygeya (Adygeya)	32	1	41	6	64	7	110	2	140	0
Republic of Kalmykia	14	0	32	14	52	2	97	9	180	5
Republic of Crimea ¹	0	2	0	2	0	0	2	0	13	1
Krasnodar Territory	1 105	210	1 486	370	1 657	256	2 072	171	2 385	140
Astrakhan Region	51	16	106	22	178	9	257	8	312	5
Volgograd Region	470	38	507	46	549	49	626	26	721	23
Rostov Region	535	60	714	141	884	115	1 220	73	1 440	99
Sevastopol ¹	0	0	1 169	432	1	0	3	0	3	0
NORTH-CAUCASIAN FEDERAL DISTRICT	881	297	281	10	1 360	319	1 712	216	2 297	195
Republic of Daghestan	224	40	6	0	298	9	317	4	402	5
Republic of Ingushetia	3	0	81	88	9	0	11	0	22	0
Kabardino-Balkar Republic	57	65	76	2	87	79	89	58	126	62
Karachai-Cherkess Republic	31	1	224	94	98	4	199	4	249	4
Republic of North Ossetia – Alania	225	60	23	6	256	40	266	8	462	7
Chechen Republic	5	5	478	232	32	0	62	0	80	0
Stavropol Territory	336	126	0	0	580	187	768	142	956	117
VOLGA FEDERAL DISTRICT	4 939	806	7 430	1 121	8 974	983	10 080	664	10 356	614
Republic of Bashkortostan	779	12	1 442	44	1 742	43	1 689	30	1 407	7
Mari El Republic	57	7	70	9	93	8	115	6	141	3
Republic of Mordovia	31	17	75	58	99	30	174	17	167	34
Republic of Tatarstan (Tatarstan)	520	17	822	19	1 024	28	1 198	20	1 349	30
Udmurt Republic	214	32	336	42	421	32	457	17	442	7
Chuvash Republic – Chuvashia	113	46	185	45	280	41	303	30	388	23
Perm Territory	1 022	163	1 462	242	1 588	195	1 720	147	1 834	171
Kirov Region	104	1	172	15	213	21	317	1	332	1
Nizhny Novgorod Region	558	170	788	194	894	170	997	114	1 062	104
Orenburg Region	184	31	359	41	477	62	524	53	582	45
Penza Region	81	25	99	48	191	33	245	14	324	20
Samara Region	933	204	1 013	272	1 179	252	1 330	171	1 150	129
Saratov Region	234	32	389	46	491	28	662	16	830	7
Ulyanovsk Region	109	49	217	44	282	41	349	27	349	34

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	3 246	319	5 393	500	6 561	393	7 268	338	7 042	286
Kurgan Region	92	0	230	0	232	0	233	0	204	0
Sverdlovsk Region	1 183	199	1 844	277	2 373	206	2 249	165	2 082	82
Tyumen Region	821	77	1 618	122	2 150	89	2 994	80	3 144	101
including Khanty-Mansi Autonomous Area – Yugra	364	11	703	15	1 147	37	1 508	30	1 487	9
including Yamal-Nenets Autonomous Area	70	28	168	72	295	32	442	25	571	84
Chelyabinsk Region	1 150	43	1 701	101	1 806	97	1 792	93	1 612	103
SIBERIAN FEDERAL DISTRICT ²	4 303	589	6 777	991	8 395	866	9 720	658	9 093	454
Altai Republic	14	0	61	0	89	0	103	0	141	0
Republic of Tuva	62	0	116	0	122	0	175	0	186	0
Republic of Khakassia	77	0	137	1	158	9	205	2	213	0
Altai Territory	295	99	566	150	767	109	786	97	783	0
Krasnoyarsk Territory	1 022	87	1 518	151	1 948	137	2 413	87	2 531	56
Irkutsk Region	484	65	908	88	1 222	87	1 467	56	1 616	67
Kemerovo Region	542	58	968	106	1 051	100	1 148	88	1 124	64
Novosibirsk Region	873	203	1 213	346	1 272	239	1 428	151	1 494	148
Omsk Region	532	24	576	62	745	78	783	111	774	57
Tomsk Region	185	46	186	72	217	94	183	57	230	61
FAR-EASTERN FEDERAL DISTRICT ²	699	184	1 230	185	1 566	212	2 108	235	3 761	130
Republic of Buryatia ²	133	7	307	17	438	12	576	7	651	5
Republic of Sakha (Yakutia)	110	0	258	6	364	8	560	3	666	4
Trans-Baikal Territory ²	84	0	223	0	367	2	453	2	563	0
Kamchatka Territory	18	0	69	8	55	12	65	9	127	3
Primorye Territory	194	105	230	80	326	92	433	117	512	62
Khabarovsk Territory	186	44	359	46	436	56	506	53	579	13
Amur Region	108	33	192	43	217	43	329	53	367	43
Magadan Region	7	2	9	1	13	0	35	0	44	0
Sakhalin Region	64	0	83	0	104	0	110	0	180	0
Jewish Autonomous Region	11	0	25	0	43	0	65	0	67	0
Chukotka Autonomous Area	1	0	5	0	8	0	7	0	6	0
CRIMEA FEDERAL DISTRICT ¹	0	2	0	2	-	-	-	-	-	-

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

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

Table 3.14

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

	2014		2015		2016				2017				2018			
	Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹		Overdue Debt on MLs		including MLs under SCPAs ¹	
	in 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	28 954	17 143	39 524	26 685	48 059	22 286	2 490	503	54 575	14 405	3 643	483	61 300	11 565	4 757	404
CENTRAL FEDERAL DISTRICT	12 364	13 138	14 412	20 260	16 488	16 760	834	380	17 510	10 162	1 382	359	19 680	8 402	1 682	302
Belgorod Region	95	46	126	90	160	58	5	0	270	49	15	0	302	45	21	0
Bryansk Region	49	1	72	2	132	7	11	0	185	4	9	0	186	10	15	0
Vladimir Region	174	31	229	39	280	59	10	0	339	37	10	0	357	32	21	0
Voronezh Region	370	69	535	79	571	28	144	0	774	32	163	0	941	6	141	0
Ivanovo Region	60	30	91	41	178	31	12	0	192	29	16	0	200	32	16	0
Kaluga Region	68	47	154	73	207	76	14	0	327	75	23	0	519	95	35	0
Kostroma Region	46	0	64	1	68	0	6	0	92	0	7	0	96	0	7	0
Kursk Region	87	17	230	19	259	26	9	0	288	15	8	0	299	13	13	0
Lipetsk Region	42	18	84	27	124	9	8	0	183	20	15	0	234	4	14	0
Moscow Region	3 067	3 867	4 445	6 254	5 003	5 482	266	64	5 049	3 383	426	68	5 158	2 537	502	69
Orel Region	22	0	32	7	43	6	4	0	69	5	9	0	111	5	14	0
Ryazan Region	75	18	109	25	163	33	9	0	176	43	16	0	238	22	40	0
Smolensk Region	85	4	89	37	155	19	20	0	233	32	45	0	349	20	47	0
Tambov Region	22	7	61	6	77	9	0	0	110	6	6	0	126	7	25	0
Tver Region	619	30	676	50	732	91	8	0	255	72	16	0	368	34	31	0
Tula Region	90	14	156	25	216	15	32	0	282	8	41	0	387	12	67	0
Yaroslavl Region	101	11	177	24	251	30	31	0	291	14	39	0	436	21	66	0
Moscow	7 292	8 928	7 079	13 462	7 868	10 779	243	316	8 395	6 336	519	291	9 373	5 508	606	233

	2014		2015		2016			2017			2018		
	Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹	Overdue Debt on MLs		including MLs under SCPAs ¹	Overdue Debt on MLs		including MLs under SCPAs ¹
	in 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
VOLGA FEDERAL DISTRICT	3 999	789	6 123	1 077	7 762	946	428	26	8 867	619	612	28	9 832
Republic of Bashkortostan	497	11	922	42	1 237	42	26	0	1 213	29	49	0	1 260
Mari El Republic	51	7	59	9	84	8	3	0	107	6	2	0	137
Republic of Mordovia	23	17	57	53	81	27	6	0	157	13	6	0	157
Republic of Tatarstan (Tatarstan)	431	17	718	19	925	28	21	8	1 097	20	31	8	1 264
Udmurt Republic	154	31	259	42	337	32	9	0	384	17	11	0	417
Chuvash Republic – Chuvashia	102	46	159	45	257	41	42	5	281	30	42	5	368
Perm Territory	814	161	1 272	237	1 463	191	27	4	1 600	144	77	4	1 768
Kirov Region	87	1	148	15	191	21	15	0	298	1	23	0	319
Nizhny Novgorod Region	427	161	602	176	720	159	51	0	831	104	55	4	979
Orenburg Region	173	31	333	41	448	62	15	4	488	53	9	4	560
Penza Region	57	25	73	42	165	21	5	0	217	9	15	0	311
Samara Region	864	200	945	265	1 112	246	141	3	1 220	149	181	3	1 129
Saratov Region	221	32	368	46	467	28	53	0	633	16	81	0	821
Ulyanovsk Region	98	49	210	44	274	41	14	0	340	27	30	0	343
URAL FEDERAL DISTRICT	2 943	303	4 951	474	6 078	374	236	0	6 802	312	272	0	6 825
Kurgan Region	85	0	210	0	212	0	3	0	216	0	8	0	201
Sverdlovsk Region	1 076	190	1 712	266	2 256	196	52	0	2 145	158	56	0	2 044
Tyumen Region	714	76	1 451	114	1 956	87	151	0	2 809	65	178	0	3 034
including Khanty-Mansi Autonomous Area – Yugra	332	11	642	15	1 067	36	87	0	1 442	30	98	0	1 448
including Yamal-Nenets Autonomous Area	52	28	158	72	272	31	9	0	418	20	25	0	549
Chelyabinsk Region	1 068	37	1 578	94	1 655	91	30	0	1 632	89	31	0	1 546

	2014		2015		2016			2017			2018					
	Overdue Debt on MLs		Overdue Debt on MLs		Overdue Debt on MLs		including MLs under SCPAs ¹	Overdue Debt on MLs		including MLs under SCPAs ¹	Overdue Debt on MLs		including MLs under SCPAs ¹			
	in 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			
SIBERIAN FEDERAL DISTRICT ³	3 794	568	6 102	924	7 821	821	375	0	9 179	597	506	0	8 796	407	627	26
Altai Republic	13	0	59	0	87	0	7	0	101	0	7	0	139	0	2	0
Republic of Tuva	62	0	98	0	110	0	3	0	165	0	3	0	178	0	7	0
Republic of Khakassia	64	0	120	1	139	9	0	0	190	2	5	0	202	0	12	0
Altai Territory	255	99	525	150	736	109	17	0	756	97	24	0	767	0	48	0
Krasnoyarsk Territory	936	87	1 383	151	1 808	137	120	0	2 283	87	138	0	2 424	56	154	0
Irkutsk Region	465	65	839	88	1 166	87	29	0	1 413	56	60	0	1 591	67	52	0
Kemerovo Region	442	58	864	106	937	100	22	0	1 038	66	28	0	1 082	64	43	26
Novosibirsk Region	710	190	1 050	328	1 173	224	129	0	1 334	137	176	0	1 457	131	261	0
Omsk Region	493	16	504	16	686	52	20	0	721	89	25	0	733	29	35	0
Tomsk Region	150	46	168	68	199	90	14	0	166	54	8	0	223	60	13	0
FAR-EASTERN FEDERAL DISTRICT ³	651	143	1 173	181	1 509	209	73	0	2 050	217	116	0	3 711	114	233	0
Republic of Buryatia ³	129	7	288	17	427	12	10	0	568	7	30	0	646	5	36	0
Republic of Sakha (Yakutia)	99	0	236	6	349	8	25	0	543	0	70	0	652	0	115	0
Trans-Baikal Territory ³	75	0	206	0	354	2	5	0	444	2	3	0	555	0	5	0
Kamchatka Territory	16	0	65	8	51	12	0	0	60	9	2	0	124	3	0	0
Primorye Territory	172	66	218	78	306	90	10	0	411	103	12	0	500	50	12	0
Khabarovsk Territory	183	44	353	46	432	56	27	0	502	53	20	0	576	13	34	0
Amur Region	102	33	183	43	210	43	7	0	322	53	6	0	363	43	15	0
Magadan Region	6	0	9	0	12	0	0	0	33	0	1	0	43	0	1	0
Sakhalin Region	62	0	81	0	101	0	0	0	108	0	2	0	179	0	9	0
Jewish Autonomous Region	10	0	24	0	41	0	0	0	63	0	0	0	66	0	2	0
Chukotka Autonomous Area	1	0	5	0	8	0	3	0	7	0	3	0	6	0	3	0
CRIMEA FEDERAL DISTRICT ²	0	2	0	2	-	-	-	-	-	-	-	-	-	-	-	

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Table 3.15

	2014		2015		2016		2017		2018	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	178,1	12,47	175,4	13,36	182,2	12,49	186,4	10,64	195,5	9,56
CENTRAL FEDERAL DISTRICT	174,6	12,49	173,4	13,26	184,3	12,37	190,4	10,64	200,2	9,54
Belgorod Region	181,5	12,37	176,1	13,34	184,0	12,64	187,2	10,60	194,1	9,52
Bryansk Region	177,4	12,52	173,3	13,23	182,3	12,46	185,5	10,54	195,6	9,49
Vladimir Region	172,7	12,68	173,1	13,42	182,6	12,59	188,8	10,66	197,5	9,54
Voronezh Region	184,5	12,52	187,5	13,14	197,6	12,35	198,1	10,60	201,4	9,54
Ivanovo Region	167,3	12,50	169,5	13,52	175,1	12,66	177,0	10,78	186,9	9,59
Kaluga Region	179,5	12,44	174,0	13,19	186,7	12,35	191,6	10,54	198,3	9,49
Kostroma Region	168,2	12,55	162,6	13,47	173,1	12,68	179,1	10,59	191,0	9,48
Kursk Region	182,7	12,52	177,0	13,21	185,7	12,41	188,1	10,60	196,4	9,48
Lipetsk Region	185,8	12,63	183,9	13,14	195,3	12,43	194,1	10,66	202,8	9,54
Moscow Region	174,6	12,48	176,6	13,13	186,6	12,25	190,8	10,59	199,9	9,54
Orel Region	175,4	12,53	176,5	13,24	187,1	12,31	187,8	10,57	198,4	9,48
Ryazan Region	174,4	12,53	176,1	13,18	183,4	12,50	189,7	10,57	199,0	9,50
Smolensk Region	184,9	12,55	180,9	13,25	191,0	12,39	195,2	10,59	202,0	9,49
Tambov Region	180,5	12,46	178,1	13,15	190,1	12,37	191,6	10,56	207,1	9,51
Tver Region	182,6	12,49	179,5	13,38	182,3	12,53	192,9	10,57	203,6	9,52
Tula Region	177,2	12,50	174,5	13,55	183,1	12,58	188,6	10,58	198,8	9,52
Yaroslavl Region	167,6	12,51	166,5	13,31	174,7	12,50	180,3	10,64	188,8	9,55
Moscow	170,7	12,47	167,5	13,36	181,7	12,37	190,8	10,72	202,1	9,57
NORTH-WESTERN FEDERAL DISTRICT	168,5	12,40	169,4	13,25	176,1	12,21	181,1	10,65	189,7	9,56
Republic of Karelia	170,6	12,41	167,3	13,31	175,4	12,24	175,1	10,62	184,5	9,47
Republic of Komi	161,0	12,33	174,7	13,55	175,6	12,64	176,0	10,60	185,5	9,47
Arkhangelsk Region	171,1	12,39	161,5	13,62	164,5	12,61	172,4	10,53	179,7	9,37
including Nenets Autonomous Area	191,6	12,24	155,4	13,78	155,2	11,77	177,5	10,43	181,7	6,82
Vologda Region	173,7	12,46	172,0	13,36	173,5	12,43	174,5	10,65	185,2	9,54
Kaliningrad Region	174,0	12,17	177,9	12,99	181,6	12,26	184,7	10,62	189,6	9,64
Leningrad Region	171,1	12,39	172,6	13,22	180,6	12,09	184,9	10,66	194,4	9,60
Murmansk Region	167,1	11,90	155,8	13,21	162,4	12,22	165,3	10,69	172,7	9,50
Novgorod Region	175,3	12,63	171,2	13,37	179,9	12,35	182,3	10,64	191,6	9,49
Pskov Region	167,5	12,07	166,5	13,04	176,1	12,16	181,7	10,68	189,4	9,49
Saint Petersburg	166,8	12,50	170,0	13,16	177,9	12,08	184,3	10,67	192,6	9,60

	2014		2015		2016		2017		2018	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
SOUTHERN FEDERAL DISTRICT1	180,5	12,64	182,2	13,29	188,6	12,51	192,8	10,70	202,7	9,60
Republic of Adygeya (Adygeya)	171,8	13,04	182,5	13,42	189,8	12,55	195,2	10,80	202,3	9,64
Republic of Kalmykia	195,7	12,51	192,3	13,50	192,7	12,50	200,5	10,63	207,1	9,56
Republic of Crimea1	195,2	12,36	187,3	12,64	163,2	12,43	178,9	11,25	213,9	10,28
Krasnodar Territory	181,3	12,82	183,4	13,15	191,6	12,53	196,7	10,75	207,1	9,62
Astrakhan Region	197,6	12,07	187,8	13,31	191,5	12,41	194,3	10,58	203,2	9,46
Volgograd Region	180,9	12,48	176,7	13,40	183,0	12,51	188,2	10,64	197,8	9,54
Rostov Region	174,4	12,65	181,9	13,35	188,8	12,52	191,0	10,65	198,4	9,55
Sevastopol1	187,0	10,90	185,2	12,48	170,7	12,31	175,2	11,19	205,2	10,29
NORTH-CAUCASIAN FEDERAL DISTRICT	188,4	12,31	184,3	13,36	189,4	12,72	193,1	10,72	205,2	9,59
Republic of Daghestan	181,4	11,68	184,0	12,86	184,4	12,60	196,5	10,73	214,2	9,59
Republic of Ingushetia	183,0	12,71	171,3	12,77	169,2	12,19	187,8	10,70	206,3	9,75
Kabardino-Balkar Republic	182,8	12,43	189,7	13,40	192,7	12,71	190,9	10,66	203,9	9,59
Karachai-Cherkess Republic	206,7	12,43	172,4	13,61	198,5	13,12	202,7	10,88	214,2	9,74
Republic of North Ossetia – Alania	197,5	12,55	185,0	13,58	190,4	12,56	188,7	10,88	200,5	9,64
Chechen Republic	191,0	12,17	183,0	14,05	165,4	13,11	183,8	10,89	206,0	9,79
Stavropol Territory	187,3	12,37	185,0	13,37	190,8	12,73	193,1	10,68	202,8	9,55
VOLGA FEDERAL DISTRICT	179,2	12,49	174,7	13,43	179,7	12,54	184,5	10,60	193,2	9,54
Republic of Bashkortostan	171,8	12,63	167,9	13,59	171,6	12,71	175,8	10,63	185,7	9,56
Mari El Republic	178,4	12,48	179,7	13,17	184,8	12,27	185,9	10,51	190,9	9,50
Republic of Mordovia	180,6	12,67	177,7	13,30	193,3	12,20	198,1	10,56	204,8	9,44
Republic of Tatarstan (Tatarstan)	167,6	12,62	163,0	13,62	167,9	12,47	176,8	10,57	187,4	9,53
Udmurt Republic	189,2	12,35	173,0	13,37	179,4	12,59	182,4	10,62	189,3	9,56
Chuvash Republic – Chuvashia	186,1	12,29	188,5	13,15	196,1	12,37	199,2	10,42	198,2	9,43
Perm Territory	179,2	12,49	178,4	13,51	183,9	12,69	186,0	10,69	194,6	9,62
Kirov Region	185,3	12,52	182,0	13,21	190,3	12,40	194,8	10,57	200,6	9,49
Nizhny Novgorod Region	176,0	12,49	175,3	13,49	178,5	12,63	184,5	10,66	192,3	9,54
Orenburg Region	196,5	12,16	187,5	13,06	189,8	12,37	191,2	10,54	200,0	9,50
Penza Region	183,2	12,51	181,9	13,19	188,1	12,39	190,4	10,66	198,0	9,51
Samara Region	180,1	12,50	173,2	13,48	178,5	12,58	185,2	10,61	197,1	9,54
Saratov Region	187,3	12,46	181,7	13,52	187,6	12,67	193,8	10,65	202,8	9,59
Ulyanovsk Region	177,3	12,50	171,8	13,29	174,9	12,55	177,0	10,60	190,0	9,53

	2014		2015		2016		2017		2018	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
URAL FEDERAL DISTRICT	189,8	12,41	183,4	13,42	186,4	12,73	187,3	10,65	194,4	9,61
Kurgan Region	205,5	12,26	199,9	13,19	195,3	12,60	194,3	10,58	206,4	9,52
Sverdlovsk Region	184,4	12,46	182,0	13,53	186,2	12,71	189,0	10,66	194,8	9,60
Tyumen Region	203,6	12,33	192,2	13,35	197,3	12,71	194,7	10,62	201,3	9,58
including Khanty-Mansi Autonomous Area – Yugra	203,5	12,33	188,5	13,30	190,5	12,83	190,4	10,67	196,6	9,59
including Yamal-Nenets Autonomous Area	211,3	11,91	193,5	13,52	196,3	12,58	194,7	10,50	203,2	9,47
Chelyabinsk Region	163,8	12,55	156,7	13,60	159,9	12,83	165,6	10,75	174,9	9,69
SIBERIAN FEDERAL DISTRICT ²	179,6	12,44	175,5	13,48	180,6	12,65	181,2	10,66	190,0	9,56
Altai Republic	169,4	11,97	175,1	14,12	176,6	12,95	173,5	10,81	184,7	9,69
Republic of Tuva	184,7	12,58	185,5	14,35	179,0	13,38	181,5	10,61	190,9	9,54
Republic of Khakassia	171,2	12,72	167,5	13,56	172,2	12,68	171,5	10,68	181,1	9,54
Altai Territory	175,1	12,11	176,0	13,48	180,8	12,71	181,8	10,62	189,9	9,56
Krasnoyarsk Territory	171,2	12,69	172,7	13,50	175,9	12,58	175,2	10,66	182,3	9,57
Irkutsk Region	171,5	12,58	166,5	13,67	169,2	12,82	170,3	10,66	180,1	9,55
Kemerovo Region	185,1	12,33	165,8	13,53	170,0	12,66	171,3	10,67	178,3	9,55
Novosibirsk Region	187,2	12,38	187,3	13,22	196,0	12,46	197,3	10,69	204,7	9,59
Omsk Region	190,7	12,52	184,6	13,59	191,9	12,84	192,6	10,67	203,6	9,55
Tomsk Region	181,9	12,15	177,0	13,30	181,6	12,53	181,4	10,66	189,0	9,50
FAR-EASTERN FEDERAL DISTRICT ²	178,4	12,43	172,0	13,54	178,4	12,72	181,7	10,57	190,1	9,55
Republic of Buryatia ²	181,8	12,55	174,9	13,46	175,7	12,68	171,1	10,68	178,8	9,52
Republic of Sakha (Yakutia)	177,2	12,71	175,5	13,65	183,2	12,75	186,2	10,67	193,5	9,65
Trans-Baikal Territory ²	181,4	12,28	174,5	13,60	179,4	12,75	177,7	10,66	185,4	9,50
Kamchatka Territory	170,8	12,50	161,4	13,58	170,7	12,82	171,6	10,72	178,4	9,56
Primorye Territory	174,5	12,43	167,6	13,57	172,1	12,67	176,7	10,54	190,9	9,54
Khabarovsk Territory	182,9	12,30	177,5	13,44	179,9	12,69	185,1	10,53	196,5	9,52
Amur Region	184,0	12,39	176,9	13,27	183,0	12,60	182,2	10,51	190,2	9,53
Magadan Region	178,8	12,39	166,0	13,78	176,6	12,69	183,6	10,51	181,5	9,51
Sakhalin Region	178,4	12,16	167,3	13,62	177,6	12,86	182,9	10,48	189,5	9,47
Jewish Autonomous Region	176,2	12,32	170,4	13,54	183,3	12,63	176,5	10,65	192,5	9,55
Chukotka Autonomous Area	170,7	12,62	157,1	13,57	168,8	13,09	160,5	10,77	179,8	9,48
CRIMEA FEDERAL DISTRICT ¹	193,2	12,02	186,8	12,60	-	-	-	-	-	-

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

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

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

Table 3.16

	2014		2015		2016		2017		2018	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
THE RUSSIAN FEDERATION	128,1	9,32	40,0	10,09	29,2	8,87	35,0	7,06	95,2	5,59
CENTRAL FEDERAL DISTRICT	119,3	9,43	40,1	10,17	32,6	8,80	34,3	6,64	96,7	5,59
Belgorod Region	214,3	8,51	24,0	14,00	0,0	0,00	0,0	0,00	0,0	0,00
Bryansk Region	159,9	8,41	0,0	0,00	46,0	7,00	0,0	0,00	0,0	0,00
Vladimir Region	283,0	6,74	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Voronezh Region	249,7	9,07	147,1	12,00	0,0	0,00	0,0	0,00	0,0	0,00
Ivanovo Region	302,0	11,80	152,2	7,10	0,0	0,00	0,0	0,00	0,0	0,00
Kaluga Region	238,1	10,31	0,0	0,00	84,0	12,00	0,0	0,00	0,0	0,00
Kostroma Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kursk Region	208,0	11,12	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Lipetsk Region	255,8	11,19	0,0	0,00	0,0	0,00	59,9	7,00	0,0	0,00
Moscow Region	166,6	9,74	47,2	9,04	39,9	13,39	74,5	8,97	36,0	9,50
Orel Region	182,0	7,81	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Ryazan Region	281,7	11,27	0,0	0,00	12,2	4,00	0,0	0,00	12,0	10,00
Smolensk Region	244,3	10,70	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tambov Region	230,0	7,00	242,2	9,00	0,0	0,00	0,0	0,00	0,0	0,00
Tver Region	162,6	10,51	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tula Region	289,1	8,03	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Yaroslavl Region	302,0	10,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Moscow	103,7	9,27	37,8	10,53	31,7	8,16	33,6	6,55	103,7	5,52
NORTH-WESTERN FEDERAL DISTRICT	147,5	8,44	50,4	8,84	13,8	7,99	195,0	11,00	0,0	0,00
Republic of Karelia	182,0	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Komi	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Arkhangelsk Region	93,0	8,91	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Vologda Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kaliningrad Region	153,4	7,85	122,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00
Leningrad Region	162,0	9,88	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Murmansk Region	208,4	8,06	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Novgorod Region	0,0	0,00	36,0	12,00	0,0	0,00	0,0	0,00	0,0	0,00
Pskov Region	62,0	7,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Saint Petersburg	153,5	8,37	49,1	8,86	13,8	7,99	195,0	11,00	0,0	0,00

	2014		2015		2016		2017		2018	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
SOUTHERN FEDERAL DISTRICT ¹	186,2	8,98	14,1	9,00	11,7	9,95	0,0	0,00	0,0	0,00
Republic of Adygeya (Adygeya)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Kalmykia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Crimea ¹	0,0	0,00	0,0	0,00	11,8	10,00	0,0	0,00	0,0	0,00
Krasnodar Territory	217,3	9,43	110,0	9,00	6,0	5,50	0,0	0,00	0,0	0,00
Astrakhan Region	242,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Volgograd Region	273,7	8,80	11,6	9,00	0,0	0,00	0,0	0,00	0,0	0,00
Rostov Region	131,5	8,05	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sevastopol ¹	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
NORTH-CAUCASIAN FEDERAL DISTRICT	220,0	9,46	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Dagestan	272,2	10,67	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Ingushetia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	219,4	8,23	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Karachai-Cherkess Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of North Ossetia – Alania	182,0	10,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chechen Republic	11,9	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Stavropol Territory	308,5	8,86	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
VOLGA FEDERAL DISTRICT	229,7	9,17	23,2	9,45	10,5	12,66	11,8	9,51	11,9	6,00
Republic of Bashkortostan	214,9	10,72	0,0	0,00	0,0	0,00	12,0	9,00	11,9	6,00
Mari El Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Mordovia	240,7	11,59	0,0	0,00	11,7	8,00	0,0	0,00	0,0	0,00
Republic of Tatarstan (Tatarstan)	288,8	10,64	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Udmurt Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chuvash Republic – Chuvashia	180,3	9,14	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Perm Territory	95,2	9,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kirov Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Nizhny Novgorod Region	151,1	8,65	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Orenburg Region	197,3	8,83	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Penza Region	272,1	11,00	242,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00
Samara Region	273,3	7,55	7,0	12,00	10,3	13,80	10,3	14,00	0,0	0,00
Saratov Region	227,0	9,49	122,0	10,30	0,0	0,00	0,0	0,00	0,0	0,00
Ulyanovsk Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00

	2014		2015		2016		2017		2018	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
URAL FEDERAL DISTRICT	231,4	10,05	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kurgan Region	242,0	10,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sverdlovsk Region	214,9	10,13	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tyumen Region	276,9	10,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Khanty-Mansi Autonomous Area – Yugra	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Yamal-Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chelyabinsk Region	134,9	8,14	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
SIBERIAN FEDERAL DISTRICT ²	167,9	9,00	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Tuva	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Khakassia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Altai Territory	242,0	9,60	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnoyarsk Territory	84,8	10,70	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Irkutsk Region	227,8	7,20	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kemerovo Region	182,0	11,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Novosibirsk Region	227,8	9,91	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00
Omsk Region	240,2	7,18	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Tomsk Region	278,7	6,58	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
FAR-EASTERN FEDERAL DISTRICT ²	160,6	8,16	12,0	16,00	18,1	12,56	24,0	9,00	0,0	0,00
Republic of Buryatia ²	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Sakha (Yakutia)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Trans-Baikal Territory ²	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kamchatka Territory	83,7	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Primorye Territory	171,9	8,27	12,0	16,00	18,1	12,56	24,0	9,00	0,0	0,00
Khabarovsk Territory	240,9	7,66	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Amur Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Magadan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sakhalin Region	135,8	8,46	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Jewish Autonomous Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
CRIMEA FEDERAL DISTRICT ¹	0,0	0,00	0,0	0,00	-	-	-	-	-	-

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

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

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

	2014		2015		2016			2017			2018					
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹		for MLs		including for MLs under SCPAs ¹		
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %		
THE RUSSIAN FEDERATION	179,5	12,45	176,5	13,35	183,0	12,48	187,9	11,55	186,8	10,64	189,7	10,41	195,7	9,56	195,3	9,30
CENTRAL FEDERAL DISTRICT	176,6	12,48	175,8	13,26	185,9	12,36	192,1	11,59	191,0	10,64	194,5	10,40	200,5	9,54	201,3	9,23
Belgorod Region	183,3	12,35	179,0	13,30	185,2	12,62	194,7	11,59	187,6	10,60	197,6	10,32	194,2	9,52	199,6	9,31
Bryansk Region	178,2	12,50	175,7	13,21	183,1	12,42	183,8	11,74	185,6	10,54	187,6	10,36	195,7	9,49	193,6	9,31
Vladimir Region	174,2	12,66	173,7	13,41	183,2	12,58	187,5	11,62	188,9	10,66	187,5	10,44	197,5	9,54	197,0	9,33
Voronezh Region	184,8	12,51	187,7	13,13	197,8	12,34	200,3	11,58	198,3	10,60	198,8	10,40	201,5	9,54	199,4	9,32
Ivanovo Region	167,9	12,49	169,9	13,51	175,3	12,64	191,6	11,59	177,3	10,77	186,3	10,55	186,9	9,58	194,2	9,38
Kaluga Region	179,8	12,44	174,4	13,18	187,3	12,34	188,4	11,50	192,0	10,53	191,3	10,38	198,4	9,49	196,3	9,31
Kostroma Region	168,9	12,55	163,5	13,45	174,2	12,67	181,5	11,59	179,5	10,58	184,9	10,38	191,1	9,48	193,2	9,32
Kursk Region	183,8	12,51	177,6	13,18	186,6	12,39	190,1	11,49	188,4	10,60	194,9	10,41	196,5	9,48	200,8	9,35
Lipetsk Region	186,5	12,62	184,4	13,11	195,5	12,42	199,5	11,64	195,8	10,63	196,3	10,50	202,9	9,54	204,3	9,35
Moscow Region	175,3	12,47	177,4	13,14	187,2	12,25	192,5	11,54	191,1	10,58	194,6	10,40	200,0	9,54	201,2	9,22
Orel Region	175,9	12,53	176,8	13,23	187,3	12,31	191,1	11,60	187,8	10,57	184,4	10,28	198,6	9,48	189,4	9,20
Ryazan Region	175,2	12,51	176,5	13,18	183,6	12,50	185,4	11,69	190,0	10,57	189,4	10,33	199,1	9,50	196,0	9,36
Smolensk Region	185,3	12,55	181,6	13,24	192,7	12,37	200,2	11,58	195,3	10,59	197,8	10,45	202,0	9,49	202,1	9,33
Tambov Region	181,0	12,46	178,7	13,14	190,5	12,37	193,1	11,57	193,0	10,56	194,5	10,30	207,1	9,51	206,2	9,36
Tver Region	183,0	12,48	179,8	13,37	185,7	12,52	190,1	11,60	193,0	10,57	197,8	10,42	203,6	9,52	202,7	9,36
Tula Region	177,3	12,50	174,5	13,54	183,2	12,58	188,7	11,56	188,6	10,58	191,2	10,39	198,8	9,52	198,7	9,33
Yaroslavl Region	168,1	12,50	167,2	13,30	175,1	12,49	185,1	11,69	180,6	10,63	186,9	10,40	189,0	9,54	192,5	9,35
Moscow	175,3	12,45	173,0	13,34	184,6	12,35	192,4	11,62	191,9	10,72	195,8	10,42	202,8	9,57	203,2	9,19

	2014		2015		2016			2017			2018					
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹			
	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %			
NORTH-WESTERN FEDERAL DISTRICT	169,1	12,40	169,7	13,24	176,3	12,20	178,9	11,35	181,4	10,65	182,2	10,47	189,8	9,56	188,5	9,37
Republic of Karelia	170,9	12,40	167,4	13,30	175,6	12,23	181,5	11,31	175,2	10,62	182,2	10,30	184,5	9,47	190,1	9,30
Republic of Komi	161,2	12,32	175,0	13,55	175,7	12,64	173,3	11,59	176,0	10,60	170,1	10,24	185,5	9,47	176,9	9,31
Arkhangelsk Region	171,3	12,39	161,7	13,61	164,7	12,60	167,9	11,49	172,5	10,53	174,2	10,40	179,7	9,37	174,1	9,38
including Nenets Autonomous Area	191,5	12,25	155,4	13,78	155,2	11,77	143,4	9,39	177,5	10,43	161,5	10,15	181,7	6,82	170,7	9,09
Vologda Region	174,8	12,44	173,3	13,33	174,1	12,41	179,0	11,46	174,8	10,65	180,8	10,33	185,3	9,54	187,7	9,33
Kaliningrad Region	174,3	12,16	178,1	12,96	181,7	12,24	180,3	11,57	184,8	10,62	182,0	10,32	190,0	9,64	184,5	9,44
Leningrad Region	171,5	12,39	172,9	13,21	180,8	12,09	182,8	11,29	185,2	10,66	186,1	10,55	194,5	9,60	193,6	9,41
Murmansk Region	167,1	11,89	155,9	13,21	162,9	12,22	172,2	11,28	165,3	10,69	164,0	10,45	172,7	9,50	170,9	9,35
Novgorod Region	176,2	12,61	171,8	13,36	180,2	12,34	186,1	11,45	182,5	10,63	182,5	10,30	191,6	9,49	185,8	9,22
Pskov Region	169,4	12,06	168,7	13,03	177,1	12,15	182,5	11,34	182,8	10,67	189,5	10,49	190,0	9,49	192,0	9,37
Saint Petersburg	167,6	12,50	170,2	13,16	178,0	12,08	179,2	11,30	184,7	10,67	184,1	10,50	192,7	9,60	191,1	9,38
SOUTHERN FEDERAL DISTRICT ²	181,8	12,63	183,3	13,28	189,0	12,51	192,6	11,65	193,0	10,70	195,7	10,45	202,7	9,60	204,3	9,42
Republic of Adygeya (Adygeya)	171,9	13,04	184,0	13,40	190,2	12,55	198,7	11,70	195,2	10,79	205,0	10,50	202,4	9,64	209,4	9,38
Republic of Kalmykia	195,8	12,51	192,8	13,49	192,7	12,50	197,4	11,49	200,5	10,63	205,1	10,53	207,1	9,56	211,8	9,38
Republic of Crimea ²	202,4	12,31	187,3	12,64	163,2	12,43	185,9	11,66	181,6	11,24	175,6	10,82	213,9	10,28	211,0	9,99
Krasnodar Territory	183,2	12,79	185,1	13,13	192,0	12,52	193,2	11,70	196,8	10,75	199,1	10,48	207,1	9,62	208,0	9,42
Astrakhan Region	198,5	12,06	188,3	13,31	191,8	12,41	202,2	11,56	194,3	10,58	201,0	10,36	203,2	9,46	204,6	9,31
Volgograd Region	181,0	12,47	176,9	13,40	183,1	12,51	188,3	11,54	188,2	10,64	192,2	10,38	197,8	9,54	200,2	9,37
Rostov Region	175,8	12,64	183,1	13,35	189,4	12,51	191,2	11,67	191,2	10,64	191,9	10,40	198,5	9,55	198,9	9,35
Sevastopol ²	187,0	10,90	186,6	12,47	171,2	12,31	192,5	11,57	175,2	11,19	182,6	10,83	205,2	10,29	202,3	10,09
NORTH-CAUCASIAN FEDERAL DISTRICT	190,7	12,29	184,6	13,36	189,5	12,72	197,6	11,67	193,2	10,72	197,4	10,53	205,2	9,59	206,3	9,37
Republic of Daghestan	185,9	11,67	184,3	12,86	184,4	12,59	206,0	11,54	196,5	10,73	206,7	10,67	214,3	9,59	218,8	9,37
Republic of Ingushetia	200,0	12,06	171,3	12,77	169,2	12,19	241,1	11,70	187,8	10,70	238,3	10,21	206,3	9,75	284,7	9,70
Kabardino-Balkar Republic	195,6	12,35	190,2	13,39	193,4	12,70	201,3	11,81	191,1	10,66	200,3	10,64	204,0	9,58	209,6	9,44
Karachai-Cherkess Republic	206,8	12,43	172,5	13,61	198,5	13,12	193,6	11,57	202,8	10,88	200,3	10,52	214,2	9,74	214,5	9,50
Republic of North Ossetia – Alania	197,5	12,54	185,1	13,58	190,4	12,56	204,4	11,57	189,1	10,87	195,8	10,59	200,5	9,64	203,6	9,48
Chechen Republic	191,1	12,17	185,9	14,05	162,2	13,21	207,9	11,83	183,8	10,89	181,9	10,44	206,0	9,79	218,4	9,70
Stavropol Territory	187,9	12,36	185,3	13,37	191,0	12,73	192,5	11,69	193,1	10,68	194,5	10,48	202,8	9,55	199,5	9,29

	2014		2015		2016			2017			2018					
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹			
	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %			
VOLGA FEDERAL DISTRICT	180,9	12,47	175,7	13,41	180,6	12,53	187,3	11,43	185,2	10,60	188,8	10,33	193,6	9,53	192,4	9,25
Republic of Bashkortostan	179,1	12,56	169,9	13,56	172,5	12,69	176,1	11,64	176,3	10,61	178,3	10,31	186,3	9,55	186,2	9,36
Mari El Republic	179,3	12,47	179,8	13,17	184,9	12,27	188,7	11,53	185,9	10,51	187,4	10,45	190,9	9,49	190,9	9,33
Republic of Mordovia	181,4	12,66	179,5	13,28	194,4	12,18	201,5	11,44	199,0	10,55	205,4	10,43	205,2	9,44	205,1	9,27
Republic of Tatarstan (Tatarstan)	168,9	12,60	164,3	13,60	168,7	12,47	184,4	10,92	178,1	10,57	187,8	10,20	188,5	9,53	193,5	9,09
Udmurt Republic	190,4	12,34	173,9	13,35	180,1	12,58	191,5	11,43	183,0	10,61	188,2	10,35	189,6	9,55	188,6	9,32
Chuvash Republic – Chuvashia	186,3	12,29	188,8	13,14	196,3	12,36	198,9	11,61	199,3	10,42	196,9	10,27	198,2	9,43	192,2	9,25
Perm Territory	179,8	12,48	178,7	13,51	184,1	12,69	190,9	11,45	186,0	10,69	187,4	10,42	194,6	9,62	193,0	9,40
Kirov Region	185,6	12,52	182,4	13,20	190,8	12,40	194,2	11,37	195,0	10,57	202,8	10,32	200,7	9,48	202,8	9,28
Nizhny Novgorod Region	176,7	12,48	175,9	13,48	179,6	12,62	184,5	11,55	184,7	10,65	188,1	10,35	192,4	9,54	193,3	9,28
Orenburg Region	197,0	12,15	189,4	13,04	191,2	12,36	194,2	11,31	192,0	10,54	191,0	10,28	200,6	9,49	192,2	9,15
Penza Region	183,9	12,50	182,3	13,18	188,5	12,38	191,5	11,67	190,6	10,65	191,2	10,44	198,0	9,51	194,7	9,26
Samara Region	181,3	12,49	174,5	13,46	180,7	12,57	181,7	11,45	186,6	10,60	185,8	10,34	197,2	9,54	190,4	9,07
Saratov Region	187,8	12,46	182,3	13,51	188,7	12,66	193,5	11,63	194,1	10,65	197,1	10,45	202,8	9,59	203,2	9,35
Ulyanovsk Region	178,5	12,50	172,9	13,27	175,2	12,55	182,0	11,58	177,6	10,60	185,3	10,42	190,1	9,53	188,3	9,32
URAL FEDERAL DISTRICT	192,6	12,37	184,0	13,41	187,0	12,72	188,3	11,71	187,6	10,65	186,2	10,41	194,7	9,60	191,2	9,39
Kurgan Region	205,2	12,27	200,1	13,19	196,0	12,59	207,6	11,16	194,6	10,57	197,7	10,33	206,5	9,52	209,2	9,44
Sverdlovsk Region	186,6	12,45	182,2	13,52	186,5	12,70	191,0	11,72	189,3	10,66	191,4	10,43	195,1	9,60	192,4	9,41
Tyumen Region	207,4	12,28	192,6	13,34	197,6	12,70	190,5	11,76	194,8	10,62	185,3	10,38	201,4	9,58	191,7	9,37
including Khanty-Mansi Autonomous Area – Yugra	206,4	12,29	188,7	13,29	190,7	12,83	182,7	11,84	190,6	10,67	180,7	10,40	196,6	9,59	183,1	9,36
including Yamal-Nenets Autonomous Area	217,5	11,81	193,9	13,51	196,5	12,57	181,8	11,81	194,8	10,48	182,9	10,34	203,3	9,46	192,0	9,29
Chelyabinsk Region	166,0	12,54	158,5	13,59	161,5	12,82	174,3	11,66	166,5	10,75	175,6	10,47	175,5	9,69	182,6	9,41

	2014		2015		2016			2017			2018		
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹
	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
SIBERIAN FEDERAL DISTRICT ³	180,1	12,43	175,7	13,48	180,8	12,65	185,8	11,62	181,2	10,66	184,4	10,45	190,1
Altai Republic	172,1	11,93	175,8	14,11	177,0	12,95	182,8	11,74	173,5	10,81	191,2	10,34	184,8
Republic of Tuva	184,8	12,58	185,5	14,35	179,1	13,38	174,2	11,94	181,5	10,61	161,0	10,38	190,9
Republic of Khakassia	171,5	12,71	167,6	13,55	172,2	12,68	180,6	11,69	171,5	10,68	171,0	10,52	181,4
Altai Territory	175,6	12,10	176,3	13,47	181,1	12,71	187,9	11,56	181,9	10,62	186,2	10,36	190,0
Krasnoyarsk Territory	171,6	12,68	172,9	13,50	176,0	12,58	178,5	11,66	175,2	10,66	171,6	10,51	182,3
Irkutsk Region	172,1	12,57	166,9	13,67	169,6	12,81	172,0	11,77	170,5	10,65	175,0	10,44	180,1
Kemerovo Region	186,3	12,31	166,3	13,52	170,3	12,65	179,1	11,50	171,3	10,67	179,6	10,37	178,3
Novosibirsk Region	187,6	12,37	187,6	13,21	196,2	12,46	200,3	11,62	197,4	10,69	201,7	10,53	204,9
Omsk Region	192,5	12,53	184,7	13,60	191,9	12,84	195,7	11,49	192,6	10,67	196,8	10,41	203,6
Tomsk Region	182,4	12,14	177,2	13,29	181,9	12,53	182,4	11,61	181,4	10,66	189,0	10,24	189,0
FAR-EASTERN FEDERAL DISTRICT ³	179,0	12,39	172,5	13,52	178,7	12,70	181,8	11,76	182,0	10,57	181,6	10,42	190,2
Republic of Buryatia ³	181,8	12,55	175,2	13,45	176,0	12,67	183,1	11,62	171,2	10,68	172,7	10,32	178,9
Republic of Sakha (Yakutia)	178,9	12,68	176,9	13,56	184,1	12,70	182,1	11,88	186,9	10,66	185,8	10,50	193,8
Trans-Baikal Territory ³	181,5	12,28	174,6	13,60	179,4	12,74	184,0	11,69	177,7	10,66	180,1	10,37	185,4
Kamchatka Territory	172,5	11,92	162,8	13,58	171,3	12,82	174,0	11,64	173,0	10,70	171,4	10,44	178,8
Primorye Territory	174,9	12,42	167,7	13,56	172,2	12,66	178,9	11,72	176,7	10,53	175,6	10,43	190,9
Khabarovsk Territory	182,8	12,30	177,5	13,44	179,9	12,69	187,2	11,67	185,1	10,53	187,8	10,34	196,5
Amur Region	184,0	12,39	177,0	13,26	183,0	12,60	192,2	11,56	182,3	10,51	181,4	10,39	190,2
Magadan Region	179,4	12,38	166,3	13,76	177,0	12,67	171,1	11,46	183,9	10,50	181,7	10,40	181,5
Sakhalin Region	178,6	12,15	167,5	13,61	177,6	12,86	175,5	11,93	183,1	10,48	175,7	10,23	189,6
Jewish Autonomous Region	175,5	12,26	170,4	13,54	183,3	12,63	200,7	11,54	176,5	10,65	200,2	10,43	192,5
Chukotka Autonomous Area	171,1	12,61	157,4	13,56	169,7	13,05	171,2	12,03	162,5	10,69	152,8	10,47	179,8
CRIMEA FEDERAL DISTRICT ²	198,5	11,97	187,2	12,60	-	-	-	-	-	-	-	-	-

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

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

	2014		2015		2016			2017			2018		
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average interest rate, %
THE RUSSIAN FEDERATION	146,3	9,25	46,8	9,82	40,1	8,65	11,0	12,00	38,4	7,47	0,0	0,00	18,6
CENTRAL FEDERAL DISTRICT	138,3	9,35	47,4	9,91	49,0	8,65	11,0	12,00	38,1	6,97	0,0	0,00	19,1
Belgorod Region	214,3	8,51	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Bryansk Region	159,9	8,41	0,0	0,00	46,0	7,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Vladimir Region	283,0	6,74	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Voronezh Region	249,7	9,07	147,1	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Ivanovo Region	302,0	11,80	152,2	7,10	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Kaluga Region	238,1	10,31	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Kostroma Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Kursk Region	208,0	11,12	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Lipetsk Region	255,8	11,19	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Moscow Region	176,3	9,71	44,1	9,53	55,2	13,69	0,0	0,00	0,0	0,00	0,0	0,00	36,0
Orel Region	182,0	7,81	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Ryazan Region	281,7	11,27	0,0	0,00	12,2	4,00	0,0	0,00	0,0	0,00	0,0	0,00	12,0
Smolensk Region	244,3	10,70	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Tambov Region	230,0	7,00	242,2	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Tver Region	162,6	10,51	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Tula Region	289,1	8,03	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Yaroslavl Region	302,0	10,80	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Moscow	123,3	9,15	47,7	10,04	48,6	7,78	11,0	12,00	38,1	6,97	0,0	0,00	18,5

	2014		2015		2016			2017			2018	
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹	for MLs	
	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months
NORTH-WESTERN FEDERAL DISTRICT	157,0	8,44	50,5	8,82	11,6	7,09	0,0	0,00	195,0	11,00	0,0	0,00
Republic of Karelia	182,0	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Komi	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Arkhangelsk Region	93,0	8,91	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
including Nenets Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Vologda Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kaliningrad Region	153,4	7,85	122,0	8,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Leningrad Region	162,0	9,88	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Murmansk Region	208,4	8,06	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Novgorod Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Pskov Region	62,0	7,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Saint Petersburg	167,1	8,36	49,1	8,86	11,6	7,09	0,0	0,00	195,0	11,00	0,0	0,00
SOUTHERN FEDERAL DISTRICT ²	186,2	8,98	14,1	9,00	11,8	10,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Adygeya (Adygeya)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Kalmykia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Crimea ²	0,0	0,00	0,0	0,00	11,8	10,00	0,0	0,00	0,0	0,00	0,0	0,00
Krasnodar Territory	217,3	9,43	110,0	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Astrakhan Region	242,0	9,50	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Volgograd Region	273,7	8,80	11,6	9,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Rostov Region	131,5	8,05	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Sevastopol ²	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
NORTH-CAUCASIAN FEDERAL DISTRICT	220,0	9,46	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Daghestan	272,2	10,67	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of Ingushetia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Kabardino-Balkar Republic	219,4	8,23	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Karachai-Cherkess Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Republic of North Ossetia – Alania	182,0	10,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Chechen Republic	11,9	12,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00
Stavropol Territory	308,5	8,86	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00

	2014		2015		2016			2017			2018		
	for MLs		for MLs		for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹	for MLs		including for MLs under SCPAs ¹
	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
SIBERIAN FEDERAL DISTRICT ³	229,7	8,49	0,0	0,00	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00	0,0
Altai Republic	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Republic of Tuva	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Republic of Khakassia	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Altai Territory	242,0	9,60	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Krasnoyarsk Territory	133,3	8,21	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Irkutsk Region	227,8	7,20	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Kemerovo Region	182,0	11,30	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Novosibirsk Region	227,8	9,91	0,0	0,00	0,0	0,00	0,0	0,00	36,0	5,00	0,0	0,00	0,0
Omsk Region	240,2	7,18	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Tomsk Region	278,7	6,58	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
FAR-EASTERN FEDERAL DISTRICT ³	177,6	8,18	12,0	16,00	23,9	14,00	0,0	0,00	24,0	9,00	0,0	0,00	0,0
Republic of Buryatia ³	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Republic of Sakha (Yakutia)	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Trans-Baikal Territory ³	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Kamchatka Territory	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Primorye Territory	171,9	8,27	12,0	16,00	23,9	14,00	0,0	0,00	24,0	9,00	0,0	0,00	0,0
Khabarovsk Territory	240,9	7,66	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Amur Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Magadan Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Sakhalin Region	135,8	8,46	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Jewish Autonomous Region	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
Chukotka Autonomous Area	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0	0,00	0,0
CRIMEA FEDERAL DISTRICT ²	0,0	0,00	0,0	0,00	-	-	-	-	-	-	-	-	-

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Table 3.19

VOLUME OF MLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS (BY FEDERAL DISTRICT) (MILLION RUBLES)										
Federal district in which the credit institution granting MLS is located	Volume of mortgage loans granted in rubles to individuals – residents – borrowers of the Crimea Federal District ¹									
	Volume of mortgage loans granted in rubles to individuals – residents – borrowers of the Far-Eastern Federal District ¹									
2014										
Central Federal District	517 533	171 477	187 982	118 235	35 088	322 599	160 371	225 988	84 174	58
of which: Moscow	513 949	171 041	187 932	118 177	35 061	322 446	160 255	225 975	84 171	58
North-Western Federal District	1 358	438	17 709	258	185	843	318	321	203	4
Southern Federal District ²	222	115	890	7 793	193	42	15	52	21	0
North-Caucasian Federal District	3	1	0	2	299	0	0	0	2	0
Volga Federal District	1 535	616	1 703	397	126	28 309	1 424	1 016	59	0
Ural Federal District	419	263	150	120	7	319	15 483	305	24	1
Siberian Federal District	524	374	290	137	24	221	201	6 906	32	0
Far-Eastern Federal District	675	368	1 275	57	61	126	1 182	1 930	5 491	0
Crimea Federal District ²	0	0	0	0	0	0	0	0	0	0
2015										
Central Federal District	332 990	111 996	131 041	71 122	25 608	213 051	125 335	135 939	54 758	208
of which: Moscow	330 342	110 722	131 035	71 115	25 605	213 023	125 303	135 922	54 749	208
North-Western Federal District	788	224	12 396	255	144	561	273	283	173	15
Southern Federal District ²	368	300	771	5 983	198	63	30	39	25	4
North-Caucasian Federal District	163	163	0	0	18	0	0	0	0	0
Volga Federal District	1 553	829	1 391	298	22	19 563	723	753	54	6
Ural Federal District	570	341	190	105	22	307	10 019	235	20	0
Siberian Federal District	299	109	49	12	0	17	11	3 381	8	0
Far-Eastern Federal District	340	186	466	9	13	67	417	546	3 056	0
Crimea Federal District ²	277	188	27	23	5	31	8	18	13	233

Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Crimea Federal District¹									
								-	
Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District									
								-	
Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District									
								-	
Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Volga Federal District									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-Caucasian Federal District									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Southern Federal District¹									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Volga Federal District									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Ural Federal District									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Siberian Federal District³									
								-	
Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Far-Eastern Federal District³									
								-	
Federal district in which the credit institution granting MLs is located									

¹Information is available for data since 01.02.2016.

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

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

Table 3.20

	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Crimea Federal District ¹	-	-	-	-	-	-	-	-	-
	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District	0	0	0	0	0	0	0	0	0
	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Siberia Federal District	0	0	0	0	0	0	0	0	0
	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	0	0	0	0	0	0	0	0	0
2018	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Volga Federal District	25	0	0	0	0	0	0	0	0
Central Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-Caucasian Federal District	0	0	0	0	0	0	0	0	0
of which: Moscow	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the Southern Federal District ¹	0	0	0	0	0	0	0	0	0
North-Western Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
Southern Federal District ²	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
North-Caucasian Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
Volga Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
Ural Federal District	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
Siberian Federal District ³	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
Far-Eastern Federal District ³	Volume of mortgage loans granted in rubles to individuals – Residents – borrowers of the North-West Federal District	0	0	0	0	0	0	0	0	0
Federal district in which the credit institution granting MLs is located										

¹Information is available for data since 01.02.2016.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

Early Repayment of Mortgage Loans

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

Table 3.21

	2014		2015		2016		2017		2018											
	in foreign currency		in rubles		in foreign currency		in foreign currency		in foreign currency											
	in rubles	of which: MLS granted in the reporting period	in rubles	of which: MLS granted in the reporting period	in rubles	of which: MLS granted in the reporting period	in rubles	of which: MLS granted in the reporting period	in rubles	of which: MLS granted in the reporting period										
THE RUSSIAN FEDERATION	331 381	22 391	110 680	1 146	362 547	15 186	98 581	337	453 097	8 870	99 324	93	670 452	4 442	126 530	453	987 187	4 334	91 827	17
CENTRAL FEDERAL DISTRICT	132 501	17 230	44 740	1 076	128 647	12 208	30 738	334	158 121	6 839	38 140	91	234 164	3 539	51 054	393	347 633	3 451	36 965	17
Belgorod Region	1 953	28	623	1	2 221	20	511	0	2 691	7	578	0	4 135	4	700	0	6 100	3	541	0
Bryansk Region	1 719	17	649	0	1 953	24	467	0	2 356	23	519	0	3 598	2	578	0	4 937	2	463	0
Vladimir Region	2 406	40	848	0	2 695	31	571	0	3 188	14	774	0	4 765	3	834	0	6 379	0	593	0
Voronezh Region	4 015	60	1 443	0	4 770	8	1 203	0	5 676	18	1 211	0	7 987	8	1 430	0	11 200	1	964	0
Ivanovo Region	1 578	28	619	0	1 646	10	435	0	1 894	20	338	0	2 793	0	513	0	3 782	0	343	0
Kaluga Region	2 497	45	788	2	2 602	53	525	0	3 371	11	645	0	4 834	17	770	2	7 215	33	629	0
Kostroma Region	1 109	11	383	0	1 128	3	288	0	1 357	5	270	0	2 004	3	333	0	2 667	0	256	0
Kursk Region	1 822	29	678	0	2 057	17	462	0	2 481	10	524	0	3 577	0	603	0	4 840	0	421	0
Lipetsk Region	1 602	13	534	0	2 140	124	473	0	2 593	19	528	0	3 378	1	539	0	4 830	0	366	0
Moscow Region	35 741	4 076	13 092	108	37 987	2 622	10 038	22	40 371	1 349	9 125	5	61 095	1 012	12 467	102	93 501	1 199	8 759	0
Orel Region	1 114	13	417	1	1 558	9	389	0	1 914	10	450	0	2 683	4	534	0	3 933	4	378	0
Ryazan Region	2 454	18	864	1	2 653	13	661	0	3 115	18	747	0	4 495	5	826	3	6 319	2	579	0
Smolensk Region	2 150	32	735	2	2 251	17	461	0	2 528	13	472	0	3 540	1	511	0	4 810	3	383	0
Tambov Region	1 191	20	421	0	1 644	18	355	0	1 920	14	396	0	2 592	11	446	0	3 908	1	398	0
Tver Region	2 689	56	869	0	2 704	15	640	0	3 277	30	678	0	4 853	11	751	0	7 044	11	537	0
Tula Region	3 218	94	1 204	0	3 441	42	820	0	4 143	16	875	0	5 453	7	974	0	8 328	4	813	0
Yaroslavl Region	2 656	44	985	0	2 650	19	688	0	3 148	5	703	0	4 676	4	860	0	6 400	8	587	0
Moscow	62 587	12 606	19 588	961	52 547	9 162	11 751	311	72 098	5 258	19 306	86	107 707	2 446	27 387	285	161 440	2 180	19 955	17

													2018							
	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	
NORTH-CAUCASIAN FEDERAL DISTRICT	4 294	158	1 390	1	6 006	39	1 382	0	7 291	39	1 275	0	10 405	13	1 732	2	14 194	7	1 159	0
Republic of Daghestan	415	25	105	0	574	11	141	0	669	2	116	0	1 327	4	224	0	1 478	1	108	0
Republic of Ingushetia	19	0	3	0	40	0	2	0	31	0	1	0	49	0	13	0	120	0	19	0
Kabardino-Balkar Republic	418	13	107	1	486	1	96	0	618	0	88	0	924	1	134	1	1 254	2	77	0
Karachai-Cherkess Republic	132	2	58	0	306	0	50	0	343	4	53	0	511	0	84	0	627	0	38	0
Republic of North Ossetia – Alania	374	7	100	0	558	8	134	0	586	4	96	0	941	0	140	0	1 295	0	97	0
Chechen Republic	32	24	11	0	68	0	25	0	101	0	36	0	230	0	55	0	253	0	20	0
Stavropol Territory	2 904	87	1 006	0	3 974	18	934	0	4 944	28	885	0	6 422	8	1 083	1	9 167	4	800	0
VOLGA FEDERAL DISTRICT	53 619	1 484	18 285	18	64 903	379	15 910	1	80 781	271	17 424	0	122 405	120	21 278	8	176 346	116	15 936	0
Republic of Bashkortostan	6 458	50	2 570	0	9 266	24	2 521	0	11 893	57	2 981	0	17 699	6	3 037	4	27 038	19	2 207	0
Mari El Republic	1 411	20	490	0	1 333	9	326	0	1 644	1	339	0	2 533	2	374	0	3 485	5	298	0
Republic of Mordovia	1 272	41	450	8	1 365	13	316	0	1 706	4	343	0	2 582	3	416	0	3 644	8	297	0
Republic of Tatarstan (Tatarstan)	9 177	747	3 001	0	9 114	11	2 322	0	11 713	20	2 694	0	17 897	1	3 662	0	27 132	0	3 204	0
Udmurt Republic	1 812	53	530	0	2 851	23	995	0	4 084	3	868	0	6 637	4	1 057	0	9 161	1	661	0
Chuvash Republic – Chuvashia	3 124	46	1 190	2	3 380	16	765	0	4 167	4	915	0	6 347	4	1 146	0	8 982	2	840	0
Perm Territory	3 873	47	1 173	0	6 475	15	1 690	0	7 927	69	1 577	0	12 241	9	1 944	0	17 223	21	1 432	0
Kirov Region	2 286	24	1 175	0	2 803	20	530	0	2 996	3	635	0	5 060	13	858	0	7 175	5	706	0
Nizhny Novgorod Region	6 391	134	2 068	2	7 247	61	1 755	0	9 060	40	1 981	0	13 941	15	2 486	0	19 639	16	1 599	0
Orenburg Region	3 074	52	971	0	3 603	7	852	0	4 414	5	782	0	7 221	3	1 030	0	10 723	6	825	0
Penza Region	1 624	22	549	0	2 084	22	457	0	2 824	3	598	0	4 163	16	700	2	6 008	5	521	0
Samara Region	7 716	148	2 374	5	8 390	92	1 845	0	9 635	40	1 939	0	13 401	22	2 338	2	18 863	18	1 808	0
Saratov Region	3 170	67	979	1	3 947	40	901	1	4 928	12	1 027	0	7 436	7	1 385	0	10 075	5	929	0
Ulyanovsk Region	2 231	33	765	0	3 046	27	636	0	3 790	9	743	0	5 247	15	846	0	7 198	5	609	0

	2018											
	in foreign currency		in foreign currency		in foreign currency		in foreign currency		in foreign currency		in foreign currency	
	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles
in foreign currency												
FAR-EASTERN FEDERAL DISTRICT ²	13 183	278	3 533	6	17 417	239	3 698	0	20 521	86	3 836	0
Republic of Buryatia ²	801	21	174	0	1 119	5	206	0	1 356	2	198	0
Republic of Sakha (Yakutia)	2 174	17	443	0	2 756	20	549	0	3 889	1	754	0
Trans-Baikal Territory ²	1 097	4	316	0	1 673	5	354	0	2 012	0	287	0
Kamchatka Territory	546	12	156	0	971	10	247	0	1 163	1	242	0
Primorye Territory	3 313	155	956	6	3 906	188	836	0	4 358	69	880	0
Khabarovsk Territory	3 736	48	1 020	0	4 758	12	935	0	5 363	8	837	0
Amur Region	1 326	8	324	0	1 770	1	297	0	2 068	4	289	0
Magadan Region	455	4	156	0	838	0	274	0	1 005	0	243	0
Sakhalin Region	1 293	32	395	0	1 903	2	434	0	2 069	2	470	0
Jewish Autonomous Region	187	1	45	0	279	2	69	0	294	1	47	0
Chukotka Autonomous Area	153	1	38	0	237	4	56	0	313	0	73	0
CRIMEA FEDERAL DISTRICT ¹	3	2	2	0	22	0	17	0	-	-	-	-
	in foreign currency		in foreign currency		in foreign currency		in foreign currency		in foreign currency		in foreign currency	
	in rubles		in rubles		in rubles		in rubles		in rubles		in rubles	

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

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

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

Table 3.22

	2017											2018								
	in foreign currency						in foreign currency					of which: MLs granted in the reporting period		in foreign currency						
	in rubles			in foreign currency			in rubles		in foreign currency			in rubles		in foreign currency						
THE RUSSIAN FEDERATION	269	2 950	27	308	121	14 510	53	20	203	15 172	55	0	3 722	3 688	377	5	32 471	3 443	251	124
CENTRAL FEDERAL DISTRICT	100	2 316	0	301	26	10 041	1	13	126	11 134	50	0	1 270	2 648	195	5	9 689	2 703	79	124
Belgorod Region	0	3	0	0	0	93	0	0	1	56	0	0	8	14	0	0	345	13	6	0
Bryansk Region	0	13	0	0	0	26	0	0	0	50	0	0	0	15	0	0	213	6	0	0
Vladimir Region	0	8	0	0	0	117	0	0	0	139	0	0	16	16	0	0	387	5	1	0
Voronezh Region	3	2	0	0	0	66	0	5	0	99	0	0	4	18	0	0	507	71	0	0
Ivanovo Region	0	16	0	0	0	39	0	0	1	33	0	0	9	8	4	0	204	4	1	0
Kaluga Region	0	15	0	0	0	100	0	0	7	107	0	0	42	26	7	0	522	11	0	0
Kostroma Region	0	0	0	0	0	4	0	0	0	16	0	0	5	0	0	0	202	0	0	0
Kursk Region	0	4	0	0	0	73	0	0	2	78	0	0	46	9	0	0	208	6	1	0
Lipetsk Region	0	6	0	0	1	17	1	0	1	36	0	0	28	2	3	0	279	0	0	0
Moscow Region	19	834	0	219	0	3 197	0	5	48	3 534	3	0	307	774	35	5	1 803	918	22	124
Orel Region	0	11	0	0	0	20	0	0	0	56	0	0	107	15	11	0	263	10	2	0
Ryazan Region	0	10	0	0	0	26	0	0	0	61	0	0	24	18	3	0	440	22	0	0
Smolensk Region	0	42	0	0	0	73	0	0	0	23	0	0	75	0	2	0	324	10	0	0
Tambov Region	0	5	0	0	0	48	0	0	0	53	0	0	3	10	0	0	133	6	0	0
Tver Region	0	9	0	0	4	114	0	0	0	209	0	0	4	125	0	0	437	23	1	0
Tula Region	14	0	0	0	0	101	0	0	16	104	16	0	25	6	0	0	238	11	0	0
Yaroslavl Region	4	16	0	0	0	38	0	0	0	33	0	0	4	2	0	0	297	3	0	0
Moscow	60	1 322	0	82	21	5 888	0	3	50	6 448	31	0	562	1 590	130	0	2 889	1 586	45	0

	of which: MLs granted in the reporting period		in foreign currency		2018	
			in rubles	in foreign currency	in rubles	in foreign currency
	2017	in foreign currency	2018	in foreign currency	2018	in foreign currency
	in rubles	in rubles	in rubles	in foreign currency	in rubles	in foreign currency
NORTH-WESTERN FEDERAL DISTRICT	44	250	17	7	27	1592
Republic of Karelia	9	0	0	0	0	17
Republic of Komi	1	3	0	0	0	51
Arkhangelsk Region	0	5	0	0	0	83
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	0	16	0	0	1	52
Kaliningrad Region	0	0	0	0	0	11
Leningrad Region	3	25	3	0	1	179
Murmansk Region	16	0	10	0	0	12
Novgorod Region	3	0	0	0	0	24
Pskov Region	0	0	0	0	0	20
Saint Petersburg	12	201	4	7	26	1144
SOUTHERN FEDERAL DISTRICT1	7	50	0	0	2	474
Republic of Adygeya (Adygeya)	0	0	0	0	0	25
Republic of Kalmykia	0	6	0	0	0	43
Republic of Crimea1	0	0	0	0	0	6
Krasnodar Territory	0	6	0	0	0	96
Astrakhan Region	3	7	0	0	0	22
Volgograd Region	4	12	0	0	2	136
Rostov Region	0	19	0	0	0	152
Sevastopol1	0	0	0	0	0	0
			in rubles	in foreign currency	in rubles	in foreign currency
			in rubles	in foreign currency	in rubles	in foreign currency
2014	of which: MLs granted in the reporting period		in foreign currency		2015	
	in rubles	in rubles	in rubles	in foreign currency	in rubles	in foreign currency

			of which: MLs granted in the reporting period		in foreign currency		2018	
					in rubles	in foreign currency	in rubles	0
					in foreign currency		2017	
					in foreign currency		2018	
					in rubles		2017	
NORTH-CAUCASIAN FEDERAL DISTRICT	0	19	0	0	0	194	1	264
Republic of Daghestan	0	0	0	0	0	1	0	26
Republic of Ingushetia	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	29	0	43
Karachai-Cherkess Republic	0	0	0	0	0	0	0	1
Republic of North Ossetia – Alania	0	0	0	0	0	56	0	48
Chechen Republic	0	0	0	0	0	9	0	0
Stavropol Territory	0	19	0	0	0	99	0	142
VOLGA FEDERAL DISTRICT	66	230	5	0	22	1065	6	0
Republic of Bashkortostan	8	20	3	0	6	112	5	104
Mari El Republic	0	5	0	0	0	17	0	10
Republic of Mordovia	1	21	0	0	0	38	0	61
Republic of Tatarstan (Tatarstan)	37	6	2	0	13	97	0	45
Udmurt Republic	1	8	0	0	1	85	0	62
Chuvash Republic – Chuvashia	0	21	0	0	0	41	0	87
Perm Territory	1	12	0	0	1	83	0	80
Kirov Region	2	6	0	0	0	79	0	35
Nizhny Novgorod Region	8	25	0	0	0	93	0	166
Orenburg Region	1	9	0	0	0	80	0	3
Penza Region	4	0	0	0	0	29	0	48
Samara Region	2	57	0	0	2	159	2	0
Saratov Region	1	13	0	0	0	64	0	84
Ulyanovsk Region	0	27	0	0	0	90	0	47

			of which: MLs granted in the reporting period		in foreign currency		2018	
					in rubles	in foreign currency	in rubles	0
	2017		2018		in foreign currency		in foreign currency	
					in rubles			
					in rubles	in foreign currency	in rubles	in foreign currency
URAL FEDERAL DISTRICT	24	29	2	0	29	343	0	961
Kurgan Region	0	2	0	0	0	0	0	0
Sverdlovsk Region	1	24	0	0	20	170	17	0
Tyumen Region	5	2	0	0	0	65	0	4
including Khanty-Mansi Autonomous Area – Yugra	3	2	0	0	0	41	0	0
including Yamal-Nenets Autonomous Area	2	0	0	0	0	0	0	0
Chelyabinsk Region	18	1	2	0	9	108	9	0
SIBERIAN FEDERAL DISTRICT ²	14	40	0	0	6	574	2	0
Altai Republic	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	9	0	0
Altai Territory	3	1	0	0	0	62	0	0
Krasnoyarsk Territory	0	2	0	0	0	28	0	0
Irkutsk Region	0	0	0	0	2	59	0	0
Kemerovo Region	1	0	0	0	0	88	0	0
Novosibirsk Region	8	19	0	0	3	161	1	0
Omsk Region	1	9	0	0	1	71	1	0
Tomsk Region	0	9	0	0	0	34	0	0
	in foreign currency		in foreign currency		in rubles		in rubles	

	of which: MLs granted in the reporting period		in foreign currency		2018	
			in rubles	in foreign currency	in rubles	0
	in foreign currency		in foreign currency		3 535	30
	in rubles	in rubles	in rubles	in foreign currency	in rubles	0
FAR-EASTERN FEDERAL DISTRICT ²	14	16	3	0	8	220
Republic of Buryatia ²	1	0	0	0	0	53
Republic of Sakha (Yakutia)	1	5	0	0	0	12
Trans-Baikal Territory ²	0	0	0	0	0	10
Kamchatka Territory	3	0	3	0	0	30
Primorye Territory	1	0	0	0	5	46
Khabarovsk Territory	7	0	0	0	3	92
Amur Region	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	0	11	0	0	0	28
Jewish Autonomous Region	2	0	0	0	0	12
Chukotka Autonomous Area	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	0	6
	in foreign currency		in foreign currency		in foreign currency	
	in rubles		in rubles		in rubles	
2014	of which: MLs granted in the reporting period		in foreign currency		in foreign currency	
	in rubles	in rubles	in rubles	in foreign currency	in rubles	in foreign currency

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

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

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

Table 3.23

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

	2017												2018							
	in foreign currency						in foreign currency						of which: MLs granted in the reporting period		in foreign currency					
	in rubles			in rubles			in foreign currency			in foreign currency			in rubles	in rubles	in foreign currency	in foreign currency				
	2014	2015	2016	2017	2018		2014	2015	2016	2017	2018		of which: MLs granted in the reporting period	of which: MLs granted in the reporting period	in foreign currency	in foreign currency				
	in foreign currency		in foreign currency		in rubles	in rubles	in rubles	in rubles												
	in rubles		in rubles		in rubles	in rubles	in rubles	in rubles												
THE RUSSIAN FEDERATION	3 290	1 032	337	0	3 003	1 150	319	0	3 243	691	578	0	2 725	145	254	0	4 912	129	200	0
CENTRAL FEDERAL DISTRICT	1 347	697	181	0	1 541	829	172	0	1 770	482	383	0	1 545	106	196	0	2 364	58	91	0
Belgorod Region	16	0	0	0	4	0	1	0	3	8	2	0	2	4	1	0	19	0	0	0
Bryansk Region	7	0	0	0	4	13	0	0	13	0	7	0	7	0	0	0	0	0	0	0
Vladimir Region	22	0	2	0	18	48	3	0	7	0	0	0	20	0	1	0	36	0	9	0
Voronezh Region	15	5	0	0	2	0	1	0	12	11	3	0	24	0	0	0	19	0	0	0
Ivanovo Region	3	0	0	0	4	0	0	0	7	2	0	0	10	0	1	0	9	0	0	0
Kaluga Region	6	0	0	0	6	12	0	0	10	5	0	0	18	0	5	0	16	0	0	0
Kostroma Region	1	0	1	0	11	0	1	0	3	0	0	0	4	0	0	0	2	0	0	0
Kursk Region	8	0	1	0	8	0	0	0	3	4	2	0	2	0	0	0	7	0	0	0
Lipetsk Region	3	0	0	0	1	0	0	0	7	0	2	0	16	0	0	0	21	0	4	0
Moscow Region	360	147	30	0	340	264	36	0	378	167	62	0	384	20	16	0	570	4	18	0
Orel Region	0	0	0	0	6	6	1	0	6	8	0	0	0	0	0	0	31	0	0	0
Ryazan Region	10	14	0	0	13	10	0	0	3	0	0	0	19	0	0	0	1	0	0	0
Smolensk Region	8	5	0	0	4	0	0	0	4	0	0	0	2	2	0	0	4	0	0	0
Tambov Region	8	7	0	0	2	0	0	0	1	0	0	0	8	0	0	0	7	0	0	0
Tver Region	10	15	1	0	2	0	1	0	20	15	5	0	8	3	0	0	21	0	0	0
Tula Region	17	20	1	0	33	21	2	0	13	9	0	0	12	0	3	0	27	0	0	0
Yaroslavl Region	16	0	9	0	9	0	2	0	9	0	2	0	5	0	0	0	4	0	0	0
Moscow	837	484	136	0	1 072	456	125	0	1 272	253	298	0	1 003	78	168	0	1 570	55	59	0

	of which: MLs granted in the reporting period		in foreign currency		2018	
			in rubles	in foreign currency	in rubles	0
	in foreign currency		in foreign currency		27	31
NORTH-WESTERN FEDERAL DISTRICT	442	163	33	0	334	138
Republic of Karelia	10	0	8	0	6	11
Republic of Komi	7	0	0	0	5	6
Arkhangelsk Region	4	0	2	0	18	15
including Nenets Autonomous Area	0	0	0	0	0	0
Vologda Region	4	0	0	0	7	0
Kaliningrad Region	16	8	3	0	17	2
Leningrad Region	53	15	0	0	27	11
Murmansk Region	14	9	7	0	15	23
Novgorod Region	9	0	0	0	6	0
Pskov Region	5	0	2	0	5	0
Saint Petersburg	320	131	11	0	227	70
SOUTHERN FEDERAL DISTRICT ¹	84	32	6	0	93	59
Republic of Adygeya (Adygeya)	0	0	0	0	0	0
Republic of Kalmykia	10	3	0	0	2	0
Republic of Crimea ¹	0	0	0	0	0	0
Krasnodar Territory	41	15	2	0	50	7
Astrakhan Region	2	4	0	0	5	0
Volgograd Region	19	10	4	0	12	21
Rostov Region	12	0	0	0	24	32
Sevastopol ¹	0	0	0	0	0	0

			of which: MLs granted in the reporting period		in foreign currency		2018	
					in rubles	in foreign currency	in rubles	0
	in foreign currency		2017		2018		2018	
NORTH-CAUCASIAN FEDERAL DISTRICT	40	21	5	0	27	11	1	38
Republic of Daghestan	6	10	0	0	2	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	3	3	0	0	4	0	0	8
Karachai-Cherkess Republic	0	0	0	0	0	11	0	0
Republic of North Ossetia – Alania	7	0	0	0	0	0	0	7
Chechen Republic	0	0	0	0	0	0	0	0
Stavropol Territory	24	8	5	0	21	0	1	21
VOLGA FEDERAL DISTRICT	469	71	35	0	411	65	39	564
Republic of Bashkortostan	38	0	0	0	36	0	5	3
Mari El Republic	2	0	0	0	2	0	0	7
Republic of Mordovia	14	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	59	16	0	0	59	0	9	0
Udmurt Republic	16	5	3	0	21	0	2	20
Chuvash Republic – Chuvashia	13	5	5	0	14	0	0	41
Perm Territory	77	10	20	0	33	0	8	53
Kirov Region	8	0	0	0	4	0	1	1
Nizhny Novgorod Region	44	6	2	0	75	13	11	80
Orenburg Region	48	0	0	0	26	6	0	0
Penza Region	7	0	0	0	16	0	1	18
Samara Region	113	15	4	0	94	34	2	2
Saratov Region	22	14	1	0	7	12	0	34
Ulyanovsk Region	8	0	0	0	23	0	1	0

			of which: MLs granted in the reporting period		in foreign currency		2018	
							in rubles	in foreign currency
	2017		2018		in foreign currency		2018	
					in foreign currency			
					in rubles			
URAL FEDERAL DISTRICT	381	24	33	0	232	8	408	0
Kurgan Region	59	3	1	0	7	0	0	0
Sverdlovsk Region	138	0	8	0	91	0	0	0
Tyumen Region	84	18	16	0	56	8	0	0
including Khanty-Mansi Autonomous Area – Yugra	2	17	0	0	1	8	0	0
including Yamal-Nenets Autonomous Area	6	0	0	0	2	0	0	0
Chelyabinsk Region	100	3	8	0	78	0	1	0
SIBERIAN FEDERAL DISTRICT ²	410	19	36	0	309	40	433	0
Altai Republic	3	0	0	0	4	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0
Republic of Khakassia	5	0	0	0	4	0	0	0
Altai Territory	39	0	7	0	24	6	0	0
Krasnoyarsk Territory	52	14	3	0	72	0	0	0
Irkutsk Region	21	0	1	0	20	0	0	0
Kemerovo Region	68	0	8	0	50	20	0	0
Novosibirsk Region	138	5	11	0	89	6	0	0
Omsk Region	33	0	3	0	19	5	0	0
Tomsk Region	31	0	3	0	21	0	0	0

	of which: MLs granted in the reporting period		in foreign currency		2018	
			in rubles	in foreign currency	in rubles	0
	in foreign currency		in foreign currency		5	4
FAR-EASTERN FEDERAL DISTRICT ²	117	5	8	0	57	0
Republic of Buryatia ²	12	0	0	0	6	3
Republic of Sakha (Yakutia)	6	0	0	0	5	0
Trans-Baikal Territory ²	8	0	0	0	1	0
Kamchatka Territory	5	0	0	0	1	0
Primorye Territory	36	5	7	0	18	0
Khabarovsk Territory	17	0	0	0	13	0
Amur Region	38	0	0	0	5	0
Magadan Region	0	0	0	0	5	0
Sakhalin Region	8	0	1	0	8	0
Jewish Autonomous Region	7	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	3	0
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	0	0
	in foreign currency		in foreign currency		-	
	in rubles		in rubles		-	
2014	of which: MLs granted in the reporting period		in foreign currency		-	
	in rubles		in rubles		-	
	in foreign currency		in foreign currency		-	
	in rubles		in rubles		-	

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

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

Table 3.24

	VOLUME OF MLS EARLY REPAYED ASSIGNMENT COMPENSATION (MILLION RUBLES)																				
	2014				2015				2016				2017				2018				
	in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		
	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	
THE RUSSIAN FEDERATION	1125	198	11	0	760	710	45	357	1001	1413	98	5	474	1088	5	37	555	137	0	0	
CENTRAL FEDERAL DISTRICT	182	129	0	0	167	540	0	357	450	921	88	5	202	894	0	32	305	113	0	0	
Belgorod Region	0	0	0	0	0	3	0	0	18	0	18	0	0	0	5	0	0	2	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vladimir Region	1	0	0	0	0	0	0	0	0	7	0	0	0	0	12	0	0	0	0	0	0
Voronezh Region	7	0	0	0	2	0	0	0	1	0	0	0	1	3	0	0	17	0	0	0	0
Ivanovo Region	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	17	0	0	0
Kostroma Region	3	0	0	0	3	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
Kursk Region	3	2	0	0	0	0	0	0	4	0	0	0	0	8	0	0	0	0	0	0	0
Lipetsk Region	7	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	2	0	0
Moscow Region	11	30	0	0	31	460	0	357	93	480	8	5	72	258	0	0	100	44	0	0	0
Orel Region	3	0	0	0	4	0	0	0	0	4	0	0	0	0	0	0	0	0	2	0	0
Ryazan Region	7	2	0	0	2	0	0	0	0	0	0	0	1	11	0	0	2	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
Tambov Region	5	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0
Tver Region	2	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0
Tula Region	4	0	0	0	2	0	0	0	0	5	0	0	0	2	0	0	4	0	0	0	0
Yaroslavl Region	0	2	0	0	0	0	0	0	124	7	0	0	1	0	0	0	6	0	0	0	0
Moscow	129	93	0	0	85	77	0	0	206	397	62	0	125	592	0	32	156	65	0	0	0

	of which: MLs granted in the reporting period		in foreign currency		2018		
			in rubles	in foreign currency	in rubles	0	0
	in foreign currency		2017	56	15		
	in rubles						
NORTH-WESTERN FEDERAL DISTRICT	92	26	0	0	54	93	
Republic of Karelia	0	0	0	0	2	0	0
Republic of Komi	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0
Vologda Region	6	0	0	0	1	0	0
Kaliningrad Region	23	0	0	0	5	0	0
Leningrad Region	0	0	0	0	0	0	0
Murmansk Region	18	0	0	0	0	0	0
Novgorod Region	2	0	0	0	9	0	0
Pskov Region	4	0	0	0	0	0	0
Saint Petersburg	39	26	0	0	36	93	0
SOUTHERN FEDERAL DISTRICT1	70	5	0	0	90	0	45
Republic of Adygeya (Adygeya)	2	0	0	0	1	0	0
Republic of Kalmykia	0	0	0	0	1	0	0
Republic of Crimea ¹	0	0	0	0	0	0	0
Krasnodar Territory	26	5	0	0	63	0	45
Astrakhan Region	0	0	0	0	0	0	0
Volgograd Region	12	0	0	0	17	0	0
Rostov Region	30	0	0	0	8	0	0
Sevastopol ¹	0	0	0	0	0	0	0

		of which: MLs granted in the reporting period		in foreign currency		2018		
				in rubles	in foreign currency	in rubles	0	
		in foreign currency		2017		2018		
		in foreign currency		2017		2018		
		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	0	
		of which: MLs granted in the reporting period	in foreign currency	in rubles	in foreign currency	in rubles	0	
		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	0	
NORTH-CAUCASIAN FEDERAL DISTRICT		160	0	1	0	29	0	0
Republic of Daghestan		0	0	0	0	0	0	0
Republic of Ingushetia		0	0	0	0	0	0	0
Kabardino-Balkar Republic		2	0	0	0	0	28	0
Karachai-Cherkess Republic		1	0	0	0	0	0	0
Republic of North Ossetia – Alania		0	0	0	0	0	4	0
Chechen Republic		0	0	0	0	0	0	0
Stavropol Territory		157	0	1	0	29	0	0
VOLGA FEDERAL DISTRICT		306	17	4	0	141	28	0
Republic of Bashkortostan		16	0	0	0	20	0	0
Mari El Republic		6	0	0	0	9	7	0
Republic of Mordovia		0	1	0	0	0	0	0
Republic of Tatarstan (Tatarstan)		43	0	0	0	10	0	0
Udmurt Republic		9	0	0	0	2	0	0
Chuvash Republic – Chuvashia		6	0	0	0	2	0	0
Perm Territory		82	0	2	0	12	0	0
Kirov Region		3	0	0	0	2	0	0
Nizhny Novgorod Region		9	0	2	0	3	0	0
Orenburg Region		32	4	0	0	11	0	0
Penza Region		2	0	0	0	3	20	0
Samara Region		72	12	0	0	46	0	0
Saratov Region		20	0	0	0	11	1	0
Ulyanovsk Region		6	0	0	0	12	0	0

	of which: MLs granted in the reporting period		in foreign currency		2018	
			in rubles	in foreign currency	in rubles	0
	in foreign currency		in foreign currency		in foreign currency	
URAL FEDERAL DISTRICT	113	1	0	0	87	0
Kurgan Region	0	0	0	0	0	0
Sverdlovsk Region	16	0	0	0	18	0
Tyumen Region	42	1	0	0	35	0
including Khanty-Mansi Autonomous Area – Yugra	5	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0
Chelyabinsk Region	55	0	0	0	34	0
SIBERIAN FEDERAL DISTRICT2	152	0	6	0	141	25
Altai Republic	5	0	0	0	0	0
Republic of Tuva	1	0	0	0	0	0
Republic of Khakassia	1	0	0	0	2	0
Altai Territory	24	0	0	0	13	0
Krasnoyarsk Territory	7	0	0	0	14	0
Irkutsk Region	32	0	0	0	5	0
Kemerovo Region	21	0	0	0	13	0
Novosibirsk Region	47	0	6	0	6	25
Omsk Region	10	0	0	0	3	0
Tomsk Region	1	0	0	0	1	0

	of which: MLs granted in the reporting period		in foreign currency		2018	
			in rubles	in foreign currency	in rubles	0
	in foreign currency		in foreign currency		in foreign currency	
FAR-EASTERN FEDERAL DISTRICT ²	50	20	0	0	51	24
Republic of Buryatia ²	1	0	0	0	82	0
Republic of Sakha (Yakutia)	12	0	0	0	6	0
Trans-Baikal Territory ²	2	0	0	0	1	0
Kamchatka Territory	0	0	0	0	0	0
Primorye Territory	15	17	0	0	1	0
Khabarovsk Territory	23	3	0	0	7	0
Amur Region	0	0	0	0	29	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	7	24
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	0	0

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

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

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

Table 3.25

	VOLUME OF MLS EARLY REPAYED WITH OTHER FUNDS* (MILLION RUBLES)																			
	2014							2015							2016					
	in foreign currency			in rubles				in foreign currency			in rubles				in foreign currency		in rubles			
	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles		
THE RUSSIAN FEDERATION	166 726	1 240	86 125	18	78 119	1 023	29 185	34	126 701	1 050	53 639	0	159 879	237	56 155	12	14 392	107	1 913	0
CENTRAL FEDERAL DISTRICT	46 103	1 040	25 283	10	20 702	767	7 627	1	31 351	922	12 887	0	39 224	122	13 177	11	4 924	79	711	0
Belgorod Region	1 303	0	595	0	645	0	285	0	906	0	413	0	1 218	0	464	0	92	4	9	0
Bryansk Region	1 052	0	593	0	760	0	377	0	972	0	507	0	1 063	0	554	0	50	0	6	0
Vladimir Region	1 388	1	770	0	771	1	338	0	978	0	442	0	1 250	0	564	0	75	0	7	0
Voronezh Region	2 780	11	1 549	0	1 428	0	544	0	1 869	0	811	0	2 376	0	872	0	173	0	11	0
Ivanovo Region	996	1	686	0	702	0	381	0	878	0	463	0	933	0	459	0	52	0	14	0
Kaluga Region	927	0	568	0	632	1	261	0	904	0	415	0	968	0	500	0	77	0	10	0
Kostroma Region	1 044	4	659	0	558	0	294	0	672	0	351	0	764	0	374	0	46	0	8	0
Kursk Region	1 253	1	661	0	711	3	264	0	903	0	430	0	1 103	0	479	0	40	0	6	0
Lipetsk Region	919	3	516	0	716	3	318	0	954	0	454	0	997	0	479	0	56	0	5	0
Moscow Region	10 218	238	5 631	3	4 912	201	1 569	0	6 907	405	2 410	0	10 246	31	2 649	6	1 262	17	229	0
Orel Region	583	1	335	0	455	0	224	0	623	0	347	0	664	0	346	0	28	0	6	0
Ryazan Region	1 110	2	693	0	801	1	373	0	1 151	0	570	0	1 333	0	595	0	45	0	3	0
Smolensk Region	888	1	480	0	591	7	235	0	736	0	317	0	798	0	312	0	30	0	4	0
Tambov Region	693	0	412	0	452	0	186	0	650	0	300	0	697	0	314	0	45	0	1	0
Tver Region	1 369	3	716	0	803	8	334	0	1 041	6	478	0	1 205	0	553	0	53	0	17	0
Tula Region	2 020	5	1 129	0	907	2	381	0	1 324	0	629	0	1 747	0	666	0	119	0	19	0
Yaroslavl Region	1 880	5	1 078	0	930	0	446	0	1 200	0	592	0	1 430	0	569	0	64	0	8	0
Moscow	15 680	764	8 212	7	3 928	542	816	1	8 685	511	2 958	0	10 433	90	2 426	4	2 613	57	344	0

	2014										2015										2016										2017										2018																																																																																																																																																																																																																																																																																																																																																																																										
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NORTH-WESTERN FEDERAL DISTRICT	17 012	90	8 934	2	8 096	92	3 101	0	15 522	66	5 885	0	18 004	79	6 281	0	16 97	7	277	0	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles																																																																																																																																																																																																																																																																																																																																																																																											
Republic of Karelia	866	1	442	0	244	0	65	0	681	1	263	0	859	0	296	0	65	0	2	0	Republic of Komi	768	0	390	0	552	1	178	0	1127	5	437	0	1208	1	464	0	145	0	11	0	Arkhangelsk Region	2 252	0	996	0	1 030	0	444	0	1 332	0	528	0	1 815	0	616	0	133	0	35	0	including Nenets Autonomous Area	31	0	6	0	37	0	6	0	60	0	10	0	46	0	14	0	2	0	0	0	Vologda Region	2 054	0	1 138	0	1 131	0	470	0	1 672	0	725	0	1 982	0	688	0	89	0	6	0	Kaliningrad Region	1 063	9	640	0	341	8	85	0	758	24	372	0	1 095	6	460	0	130	0	22	0	Leningrad Region	1 105	6	574	0	337	12	90	0	1 738	6	646	0	1 880	1	749	0	160	0	33	0	Murmansk Region	876	0	461	0	281	0	97	0	661	0	295	0	902	0	317	0	47	2	9	0	Novgorod Region	736	0	379	0	246	0	101	0	578	0	268	0	642	0	272	0	46	0	3	0	Pskov Region	593	0	322	0	195	0	74	0	502	0	215	0	558	0	236	0	20	0	2	0	Saint Petersburg	6 699	74	3 592	2	3 738	71	1 498	0	6 472	29	2 136	0	7 063	71	2 183	0	860	5	152	0	SOUTHERN FEDERAL DISTRICT ¹	9 418	32	4 981	0	5 757	19	2 032	0	9 122	7	3 925	0	9 980	6	4 080	0	685	0	83	0	Republic of Adygeya (Adygeya)	151	1	102	0	197	0	46	0	203	0	79	0	201	0	78	0	8	0	0	0	Republic of Kalmykia	218	0	115	0	142	0	60	0	160	0	61	0	125	0	44	0	20	0	4	0	Republic of Crimea ¹	0	0	0	0	1	0	1	0	37	0	21	0	118	0	65	0	3	0	0	0	Krasnodar Territory	2 426	14	1 402	0	2 044	2	857	0	3 234	1	1 329	0	3 458	1	1 416	0	296	0	50	0	Astrakhan Region	1 080	0	489	0	535	1	206	0	698	0	319	0	849	0	339	0	19	0	0	0	Volgograd Region	2 752	10	1 470	0	1 390	6	560	0	1 954	5	881	0	2 061	1	879	0	192	0	16	0	Rostov Region	2 791	7	1 403	0	1 448	11	302	0	2 828	1	1 230	0	3 101	4	1 226	0	144	0	12	0	Sevastopol ¹	0	0	0	0	8	0	0	0	8	0	6	0	65	0	32	0	2	0	0	0

			of which: MLs granted in the reporting period		in foreign currency		2018	
					in rubles	in foreign currency	in rubles	in foreign currency
	2017		2018		2019		2020	
NORTH-CAUCASIAN FEDERAL DISTRICT	3 722	7	1 691	0	2 005	8	781	0
Republic of Daghestan	150	0	70	0	125	7	42	0
Republic of Ingushetia	5	0	0	0	5	0	3	0
Kabardino-Balkar Republic	380	0	167	0	207	0	87	0
Karachai-Cherkess Republic	174	0	77	0	126	0	52	0
Republic of North Ossetia – Alania	406	1	126	0	132	0	65	0
Chechen Republic	8	0	5	0	10	0	5	0
Stavropol Territory	2 599	6	1 246	0	1 400	1	527	0
VOLGA FEDERAL DISTRICT	36 265	32	20 049	0	21 984	105	9 339	33
Republic of Bashkortostan	4 035	1	2 155	0	1 533	0	798	0
Mari El Republic	755	0	428	0	502	1	224	0
Republic of Mordovia	979	4	531	0	654	0	305	0
Republic of Tatarstan (Tatarstan)	6 172	0	3 919	0	4 311	11	2 380	0
Udmurt Republic	1 071	0	604	0	1 132	1	421	0
Chuvash Republic – Chuvashia	1 946	1	911	0	1 196	1	424	0
Perm Territory	2 303	1	1 421	0	1 775	0	566	0
Kirov Region	2 607	2	985	0	1 037	0	365	0
Nizhny Novgorod Region	3 652	16	2 221	0	2 266	1	867	0
Orenburg Region	2 936	1	1 657	0	1 644	6	569	0
Penza Region	1 062	0	603	0	634	1	249	0
Samara Region	4 588	5	2 438	0	2 666	34	1 013	33
Saratov Region	2 157	0	1 234	0	1 425	2	586	0
Ulyanovsk Region	2 002	1	942	0	1 210	47	572	0

			2014		2015		2016		2017		2018		of which: MLs granted in the reporting period			
													in foreign currency			
			in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency	
URAL FEDERAL DISTRICT	18 659	6	8 628	0	5 306	8	1 433	0	13 570	18	4 999	0	21 016	11	6 696	0
Kurgan Region	702	0	313	0	220	0	116	0	394	0	175	0	689	0	265	0
Sverdlovsk Region	5 761	4	2 844	0	1 271	4	207	0	3 731	1	1 457	0	6 137	1	1 969	0
Tyumen Region	7 995	1	3 340	0	2 247	4	320	0	6 442	5	1 689	0	8 886	10	2 264	0
including Khanty-Mansi Autonomous Area – Yugra	1 965	1	552	0	930	1	114	0	4 054	5	841	0	4 838	10	1 104	0
including Yamal-Nenets Autonomous Area	569	0	185	0	277	0	45	0	976	0	314	0	1 577	0	406	0
Chelyabinsk Region	4 201	1	2 131	0	1 568	0	789	0	3 004	12	1 679	0	5 304	0	2 198	0
SIBERIAN FEDERAL DISTRICT ²	25 458	13	12 252	0	10 565	14	3 735	0	17 426	3	7 388	0	25 019	2	8 044	0
Altai Republic	32	0	21	0	17	0	7	0	43	0	14	0	60	0	17	0
Republic of Tuva	69	0	32	0	105	0	32	0	120	0	43	0	155	0	60	0
Republic of Khakassia	159	0	81	0	339	0	137	0	416	0	173	0	481	0	218	0
Altai Territory	3 418	0	1 672	0	880	1	452	0	1 799	2	862	0	2 885	0	931	0
Krasnoyarsk Territory	4 651	0	1 966	0	2 299	7	825	0	3 307	0	1 375	0	4 905	0	1 364	0
Irkutsk Region	3 282	0	1 314	0	2 015	0	709	0	2 468	0	969	0	2 970	0	1 043	0
Kemerovo Region	3 506	0	1 835	0	1 361	3	513	0	2 614	0	1 186	0	3 524	0	1 259	0
Novosibirsk Region	4 755	11	2 500	0	1 154	4	290	0	2 903	1	1 142	0	4 609	1	1 278	0
Omsk Region	2 578	1	1 464	0	555	0	144	0	1 499	0	715	0	2 377	0	976	0
Tomsk Region	1 327	1	633	0	785	0	256	0	1 078	0	461	0	1 530	0	441	0
			in foreign currency		in rubles				in foreign currency				in foreign currency		in rubles	

	2018											
	in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles	
	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles
in foreign currency												
FAR-EASTERN FEDERAL DISTRICT ²	10 089	20	4 307	6	3 694	11	1 136	0	5 260	8	2 267	0
Republic of Buryatia ²	919	0	402	0	462	0	164	0	532	0	188	0
Republic of Sakha (Yakutia)	1 430	0	557	0	586	0	159	0	1 007	0	409	0
Trans-Baikal Territory ²	762	0	332	0	594	0	206	0	648	0	259	0
Kamchatka Territory	452	4	167	0	135	0	43	0	173	1	72	0
Primorye Territory	3 982	13	1 649	6	867	6	307	0	1 382	8	723	0
Khabarovsk Territory	2 351	2	1 128	0	1 120	4	295	0	1 435	0	545	0
Amur Region	814	0	306	0	441	0	150	0	534	0	207	0
Magadan Region	401	0	157	0	94	0	38	0	153	0	57	0
Sakhalin Region	566	1	293	0	353	0	114	0	445	0	203	0
Jewish Autonomous Region	56	0	31	0	78	0	23	0	97	0	37	0
Chukotka Autonomous Area	37	0	19	0	21	0	6	0	34	0	15	0
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	9	0	2	0	-	-	-	-
in rubles												
2014	in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles	
	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles	of which: MLs granted in the reporting period	in rubles
	in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles	
	in foreign currency		in rubles		in foreign currency		in rubles		in foreign currency		in rubles	

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

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

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

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

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

Table 3.26

	2018			
	in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency
THE RUSSIAN FEDERATION	115 975	178	35 418	2
CENTRAL FEDERAL DISTRICT	26 303	85	7 836	0
Belgorod Region	968	0	337	0
Bryansk Region	986	0	364	0
Vladimir Region	1 138	0	406	0
Voronezh Region	1 752	0	508	0
Ivanovo Region	777	0	312	0
Kaluga Region	1 057	0	369	0
Kostroma Region	579	0	218	0
Kursk Region	975	0	311	0
Lipetsk Region	953	0	299	0
Moscow Region	6 049	50	1 468	0
Orel Region	666	0	225	0
Ryazan Region	1 089	1	370	0
Smolensk Region	737	0	227	0
Tambov Region	615	0	190	0
Tver Region	1 134	0	350	0
Tula Region	1 214	0	429	0
Yaroslavl Region	1 047	0	329	0
Moscow	4 569	33	1 123	0
NORTH-WESTERN FEDERAL DISTRICT	12 500	25	3 712	0
Republic of Karelia	617	0	194	0
Republic of Komi	881	0	249	0
Arkhangelsk Region	1 161	0	377	0
including Nenets Autonomous Area	47	0	10	0
Vologda Region	1 101	0	449	0
Kaliningrad Region	856	0	309	0
Leningrad Region	1 602	0	448	0
Murmansk Region	591	0	176	0
Novgorod Region	518	0	196	0
Pskov Region	456	0	152	0
Saint Petersburg	4 717	24	1 160	0
SOUTHERN FEDERAL DISTRICT	8 815	1	2 668	0
Republic of Adygeya (Adygeya)	172	0	54	0
Republic of Kalmykia	120	0	19	0
Republic of Crimea	233	0	50	0
Krasnodar Territory	3 116	1	892	0
Astrakhan Region	752	0	300	0
Volgograd Region	1 751	0	486	0
Rostov Region	2 593	0	859	0
Sevastopol	78	0	6	0
NORTH-CAUCASIAN FEDERAL DISTRICT	2 384	11	584	1
Republic of Daghestan	305	0	67	0
Republic of Ingushetia	3	0	0	0
Kabardino-Balkar Republic	230	0	61	0
Karachai-Cherkess Republic	97	0	26	0
Republic of North Ossetia – Alania	210	0	67	0
Chechen Republic	27	0	8	0
Stavropol Territory	1 512	11	353	1

	2018			
	in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency
VOLGA FEDERAL DISTRICT	30 227	25	10 222	0
Republic of Bashkortostan	4 694	19	1 658	0
Mari El Republic	724	0	286	0
Republic of Mordovia	690	0	210	0
Republic of Tatarstan (Tatarstan)	5 386	0	2 049	0
Udmurt Republic	1 668	0	533	0
Chuvash Republic – Chuvashia	1 346	0	469	0
Perm Territory	2 563	0	920	0
Kirov Region	1 271	0	409	0
Nizhny Novgorod Region	2 920	0	887	0
Orenburg Region	1 742	0	614	0
Penza Region	752	0	195	0
Samara Region	3 357	0	999	0
Saratov Region	1 896	5	592	0
Ulyanovsk Region	1 218	0	402	0
URAL FEDERAL DISTRICT	14 647	1	4 169	1
Kurgan Region	675	0	194	0
Sverdlovsk Region	4 276	0	1 281	0
Tyumen Region	5 383	0	1 159	0
including Khanty-Mansi Autonomous Area – Yugra	2 917	0	487	0
including Yamal-Nenets Autonomous Area	645	0	152	0
Chelyabinsk Region	4 313	1	1 537	1
SIBERIAN FEDERAL DISTRICT ¹	14 485	0	4 394	0
Altai Republic	49	0	16	0
Republic of Tuva	170	0	45	0
Republic of Khakassia	422	0	135	0
Altai Territory	1 809	0	652	0
Krasnoyarsk Territory	2 811	0	814	0
Irkutsk Region	2 162	0	522	0
Kemerovo Region	2 360	0	722	0
Novosibirsk Region	2 801	0	869	0
Omsk Region	1 901	0	619	0
Tomsk Region	878	5	267	0
FAR-EASTERN FEDERAL DISTRICT ¹	5 734	24	1 567	0
Republic of Buryatia ¹	437	0	124	0
Republic of Sakha (Yakutia)	873	0	231	0
Trans-Baikal Territory ¹	657	0	171	0
Kamchatka Territory	236	0	66	0
Primorye Territory	1 245	0	363	0
Khabarovsk Territory	1 074	24	281	0
Amur Region	543	0	156	0
Magadan Region	128	0	37	0
Sakhalin Region	404	0	106	0
Jewish Autonomous Region	98	0	27	0
Chukotka Autonomous Area	39	0	5	0
CRIMEA FEDERAL DISTRICT	-	-	-	-

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

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

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

Table 3.27

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

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	11	14	11	19	10	9	9	93	4	35
CENTRAL FEDERAL DISTRICT	13	15	11	20	11	12	10	105	5	36
Belgorod Region	11	7	11	-	11	-	8	-	4	-
Bryansk Region	11	0	12	-	12	0	10	-	5	-
Vladimir Region	12	0	11	-	11	-	9	-	5	-
Voronezh Region	13	0	11	100	10	-	9	-	4	-
Ivanovo Region	14	0	13	0	12	-	11	-	5	-
Kaluga Region	9	4	9	-	9	-	8	-	4	-
Kostroma Region	15	-	13	-	12	-	11	-	5	-
Kursk Region	12	0	11	-	11	-	10	-	4	-
Lipetsk Region	10	0	12	-	11	-	9	-	4	-
Moscow Region	12	18	12	43	10	9	10	-	4	296
Orel Region	11	6	12	-	12	-	10	-	5	-
Ryazan Region	11	14	12	-	12	0	9	-	4	0
Smolensk Region	11	4	10	-	10	-	8	-	4	-
Tambov Region	9	0	9	0	10	-	8	-	4	-
Tver Region	11	0	11	-	10	-	8	-	4	-
Tula Region	14	0	11	-	11	-	9	-	5	-
Yaroslavl Region	15	0	13	-	13	-	11	-	5	-
Moscow	16	15	11	12	12	12	12	77	6	6
NORTH-WESTERN FEDERAL DISTRICT	13	8	17	3	11	1	9	200	4	-
Republic of Karelia	13	0	22	-	10	-	9	-	4	-
Republic of Komi	5	-	10	-	9	-	8	-	3	-
Arkhangelsk Region	11	0	11	-	9	-	9	-	4	-
including Nenets Autonomous Area	6	-	6	-	7	-	7	-	2	-
Vologda Region	13	-	12	-	12	-	10	-	5	-
Kaliningrad Region	13	2	16	0	10	-	9	-	4	-
Leningrad Region	11	4	17	-	9	-	8	-	4	-
Murmansk Region	12	0	17	-	10	-	10	-	5	-
Novgorod Region	14	-	23	-	10	-	9	-	5	-
Pskov Region	13	0	17	-	10	-	9	-	4	-
Saint Petersburg	15	11	20	3	11	1	10	118	5	-

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
SOUTHERN FEDERAL DISTRICT ¹	8	2	9	3	9	0	8	-	4	-
Republic of Adygeya (Adygeya)	7	-	6	-	8	-	8	-	3	-
Republic of Kalmykia	7	-	7	-	7	-	4	-	2	-
Republic of Crimea ¹	0	-	4	-	5	0	6	-	3	-
Krasnodar Territory	6	4	9	100	9	-	8	-	3	-
Astrakhan Region	9	0	9	-	10	-	8	-	4	-
Volgograd Region	12	0	11	0	11	-	9	-	4	-
Rostov Region	7	1	7	-	10	-	8	-	4	-
Sevastopol ¹	13	-	1	-	4	-	7	-	2	-
NORTH-CAUCASIAN FEDERAL DISTRICT	9	1	8	-	8	-	7	-	3	-
Republic of Daghestan	4	0	5	-	5	-	6	-	2	-
Republic of Ingushetia	2	-	4	-	1	-	6	-	4	-
Kabardino-Balkar Republic	8	3	8	-	7	-	7	-	2	-
Karachai-Cherkess Republic	7	-	6	-	7	-	6	-	2	-
Republic of North Ossetia – Alania	6	0	7	-	5	-	6	-	3	-
Chechen Republic	2	0	5	-	5	-	6	-	1	-
Stavropol Territory	11	0	10	-	10	-	8	-	3	-
VOLGA FEDERAL DISTRICT	11	7	11	85	11	-	9	39	5	0
Republic of Bashkortostan	12	0	11	-	12	-	9	17	4	0
Mari El Republic	12	-	10	-	10	-	9	-	5	-
Republic of Mordovia	13	67	13	-	8	-	7	-	4	-
Republic of Tatarstan (Tatarstan)	13	0	13	-	12	-	8	-	6	-
Udmurt Republic	6	-	11	-	10	-	9	-	4	-
Chuvash Republic – Chuvashia	11	18	10	-	11	-	9	-	5	-
Perm Territory	8	0	11	-	12	-	9	-	5	-
Kirov Region	13	-	9	-	9	-	8	-	4	-
Nizhny Novgorod Region	11	6	11	-	12	-	10	-	4	-
Orenburg Region	11	0	9	-	8	-	7	-	4	-
Penza Region	9	0	9	0	9	-	7	-	4	-
Samara Region	12	7	11	100	12	-	10	-	5	-
Saratov Region	10	4	10	50	11	-	10	-	4	-
Ulyanovsk Region	10	-	12	-	11	-	9	-	5	-

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	11	1	9	-	10	-	8	-	4	-
Kurgan Region	11	0	10	-	8	-	6	-	3	-
Sverdlovsk Region	13	0	10	-	10	-	8	-	4	-
Tyumen Region	10	0	8	-	9	-	8	-	3	-
including Khanty-Mansi Autonomous Area – Yugra	6	-	7	-	8	-	7	-	3	-
including Yamal-Nenets Autonomous Area	7	-	8	-	9	-	8	-	3	-
Chelyabinsk Region	12	7	11	-	12	-	10	-	5	-
SIBERIAN FEDERAL DISTRICT ²	9	1	9	-	10	-	8	100	4	-
Altai Republic	4	-	6	-	6	-	5	-	3	-
Republic of Tuva	4	-	5	-	6	-	5	-	2	-
Republic of Khakassia	5	-	9	-	9	-	9	-	4	-
Altai Territory	12	0	9	-	10	-	8	-	4	-
Krasnoyarsk Territory	8	0	9	-	10	-	8	-	4	-
Irkutsk Region	7	0	10	-	10	-	8	-	4	-
Kemerovo Region	9	0	9	-	11	-	9	-	4	-
Novosibirsk Region	10	0	7	-	8	-	8	82	4	-
Omsk Region	13	5	10	-	10	-	9	-	4	-
Tomsk Region	9	0	9	-	10	-	8	-	4	-
FAR-EASTERN FEDERAL DISTRICT ²	9	6	8	0	8	0	7	0	3	-
Republic of Buryatia ²	6	-	8	-	7	-	6	-	3	-
Republic of Sakha (Yakutia)	5	-	5	-	6	-	5	-	3	-
Trans-Baikal Territory ²	6	-	8	-	8	-	7	-	3	-
Kamchatka Territory	6	-	8	-	9	-	9	-	4	-
Primorye Territory	13	7	9	0	9	0	7	0	3	-
Khabarovsk Territory	10	0	10	-	10	-	8	-	4	-
Amur Region	6	-	8	-	8	-	7	-	3	-
Magadan Region	9	-	13	-	10	-	9	-	4	-
Sakhalin Region	9	0	11	-	11	-	9	-	4	-
Jewish Autonomous Region	5	-	10	-	8	-	8	-	3	-
Chukotka Autonomous Area	6	-	10	-	12	-	9	-	3	-
CRIMEA FEDERAL DISTRICT ¹	3	-	4	-	-	-	-	-	-	-

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

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

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

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

Table 3.28

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	124 962	2 379	34 557	4 209	47 119	1 117	31 719	5 364	126 302	575
CENTRAL FEDERAL DISTRICT	104 114	2 266	25 431	4 036	35 892	1 117	23 699	5 356	113 428	506
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	24	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	92	0	54	0	31	0	12	0	21	0
Kaluga Region	375	0	16	0	10	0	0	0	0	0
Kostroma Region	17	0	16	0	116	0	22	0	54	19
Kursk Region	1	0	1	0	0	0	0	0	1	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	2	0	0	195	0	0	0	0	5	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	21	0	3	0	0	0	11	0	1	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	515	0	90	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	3	0	0	0	0	0	0	0
Moscow	103 091	2 266	25 248	3 841	35 736	1 117	23 654	5 356	113 322	487
NORTH-WESTERN FEDERAL DISTRICT	1 743	58	937	0	217	0	293	8	622	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	500	0	175	0	94	0	1	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	184	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	1 059	58	761	0	123	0	292	8	622	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
SOUTHERN FEDERAL DISTRICT ¹	179	0	23	0	170	0	520	0	223	0
Republic of Adygeya (Adygeya)	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	0	0	0	0	0	0	0	0	0	0
Republic of Crimea ¹	0	0	37	0	91	0	70	0	0	0
Krasnodar Territory	42	0	23	0	0	0	0	0	8	0
Astrakhan Region	94	0	0	0	0	0	0	0	0	0
Volgograd Region	34	0	0	0	0	0	0	0	0	0
Rostov Region	9	0	1	0	80	0	450	0	215	0
Sevastopol ¹	0	0	0	0	0	0	0	0	0	0
NORTH-CAUCASIAN FEDERAL DISTRICT	227	0	0	0	0	0	0	0	0	0
Republic of Daghestan	225	0	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	2	0	0	0	0	0	0	0	0	0
Republic of North Ossetia – Alania	0	0	0	0	0	0	0	0	0	0
Chechen Republic	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	0	0	0	0	0	0	0	0	0	0
VOLGA FEDERAL DISTRICT	8 176	0	3 480	0	4 899	0	938	0	1 600	0
Republic of Bashkortostan	1 211	0	16	0	4	0	0	0	6	0
Mari El Republic	0	0	0	0	0	0	0	0	0	0
Republic of Mordovia	88	0	0	0	0	0	0	0	0	0
Republic of Tatarstan (Tatarstan)	2 380	0	1 502	0	3 789	0	341	0	659	0
Udmurt Republic	378	0	188	0	164	0	19	0	114	0
Chuvash Republic – Chuvashia	93	0	9	0	0	0	61	0	99	0
Perm Territory	1	0	398	0	4	0	0	0	78	0
Kirov Region	1 174	0	340	0	198	0	167	0	273	0
Nizhny Novgorod Region	0	0	0	0	0	0	31	0	0	0
Orenburg Region	820	0	295	0	564	0	240	0	251	0
Penza Region	1	0	15	0	10	0	0	0	0	0
Samara Region	1 874	0	708	0	161	0	77	0	116	0
Saratov Region	154	0	7	0	6	0	1	0	1	0
Ulyanovsk Region	2	0	1	0	0	0	0	0	0	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	128	0	12	0	27	0	32	0	1 676	0
Kurgan Region	11	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	30	0	2	0	0	0	22	0	1 636	0
Tyumen Region	0	0	0	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	87	0	10	0	27	0	10	0	40	0
SIBERIAN FEDERAL DISTRICT ²	5 383	0	2 639	0	3 158	0	1 566	0	2 264	0
Altai Republic	4	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	1 007	0	168	0	145	0	111	0	95	0
Krasnoyarsk Territory	13	0	544	0	680	0	0	0	0	0
Irkutsk Region	172	0	1	0	1	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	3 819	0	1 874	0	2 317	0	1 451	0	2 169	0
Omsk Region	356	0	52	0	16	0	4	0	0	0
Tomsk Region	12	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT ²	5 012	55	1 998	173	2 755	0	4 672	0	6 491	69
Republic of Buryatia ²	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	26	0	16	0	0	0
Trans-Baikal Territory ²	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	4 916	55	1 670	0	2 459	0	3 255	0	6 456	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	47	0	328	173	270	0	1 401	0	35	69
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	49	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	37	0	-	-	-	-	-	-

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

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

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

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

Table 3.29

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
THE RUSSIAN FEDERATION	100 894	0	41 557	0	32 860	0	116 869	0	130 121	0
CENTRAL FEDERAL DISTRICT	94 426	0	20 000	0	28 752	0	116 869	0	122 594	0
Belgorod Region	0	0	0	0	0	0	0	0	0	0
Bryansk Region	0	0	0	0	0	0	0	0	0	0
Vladimir Region	0	0	0	0	0	0	0	0	0	0
Voronezh Region	0	0	0	0	0	0	0	0	0	0
Ivanovo Region	0	0	0	0	0	0	0	0	0	0
Kaluga Region	0	0	0	0	0	0	0	0	0	0
Kostroma Region	0	0	0	0	0	0	0	0	0	0
Kursk Region	0	0	0	0	0	0	0	0	0	0
Lipetsk Region	0	0	0	0	0	0	0	0	0	0
Moscow Region	0	0	0	0	0	0	0	0	0	0
Orel Region	0	0	0	0	0	0	0	0	0	0
Ryazan Region	0	0	0	0	0	0	0	0	0	0
Smolensk Region	0	0	0	0	0	0	0	0	0	0
Tambov Region	0	0	0	0	0	0	0	0	0	0
Tver Region	0	0	0	0	0	0	0	0	0	0
Tula Region	0	0	0	0	0	0	0	0	0	0
Yaroslavl Region	0	0	0	0	0	0	0	0	0	0
Moscow	94 426	0	20 000	0	28 752	0	116 869	0	122 594	0
NORTH-WESTERN FEDERAL DISTRICT	0	0	0	0	3 810	0	0	0	7 527	0
Republic of Karelia	0	0	0	0	0	0	0	0	0	0
Republic of Komi	0	0	0	0	0	0	0	0	0	0
Arkhangelsk Region	0	0	0	0	0	0	0	0	0	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Vologda Region	0	0	0	0	0	0	0	0	0	0
Kaliningrad Region	0	0	0	0	0	0	0	0	0	0
Leningrad Region	0	0	0	0	0	0	0	0	0	0
Murmansk Region	0	0	0	0	0	0	0	0	0	0
Novgorod Region	0	0	0	0	0	0	0	0	0	0
Pskov Region	0	0	0	0	0	0	0	0	0	0
Saint Petersburg	0	0	0	0	3 810	0	0	0	7 527	0

	2014		2015		2016		2017		2018	
	in rubles	in foreign currency								
URAL FEDERAL DISTRICT	0	0	2 543	0	0	0	0	0	0	0
Kurgan Region	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	0	0	0	0	0	0	0	0	0	0
Tyumen Region	0	0	2 543	0	0	0	0	0	0	0
including Khanty-Mansi Autonomous Area – Yugra	0	0	0	0	0	0	0	0	0	0
including Yamal-Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	0	0	0	0	0	0	0	0	0	0
SIBERIAN FEDERAL DISTRICT ²	0	0	0	0	0	0	0	0	0	0
Altai Republic	0	0	0	0	0	0	0	0	0	0
Republic of Tuva	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	0	0	0	0	0	0	0	0	0	0
Altai Territory	0	0	0	0	0	0	0	0	0	0
Krasnoyarsk Territory	0	0	0	0	0	0	0	0	0	0
Irkutsk Region	0	0	0	0	0	0	0	0	0	0
Kemerovo Region	0	0	0	0	0	0	0	0	0	0
Novosibirsk Region	0	0	0	0	0	0	0	0	0	0
Omsk Region	0	0	0	0	0	0	0	0	0	0
Tomsk Region	0	0	0	0	0	0	0	0	0	0
FAR-EASTERN FEDERAL DISTRICT ²	2 956	0	2 277	0	0	0	0	0	0	0
Republic of Buryatia ²	0	0	0	0	0	0	0	0	0	0
Republic of Sakha (Yakutia)	0	0	0	0	0	0	0	0	0	0
Trans-Baikal Territory ²	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	0	0	0	0	0	0	0	0	0	0
Primorye Territory	0	0	0	0	0	0	0	0	0	0
Khabarovsk Territory	0	0	0	0	0	0	0	0	0	0
Amur Region	2 956	0	2 277	0	0	0	0	0	0	0
Magadan Region	0	0	0	0	0	0	0	0	0	0
Sakhalin Region	0	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0	0	0	0	0
CRIMEA FEDERAL DISTRICT ¹	0	0	0	0	-	-	-	-	-	-

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

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

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

Commissioning

REGIONAL STRUCTURE OF COMMISSIONING¹
(THOUSAND M² OF RESIDENTIAL PREMISES)

Table 3.30

	2014		2015		2016		2017		2018	
	total	of which individual developer								
THE RUSSIAN FEDERATION	84 186	36 231	85 348	35 199	80 227	31 784	79 204	32 977	75 658	32 421
CENTRAL FEDERAL DISTRICT	24 549	8 005	25 552	9 591	23 984	8 490	24 285	9 771	23 435	9 968
Belgorod Region	1 469	1 079	1 555	1 251	1 350	1 140	1 301	1 056	1 216	1 034
Bryansk Region	551	200	644	218	665	99	558	73	403	70
Vladimir Region	606	315	647	331	656	329	695	414	653	365
Voronezh Region	1 573	537	1 627	464	1 679	462	1 687	655	1 691	794
Ivanovo Region	253	78	260	51	177	27	340	129	369	154
Kaluga Region	808	479	796	378	737	348	882	440	787	379
Kostroma Region	328	179	322	135	309	155	310	119	197	120
Kursk Region	561	172	567	244	587	226	591	258	595	325
Lipetsk Region	1 009	711	1 061	574	1 078	616	1 084	812	903	654
Moscow Region	9 945	1 677	9 623	3 219	8 914	2 808	9 078	3 529	8 867	3 715
Orel Region	469	197	479	201	360	109	268	100	290	120
Ryazan Region	603	235	667	264	708	215	713	322	778	290
Smolensk Region	449	234	514	319	630	308	484	220	360	227
Tambov Region	771	549	826	502	833	599	839	644	859	589
Tver Region	538	299	556	177	496	161	585	151	425	153
Tula Region	580	370	771	434	623	275	697	303	735	355
Yaroslavl Region	694	200	717	256	797	292	754	328	768	402
Moscow	3 342	497	3 920	575	3 385	321	3 419	221	3 541	222

	2014		2015		2016		2017		2018	
	total	of which individual developer								
NORTH-WESTERN FEDERAL DISTRICT	8 370	2 818	9 043	2 499	8 862	2 030	8 967	1 832	9 473	2 338
Republic of Karelia	241	71	271	50	293	83	222	70	271	109
Republic of Komi	156	40	210	40	240	47	223	85	290	119
Arkhangelsk Region	356	152	394	146	366	151	423	144	323	142
including Nenets Autonomous Area	35	10	36	11	24	13	28	13	19	8
Vologda Region	774	431	864	409	773	270	542	185	536	244
Kaliningrad Region	1 116	558	1 207	440	1 209	415	902	278	916	260
Leningrad Region	1 788	873	2 323	830	2 172	596	2 626	692	2 641	860
Murmansk Region	25	8	33	8	59	12	59	16	46	30
Novgorod Region	354	194	359	187	362	144	232	123	264	152
Pskov Region	298	168	351	152	272	117	202	103	236	109
Saint Petersburg	3 262	324	3 031	238	3 116	195	3 536	138	3 950	314
SOUTHERN FEDERAL DISTRICT ²	9 219	5 067	8 963	4 597	8 963	4 231	9 622	4 626	9 067	4 113
Republic of Adygeya (Adygeya)	271	166	297	119	235	136	244	110	187	90
Republic of Kalmykia	125	50	126	43	71	27	96	55	90	63
Republic of Crimea ²	634	440	253	152	286	122	834	617	775	418
Krasnodar Territory	4 759	2 394	4 644	2 031	4 502	1 813	4 728	1 810	4 415	1 590
Astrakhan Region	624	421	575	374	603	407	484	268	328	228
Volgograd Region	1 115	684	912	485	754	360	728	329	610	285
Rostov Region	2 325	1 352	2 409	1 544	2 293	1 366	2 334	1 376	2 347	1 241
Sevastopol ²	245	7	105	...	219	-	174	61	314	197
NORTH-CAUCASIAN FEDERAL DISTRICT	5 013	3 841	4 996	3 563	5 032	3 636	5 082	3 370	3 557	2 134
Republic of Dagestan	1 648	1 385	1 810	1 404	1 862	1 597	2 000	1 447	976	568
Republic of Ingushetia	260	177	262	136	272	171	309	165	236	143
Kabardino-Balkar Republic	328	298	375	342	412	264	427	274	436	344
Karachai-Cherkess Republic	174	128	184	157	165	112	202	72	175	82
Republic of North Ossetia – Alania	171	37	174	39	178	33	192	44	210	45
Chechen Republic	1 140	1 089	943	912	1 042	994	1 069	975	600	507
Stavropol Territory	1 292	727	1 248	575	1 101	465	882	392	925	445

	2014		2015		2016		2017		2018	
	total	of which individual developer								
VOLGA FEDERAL DISTRICT	16 858	8 329	16 892	7 689	16 164	7 401	15 641	7 481	15 223	7 735
Republic of Bashkortostan	2 652	1 691	2 691	1 572	2 698	1 815	2 461	1 666	2 290	1 402
Mari El Republic	416	222	440	204	466	169	470	148	337	136
Republic of Mordovia	321	127	325	138	329	154	330	148	334	166
Republic of Tatarstan (Tatarstan)	2 405	1 140	2 406	1 184	2 407	1 038	2 408	1 080	2 410	1 109
Udmurt Republic	633	248	649	308	650	287	659	288	717	318
Chuvash Republic – Chuvashia	862	404	833	288	630	194	605	165	598	138
Perm Territory	1 113	546	1 154	452	1 060	312	1 101	468	1 081	485
Kirov Region	685	245	727	246	662	178	546	195	553	240
Nizhny Novgorod Region	1 588	774	1 259	519	1 274	613	1 308	602	1 351	743
Orenburg Region	1 152	663	1 190	535	966	374	892	401	912	470
Penza Region	903	425	931	414	886	465	887	532	663	414
Samara Region	1 888	815	2 212	789	1 875	718	1 788	661	1 782	770
Saratov Region	1 521	744	1 140	558	1 294	499	1 210	431	1 216	640
Ulyanovsk Region	719	285	935	483	967	585	977	695	981	706
URAL FEDERAL DISTRICT	7 976	3 079	7 949	2 975	6 381	2 108	6 302	2 285	5 965	2 295
Kurgan Region	389	243	293	194	296	195	272	122	232	152
Sverdlovsk Region	2 424	1 122	2 478	1 059	2 107	779	2 144	840	2 088	809
Tyumen Region	3 161	941	3 396	950	2 662	680	2 469	804	2 120	673
including Khanty-Mansi Autonomous Area – Yugra	1 116	215	968	138	747	109	813	116	586	123
including Yamal-Nenets Autonomous Area	271	34	297	31	228	25	236	32	186	44
Chelyabinsk Region	2 002	773	1 782	771	1 316	454	1 417	519	1 524	662
SIBERIAN FEDERAL DISTRICT ³	8 876	3 722	9 372	3 270	8 649	3 040	7 333	2 835	6 649	2 834
Altai Republic	100	70	114	87	125	96	131	110	108	98
Republic of Tuva	93	81	109	88	108	82	101	77	93	76
Republic of Khakassia	262	160	301	120	192	60	236	86	188	113
Altai Territory	755	344	890	296	754	234	630	254	786	308
Krasnoyarsk Territory	1 201	470	1 311	461	1 374	295	1 057	288	1 149	323
Irkutsk Region	836	292	923	214	913	320	974	323	988	588
Kemerovo Region	1 098	583	1 002	529	1 089	549	1 000	544	640	385
Novosibirsk Region	2 302	836	2 588	684	2 216	604	1 729	518	1 738	604
Omsk Region	848	219	785	242	772	191	458	170	522	180
Tomsk Region	619	293	699	281	478	211	478	170	437	160

	2014		2015		2016		2017		2018	
	total	of which individual developer								
FAR-EASTERN FEDERAL DISTRICT ³	2 446	924	2 223	865	2 192	848	1 973	777	2 269	994
Republic of Buryatia ³	409	219	415	187	336	176	269	140	248	131
Republic of Sakha (Yakutia)	474	223	546	227	620	243	634	204	530	206
Trans-Baikal Territory ³	353	156	235	80	292	222	271	155	187	123
Kamchatka Territory	88	26	72	34	75	32	67	30	36	28
Primorye Territory	672	384	499	254	492	205	412	204	538	219
Khabarovsk Territory	444	94	450	156	366	157	270	129	274	121
Amur Region	344	54	261	48	221	35	182	32	159	37
Magadan Region	13	2	21	2	5	2	6	5	4	4
Sakhalin Region	305	103	312	108	334	143	348	156	265	104
Jewish Autonomous Region	104	39	60	36	76	31	50	19	28	21
Chukotka Autonomous Area	2	-	2	-	3	-	4	0	2	-
CRIMEA FEDERAL DISTRICT ²	879	447	358	152	-	-	-	-	-	-

¹According to Rosstat.²In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District.

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

Mortgage

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

Table 3.31

	2014	2015	2016	2017	2018
THE RUSSIAN FEDERATION	1 105 143	789 371	855 635	990 999	1 232 164
CENTRAL FEDERAL DISTRICT	246 496	166 880	189 014	236 824	311 433
Belgorod Region	5 221	3 529	3 999	5 518	7 563
Bryansk Region	9 253	6 003	5 806	6 363	7 753
Vladimir Region	12 657	6 593	6 967	9 037	10 984
Voronezh Region	20 123	11 745	13 593	17 499	18 971
Ivanovo Region	6 286	3 299	4 401	5 568	6 899
Kaluga Region	8 582	4 509	5 669	7 686	9 801
Kostroma Region	6 072	4 514	3 609	4 020	3 840
Kursk Region	5 742	3 821	4 175	5 539	7 544
Lipetsk Region	5 123	3 285	2 260	6 079	2 775
Moscow Region	74 034	57 704	68 597	81 630	114 394
Orel Region	6 063	4 480	4 617	9 335	6 076
Ryazan Region	8 282	5 635	6 513	8 373	10 768
Smolensk Region	8 284	3 469	4 561	4 980	7 735
Tambov Region	4 475	2 877	3 439	3 833	4 284
Tver Region	8 535	5 868	5 671	7 317	6 329
Tula Region	11 631	7 871	6 830	7 276	10 473
Yaroslavl Region	11 364	9 507	8 365	9 425	11 783
Moscow	34 769	22 171	29 942	37 346	63 461
NORTH-WESTERN FEDERAL DISTRICT	106 545	79 905	92 493	114 334	152 606
Republic of Karelia	6 695	3 682	4 293	4 646	5 801
Republic of Komi	9 386	6 771	6 150	6 768	8 314
Arkhangelsk Region including Nenets Autonomous Area	11 178	8 113	7 716	9 294	9 710
Vologda Region	13 487	9 053	11 551	11 871	12 678
Kaliningrad Region	5 884	4 452	5 692	6 997	9 388
Leningrad Region	13 112	13 406	15 982	23 181	33 976
Murmansk Region	6 912	3 167	3 054	3 537	4 360
Novgorod Region	4 970	2 915	3 847	2 503	5 657
Pskov Region	4 805	3 917	2 782	2 925	3 835
Saint Petersburg	30 116	24 429	31 426	42 612	58 887
SOUTHERN FEDERAL DISTRICT ²	58 565	43 479	54 546	68 946	81 866
Republic of Adygeya (Adygeya)	1 629	956	1 114	1 187	1 533
Republic of Kalmykia	913	814	868	916	1 015
Republic of Crimea and Sevastopol ²	10	230	806	1 500	2 824
Krasnodar Territory	22 108	16 203	21 924	29 324	38 611
Astrakhan Region	4 878	3 603	3 965	4 800	4 684
Volgograd Region	11 990	9 651	10 746	13 215	9 325
Rostov Region	17 047	12 252	15 123	18 004	23 874
NORTH-CAUCASIAN FEDERAL DISTRICT	21 527	16 715	16 188	18 753	20 902
Republic of Dagestan	1 470	909	1 102	1 480	1 632
Republic of Ingushetia	24	9	103	118	71
Kabardino-Balkar Republic	4 111	3 886	2 755	3 829	3 157
Karachai-Cherkess Republic	735	425	582	636	808
Republic of North Ossetia – Alania	4 200	3 690	2 059	2 646	1 790
Chechen Republic	136	145	193	284	458
Stavropol Territory	10 851	7 651	9 394	9 760	12 986

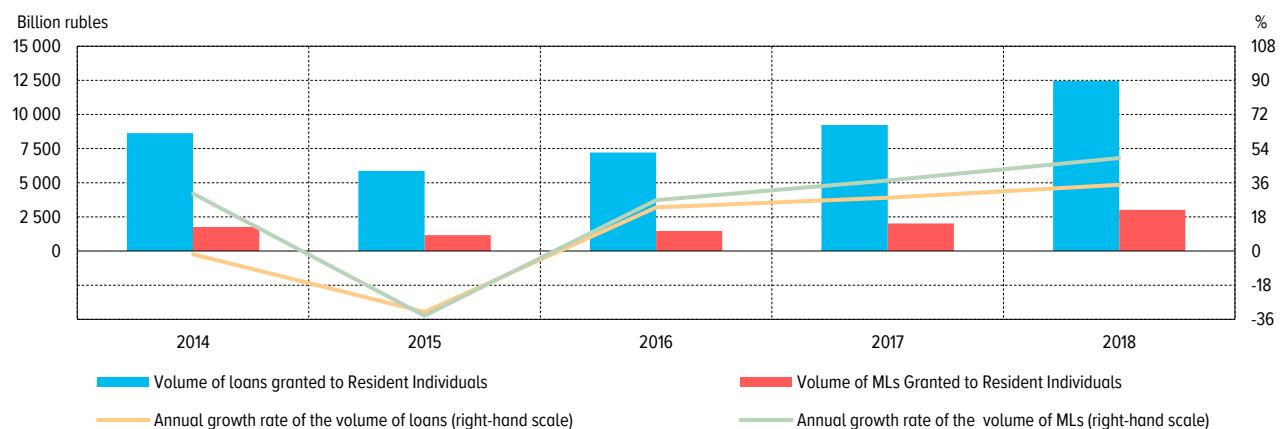
	2014	2015	2016	2017	2018
VOLGA FEDERAL DISTRICT	305 928	225 213	235 975	264 790	323 894
Republic of Bashkortostan	40 046	32 298	30 011	33 957	42 390
Mari El Republic	7 572	4 961	5 646	6 405	2 192
Republic of Mordovia	5 066	3 532	3 871	4 759	6 564
Republic of Tatarstan (Tatarstan)	43 784	33 782	46 680	48 745	56 410
Udmurt Republic	18 894	13 070	14 966	15 796	17 724
Chuvash Republic – Chuvashia	14 918	10 426	10 213	10 891	13 970
Perm Territory	32 487	24 160	22 500	24 888	42 073
Kirov Region	15 208	9 152	11 540	13 570	15 460
Nizhny Novgorod Region	27 389	16 755	21 424	24 073	28 982
Orenburg Region	20 746	18 857	15 663	18 120	22 104
Penza Region	12 671	10 654	8 733	9 653	10 588
Samara Region	30 190	19 677	20 446	26 024	32 704
Saratov Region	22 470	16 902	13 777	17 028	20 120
Ulyanovsk Region	14 487	10 987	10 505	10 881	12 613
URAL FEDERAL DISTRICT	127 736	98 593	104 104	116 905	137 421
Kurgan Region	5 047	3 564	3 940	3 810	2 793
Sverdlovsk Region	45 322	34 847	34 222	40 778	48 615
Tyumen Region	20 318	20 522	18 955	20 134	29 345
including Khanty-Mansi Autonomous Area – Yugra	21 164	13 746	16 726	18 716	20 512
including Yamal-Nenets Autonomous Area	4 990	3 903	4 339	4 851	2 249
Chelyabinsk Region	30 895	22 011	25 922	28 616	33 907
SIBERIAN FEDERAL DISTRICT ³	185 021	122 822	132 144	132 285	143 960
Altai Republic	531	323	292	298	712
Republic of Tuva	6 149	4 582	2 758	2 464	933
Republic of Khakassia	6 342	3 672	3 488	4 233	5 002
Altai Territory	14 817	9 339	11 350	12 907	17 797
Krasnoyarsk Territory	35 077	27 577	24 153	10 410	8 844
Irkutsk Region	29 566	17 354	20 439	22 583	24 533
Kemerovo Region	30 090	18 246	19 430	22 459	25 818
Novosibirsk Region	24 871	16 182	19 986	26 889	35 330
Omsk Region	12 170	8 289	10 221	12 317	14 952
Tomsk Region	12 251	7 971	8 821	10 028	10 039
FAR-EASTERN FEDERAL DISTRICT ³	53 315	35 534	31 171	38 162	60 082
Republic of Buryatia ³	7 739	6 199	7 575	3 781	7 335
Republic of Sakha (Yakutia)	8 822	5 381	6 641	8 253	9 983
Trans-Baikal Territory ³	5 418	3 088	3 631	3 916	3 193
Kamchatka Territory	2 543	1 296	1 191	1 540	2 711
Primorye Territory	12 890	8 615	7 927	9 719	12 814
Khabarovsk Territory	13 880	10 294	7 693	9 772	13 992
Amur Region	8 540	5 440	4 172	4 817	6 348
Magadan Region and Chukotka Autonomous Area	1 714	1 156	911	1 057	1 098
Sakhalin Region	3 227	2 322	2 015	2 355	2 386
Jewish Autonomous Region	1 699	1 030	621	649	222
CRIMEA FEDERAL DISTRICT ²	10	230	-	-	-

¹ According to Rosstat.² In 2014, the Republic of Crimea and the Federal city of Sevastopol were formed in the structure of the Russian Federation and were included in Crimea Federal District. In 2016, Crimea Federal District and Southern Federal District were transformed into Southern Federal District; the Republic of Crimea and the Federal city of Sevastopol came under Southern Federal District.³ In 2018, subjects of Siberian Federal District Republic of Buryatia and Trans-Baikal Territory were transformed into Far-Eastern Federal District. Existing discrepancies between totals and sums of items are due to rounding.

4. GRAPHS AND CHARTS

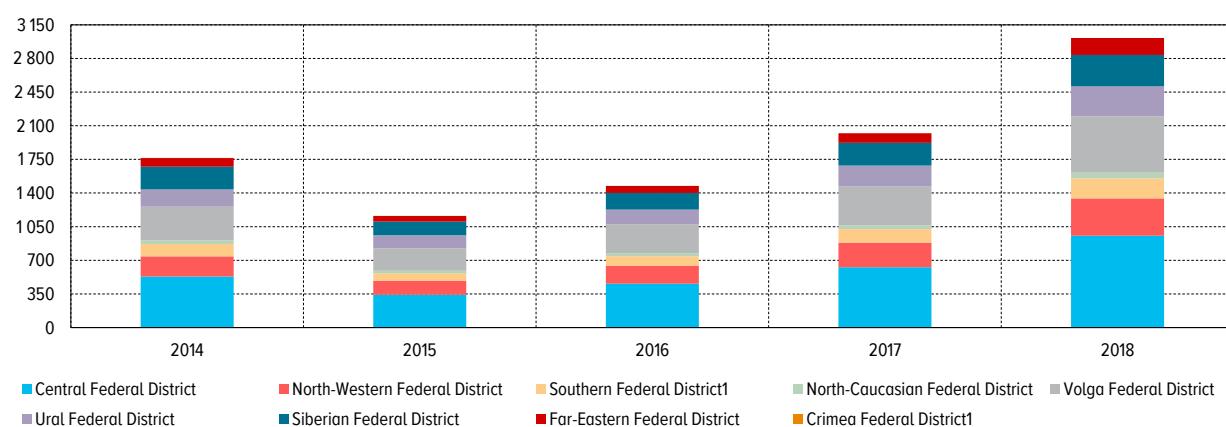
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS

Chart 4.1



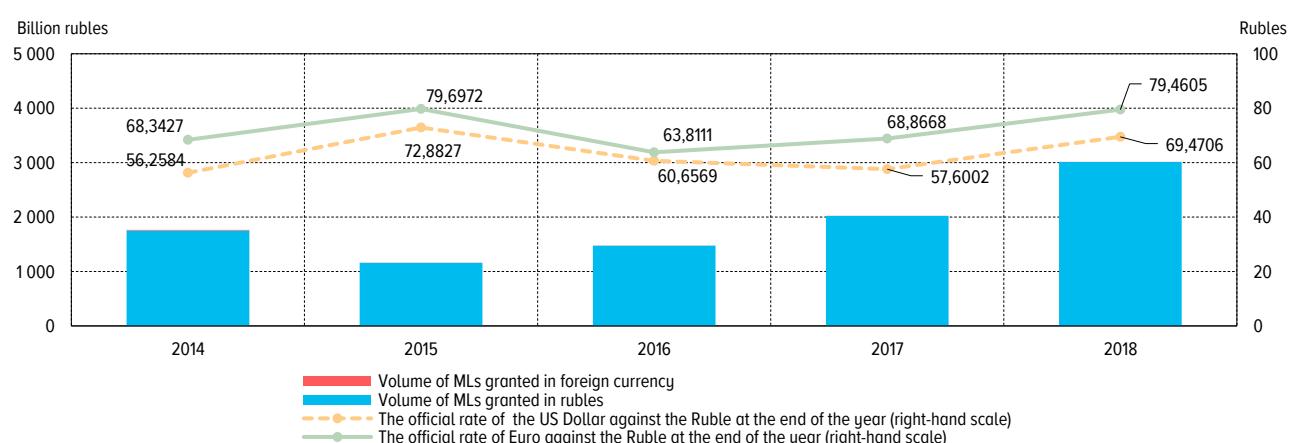
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT OF THE RUSSIAN FEDERATION (BILLION RUBLES)

Chart 4.2



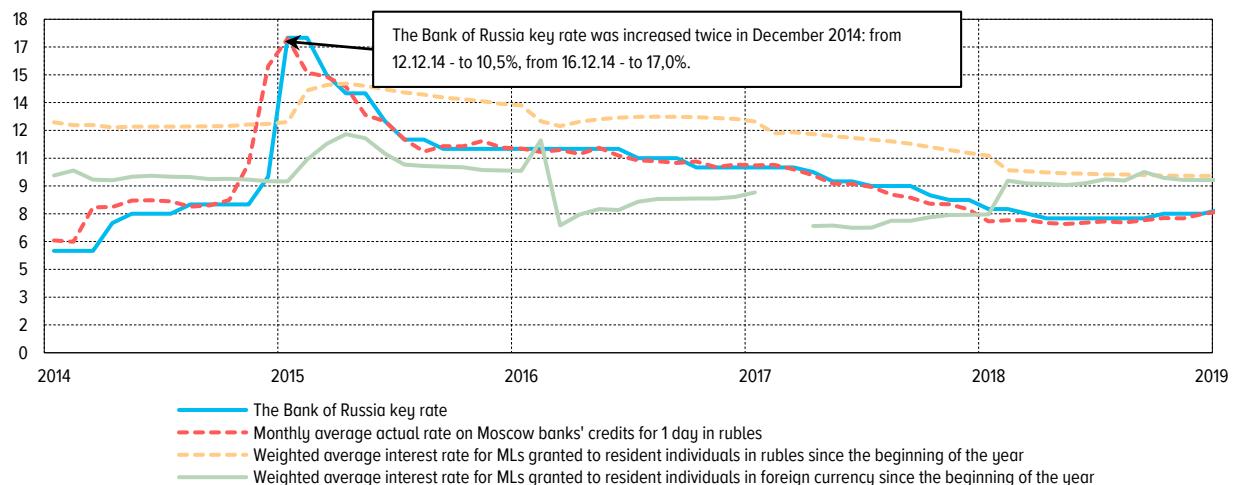
CURRENCY STRUCTURE OF MLS GRANTED TO RESIDENT INDIVIDUALS AND DYNAMICS OF CURRENCY RATE

Chart 4.3



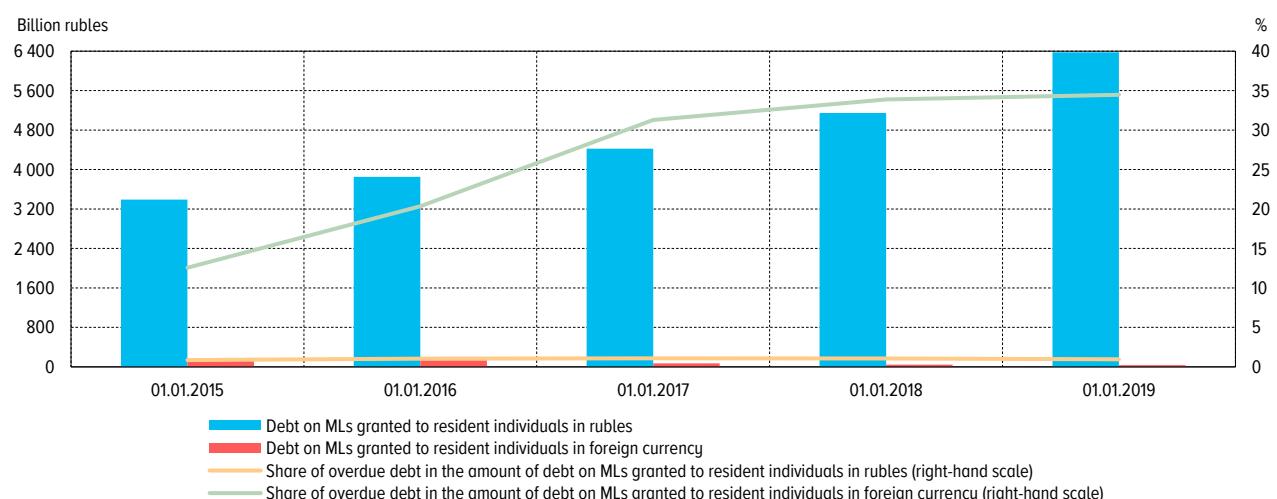
DYNAMICS OF INTEREST RATE (%)

Chart 4.4



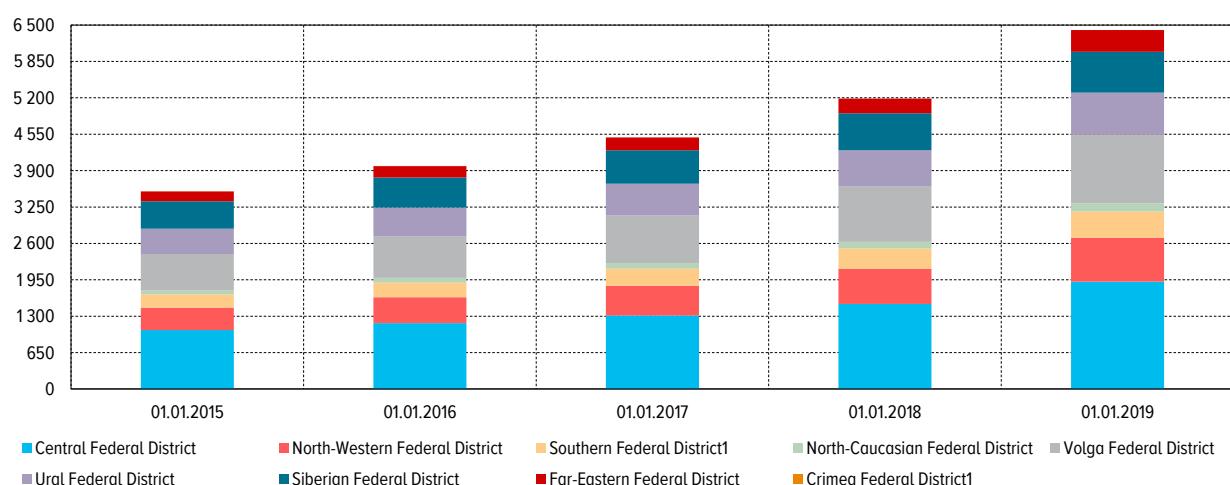
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS

Chart 4.5



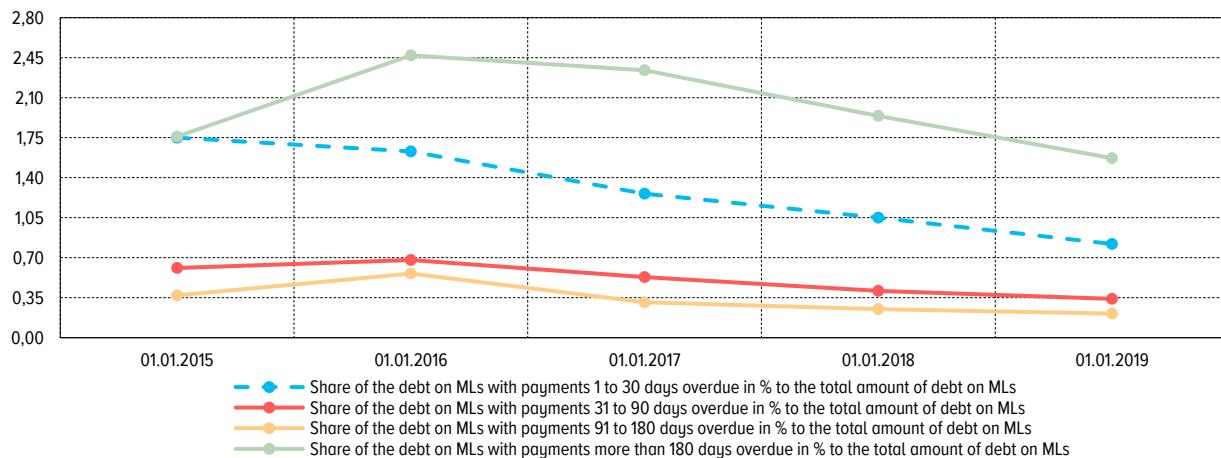
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS BY GROUP OF CREDIT INSTITUTIONS RANGED BY ASSETS (BILLION RUBLES)

Chart 4.6



STRUCTURE OF DEBT ON MLS BY TERMS OF ARREARS¹
(%)

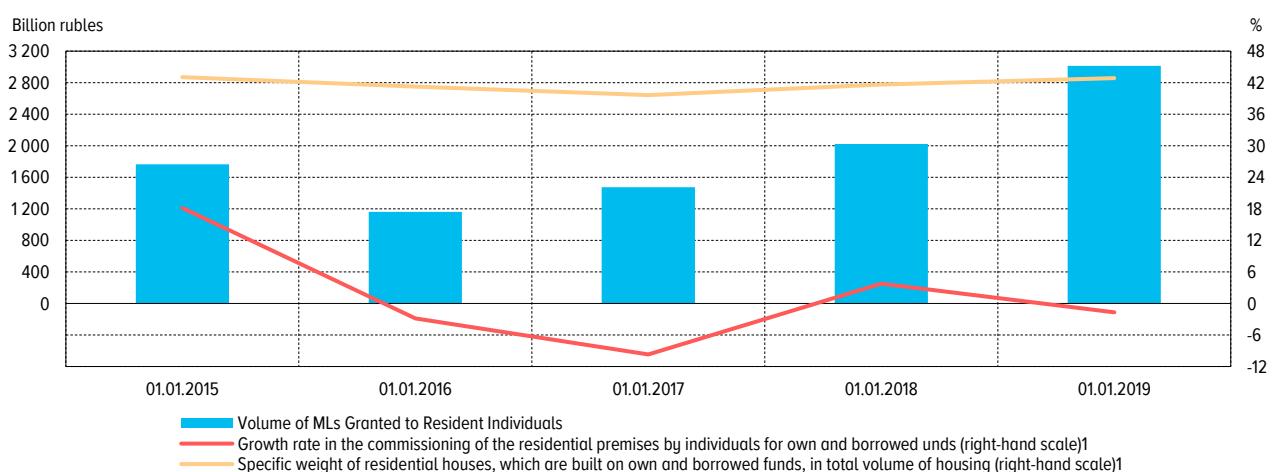
Chart 4.7



¹ 100% – total amount of debt on MLS including debt without overdue payments.

DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET¹

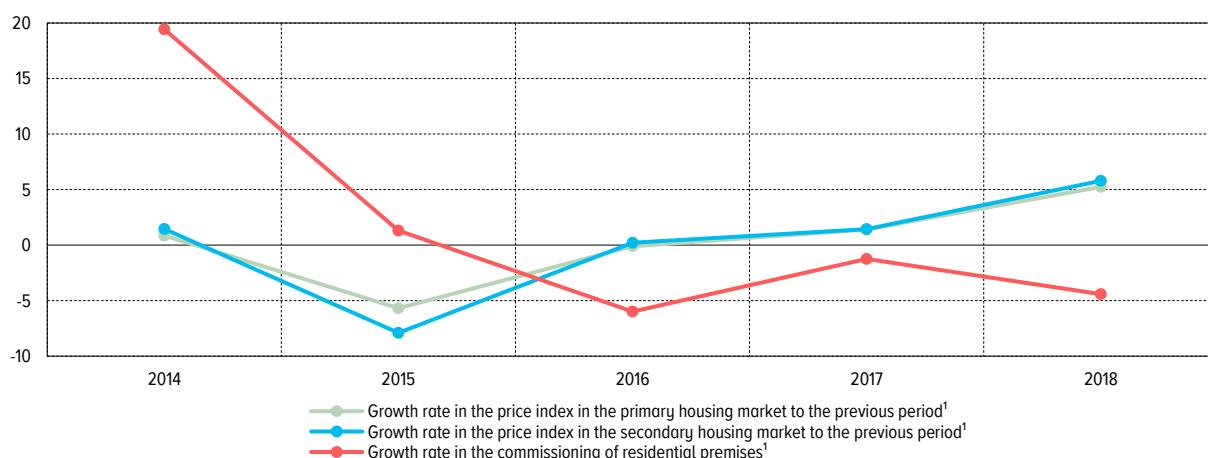
Chart 4.8



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

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

Chart 4.9



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

SUMMARY METHODOLOGY

Chapter 1. Economic Indicators

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Chapter 2. Aggregated Indicators, which Characterize MLs Market

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

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

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

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

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

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

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

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

, where

T – the weighted average maturity;

T_{1...n} – the weighted average maturity of loans granted by the credit institution n;

V_{1...n} – the volume of loans granted by the credit institution n.

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

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

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

, where:

P – weighted average interest rate;

P_{1...n} – weighted average interest rate on the loans granted by the credit institution n;

V_{1...n} – the volume of loans provided by the credit institution n;

T_{1...n} – the weighted average maturity of loans granted by the credit institution n.

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

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

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

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

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

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

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

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

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

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

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

Chapter 3. Regional structure

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

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

SYMBOLS AND NOTES

Symbols and notes

m	meter
m²	square meter
-	nil
...	not available
0,0 и 0,00	non-significant volume

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

Abbreviation list

ORGANIZATIONS

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

INDICATORS

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