Bank of Russia

2020–2024

HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Statistical yearbook (internet-version)

Moscow
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FOREWORD

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

The yearbook contains statistical data on the primary and the secondary housing (mortgage) loan markets in Russia for the period from 2020 to 2024.

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

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 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 assignment of claim under 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
2020					
I quarter	24,866.0	101.5	102.4	77.7325	85.7389
II quarter	23,775.4	92.7	103.1	69.9513	78.6812
III quarter	27,786.3	96.7	103.5	79.6845	93.0237
IV quarter	31,230.5	98.7	104.4	73.8757	90.7932
2021					
I quarter	27,854.5	101.0	105.6	75.6373	88.7452
II quarter	31,784.4	111.4	106.0	72.7234	86.5118
III quarter	35,219.5	105.2	106.9	72.6642	84.3050
IV quarter	39,869.0	106.0	108.3	74.2926	84.0695
2022					
I quarter	37,137.7	103.4	111.5	84.0851	93.6960
II quarter	37,406.2	96.3	116.9	51.1580	53.8580
III quarter	39,156.1	97.1	114.4	57.4130	55.4064
IV quarter	43,241.0	98.1	112.2	70.3375	75.6553
2023					
I quarter	36,921.5	99.1	108.6	77.0863	83.7639
II quarter	40,737.9	105.3	102.7	87.0341	95.1052
III quarter	46,199.7	106.2	105.2	97.4147	103.1631
IV quarter	52,554.4	105.3	107.2	89.6883	99.1919
2024					
I quarter	44,133.7	105.4	107.6	92.3660	99.5299
II quarter	47,281.9	104.3	108.3	85.7480	92.4184
III quarter	50,857.1	103.3	108.9	92.7126	103.4694
IV quarter	58,879.4	104.5	109.0	101.6797	106.1028

[1] *According to Rosstat.*

MAIN SOCIO-ECONOMIC INDICATORS[1] *Table 1.2*

	2020	2021	2022	2023	2024
Population, million people	147.7	147.2	146.7	146.3	146.1
Labour force, million people	74.9	75.3	75.6	76.0	76.1
Average cash income per capita (per month), thousand rubles	35.9	39.9	47.4	53.6	63.1
Average monthly nominal accrued wage of one worker, thousand rubles	51.3	57.2	65.3	74.9	88.0
Share of expenses on real estate acquisition in cash expenses of the population, %	2.8	3.2	3.5	3.8	...
Housing facilities, million sq.m. of residential premisesat the end of the period	3,931	4,031	4,132	4,215	4,293
Commissioning, million sq.m. of residential premises	82.2	92.6	102.7	110.4	107.7
including on own and borrowed funds of population	39.8	49.1	57.2	58.7	62.3
Number of ready-built apartments, thousands of unit	1122	1205	1290	1449	1,359
including on own and borrowed funds of population	299	374	401	432	461
Average size of apartment, m^2 of residential premises	73.3	76.8	79.6	76.2	79.3
including on own and borrowed funds of population	133.0	131.3	142.5	136.0	135.0

[1] *According to Rosstat (annual average unless otherwise specified).*

MAIN INDICATORS, WHICH CHARACTERIZE MLS MARKET *Table 1.3*

	2020	2021	2022	2023	2024
Share of granted MLs in GDP, % [1,3]	**4.13**	**4.23**	**3.07**	**4.41**	**2.43**
of which in rubles	4.13	4.23	3.07	4.41	2.43
of which in foreign currency	0.00	0.00	0.00	0.00	0.00
Share of debt on granted MLs in GDP, % [2,3]	**8.63**	**8.73**	**8.82**	**10.21**	**9.54**
of which in rubles	8.61	8.72	8.82	10.21	9.54
of which in foreign currency	0.02	0.01	0.00	0.00	0.00
Average amount of debt on granted MLs per capita of labour force in rubles[2,3]	**124,005**	**156,183**	**183,056**	**236,937**	**252,264**
of which in rubles	123,787	155,978	182,968	236,855	252,216
of which in foreign currency	218	206	88	82	48
Growth rate of the volume of granted MLs to the previous period, %[1]	**51.4**	**28.2**	**-15.5**	**61.6**	**-37.2**
of which in rubles[4]	51.5	28.1	-15.5	61.6	-37.2
of which in foreign currency[5]	-47.7	1159.3	-98.3	-100.0	-
Share of granted MLs in the volume of granted HLs in the reporting period, %[1]	**99.9**	**99.9**	**99.9**	**100.0**	**99.9**
of which in rubles[4]	99.9	99.9	99.9	100.0	99.9
of which in foreign currency[5]	52.2	99.2	79.6	–	100.0
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %[1]	**28.5**	**27.3**	**26.3**	**29.8**	**18.2**
of which in rubles[4]	28.7	27.6	26.8	29.8	18.2
of which in foreign currency[5]	0.4	2.3	0.0	0.0	0.7
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %[2]	**21.7**	**26.7**	**17.6**	**30.1**	**6.6**
of which in rubles[4]	21.8	26.7	17.7	30.1	6.6
of which in foreign currency[5]	-24.4	-5.0	-56.9	-7.0	-41.3
Share of debt on granted MLs in the debt on granted HLs, %[2]	**99.8**	**99.9**	**99.9**	**100.0**	**100.0**
of which in rubles[4]	99.8	99.9	99.9	100.0	100.0
of which in foreign currency[5]	94.2	96.6	94.7	94.6	91.0
Share of debt on granted MLs in the debt on granted loans to individuals, %[2]	**46.6**	**48.1**	**51.5**	**54.3**	**54.9**
of which in rubles[4]	46.7	48.1	51.5	54.3	54.9
of which in foreign currency[5]	26.7	32.7	30.3	30.2	19.4
Share of overdue debt in the debt on granted MLs, %[2]	**0.84**	**0.54**	**0.42**	**0.34**	**0.50**
of which in rubles[4]	0.77	0.51	0.40	0.32	0.49
of which in foreign currency[5]	39.38	29.05	49.10	46.80	40.99
Ratio of early repaid MLs (rights of claim to MLs) to granted MLs, %[1]	**44.8**	**38.6**	**35.2**	**28.0**	**33.6**
of which in rubles[4]	44.7	38.6	35.0	28.0	33.6
of which in foreign currency[5]	1,340.8	63.3	8,012.5	–	2,143.1
Ratio of Early Repaid MLs (Claims Thereon) with the Borrowers' Funds to Early Repaid MLs (Claims Thereon), %[1]	**85.1**	**88.8**	**90.1**	**92.0**	**90.2**
of which in rubles[4]	85.1	88.8	90.1	92.0	90.2
of which in foreign currency[5]	73.3	71.7	86.1	93.2	81.3
Ratio of Early Repaid MLs (Claims Thereon) with Newly Granted MLs to Early Repaid MLs (Claims Thereon), %[1]	**3.4**	**3.1**	**1.4**	**0.7**	**0.4**
of which in rubles[4]	3.3	3.1	1.4	0.7	0.4
of which in foreign currency[5]	21.2	22.7	13.1	1.3	0.0
Ratio of transfer rights of MLs to granted MLs, %[1]	**8.9**	**8.5**	**8.8**	**8.9**	**27.9**
of which in rubles[4]	8.9	8.4	8.8	8.9	27.9
of which in foreign currency[5]	114.8	16.9	293.5	–	5,999.8

[1] Data are given annual average.
[2] Data are given at the end of period.
[3] The calculation of the indicator based on the data of Rosstat.
[4] To corresponding indicator in rubles.
[5] To corresponding indicator in foreign currency.

SELECTED INDICATORS DESCRIBING THE RESIDENTIAL REAL ESTATE MARKET[1] *Table 1.4*

	Amount of granted MLs, units				Share construction participation agreements registered, units[2]	Average volume of MLs, thousand rubles		Average price of residential real estate market for 1 m2 of residential premises, thousand rubles[3]		Residential real estate price index, in % to the corresponding period of the previous year[3]	
	in rubles	in foreign currency	of which MLs under SCPAs								
			in rubles	in foreign currency		in rubles	in foreign currency	primary market	secondary market	primary market	secondary market
2020	1,780,490	8	483,785	–	763,764	2,496	44,086	79,0	66,7	112,0	109,5
2021	1,908,532	10	475,998	3	898,581	2,984	444,137	98,9	76,7	123,1	116,3
2022	1,327,289	3	409,879	–	703,377	3,626	25,686	122,3	94,4	127,4	117,6
2023	2,036,064	–	684,261	–	1,009,103	3,821	–	140,4	97,4	107,8	107,6
2024	1,303,048	1	472,114	–	811,381	3,751	22,516	177,9	114,1	112,6	107,6

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

2. AGGREGATED INDICATORS, WHICH CHARACTERIZE MLS MARKET

NUMBER OF CREDIT INSTITUTIONS PARTICIPATING IN HLS (MLS) MARKET AT THE END OF PERIOD *Table 2.1*

	Number of credit institutions								
	operating, total	of which:							
		granting HLs	granting MLs	granting MLs under SCPAs	granting mortgage loans for purchasing and creating individual housing construction objects*	purchasing rights of claim under MLs	refinancing previously extended MLs	refinancing on the secondary MLs market	granting MLs under state support programmes
I quarter 2020	434	308	303	128		97	69	45	42
II quarter 2020	427	303	298	121		98	59	43	53
III quarter 2020	418	294	289	121		97	62	40	58
IV quarter 2020	406	285	280	122		94	63	52	57
I quarter 2021	398	281	277	118		92	74	47	55
II quarter 2021	378	272	270	115		90	64	44	54
III quarter 2021	373	267	265	108		88	69	44	52
IV quarter 2021	370	262	260	105		87	60	52	51
I quarter 2022	365	254	251	103		85	49	39	50
II quarter 2022	363	248	247	101		79	33	35	49
III quarter 2022	362	249	247	100		77	48	37	53
IV quarter 2022	361	245	243	100		77	45	38	49
I quarter 2023	362	246	245	95		77	36	26	48
II quarter 2023	361	250	249	91		75	33	32	51
III quarter 2023	360	248	246	92		75	38	24	51
IV quarter 2023	361	246	244	92		76	26	31	54
I quarter 2024	356	245	243	87	53	76	20	30	56
II quarter 2024	356	245	241	87	58	81	16	32	58
III quarter 2024	354	242	238	87	54	80	12	32	56
IV quarter 2024	354	238	236	92	56	79	13	31	52

* Until 2024 indicators are not available due to the lack of data in reports compiled by credit institutions.

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	Average amount 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
2020									
01.01	1,318,305	2,947,864	2.2	214.1	215.0	9.87	9.05	7,635,233	67,174
01.02	83,625	200,651	2.4	216.7	216.7	8.85	8.85	7,691,709	68,435
01.03	199,397	483,861	2.4	217.5	218.1	8.78	8.73	7,818,153	68,439
01.04	332,737	813,806	2.4	217.4	217.2	8.74	8.68	7,943,382	68,021
01.05	430,302	1,031,802	2.4	217.2	216.4	8.67	8.42	8,008,025	68,343
01.06	523,576	1,246,952	2.4	216.5	213.5	8.48	7.56	8,079,780	69,697
01.07	650,841	1,547,971	2.4	216.2	214.7	8.32	7.64	8,194,510	69,751
01.08	806,716	1,931,828	2.4	216.5	217.6	8.13	7.39	8,374,341	70,229
01.09	971,059	2,346,091	2.4	216.8	218.3	7.98	7.26	8,577,360	73,422
01.10	1,170,110	2,850,727	2.4	217.3	219.4	7.86	7.32	8,841,775	74,187
01.11	1,382,704	3,397,402	2.5	218.0	221.6	7.77	7.32	9,124,657	75,062
01.12	1,571,445	3,889,363	2.5	218.6	222.9	7.72	7.38	9,152,675	75,987
2021									
01.01	1,783,280	4,450,046	2.5	219.4	225.0	7.67	7.36	9,292,031	74,894
01.02	95,242	259,946	2.7	227.6	227.6	7.23	7.23	9,376,452	75,492
01.03	240,486	663,904	2.8	228.8	229.6	7.25	7.27	9,560,962	74,706
01.04	418,898	1,165,499	2.8	230.9	233.6	7.24	7.24	9,791,979	74,043
01.05	610,634	1,716,852	2.8	233.1	237.8	7.26	7.30	10,071,434	72,666
01.06	759,327	2,150,964	2.8	234.5	240.3	7.27	7.30	10,283,733	72,660
01.07	938,338	2,696,444	2.9	236.4	243.7	7.23	7.07	10,576,222	70,563
01.08	1,090,038	3,129,783	2.9	237.3	242.8	7.29	7.67	10,782,019	69,360
01.09	1,241,090	3,569,117	2.9	238.2	244.5	7.35	7.78	10,968,749	68,971
01.10	1,399,097	4,046,548	2.9	239.2	246.6	7.40	7.73	11,208,347	67,154
01.11	1,561,138	4,548,029	2.9	240.4	250.5	7.43	7.70	11,433,941	65,602
01.12	1,718,958	5,058,790	2.9	241.8	254.1	7.45	7.59	11,455,360	64,608

	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	Average amount 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
2022									
01.01	1,911,650	5,700,375	3.0	243.5	257.0	7.49	7.81	11,765,807	61,816
01.02	95,122	327,061	3.4	262.2	262.2	7.87	7.87	11,903,853	61,875
01.03	231,003	804,250	3.5	263.5	264.3	8.01	8.10	12,175,992	61,522
01.04	394,081	1,325,778	3.4	264.5	266.0	8.02	8.05	12,447,133	59,390
01.05	443,717	1,487,704	3.4	264.3	263.0	7.98	7.65	12,436,289	58,465
01.06	480,537	1,627,890	3.4	264.9	271.5	7.82	6.17	12,424,644	58,413
01.07	546,255	1,881,695	3.4	265.6	269.6	7.62	6.36	12,514,054	57,901
01.08	638,119	2,223,583	3.5	267.0	274.7	7.47	6.67	12,686,975	57,230
01.09	760,267	2,681,797	3.5	268.8	277.5	7.33	6.68	12,798,727	58,171
01.10	897,141	3,200,173	3.6	270.8	281.2	7.23	6.71	13,098,567	58,481
01.11	1,024,702	3,648,706	3.6	271.9	279.6	7.25	7.38	13,326,562	58,517
01.12	1,153,725	4,119,668	3.6	273.2	283.4	7.23	7.12	13,533,292	58,630
2023									
01.01	1,330,174	4,816,919	3.6	275.5	289.3	7.14	6.65	13,848,612	57,536
01.02	77,366	281,744	3.6	284.8	284.8	7.86	7.86	13,930,343	58,479
01.03	192,231	704,303	3.7	286.3	287.4	7.98	8.05	14,147,170	59,359
01.04	346,471	1,273,947	3.7	286.8	287.3	8.07	8.18	14,447,971	58,147
01.05	500,052	1,840,403	3.7	286.6	286.1	8.21	8.52	14,755,312	58,215
01.06	658,115	2,421,022	3.7	287.1	288.9	8.25	8.40	15,087,428	58,845
01.07	826,158	3,048,035	3.7	287.5	288.8	8.29	8.45	15,451,210	58,436
01.08	996,920	3,694,811	3.7	288.1	291.0	8.29	8.25	15,655,105	58,567
01.09	1,213,179	4,544,107	3.7	289.2	294.0	8.24	8.04	16,237,499	59,002
01.10	1,451,542	5,499,459	3.8	290.8	298.6	8.18	7.92	16,906,304	59,002
01.11	1,652,045	6,269,325	3.8	291.5	296.2	8.20	8.35	17,399,539	60,279
01.12	1,841,303	6,995,648	3.8	292.3	299.2	8.20	8.18	17,728,848	61,451

	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	Average amount 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
2024									
01.01	2,038,291	7,781,237	3.8	293.3	302.2	8.17	7.91	18,017,344	60,084
01.02	75,960	271,891	3.6	294.3	294.3	8.41	8.41	18,147,227	62,262
01.03	171,692	604,940	3.5	293.1	292.0	8.89	9.28	18,227,803	63,294
01.04	288,880	1,052,461	3.6	295.8	299.5	8.68	8.41	18,455,848	63,792
01.05	412,252	1,518,410	3.7	296.5	298.3	8.60	8.41	18,608,860	65,704
01.06	559,117	2,064,437	3.7	298.4	303.6	8.46	8.06	18,769,726	68,881
01.07	761,617	2,853,167	3.7	301.7	310.2	8.20	7.57	19,287,630	71,083
01.08	868,946	3,209,319	3.7	300.3	289.4	8.42	10.19	19,214,263	75,166
01.09	969,189	3,584,486	3.7	300.1	298.2	8.51	9.32	19,292,313	78,280
01.10	1,063,654	3,957,393	3.7	300.3	302.7	8.55	8.94	19,234,295	83,075
01.11	1,158,727	4,324,574	3.7	300.2	299.2	8.64	9.65	19,113,590	88,847
01.12	1,231,167	4,599,046	3.7	300.4	302.1	8.67	9.01	19,125,892	93,139
2025									
01.01	1,304,655	4,891,704	3.7	300.5	302.2	8.65	8.47	19,201,791	96,902

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	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %[1]	Debt on granted loans, million rubles	
						total	of which overdue debt
2020							
01.01	26	919	35.3	22.9	6.17	22,622	9,465
01.02	–	–	–	–	–	22,515	9,531
01.03	1	21	21.0	17.2	9.00	23,063	9,696
01.04	3	48	16.0	28.8	9.02	25,832	11,196
01.05	3	48	16.0	28.8	9.02	23,925	10,334
01.06	3	48	16.0	28.8	9.02	22,499	9,700
01.07	3	48	16.0	28.8	9.02	21,883	9,642
01.08	5	65	13.0	47.5	8.26	22,066	9,739
01.09	5	65	13.0	47.5	8.26	19,954	7,795
01.10	7	227	32.4	125.1	5.26	20,776	8,293
01.11	9	381	42.3	146.5	5.13	19,919	8,139
01.12	9	381	42.3	146.5	5.13	18,481	7,601
2021							
01.01	10	676	67.6	85.1	5.04	17,327	6,976
01.02	–	–	–	–	–	17,607	7,202
01.03	1	7	7.0	23.9	12.00	16,258	6,874
01.04	1	7	7.0	23.9	12.00	15,909	6,732
01.05	2	72	36.0	163.7	5.11	14,978	6,162
01.06	3	72	24.0	163.7	5.11	14,627	6,059
01.07	6	233	38.8	94.1	5.58	13,961	5,779
01.08	6	233	38.8	94.1	5.58	13,796	5,740
01.09	7	237	33.9	93.1	5.57	13,482	5,618
01.10	10	663	66.3	112.7	5.03	13,325	5,422
01.11	12	719	59.9	118.2	4.60	12,598	5,166
01.12	14	758	54.1	119.7	4.64	12,885	5,189
2022							
01.01	17	4,478	263.4	71.7	4.90	16,045	4,928
01.02	2	70	35.0	115.6	8.95	16,636	5,102
01.03	4	82	20.5	110.4	8.80	17,379	5,209
01.04	5	83	16.6	109.1	8.79	16,626	5,088
01.05	7	94	13.4	103.8	8.88	13,719	4,220
01.06	8	97	12.1	105.9	8.66	11,697	3,811
01.07	8	97	12.1	105.9	8.66	6,573	3,114
01.08	8	97	12.1	105.9	8.66	7,321	3,532
01.09	8	97	12.1	105.9	8.66	6,988	3,429
01.10	8	97	12.1	105.9	8.66	6,321	3,092
01.11	8	97	12.1	105.9	8.66	6,556	3,239
01.12	8	97	12.1	105.9	8.66	6,407	3,204

	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	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average maturity on loans granted since the beginning of the year, months	Weighted average interest rate on loans granted since the beginning of the year, %[1]	Debt on granted loans, million rubles	
						total	of which overdue debt
2023							
01.01	8	97	12.1	105.9	8.66	7,065	3,621
01.02	–	–	–	–	–	6,906	3,565
01.03	–	–	–	–	–	7,293	3,778
01.04	–	–	–	–	–	7,334	3,803
01.05	–	–	–	–	–	7,551	3,910
01.06	–	–	–	–	–	7,163	3,628
01.07	–	–	–	–	–	7,556	3,816
01.08	–	–	–	–	–	7,564	3,767
01.09	–	–	–	–	–	7,805	3,871
01.10	–	–	–	–	–	7,742	3,924
01.11	–	–	–	–	–	7,013	3,413
01.12	–	–	–	–	–	6,636	3,261
2024							
01.01	–	–	–	–	–	6,577	3,226
01.02	–	–	–	–	–	6,228	2,939
01.03	–	–	–	–	–	6,359	3,034
01.04	–	–	–	–	–	6,247	2,978
01.05	–	–	–	–	–	6,126	2,932
01.06	–	–	–	–	–	5,303	2,290
01.07	–	–	–	–	–	4,962	2,158
01.08	–	–	–	–	–	4,908	2,144
01.09	–	–	–	–	–	5,042	2,191
01.10	1	23	22.5	298.7	6.00	5,014	2,274
01.11	1	23	22.5	298.7	6.00	5,053	2,251
01.12	1	23	22.5	298.7	6.00	5,328	2,255
2025							
01.01	1	23	22.5	298.7	6.00	4,012	1,813

MLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS AND ACQUIRED CLAIMS THEREON

Table 2.4

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount 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	
2020										
01.01	1,311,959	2,934,231	2.2	214.3	215.1	9.87	9.05	7,615,264	64,258	206,472
01.02	83,515	200,428	2.4	216.7	216.7	8.85	8.85	7,672,162	65,497	203,440
01.03	199,144	483,303	2.4	217.6	218.3	8.78	8.73	7,798,880	65,287	200,901
01.04	332,273	812,770	2.4	217.5	217.4	8.74	8.68	7,924,363	64,912	214,451
01.05	429,726	1,030,542	2.4	217.3	216.5	8.67	8.42	7,989,328	65,259	211,524
01.06	522,855	1,245,522	2.4	216.7	213.6	8.48	7.56	8,061,645	66,588	208,738
01.07	649,887	1,546,176	2.4	216.3	214.9	8.32	7.64	8,176,700	66,651	207,737
01.08	805,475	1,929,604	2.4	216.6	217.7	8.13	7.38	8,356,987	67,194	203,329
01.09	969,389	2,342,838	2.4	216.9	218.4	7.98	7.26	8,559,931	70,339	198,845
01.10	1,168,136	2,846,403	2.4	217.4	219.7	7.86	7.32	8,823,778	71,093	198,011
01.11	1,380,423	3,392,601	2.5	218.1	221.7	7.77	7.31	9,106,469	71,865	200,871
01.12	1,568,926	3,884,043	2.5	218.7	223.0	7.72	7.38	9,134,783	72,793	201,757
2021										
01.01	1,780,490	4,444,327	2.5	219.5	225.1	7.67	7.36	9,274,486	71,823	211,679
01.02	95,100	259,707	2.7	227.7	227.7	7.23	7.23	9,359,084	72,428	218,209
01.03	240,083	663,010	2.8	229.0	229.8	7.25	7.26	9,543,403	71,657	214,516
01.04	418,196	1,164,014	2.8	231.1	233.8	7.24	7.23	9,774,503	71,057	217,757
01.05	609,622	1,714,921	2.8	233.3	237.9	7.26	7.30	10,054,588	69,709	222,558
01.06	758,086	2,148,751	2.8	234.7	240.4	7.27	7.30	10,268,330	69,485	227,008
01.07	936,806	2,693,702	2.9	236.6	243.9	7.23	7.07	10,561,380	67,398	249,831
01.08	1,088,228	3,126,787	2.9	237.4	242.9	7.29	7.67	10,767,828	66,400	250,234
01.09	1,239,020	3,565,802	2.9	238.3	244.6	7.35	7.78	10,954,970	66,128	265,429
01.10	1,396,743	4,042,576	2.9	239.3	246.8	7.40	7.73	11,194,726	64,508	263,848
01.11	1,558,527	4,543,165	2.9	240.6	250.9	7.43	7.70	11,419,177	62,970	258,613
01.12	1,716,122	5,053,738	2.9	242.0	254.2	7.45	7.59	11,441,782	62,050	253,372

	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	Average amount 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	
2022										
01.01	1,908,532	5,695,075	3.0	243.7	257.1	7.49	7.81	11,752,902	59,471	250,806
01.02	94,982	326,952	3.4	262.2	262.2	7.87	7.87	11,891,395	59,552	247,950
01.03	230,645	803,853	3.5	263.6	264.5	8.01	8.10	12,163,639	59,216	246,102
01.04	393,411	1,325,135	3.4	264.6	266.1	8.02	8.05	12,435,067	57,090	241,349
01.05	442,782	1,486,739	3.4	264.4	263.4	7.98	7.64	12,424,527	56,241	238,509
01.06	479,385	1,626,427	3.4	265.1	272.3	7.82	6.17	12,412,689	56,206	235,112
01.07	544,824	1,879,886	3.5	265.8	269.9	7.62	6.36	12,502,252	55,694	231,570
01.08	636,426	2,221,543	3.5	267.2	274.8	7.47	6.67	12,675,271	55,008	228,844
01.09	758,294	2,679,245	3.5	269.0	277.8	7.33	6.67	12,787,081	55,974	224,991
01.10	894,893	3,197,358	3.6	271.0	281.3	7.23	6.71	13,087,640	56,287	221,684
01.11	1,022,229	3,645,712	3.6	272.0	279.7	7.25	7.38	13,315,685	56,339	216,547
01.12	1,151,042	4,116,393	3.6	273.4	283.5	7.23	7.11	13,522,514	56,490	217,669
2023										
01.01	1,327,289	4,813,269	3.6	275.7	289.4	7.14	6.65	13,838,288	55,432	219,621
01.02	77,309	281,648	3.6	284.9	284.9	7.86	7.86	13,920,286	56,401	216,021
01.03	191,953	704,040	3.7	286.4	287.5	7.98	8.05	14,137,214	57,269	212,917
01.04	345,937	1,273,455	3.7	286.9	287.4	8.07	8.18	14,438,267	56,085	210,541
01.05	499,280	1,839,712	3.7	286.7	286.2	8.21	8.52	14,746,054	56,191	207,645
01.06	657,121	2,420,182	3.7	287.2	288.9	8.25	8.40	15,078,364	56,813	203,982
01.07	824,940	3,046,923	3.7	287.5	288.8	8.29	8.45	15,442,345	56,543	201,947
01.08	995,478	3,693,433	3.7	288.2	291.1	8.29	8.25	15,646,424	56,681	199,767
01.09	1,211,551	4,542,545	3.7	289.3	294.0	8.24	8.04	16,228,975	57,149	196,397
01.10	1,449,748	5,497,741	3.8	290.9	298.7	8.18	7.92	16,897,845	57,150	194,506
01.11	1,650,112	6,267,378	3.8	291.6	296.3	8.20	8.35	17,391,606	58,485	191,334
01.12	1,839,196	6,993,458	3.8	292.4	299.3	8.20	8.18	17,720,944	59,672	189,347

	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	Average amount 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	
2024										
01.01	2,036,064	7,778,915	3.8	293.4	302.3	8.17	7.91	18,009,664	58,346	188,598
01.02	75,910	271,760	3.6	294.8	294.8	8.40	8.40	18,139,109	60,189	186,024
01.03	171,471	604,574	3.5	293.3	292.1	8.88	9.28	18,219,693	61,235	185,229
01.04	288,498	1,051,856	3.6	296.0	299.6	8.68	8.41	18,448,089	61,831	184,778
01.05	411,729	1,517,657	3.7	296.7	298.3	8.60	8.41	18,601,182	63,751	295,128
01.06	558,442	2,063,369	3.7	298.5	303.7	8.45	8.06	18,761,955	66,808	401,422
01.07	760,809	2,851,855	3.7	301.8	310.2	8.20	7.57	19,279,918	69,053	472,446
01.08	867,965	3,207,831	3.7	300.4	289.5	8.42	10.19	19,206,910	73,146	510,629
01.09	968,087	3,582,899	3.7	300.2	298.3	8.51	9.32	19,284,915	76,278	556,311
01.10	1,062,435	3,955,711	3.7	300.4	302.8	8.55	8.94	19,227,069	81,075	572,590
01.11	1,157,369	4,322,763	3.7	300.3	299.3	8.64	9.65	19,106,419	86,887	835,060
01.12	1,229,684	4,597,116	3.7	300.4	302.2	8.67	9.01	19,118,828	91,121	904,054
2025										
01.01	1,303,048	4,888,262	3.8	300.6	303.7	8.65	8.47	19,194,852	94,911	898,702

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	Average amount 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	
2020								
01.01	22	674	30.6	15.6	7.35	21,583	8,714	7,953
01.02	–	–	0.0	–	–	21,477	8,771	8,031
01.03	1	21	21.0	17.2	9.00	22,223	9,149	8,194
01.04	3	48	16.0	28.8	9.02	24,808	10,502	9,187
01.05	3	48	16.0	28.8	9.02	23,001	9,682	8,520
01.06	3	48	16.0	28.8	9.02	21,612	9,074	7,878
01.07	3	48	16.0	28.8	9.02	21,005	9,020	8,195
01.08	5	65	13.0	47.5	8.26	21,045	8,991	8,279
01.09	5	65	13.0	47.5	8.26	18,874	6,985	8,287
01.10	6	199	33.2	134.2	5.37	19,649	7,431	8,637
01.11	8	353	44.1	153.3	5.19	18,990	7,383	8,337
01.12	8	353	44.1	153.3	5.19	17,597	6,882	7,663
2021								
01.01	8	353	44.1	153.3	5.19	16,326	6,429	7,178
01.02	–	–	–	–	–	16,582	6,622	7,261
01.03	–	–	0.0	–	–	15,559	6,317	6,649
01.04	–	–	0.0	–	–	15,259	6,169	6,252
01.05	1	65	65.0	179.8	5.00	14,350	5,610	5,998
01.06	2	65	32.5	179.8	5.00	13,925	5,513	5,742
01.07	5	226	45.2	96.5	5.52	13,305	5,271	5,468
01.08	5	226	45.2	96.5	5.52	13,134	5,225	5,387
01.09	5	226	45.2	96.5	5.52	12,868	5,109	5,224
01.10	7	651	93.0	114.2	5.01	12,744	4,943	4,868
01.11	8	704	88.0	120.2	4.59	12,047	4,712	4,451
01.12	9	727	80.8	120.2	4.63	12,289	4,708	4,548

	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	Average amount 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	
2022								
01.01	10	4,441	444.1	71.5	4.90	15,506	4,505	4,328
01.02	1	66	66.0	121.0	9.00	16,078	4,660	4,482
01.03	1	66	66.0	121.0	9.00	16,788	4,752	4,639
01.04	1	66	66.0	121.0	9.00	16,054	4,648	4,504
01.05	3	77	25.7	113.0	9.08	13,277	3,850	3,667
01.06	3	77	25.7	113.0	9.08	11,308	3,482	3,035
01.07	3	77	25.7	113.0	9.08	6,275	2,853	2,324
01.08	3	77	25.7	113.0	9.08	6,979	3,231	2,547
01.09	3	77	25.7	113.0	9.08	6,653	3,134	2,398
01.10	3	77	25.7	113.0	9.08	6,004	2,811	2,142
01.11	3	77	25.7	113.0	9.08	6,217	2,937	2,362
01.12	3	77	25.7	113.0	9.08	6,071	2,904	2,267
2023								
01.01	3	77	25.7	113.0	9.08	6,689	3,284	2,440
01.02	–	–	0.0	–	–	6,535	3,232	2,356
01.03	–	–	0.0	–	–	6,893	3,418	2,505
01.04	–	–	0.0	–	–	6,926	3,436	2,522
01.05	–	–	0.0	–	–	7,140	3,541	2,594
01.06	–	–	0.0	–	–	6,758	3,265	2,540
01.07	–	–	0.0	–	–	7,155	3,458	2,716
01.08	–	–	0.0	–	–	7,145	3,393	2,751
01.09	–	–	0.0	–	–	7,366	3,479	2,845
01.10	–	–	0.0	–	–	7,341	3,571	2,828
01.11	–	–	0.0	–	–	6,629	3,075	2,645
01.12	–	–	0.0	–	–	6,272	2,940	2,449

	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	Average amount 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	
2024								
01.01	–	–	0.0	–	–	6,219	2,910	2,416
01.02	–	–	0.0	–	–	5,877	2,631	2,310
01.03	–	–	0.0	–	–	5,963	2,681	2,345
01.04	–	–	0.0	–	–	5,857	2,631	2,313
01.05	–	–	0.0	–	–	5,740	2,588	2,263
01.06	–	–	0.0	–	–	4,926	1,954	2,187
01.07	–	–	0.0	–	–	4,606	1,841	2,069
01.08	–	–	0.0	–	–	4,554	1,830	2,052
01.09	–	–	0.0	–	–	4,670	1,862	2,156
01.10	1	23	22.5	298.7	6.00	4,640	1,941	2,166
01.11	1	23	22.5	298.7	6.00	4,706	1,948	2,228
01.12	1	23	22.5	298.7	6.00	4,942	1,920	2,410
2025								
01.01	1	23	22.5	298.7	6.00	3,649	1,496	2,891

MLS UNDER SCPAS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS

Table 2.6

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Средневзвешенный срок кредитования, месяцев		Weighted average maturity, months		Weighted average interest rate, %		Debt on rights of claim under MLs under SCPAs*, acquired by credit institutions, million rubles
				по кредитам, предоставленным с начала года	по кредитам, предоставленным в течение месяца	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	
2020										
01.01	339,782	923,469	2.7	217.7	223.2	9.37	8.28	1,523,371	5,464	–
01.02	22,267	67,566	3.0	227.4	227.4	7.99	7.99	1,530,721	5,734	–
01.03	51,219	157,453	3.1	228.1	228.6	7.89	7.81	1,555,363	5,790	–
01.04	83,772	258,238	3.1	228.0	228.0	7.86	7.82	1,576,903	5,777	–
01.05	103,565	313,232	3.0	227.2	223.3	7.70	6.95	1,580,713	5,873	–
01.06	132,969	393,206	3.0	224.5	213.7	7.33	5.79	1,603,389	5,778	–
01.07	173,607	505,893	2.9	222.8	216.9	7.06	6.10	1,653,768	5,953	–
01.08	221,882	651,027	2.9	222.2	220.1	6.81	5.93	1,731,534	6,143	–
01.09	272,996	809,642	3.0	222.1	221.6	6.63	5.88	1,820,089	6,265	–
01.10	328,650	987,433	3.0	222.3	223.3	6.51	5.94	1,918,009	6,332	–
01.11	386,842	1,175,270	3.0	222.6	224.0	6.41	5.90	2,014,745	6,505	–
01.12	433,711	1,330,564	3.1	222.9	225.9	6.35	5.92	2,080,416	6,612	–
2021										
01.01	483,785	1,498,574	3.1	223.6	229.0	6.29	5.83	2,145,941	6,555	–
01.02	25,812	91,382	3.5	232.2	232.2	5.86	5.86	2,172,072	6,772	–
01.03	62,365	226,513	3.6	234.6	236.1	5.90	5.92	2,222,028	6,764	–
01.04	104,858	386,114	3.7	238.5	244.1	5.90	5.91	2,273,480	6,823	–
01.05	151,042	564,061	3.7	241.3	247.5	5.88	5.83	2,346,496	6,677	8,695
01.06	187,860	708,474	3.8	243.3	250.9	5.82	5.62	2,400,269	6,656	8,687
01.07	240,751	923,114	3.8	245.4	252.5	5.74	5.48	2,495,812	6,344	27,005
01.08	268,980	1,032,332	3.8	246.0	250.8	5.79	6.23	2,516,160	6,228	26,383
01.09	301,552	1,159,450	3.8	246.6	251.4	5.86	6.39	2,541,217	6,231	26,850
01.10	338,821	1,310,557	3.9	247.3	252.9	5.91	6.24	2,582,941	6,044	27,162
01.11	378,025	1,471,541	3.9	248.4	257.2	5.92	6.00	2,640,212	5,836	26,498
01.12	421,354	1,652,851	3.9	249.9	261.5	5.91	5.83	2,715,060	5,741	25,885

	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	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Средневзвешенный срок кредитования, месяцев		Weighted average maturity, months		Weighted average interest rate, %		Debt on rights of claim under MLs under SCPAs*, acquired by credit institutions, million rubles
				по кредитам, предоставленным с начала года	по кредитам, предоставленным в течение месяца	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	
2022										
01.01	475,998	1,880,798	4.0	251.4	262.8	5.90	5.88	2,816,529	5,398	25,799
01.02	31,470	133,068	4.2	267.4	267.4	5.93	5.93	2,857,661	5,365	25,304
01.03	74,869	321,046	4.3	269.1	270.3	5.93	5.94	2,935,554	5,356	24,776
01.04	137,206	550,476	4.0	269.9	271.0	5.77	5.54	3,014,137	5,185	24,282
01.05	157,559	640,189	4.1	271.2	279.1	5.74	5.59	2,970,433	4,982	24,005
01.06	172,751	727,050	4.2	273.6	291.8	5.50	3.81	2,957,593	4,817	23,488
01.07	194,727	860,573	4.4	276.8	294.1	5.21	3.74	2,954,682	4,790	22,932
01.08	221,396	1,018,865	4.6	280.1	297.9	4.96	3.73	2,996,970	4,740	22,487
01.09	254,061	1,212,159	4.8	283.7	302.7	4.73	3.59	3,082,219	4,879	21,999
01.10	290,366	1,425,592	4.9	287.0	305.8	4.53	3.49	3,177,405	4,888	21,496
01.11	317,837	1,569,617	4.9	288.7	305.9	4.45	3.68	3,211,644	4,925	20,978
01.12	352,525	1,751,500	5.0	290.6	306.9	4.35	3.55	3,283,653	4,890	20,699
2023										
01.01	409,879	2,063,323	5.0	293.7	311.3	4.22	3.50	3,389,313	4,719	20,252
01.02	20,117	104,650	5.2	308.8	308.8	4.82	4.82	3,380,497	4,863	19,799
01.03	52,403	269,635	5.1	308.4	308.1	5.06	5.21	3,433,524	4,944	19,459
01.04	97,727	489,435	5.0	308.1	307.9	5.29	5.57	3,525,702	4,922	18,973
01.05	139,324	689,843	5.0	307.2	304.9	5.50	6.04	3,575,938	4,890	18,754
01.06	182,746	899,817	4.9	307.3	307.6	5.63	6.06	3,654,449	4,981	18,364
01.07	227,881	1,121,665	4.9	307.4	307.8	5.73	6.12	3,710,917	5,031	17,871
01.08	279,034	1,370,544	4.9	307.6	308.3	5.79	6.06	3,811,504	5,058	17,729
01.09	354,933	1,740,180	4.9	307.9	309.3	5.82	5.92	3,994,999	5,248	17,277
01.10	448,001	2,204,946	4.9	308.9	312.7	5.82	5.83	4,288,918	5,207	17,637
01.11	520,980	2,565,843	4.9	309.3	311.4	5.87	6.14	4,488,812	5,415	17,605
01.12	597,779	2,940,261	4.9	309.9	313.9	5.90	6.12	4,676,235	5,603	16,950

	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	Average amount of granted loans compiled cumulatively since the beginning of the year, million rubles	Средневзвешенный срок кредитования, месяцев		Weighted average maturity, months		Weighted average interest rate, %		Debt on rights of claim under MLs under SCPAs*, acquired by credit institutions, million rubles
				по кредитам, предоставленным с начала года	по кредитам, предоставленным в течение месяца	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	
2024										
01.01	409,879	2,063,323	5.0	293.7	311.3	4.22	3.50	3,389,313	4,719	20,252
01.02	20,117	104,650	5.2	308.8	308.8	4.82	4.82	3,380,497	4,863	19,799
01.03	52,403	269,635	5.1	308.4	308.1	5.06	5.21	3,433,524	4,944	19,459
01.04	97,727	489,435	5.0	308.1	307.9	5.29	5.57	3,525,702	4,922	18,973
01.05	139,324	689,843	5.0	307.2	304.9	5.50	6.04	3,575,938	4,890	18,754
01.06	182,746	899,817	4.9	307.3	307.6	5.63	6.06	3,654,449	4,981	18,364
01.07	227,881	1,121,665	4.9	307.4	307.8	5.73	6.12	3,710,917	5,031	17,871
01.08	279,034	1,370,544	4.9	307.6	308.3	5.79	6.06	3,811,504	5,058	17,729
01.09	354,933	1,740,180	4.9	307.9	309.3	5.82	5.92	3,994,999	5,248	17,277
01.10	448,001	2,204,946	4.9	308.9	312.7	5.82	5.83	4,288,918	5,207	17,637
01.11	520,980	2,565,843	4.9	309.3	311.4	5.87	6.14	4,488,812	5,415	17,605
01.12	597,779	2,940,261	4.9	309.9	313.9	5.90	6.12	4,676,235	5,603	16,950
2025										
01.01	472,114	2,474,371	5.2	319.0	322.1	6.21	6.15	4,584,845	9,321	176,128

** Until May 01, 2021 indicators are not available due to the lack of data in reports compiled by credit institutions.*

MLS UNDER SCPAS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS *Table 2.7*

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Average amount 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 under SCPAs*, acquired by credit institutions, million rubles
						total	of which overdue debt	
2020								
01.01	–	–	–	–	–	439	348	–
01.02	–	–	–	–	–	463	376	–
01.03	–	–	–	–	–	488	399	–
01.04	–	–	–	–	–	569	467	–
01.05	–	–	–	–	–	510	414	–
01.06	–	–	–	–	–	490	404	–
01.07	–	–	–	–	–	481	403	–
01.08	–	–	–	–	–	502	425	–
01.09	–	–	–	–	–	459	381	–
01.10	–	–	–	–	–	494	410	–
01.11	–	–	–	–	–	478	396	–
01.12	–	–	–	–	–	451	374	–
2021								
01.01	–	–	–	–	–	418	344	–
01.02	–	–	–	–	–	431	355	–
01.03	–	–	–	–	–	402	329	–
01.04	–	–	–	–	–	402	329	–
01.05	–	–	–	–	–	377	309	3
01.06	–	–	–	–	–	372	305	3
01.07	2	131	66	36.1	1.64	492	298	3
01.08	2	131	66	36.1	1.64	358	293	3
01.09	2	131	66	36.1	1.64	293	229	3
01.10	2	131	66	36.1	1.64	286	225	3
01.11	3	184	61	81.5	1.54	330	218	3
01.12	3	184	61	81.5	1.54	300	187	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	Average amount 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 under SCPAs*, acquired by credit institutions, million rubles
						total	of which overdue debt	
2022								
01.01	3	184	61	81.5	1.54	274	165	3
01.02	–	–	–	–	–	270	167	3
01.03	–	–	–	–	–	290	179	3
01.04	–	–	–	–	–	278	181	3
01.05	–	–	–	–	–	212	143	3
01.06	–	–	–	–	–	178	127	2
01.07	–	–	–	–	–	140	103	2
01.08	–	–	–	–	–	122	78	2
01.09	–	–	–	–	–	95	51	2
01.10	–	–	–	–	–	90	49	2
01.11	–	–	–	–	–	86	42	2
01.12	–	–	–	–	–	85	41	2
2023								
01.01	–	–	–	–	–	84	40	2
01.02	–	–	–	–	–	83	39	2
01.03	–	–	–	–	–	90	43	3
01.04	–	–	–	–	–	88	40	2
01.05	–	–	–	–	–	92	42	3
01.06	–	–	–	–	–	64	42	2
01.07	–	–	–	–	–	67	43	3
01.08	–	–	–	–	–	69	45	3
01.09	–	–	–	–	–	72	48	3
01.10	–	–	–	–	–	73	48	3
01.11	–	–	–	–	–	72	49	3
01.12	–	–	–	–	–	69	47	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	Average amount 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 under SCPAs*, acquired by credit institutions, million rubles
						total	of which overdue debt	
2024								
01.01	–	–	–	–	–	68	46	2
01.02	–	–	–	–	–	46	24	2
01.03	–	–	–	–	–	46	25	2
01.04	–	–	–	–	–	46	25	2
01.05	–	–	–	–	–	45	25	2
01.06	–	–	–	–	–	43	24	2
01.07	–	–	–	–	–	29	23	2
01.08	–	–	–	–	–	28	23	2
01.09	–	–	–	–	–	29	25	2
01.10	–	–	–	–	–	13	9	2
01.11	–	–	–	–	–	13	9	2
01.12	–	–	–	–	–	15	10	2
2025								
01.01	–	–	–	–	–	10	10	2

** Until May 01, 2021 indicators are not available due to the lack of data in reports compiled by credit institutions.*

VOLUME OF EARLY REPAID MLS/CLAIMS THEREON

Table 2.8

	Volume of early repaid MLs/claims thereon												Memo: volume of early repaid rights of claim under MLs
	granted/acquired in rubles						granted/acquired in foreign currency						
	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds	with the borrower's funds	with newly granted MLs	with proceeds from the sale of pledged property	assignment compensation	state subsidy	with other funds	
I quarter 2020	342,153	14,980	2,225	68	27,296	9,739	1,084	186	21	24	1	2	9,547
II quarter 2020	321,885	10,344	2,497	54	27,202	10,773	369	143	–	1	–	16	8,188
III quarter 2020	449,456	16,275	4,416	102	49,431	18,278	889	285	21	64	3	33	11,527
IV quarter 2020	578,403	24,617	6,012	160	52,895	17,886	1,125	387	25	28	3	19	13,825
I quarter 2021	455,499	19,160	3,456	133	25,918	8,324	502	198	11	23	2	13	10,164
II quarter 2021	502,525	19,114	4,168	88	28,801	11,637	636	231	40	3	3	9	13,605
III quarter 2021	476,654	16,972	4,017	61	30,673	17,019	433	48	4	4	4	6	14,060
IV quarter 2021	517,201	11,914	5,760	56	27,968	10,632	447	162	23	5	–	5	14,122
I quarter 2022	441,881	5,905	4,501	33	26,256	8,451	1,206	28	3	15	1	7	10,513
II quarter 2022	282,916	3,128	2,682	11	26,006	5,957	3,482	229	22	–	1	–	5,995
III quarter 2022	342,032	9,881	4,038	15	21,604	7,703	423	404	–	–	2	–	7,171
IV quarter 2022	453,580	4,768	4,606	107	22,498	8,465	205	145	–	–	1	–	8,397
I quarter 2023	435,141	3,691	4,474	91	28,776	3,440	121	3	–	3	–	2	8,003
II quarter 2023	511,395	4,639	5,831	137	33,528	4,372	113	4	–	–	–	1	8,395
III quarter 2023	548,124	3,950	6,760	142	30,462	4,547	152	–	–	–	–	–	9,237
IV quarter 2023	508,100	2,421	5,142	38	27,646	4,857	110	–	23	–	–	–	7,068
I quarter 2024	397,311	2,003	1,677	62	26,889	4,673	114	–	–	–	1	–	5,034
II quarter 2024	389,755	2,172	1,281	16	24,024	7,499	95	–	55	3	–	1	4,744
III quarter 2024	343,244	1,325	763	62	29,353	15,179	70	–	–	–	–	21	10,304
IV quarter 2024	351,916	459	214	17	24,627	18,130	113	–	–	–	–	10	15,114

VOLUME OF TRANSFERRED RIGHTS OF MLS /CLAIMS THEREON (INCLUDING WITH THE SUBSEQUENT ISSUE OF SECURITIES) *Table 2.9*

	Sale of the pool of MLs/claims				Volume of funds attracted with the sale of the pool of MLs/claims thereon followed by the issue of securities		Refinancing of MLs/claims 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 transferred rights of claim under MLs
	total		of which with the subsequent issue of securities		in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	
	in rubles	in foreign currency	in rubles	in foreign currency							
I quarter 2020	14,517	76	–	–	–	–	–	–	–	–	2,998
II quarter 2020	9,565	86	177	–	–	–	–	–	–	–	2,210
III quarter 2020	14,803	57	4,795	–	4,039	–	–	–	–	–	1,498
IV quarter 2020	354,972	185	318,684	–	317,731	–	–	–	–	–	4,210
I quarter 2021	20,132	66	–	–	–	–	–	–	–	–	1,390
II quarter 2021	19,483	336	–	–	–	–	–	–	–	–	1,318
III quarter 2021	48,436	37	11,394	–	9,749	–	–	–	–	–	2,720
IV quarter 2021	393,167	310	376,527	–	377,003	–	–	–	–	–	4,437
I quarter 2022	5,783	–	888	–	–	–	–	–	–	–	533
II quarter 2022	17,917	–	12,899	–	6,184	–	–	–	–	–	642
III quarter 2022	170,869	21	164,443	–	171,067	–	–	–	–	–	755
IV quarter 2022	229,162	206	213,171	–	216,451	–	–	–	–	–	4,883
I quarter 2023	6,318	–	1,241	–	3,140	–	–	–	–	–	530
II quarter 2023	44,341	24	33,451	–	33,907	–	–	–	–	–	7,571
III quarter 2023	230,710	39	223,548	–	227,267	–	–	–	–	–	2,566
IV quarter 2023	414,004	337	408,178	–	409,401	–	–	–	–	–	176
I quarter 2024	48,583	–	42,412	–	45,610	–	–	–	–	–	29
II quarter 2024	366,301	71	59,592	–	59,690	–	–	–	–	–	62
III quarter 2024	565,138	49	434,880	–	435,645	–	–	–	–	–	1,868
IV quarter 2024	384,557	1,231	–	–	–	–	–	–	–	–	531

COUNTERPARTIES THAT HAVE ACQUIRED CLAIMS UNDER MLS /CLAIMS THEREON AS A RESULT OF TRANSFER OF RIGHTS OF CLAIMS *Table 2.10*

Counterparties	Number of partners, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
I quarter 2020			
1. Sale of the pool of MLs/claims thereon	66	14,517	76
1.1. Credit institutions	10	10,490	–
1.2. Resident specialized organizations	30	3,871	8
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	–	–	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	24	152	68
1.7 Individual entrepreneurs	2	4	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
II quarter 2020			
1. Sale of the pool of MLs/claims thereon	58	9,565	86
1.1. Credit institutions	11	7,338	–
1.2. Resident specialized organizations	25	2,145	13
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	11	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	20	71	73
1.7 Individual entrepreneurs	1	1	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
III quarter 2020			
1. Sale of the pool of MLs/claims thereon	65	14,803	57
1.1. Credit institutions	10	6,109	–
1.2. Resident specialized organizations	25	8,533	33
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	18	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	25	135	25
1.7 Individual entrepreneurs	4	7	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
IV quarter 2020			
1. Sale of the pool of MLs/claims thereon	93	354,972	185
1.1. Credit institutions	13	24,752	–
1.2. Resident specialized organizations	43	329,618	85
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	27	–
1.5. Management companies of unit investment funds	1	93	–
1.6 Individuals	32	191	100
1.7 Individual entrepreneurs	3	291	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
I quarter 2020			
1. Sale of the pool of MLs/claims thereon	99	20,132	66
1.1. Credit institutions	8	14,241	–
1.2. Resident specialized organizations	35	5,611	–
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	33	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	54	245	66
1.7 Individual entrepreneurs	1	2	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–

Counterparties	Number of partners, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
II quarter 2021			
1. Sale of the pool of MLs/claims thereon	92	19,483	336
1.1. Credit institutions	9	8,913	–
1.2. Resident specialized organizations	35	10,315	168
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	23	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	46	229	168
1.7 Individual entrepreneurs	1	2	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
III quarter 2021			
1. Sale of the pool of MLs/claims thereon	88	48,436	37
1.1. Credit institutions	9	31,555	–
1.2. Resident specialized organizations	28	16,646	–
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	36	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	48	185	33
1.7 Individual entrepreneurs	2	15	4
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
IV quarter 2021			
1. Sale of the pool of MLs/claims thereon	99	393,167	310
1.1. Credit institutions	12	7,932	44
1.2. Resident specialized organizations	41	384,842	234
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	34	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	41	349	32
1.7 Individual entrepreneurs	4	11	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
I quarter 2022			
1. Sale of the pool of MLs/claims thereon	88	5,783	–
1.1. Credit institutions	5	711	–
1.2. Resident specialized organizations	27	4,805	–
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	15	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	53	240	–
1.7 Individual entrepreneurs	2	12	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
II quarter 2022			
1. Sale of the pool of MLs/claims thereon	76	17,917	–
1.1. Credit institutions	4	482	–
1.2. Resident specialized organizations	31	17,219	–
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	10	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	38	183	–
1.7 Individual entrepreneurs	2	22	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–

Counterparties	Number of partners, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
III quarter 2022			
1. Sale of the pool of MLs/claims thereon	74	170,869	21
1.1. Credit institutions	5	407	–
1.2. Resident specialized organizations	34	170,208	21
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	2	65	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	33	189	–
1.7 Individual entrepreneurs	–	–	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
IV quarter 2022			
1. Sale of the pool of MLs/claims thereon	81	229,162	206
1.1. Credit institutions	10	11,238	–
1.2. Resident specialized organizations	33	216,795	35
1.3. Special purpose vehicles	1	973	152
1.4. Other organizations	1	80	–
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	36	75	19
1.7 Individual entrepreneurs	–	–	–
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
I quarter 2023			
1. Sale of the pool of MLs/claims thereon	58	6,318	0
1.1. Credit institutions	6	2,512	0
1.2. Resident specialized organizations	24	3,614	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	22	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	27	170	0
1.7 Individual entrepreneurs	0	0	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2023			
1. Sale of the pool of MLs/claims thereon	73	44,341	24
1.1. Credit institutions	4	7,792	0
1.2. Resident specialized organizations	35	36,352	16
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	61	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	31	131	8
1.7 Individual entrepreneurs	2	4	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2023			
1. Sale of the pool of MLs/claims thereon	76	230,710	39
1.1. Credit institutions	5	3,240	0
1.2. Resident specialized organizations	27	227,275	33
1.3. Special purpose vehicles	1	4	6
1.4. Other organizations	1	57	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	39	128	0
1.7 Individual entrepreneurs	3	7	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

Counterparties	Number of partners, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
IV quarter 2023			
1. Sale of the pool of MLs/claims thereon	64	414,004	337
1.1. Credit institutions	4	851	0
1.2. Resident specialized organizations	37	412,900	337
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	54	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	22	199	0
1.7 Individual entrepreneurs	0	0	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
I quarter 2024			
1. Sale of the pool of MLs/claims thereon	62	48,583	0
1.1. Credit institutions	6	2,033	0
1.2. Resident specialized organizations	33	46,326	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	67	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	20	146	0
1.7 Individual entrepreneurs	2	10	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
II quarter 2024			
1. Sale of the pool of MLs/claims thereon	76	366,301	71
1.1. Credit institutions	9	301,742	0
1.2. Resident specialized organizations	33	64,378	71
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	34	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	31	144	0
1.7 Individual entrepreneurs	2	2	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
III quarter 2024			
1. Sale of the pool of MLs/claims thereon	39	565,138	49
1.1. Credit institutions	6	125,927	0
1.2. Resident specialized organizations	16	439,094	49
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	27	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	15	90	0
1.7 Individual entrepreneurs	1	0	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0
IV quarter 2024			
1. Sale of the pool of MLs/claims thereon	54	384,557	1,231
1.1. Credit institutions	4	380,465	835
1.2. Resident specialized organizations	28	3,878	396
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	19	0
1.5. Management companies of unit investment funds	1	17	0
1.6 Individuals	18	177	0
1.7 Individual entrepreneurs	2	1	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	0	0	0

STATE MORTGAGE SUPPORT PROGRAMMES[1]

Table 2.11

	Family mortgage[2]			Far-Eastern and Arctic mortgage[3]			Preferential mortgage[4]			Rural mortgage[5]			IT mortgage[6]		
	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
2020															
01.01	9,076	23,887	4.99	103	377	2.03	-	-	-				-	-	-
01.02	6,361	16,480	5.00	937	3,243	2.02	-	-	-				-	-	-
01.03	7,422	19,388	4.99	1,983	6,851	2.02	-	-	-				-	-	-
01.04	7,815	21,066	4.95	1,614	5,659	2.00	-	-	-	422	876	-	-	-	-
01.05	5,729	15,428	4.97	1,230	4,381	2.01	2,976	8,087	6.21	3,397	6,812	-	-	-	-
01.06	5,350	13,691	4.97	954	3,412	1.92	24,004	61,053	6.23	3,601	7,228	-	-	-	-
01.07	7,105	18,914	4.95	1,122	3,949	1.83	35,815	90,021	6.24	1,750	4,033	-	-	-	-
01.08	8,255	21,464	4.94	1,156	3,981	1.86	45,233	128,385	6.16	4,625	8,546	-	-	-	-
01.09	7,688	21,044	4.93	949	3,315	1.84	47,472	140,998	6.13	4,377	8,445	-	-	-	-
01.10	8,288	24,325	4.90	1,023	3,601	1.72	50,783	154,759	6.11	5,501	10,563	-	-	-	-
01.11	8,457	25,576	4.88	1,113	4,019	1.67	54,940	168,075	6.06	5,624	10,745	-	-	-	-
01.12	8,346	25,273	4.89	1,036	3,829	1.61	42,111	130,357	6.06	5,606	10,526	-	-	-	-
2021															
01.01	9,332	29,037	4.89	1,499	5,873	1.47	44,611	139,397	6.02	10,108	19,659	-	-	-	-
01.02	4,960	15,658	4.86	788	3,142	1.28	24,752	79,476	5.98	4,097	7,457	-	-	-	-
01.03	6,745	21,821	4.85	1,124	4,434	1.13	31,708	106,134	6.01	7,234	13,057	-	-	-	-
01.04	7,813	25,287	4.85	1,307	5,334	1.12	38,682	132,157	5.98	12,334	22,682	-	-	-	-
01.05	7,997	26,333	4.82	1,428	5,798	1.14	41,376	144,501	5.80	4,556	8,907	-	-	-	-
01.06	6,193	20,567	4.84	1,178	4,760	1.16	33,131	119,095	5.50	968	2,181	-	-	-	-
01.07	7,367	25,280	4.90	1,340	5,734	1.15	50,529	191,934	5.33	4,037	7,937	-	-	-	-
01.08	12,321	36,909	4.99	1,373	5,999	1.13	17,979	50,304	5.70	7,791	15,222	-	-	-	-
01.09	15,535	48,032	4.88	1,293	5,672	1.14	17,105	38,421	6.01	4,977	9,795	-	-	-	-
01.10	16,939	55,746	4.76	1,386	6,015	0.89	18,679	41,782	6.00	3,910	7,922	-	-	-	-
01.11	16,257	57,066	4.56	1,676	7,433	0.38	19,672	43,773	6.00	1,168	2,752	-	-	-	-
01.12	16,939	62,786	4.39	2,024	8,697	0.27	20,626	46,300	5.93	755	1,744	-	-	-	-

	Family mortgage[2]			Far-Eastern and Arctic mortgage[3]			Preferential mortgage[4]			Rural mortgage[5]			IT mortgage[6]		
	Number of granted loans compiled cumulatively	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumulatively	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
2022															
01.01	21,062	83,110	4.29	2,790	11,925	0.24	26,714	60,986	5.83	518	1,444	-	-	-	-
01.02	12,987	54,313	4.20	1,574	6,814	0.26	15,361	36,321	5.78	17	52	-	-	-	-
01.03	19,341	83,034	4.18	2,192	9,846	0.24	21,316	51,452	5.77	4	10	-	-	-	-
01.04	28,724	127,389	4.44	3,479	16,016	0.30	40,493	100,805	5.93	0	0	-	-	-	-
01.05	16,264	73,282	4.69	2,296	10,487	0.89	10,917	36,622	7.84	0	0	-	-	-	-
01.06	9,734	46,233	4.12	1,085	4,919	1.68	9,390	52,381	4.36	275	735	-	154	1,319	4.39
01.07	11,856	58,791	3.67	1,213	5,624	1.58	13,583	77,477	4.12	1,284	3,452	-	1,160	10,373	4.06
01.08	11,494	57,474	3.64	1,607	7,368	1.57	19,713	108,224	3.90	1,678	4,294	-	868	8,234	3.71
01.09	13,298	66,763	3.67	2,509	11,250	1.57	25,694	138,547	3.84	2,159	5,390	-	867	7,961	3.90
01.10	13,895	70,352	3.49	2,635	11,876	1.52	29,324	156,481	3.97	828	2,210	-	775	7,250	3.67
01.11	11,972	56,606	3.79	2,164	9,671	1.53	24,228	122,408	4.30	2,603	7,066	-	507	4,472	3.99
01.12	13,571	64,729	3.77	2,010	9,154	1.58	28,817	149,006	3.99	1,604	4,347	-	543	4,782	3.97
2023															
01.01	20,305	100,777	3.59	2,561	11,929	1.62	51,191	268,079	4.01	3,080	8,375	-	790	7,080	3.73
01.02	12,094	58,402	4.58	1,421	6,620	1.68	14,364	69,269	5.59	642	1,719	-	562	4,967	4.22
01.03	21,632	103,992	4.84	2,122	9,880	1.69	18,006	87,168	6.01	935	2,559	-	1,247	10,689	4.34
01.04	30,779	147,236	5.04	2,844	13,634	1.69	26,002	119,479	6.69	1,386	3,787	-	2,169	18,288	4.36
01.05	28,855	138,642	5.28	2,706	12,784	1.67	25,202	113,489	7.21	1,415	3,865	-	2,217	19,204	4.40
01.06	30,285	146,501	5.32	3,100	14,816	1.68	28,286	126,458	7.28	1,624	4,329	-	2,365	20,117	4.45
01.07	30,956	150,929	5.38	3,270	15,761	1.70	30,017	137,191	7.30	1,830	5,071	-	2,599	22,928	4.46
01.08	32,803	165,046	5.32	3,178	15,472	1.73	34,329	160,519	7.24	2,164	6,129	-	2,913	26,461	4.30
01.09	46,732	236,911	5.17	3,569	17,750	1.74	47,806	226,614	7.10	2,524	8,994	-	4,047	36,916	4.04
01.10	56,687	291,069	5.15	4,063	20,385	1.78	57,079	275,139	7.08	2,286	9,704	-	6,184	53,826	4.04
01.11	46,501	237,990	5.38	3,809	19,024	1.87	47,394	230,009	7.37	2,728	9,662	-	5,305	44,712	4.35
01.12	47,650	243,228	5.46	3,920	19,540	1.93	46,631	227,242	7.47	2,537	15,932	-	5,721	48,550	4.46

	Family mortgage[2]			Far-Eastern and Arctic mortgage[3]			Preferential mortgage[4]			Rural mortgage[5]			IT mortgage[6]		
	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %	Number of granted loans compiled cumula-tively	Volume of granted loans compiled cumulative-ly since the beginning of the year, million rubles	Weighted average interest rate on loans granted over the month, %
2024															
01.01	54,266	286,877	5.54	5,635	27,453	1.87	51,254	262,185	7.51	3,178	14,739	-	6,714	59,611	4.49
01.02	20,119	95,548	5.76	2,432	11,936	1.99	18,562	59,187	7.58	1,004	4,496	2.99	2,606	21,798	4.69
01.03	22,300	105,223	5.96	2,492	12,201	2.00	21,618	66,149	7.66	1,642	7,636	3.03	2,768	24,626	4.80
01.04	33,342	162,895	5.96	3,111	15,667	2.03	30,604	95,381	7.73	2,168	10,523	2.98	4,956	46,365	4.87
01.05	33,783	161,204	5.93	3,734	18,609	1.98	34,250	103,174	7.72	2,749	13,346	2.98	5,269	47,646	4.82
01.06	42,996	198,597	5.83	3,957	18,551	1.98	46,623	133,637	7.68	2,572	12,604	2.98	7,048	60,809	4.82
01.07	73,385	347,356	5.85	4,336	19,825	1.99	70,989	214,830	7.63	2,763	13,539	2.98	7,085	61,301	4.76
01.08	22,301	94,978	5.93	5,483	24,369	2.59	23,829	52,985	7.78	2,998	14,613	2.98	2,623	24,392	4.52
01.09	34,965	183,778	5.85	5,480	24,062	1.95	12,053	25,749	7.78	3,826	18,854	2.98	358	1,606	4.77
01.10	36,948	200,177	5.81	5,350	23,909	1.94	10,254	23,668	7.63	2,779	13,407	2.97	1,311	7,985	5.71
01.11	36,494	199,719	5.74	4,774	21,992	1.94	8,740	18,817	7.77	845	3,817	2.98	845	5,313	5.78
01.12	31,471	166,428	5.91	3,510	17,337	1.77	7,328	13,803	7.92	260	1,038	2.96	958	5,723	5.81
2025															
01.01	36,056	192,031	5.87	3,370	17,659	2.01	6,232	12,625	8.04	1,005	4,943	2.99	995	5,804	5.97

[1] *According to "DOM. RF".*
[2] *Established by Russian Federarion Government Resolution No.1711, dated 30 December 2017 (recent - Decision of the Ministry of Finance of Russian Federation dated June 28, 2024 N° 24-67381-01460-P).*
[3] *Established by Russian Federarion Government Resolution No.1609, dated 7 December 2019 (recent - Decision of the Ministry of Finance of Russian Federation dated May 2, 2024 N° 23-67393-01016-P).*
[4] *Established by Russian Federarion Government Resolution No.566, dated 23 April 2020 (recent - Decision of the Ministry of Finance of Russian Federation dated May 2, 2024 N° 22-67374-00473-P).*
[5] *Established by Russian Federarion Government Resolution No.1567, dated 30 November 2019.*
[6] *Established by Russian Federarion Government Resolution No.805, dated 30 April 2022 (recent - Decision of the Ministry of Finance of Russian Federation dated July 31, 2024 N° 23-68902-00855-P).*

AVERAGE PRICE PER 1 SQUARE METER OF TOTAL AREA OF APARTMENTS IN HOUSING MARKET[1]

Table 2.12

	Primary housing market				Secondary housing market				
	All types of apartments	of which:			All types of apartment	of which:			
		Apartments of medium quality (standard)	Improved quality	Luxury apartment		Apartments of medium quality (standard)	Law quality	Improved quality	Luxury apartment
I quarter 2020	71,503	72,768	61,979	155,892	61,067	49,740	55,503	66,003	97,115
II quarter 2020	73,438	75,139	63,766	155,846	61,903	49,981	56,330	66,895	98,790
III quarter 2020	76,167	77,637	65,743	167,854	63,917	51,273	58,328	69,084	101,009
IV quarter 2020	79,003	80,430	68,629	170,538	66,712	52,569	61,020	72,486	103,043
I quarter 2021	83,177	83,857	74,271	193,693	67,826	61,617	55,447	73,424	111,087
II quarter 2021	89,008	91,203	78,526	204,640	70,790	64,302	57,145	76,902	114,896
III quarter 2021	93,537	94,699	83,489	214,147	73,225	66,767	58,684	79,504	117,385
IV quarter 2021	98,909	101,333	87,556	223,684	76,686	70,514	61,354	83,012	118,912
I quarter 2022	109,198	110,652	99,633	234,091	89,868	71,741	83,237	97,483	146,664
II quarter 2022	116,279	116,379	106,949	253,713	91,637	73,577	83,985	99,909	157,718
III quarter 2022	121,315	123,050	110,604	259,919	92,892	72,097	85,156	101,459	161,595
IV quarter 2022	122,343	122,925	112,429	262,748	94,363	72,265	86,770	102,929	162,842
I quarter 2023	127,229	115,613	127,139	292,381	90,892	72,573	85,532	100,503	133,657
II quarter 2023	128,829	116,433	129,151	296,128	92,363	74,282	87,084	101,952	132,642
III quarter 2023	134,098	119,893	135,518	303,376	94,526	76,136	88,734	105,024	135,485
IV quarter 2023	140,371	124,191	142,967	312,297	97,418	77,719	91,593	108,247	137,343
I quarter 2024	167,580	143,954	170,773	326,336	108,127	84,074	98,296	117,949	212,078
II quarter 2024	171,166	145,883	174,753	338,214	110,151	85,894	99,958	120,440	214,598
III quarter 2024	175,076	148,358	179,234	345,531	111,261	87,509	101,309	121,013	218,901
IV quarter 2024	177,887	149,275	182,214	362,521	114,082	87,572	102,434	125,694	233,786

[1] *According to Rosstat.*

3. REGIONAL STRUCTURE

NUMBER OF OPERATING CREDIT INSTITUTIONS AT THE END OF PERIOD *Table 3.1*
(UNITS)

	2020	2021	2022	2023	2024
The Russian Federation	**406**	**370**	**361**	**361**	**354**
Central Federal District	230	210	208	211	205
Belgorod Region	1	1	1	1	1
Bryansk Region	–	–	–	–	–
Vladimir Region	1	1	1	1	1
Voronezh Region	–	–	–	–	–
Ivanovo Region	3	3	3	3	3
Kaluga Region	3	3	3	3	3
Kostroma Region	3	3	3	3	3
Kursk Region	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	4	3	3	2	3
Orel Region	–	–	–	–	–
Ryazan Region	3	3	3	3	3
Smolensk Region	–	–	–	–	–
Tambov Region	1	1	1	1	1
Tver Region	2	2	2	2	1
Tula Region	–	–	–	–	–
Yaroslavl Region	1	1	1	1	1
Moscow	208	189	187	191	185
North-Western Federal District	35	33	33	31	32
Republic of Karelia	–	–	–	–	–
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	3	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	1	1	1	1	1
Murmansk Region	2	2	2	2	2
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	23	21	21	19	20
Southern Federal District	21	18	17	17	17
Republic of Adygeya (Adygeya)	1	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	3	3	3	3	3
Krasnodar Territory	6	5	5	5	5
Astrakhan Region	2	2	1	1	1
Volgograd Region	1	1	1	1	1
Rostov Region	7	7	7	7	7
Sevastopol	1	–	–	–	–

	2020	2021	2022	2023	2024
North-Caucasian Federal District	8	7	7	7	7
Republic of Daghestan	2	2	2	2	2
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	1	1	1	1	1
Karachai-Cherkess Republic	1	–	–	–	–
Republic of North Ossetia – Alania	1	1	1	1	1
Chechen Republic	–	–	–	–	–
Stavropol Territory	3	3	3	3	3
Volga Federal District	54	46	43	43	42
Republic of Bashkortostan	1	1	1	1	1
Mari El Republic	2	2	2	2	2
Republic of Mordovia	2	–	–	–	–
Republic of Tatarstan (Tatarstan)	15	13	13	13	12
Udmurt Republic	3	3	3	3	3
Chuvash Republic – Chuvashia	2	1	–	–	–
Perm Territory	4	3	3	3	3
Kirov Region	3	3	2	2	2
Nizhny Novgorod Region	4	4	4	4	4
Orenburg Region	3	3	3	3	3
Penza Region	1	1	1	1	1
Samara Region	8	6	6	6	6
Saratov Region	5	5	4	4	4
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	23	22	20	20	20
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	9	8	7	7	7
Tyumen Region	6	6	5	5	5
including Khanty-Mansi Autonomous Area – Yugra	3	3	3	3	3
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	6	6	6	6	6
Siberian Federal District	20	19	19	19	18
Altai Republic	1	1	1	1	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	1	1	1	1	1
Altai Territory	2	2	2	2	2
Krasnoyarsk Territory	2	1	1	1	1
Irkutsk Region	3	3	3	3	3
Kemerovo Region	5	5	5	5	5
Novosibirsk Region	3	3	3	3	3
Omsk Region	2	2	2	2	2
Tomsk Region	1	1	1	1	1
Far-Eastern Federal District	15	15	14	13	13
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	1	1	1	1	1
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	1	1	1	1	1
Primorye Territory	8	8	8	8	8
Khabarovsk Territory	–	–	–	–	–
Amur Region	2	2	1	1	1
Magadan Region	–	–	–	–	–
Sakhalin Region	3	3	3	2	2
Jewish Autonomous Region	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–

NUMBER OF CREDIT INSTITUTIONS GRANTING HLS IN THE REPORTING PERIOD *Table 3.2*
(UNITS)

	2020	2021	2022	2023	2024
The Russian Federation	**314**	**287**	**258**	**252**	**245**
Central Federal District	160	142	132	128	124
Belgorod Region	1	1	1	1	1
Bryansk Region	–	–	–	–	–
Vladimir Region	1	1	1	1	1
Voronezh Region	–	–	–	–	–
Ivanovo Region	2	2	2	2	2
Kaluga Region	3	3	3	3	3
Kostroma Region	3	2	2	2	2
Kursk Region	1	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	3	2	1	1	2
Orel Region	–	–	–	–	–
Ryazan Region	2	2	2	2	2
Smolensk Region	–	–	–	–	–
Tambov Region	1	1	1	1	1
Tver Region	1	1	1	1	1
Tula Region	1	–	–	–	–
Yaroslavl Region	1	1	1	1	1
Moscow	140	127	117	113	108
North-Western Federal District	29	26	24	24	23
Republic of Karelia	1	–	–	–	–
Republic of Komi	1	1	1	1	1
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	3	3	3	3	3
Kaliningrad Region	1	1	1	1	1
Leningrad Region	–	–	–	–	–
Murmansk Region	1	1	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	18	16	14	14	13
Southern Federal District	20	17	13	14	14
Republic of Adygeya (Adygeya)	1	1	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	3	3	2	3	3
Krasnodar Territory	5	3	3	3	3
Astrakhan Region	3	2	1	1	1
Volgograd Region	1	1	1	1	1
Rostov Region	6	6	6	6	6
Sevastopol	1	1	–	–	–

	2020	2021	2022	2023	2024
North-Caucasian Federal District	4	4	2	2	2
Republic of Daghestan	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	1	1	1	1	1
Karachai-Cherkess Republic	1	1	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–
Chechen Republic	–	–	–	–	–
Stavropol Territory	2	2	1	1	1
Volga Federal District	48	47	40	39	38
Republic of Bashkortostan	1	1	1	1	1
Mari El Republic	1	1	1	1	1
Republic of Mordovia	2	2	–	–	–
Republic of Tatarstan (Tatarstan)	12	12	12	12	12
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	2	2	1	–	–
Perm Territory	4	4	3	3	3
Kirov Region	3	3	2	2	2
Nizhny Novgorod Region	4	4	4	4	3
Orenburg Region	3	3	3	3	3
Penza Region	1	1	1	1	1
Samara Region	6	6	5	5	5
Saratov Region	6	5	4	4	4
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	22	22	18	17	17
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	8	8	6	5	5
Tyumen Region	6	6	4	4	4
including Khanty-Mansi Autonomous Area – Yugra	3	3	2	2	2
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	6	6	6	6	6
Siberian Federal District	18	16	16	16	15
Altai Republic	1	1	1	1	–
Republic of Tuva	1	–	–	–	–
Republic of Khakassia	2	1	1	1	1
Altai Territory	2	2	2	2	2
Krasnoyarsk Territory	1	1	1	1	1
Irkutsk Region	3	3	3	3	3
Kemerovo Region	4	4	4	4	4
Novosibirsk Region	2	2	2	2	2
Omsk Region	1	1	1	1	1
Tomsk Region	1	1	1	1	1
Far-Eastern Federal District	13	13	13	12	12
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	1	1	1	1	1
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	1	1	1	1	1
Primorye Territory	7	7	7	7	7
Khabarovsk Territory	–	–	–	–	–
Amur Region	2	2	2	1	1
Magadan Region	–	–	–	–	–
Sakhalin Region	2	2	2	2	2
Jewish Autonomous Region	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–

NUMBER OF CREDIT INSTITUTIONS GRANTING MLS, INCLUDING MLS UNDER SCPAS, IN THE REPORTING PERIOD
(UNITS)

Table 3.3

	2020		2021		2022		2023		2024		
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	including MLs for purchasing and creating individual housing construction objects
The Russian Federation	**309**	**137**	**284**	**125**	**256**	**109**	**251**	**99**	**243**	**95**	**73**
Central Federal District	157	65	140	60	130	55	127	47	122	45	32
Belgorod Region	1	1	1	1	1	1	1	–	1	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	1	1	1	1	1	1	1	1	1	1	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	2	2	2	2	2	2	2	2	2	2	1
Kaluga Region	3	2	3	2	3	1	3	1	3	–	1
Kostroma Region	3	2	2	1	2	2	2	1	2	1	1
Kursk Region	1	1	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–	–
Moscow Region	3	1	2	1	1	–	1	–	2	–	1
Orel Region	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	2	2	2	2	2	2	2	2	2	2	1
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	1	–	1	–	1	–	1	–	1	–	1
Tver Region	1	–	1	–	1	–	1	–	1	–	–
Tula Region	1	1	–	–	–	–	–	–	–	–	–
Yaroslavl Region	1	1	1	1	1	–	1	–	1	–	1
Moscow	137	51	125	49	115	46	112	40	106	39	25
North-Western Federal District	29	11	26	10	24	9	24	8	23	8	6
Republic of Karelia	1	–	–	–	–	–	–	–	–	–	–
Republic of Komi	1	1	1	1	1	1	1	1	1	1	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–
Vologda Region	3	1	3	1	3	1	3	1	3	1	1
Kaliningrad Region	1	1	1	1	1	1	1	1	1	1	1
Leningrad Region	–	–	–	–	–	–	–	–	–	–	–
Murmansk Region	1	–	1	–	1	–	1	–	1	–	–
Novgorod Region	2	1	2	1	2	1	2	1	2	1	1
Pskov Region	2	–	2	–	2	–	2	–	2	–	–
Saint Petersburg	18	7	16	6	14	5	14	4	13	4	3

	2020		2021		2022		2023		2024		
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	including MLs for purchasing and creating individual housing construction objects
Southern Federal District	19	10	16	7	13	6	14	7	14	6	4
Republic of Adygeya (Adygeya)	1	–	1	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	2	2	2	2	2	2	3	2	3	2	2
Krasnodar Territory	5	3	3	1	3	1	3	1	3	2	1
Astrakhan Region	3	–	2	–	1	–	1	–	1	–	–
Volgograd Region	1	1	1	1	1	–	1	1	1	–	–
Rostov Region	6	4	6	3	6	3	6	3	6	2	1
Sevastopol	1	–	1	–	–	–	–	–	–	–	–
North-Caucasian Federal District	3	–	4	–	2	–	2	–	2	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	1	–	1	–	1	–	1	–	–
Karachai-Cherkess Republic	1	–	1	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	2	–	2	–	1	–	1	–	1	–	–
Volga Federal District	48	28	47	23	40	17	39	17	38	16	14
Republic of Bashkortostan	1	–	1	–	1	–	1	–	1	–	1
Mari El Republic	1	1	1	1	1	–	1	–	1	–	–
Republic of Mordovia	2	2	2	2	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	12	7	12	6	12	5	12	5	12	5	4
Udmurt Republic	2	1	2	1	2	1	2	1	2	1	1
Chuvash Republic – Chuvashia	2	1	2	1	1	–	–	–	–	–	–
Perm Territory	4	3	4	2	3	2	3	2	3	2	2
Kirov Region	3	3	3	2	2	2	2	2	2	1	1
Nizhny Novgorod Region	4	–	4	–	4	–	4	–	3	–	1
Orenburg Region	3	3	3	3	3	3	3	3	3	3	1
Penza Region	1	1	1	1	1	1	1	1	1	1	1
Samara Region	6	3	6	3	5	2	5	2	5	2	2
Saratov Region	6	2	5	–	4	–	4	–	4	–	–
Ulyanovsk Region	1	1	1	1	1	1	1	1	1	1	–

	2020		2021		2022		2023		2024		
	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	Number of Credit Institutions Granting MLs	including MLs under SCPAs	including MLs for purchasing and creating individual housing construction objects
Ural Federal District	22	11	22	11	18	11	17	9	17	8	8
Kurgan Region	2	–	2	–	2	–	2	–	2	–	–
Sverdlovsk Region	8	4	8	4	6	4	5	4	5	3	2
Tyumen Region	6	2	6	2	4	2	4	1	4	1	1
including Khanty-Mansi Autonomous Area – Yugra	3	1	3	1	2	1	2	1	2	1	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	6	5	6	5	6	5	6	4	6	4	5
Siberian Federal District	18	7	16	8	16	6	16	6	15	7	5
Altai Republic	1	1	1	1	1	–	1	1	–	1	–
Republic of Tuva	1	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	2	1	1	1	1	1	1	1	1	1	1
Altai Territory	2	1	2	1	2	1	2	1	2	2	1
Krasnoyarsk Territory	1	–	1	–	1	–	1	–	1	–	–
Irkutsk Region	3	–	3	1	3	1	3	–	3	1	–
Kemerovo Region	4	1	4	1	4	–	4	–	4	–	–
Novosibirsk Region	2	2	2	2	2	2	2	2	2	2	2
Omsk Region	1	–	1	–	1	–	1	–	1	–	–
Tomsk Region	1	1	1	1	1	1	1	1	1	–	1
Far-Eastern Federal District	13	5	13	6	13	5	12	5	12	5	4
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	1	1	1	1	1	1	1	1	1	1	1
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	1	–	1	–	1	–	1	–	1	–	–
Primorye Territory	7	3	7	3	7	3	7	3	7	3	2
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–	–
Amur Region	2	1	2	1	2	1	1	1	1	1	1
Magadan Region	–	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	2	–	2	1	2	–	2	–	2	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–

NUMBER OF CREDIT INSTITUTIONS ACQUIRING CLAIMS ON MLS
(UNITS)

Table 3.4

	2020	2021	2022	2023	2024
The Russian Federation	**100**	**95**	**86**	**79**	**80**
Central Federal District	52	47	43	42	43
Belgorod Region	–	–	–	–	–
Bryansk Region	–	–	–	–	–
Vladimir Region	–	–	–	–	–
Voronezh Region	–	–	–	–	–
Ivanovo Region	1	1	1	1	1
Kaluga Region	–	–	–	–	–
Kostroma Region	1	1	1	1	1
Kursk Region	1	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	1	–	–	–	–
Orel Region	–	–	–	–	–
Ryazan Region	–	–	–	–	–
Smolensk Region	–	–	–	–	–
Tambov Region	–	–	–	–	–
Tver Region	–	–	–	–	–
Tula Region	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–
Moscow	48	45	41	40	41
North-Western Federal District	10	9	7	6	6
Republic of Karelia	–	–	–	–	–
Republic of Komi	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	2	2	1	1	1
Kaliningrad Region	–	–	–	–	–
Leningrad Region	–	–	–	–	–
Murmansk Region	–	–	–	–	–
Novgorod Region	–	–	–	–	–
Pskov Region	–	–	–	–	–
Saint Petersburg	8	7	6	5	5
Southern Federal District	3	3	2	2	2
Republic of Adygeya (Adygeya)	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	2	2	2	2	2
Krasnodar Territory	–	–	–	–	–
Astrakhan Region	–	–	–	–	–
Volgograd Region	–	–	–	–	–
Rostov Region	1	1	–	–	–
Sevastopol	–	–	–	–	–

	2020	2021	2022	2023	2024
North-Caucasian Federal District	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–
Chechen Republic	–	–	–	–	–
Stavropol Territory	–	–	–	–	–
Volga Federal District	18	18	18	18	18
Republic of Bashkortostan	1	1	1	1	1
Mari El Republic	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	8	8	8	8	8
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	–	–	–	–	–
Perm Territory	–	–	–	–	–
Kirov Region	1	1	1	1	1
Nizhny Novgorod Region	–	–	–	–	–
Orenburg Region	2	2	2	2	2
Penza Region	1	1	1	1	1
Samara Region	3	3	3	3	3
Saratov Region	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–
Ural Federal District	9	11	10	6	7
Kurgan Region	–	–	–	–	–
Sverdlovsk Region	3	5	5	3	4
Tyumen Region	2	2	1	1	–
including Khanty-Mansi Autonomous Area – Yugra	1	1	1	1	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	4	4	4	2	2
Siberian Federal District	3	3	2	2	1
Altai Republic	–	–	–	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–
Altai Territory	–	–	–	–	–
Krasnoyarsk Territory	1	1	–	–	–
Irkutsk Region	–	–	–	–	–
Kemerovo Region	–	–	–	–	–
Novosibirsk Region	2	2	2	2	1
Omsk Region	–	–	–	–	–
Tomsk Region	–	–	–	–	–
Far-Eastern Federal District	5	4	4	3	3
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–
Primorye Territory	3	2	2	2	2
Khabarovsk Territory	–	–	–	–	–
Amur Region	2	2	2	1	1
Magadan Region	–	–	–	–	–
Sakhalin Region	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–

NUMBER OF CREDIT INSTITUTIONS REFINANCING PREVIOUSLY GRANTED MLS IN THE REPORTING PERIOD *Table 3.5*
(UNITS)

	2020	2021	2022	2023	2024
The Russian Federation	**90**	**91**	**68**	**50**	**27**
Central Federal District	52	43	34	23	18
Belgorod Region	–	–	–	–	–
Bryansk Region	–	–	–	–	–
Vladimir Region	1	1	1	–	–
Voronezh Region	–	–	–	–	–
Ivanovo Region	1	–	–	–	–
Kaluga Region	2	1	–	–	–
Kostroma Region	1	1	1	1	1
Kursk Region	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	1	–	–	–	–
Orel Region	–	–	–	–	–
Ryazan Region	2	2	1	–	–
Smolensk Region	–	–	–	–	–
Tambov Region	–	–	–	–	–
Tver Region	–	–	–	–	–
Tula Region	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–
Moscow	44	38	31	22	17
North-Western Federal District	6	8	6	5	3
Republic of Karelia	1	–	–	–	–
Republic of Komi	–	1	–	–	–
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	1	1	–	–	–
Kaliningrad Region	1	1	1	1	–
Leningrad Region	–	–	–	–	–
Murmansk Region	–	–	–	–	–
Novgorod Region	1	1	1	1	–
Pskov Region	–	–	–	–	–
Saint Petersburg	2	4	4	3	3
Southern Federal District	1	3	2	2	1
Republic of Adygeya (Adygeya)	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	1	1	1	2	1
Krasnodar Territory	–	1	1	–	–
Astrakhan Region	–	–	–	–	–
Volgograd Region	–	1	–	–	–
Rostov Region	–	–	–	–	–
Sevastopol	–	–	–	–	–

	2020	2021	2022	2023	2024
North-Caucasian Federal District	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–
Chechen Republic	–	–	–	–	–
Stavropol Territory	–	–	–	–	–
Volga Federal District	18	20	15	11	1
Republic of Bashkortostan	–	1	–	–	–
Mari El Republic	–	–	–	–	–
Republic of Mordovia	–	1	–	–	–
Republic of Tatarstan (Tatarstan)	6	6	6	6	1
Udmurt Republic	1	1	1	1	–
Chuvash Republic – Chuvashia	1	–	–	–	–
Perm Territory	–	–	–	–	–
Kirov Region	3	2	3	–	–
Nizhny Novgorod Region	–	–	–	–	–
Orenburg Region	2	3	2	2	–
Penza Region	1	1	–	1	–
Samara Region	1	1	1	1	–
Saratov Region	2	3	2	–	–
Ulyanovsk Region	1	1	–	–	–
Ural Federal District	5	5	1	2	1
Kurgan Region	–	–	–	–	–
Sverdlovsk Region	2	1	–	1	–
Tyumen Region	1	1	1	1	1
including Khanty-Mansi Autonomous Area – Yugra	–	–	1	1	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	2	3	–	–	–
Siberian Federal District	4	5	5	2	2
Altai Republic	–	–	–	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	1	1	1	–	–
Altai Territory	1	1	1	–	–
Krasnoyarsk Territory	–	–	–	–	–
Irkutsk Region	–	–	–	–	–
Kemerovo Region	–	–	–	–	–
Novosibirsk Region	2	2	2	1	1
Omsk Region	–	–	–	–	–
Tomsk Region	–	1	1	1	1
Far-Eastern Federal District	4	7	5	5	1
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	1	1	1	1	–
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–
Primorye Territory	2	3	3	3	1
Khabarovsk Territory	–	–	–	–	–
Amur Region	1	2	1	1	–
Magadan Region	–	–	–	–	–
Sakhalin Region	–	1	–	–	–
Jewish Autonomous Region	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–

NUMBER OF CREDIT INSTITUTIONS THAT ASSIGNED THEIR CLAIMS UNDER MLS /CLAIMS THEREON IN THE REPORTING PERIOD *Table 3.6*
(UNITS)

	2020	2021	2022	2023	2024
The Russian Federation	**62**	**63**	**56**	**46**	**52**
Central Federal District	36	37	35	32	31
Belgorod Region	–	–	–	–	–
Bryansk Region	–	–	–	–	–
Vladimir Region	–	–	–	–	–
Voronezh Region	–	–	–	–	–
Ivanovo Region	–	–	–	–	–
Kaluga Region	–	–	–	–	1
Kostroma Region	1	1	1	1	1
Kursk Region	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	–	–	–	–	–
Orel Region	–	–	–	–	–
Ryazan Region	–	–	–	1	–
Smolensk Region	–	–	–	–	–
Tambov Region	–	–	–	–	–
Tver Region	–	–	–	–	–
Tula Region	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–
Moscow	35	36	34	30	29
North-Western Federal District	6	5	5	3	3
Republic of Karelia	–	–	–	–	–
Republic of Komi	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	–	–	–	–	–
Kaliningrad Region	–	–	–	–	–
Leningrad Region	–	–	–	–	–
Murmansk Region	–	–	–	–	–
Novgorod Region	–	–	–	–	–
Pskov Region	–	–	–	–	–
Saint Petersburg	6	5	5	3	3
Southern Federal District	3	3	3	1	3
Republic of Adygeya (Adygeya)	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	–	1	1	–	1
Krasnodar Territory	–	–	–	–	–
Astrakhan Region	1	–	–	–	–
Volgograd Region	–	–	–	–	–
Rostov Region	2	2	2	1	2
Sevastopol	–	–	–	–	–

	2020	2021	2022	2023	2024
North-Caucasian Federal District	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–
Chechen Republic	–	–	–	–	–
Stavropol Territory	–	–	–	–	–
Volga Federal District	7	6	5	3	7
Republic of Bashkortostan	–	–	–	–	–
Mari El Republic	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	2	2	–	–	–
Udmurt Republic	1	1	2	1	2
Chuvash Republic – Chuvashia	–	–	–	–	–
Perm Territory	1	–	–	–	–
Kirov Region	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–
Orenburg Region	2	2	2	1	2
Penza Region	–	–	–	–	–
Samara Region	1	1	1	1	3
Saratov Region	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–
Ural Federal District	3	4	4	4	6
Kurgan Region	–	–	–	–	–
Sverdlovsk Region	1	1	3	3	2
Tyumen Region	–	1	–	–	1
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	2	2	1	1	3
Siberian Federal District	3	3	2	1	1
Altai Republic	–	–	–	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–
Altai Territory	2	2	1	–	–
Krasnoyarsk Territory	–	–	–	–	–
Irkutsk Region	–	–	–	–	–
Kemerovo Region	–	–	–	–	–
Novosibirsk Region	1	1	1	1	1
Omsk Region	–	–	–	–	–
Tomsk Region	–	–	–	–	–
Far-Eastern Federal District	4	5	2	2	1
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–
Primorye Territory	2	2	2	2	1
Khabarovsk Territory	–	–	–	–	–
Amur Region	2	2	–	–	–
Magadan Region	–	–	–	–	–
Sakhalin Region	–	1	–	–	–
Jewish Autonomous Region	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–

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

Table 3.7

	2020		2021		2022		2023		2024	
	in 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	**1,783,280**	**10**	**1,911,650**	**17**	**1,330,174**	**8**	**2,038,291**	**–**	**1,304,655**	**1**
Central Federal District	437,268	10	465,998	15	306,739	8	461,233	–	302,101	–
Belgorod Region	16,318	–	16,033	–	10,963	–	17,784	–	11,043	–
Bryansk Region	12,444	–	12,244	–	8,017	–	12,580	–	7,626	–
Vladimir Region	15,621	–	16,343	1	10,616	–	15,671	–	9,563	–
Voronezh Region	28,733	–	29,341	–	19,098	–	29,584	–	18,343	–
Ivanovo Region	9,162	–	9,839	–	6,874	–	10,399	–	6,376	–
Kaluga Region	13,101	–	14,527	–	9,172	–	13,837	–	9,152	–
Kostroma Region	7,460	–	8,032	–	5,341	–	7,984	–	5,126	–
Kursk Region	11,769	–	11,770	–	7,737	–	12,631	–	7,892	–
Lipetsk Region	12,272	–	12,551	–	7,721	–	12,052	–	7,851	–
Moscow Region	98,852	1	108,452	–	71,303	1	107,308	–	72,123	–
Orel Region	9,488	–	8,997	–	5,739	–	8,367	–	4,990	–
Ryazan Region	14,833	–	14,546	–	9,190	–	14,620	–	9,601	–
Smolensk Region	10,277	–	10,449	–	6,687	–	10,196	–	6,483	–
Tambov Region	9,898	–	9,884	–	6,227	–	9,283	–	5,796	–
Tver Region	15,563	–	15,967	–	10,205	–	15,665	–	9,852	–
Tula Region	16,295	–	17,285	–	12,210	–	20,168	–	14,830	–
Yaroslavl Region	13,849	–	14,881	–	9,907	–	14,872	–	9,734	–
Moscow	121,333	9	134,857	14	89,732	7	128,232	–	85,720	–
North-Western Federal District	208,357	–	207,214	–	132,027	–	191,893	–	130,115	–
Republic of Karelia	8,998	–	8,134	–	4,951	–	7,493	–	4,368	–
Republic of Komi	13,383	–	13,195	–	8,844	–	12,294	–	6,911	–
Arkhangelsk Region	17,830	–	18,115	–	12,293	–	16,175	–	12,821	–
including Nenets Autonomous Area	502	–	569	–	390	–	496	–	353	–
Vologda Region	17,964	–	17,595	–	11,500	–	16,971	–	10,636	–
Kaliningrad Region	13,879	–	13,179	–	7,340	–	13,841	–	10,368	–
Leningrad Region	25,760	–	25,748	–	16,401	–	24,570	–	15,699	–
Murmansk Region	10,186	–	10,492	–	7,845	–	10,874	–	7,134	–
Novgorod Region	7,529	–	7,109	–	4,632	–	6,759	–	4,256	–
Pskov Region	6,621	–	6,369	–	3,988	–	6,276	–	4,144	–
Saint Petersburg	86,207	–	87,278	–	54,233	–	76,640	–	53,778	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	149,273	–	164,546	–	119,518	–	202,518	–	136,010	–
Republic of Adygeya (Adygeya)	3,239	–	3,443	–	2,730	–	5,101	–	3,356	–
Republic of Kalmykia	3,158	–	3,381	–	2,647	–	4,628	–	2,679	–
Republic of Crimea	6,789	–	8,318	–	4,727	–	8,278	–	7,161	–
Krasnodar Territory	55,621	–	61,299	–	47,632	–	81,048	–	53,029	–
Astrakhan Region	9,463	–	10,597	–	8,673	–	14,653	–	11,436	–
Volgograd Region	25,231	–	27,051	–	18,188	–	27,732	–	16,285	–
Rostov Region	43,748	–	47,994	–	33,259	–	58,177	–	39,511	–
Sevastopol	2,024	–	2,463	–	1,662	–	2,901	–	2,553	–
North-Caucasian Federal District	45,578	–	64,071	–	55,680	–	88,354	–	48,986	–
Republic of Daghestan	6,363	–	8,781	–	8,758	–	15,933	–	9,168	–
Republic of Ingushetia	869	–	1,713	–	614	–	1,033	–	1,202	–
Kabardino-Balkar Republic	4,074	–	5,167	–	4,525	–	6,615	–	3,582	–
Karachai-Cherkess Republic	2,492	–	4,033	–	3,271	–	5,200	–	3,009	–
Republic of North Ossetia – Alania	4,050	–	5,154	–	4,235	–	7,501	–	3,931	–
Chechen Republic	4,157	–	12,703	–	15,213	–	19,041	–	7,435	–
Stavropol Territory	23,573	–	26,520	–	19,064	–	33,031	–	20,659	–
Volga Federal District	415,296	–	437,310	–	299,485	–	459,500	–	284,772	–
Republic of Bashkortostan	61,987	–	68,258	–	52,651	–	84,089	–	55,010	–
Mari El Republic	8,950	–	9,254	–	6,045	–	9,142	–	5,629	–
Republic of Mordovia	7,969	–	8,255	–	5,679	–	8,253	–	4,960	–
Republic of Tatarstan (Tatarstan)	65,198	–	69,039	–	47,276	–	74,957	–	47,984	–
Udmurt Republic	25,091	–	27,435	–	21,436	–	30,352	–	19,837	–
Chuvash Republic – Chuvashia	20,966	–	20,323	–	12,777	–	19,463	–	10,720	–
Perm Territory	40,738	–	42,582	–	30,080	–	44,367	–	27,065	–
Kirov Region	19,759	–	19,337	–	12,008	–	16,966	–	10,096	–
Nizhny Novgorod Region	37,060	–	37,847	–	23,437	–	37,394	–	23,264	–
Orenburg Region	28,239	–	30,660	–	22,020	–	31,880	–	18,960	–
Penza Region	16,179	–	17,421	–	11,291	–	17,362	–	10,629	–
Samara Region	40,236	–	41,373	–	25,627	–	40,865	–	23,822	–
Saratov Region	27,058	–	28,627	–	17,985	–	27,884	–	16,117	–
Ulyanovsk Region	15,866	–	16,899	–	11,173	–	16,526	–	10,679	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	198,745	–	216,921	–	160,331	–	247,536	–	152,200	–
Kurgan Region	10,769	–	11,900	–	8,903	–	13,596	–	7,787	–
Sverdlovsk Region	62,302	–	66,700	–	50,521	–	78,228	–	49,531	–
Tyumen Region	75,146	–	81,623	–	59,931	–	91,472	–	53,559	–
including Khanty-Mansi Autonomous Area – Yugra	36,178	–	38,373	–	27,046	–	40,187	–	22,004	–
including Yamal-Nenets Autonomous Area	11,997	–	12,595	–	9,545	–	13,912	–	8,156	–
Chelyabinsk Region	50,528	–	56,698	–	40,976	–	64,240	–	41,323	–
Siberian Federal District	231,915	–	245,604	1	169,338	–	258,777	–	158,388	–
Altai Republic	1,254	–	1,500	–	1,268	–	2,540	–	2,203	–
Republic of Tuva	2,393	–	2,981	–	4,179	–	12,659	–	11,460	–
Republic of Khakassia	6,263	–	6,731	–	5,230	–	8,537	–	4,853	–
Altai Territory	30,821	–	31,675	–	19,552	–	29,790	–	17,826	–
Krasnoyarsk Territory	43,121	–	44,815	–	32,887	–	46,403	–	26,143	–
Irkutsk Region	28,027	–	31,242	1	23,273	–	36,245	–	23,561	–
Kemerovo Region	31,862	–	33,727	–	22,971	–	32,701	–	18,123	–
Novosibirsk Region	47,351	–	52,316	–	32,831	–	50,352	–	30,340	–
Omsk Region	27,004	–	27,013	–	17,483	–	25,890	–	15,320	–
Tomsk Region	13,819	–	13,604	–	9,664	–	13,660	–	8,559	–
Far-Eastern Federal District	96,848	–	109,986	1	87,056	–	128,480	–	92,083	1
Republic of Buryatia	9,039	–	10,083	–	8,607	–	14,126	–	11,946	–
Republic of Sakha (Yakutia)	15,108	–	16,744	–	14,512	–	21,631	–	14,904	–
Trans-Baikal Territory	9,754	–	11,389	–	8,668	–	13,131	–	9,979	–
Kamchatka Territory	4,305	–	4,656	–	3,547	–	4,716	–	2,993	–
Primorye Territory	20,842	–	25,066	–	19,669	–	28,915	–	21,533	1
Khabarovsk Territory	17,392	–	19,451	–	14,812	–	21,059	–	14,101	–
Amur Region	9,382	–	10,060	–	8,692	–	12,597	–	8,025	–
Magadan Region	2,816	–	3,153	1	1,890	–	2,487	–	1,455	–
Sakhalin Region	6,074	–	7,052	–	4,821	–	7,262	–	5,526	–
Jewish Autonomous Region	1,346	–	1,464	–	1,185	–	1,625	–	1,111	–
Chukotka Autonomous Area	790	–	868	–	653	–	931	–	510	–

NUMBER OF MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS *Table 3.8*
(UNITS)

	2020				2021				2022				2023				2024			
	Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**1,780,490**	**8**	**483,785**	**–**	**1,908,532**	**10**	**475,998**	**3**	**1,327,271**	**3**	**409,878**	**–**	**2,036,064**	**–**	**684,261**	**–**	**1,303,048**	**1**	**472,114**	**–**
Central Federal District	436,878	8	135,888	–	465,796	8	139,152	3	306,599	3	111,392	–	461,166	–	167,152	–	302,047	–	117,606	–
Belgorod Region	16,280	–	3,101	–	16,020	–	3,043	–	10,963	–	3,095	–	17,784	–	5,591	–	11,041	–	4,060	–
Bryansk Region	12,441	–	3,768	–	12,244	–	3,048	–	8,016	–	2,071	–	12,580	–	3,914	–	7,625	–	2,721	–
Vladimir Region	15,603	–	4,157	–	16,320	1	3,654	–	10,590	–	2,613	–	15,658	–	4,235	–	9,561	–	2,764	–
Voronezh Region	28,702	–	9,103	–	29,321	–	9,219	–	19,086	–	6,533	–	29,578	–	11,072	–	18,341	–	7,098	–
Ivanovo Region	9,159	–	1,797	–	9,838	–	1,962	–	6,873	–	1,689	–	10,398	–	2,515	–	6,375	–	1,609	–
Kaluga Region	13,095	–	3,548	–	14,526	–	3,598	–	9,172	–	2,271	–	13,836	–	3,632	–	9,152	–	2,390	–
Kostroma Region	7,433	–	1,527	–	8,006	–	1,451	–	5,332	–	1,206	–	7,977	–	2,243	–	5,120	–	1,558	–
Kursk Region	11,766	–	2,330	–	11,767	–	2,321	–	7,737	–	1,905	–	12,631	–	3,396	–	7,892	–	2,391	–
Lipetsk Region	12,263	–	2,970	–	12,550	–	2,627	–	7,721	–	1,700	–	12,052	–	3,175	–	7,851	–	2,779	–
Moscow Region	98,784	1	29,322	–	108,415	–	31,633	–	71,289	1	27,324	–	107,301	–	37,813	–	72,117	–	26,356	–
Orel Region	9,487	–	3,146	–	8,997	–	2,453	–	5,738	–	1,893	–	8,366	–	2,649	–	4,990	–	1,920	–
Ryazan Region	14,830	–	5,677	–	14,546	–	4,624	–	9,189	–	3,216	–	14,619	–	6,033	–	9,599	–	4,394	–
Smolensk Region	10,276	–	2,933	–	10,448	–	2,528	–	6,687	–	1,962	–	10,196	–	3,036	–	6,483	–	2,139	–
Tambov Region	9,894	–	2,337	–	9,884	–	1,954	–	6,224	–	1,436	–	9,283	–	2,491	–	5,796	–	1,948	–
Tver Region	15,561	–	3,511	–	15,967	–	3,267	–	10,204	–	2,475	–	15,665	–	4,080	–	9,852	–	2,556	–
Tula Region	16,291	–	4,123	–	17,284	–	3,990	–	12,209	–	3,791	–	20,168	–	7,711	–	14,830	–	6,050	–
Yaroslavl Region	13,845	–	3,263	–	14,878	–	3,378	–	9,904	–	2,627	–	14,870	–	4,321	–	9,731	–	2,766	–
Moscow	121,168	7	49,275	–	134,785	7	54,402	3	89,665	2	43,585	–	128,204	–	59,245	–	85,691	–	42,107	–

	2020				2021				2022				2023				2024			
	Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	208,186	–	73,911	–	207,121	–	65,116	–	131,950	–	51,995	–	191,824	–	71,675	–	130,057	–	50,927	–
Republic of Karelia	8,995	–	3,084	–	8,129	–	2,052	–	4,950	–	1,327	–	7,491	–	2,267	–	4,368	–	1,456	–
Republic of Komi	13,380	–	3,455	–	13,191	–	2,950	–	8,837	–	2,297	–	12,283	–	3,687	–	6,908	–	1,911	–
Arkhangelsk Region	17,821	–	5,064	–	18,113	–	4,243	–	12,291	–	4,050	–	16,171	–	5,377	–	12,818	–	4,556	–
including Nenets Autonomous Area	502	–	175	–	568	–	144	–	390	–	117	–	496	–	157	–	353	–	140	–
Vologda Region	17,939	–	4,637	–	17,591	–	3,968	–	11,481	–	2,919	–	16,970	–	4,800	–	10,620	–	3,233	–
Kaliningrad Region	13,878	–	5,112	–	13,179	–	4,281	–	7,339	–	2,027	–	13,841	–	4,800	–	10,366	–	3,700	–
Leningrad Region	25,748	–	8,821	–	25,742	–	7,692	–	16,401	–	6,784	–	24,569	–	9,170	–	15,697	–	6,222	–
Murmansk Region	10,184	–	3,235	–	10,491	–	2,642	–	7,845	–	2,085	–	10,874	–	3,071	–	7,133	–	2,111	–
Novgorod Region	7,526	–	1,564	–	7,108	–	1,299	–	4,631	–	1,297	–	6,759	–	2,007	–	4,256	–	1,314	–
Pskov Region	6,577	–	2,123	–	6,335	–	1,783	–	3,957	–	1,305	–	6,240	–	2,371	–	4,126	–	1,735	–
Saint Petersburg	86,138	–	36,816	–	87,242	–	34,206	–	54,218	–	27,904	–	76,626	–	34,125	–	53,765	–	24,689	–
Southern Federal District	149,021	–	49,497	–	164,240	–	43,613	–	119,336	–	41,755	–	202,306	–	82,156	–	135,836	–	55,599	–
Republic of Adygeya (Adygeya)	3,239	–	912	–	3,442	–	623	–	2,728	–	1,001	–	5,099	–	2,376	–	3,356	–	1,656	–
Republic of Kalmykia	3,158	–	884	–	3,381	–	814	–	2,647	–	772	–	4,628	–	1,662	–	2,679	–	1,234	–
Republic of Crimea	6,789	–	2,608	–	8,316	–	2,646	–	4,725	–	1,410	–	8,277	–	3,454	–	7,161	–	3,738	–
Krasnodar Territory	55,562	–	22,286	–	61,232	–	18,123	–	47,593	–	20,838	–	80,999	–	36,737	–	52,997	–	22,316	–
Astrakhan Region	9,463	–	1,741	–	10,597	–	1,726	–	8,672	–	1,796	–	14,653	–	4,653	–	11,434	–	3,875	–
Volgograd Region	25,201	–	5,791	–	27,004	–	5,675	–	18,155	–	5,211	–	27,690	–	9,639	–	16,233	–	6,403	–
Rostov Region	43,585	–	14,507	–	47,805	–	13,254	–	33,154	–	10,180	–	58,059	–	22,477	–	39,423	–	15,301	–
Sevastopol	2,024	–	768	–	2,463	–	752	–	1,662	–	547	–	2,901	–	1,158	–	2,553	–	1,076	–
North-Caucasian Federal District	45,565	–	9,320	–	64,064	–	8,811	–	55,669	–	9,031	–	88,328	–	19,441	–	48,964	–	14,963	–
Republic of Daghestan	6,361	–	1,220	–	8,781	–	1,276	–	8,757	–	1,445	–	15,931	–	2,983	–	9,168	–	2,560	–
Republic of Ingushetia	869	–	76	–	1,713	–	58	–	614	–	51	–	1,033	–	109	–	1,202	–	90	–
Kabardino-Balkar Republic	4,074	–	659	–	5,167	–	507	–	4,523	–	560	–	6,614	–	1,214	–	3,582	–	856	–
Karachai-Cherkess Republic	2,491	–	354	–	4,033	–	307	–	3,271	–	360	–	5,199	–	769	–	3,009	–	670	–
Republic of North Ossetia – Alania	4,050	–	1,071	–	5,154	–	1,041	–	4,235	–	1,208	–	7,501	–	2,441	–	3,931	–	1,583	–
Chechen Republic	4,157	–	150	–	12,703	–	189	–	15,213	–	264	–	19,025	–	550	–	7,419	–	399	–
Stavropol Territory	23,563	–	5,790	–	26,513	–	5,433	–	19,056	–	5,143	–	33,025	–	11,375	–	20,653	–	8,805	–

	2020				2021				2022				2023				2024			
	Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	414,272	–	97,789	–	436,003	–	93,829	–	298,412	–	79,775	–	459,026	–	139,068	–	284,450	–	91,831	–
Republic of Bashkortostan	61,932	–	14,604	–	68,192	–	13,865	–	52,630	–	12,623	–	84,077	–	24,874	–	54,994	–	16,601	–
Mari El Republic	8,950	–	2,041	–	9,254	–	1,689	–	6,045	–	1,756	–	9,142	–	3,080	–	5,628	–	2,060	–
Republic of Mordovia	7,965	–	1,551	–	8,254	–	2,065	–	5,678	–	1,588	–	8,253	–	3,048	–	4,959	–	1,747	–
Republic of Tatarstan (Tatarstan)	64,425	–	14,935	–	67,979	–	14,439	–	46,486	–	13,458	–	74,574	–	21,781	–	47,707	–	14,236	–
Udmurt Republic	25,008	–	7,450	–	27,341	–	7,438	–	21,272	–	7,669	–	30,321	–	11,246	–	19,832	–	7,891	–
Chuvash Republic – Chuvashia	20,963	–	7,853	–	20,319	–	6,191	–	12,775	–	4,835	–	19,461	–	8,277	–	10,719	–	4,869	–
Perm Territory	40,710	–	10,218	–	42,569	–	9,490	–	30,032	–	7,927	–	44,356	–	13,862	–	27,065	–	8,820	–
Kirov Region	19,753	–	4,135	–	19,337	–	3,002	–	12,003	–	2,741	–	16,965	–	4,499	–	10,094	–	3,394	–
Nizhny Novgorod Region	37,038	–	7,605	–	37,802	–	8,124	–	23,424	–	5,631	–	37,386	–	11,340	–	23,258	–	7,093	–
Orenburg Region	28,226	–	5,408	–	30,658	–	5,556	–	22,020	–	4,600	–	31,880	–	7,768	–	18,959	–	5,600	–
Penza Region	16,164	–	5,204	–	17,408	–	5,806	–	11,282	–	4,621	–	17,350	–	7,415	–	10,629	–	4,913	–
Samara Region	40,225	–	7,801	–	41,371	–	7,569	–	25,616	–	5,793	–	40,851	–	11,268	–	23,815	–	6,834	–
Saratov Region	27,055	–	5,057	–	28,624	–	4,548	–	17,980	–	3,225	–	27,884	–	5,478	–	16,112	–	3,745	–
Ulyanovsk Region	15,858	–	3,927	–	16,895	–	4,047	–	11,169	–	3,308	–	16,526	–	5,132	–	10,679	–	4,028	–
Ural Federal District	198,042	–	45,291	–	215,867	–	51,305	–	159,000	–	46,953	–	246,217	–	85,622	–	151,277	–	55,989	–
Kurgan Region	10,766	–	1,784	–	11,897	–	2,635	–	8,895	–	2,306	–	13,594	–	4,451	–	7,785	–	2,964	–
Sverdlovsk Region	62,263	–	16,286	–	66,685	–	17,940	–	50,509	–	16,737	–	78,203	–	31,376	–	49,473	–	21,497	–
Tyumen Region	75,135	–	19,171	–	81,607	–	21,159	–	59,918	–	20,020	–	91,463	–	35,244	–	53,557	–	21,584	–
including Khanty-Mansi Autonomous Area – Yugra	36,176	–	8,368	–	38,362	–	9,034	–	27,039	–	7,894	–	40,184	–	14,043	–	22,002	–	8,988	–
including Yamal-Nenets Autonomous Area	11,996	–	3,800	–	12,593	–	3,740	–	9,544	–	3,417	–	13,912	–	5,570	–	8,156	–	3,671	–
Chelyabinsk Region	49,878	–	8,050	–	55,678	–	9,571	–	39,678	–	7,890	–	62,957	–	14,551	–	40,462	–	9,944	–

	2020				2021				2022				2023				2024			
	Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	231,719	–	48,926	–	245,482	1	47,956	–	169,260	–	43,312	–	258,726	–	77,389	–	158,344	–	49,892	–
Altai Republic	1,254	–	179	–	1,500	–	160	–	1,268	–	269	–	2,539	–	581	–	2,203	–	357	–
Republic of Tuva	2,393	–	202	–	2,980	–	277	–	4,177	–	710	–	12,655	–	3,209	–	11,460	–	2,384	–
Republic of Khakassia	6,260	–	1,118	–	6,728	–	1,100	–	5,227	–	1,330	–	8,534	–	2,596	–	4,853	–	1,164	–
Altai Territory	30,681	–	8,448	–	31,601	–	7,267	–	19,507	–	5,015	–	29,756	–	9,072	–	17,793	–	5,413	–
Krasnoyarsk Territory	43,116	–	10,739	–	44,812	–	9,814	–	32,882	–	9,916	–	46,401	–	14,998	–	26,143	–	8,457	–
Irkutsk Region	28,022	–	4,711	–	31,237	1	4,289	–	23,270	–	4,689	–	36,243	–	9,035	–	23,558	–	6,527	–
Kemerovo Region	31,854	–	6,235	–	33,726	–	5,969	–	22,970	–	4,987	–	32,700	–	9,005	–	18,122	–	6,110	–
Novosibirsk Region	47,328	–	12,709	–	52,286	–	14,336	–	32,817	–	11,631	–	50,351	–	20,276	–	30,337	–	12,810	–
Omsk Region	27,002	–	3,421	–	27,009	–	3,081	–	17,480	–	2,713	–	25,887	–	5,218	–	15,319	–	4,314	–
Tomsk Region	13,809	–	1,164	–	13,603	–	1,663	–	9,662	–	2,052	–	13,660	–	3,399	–	8,556	–	2,356	–
Far-Eastern Federal District	96,807	–	23,163	–	109,959	1	26,216	–	87,045	–	25,665	–	128,471	–	41,758	–	92,073	1	35,307	–
Republic of Buryatia	9,039	–	2,293	–	10,083	–	2,036	–	8,604	–	2,501	–	14,123	–	4,403	–	11,945	–	4,472	–
Republic of Sakha (Yakutia)	15,073	–	4,436	–	16,733	–	4,290	–	14,511	–	4,566	–	21,631	–	6,852	–	14,902	–	5,284	–
Trans-Baikal Territory	9,754	–	1,790	–	11,389	–	2,227	–	8,666	–	2,004	–	13,129	–	3,724	–	9,978	–	3,598	–
Kamchatka Territory	4,305	–	1,072	–	4,651	–	1,044	–	3,546	–	823	–	4,714	–	1,283	–	2,993	–	927	–
Primorye Territory	20,840	–	5,540	–	25,064	–	7,438	–	19,667	–	7,058	–	28,915	–	10,778	–	21,530	1	9,330	–
Khabarovsk Territory	17,391	–	3,608	–	19,448	–	4,396	–	14,810	–	4,383	–	21,058	–	7,731	–	14,099	–	6,695	–
Amur Region	9,379	–	1,453	–	10,054	–	1,654	–	8,692	–	1,793	–	12,596	–	3,519	–	8,024	–	2,436	–
Magadan Region	2,816	–	712	–	3,153	1	677	–	1,890	–	470	–	2,487	–	592	–	1,455	–	379	–
Sakhalin Region	6,074	–	1,835	–	7,052	–	2,034	–	4,821	–	1,564	–	7,262	–	2,133	–	5,526	–	1,597	–
Jewish Autonomous Region	1,346	–	176	–	1,464	–	196	–	1,185	–	300	–	1,625	–	474	–	1,111	–	425	–
Chukotka Autonomous Area	790	–	248	–	868	–	224	–	653	–	203	–	931	–	269	–	510	–	164	–

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

Table 3.9

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**4,450,046**	**676**	**5,700,375**	**4,478**	**4,816,919**	**97**	**7,781,237**	**–**	**4,891,704**	**23**
Central Federal District	1,467,333	676	1,898,469	4,394	1,512,088	97	2,259,254	–	1,426,921	–
Belgorod Region	33,965	–	39,747	–	35,858	–	62,351	–	40,391	–
Bryansk Region	24,808	–	30,035	–	24,067	–	39,908	–	24,536	–
Vladimir Region	30,428	–	38,724	–	31,427	–	48,794	–	29,111	–
Voronezh Region	55,495	–	68,839	–	57,473	–	98,155	–	61,690	–
Ivanovo Region	17,723	–	22,575	–	19,969	–	31,573	–	19,847	–
Kaluga Region	31,706	–	41,466	–	32,416	–	51,158	–	31,526	–
Kostroma Region	13,507	–	17,088	–	13,935	–	23,005	–	14,997	–
Kursk Region	23,563	–	28,956	–	24,748	–	41,782	–	26,472	–
Lipetsk Region	24,550	–	29,714	–	23,502	–	38,199	–	25,555	–
Moscow Region	367,576	9	481,720	–	394,776	66	580,929	–	358,453	–
Orel Region	18,765	–	21,431	–	16,477	–	26,706	–	16,150	–
Ryazan Region	30,417	–	34,791	–	29,602	–	49,995	–	32,910	–
Smolensk Region	20,828	–	24,695	–	19,455	–	31,152	–	19,730	–
Tambov Region	20,045	–	23,700	–	18,801	–	29,000	–	18,172	–
Tver Region	33,552	–	40,807	–	33,063	–	52,921	–	31,239	–
Tula Region	37,571	–	48,136	–	40,684	–	70,631	–	50,608	–
Yaroslavl Region	26,673	–	33,446	–	28,754	–	47,712	–	29,608	–
Moscow	656,161	667	872,599	4,394	667,081	31	935,284	–	595,928	–
North-Western Federal District	562,502	–	687,502	–	543,717	–	793,362	–	520,488	–
Republic of Karelia	18,138	–	19,880	–	15,192	–	25,139	–	14,033	–
Republic of Komi	28,437	–	32,027	–	25,237	–	36,806	–	20,635	–
Arkhangelsk Region	39,395	–	45,733	–	37,302	–	52,939	–	43,889	–
including Nenets Autonomous Area	1,394	–	1,741	–	1,468	–	1,952	–	1,225	–
Vologda Region	31,754	–	37,539	–	29,754	–	48,396	–	29,436	–
Kaliningrad Region	29,079	–	35,313	–	25,082	–	48,873	–	34,880	–
Leningrad Region	70,938	–	86,540	–	73,037	–	106,005	–	63,758	–
Murmansk Region	23,571	–	29,027	–	25,900	–	37,911	–	24,108	–
Novgorod Region	14,327	–	16,169	–	13,250	–	20,613	–	12,553	–
Pskov Region	12,578	–	14,253	–	11,587	–	18,975	–	12,174	–
Saint Petersburg	294,285	–	371,019	–	287,377	–	397,706	–	265,023	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	314,949	–	428,240	–	423,904	–	773,611	–	493,761	–
Republic of Adygeya (Adygeya)	6,283	–	8,441	–	9,842	–	19,471	–	12,467	–
Republic of Kalmykia	7,997	–	10,259	–	10,429	–	20,022	–	12,880	–
Republic of Crimea	16,311	–	23,317	–	16,233	–	32,684	–	28,446	–
Krasnodar Territory	120,221	–	172,702	–	196,185	–	353,627	–	211,481	–
Astrakhan Region	19,842	–	26,315	–	26,152	–	48,791	–	35,192	–
Volgograd Region	50,507	–	62,322	–	53,014	–	86,820	–	50,952	–
Rostov Region	88,377	–	116,663	–	105,328	–	200,506	–	132,973	–
Sevastopol	5,411	–	8,221	–	6,720	–	11,691	–	9,370	–
North-Caucasian Federal District	93,452	–	142,273	–	140,688	–	248,189	–	142,104	–
Republic of Daghestan	17,270	–	27,870	–	26,665	–	45,756	–	26,702	–
Republic of Ingushetia	1,087	–	1,709	–	1,242	–	2,128	–	1,699	–
Kabardino-Balkar Republic	9,025	–	12,452	–	11,468	–	19,667	–	10,527	–
Karachai-Cherkess Republic	5,122	–	9,581	–	10,006	–	15,978	–	8,152	–
Republic of North Ossetia – Alania	8,976	–	12,971	–	13,702	–	28,077	–	14,766	–
Chechen Republic	5,423	–	12,998	–	16,864	–	23,547	–	9,922	–
Stavropol Territory	46,549	–	64,691	–	60,741	–	113,035	–	70,336	–
Volga Federal District	816,655	–	1,005,261	–	855,950	–	1,479,380	–	930,875	–
Republic of Bashkortostan	126,922	–	159,316	–	146,353	–	267,567	–	171,745	–
Mari El Republic	15,216	–	18,063	–	15,053	–	26,885	–	16,833	–
Republic of Mordovia	17,148	–	20,515	–	17,267	–	27,626	–	17,311	–
Republic of Tatarstan (Tatarstan)	141,675	–	178,054	–	157,029	–	280,690	–	179,369	–
Udmurt Republic	45,583	–	58,663	–	55,470	–	86,937	–	61,444	–
Chuvash Republic – Chuvashia	40,146	–	45,499	–	37,832	–	65,708	–	38,290	–
Perm Territory	77,413	–	93,066	–	77,656	–	130,853	–	80,958	–
Kirov Region	33,498	–	37,559	–	30,331	–	49,254	–	31,230	–
Nizhny Novgorod Region	79,809	–	97,019	–	74,793	–	132,121	–	82,459	–
Orenburg Region	51,820	–	65,153	–	56,169	–	90,237	–	55,836	–
Penza Region	31,116	–	39,784	–	32,887	–	55,932	–	33,968	–
Samara Region	76,799	–	92,993	–	72,938	–	131,417	–	78,508	–
Saratov Region	51,284	–	64,073	–	51,597	–	84,721	–	49,747	–
Ulyanovsk Region	28,223	–	35,504	–	30,576	–	49,432	–	33,177	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	438,830	–	547,694	–	475,023	–	809,993	–	481,887	–
Kurgan Region	18,311	–	22,771	–	18,981	–	34,436	–	20,591	–
Sverdlovsk Region	140,884	–	169,931	–	149,212	–	256,274	–	162,881	–
Tyumen Region	195,720	–	246,079	–	212,735	–	351,887	–	191,926	–
including Khanty-Mansi Autonomous Area – Yugra	98,708	–	119,360	–	98,956	–	158,933	–	81,358	–
including Yamal-Nenets Autonomous Area	36,465	–	44,838	–	39,319	–	61,284	–	33,667	–
Chelyabinsk Region	83,915	–	108,914	–	94,094	–	167,396	–	106,488	–
Siberian Federal District	481,516	–	615,783	22	520,583	–	876,903	–	516,895	–
Altai Republic	2,433	–	3,303	–	3,133	–	6,955	–	4,951	–
Republic of Tuva	6,383	–	9,411	–	12,326	–	39,607	–	28,511	–
Republic of Khakassia	11,877	–	15,443	–	14,469	–	27,048	–	14,110	–
Altai Territory	53,477	–	65,409	–	51,805	–	89,368	–	51,413	–
Krasnoyarsk Territory	95,047	–	119,160	–	108,034	–	165,679	–	91,955	–
Irkutsk Region	61,432	–	82,441	22	71,910	–	121,637	–	71,638	–
Kemerovo Region	59,733	–	76,065	–	63,691	–	103,024	–	57,432	–
Novosibirsk Region	108,460	–	142,786	–	111,656	–	187,851	–	112,540	–
Omsk Region	52,892	–	66,395	–	53,241	–	86,491	–	52,806	–
Tomsk Region	29,783	–	35,371	–	30,317	–	49,244	–	31,540	–
Far-Eastern Federal District	274,809	–	375,152	62	344,966	–	540,545	–	378,772	23
Republic of Buryatia	20,193	–	27,487	–	28,087	–	50,710	–	43,582	–
Republic of Sakha (Yakutia)	47,315	–	62,011	–	64,052	–	100,372	–	63,966	–
Trans-Baikal Territory	22,606	–	32,378	–	29,880	–	50,615	–	36,402	–
Kamchatka Territory	11,888	–	16,381	–	14,575	–	20,516	–	12,354	–
Primorye Territory	63,464	–	91,335	–	80,981	–	125,523	–	91,042	23
Khabarovsk Territory	48,739	–	64,148	–	55,518	–	84,208	–	60,149	–
Amur Region	25,191	–	33,843	–	35,476	–	54,694	–	34,548	–
Magadan Region	7,447	–	10,517	62	7,727	–	10,412	–	6,025	–
Sakhalin Region	22,465	–	29,954	–	21,985	–	33,254	–	24,509	–
Jewish Autonomous Region	2,942	–	3,815	–	3,788	–	5,873	–	4,025	–
Chukotka Autonomous Area	2,559	–	3,285	–	2,897	–	4,370	–	2,169	–

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

Table 3.10

	2020				2021				2022				2023				2024			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**4,444,327**	**353**	**1,498,574**	**–**	**5,695,075**	**4,441**	**1,880,798**	**184**	**4,813,167**	**77**	**2,063,321**	**–**	**7,778,915**	**–**	**3,375,745**	**–**	**4,888,262**	**23**	**2,474,371**	**–**
Central Federal District	1,464,502	353	555,802	–	1,896,539	4,357	725,053	184	1,510,604	77	724,918	–	2,258,920	–	1,026,472	–	**1,425,031**	–	**762,168**	–
Belgorod Region	33,941	–	8,579	–	39,736	–	10,298	–	35,858	–	14,540	–	62,351	–	26,585	–	40,372	–	20,790	–
Bryansk Region	24,806	–	9,170	–	30,035	–	10,316	–	24,066	–	10,367	–	39,908	–	17,535	–	24,530	–	12,688	–
Vladimir Region	30,419	–	9,630	–	38,710	–	11,408	–	31,412	–	12,520	–	48,785	–	18,504	–	29,104	–	13,203	–
Voronezh Region	55,479	–	19,247	–	68,821	–	23,927	–	57,466	–	23,925	–	98,150	–	43,101	–	61,688	–	30,647	–
Ivanovo Region	17,721	–	4,876	–	22,553	–	6,192	–	19,968	–	7,674	–	31,570	–	11,263	–	19,841	–	8,184	–
Kaluga Region	31,700	–	10,036	–	41,465	–	12,980	–	32,416	–	11,559	–	51,157	–	17,944	–	31,526	–	13,045	–
Kostroma Region	13,484	–	3,730	–	17,065	–	4,432	–	13,928	–	4,893	–	22,992	–	8,965	–	14,970	–	6,738	–
Kursk Region	23,562	–	6,598	–	28,955	–	7,803	–	24,748	–	9,231	–	41,782	–	15,250	–	26,472	–	11,765	–
Lipetsk Region	24,541	–	7,444	–	29,714	–	8,558	–	23,502	–	8,309	–	38,199	–	14,138	–	25,555	–	12,581	–
Moscow Region	367,314	9	132,707	–	481,118	–	176,893	–	394,744	66	191,794	–	580,916	–	251,248	–	358,427	–	183,457	–
Orel Region	18,760	–	7,100	–	21,431	–	7,187	–	16,477	–	7,466	–	26,706	–	11,728	–	16,150	–	8,572	–
Ryazan Region	30,416	–	13,001	–	34,791	–	13,021	–	29,585	–	14,197	–	49,992	–	26,127	–	32,857	–	20,086	–
Smolensk Region	20,827	–	7,125	–	24,694	–	7,839	–	19,455	–	8,291	–	31,152	–	12,562	–	19,730	–	9,777	–
Tambov Region	20,041	–	5,880	–	23,700	–	6,265	–	18,796	–	7,078	–	29,000	–	10,981	–	18,172	–	8,823	–
Tver Region	33,544	–	9,499	–	40,807	–	10,959	–	33,058	–	12,159	–	52,921	–	19,296	–	31,239	–	13,237	–
Tula Region	37,555	–	11,802	–	48,135	–	14,500	–	40,682	–	17,274	–	70,631	–	33,680	–	50,608	–	28,228	–
Yaroslavl Region	26,670	–	8,152	–	33,442	–	10,406	–	28,746	–	11,064	–	47,707	–	18,810	–	29,604	–	12,715	–
Moscow	653,723	343	281,226	–	871,366	4,357	382,068	184	665,697	11	352,577	–	935,002	–	468,755	–	594,187	–	347,632	–

	2020				2021				2022				2023				2024			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	561,781	–	230,933	–	687,277	–	266,219	–	543,567	–	272,262	–	793,270	–	360,770	–	520,289	–	262,130	–
Republic of Karelia	18,135	–	7,387	–	19,873	–	6,478	–	15,187	–	5,880	–	25,136	–	10,051	–	14,033	–	6,874	–
Republic of Komi	28,435	–	9,257	–	32,015	–	9,915	–	25,215	–	10,091	–	36,796	–	14,937	–	20,626	–	9,367	–
Arkhangelsk Region	39,387	–	13,397	–	45,723	–	13,834	–	37,298	–	16,882	–	52,925	–	22,772	–	43,876	–	19,645	–
including Nenets Autonomous Area	1,394	–	539	–	1,731	–	542	–	1,468	–	579	–	1,952	–	783	–	1,225	–	646	–
Vologda Region	31,733	–	10,054	–	37,538	–	11,311	–	29,727	–	10,860	–	48,395	–	18,513	–	29,388	–	13,523	–
Kaliningrad Region	29,077	–	11,245	–	35,313	–	12,423	–	25,082	–	8,324	–	48,873	–	19,361	–	34,861	–	15,503	–
Leningrad Region	70,919	–	28,543	–	86,523	–	32,524	–	73,037	–	38,398	–	106,004	–	48,518	–	63,753	–	32,706	–
Murmansk Region	23,566	–	9,998	–	29,023	–	10,395	–	25,900	–	10,430	–	37,911	–	14,882	–	24,102	–	10,846	–
Novgorod Region	14,323	–	4,230	–	16,169	–	4,497	–	13,247	–	5,522	–	20,613	–	8,486	–	12,553	–	5,817	–
Pskov Region	12,554	–	4,573	–	14,234	–	4,769	–	11,569	–	5,304	–	18,951	–	8,819	–	12,160	–	6,582	–
Saint Petersburg	293,651	–	132,248	–	370,867	–	160,074	–	287,307	–	160,572	–	397,667	–	194,430	–	264,938	–	141,266	–
Southern Federal District	314,795	–	112,923	–	428,024	–	135,069	–	423,764	–	193,393	–	773,382	–	383,153	–	493,594	–	269,132	–
Republic of Adygeya (Adygeya)	6,283	–	1,986	–	8,439	–	1,940	–	9,842	–	4,622	–	19,470	–	10,357	–	12,467	–	7,417	–
Republic of Kalmykia	7,997	–	3,072	–	10,259	–	3,743	–	10,429	–	4,798	–	20,022	–	9,264	–	12,880	–	7,661	–
Republic of Crimea	16,311	–	6,510	–	23,316	–	8,014	–	16,230	–	5,782	–	32,677	–	16,228	–	28,446	–	17,722	–
Krasnodar Territory	120,162	–	47,639	–	172,624	–	56,399	–	196,132	–	101,358	–	353,513	–	189,113	–	211,433	–	118,140	–
Astrakhan Region	19,842	–	5,242	–	26,315	–	6,738	–	26,151	–	9,285	–	48,791	–	20,435	–	35,190	–	17,540	–
Volgograd Region	50,496	–	14,861	–	62,296	–	17,814	–	52,993	–	22,390	–	86,796	–	39,251	–	50,910	–	27,020	–
Rostov Region	88,294	–	31,480	–	116,555	–	37,711	–	105,266	–	42,671	–	200,422	–	93,047	–	132,898	–	68,495	–
Sevastopol	5,411	–	2,132	–	8,221	–	2,710	–	6,720	–	2,486	–	11,691	–	5,459	–	9,370	–	5,137	–
North-Caucasian Federal District	93,425	–	24,372	–	142,265	–	31,683	–	140,679	–	43,519	–	248,174	–	88,734	–	142,092	–	71,847	–
Republic of Daghestan	17,264	–	4,498	–	27,870	–	6,395	–	26,663	–	9,115	–	45,755	–	16,409	–	26,702	–	15,111	–
Republic of Ingushetia	1,087	–	292	–	1,709	–	299	–	1,242	–	313	–	2,128	–	603	–	1,699	–	648	–
Kabardino-Balkar Republic	9,025	–	2,037	–	12,452	–	2,086	–	11,467	–	3,211	–	19,667	–	6,021	–	10,527	–	4,560	–
Karachai-Cherkess Republic	5,121	–	1,047	–	9,581	–	1,213	–	10,006	–	1,872	–	15,977	–	3,654	–	8,152	–	3,099	–
Republic of North Ossetia – Alania	8,976	–	2,716	–	12,971	–	3,477	–	13,702	–	5,051	–	28,077	–	11,190	–	14,766	–	7,845	–
Chechen Republic	5,423	–	626	–	12,998	–	1,006	–	16,864	–	1,717	–	23,539	–	3,614	–	9,913	–	2,667	–
Stavropol Territory	46,531	–	13,156	–	64,682	–	17,207	–	60,736	–	22,241	–	113,032	–	47,245	–	70,332	–	37,918	–

	2020				2021				2022				2023				2024			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	815,322	–	240,410	–	1,003,141	–	286,086	–	854,956	–	326,528	–	1,478,775	–	600,686	–	930,535	–	437,781	–
Republic of Bashkortostan	126,861	–	35,901	–	159,236	–	41,396	–	146,334	–	51,290	–	267,559	–	107,260	–	171,734	–	78,895	–
Mari El Republic	15,216	–	4,245	–	18,063	–	4,443	–	15,053	–	5,990	–	26,885	–	11,540	–	16,832	–	8,749	–
Republic of Mordovia	17,135	–	5,097	–	20,515	–	7,041	–	17,264	–	7,682	–	27,626	–	13,525	–	17,311	–	9,204	–
Republic of Tatarstan (Tatarstan)	140,665	–	41,062	–	176,330	–	50,151	–	156,401	–	59,527	–	280,399	–	107,444	–	179,146	–	78,333	–
Udmurt Republic	45,485	–	16,497	–	58,477	–	20,088	–	55,354	–	26,413	–	86,886	–	40,430	–	61,417	–	32,019	–
Chuvash Republic – Chuvashia	40,142	–	17,503	–	45,494	–	18,273	–	37,824	–	19,767	–	65,706	–	35,696	–	38,287	–	23,880	–
Perm Territory	77,400	–	25,068	–	93,050	–	28,196	–	77,620	–	30,741	–	130,836	–	58,766	–	80,958	–	40,484	–
Kirov Region	33,461	–	9,021	–	37,559	–	8,596	–	30,328	–	11,295	–	49,254	–	19,152	–	31,229	–	15,866	–
Nizhny Novgorod Region	79,775	–	22,016	–	96,963	–	28,893	–	74,770	–	26,870	–	132,113	–	54,702	–	82,442	–	37,789	–
Orenburg Region	51,805	–	11,800	–	65,153	–	15,247	–	56,169	–	16,773	–	90,237	–	28,452	–	55,826	–	22,489	–
Penza Region	31,093	–	11,840	–	39,752	–	15,803	–	32,871	–	17,089	–	55,806	–	29,147	–	33,968	–	19,698	–
Samara Region	76,789	–	19,293	–	92,982	–	22,639	–	72,813	–	23,872	–	131,315	–	48,682	–	78,482	–	33,506	–
Saratov Region	51,280	–	12,767	–	64,066	–	14,975	–	51,589	–	16,542	–	84,721	–	26,169	–	49,727	–	19,545	–
Ulyanovsk Region	28,216	–	8,300	–	35,501	–	10,346	–	30,566	–	12,676	–	49,432	–	19,723	–	33,177	–	17,326	–
Ural Federal District	438,374	–	125,927	–	547,081	–	163,964	–	474,198	–	184,760	–	809,076	–	354,164	–	481,169	–	241,400	–
Kurgan Region	18,309	–	4,049	–	22,769	–	6,350	–	18,974	–	7,345	–	34,432	–	14,924	–	20,561	–	10,859	–
Sverdlovsk Region	140,817	–	45,770	–	169,900	–	56,842	–	149,187	–	64,691	–	256,242	–	126,669	–	162,811	–	91,639	–
Tyumen Region	195,688	–	57,183	–	246,062	–	74,458	–	212,715	–	83,997	–	351,878	–	156,222	–	191,925	–	97,153	–
including Khanty-Mansi Autonomous Area – Yugra	98,685	–	26,032	–	119,352	–	33,526	–	98,953	–	35,324	–	158,931	–	64,576	–	81,356	–	41,393	–
including Yamal-Nenets Autonomous Area	36,464	–	12,865	–	44,832	–	14,538	–	39,318	–	15,935	–	61,284	–	27,089	–	33,667	–	18,116	–
Chelyabinsk Region	83,560	–	18,925	–	108,350	–	26,314	–	93,322	–	28,726	–	166,524	–	56,349	–	105,873	–	41,749	–

	2020				2021				2022				2023				2024			
	Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Volume of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs		Number of MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	481,342	–	125,515	–	615,657	22	158,365	–	520,464	–	184,295	–	876,790	–	346,326	–	516,827	–	234,472	–
Altai Republic	2,433	–	459	–	3,303	–	493	–	3,133	–	1,048	–	6,954	–	2,422	–	4,951	–	1,765	–
Republic of Tuva	6,383	–	729	–	9,404	–	1,215	–	12,325	–	3,318	–	39,605	–	15,667	–	28,511	–	12,098	–
Republic of Khakassia	11,871	–	2,640	–	15,442	–	3,420	–	14,451	–	5,248	–	27,038	–	11,183	–	14,110	–	5,303	–
Altai Territory	53,406	–	16,682	–	65,366	–	18,031	–	51,779	–	18,534	–	89,347	–	36,173	–	51,386	–	23,828	–
Krasnoyarsk Territory	95,039	–	29,137	–	119,152	–	34,690	–	108,014	–	43,745	–	165,611	–	71,598	–	91,955	–	42,194	–
Irkutsk Region	61,421	–	12,635	–	82,435	22	15,821	–	71,898	–	19,844	–	121,636	–	38,393	–	71,631	–	27,695	–
Kemerovo Region	59,709	–	15,312	–	76,063	–	18,879	–	63,688	–	21,687	–	103,023	–	39,178	–	57,430	–	28,287	–
Novosibirsk Region	108,428	–	33,980	–	142,754	–	46,818	–	111,640	–	47,732	–	187,850	–	89,877	–	112,532	–	59,551	–
Omsk Region	52,887	–	9,799	–	66,369	–	12,188	–	53,220	–	13,751	–	86,484	–	24,476	–	52,794	–	21,586	–
Tomsk Region	29,765	–	4,142	–	35,368	–	6,809	–	30,316	–	9,387	–	49,244	–	17,358	–	31,527	–	12,165	–
Far-Eastern Federal District	274,785	–	82,692	–	375,092	62	114,359	–	344,936	–	133,646	–	540,526	–	215,440	–	378,724	23	195,441	–
Republic of Buryatia	20,193	–	6,210	–	27,487	–	7,334	–	28,086	–	11,361	–	50,708	–	20,278	–	43,579	–	23,863	–
Republic of Sakha (Yakutia)	47,301	–	16,888	–	62,006	–	20,764	–	64,050	–	25,539	–	100,372	–	38,389	–	63,960	–	31,843	–
Trans-Baikal Territory	22,606	–	5,365	–	32,378	–	8,432	–	29,863	–	9,820	–	50,612	–	18,597	–	36,392	–	18,769	–
Kamchatka Territory	11,888	–	3,724	–	16,367	–	4,509	–	14,572	–	4,623	–	20,513	–	6,923	–	12,354	–	5,287	–
Primorye Territory	63,463	–	20,593	–	91,321	–	33,119	–	80,977	–	36,141	–	125,523	–	54,795	–	91,032	23	49,611	–
Khabarovsk Territory	48,737	–	13,484	–	64,133	–	18,553	–	55,514	–	22,624	–	84,200	–	39,297	–	60,136	–	37,933	–
Amur Region	25,185	–	4,961	–	33,829	–	7,388	–	35,476	–	9,582	–	54,690	–	18,433	–	34,544	–	13,316	–
Magadan Region	7,447	–	2,434	–	10,517	62	2,913	–	7,727	–	2,679	–	10,412	–	3,188	–	6,025	–	1,987	–
Sakhalin Region	22,465	–	7,579	–	29,954	–	9,713	–	21,985	–	8,665	–	33,254	–	11,670	–	24,509	–	9,724	–
Jewish Autonomous Region	2,942	–	573	–	3,815	–	748	–	3,788	–	1,440	–	5,873	–	2,386	–	4,025	–	2,221	–
Chukotka Autonomous Area	2,559	–	881	–	3,285	–	887	–	2,897	–	1,174	–	4,370	–	1,483	–	2,169	–	887	–

DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY AT THE END OF PERIOD
(MILLION RUBLES)

Table 3.11

	2020		2021		2022		2023		2024	
	in 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	**9,292,031**	**17,327**	**11,765,807**	**16,045**	**13,848,612**	**7,065**	**18,017,344**	**6,577**	**19,201,791**	**4,012**
Central Federal District	2,953,800	13,278	3,814,727	13,203	4,466,784	5,703	5,585,114	5,286	5,858,375	3,379
Belgorod Region	64,209	40	81,654	25	98,577	19	133,731	18	145,057	1
Bryansk Region	51,295	23	63,034	11	71,687	7	91,726	9	96,106	1
Vladimir Region	62,369	60	77,070	43	88,169	14	111,115	18	114,040	15
Voronezh Region	116,541	13	144,077	5	166,457	5	219,565	5	235,228	5
Ivanovo Region	36,787	40	44,766	26	52,074	2	66,879	2	69,834	3
Kaluga Region	73,656	68	91,253	39	103,515	24	129,285	30	134,367	13
Kostroma Region	28,065	–	35,005	–	40,010	–	51,443	–	54,741	–
Kursk Region	48,424	11	59,943	9	69,762	5	91,848	3	97,773	2
Lipetsk Region	49,491	10	61,924	–	70,112	–	88,669	–	92,326	–
Moscow Region	807,936	3,151	1,027,219	2,443	1,213,516	1,659	1,502,458	1,633	1,568,020	1,143
Orel Region	36,967	7	45,461	6	50,292	5	63,089	1	65,354	1
Ryazan Region	65,282	12	78,587	6	89,534	5	116,793	7	125,959	–
Smolensk Region	46,724	32	56,064	22	62,086	12	77,410	7	79,487	8
Tambov Region	41,999	6	51,485	3	57,244	–	70,250	–	71,621	–
Tver Region	73,389	28	88,987	11	99,927	10	126,726	10	129,967	1
Tula Region	77,034	55	98,570	51	115,457	43	154,621	50	172,102	44
Yaroslavl Region	56,588	48	69,519	31	80,961	13	106,436	12	114,099	12
Moscow	1,217,046	9,674	1,640,108	10,474	1,937,405	3,881	2,383,069	3,481	2,492,294	2,129
North-Western Federal District	1,166,342	2,302	1,476,123	1,576	1,702,239	700	2,093,760	655	2,168,066	311
Republic of Karelia	38,724	5	46,372	4	50,839	1	62,992	1	64,332	–
Republic of Komi	67,226	11	76,634	10	83,546	8	97,303	1	94,338	–
Arkhangelsk Region	84,263	26	100,745	10	113,893	5	137,932	3	152,335	1
including Nenets Autonomous Area	4,211	–	4,909	–	5,366	–	5,995	–	5,854	–
Vologda Region	64,154	25	76,433	13	86,184	11	110,246	6	116,196	–
Kaliningrad Region	60,408	192	76,274	91	85,935	34	113,011	39	124,719	33
Leningrad Region	153,029	198	195,916	151	230,929	82	285,331	83	286,705	49
Murmansk Region	48,369	43	60,025	31	69,434	9	85,386	5	87,759	4
Novgorod Region	29,441	3	34,301	3	38,590	2	48,641	–	49,915	–
Pskov Region	26,731	8	32,118	3	35,903	2	44,976	1	46,191	–
Saint Petersburg	593,997	1,792	777,306	1,261	906,986	546	1,107,941	514	1,145,576	223

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	693,792	350	901,181	267	1,128,760	156	1,620,024	151	1,821,062	86
Republic of Adygeya (Adygeya)	15,281	–	19,331	–	25,426	–	39,416	–	45,393	–
Republic of Kalmykia	17,597	–	22,169	–	27,379	–	41,231	–	46,827	–
Republic of Crimea	24,426	6	38,791	–	47,516	1	69,544	2	88,971	2
Krasnodar Territory	274,647	188	367,365	144	491,149	71	728,906	80	824,948	62
Astrakhan Region	45,292	14	55,570	12	67,200	6	96,686	7	111,767	8
Volgograd Region	105,730	23	128,548	21	148,744	11	193,139	6	197,889	1
Rostov Region	201,767	119	255,051	90	302,488	66	424,522	56	472,250	13
Sevastopol	9,054	–	14,357	–	18,859	–	26,580	–	33,018	–
North-Caucasian Federal District	209,608	98	278,894	65	344,841	31	493,190	32	537,731	19
Republic of Daghestan	35,154	1	50,492	–	62,780	–	91,341	–	97,811	–
Republic of Ingushetia	1,894	–	2,428	–	2,957	–	4,170	–	4,542	–
Kabardino-Balkar Republic	21,468	6	27,339	2	32,174	–	43,001	–	44,509	–
Karachai-Cherkess Republic	12,624	1	18,274	1	23,875	–	33,392	–	36,347	–
Republic of North Ossetia – Alania	22,164	5	28,529	4	35,619	3	53,547	2	58,222	2
Chechen Republic	8,880	–	13,847	–	21,332	–	33,766	–	36,516	–
Stavropol Territory	107,424	84	137,985	58	166,105	28	233,973	30	259,783	18
Volga Federal District	1,701,496	500	2,094,614	260	2,429,737	166	3,229,091	182	3,474,018	40
Republic of Bashkortostan	262,594	7	328,206	6	390,269	7	544,946	4	603,387	4
Mari El Republic	34,255	–	40,322	–	45,212	–	58,834	–	62,068	–
Republic of Mordovia	39,649	–	46,615	–	52,555	–	67,240	7	69,859	–
Republic of Tatarstan (Tatarstan)	271,903	10	348,505	5	423,132	3	589,024	4	656,956	4
Udmurt Republic	99,649	1	125,664	1	152,584	1	204,155	1	232,058	–
Chuvash Republic – Chuvashia	85,618	20	100,000	3	112,399	3	146,723	3	153,226	3
Perm Territory	158,052	178	193,623	106	224,632	70	294,403	72	312,262	7
Kirov Region	70,250	2	81,290	–	91,759	–	115,717	–	122,464	–
Nizhny Novgorod Region	163,047	113	199,152	37	223,439	21	291,392	22	306,167	7
Orenburg Region	115,048	11	139,570	9	161,758	7	207,421	7	216,193	–
Penza Region	62,974	26	81,606	13	94,207	6	125,711	7	132,730	–
Samara Region	164,741	88	199,053	42	219,625	29	282,329	32	293,546	9
Saratov Region	109,740	40	133,594	34	150,394	17	188,840	21	193,615	3
Ulyanovsk Region	63,975	4	77,415	3	87,771	3	112,357	3	119,488	3

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	989,410	201	1,183,853	152	1,372,489	88	1,801,517	102	1,897,516	43
Kurgan Region	39,588	–	48,594	–	55,691	–	75,140	–	79,291	–
Sverdlovsk Region	293,911	150	360,511	119	421,462	66	563,724	74	611,121	32
Tyumen Region	478,165	35	554,030	21	641,529	14	822,686	19	845,034	5
including Khanty-Mansi Autonomous Area – Yugra	252,507	13	291,428	6	329,309	4	405,112	5	396,261	5
including Yamal-Nenets Autonomous Area	90,828	8	100,103	7	111,490	6	137,199	9	140,571	–
Chelyabinsk Region	177,745	17	220,718	12	253,808	8	339,967	9	362,070	6
Siberian Federal District	1,004,783	420	1,259,648	337	1,470,044	167	1,941,965	121	2,044,722	76
Altai Republic	5,373	–	6,980	–	8,450	–	12,781	–	15,293	–
Republic of Tuva	16,218	–	21,436	–	28,919	–	60,785	–	81,149	–
Republic of Khakassia	26,109	–	33,320	–	40,165	–	56,374	–	60,747	–
Altai Territory	107,543	2	133,025	–	152,219	–	199,687	–	205,999	–
Krasnoyarsk Territory	200,076	16	247,722	15	292,979	22	378,778	28	385,982	14
Irkutsk Region	140,493	54	173,536	69	203,768	38	269,759	23	288,829	23
Kemerovo Region	124,353	137	154,302	136	177,647	45	226,593	22	233,818	18
Novosibirsk Region	220,183	134	286,138	60	333,903	37	438,042	29	461,613	1
Omsk Region	101,406	57	126,286	55	144,130	23	186,606	18	195,729	19
Tomsk Region	63,030	20	76,903	2	87,864	1	112,559	2	115,562	1
Far-Eastern Federal District	572,799	177	756,768	185	933,718	56	1,252,684	48	1,400,302	57
Republic of Buryatia	42,981	1	56,147	1	70,969	1	103,471	2	128,974	2
Republic of Sakha (Yakutia)	118,095	4	145,872	2	181,590	2	244,887	2	272,064	1
Trans-Baikal Territory	51,816	11	67,230	9	81,429	5	111,878	4	126,277	–
Kamchatka Territory	23,911	8	32,011	7	38,201	3	47,502	2	49,963	2
Primorye Territory	115,027	114	164,156	73	208,803	31	284,462	23	325,797	35
Khabarovsk Territory	97,716	30	127,168	24	154,017	7	199,774	8	215,854	9
Amur Region	52,615	–	69,362	–	88,854	–	122,841	–	133,913	–
Magadan Region	15,056	–	20,218	61	22,873	–	27,629	–	28,314	–
Sakhalin Region	43,783	8	59,674	8	69,026	6	87,038	9	94,599	9
Jewish Autonomous Region	6,930	–	8,385	–	10,048	–	13,141	–	14,130	–
Chukotka Autonomous Area	4,869	–	6,544	–	7,908	–	10,062	–	10,419	–

DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS, AT THE END OF PERIOD *Table 3.12*
(MILLION RUBLES)

	2020				2021				2022				2023				2024			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**9,274,486**	**16,326**	**2,145,941**	**418**	**11,752,902**	**15,506**	**2,816,529**	**274**	**13,838,288**	**6,689**	**3,389,313**	**84**	**18,009,664**	**6,219**	**4,923,395**	**68**	**19,194,852**	**3,649**	**4,584,845**	**10**
Central Federal District	2,947,570	12,431	835,802	299	3,810,178	12,758	1,107,688	211	4,463,076	5,403	1,292,497	52	5,582,673	4,964	1,669,820	35	5,855,726	3,036	1,518,317	10
Belgorod Region	64,015	40	10,939	–	81,516	25	14,770	–	98,470	19	20,589	–	133,656	18	34,953	–	144,999	1	33,603	–
Bryansk Region	51,210	20	13,031	–	62,973	9	15,790	–	71,640	6	17,331	–	91,688	8	23,848	–	96,079	–	20,996	–
Vladimir Region	62,241	50	13,913	–	76,971	42	17,892	–	88,099	14	21,355	–	111,062	17	28,426	–	113,997	15	25,858	–
Voronezh Region	116,393	13	24,922	–	143,969	5	32,287	–	166,374	5	34,635	–	219,503	5	54,635	–	235,155	5	49,088	–
Ivanovo Region	36,762	40	7,488	–	44,749	26	9,472	–	52,060	2	11,861	–	66,868	2	15,586	–	69,826	3	14,490	–
Kaluga Region	73,603	67	15,375	–	91,219	37	19,747	–	103,489	22	20,230	–	129,268	28	26,505	–	134,346	12	22,573	–
Kostroma Region	28,004	–	4,938	–	34,957	–	5,994	–	39,975	–	7,048	–	51,404	–	11,091	–	54,689	–	10,308	–
Kursk Region	48,301	11	8,573	–	59,861	9	11,074	–	69,699	5	13,798	–	91,802	3	20,854	–	97,740	2	19,638	–
Lipetsk Region	49,445	10	10,161	–	61,892	–	12,505	–	70,088	–	13,453	–	88,652	–	19,640	–	92,313	–	21,506	–
Moscow Region	807,105	3,028	213,207	19	1,026,265	2,337	276,384	38	1,212,713	1,576	335,903	30	1,501,981	1,536	423,048	6	1,567,516	1,053	384,719	2
Orel Region	36,909	7	8,597	–	45,420	6	9,841	–	50,261	5	10,893	–	63,066	1	15,534	–	65,337	1	13,939	–
Ryazan Region	65,244	12	19,337	–	78,562	6	22,302	–	89,516	5	23,558	–	116,783	7	36,268	–	125,888	–	36,586	–
Smolensk Region	46,664	22	9,754	–	56,020	14	11,612	–	62,054	5	13,058	–	77,389	–	18,113	–	79,471	–	17,032	–
Tambov Region	41,937	6	8,341	–	51,438	3	9,880	–	57,208	–	11,049	–	70,224	–	15,539	–	71,602	–	14,816	–
Tver Region	73,361	28	14,474	–	88,979	11	17,376	–	99,919	10	19,624	–	126,720	10	27,445	–	129,964	1	22,179	–
Tula Region	76,967	39	17,792	–	98,522	35	22,842	–	115,412	28	27,809	–	154,597	31	46,375	–	172,086	22	47,461	–
Yaroslavl Region	56,516	37	11,357	–	69,433	31	14,721	–	80,894	13	17,425	–	106,379	12	24,922	–	114,042	12	22,169	–
Moscow	1,212,893	9,002	423,602	280	1,637,432	10,164	583,200	173	1,935,203	3,689	672,874	22	2,381,631	3,286	827,038	29	2,490,677	1,909	741,356	8

	2020				2021				2022				2023				2024			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	1,164,923	2,238	342,411	50	1,475,242	1,541	421,435	33	1,701,672	673	475,023	5	2,093,349	633	591,347	4	2,167,638	303	496,023	–
Republic of Karelia	38,701	5	9,385	–	46,349	4	10,536	–	50,819	1	10,383	–	62,981	1	13,845	–	64,323	–	12,727	–
Republic of Komi	67,081	11	12,823	–	76,529	10	15,235	–	83,455	8	16,993	–	97,230	1	21,507	–	94,280	–	17,165	–
Arkhangelsk Region	84,201	26	18,524	–	100,703	10	22,277	–	113,857	5	27,689	–	137,892	3	36,169	–	152,306	1	36,135	–
including Nenets Autonomous Area	4,208	–	727	–	4,908	–	941	–	5,365	–	1,068	–	5,993	–	1,335	–	5,854	–	1,293	–
Vologda Region	64,065	25	12,081	7	76,364	13	15,286	7	86,117	11	16,489	–	110,200	6	23,707	–	116,160	–	21,132	–
Kaliningrad Region	60,374	184	13,942	–	76,255	88	17,842	–	85,920	34	15,587	–	113,002	39	25,317	–	124,694	33	24,214	–
Leningrad Region	152,913	190	44,808	12	195,856	150	54,409	17	230,887	81	65,366	2	285,317	83	81,179	2	286,648	49	61,450	–
Murmansk Region	48,333	42	13,848	–	60,003	30	17,196	–	69,422	8	19,283	–	85,379	5	24,327	–	87,754	4	20,902	–
Novgorod Region	29,398	3	6,174	–	34,276	3	7,012	–	38,568	2	8,081	–	48,628	–	11,464	–	49,904	–	9,075	–
Pskov Region	26,706	7	6,496	–	32,105	3	7,394	–	35,894	2	8,348	–	44,970	1	12,286	–	46,188	–	10,677	–
Saint Petersburg	593,151	1,744	204,328	31	776,802	1,230	254,248	10	906,733	520	286,805	3	1,107,751	493	341,546	2	1,145,382	216	282,546	–
Southern Federal District	692,481	344	165,351	2	900,144	263	209,483	–	1,127,873	151	287,552	–	1,619,243	150	506,587	–	1,820,379	86	490,799	–
Republic of Adygeya (Adygeya)	15,261	–	3,022	–	19,316	–	3,491	–	25,412	–	6,231	–	39,403	–	13,343	–	45,383	–	13,449	–
Republic of Kalmykia	17,581	–	4,845	–	22,157	–	5,959	–	27,370	–	7,874	–	41,224	–	13,016	–	46,821	–	13,935	–
Republic of Crimea	24,421	–	8,170	–	38,790	–	11,971	–	47,514	1	11,325	–	69,537	2	20,698	–	88,971	2	27,213	–
Krasnodar Territory	274,103	188	71,150	2	366,909	144	89,352	–	490,769	71	142,815	–	728,620	79	252,389	–	824,686	61	233,272	–
Astrakhan Region	45,233	14	7,512	–	55,524	12	10,085	–	67,164	6	14,022	–	96,660	7	26,369	–	111,746	8	31,343	–
Volgograd Region	105,561	23	20,767	–	128,427	21	25,730	–	148,638	11	32,893	–	193,026	6	51,836	–	197,766	1	45,871	–
Rostov Region	201,268	119	47,234	–	254,665	85	59,425	–	302,147	62	68,740	–	424,194	56	121,684	–	471,989	13	116,530	–
Sevastopol	9,054	–	2,650	–	14,355	–	3,471	–	18,859	–	3,652	–	26,579	–	7,252	–	33,017	–	9,186	–
North-Caucasian Federal District	208,982	83	36,653	–	278,438	53	49,249	–	344,487	24	68,189	–	492,922	27	120,883	–	537,507	17	124,800	–
Republic of Daghestan	35,146	1	6,860	–	50,486	–	10,017	–	62,775	–	14,953	–	91,338	–	25,008	–	97,801	–	27,162	–
Republic of Ingushetia	1,891	–	541	–	2,426	–	600	–	2,956	–	590	–	4,170	–	995	–	4,542	–	1,022	–
Kabardino-Balkar Republic	21,296	6	3,367	–	27,216	2	3,784	–	32,079	–	5,084	–	42,935	–	8,419	–	44,462	–	8,394	–
Karachai-Cherkess Republic	12,539	1	1,455	–	18,218	1	1,966	–	23,832	–	2,909	–	33,360	–	5,061	–	36,322	–	5,598	–
Republic of North Ossetia – Alania	22,083	–	4,208	–	28,473	–	5,548	–	35,575	–	8,067	–	53,516	–	15,130	–	58,197	–	15,508	–
Chechen Republic	8,879	–	950	–	13,846	–	1,484	–	21,330	–	2,770	–	33,761	–	5,460	–	36,515	–	5,467	–
Stavropol Territory	107,148	75	19,272	–	137,773	50	25,850	–	165,942	24	33,817	–	233,843	27	60,809	–	259,668	17	61,649	–

	2020				2021				2022				2023				2024			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	1,696,995	489	321,625	56	2,091,124	253	414,614	19	2,426,828	160	498,605	13	3,226,779	181	800,101	13	3,472,213	38	761,401	–
Republic of Bashkortostan	261,854	7	52,897	–	327,695	6	64,740	–	389,891	7	76,539	–	544,702	4	138,260	–	603,193	4	138,913	–
Mari El Republic	34,223	–	5,436	–	40,299	–	6,039	–	45,197	–	7,939	–	58,824	–	13,676	–	62,061	–	12,585	–
Republic of Mordovia	39,532	–	8,074	–	46,539	–	10,170	–	52,495	–	12,247	–	67,167	7	18,983	–	69,805	–	16,949	–
Republic of Tatarstan (Tatarstan)	270,997	10	53,168	–	347,622	5	70,234	–	422,408	3	88,912	–	588,519	4	142,616	–	656,578	4	141,978	–
Udmurt Republic	99,333	1	20,564	–	125,427	1	29,040	–	152,364	–	37,200	–	203,988	1	56,813	–	231,928	–	57,150	–
Chuvash Republic – Chuvashia	85,524	20	22,267	6	99,928	3	26,019	–	112,333	3	30,113	–	146,680	3	47,134	–	153,188	3	43,193	–
Perm Territory	157,185	174	33,929	48	193,035	99	42,941	17	224,205	64	49,815	10	294,101	71	78,700	13	312,041	5	70,006	–
Kirov Region	70,046	2	11,335	–	81,170	–	12,148	–	91,669	–	15,358	–	115,651	–	24,270	–	122,419	–	23,999	–
Nizhny Novgorod Region	162,480	113	27,864	–	198,709	37	40,007	–	223,079	21	44,531	–	291,136	22	70,239	–	305,960	7	63,477	–
Orenburg Region	114,918	11	14,979	–	139,477	9	19,940	–	161,683	7	23,055	–	207,371	7	36,651	–	216,156	–	34,665	–
Penza Region	62,786	20	15,369	–	81,433	13	22,472	–	94,053	6	28,309	–	125,491	7	42,586	–	132,538	–	37,973	–
Samara Region	164,566	88	26,912	2	198,925	42	33,849	2	219,401	29	39,402	2	282,038	32	65,799	–	293,323	9	60,436	–
Saratov Region	109,653	40	17,364	–	133,516	34	21,968	–	150,327	17	26,024	–	188,782	21	37,714	–	193,554	3	33,801	–
Ulyanovsk Region	63,899	4	11,468	–	77,348	3	15,048	–	87,722	3	19,162	–	112,330	3	26,659	–	119,471	3	26,275	–
Ural Federal District	987,957	198	167,108	–	1,182,876	152	228,902	–	1,371,892	88	282,723	–	1,801,032	102	467,130	–	1,897,142	41	444,723	–
Kurgan Region	39,536	–	4,746	–	48,548	–	7,876	–	55,663	–	9,914	–	75,122	–	18,135	–	79,276	–	17,847	–
Sverdlovsk Region	293,673	147	60,812	–	360,324	119	79,637	–	421,290	66	98,441	–	563,575	74	166,166	–	611,027	32	167,539	–
Tyumen Region	477,282	34	79,581	–	553,522	21	109,314	–	641,324	14	135,992	–	822,544	19	213,588	–	844,918	5	193,291	–
including Khanty-Mansi Autonomous Area – Yugra	252,270	13	37,818	–	291,314	6	50,995	–	329,257	4	60,953	–	405,069	5	90,550	–	396,229	5	82,646	–
including Yamal-Nenets Autonomous Area	90,578	8	18,404	–	99,949	7	22,802	–	111,468	6	26,933	–	137,183	9	39,335	–	140,559	–	35,963	–
Chelyabinsk Region	177,467	17	21,969	–	220,482	12	32,074	–	253,614	8	38,377	–	339,792	9	69,242	–	361,921	5	66,045	–

	2020				2021				2022				2023				2024			
	Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs		Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	1,003,151	368	169,382	10	1,258,430	303	223,182	10	1,469,022	136	268,943	15	1,941,165	115	449,934	16	2,044,069	73	413,089	–
Altai Republic	5,371	–	592	–	6,979	–	734	–	8,446	–	1,363	–	12,780	–	3,096	–	15,292	–	3,242	–
Republic of Tuva	16,205	–	1,001	–	21,420	–	1,677	–	28,913	–	4,092	–	60,782	–	17,181	–	81,146	–	22,238	–
Republic of Khakassia	26,059	–	3,562	–	33,278	–	4,601	–	40,128	–	6,996	–	56,343	–	13,606	–	60,724	–	10,095	–
Altai Territory	107,428	2	20,527	–	132,952	–	24,896	–	152,163	–	26,264	–	199,649	–	45,663	–	205,963	–	40,728	–
Krasnoyarsk Territory	199,647	16	41,133	–	247,404	15	52,331	–	292,690	22	62,773	12	378,504	28	95,700	16	385,726	14	77,597	–
Irkutsk Region	140,302	54	18,136	–	173,366	69	23,248	–	203,644	38	29,235	–	269,680	23	49,352	–	288,763	23	47,319	–
Kemerovo Region	124,131	109	19,869	–	154,155	108	27,208	–	177,530	19	33,843	–	226,483	22	53,718	–	233,749	18	50,602	–
Novosibirsk Region	219,850	114	46,921	–	285,897	58	62,836	–	333,698	35	69,992	–	437,906	27	115,705	–	461,516	1	103,606	–
Omsk Region	101,236	53	12,448	10	126,155	52	16,853	10	144,008	20	21,160	3	186,527	15	34,029	–	195,670	16	37,119	–
Tomsk Region	62,921	19	5,193	–	76,823	2	8,797	–	87,803	1	13,224	–	112,512	1	21,883	–	115,520	–	20,544	–
Far-Eastern Federal District	572,427	175	107,609	–	756,469	183	161,976	–	933,439	54	215,781	–	1,252,500	46	317,593	–	1,400,177	55	335,693	–
Republic of Buryatia	42,922	1	8,064	–	56,104	1	11,429	–	70,925	1	17,551	–	103,448	2	27,892	–	128,957	2	36,020	–
Republic of Sakha (Yakutia)	118,018	4	25,306	–	145,815	2	30,181	–	181,536	2	41,032	–	244,849	2	57,989	–	272,043	1	60,340	–
Trans-Baikal Territory	51,753	11	6,810	–	67,182	9	11,399	–	81,379	5	14,103	–	111,834	4	24,007	–	126,244	–	26,606	–
Kamchatka Territory	23,871	8	4,992	–	31,976	7	6,686	–	38,183	3	8,027	–	47,490	2	10,955	–	49,954	2	10,499	–
Primorye Territory	115,009	112	24,724	–	164,131	71	44,242	–	208,755	29	59,482	–	284,442	20	85,051	–	325,785	32	90,743	–
Khabarovsk Territory	97,682	30	17,168	–	127,127	24	26,410	–	153,990	7	36,414	–	199,755	8	55,402	–	215,840	9	60,902	–
Amur Region	52,567	–	5,834	–	69,330	–	10,414	–	88,826	–	14,344	–	122,825	–	24,393	–	133,902	–	22,418	–
Magadan Region	15,049	–	3,505	–	20,215	61	4,344	–	22,871	–	4,956	–	27,627	–	5,648	–	28,313	–	4,491	–
Sakhalin Region	43,763	8	9,279	–	59,665	8	14,373	–	69,020	6	16,094	–	87,030	9	20,535	–	94,593	9	18,119	–
Jewish Autonomous Region	6,926	–	693	–	8,381	–	1,013	–	10,045	–	1,861	–	13,139	–	3,243	–	14,128	–	3,487	–
Chukotka Autonomous Area	4,867	–	1,234	–	6,543	–	1,486	–	7,908	–	1,919	–	10,061	–	2,477	–	10,418	–	2,068	–

OVERDUE DEBT ON HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY AT THE END OF PERIOD
(MILLION RUBLES)

Table 3.13

	2020		2021		2022		2023		2024	
	in 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	**74,894**	**6,976**	**61,816**	**4,928**	**57,536**	**3,621**	**60,084**	**3,226**	**96,902**	**1,813**
Central Federal District	26,416	5,457	21,767	3,934	21,237	3,045	22,413	2,642	33,680	1,623
Belgorod Region	332	11	254	17	260	14	385	16	646	–
Bryansk Region	188	8	181	3	176	5	244	8	422	1
Vladimir Region	486	41	435	32	400	11	284	14	398	15
Voronezh Region	1,319	7	1,105	4	923	4	931	5	1,258	5
Ivanovo Region	259	35	289	26	246	2	244	2	322	3
Kaluga Region	627	54	476	29	400	23	435	29	644	13
Kostroma Region	124	–	112	–	130	–	94	–	182	–
Kursk Region	270	1	236	3	180	2	219	–	388	–
Lipetsk Region	259	4	243	–	219	–	290	–	381	–
Moscow Region	7,313	1,432	6,259	1,173	5,725	976	6,456	1,033	9,425	804
Orel Region	167	–	148	–	149	–	143	–	243	–
Ryazan Region	338	12	305	6	302	5	358	7	582	–
Smolensk Region	438	15	345	13	261	5	285	6	475	7
Tambov Region	186	2	187	–	191	–	299	–	446	–
Tver Region	455	14	367	–	362	7	325	10	614	1
Tula Region	391	15	356	15	368	15	466	19	860	21
Yaroslavl Region	572	30	453	15	436	7	425	5	668	6
Moscow	12,690	3,773	10,015	2,600	10,506	1,970	10,530	1,487	15,726	747
North-Western Federal District	7,670	667	6,639	461	6,399	238	6,464	254	8,400	100
Republic of Karelia	157	–	99	–	100	–	116	–	161	–
Republic of Komi	279	7	269	7	309	7	242	–	332	–
Arkhangelsk Region	265	–	229	–	203	–	214	–	315	–
including Nenets Autonomous Area	9	–	10	–	9	–	5	–	9	–
Vologda Region	397	15	333	4	288	4	280	5	489	–
Kaliningrad Region	1,859	121	1,696	50	1,518	15	1,112	19	534	15
Leningrad Region	770	36	822	25	863	38	955	38	1,406	34
Murmansk Region	241	25	186	23	189	3	160	–	208	–
Novgorod Region	156	2	94	2	83	1	100	–	200	–
Pskov Region	186	–	124	–	101	–	137	–	155	–
Saint Petersburg	3,361	461	2,786	349	2,747	170	3,147	192	4,599	50

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	6,588	108	5,594	84	5,132	63	5,912	65	11,457	20
Republic of Adygeya (Adygeya)	232	–	190	–	150	–	179	–	409	–
Republic of Kalmykia	142	–	108	–	105	–	133	–	236	–
Republic of Crimea	53	6	60	–	83	–	39	–	253	–
Krasnodar Territory	3,053	28	2,536	29	2,479	21	3,191	28	6,269	14
Astrakhan Region	419	4	367	4	283	4	299	5	559	6
Volgograd Region	910	12	663	12	534	5	516	–	916	–
Rostov Region	1,748	59	1,652	38	1,480	33	1,478	32	2,683	–
Sevastopol	31	–	19	–	18	–	76	–	133	–
North-Caucasian Federal District	3,523	38	3,018	26	2,739	13	3,342	13	7,947	3
Republic of Daghestan	524	–	478	–	511	–	985	–	2,875	–
Republic of Ingushetia	33	–	43	–	64	–	89	–	334	–
Kabardino-Balkar Republic	262	–	232	–	206	–	239	–	454	–
Karachai-Cherkess Republic	505	–	485	–	434	–	283	–	560	–
Republic of North Ossetia – Alania	686	3	564	3	529	2	531	2	1,515	1
Chechen Republic	251	–	213	–	189	–	434	–	973	–
Stavropol Territory	1,262	35	1,004	23	806	11	781	11	1,236	2
Volga Federal District	11,171	312	9,276	139	8,526	92	8,699	114	14,147	17
Republic of Bashkortostan	1,729	2	1,411	2	1,359	–	1,352	–	2,551	–
Mari El Republic	142	–	131	–	95	–	98	–	118	–
Republic of Mordovia	144	–	131	–	121	–	124	–	191	–
Republic of Tatarstan (Tatarstan)	1,660	2	1,321	2	1,245	2	1,259	2	2,475	3
Udmurt Republic	445	–	443	–	446	–	513	–	687	–
Chuvash Republic – Chuvashia	459	17	339	–	302	–	316	–	421	–
Perm Territory	1,474	164	1,142	96	979	63	1,035	69	1,214	4
Kirov Region	323	–	316	–	334	–	338	–	461	–
Nizhny Novgorod Region	1,055	73	916	10	812	8	752	11	1,111	2
Orenburg Region	640	11	578	9	563	7	574	7	1,118	–
Penza Region	341	13	256	3	235	–	254	–	443	–
Samara Region	1,463	29	1,225	16	1,158	11	1,241	14	1,925	9
Saratov Region	955	1	812	–	689	–	602	10	873	–
Ulyanovsk Region	342	–	256	–	189	–	243	–	557	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	7,045	85	5,672	67	4,763	34	4,718	44	7,320	–
Kurgan Region	204	–	187	–	170	–	202	–	309	–
Sverdlovsk Region	2,302	53	1,890	47	1,686	22	1,703	28	2,562	–
Tyumen Region	2,879	25	2,258	15	1,764	10	1,697	14	2,738	–
including Khanty-Mansi Autonomous Area – Yugra	1,484	7	1,184	–	914	–	829	–	1,309	–
including Yamal-Nenets Autonomous Area	420	7	307	7	251	6	222	9	319	–
Chelyabinsk Region	1,660	6	1,337	5	1,143	2	1,117	2	1,712	–
Siberian Federal District	8,515	286	6,718	198	5,943	120	5,815	72	9,729	29
Altai Republic	112	–	88	–	61	–	38	–	67	–
Republic of Tuva	159	–	112	–	99	–	104	–	786	–
Republic of Khakassia	163	–	168	–	136	–	160	–	380	–
Altai Territory	700	–	512	–	439	–	459	–	845	–
Krasnoyarsk Territory	2,549	10	2,048	10	1,664	22	1,590	28	2,265	14
Irkutsk Region	1,424	54	1,027	47	944	19	929	–	1,213	–
Kemerovo Region	853	51	690	55	580	30	550	6	806	2
Novosibirsk Region	1,730	112	1,386	44	1,384	34	1,308	25	2,157	–
Omsk Region	581	41	469	41	398	14	430	11	840	11
Tomsk Region	245	17	219	1	239	1	248	2	369	1
Far-Eastern Federal District	3,966	23	3,132	20	2,799	17	2,721	22	4,223	21
Republic of Buryatia	500	1	356	1	291	1	281	2	300	2
Republic of Sakha (Yakutia)	1,015	–	873	–	727	–	576	–	656	–
Trans-Baikal Territory	484	–	372	–	258	–	262	–	351	–
Kamchatka Territory	122	4	71	3	78	–	72	–	169	–
Primorye Territory	609	13	482	11	512	5	562	6	1,113	3
Khabarovsk Territory	606	5	456	5	418	5	403	6	721	7
Amur Region	288	–	220	–	210	–	234	–	396	–
Magadan Region	69	–	50	–	64	–	55	–	83	–
Sakhalin Region	185	–	185	–	167	6	198	9	326	9
Jewish Autonomous Region	77	–	62	–	65	–	53	–	70	–
Chukotka Autonomous Area	13	–	5	–	8	–	25	–	38	–

OVERDUE DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS, AT THE END OF PERIOD *Table 3.14*
(MILLION RUBLES)

	2020				2021				2022				2023				2024			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**71,823**	**6,429**	**6,555**	**344**	**59,471**	**4,505**	**5,398**	**165**	**55,432**	**3,284**	**4,719**	**40**	**58,346**	**2,910**	**5,561**	**46**	**94,911**	**1,496**	**9,321**	**10**
Central Federal District	24,583	5,045	2,557	246	20,384	3,594	2,160	115	19,998	2,780	1,787	12	21,417	2,360	1,790	18	32,359	1,322	2,682	10
Belgorod Region	317	11	24	–	242	17	11	–	250	14	22	–	378	16	18	–	640	–	26	–
Bryansk Region	183	7	26	–	178	2	15	–	175	4	6	–	240	8	9	–	420	–	19	–
Vladimir Region	468	31	37	–	421	31	34	–	389	10	23	–	273	13	23	–	386	15	31	–
Voronezh Region	1,308	7	309	–	1,091	4	250	–	911	4	179	–	922	5	149	–	1,239	5	177	–
Ivanovo Region	257	35	38	–	288	26	116	–	245	2	93	–	242	2	43	–	320	3	35	–
Kaluga Region	622	52	63	–	471	27	71	–	393	21	48	–	432	27	29	–	640	11	42	–
Kostroma Region	123	–	18	–	109	–	14	–	127	–	46	–	91	–	5	–	179	–	8	–
Kursk Region	263	1	20	–	231	3	13	–	177	2	7	–	215	–	5	–	385	–	12	–
Lipetsk Region	256	4	32	–	241	–	18	–	217	–	16	–	288	–	19	–	379	–	22	–
Moscow Region	6,853	1,312	676	14	5,940	1,067	547	7	5,457	893	400	1	6,292	936	456	2	9,114	714	649	2
Orel Region	164	–	20	–	146	–	20	–	148	–	28	–	142	–	22	–	242	–	14	–
Ryazan Region	328	12	66	–	296	6	51	–	298	5	57	–	355	7	48	–	580	–	61	–
Smolensk Region	434	10	58	–	342	8	38	–	259	–	22	–	283	–	17	–	473	–	28	–
Tambov Region	177	2	42	–	178	–	27	–	184	–	21	–	293	–	15	–	441	–	15	–
Tver Region	454	14	51	–	366	–	34	–	361	7	31	–	323	10	28	–	611	1	38	–
Tula Region	387	–	56	–	353	–	30	–	365	–	24	–	462	–	38	–	858	–	127	–
Yaroslavl Region	563	19	101	–	446	15	62	–	430	7	60	–	421	5	41	–	665	6	28	–
Moscow	11,426	3,526	919	231	9,045	2,389	809	108	9,612	1,810	702	11	9,765	1,330	823	16	14,790	567	1,352	8

	2020				2021				2022				2023				2024			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	7,538	607	623	30	6,524	429	527	21	6,287	212	605	–	6,359	233	756	–	8,285	92	1,080	–
Republic of Karelia	156	–	13	–	98	–	8	–	98	–	8	–	115	–	21	–	161	–	6	–
Republic of Komi	274	7	20	–	259	7	22	–	300	7	29	–	235	–	17	–	322	–	38	–
Arkhangelsk Region	261	–	10	–	228	–	13	–	201	–	16	–	213	–	16	–	315	–	35	–
including Nenets Autonomous Area	9	–	–	–	10	–	–	–	9	–	–	–	5	–	–	–	9	–	–	–
Vologda Region	392	15	26	–	330	4	13	–	285	4	20	–	278	5	49	–	487	–	55	–
Kaliningrad Region	1,858	114	26	–	1,695	48	16	–	1,517	15	16	–	1,112	19	22	–	534	15	32	–
Leningrad Region	762	29	111	10	817	24	111	15	858	38	103	–	952	38	134	–	1,379	33	177	–
Murmansk Region	238	24	23	–	186	23	23	–	188	3	16	–	160	–	15	–	208	–	35	–
Novgorod Region	146	2	22	–	91	2	15	–	80	1	21	–	98	–	22	–	198	–	24	–
Pskov Region	185	–	8	–	123	–	2	–	100	–	3	–	136	–	19	–	155	–	22	–
Saint Petersburg	3,266	416	364	20	2,697	320	303	6	2,659	145	374	–	3,059	171	442	–	4,526	43	658	–
Southern Federal District	6,404	103	786	2	5,448	79	738	–	4,998	59	703	–	5,793	65	1,057	–	11,349	20	2,059	–
Republic of Adygeya (Adygeya)	229	–	33	–	186	–	25	–	146	–	12	–	174	–	39	–	405	–	80	–
Republic of Kalmykia	139	–	9	–	106	–	5	–	103	–	6	–	132	–	23	–	233	–	30	–
Republic of Crimea	53	–	6	–	60	–	9	–	82	–	4	–	39	–	6	–	253	–	15	–
Krasnodar Territory	2,973	28	479	2	2,475	29	473	–	2,424	21	485	–	3,148	27	746	–	6,223	14	1,520	–
Astrakhan Region	416	4	34	–	362	4	21	–	280	4	14	–	295	5	23	–	556	6	73	–
Volgograd Region	880	12	87	–	642	12	42	–	522	5	34	–	504	–	33	–	909	–	64	–
Rostov Region	1,683	59	132	–	1,598	34	160	–	1,423	28	137	–	1,424	32	173	–	2,637	–	256	–
Sevastopol	31	–	6	–	19	–	2	–	18	–	10	–	76	–	12	–	133	–	21	–
North-Caucasian Federal District	3,431	32	196	–	2,946	19	173	–	2,678	9	118	–	3,303	9	143	–	7,898	1	433	–
Republic of Daghestan	519	–	19	–	473	–	16	–	507	–	9	–	984	–	24	–	2,866	–	164	–
Republic of Ingushetia	32	–	1	–	43	–	–	–	64	–	–	–	89	–	–	–	334	–	–	–
Kabardino-Balkar Republic	251	–	12	–	226	–	12	–	200	–	7	–	235	–	7	–	450	–	17	–
Karachai-Cherkess Republic	490	–	1	–	477	–	4	–	428	–	3	–	278	–	8	–	555	–	35	–
Republic of North Ossetia – Alania	659	–	49	–	541	–	48	–	510	–	36	–	517	–	17	–	1,500	–	50	–
Chechen Republic	251	–	11	–	213	–	5	–	189	–	2	–	433	–	9	–	972	–	7	–
Stavropol Territory	1,229	32	103	–	973	19	88	–	780	9	62	–	767	9	79	–	1,222	1	161	–

	2020				2021				2022				2023				2024			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	10,780	305	987	56	8,980	134	748	19	8,240	87	557	13	8,475	113	683	13	13,963	16	1,043	–
Republic of Bashkortostan	1,628	2	179	–	1,344	2	129	–	1,305	–	103	–	1,312	–	102	–	2,521	–	224	–
Mari El Republic	140	–	4	–	130	–	4	–	94	–	1	–	98	–	1	–	117	–	17	–
Republic of Mordovia	139	–	8	–	127	–	6	–	118	–	3	–	121	–	10	–	188	–	11	–
Republic of Tatarstan (Tatarstan)	1,602	2	88	–	1,277	2	50	–	1,194	2	43	–	1,217	2	123	–	2,446	3	248	–
Udmurt Republic	435	–	13	–	435	–	12	–	439	–	10	–	505	–	16	–	682	–	61	–
Chuvash Republic – Chuvashia	443	17	87	6	325	–	68	–	289	–	47	–	307	–	18	–	414	–	24	–
Perm Territory	1,414	163	168	48	1,102	91	123	17	941	59	91	10	1,007	68	129	13	1,197	3	104	–
Kirov Region	317	–	37	–	309	–	32	–	329	–	30	–	333	–	15	–	458	–	39	–
Nizhny Novgorod Region	994	73	82	–	868	10	63	–	769	8	45	–	727	11	40	–	1,090	2	38	–
Orenburg Region	628	11	36	–	574	9	32	–	557	7	25	–	570	7	31	–	1,113	–	39	–
Penza Region	334	7	36	–	249	3	36	–	230	–	22	–	250	–	19	–	441	–	32	–
Samara Region	1,437	29	85	2	1,200	16	76	2	1,122	11	58	2	1,204	14	112	–	1,889	9	113	–
Saratov Region	931	1	115	–	788	–	79	–	667	–	62	–	581	10	52	–	850	–	50	–
Ulyanovsk Region	337	–	49	–	251	–	37	–	187	–	14	–	242	–	14	–	557	–	45	–
Ural Federal District	6,878	81	410	–	5,554	67	304	–	4,668	34	255	–	4,629	44	347	–	7,234	–	618	–
Kurgan Region	202	–	9	–	186	–	5	–	170	–	16	–	202	–	17	–	308	–	32	–
Sverdlovsk Region	2,273	50	119	–	1,855	47	86	–	1,648	22	95	–	1,669	28	136	–	2,527	–	217	–
Tyumen Region	2,781	25	181	–	2,211	15	125	–	1,734	10	89	–	1,679	14	121	–	2,720	–	245	–
including Khanty-Mansi Autonomous Area – Yugra	1,445	7	105	–	1,174	–	80	–	907	–	57	–	823	–	67	–	1,303	–	104	–
including Yamal-Nenets Autonomous Area	405	7	19	–	292	7	15	–	247	6	10	–	218	9	3	–	315	–	12	–
Chelyabinsk Region	1,621	6	101	–	1,302	5	87	–	1,116	2	56	–	1,080	2	73	–	1,679	–	124	–

	2020				2021				2022				2023				2024			
	Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs		Overdue Debt on MLs		including MLs under SCPAs	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	8,301	234	722	10	6,550	164	535	10	5,803	89	482	15	5,683	66	526	16	9,624	26	978	–
Altai Republic	111	–	2	–	87	–	4	–	61	–	1	–	37	–	–	–	66	–	–	–
Republic of Tuva	156	–	3	–	110	–	2	–	98	–	8	–	104	–	13	–	786	–	105	–
Republic of Khakassia	159	–	13	–	166	–	8	–	134	–	16	–	158	–	28	–	378	–	42	–
Altai Territory	691	–	43	–	503	–	31	–	433	–	29	–	451	–	37	–	837	–	87	–
Krasnoyarsk Territory	2,462	10	186	–	1,978	10	137	–	1,600	22	96	12	1,541	28	128	16	2,215	14	196	–
Irkutsk Region	1,405	54	63	–	1,013	47	44	–	932	19	62	–	922	–	58	–	1,203	–	72	–
Kemerovo Region	828	23	28	–	676	27	23	–	570	4	24	–	518	6	35	–	800	2	82	–
Novosibirsk Region	1,691	92	333	–	1,354	42	243	–	1,359	32	202	–	1,283	23	196	–	2,142	–	280	–
Omsk Region	559	38	40	10	450	38	21	10	384	11	21	3	425	8	14	–	835	9	85	–
Tomsk Region	238	16	11	–	213	–	22	–	233	1	23	–	242	1	17	–	364	–	30	–
Far-Eastern Federal District	3,908	21	274	–	3,085	18	214	–	2,760	15	212	–	2,689	20	258	–	4,199	18	428	–
Republic of Buryatia	496	1	23	–	352	1	7	–	288	1	12	–	279	2	8	–	298	2	31	–
Republic of Sakha (Yakutia)	997	–	161	–	857	–	121	–	711	–	96	–	561	–	119	–	646	–	140	–
Trans-Baikal Territory	481	–	16	–	368	–	12	–	254	–	8	–	260	–	9	–	349	–	24	–
Kamchatka Territory	119	4	6	–	67	3	1	–	76	–	–	–	70	–	–	–	168	–	8	–
Primorye Territory	605	11	26	–	478	9	25	–	508	3	25	–	559	4	49	–	1,109	1	87	–
Khabarovsk Territory	594	5	21	–	443	5	21	–	411	5	34	–	397	6	33	–	719	7	59	–
Amur Region	284	–	9	–	219	–	15	–	209	–	16	–	234	–	15	–	395	–	26	–
Magadan Region	69	–	4	–	50	–	–	–	64	–	3	–	55	–	1	–	83	–	15	–
Sakhalin Region	175	–	4	–	184	–	10	–	166	6	13	–	197	9	14	–	324	9	25	–
Jewish Autonomous Region	76	–	3	–	62	–	2	–	64	–	2	–	53	–	5	–	69	–	6	–
Chukotka Autonomous Area	13	–	–	–	5	–	–	–	8	–	2	–	25	–	6	–	38	–	6	–

WEIGHTED AVERAGE MATURITY AND RATE FOR HLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES *Table 3.15*

	2020		2021		2022		2023		2024	
	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	**214.1**	**9.87**	**219.4**	**7.68**	**243.5**	**7.49**	**275.5**	**7.14**	**300.5**	**8.65**
Central Federal District	219.8	9.84	225.7	7.71	248.5	7.58	279.8	6.92	304.0	8.99
Belgorod Region	211.5	9.91	217.3	7.46	243.3	7.42	274.3	7.30	304.2	8.61
Bryansk Region	217.3	9.81	219.6	7.47	248.0	7.28	278.2	6.94	301.6	8.98
Vladimir Region	215.2	9.88	215.7	7.69	243.4	7.59	273.8	7.52	294.4	9.63
Voronezh Region	219.6	9.88	220.4	7.53	245.2	7.33	274.6	7.60	301.5	8.66
Ivanovo Region	203.9	9.89	211.8	7.75	235.8	7.63	263.9	7.59	284.0	9.78
Kaluga Region	217.5	9.84	220.6	7.66	249.8	7.52	279.9	7.55	303.0	9.07
Kostroma Region	214.6	9.85	220.4	7.68	245.6	7.53	279.5	7.68	298.9	9.10
Kursk Region	211.5	9.85	217.1	7.59	243.5	7.38	275.7	6.93	298.4	8.57
Lipetsk Region	219.5	9.87	223.8	7.53	248.2	7.38	280.5	7.40	301.0	9.01
Moscow Region	221.7	9.79	227.0	7.74	251.0	7.59	285.0	6.71	308.4	8.94
Orel Region	214.3	9.85	220.4	7.47	242.6	7.39	274.4	7.22	298.8	8.70
Ryazan Region	218.9	9.86	220.8	7.47	248.4	7.38	284.4	7.00	310.7	8.51
Smolensk Region	216.2	9.92	219.9	7.54	245.4	7.46	276.6	7.22	297.0	9.06
Tambov Region	221.6	9.88	224.7	7.66	248.9	7.48	278.8	7.32	294.6	9.47
Tver Region	222.4	9.94	222.3	7.76	247.9	7.65	282.4	7.51	302.8	8.94
Tula Region	218.6	9.91	222.9	7.80	249.5	7.60	281.3	7.28	313.0	8.43
Yaroslavl Region	208.7	9.89	214.3	7.69	237.2	7.53	268.4	7.48	291.2	8.92
Moscow	221.2	9.84	228.9	7.75	249.1	7.65	278.7	6.76	303.7	9.12
North-Western Federal District	210.0	9.82	217.1	7.66	244.5	7.36	281.4	6.52	298.9	8.40
Republic of Karelia	201.5	9.81	204.6	7.60	236.7	7.44	267.5	7.51	281.2	8.97
Republic of Komi	203.6	9.87	204.3	7.71	230.5	7.60	262.0	7.71	290.1	9.76
Arkhangelsk Region	198.7	9.81	205.7	7.78	229.5	7.56	265.4	7.25	259.5	6.01
including Nenets Autonomous Area	188.5	8.58	207.2	7.72	221.5	7.66	258.0	7.28	289.8	7.80
Vologda Region	201.2	9.87	205.8	7.85	235.4	7.65	263.8	7.85	285.7	9.33
Kaliningrad Region	202.9	9.83	210.2	7.54	238.6	7.37	267.6	7.93	297.5	8.41
Leningrad Region	215.4	9.87	223.4	7.62	251.2	7.30	292.6	5.94	309.3	8.39
Murmansk Region	191.5	9.89	198.9	7.55	226.5	7.47	260.1	7.32	270.7	9.79
Novgorod Region	206.9	9.90	214.3	7.70	239.9	7.41	277.1	6.70	294.9	8.88
Pskov Region	202.9	9.83	211.2	7.53	239.3	7.30	276.4	6.49	290.6	9.00
Saint Petersburg	214.9	9.80	222.9	7.65	249.7	7.30	288.3	6.13	309.4	8.36

	2020		2021		2022		2023		2024	
	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	216.8	9.94	222.9	7.76	248.6	7.64	288.3	6.70	315.8	8.29
Republic of Adygeya (Adygeya)	218.5	10.02	226.2	7.31	253.1	7.56	295.1	6.30	322.1	7.63
Republic of Kalmykia	224.5	9.94	231.4	7.65	256.1	7.39	289.6	6.88	315.2	9.09
Republic of Crimea	233.6	10.28	239.8	8.08	255.1	7.95	269.7	7.94	317.1	7.84
Krasnodar Territory	220.6	9.97	226.8	7.79	255.6	7.74	301.5	6.12	324.1	8.07
Astrakhan Region	212.9	9.86	223.5	7.76	245.4	7.52	280.6	7.41	316.3	8.28
Volgograd Region	214.5	9.88	217.6	7.75	242.4	7.51	274.8	7.21	297.8	8.99
Rostov Region	210.6	9.86	215.5	7.68	239.8	7.50	275.3	7.25	308.6	8.49
Sevastopol	221.5	10.30	239.3	8.10	254.3	8.12	274.1	7.44	312.1	8.19
North-Caucasian Federal District	222.1	9.97	227.2	7.85	252.5	7.63	285.3	8.28	312.3	9.45
Republic of Daghestan	230.7	9.92	237.3	7.89	259.2	7.61	294.7	8.10	321.1	9.46
Republic of Ingushetia	241.8	9.99	245.4	8.33	260.0	8.33	295.1	9.22	320.1	12.93
Kabardino-Balkar Republic	221.1	9.99	225.3	7.66	248.0	7.43	268.3	7.90	301.2	10.00
Karachai-Cherkess Republic	229.4	10.11	232.3	7.93	258.8	7.46	286.6	9.15	307.2	10.50
Republic of North Ossetia – Alania	216.7	9.90	216.8	7.78	242.2	7.37	279.9	7.86	313.5	9.56
Chechen Republic	229.7	10.03	240.7	8.10	263.8	8.21	289.2	11.18	307.8	14.23
Stavropol Territory	218.8	9.99	223.2	7.83	249.2	7.62	284.1	7.53	311.4	8.48
Volga Federal District	212.2	9.86	215.5	7.67	239.3	7.51	273.9	7.50	303.9	8.86
Republic of Bashkortostan	207.7	9.89	211.4	7.77	236.0	7.64	273.5	7.79	311.7	8.66
Mari El Republic	207.6	9.79	208.0	7.45	234.2	7.35	267.3	7.54	300.8	8.73
Republic of Mordovia	224.3	9.83	227.6	7.40	250.7	7.13	282.0	6.52	299.0	9.15
Republic of Tatarstan (Tatarstan)	207.3	9.82	210.9	7.66	236.3	7.40	278.0	7.29	312.0	8.56
Udmurt Republic	209.8	9.86	215.1	7.30	238.0	7.15	274.7	6.31	306.3	7.88
Chuvash Republic - Chuvashia	222.1	9.64	221.5	7.24	246.3	7.20	283.9	6.89	307.7	8.51
Perm Territory	211.8	9.88	214.0	7.82	236.9	7.58	267.8	7.84	300.4	8.89
Kirov Region	218.5	9.87	218.0	7.68	240.9	7.62	278.6	7.14	304.3	8.67
Nizhny Novgorod Region	207.4	9.81	214.3	7.69	238.3	7.57	266.2	7.88	287.3	9.18
Orenburg Region	217.3	9.88	219.3	7.77	241.9	7.59	273.0	7.99	297.7	9.49
Penza Region	217.7	9.85	223.2	7.24	245.9	7.04	281.4	6.55	306.0	8.45
Samara Region	215.6	9.95	218.0	7.87	240.1	7.79	266.8	8.24	293.1	9.87
Saratov Region	219.3	9.91	223.5	7.83	245.8	7.73	278.2	7.80	298.5	9.77
Ulyanovsk Region	209.2	9.92	213.8	7.71	238.9	7.48	272.8	7.39	305.5	8.72

	2020		2021		2022		2023		2024	
	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	213.0	9.89	214.7	7.86	237.6	7.58	267.0	7.80	297.5	8.90
Kurgan Region	221.2	9.96	223.2	7.89	246.3	7.50	269.5	7.74	296.2	9.23
Sverdlovsk Region	214.0	9.84	217.3	7.80	237.7	7.57	265.5	7.81	297.7	8.80
Tyumen Region	220.9	9.86	220.3	7.88	246.2	7.57	276.9	7.72	309.6	8.53
including Khanty-Mansi Autonomous Area - Yugra	216.1	9.94	215.3	8.02	238.5	7.69	271.3	7.87	305.3	8.91
including Yamal-Nenets Autonomous Area	218.8	9.87	220.2	7.84	249.7	7.71	270.4	8.19	293.2	8.98
Chelyabinsk Region	191.7	10.03	195.5	7.91	216.0	7.66	246.4	8.03	275.4	9.76
Siberian Federal District	206.2	9.94	211.5	7.81	236.1	7.69	267.1	8.03	297.3	9.01
Altai Republic	208.6	9.98	206.7	7.51	237.6	7.65	257.8	7.87	292.7	9.39
Republic of Tuva	207.1	10.22	219.8	8.21	247.9	8.09	272.6	8.82	294.4	7.35
Republic of Khakassia	198.0	10.00	204.8	7.75	227.9	7.56	270.1	7.42	304.6	8.55
Altai Territory	205.4	9.92	211.2	7.71	236.3	7.64	268.3	8.08	294.8	9.42
Krasnoyarsk Territory	199.5	9.96	203.9	7.87	230.3	7.74	262.4	8.05	291.5	8.92
Irkutsk Region	196.6	9.99	205.2	8.02	231.7	7.87	261.4	8.50	296.5	9.38
Kemerovo Region	194.4	9.96	200.8	7.86	226.4	7.78	256.4	8.11	286.5	9.80
Novosibirsk Region	218.9	9.89	221.6	7.68	242.9	7.50	275.0	7.78	306.7	8.61
Omsk Region	218.6	9.96	222.4	7.88	245.5	7.78	275.5	7.99	301.0	9.47
Tomsk Region	208.3	9.85	215.9	7.58	241.6	7.64	271.6	7.61	299.6	8.78
Far-Eastern Federal District	207.7	9.94	216.9	6.87	239.1	6.53	256.4	6.08	264.5	6.32
Republic of Buryatia	196.8	9.85	209.2	6.86	234.4	6.78	255.8	6.07	268.2	5.99
Republic of Sakha (Yakutia)	207.5	10.08	215.8	6.41	236.5	6.26	252.1	5.26	260.3	5.48
Trans-Baikal Territory	199.6	9.95	209.1	7.24	233.2	6.87	256.8	6.54	268.1	6.74
Kamchatka Territory	199.6	10.08	206.8	7.79	238.2	7.74	265.0	7.65	270.2	8.92
Primorye Territory	208.1	9.89	219.9	6.58	238.6	6.12	254.9	5.82	262.9	6.05
Khabarovsk Territory	215.0	9.88	221.5	7.18	244.5	6.93	262.3	6.68	264.9	6.78
Amur Region	213.6	9.94	222.8	6.76	245.2	6.47	255.7	5.70	265.0	6.07
Magadan Region	203.4	10.00	207.1	7.32	230.5	6.20	252.8	6.78	267.8	7.86
Sakhalin Region	209.9	9.87	218.5	6.97	242.8	6.38	257.4	6.36	263.4	6.58
Jewish Autonomous Region	211.6	10.05	210.9	7.40	236.7	7.02	253.5	6.34	261.5	6.75
Chukotka Autonomous Area	197.2	10.05	209.7	7.39	227.6	6.35	252.9	6.99	272.3	8.90

WEIGHTED AVERAGE MATURITY AND RATE FOR HLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY *Table 3.16*

	2020		2021		2022		2023		2024	
	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	**85**	**5**	**72**	**5**	**106**	**9**	**–**	**–**	**299**	**6**
Central Federal District	85	5	69	5	106	9	–	–	–	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	11	11	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–
Moscow Region	106	10	–	–	121	9	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–
Moscow	85	5	69	5	73	7	–	–	–	–
North-Western Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Karelia	–	–	–	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–
Vologda Region	–	–	–	–	–	–	–	–	–	–
Kaliningrad Region	–	–	–	–	–	–	–	–	–	–
Leningrad Region	–	–	–	–	–	–	–	–	–	–
Murmansk Region	–	–	–	–	–	–	–	–	–	–
Novgorod Region	–	–	–	–	–	–	–	–	–	–
Pskov Region	–	–	–	–	–	–	–	–	–	–
Saint Petersburg	–	–	–	–	–	–	–	–	–	–

	2020		2021		2022		2023		2024	
	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	–	–	–	–	–	–	–	–	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	–	–	–	–	–	–	–	–	–	–
Krasnodar Territory	–	–	–	–	–	–	–	–	–	–
Astrakhan Region	–	–	–	–	–	–	–	–	–	–
Volgograd Region	–	–	–	–	–	–	–	–	–	–
Rostov Region	–	–	–	–	–	–	–	–	–	–
Sevastopol	–	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Bashkortostan	–	–	–	–	–	–	–	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	–	–	–	–	–	–	–	–	–	–
Udmurt Republic	–	–	–	–	–	–	–	–	–	–
Chuvash Republic – Chuvashia	–	–	–	–	–	–	–	–	–	–
Perm Territory	–	–	–	–	–	–	–	–	–	–
Kirov Region	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–	–	–	–	–	–
Orenburg Region	–	–	–	–	–	–	–	–	–	–
Penza Region	–	–	–	–	–	–	–	–	–	–
Samara Region	–	–	–	–	–	–	–	–	–	–
Saratov Region	–	–	–	–	–	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–	–	–	–	–	–

	2020		2021		2022		2023		2024	
	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	–	–	–	–	–	–	–	–	–	–
Kurgan Region	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	–	–	–	–	–	–	–	–	–	–
Tyumen Region	–	–	–	–	–	–	–	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	–	–	–	–	–	–
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	–	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	121	6	–	–	–	–	–	–
Altai Republic	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	–	–
Altai Territory	–	–	–	–	–	–	–	–	–	–
Krasnoyarsk Territory	–	–	–	–	–	–	–	–	–	–
Irkutsk Region	–	–	121	6	–	–	–	–	–	–
Kemerovo Region	–	–	–	–	–	–	–	–	–	–
Novosibirsk Region	–	–	–	–	–	–	–	–	–	–
Omsk Region	–	–	–	–	–	–	–	–	–	–
Tomsk Region	–	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	216	5	–	–	–	–	299	6
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–	–	–	–	–	–
Primorye Territory	–	–	–	–	–	–	–	–	299	6
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–
Amur Region	–	–	–	–	–	–	–	–	–	–
Magadan Region	–	–	216	5	–	–	–	–	–	–
Sakhalin Region	–	–	–	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–

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

	2020				2021				2022				2023				2024			
	for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
The Russian Federation	**219.5**	**7.67**	**223.6**	**6.29**	**243.7**	**7.49**	**251.4**	**5.90**	**275.7**	**7.14**	**293.7**	**4.22**	**293.4**	**8.17**	**310.7**	**5.93**	**300.6**	**8.65**	**319.0**	**6.21**
Central Federal District	225.8	7.71	230.3	6.37	248.7	7.58	255.6	6.12	280.0	6.92	297.6	4.09	295.3	8.29	312.5	6.11	304.4	8.99	323.1	6.49
Belgorod Region	217.5	7.46	218.2	6.20	243.3	7.42	247.8	5.96	274.3	7.30	289.8	4.33	290.8	8.28	306.6	6.07	304.2	8.61	324.7	6.31
Bryansk Region	219.6	7.47	219.6	6.16	248.0	7.28	252.1	5.73	278.2	6.94	299.6	3.69	294.2	8.41	311.2	6.15	301.6	8.98	319.2	6.49
Vladimir Region	215.8	7.69	214.6	6.44	243.5	7.59	246.8	6.11	273.9	7.52	295.3	4.23	285.7	8.82	304.0	6.12	294.4	9.63	317.4	6.40
Voronezh Region	220.4	7.53	218.8	6.24	245.2	7.33	248.3	5.87	274.6	7.60	283.8	5.31	291.1	8.15	301.6	6.21	301.5	8.66	317.3	6.36
Ivanovo Region	211.8	7.75	218.3	6.22	235.7	7.63	243.2	5.97	263.9	7.59	285.7	4.36	275.9	8.79	296.2	5.99	284.0	9.78	315.0	6.50
Kaluga Region	220.7	7.66	218.7	6.39	249.8	7.52	252.3	6.05	279.9	7.55	296.1	3.93	296.3	8.55	312.5	5.98	303.0	9.07	322.7	6.28
Kostroma Region	220.7	7.68	221.2	6.48	245.8	7.53	250.5	5.94	279.6	7.68	296.5	4.72	293.0	8.46	306.3	6.14	299.3	9.09	319.1	6.37
Kursk Region	217.1	7.59	222.2	6.48	243.5	7.38	244.4	5.69	275.7	6.93	291.0	3.73	292.1	8.13	310.8	5.91	298.4	8.57	318.9	6.33
Lipetsk Region	223.8	7.53	222.8	6.34	248.2	7.38	251.9	5.86	280.5	7.40	297.8	3.96	292.8	8.56	311.5	6.07	301.0	9.01	320.0	6.23
Moscow Region	227.0	7.74	233.5	6.31	251.2	7.59	260.1	5.97	285.0	6.71	302.9	3.73	299.7	8.29	316.6	5.95	308.4	8.94	326.4	6.33
Orel Region	220.4	7.47	215.0	6.10	242.6	7.39	234.6	5.68	274.4	7.22	286.0	4.31	291.9	8.42	306.4	6.10	298.8	8.70	316.7	6.28
Ryazan Region	220.8	7.47	221.3	6.31	248.4	7.38	252.0	5.96	284.5	6.99	300.6	4.14	303.2	8.03	319.3	6.04	311.2	8.51	329.1	6.39
Smolensk Region	219.9	7.54	221.9	6.38	245.4	7.46	252.8	6.02	276.6	7.22	292.2	4.07	288.7	8.56	305.6	6.03	297.0	9.06	319.1	6.33
Tambov Region	224.7	7.66	224.7	6.29	248.9	7.48	253.4	5.63	278.9	7.32	299.7	3.86	292.6	8.75	312.3	6.05	294.6	9.47	314.7	6.20
Tver Region	222.3	7.76	224.7	6.37	247.9	7.65	251.2	5.84	282.4	7.51	303.1	4.13	296.7	8.38	319.3	6.01	302.9	8.93	324.9	6.30
Tula Region	223.0	7.80	224.7	6.41	249.5	7.60	256.7	6.01	281.3	7.28	297.6	4.11	301.2	8.33	320.9	6.23	313.0	8.43	331.3	6.20
Yaroslavl Region	214.3	7.69	219.6	6.38	237.2	7.53	247.3	6.07	268.4	7.48	286.6	4.64	287.2	8.11	305.9	6.06	291.2	8.91	312.0	6.45
Moscow	229.3	7.75	233.8	6.42	249.3	7.65	256.1	6.28	279.2	6.75	296.9	4.19	294.6	8.23	312.0	6.22	304.6	9.11	322.5	6.68

	2020				2021				2022				2023				2024			
	for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
North-Western Federal District	217.2	7.66	223.5	6.55	244.5	7.36	256.3	5.88	281.4	6.52	302.1	3.90	294.1	7.95	313.3	5.77	299.0	8.40	318.1	6.16
Republic of Karelia	204.7	7.60	207.8	6.65	236.7	7.44	244.5	5.96	267.5	7.51	290.3	4.44	280.9	8.51	299.8	6.02	281.2	8.97	306.8	6.51
Republic of Komi	204.3	7.71	198.2	6.44	230.6	7.60	235.7	6.07	262.0	7.71	280.9	4.56	280.8	8.88	301.9	6.20	290.0	9.77	317.1	6.61
Arkhangelsk Region	205.8	7.78	205.0	6.59	229.5	7.56	232.2	5.96	265.4	7.25	283.9	4.44	280.1	8.35	295.6	6.01	259.5	6.01	275.8	4.83
including Nenets Autonomous Area	207.2	7.72	204.5	6.54	222.2	7.64	217.1	5.89	258.0	7.28	272.0	4.29	279.6	8.62	291.6	6.10	289.8	7.80	313.5	5.70
Vologda Region	205.9	7.85	211.1	6.57	235.4	7.65	246.0	6.08	263.9	7.85	279.4	4.80	281.3	8.51	297.9	6.04	285.8	9.33	304.4	6.37
Kaliningrad Region	210.2	7.54	212.1	6.48	238.6	7.37	241.6	6.06	267.6	7.93	281.9	5.28	287.8	7.99	295.2	6.21	297.6	8.41	309.5	6.28
Leningrad Region	223.4	7.62	231.4	6.47	251.2	7.30	264.9	5.74	292.6	5.94	313.7	3.27	302.5	7.71	324.2	5.56	309.3	8.39	327.8	6.16
Murmansk Region	198.9	7.55	201.9	6.43	226.5	7.47	234.9	5.97	260.1	7.32	284.9	4.10	270.6	8.93	293.2	6.11	270.7	9.80	302.9	6.51
Novgorod Region	214.3	7.70	224.4	6.56	239.9	7.41	249.5	5.73	277.1	6.70	299.3	3.69	290.7	8.23	310.4	5.86	294.9	8.88	317.8	6.28
Pskov Region	211.6	7.53	213.8	6.37	239.6	7.30	247.7	5.78	276.8	6.49	302.7	3.74	287.1	8.05	302.2	5.87	290.9	9.00	309.0	6.37
Saint Petersburg	223.1	7.65	230.2	6.58	249.8	7.30	262.1	5.87	288.3	6.13	306.8	3.82	300.9	7.67	319.6	5.65	309.4	8.36	326.1	6.19
Southern Federal District	223.0	7.76	224.3	6.59	248.7	7.64	255.6	6.19	288.4	6.70	308.1	3.75	308.6	7.73	326.4	5.73	315.8	8.29	331.9	6.29
Republic of Adygeya (Adygeya)	226.2	7.31	228.5	6.35	253.1	7.56	261.2	6.13	295.1	6.30	319.3	3.44	316.5	7.40	331.0	5.67	322.1	7.63	335.9	6.26
Republic of Kalmykia	231.4	7.65	232.4	6.46	256.1	7.39	261.2	5.74	289.6	6.88	305.4	3.64	306.6	8.49	323.1	6.21	315.2	9.08	328.6	6.65
Republic of Crimea	239.8	8.08	242.6	6.71	255.1	7.95	258.9	6.56	269.7	7.94	283.8	4.86	297.5	7.61	311.6	5.72	317.1	7.84	325.5	6.30
Krasnodar Territory	226.9	7.80	225.8	6.63	255.6	7.74	261.1	6.33	301.6	6.12	318.1	3.39	320.2	7.33	337.7	5.44	324.2	8.07	339.8	6.20
Astrakhan Region	223.5	7.76	229.6	6.35	245.4	7.52	258.2	5.88	280.6	7.41	307.2	3.93	303.7	8.15	321.9	5.93	316.3	8.28	330.5	6.35
Volgograd Region	217.6	7.75	221.9	6.52	242.5	7.51	255.5	5.83	274.9	7.20	297.3	4.06	290.9	8.41	309.7	5.98	297.9	8.99	319.8	6.33
Rostov Region	215.7	7.68	216.4	6.58	239.9	7.50	245.2	6.11	275.4	7.25	293.6	4.36	299.1	8.06	314.8	6.18	308.7	8.49	325.8	6.38
Sevastopol	239.3	8.10	242.1	6.71	254.3	8.12	258.2	6.67	274.1	7.44	291.1	3.85	297.4	7.90	312.9	5.52	312.1	8.19	320.9	6.20
North-Caucasian Federal District	227.2	7.85	224.2	6.45	252.5	7.63	255.1	5.94	285.3	8.28	304.3	3.95	304.6	9.04	321.1	5.91	312.3	9.45	330.9	6.21
Republic of Daghestan	237.3	7.89	233.0	6.36	259.2	7.61	259.6	5.74	294.7	8.10	313.9	3.89	314.2	9.35	329.5	5.70	321.1	9.46	339.6	5.96
Republic of Ingushetia	245.4	8.33	237.0	7.22	260.0	8.33	229.2	6.40	295.1	9.22	300.1	3.95	304.8	10.05	306.4	5.66	320.1	12.93	317.3	6.76
Kabardino-Balkar Republic	225.3	7.66	236.2	6.34	248.0	7.43	267.0	5.64	268.3	7.90	313.7	3.57	294.2	9.27	324.4	5.82	301.2	10.00	334.9	6.29
Karachai-Cherkess Republic	232.3	7.93	213.1	6.27	258.8	7.46	263.2	5.82	286.6	9.15	299.4	3.86	305.5	9.69	328.3	5.62	307.2	10.50	332.4	6.00
Republic of North Ossetia – Alania	216.8	7.78	227.4	6.63	242.2	7.37	250.7	6.02	279.9	7.86	299.0	4.50	308.8	8.73	324.5	5.96	313.5	9.56	330.8	6.38
Chechen Republic	240.7	8.10	243.6	6.08	263.8	8.21	255.7	5.99	289.2	11.18	301.9	4.33	303.0	11.52	330.5	6.51	308.1	14.23	333.1	6.80
Stavropol Territory	223.2	7.83	218.3	6.48	249.2	7.62	252.8	6.03	284.1	7.53	300.8	3.89	301.8	8.32	315.9	5.97	311.4	8.48	326.8	6.24

	2020				2021				2022				2023				2024			
	for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Volga Federal District	215.7	7.67	219.0	6.20	239.7	7.51	247.6	5.77	274.1	7.50	292.6	4.40	293.7	8.33	311.9	6.00	304.0	8.86	324.5	6.24
Republic of Bashkortostan	211.4	7.77	213.2	6.41	236.1	7.63	243.6	6.02	273.5	7.79	294.2	4.71	297.9	8.31	317.8	6.23	311.7	8.66	331.3	6.37
Mari El Republic	208.0	7.45	215.5	6.24	234.2	7.35	247.6	5.49	267.3	7.54	284.3	4.73	292.5	8.43	308.5	6.05	300.8	8.73	319.1	6.41
Republic of Mordovia	227.6	7.40	234.6	6.39	250.7	7.13	257.5	5.60	282.0	6.52	303.7	3.58	293.3	8.04	311.6	5.90	299.0	9.15	321.1	6.39
Republic of Tatarstan (Tatarstan)	212.0	7.66	217.8	5.95	238.2	7.40	252.1	5.34	278.8	7.28	298.1	4.14	301.6	7.98	322.0	5.81	312.3	8.56	332.2	6.21
Udmurt Republic	215.4	7.30	217.8	5.90	238.6	7.15	242.9	5.45	275.2	6.30	291.0	3.68	294.8	7.63	311.7	5.69	306.4	7.88	325.1	5.93
Chuvash Republic - Chuvashia	221.5	7.24	220.9	6.10	246.3	7.20	254.0	5.82	283.9	6.89	298.6	4.51	298.8	7.97	311.7	5.98	307.7	8.51	323.3	6.30
Perm Territory	214.0	7.82	219.3	6.41	236.9	7.58	246.2	5.96	267.9	7.84	285.7	5.03	290.0	8.36	308.0	6.03	300.4	8.89	321.3	6.14
Kirov Region	218.1	7.68	219.9	6.15	240.9	7.62	251.8	5.83	278.7	7.14	303.9	3.51	294.1	8.42	314.0	5.83	304.3	8.67	326.1	5.82
Nizhny Novgorod Region	214.3	7.69	222.3	6.28	238.4	7.57	244.8	6.15	266.2	7.88	284.7	5.08	280.6	8.45	298.0	6.18	287.4	9.18	312.7	6.30
Orenburg Region	219.4	7.77	217.8	6.34	241.9	7.59	246.0	5.88	273.0	7.99	285.9	4.45	290.7	8.90	302.8	6.15	297.7	9.49	316.5	6.34
Penza Region	223.2	7.24	225.4	5.93	246.0	7.04	245.2	5.37	281.4	6.54	291.4	4.01	297.9	7.82	310.8	5.90	306.1	8.45	319.9	6.23
Samara Region	218.0	7.87	218.8	6.23	240.1	7.79	245.5	6.00	267.1	8.24	283.7	4.85	284.4	8.90	300.9	5.96	293.2	9.87	316.1	6.33
Saratov Region	223.5	7.83	224.7	6.36	245.8	7.73	252.1	5.89	278.2	7.80	300.9	3.83	292.2	9.18	316.4	6.01	298.5	9.78	324.8	6.29
Ulyanovsk Region	213.9	7.70	213.4	6.34	238.9	7.48	244.5	5.75	272.9	7.39	290.9	4.48	291.6	8.34	310.4	5.99	305.5	8.72	327.9	6.12
Ural Federal District	214.9	7.86	216.9	6.41	237.8	7.58	244.5	5.94	267.4	7.80	282.0	5.18	288.4	8.36	304.4	6.23	297.9	8.90	317.8	6.37
Kurgan Region	223.2	7.89	222.1	6.48	246.4	7.50	254.9	5.59	269.6	7.74	289.3	4.71	286.7	8.66	304.0	6.12	296.2	9.21	316.0	6.26
Sverdlovsk Region	217.3	7.80	222.5	6.50	237.7	7.57	244.7	6.08	265.5	7.81	279.8	5.57	286.7	8.18	300.8	6.32	297.8	8.80	315.7	6.48
Tyumen Region	220.3	7.88	214.8	6.31	246.2	7.57	247.7	5.83	276.9	7.72	285.6	5.04	299.1	8.28	310.3	6.15	309.6	8.53	323.5	6.23
including Khanty-Mansi Autonomous Area - Yugra	215.3	8.01	210.8	6.37	238.5	7.69	239.3	5.82	271.3	7.87	278.8	4.94	292.7	8.47	302.6	6.18	305.3	8.91	320.3	6.33
including Yamal-Nenets Autonomous Area	220.2	7.84	205.5	6.48	249.7	7.71	240.6	6.17	270.4	8.19	271.6	5.37	288.8	8.94	297.3	6.34	293.2	8.98	309.8	6.30
Chelyabinsk Region	196.3	7.91	208.2	6.48	217.1	7.66	232.4	6.05	248.3	8.02	274.6	4.83	269.1	8.77	296.0	6.28	277.0	9.76	309.5	6.52

	2020				2021				2022				2023				2024			
	for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs		for MLs		including for MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Siberian Federal District	211.5	7.81	213.9	6.35	236.1	7.69	243.7	6.03	267.1	8.03	284.0	5.07	289.6	8.58	307.3	6.11	297.3	9.01	318.7	6.35
Altai Republic	206.7	7.51	213.8	5.97	237.6	7.65	233.6	5.94	257.8	7.87	272.7	4.47	285.8	8.84	299.6	6.16	292.7	9.39	323.3	6.67
Republic of Tuva	219.8	8.21	200.0	6.41	247.9	8.09	251.0	6.03	272.6	8.82	289.2	4.65	300.0	7.80	302.3	4.96	294.4	7.35	286.7	4.47
Republic of Khakassia	204.9	7.75	199.1	6.36	227.9	7.56	231.4	5.82	270.3	7.42	295.8	4.05	297.4	8.06	320.2	5.72	304.6	8.55	327.4	6.16
Altai Territory	211.4	7.71	211.0	6.30	236.4	7.63	241.2	5.91	268.4	8.08	284.6	5.09	291.1	8.71	306.9	6.27	294.9	9.42	318.8	6.40
Krasnoyarsk Territory	203.9	7.87	205.0	6.49	230.3	7.74	238.0	6.21	262.4	8.05	276.5	5.40	285.1	8.74	302.5	6.36	291.5	8.92	317.8	6.53
Irkutsk Region	205.1	8.01	203.9	6.47	231.7	7.87	240.1	6.26	261.4	8.50	277.2	5.36	285.5	8.84	305.6	6.16	296.5	9.38	318.4	6.50
Kemerovo Region	200.9	7.85	204.5	6.23	226.4	7.78	234.9	5.98	256.4	8.11	279.9	4.55	275.6	9.05	298.3	6.10	286.5	9.80	314.7	6.55
Novosibirsk Region	221.6	7.68	226.9	6.34	243.0	7.50	250.1	5.97	275.0	7.77	287.9	5.42	296.8	8.11	311.2	6.12	306.8	8.61	323.4	6.38
Omsk Region	222.5	7.88	226.7	6.17	245.5	7.77	255.3	5.76	275.5	7.98	301.3	4.07	294.1	9.00	317.0	6.07	301.0	9.47	327.2	6.33
Tomsk Region	215.9	7.57	226.5	6.22	241.6	7.64	253.8	6.12	271.6	7.61	290.1	4.73	294.1	8.29	316.1	5.95	299.7	8.78	320.7	6.37
Far-Eastern Federal District	216.9	6.87	216.9	4.54	239.1	6.53	238.2	4.20	256.4	6.08	263.8	3.42	269.7	6.75	277.4	4.60	264.5	6.32	272.2	4.39
Republic of Buryatia	209.2	6.86	214.4	4.56	234.4	6.78	241.8	4.32	255.8	6.07	269.3	3.24	269.3	6.81	280.9	4.56	268.2	5.99	274.4	4.32
Republic of Sakha (Yakutia)	215.9	6.41	219.9	3.87	236.6	6.26	240.2	3.92	252.1	5.26	258.9	3.16	263.8	5.96	271.2	4.31	260.3	5.48	268.3	4.11
Trans-Baikal Territory	209.1	7.24	211.4	5.05	233.2	6.87	235.9	4.77	256.7	6.54	274.1	3.68	269.6	7.05	280.2	4.76	268.1	6.74	276.0	4.55
Kamchatka Territory	206.8	7.79	202.3	6.44	238.4	7.74	227.3	6.08	265.1	7.65	282.6	4.31	278.3	8.56	292.7	5.63	270.2	8.92	288.8	5.94
Primorye Territory	220.0	6.58	222.0	4.04	238.6	6.12	237.4	3.56	254.9	5.82	257.5	3.20	270.5	6.58	274.6	4.42	262.9	6.05	268.9	4.26
Khabarovsk Territory	221.5	7.18	220.1	4.78	244.5	6.93	241.4	4.30	262.4	6.68	266.7	3.40	273.9	7.34	276.1	4.48	264.9	6.78	268.5	4.09
Amur Region	222.8	6.75	211.9	4.98	245.2	6.47	246.3	5.03	255.7	5.70	268.6	3.79	271.3	6.27	282.0	4.93	265.0	6.07	278.3	4.75
Magadan Region	207.1	7.32	207.0	6.36	230.5	6.20	231.1	6.36	252.8	6.78	274.0	4.92	267.3	7.05	306.1	6.07	267.8	7.86	316.0	6.44
Sakhalin Region	218.5	6.97	212.6	4.67	242.8	6.38	233.1	3.87	257.4	6.36	258.3	3.49	267.7	6.82	276.6	4.87	263.4	6.58	274.2	4.89
Jewish Autonomous Region	210.9	7.40	217.2	5.20	236.7	7.02	235.3	4.09	253.5	6.34	265.1	3.10	268.3	7.34	281.7	4.41	261.5	6.75	273.2	4.28
Chukotka Autonomous Area	209.7	7.39	195.2	6.45	227.6	6.35	216.3	6.08	252.9	6.99	265.3	4.89	266.2	8.17	296.4	5.77	272.3	8.90	315.1	6.42

WEIGHTED AVERAGE MATURITY AND RATE FOR MLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY, INCLUDING FOR MLS UNDER SCPAS *Table 3.18*

	2020				2021				2022				2023				2024			
	for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
The Russian Federation	**153.66**	**5.18**	**–**	**–**	**71.50**	**4.90**	**81.50**	**1.54**	**113.0**	**9.08**	**–**	**–**	**–**	**–**	**–**	**–**	**298.7**	**6.0**	**–**	**–**
Central Federal District	153.66	5.18	–	–	69.20	4.91	81.50	1.54	113.0	9.08	–	–	–	–	–	–	–	–	–	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	10.80	11.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Moscow Region	105.50	10.25	–	–	–	–	–	–	121.0	9.00	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Moscow	154.91	5.09	–	–	69.20	4.91	81.50	1.54	63.1	10.01	–	–	–	–	–	–	–	–	–	–

	2020				2021				2022				2023				2024			
	for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
North-Western Federal District	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Karelia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vologda Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kaliningrad Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Leningrad Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Murmansk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Novgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Pskov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Saint Petersburg	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Krasnodar Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Astrakhan Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Volgograd Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Rostov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sevastopol	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

	2020				2021				2022				2023				2024			
	for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Volga Federal District	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Bashkortostan	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Udmurt Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chuvash Republic – Chuvashia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Perm Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kirov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Orenburg Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Penza Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Samara Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Saratov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Ural Federal District	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kurgan Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tyumen Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

	2020				2021				2022				2023				2024			
	for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs		for MLs		including MLs under SCPAs	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %
Siberian Federal District	–	–	–	–	121.30	6.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Altai Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Altai Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Krasnoyarsk Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Irkutsk Region	–	–	–	–	121.30	6.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kemerovo Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Novosibirsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Omsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tomsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	216.00	4.50	–	–	–	–	–	–	–	–	–	–	298.7	6.0	–	–
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Primorye Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	298.7	6.0	–	–
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Amur Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Magadan Region	–	–	–	–	216.00	4.50	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

VOLUME OF MLS IN RUBLES GRANTED TO RESIDENT INDIVIDUALS (BY FEDERAL DISTRICT)
(MILLION RUBLES)

Table 3.19

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District
	Total	of which: Moscow borrowers							
2020									
Central Federal District	1,107,820	475,249	417,256	222,218	204,797	80,185	349,473	612,857	330,793
of which: Moscow	1,091,351	466,524	414,219	219,178	202,366	79,570	344,736	606,424	328,227
North-Western Federal District	342,881	168,737	138,247	56,833	58,421	12,369	115,225	170,252	80,827
Southern Federal District	3,034	1,894	1,730	34,230	248	559	608	1,397	464
North-Caucasian Federal District	5,655	4,870	614	64	11,136	58	4,598	165	2,278
Volga Federal District	–	–	–	3	–	–	–	–	–
Ural Federal District	23	23	5	1	47	4	7,823	16	30
Siberian Federal District	4,363	2,416	3,357	1,264	90	213	2,907	29,095	2,102
Far-Eastern Federal District	726	535	573	181	45	37	708	1,540	21,880
2021									
Central Federal District	1,415,419	623,225	512,755	309,509	290,953	123,299	453,927	762,001	420,966
of which: Moscow	1,380,096	603,547	504,870	302,211	285,528	121,573	443,515	748,209	414,260
North-Western Federal District	462,507	236,030	167,812	70,379	74,259	17,307	143,786	195,625	100,054
Southern Federal District	4,137	2,509	1,632	45,408	386	820	973	2,167	778
North-Caucasian Federal District	5,170	4,649	747	66	9,120	85	3,213	224	2,139
Volga Federal District	–	–	–	–	–	6	–	–	–
Ural Federal District	86	63	2	3	46	16	7,691	11	21
Siberian Federal District	8,139	4,268	3,437	2,322	295	700	4,905	40,435	3,873
Far-Eastern Federal District	1,081	620	893	338	33	32	1,161	2,677	19,250
2022									
Central Federal District	1,141,750	486,345	405,958	298,536	277,488	120,146	397,170	663,586	379,127
of which: Moscow	1,108,606	469,529	398,912	292,185	271,554	118,568	388,835	651,201	373,018
North-Western Federal District	358,201	173,907	131,640	89,239	55,734	18,477	109,004	161,944	75,206
Southern Federal District	4,051	2,164	1,434	32,836	431	785	844	1,958	797
North-Caucasian Federal District	1,760	1,200	961	124	10,690	78	1,603	237	2,245
Volga Federal District	–	–	–	–	–	–	–	–	
Ural Federal District	37	26	11	13	96	–	6,299	8	20
Siberian Federal District	3,011	1,400	2,440	1,204	382	1,059	3,372	23,434	2,243
Far-Eastern Federal District	1,814	663	1,171	1,818	120	135	2,184	3,793	14,561

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District
	Total	of which: Moscow borrowers							
2023									
Central Federal District	1,732,888	684,793	596,568	586,867	445,516	206,725	681,135	1,189,516	653,643
of which: Moscow	1,690,103	662,570	583,316	576,284	437,039	204,629	668,300	1,173,212	644,790
North-Western Federal District	513,104	242,806	191,243	138,616	85,318	38,720	175,681	260,250	126,032
Southern Federal District	5,949	3,034	1,268	45,699	404	1,585	1,467	3,456	2,433
Far-Eastern Federal District	2,100	1,585	782	132	8,694	100	2,563	591	1,779
North-Caucasian Federal District	–	–	–	–	–	6	–	–	–
Siberian Federal District	93	70	15	11	86	19	11,175	29	57
Volga Federal District	3,078	1,852	2,509	1,044	441	782	2,956	20,396	1,662
Ural Federal District	1,709	860	886	1,013	66	236	1,812	4,537	23,470
2024									
Central Federal District	1,043,669	406,650	372,141	339,230	286,543	110,032	374,045	712,850	365,046
of which: Moscow	996,541	384,181	351,439	326,381	276,491	107,442	358,819	690,763	354,487
North-Western Federal District	334,682	158,952	134,244	99,095	58,840	26,388	106,115	175,630	84,962
Southern Federal District	8,438	3,514	1,638	48,054	557	3,395	2,208	5,948	2,944
Far-Eastern Federal District	3,919	3,480	1,069	158	30,680	64	6,548	915	2,386
North-Caucasian Federal District	–	–	–	–	–	8	–	–	–
Siberian Federal District	810	655	39	102	233	43	17,325	64	116
Volga Federal District	9,102	4,939	4,416	1,851	497	735	5,072	25,952	3,788
Ural Federal District	1,675	786	1,634	933	207	415	1,095	3,079	18,909

VOLUME OF MLS IN FOREIGN CURRENCY GRANTED TO RESIDENT INDIVIDUALS (BY FEDERAL DISTRICT) *Table 3.20*
(MILLION RUBLES)

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District
	Total	of which: Moscow borrowers							
2020									
Central Federal District	353	343	–	–	–	–	–	–	–
of which: Moscow	353	343	–	–	–	–	–	–	–
North-Western Federal District	–	–	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–	–	–		–	–	–	–
Ural Federal District	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	–	–	–	–	–
2021									
Central Federal District	590	590	–	–	62	–	22	–	–
of which: Moscow	590	590	–	–	62	–	22	–	–
North-Western Federal District	3,767	3,767	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–	–	–		–	–	–	–
Ural Federal District	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	–	–	–	–	–
2022									
Central Federal District	77	11	–	–	–	–	–	–	–
of which: Moscow	77	11	–	–	–	–	–	–	–
North-Western Federal District	–	–	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–					–	–	–
Ural Federal District	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	–	–	–	–	–

Federal district in which the credit institution granting MLs is located	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Central Federal District		Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-West Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Southern Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the North-Caucasian Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Volga Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Ural Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Siberia Federal District	Volume of mortgage loans granted in rubles to Individuals – Residents – borrowers of the Far-Eastern Federal District
	Total	of which: Moscow borrowers							
2023									
Central Federal District	–	–	–	–	–	–	–	–	–
of which: Moscow	–	–	–	–	–	–	–	–	–
North-Western Federal District	–	–	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–	–	–	–	–	–	–	–
Ural Federal District	–	–	–	–	–	–	–	–	–
2024									
Central Federal District	–	–	–	–	–	–	–	–	–
of which: Moscow	–	–	–	–	–	–	–	–	–
North-Western Federal District	–	–	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	23	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–	–	–	–	–	–	–	–
Ural Federal District	–	–	–	–	–	–	–	–	–

Early Repayment of Mortgage Loans

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

Table 3.21

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	**1,691,897**	**3,466**	**112,590**	**134**	**1,951,879**	**2,017**	**157,554**	**52**	**1,520,408**	**5,316**	**116,224**	**14**	**2,003,167**	**496**	**197,798**	**–**	**1,482,226**	**392**	**103,399**	**–**
Central Federal District	623,495	2,990	45,730	134	709,704	1,616	61,238	52	544,389	4,749	39,608	13	687,147	353	64,840	–	493,789	314	35,111	–
Belgorod Region	9,939	–	714	–	12,126	2	1,008	–	9,505	1	853	–	14,237	1	1,632	–	11,319	–	892	–
Bryansk Region	8,229	13	509	–	9,502	–	754	–	7,397	–	663	–	9,903	–	1,187	–	7,855	–	589	–
Vladimir Region	10,192	1	669	–	12,512	5	1,161	–	9,692	–	921	–	12,767	–	1,522	–	9,584	–	813	–
Voronezh Region	20,764	14	1,167	–	23,281	6	1,942	–	18,250	1	1,521	–	24,413	2	2,603	–	19,538	–	1,219	–
Ivanovo Region	5,696	–	446	–	7,170	–	751	–	5,893	1	600	–	8,080	2	1,097	–	6,386	–	566	–
Kaluga Region	11,041	13	587	–	13,421	1	1,178	–	10,037	1	745	–	12,482	–	1,261	–	9,312	–	638	–
Kostroma Region	4,180	–	308	–	5,423	–	507	–	4,168	–	380	–	5,882	–	650	–	4,469	–	387	–
Kursk Region	7,984	–	578	–	9,111	–	818	–	6,975	–	797	–	9,622	–	1,110	–	7,814	–	644	–
Lipetsk Region	7,575	2	496	–	9,361	1	788	–	7,296	1	581	–	9,493	–	1,101	–	7,809	–	650	–
Moscow Region	164,281	374	10,430	–	183,955	363	13,615	–	134,702	299	8,530	–	159,632	137	13,546	–	119,393	112	7,665	–
Orel Region	6,498	3	469	–	7,323	1	632	–	5,445	–	407	–	7,187	4	835	–	5,463	–	392	–
Ryazan Region	10,390	11	662	–	11,999	1	862	–	9,491	3	759	–	11,847	–	1,318	–	9,348	–	666	–
Smolensk Region	7,291	3	443	–	8,273	–	674	–	6,226	3	510	–	8,287	6	940	–	6,497	–	433	–
Tambov Region	6,389	2	400	–	7,427	–	566	–	5,895	–	462	–	7,590	–	789	–	6,006	–	465	–
Tver Region	11,752	1	653	–	13,479	2	1,000	–	10,471	–	1,006	–	12,771	–	1,381	–	9,917	3	770	–
Tula Region	13,221	16	899	–	14,916	1	1,186	–	11,718	5	929	–	15,888	3	1,681	–	12,432	7	1,025	–
Yaroslavl Region	9,715	1	670	–	11,481	–	998	–	9,024	–	802	–	11,779	–	1,444	–	8,651	–	690	–
Moscow	308,357	2,536	25,632	134	348,943	1,231	32,800	52	272,205	4,433	19,142	13	345,288	198	30,740	–	231,995	191	16,606	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Western Federal District	226,855	244	14,554	–	251,599	271	18,574	–	188,707	437	12,729	–	225,184	79	20,556	–	169,301	49	11,449	–
Republic of Karelia	6,086	4	349	–	7,028	–	503	–	5,342	2	458	–	6,266	–	654	–	4,915	–	331	–
Republic of Komi	11,051	1	686	–	12,933	–	993	–	9,355	–	754	–	11,780	–	1,197	–	8,107	–	590	–
Arkhangelsk Region	14,164	5	984	–	16,202	11	1,353	–	12,420	4	1,044	–	14,670	2	1,451	–	12,167	5	754	–
including Nenets Autonomous Area	572	–	36	–	616	–	37	–	526	–	35	–	558	–	49	–	411	–	19	–
Vologda Region	11,838	–	822	–	12,847	–	988	–	9,698	–	888	–	12,379	6	1,352	–	9,132	–	659	–
Kaliningrad Region	10,040	22	554	–	11,626	29	847	–	8,436	12	571	–	11,474	2	1,016	–	8,634	4	694	–
Leningrad Region	25,839	17	1,454	–	29,141	35	1,974	–	21,324	38	1,288	–	25,464	4	2,348	–	19,391	2	1,131	–
Murmansk Region	8,348	3	644	–	9,808	2	830	–	8,263	–	616	–	10,750	1	1,186	–	8,126	2	680	–
Novgorod Region	4,805	–	302	–	5,485	–	444	–	4,101	–	326	–	5,203	–	599	–	3,893	–	276	–
Pskov Region	3,714	–	210	–	4,324	–	356	–	3,444	–	274	–	4,525	–	475	–	3,649	–	286	–
Saint Petersburg	130,970	192	8,549	–	142,205	194	10,286	–	106,324	381	6,511	–	122,674	63	10,277	–	91,287	36	6,048	–
Southern Federal District	103,568	92	6,184	–	131,278	24	10,041	–	105,245	25	7,537	–	154,925	15	14,681	–	125,474	12	8,096	–
Republic of Adygeya (Adygeya)	1,836	3	81	–	2,460	–	195	–	1,973	–	155	–	3,088	–	276	–	2,489	–	148	–
Republic of Kalmykia	2,144	–	98	–	2,637	–	149	–	2,320	–	122	–	3,742	–	310	–	3,612	–	213	–
Republic of Crimea	2,624	–	298	–	4,020	–	471	–	3,736	–	239	–	5,911	–	566	–	5,977	–	458	–
Krasnodar Territory	42,171	41	2,416	–	56,713	16	4,257	–	44,874	21	3,053	–	66,821	4	5,878	–	52,934	8	3,056	–
Astrakhan Region	6,727	26	382	–	7,682	1	546	–	6,248	1	569	–	8,819	–	897	–	7,048	–	479	–
Volgograd Region	16,509	3	1,029	–	19,623	–	1,723	–	14,725	2	1,242	–	20,602	–	2,404	–	15,553	3	1,230	–
Rostov Region	30,665	18	1,776	–	36,561	7	2,530	–	29,879	2	2,069	–	43,556	12	4,078	–	35,615	1	2,371	–
Sevastopol	890	–	105	–	1,583	–	170	–	1,489	–	88	–	2,387	–	272	–	2,245	–	140	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Caucasian Federal District	25,424	9	1,493	–	34,534	4	3,067	–	32,438	13	4,368	–	46,765	–	6,033	–	37,875	–	3,006	–
Republic of Daghestan	3,492	3	195	–	5,359	1	450	–	5,057	–	775	–	7,496	–	1,118	–	6,727	–	674	–
Republic of Ingushetia	170	–	20	–	282	–	32	–	308	–	84	–	378	–	127	–	415	–	127	–
Kabardino-Balkar Republic	2,401	2	108	–	2,922	3	190	–	2,265	–	226	–	3,444	–	367	–	2,690	–	222	–
Karachai-Cherkess Republic	1,162	–	45	–	1,969	–	139	–	1,699	2	175	–	2,843	–	337	–	2,061	–	166	–
Republic of North Ossetia – Alania	2,481	2	110	–	2,974	–	151	–	2,693	–	168	–	4,507	–	471	–	3,651	–	209	–
Chechen Republic	731	–	105	–	1,918	–	597	–	3,308	–	1,693	–	3,923	–	1,238	–	2,591	–	439	–
Stavropol Territory	14,987	2	910	–	19,109	1	1,509	–	17,110	11	1,246	–	24,173	–	2,376	–	19,740	–	1,169	–
Volga Federal District	288,582	33	18,434	–	331,961	24	27,164	–	259,382	22	21,514	–	361,920	9	39,502	–	276,770	7	20,407	–
Republic of Bashkortostan	45,012	2	2,667	–	52,262	–	4,251	–	42,099	–	3,472	–	60,445	–	6,791	–	44,467	–	3,001	–
Mari El Republic	5,515	–	283	–	6,154	–	478	–	4,714	–	456	–	6,670	–	795	–	5,422	–	389	–
Republic of Mordovia	5,370	–	311	–	6,210	–	473	–	5,000	1	397	–	6,868	–	756	–	5,536	1	366	–
Republic of Tatarstan (Tatarstan)	50,530	–	3,287	–	56,612	–	4,114	–	45,138	1	3,409	–	67,520	–	6,660	–	50,221	–	3,582	–
Udmurt Republic	14,939	–	799	–	17,874	–	1,419	–	13,664	–	1,074	–	18,676	–	1,935	–	14,761	–	1,073	–
Chuvash Republic – Chuvashia	13,727	1	974	–	16,508	2	1,320	–	12,644	1	1,020	–	16,851	–	2,005	–	13,341	–	947	–
Perm Territory	27,996	1	1,822	–	32,300	–	2,518	–	24,131	1	1,984	–	31,295	–	3,324	–	23,608	–	1,665	–
Kirov Region	10,910	–	719	–	13,331	1	1,089	–	9,784	1	824	–	13,496	–	1,580	–	10,115	–	804	–
Nizhny Novgorod Region	31,239	11	2,179	–	33,572	4	3,328	–	25,951	9	2,366	–	34,201	3	3,990	–	26,595	3	2,367	–
Orenburg Region	17,376	–	941	–	20,413	2	1,496	–	15,392	–	1,284	–	21,814	–	2,182	–	17,528	–	1,207	–
Penza Region	9,657	1	629	–	11,651	–	997	–	9,318	1	659	–	13,217	–	1,267	–	11,075	–	680	–
Samara Region	29,168	12	1,907	–	32,808	12	2,928	–	26,096	1	2,398	–	35,709	5	4,041	–	27,381	2	2,153	–
Saratov Region	16,779	1	1,229	–	20,150	1	1,704	–	15,695	2	1,367	–	21,891	–	2,672	–	16,291	–	1,348	–
Ulyanovsk Region	10,364	3	686	–	12,117	2	1,051	–	9,757	4	803	–	13,267	–	1,504	–	10,430	1	826	–
Ural Federal District	169,310	11	10,111	–	195,729	15	14,424	–	153,754	23	12,095	–	206,047	7	20,736	–	148,109	2	10,019	–
Kurgan Region	5,052	–	288	–	6,653	–	514	–	5,064	–	373	–	7,717	–	809	–	6,155	–	474	–
Sverdlovsk Region	50,285	6	3,415	–	58,201	7	4,770	–	46,784	13	3,963	–	62,852	7	6,508	–	47,255	2	3,422	–
Tyumen Region	86,790	3	4,477	–	96,913	3	6,062	–	72,995	7	5,207	–	95,503	–	8,641	–	63,072	–	3,299	–
including Khanty-Mansi Autonomous Area – Yugra	44,196	1	1,958	–	48,356	–	2,779	–	31,801	–	2,136	–	37,173	–	3,411	–	24,907	–	1,263	–
including Yamal-Nenets Autonomous Area	17,867	2	1,103	–	18,467	1	1,236	–	14,340	–	1,152	–	16,045	–	1,687	–	11,123	–	629	–
Chelyabinsk Region	27,182	2	1,931	–	33,961	6	3,077	–	28,911	3	2,551	–	39,974	1	4,778	–	31,628	–	2,824	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
Siberian Federal District	165,355	21	10,971	–	193,714	12	15,686	–	153,064	8	12,615	–	211,071	7	21,740	–	150,971	–	10,532	–
Altai Republic	719	–	39	–	846	–	49	–	731	–	58	–	1,247	–	153	–	971	–	71	–
Republic of Tuva	1,757	–	93	–	2,233	–	131	–	2,225	–	143	–	3,650	–	304	–	2,555	–	163	–
Republic of Khakassia	3,494	6	212	–	4,504	–	358	–	3,742	–	314	–	5,368	–	594	–	3,826	–	243	–
Altai Territory	16,300	1	1,087	–	20,021	3	1,501	–	15,427	–	1,291	–	21,304	–	2,278	–	16,053	–	1,236	–
Krasnoyarsk Territory	35,953	–	2,239	–	40,104	2	3,102	–	32,211	3	2,774	–	43,415	–	4,226	–	30,530	–	2,108	–
Irkutsk Region	22,134	–	1,482	–	26,363	2	2,279	–	20,952	–	1,902	–	28,670	–	3,273	–	21,689	–	1,425	–
Kemerovo Region	18,904	2	1,454	–	22,869	–	2,050	–	18,560	2	1,725	–	25,610	2	3,005	–	17,684	–	1,411	–
Novosibirsk Region	39,579	10	2,496	–	44,799	4	3,486	–	35,064	2	2,340	–	48,333	–	4,169	–	32,805	–	1,926	–
Omsk Region	16,269	1	1,176	–	20,003	–	1,877	–	15,082	1	1,341	–	21,623	4	2,468	–	16,014	–	1,208	–
Tomsk Region	10,246	1	693	–	11,971	–	853	–	9,069	–	727	–	11,849	–	1,270	–	8,844	–	741	–
Far-Eastern Federal District	89,308	66	5,112	–	103,360	51	7,359	–	83,429	39	5,760	–	110,108	27	9,710	–	79,937	9	4,779	–
Republic of Buryatia	5,830	–	332	–	7,177	–	464	–	6,042	–	396	–	8,964	–	1,009	–	6,722	–	471	–
Republic of Sakha (Yakutia)	16,663	9	603	–	18,894	1	966	–	13,632	–	699	–	17,064	–	1,170	–	12,286	–	540	–
Trans-Baikal Territory	7,208	–	388	–	8,937	–	694	–	7,131	2	478	–	9,573	1	872	–	7,741	–	461	–
Kamchatka Territory	4,284	–	330	–	5,158	–	459	–	4,510	–	345	–	6,355	2	653	–	4,430	–	369	–
Primorye Territory	17,872	50	1,050	–	20,726	47	1,610	–	17,684	23	1,363	–	24,234	23	2,152	–	17,326	9	1,099	–
Khabarovsk Territory	16,829	7	1,146	–	19,480	3	1,669	–	15,171	12	1,180	–	20,006	1	1,908	–	13,726	–	876	–
Amur Region	8,168	–	457	–	9,113	–	603	–	8,187	–	583	–	10,713	–	869	–	7,925	–	437	–
Magadan Region	3,000	–	189	–	3,463	–	213	–	2,703	–	198	–	3,096	–	273	–	2,424	–	145	–
Sakhalin Region	7,503	–	506	–	8,037	–	503	–	6,435	1	392	–	7,649	–	557	–	5,463	–	304	–
Jewish Autonomous Region	952	–	46	–	1,202	–	86	–	963	–	69	–	1,154	–	116	–	916	–	40	–
Chukotka Autonomous Area	999	–	63	–	1,173	–	92	–	970	–	56	–	1,302	–	129	–	978	–	36	–

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

Table 3.22

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	**66,216**	**1,000**	**145**	**–**	**67,160**	**639**	**429**	**–**	**23,682**	**806**	**198**	**–**	**14,701**	**7**	**52**	**–**	**5,959**	**–**	**2**	**–**
Central Federal District	24,074	782	87	–	25,588	533	243	–	8,852	599	87	–	5,473	3	41	–	1,741	–	–	–
Belgorod Region	572	7	2	–	567	–	24	–	271	4	–	–	56	–	–	–	35	–	–	–
Bryansk Region	288	–	–	–	250	–	1	–	128	–	–	–	39	–	–	–	33	–	–	–
Vladimir Region	540	6	–	–	470	–	–	–	118	5	–	–	93	–	–	–	47	–	–	–
Voronezh Region	549	–	–	–	576	–	3	–	348	2	–	–	155	–	–	–	90	–	–	–
Ivanovo Region	285	–	–	–	240	3	3	–	89	–	–	–	36	–	–	–	30	–	–	–
Kaluga Region	463	–	–	–	412	2	–	–	172	–	–	–	73	–	–	–	28	–	–	–
Kostroma Region	222	–	1	–	222	–	1	–	65	–	–	–	32	–	–	–	23	–	–	–
Kursk Region	272	–	–	–	246	–	–	–	149	3	–	–	76	–	–	–	39	–	–	–
Lipetsk Region	230	–	–	–	282	–	–	–	110	1	1	–	37	–	–	–	18	–	–	–
Moscow Region	6,096	165	9	–	6,563	76	100	–	2,277	162	21	–	1,376	1	29	–	487	–	–	–
Orel Region	260	–	–	–	300	9	8	–	84	–	–	–	59	–	–	–	32	–	–	–
Ryazan Region	536	–	–	–	500	–	–	–	134	3	–	–	87	–	–	–	27	–	–	–
Smolensk Region	294	6	–	–	311	–	2	–	74	3	–	–	37	–	–	–	18	–	–	–
Tambov Region	161	3	–	–	174	–	–	–	69	1	–	–	49	–	–	–	22	–	–	–
Tver Region	428	4	–	–	444	–	3	–	147	–	–	–	87	–	–	–	41	–	–	–
Tula Region	471	3	1	–	467	3	–	–	165	5	–	–	112	–	–	–	71	–	–	–
Yaroslavl Region	344	–	–	–	319	–	13	–	110	4	–	–	85	–	–	–	27	–	–	–
Moscow	12,062	589	75	–	13,244	439	85	–	4,343	405	64	–	2,984	2	11	–	674	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Western Federal District	8,526	142	16	–	8,890	90	44	–	3,097	107	33	–	1,854	3	–	–	607	–	–	–
Republic of Karelia	245	–	–	–	192	–	–	–	68	–	–	–	54	–	–	–	17	–	–	–
Republic of Komi	344	–	–	–	233	–	–	–	121	5	–	–	85	–	–	–	41	–	–	–
Arkhangelsk Region	561	–	3	–	481	–	9	–	128	–	–	–	71	–	–	–	17	–	–	–
including Nenets Autonomous Area	23	–	–	–	24	–	–	–	5	–	–	–	9	–	–	–	1	–	–	–
Vologda Region	335	–	–	–	273	–	–	–	96	–	–	–	79	–	–	–	42	–	–	–
Kaliningrad Region	656	10	–	–	458	–	1	–	212	1	–	–	85	–	–	–	42	–	–	–
Leningrad Region	1,020	43	6	–	1,214	3	–	–	295	4	–	–	269	–	–	–	60	–	–	–
Murmansk Region	249	1	2	–	184	7	–	–	58	–	–	–	69	–	–	–	33	–	–	–
Novgorod Region	189	–	–	–	271	–	3	–	62	–	–	–	27	–	–	–	23	–	–	–
Pskov Region	159	–	–	–	218	–	–	–	51	–	–	–	25	–	–	–	22	–	–	–
Saint Petersburg	4,768	88	5	–	5,366	80	31	–	2,007	97	33	–	1,090	3	–	–	311	–	–	–
Southern Federal District	5,299	29	7	–	5,969	7	21	–	1,609	25	39	–	1,255	–	–	–	421	–	–	–
Republic of Adygeya (Adygeya)	62	–	–	–	99	–	–	–	21	–	–	–	47	–	–	–	14	–	–	–
Republic of Kalmykia	76	–	–	–	72	–	–	–	41	–	–	–	29	–	–	–	5	–	–	–
Republic of Crimea	1,627	–	1	–	2,037	–	–	–	212	–	–	–	290	–	–	–	23	–	–	–
Krasnodar Territory	1,280	–	–	–	1,420	–	15	–	585	8	39	–	344	–	–	–	165	–	–	–
Astrakhan Region	173	–	–	–	129	–	2	–	84	4	–	–	57	–	–	–	26	–	–	–
Volgograd Region	566	26	–	–	519	–	2	–	201	–	–	–	123	–	–	–	58	–	–	–
Rostov Region	930	3	6	–	851	7	2	–	344	14	–	–	193	–	–	–	114	–	–	–
Sevastopol	586	–	–	–	841	–	–	–	119	–	–	–	171	–	–	–	17	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Caucasian Federal District	755	6	2	–	728	–	3	–	318	33	–	–	256	–	–	–	129	–	–	–
Republic of Daghestan	67	–	–	–	101	–	3	–	49	1	–	–	18	–	–	–	15	–	–	–
Republic of Ingushetia	–	–	–	–	1	–	–	–	2	–	–	–	2	–	–	–	–	–	–	–
Kabardino-Balkar Republic	76	–	–	–	93	–	–	–	26	3	–	–	32	–	–	–	9	–	–	–
Karachai-Cherkess Republic	38	–	–	–	37	–	–	–	15	–	–	–	19	–	–	–	14	–	–	–
Republic of North Ossetia – Alania	77	–	–	–	87	–	–	–	37	24	–	–	24	–	–	–	18	–	–	–
Chechen Republic	29	–	–	–	40	–	–	–	13	–	–	–	11	–	–	–	9	–	–	–
Stavropol Territory	468	6	2	–	370	–	–	–	175	4	–	–	150	–	–	–	64	–	–	–
Volga Federal District	11,920	30	19	–	11,145	9	57	–	4,112	15	16	–	2,115	1	–	–	1,083	–	–	–
Republic of Bashkortostan	1,614	–	–	–	1,559	–	25	–	711	–	–	–	352	–	–	–	191	–	–	–
Mari El Republic	218	–	–	–	202	–	–	–	36	–	4	–	43	–	–	–	20	–	–	–
Republic of Mordovia	237	3	–	–	273	–	–	–	54	–	–	–	43	–	–	–	31	–	–	–
Republic of Tatarstan (Tatarstan)	2,166	–	6	–	2,028	–	13	–	625	–	–	–	399	–	–	–	152	–	–	–
Udmurt Republic	519	–	–	–	603	–	2	–	383	–	–	–	106	–	–	–	48	–	–	–
Chuvash Republic – Chuvashia	910	23	2	–	740	–	–	–	168	–	–	–	72	–	–	–	49	–	–	–
Perm Territory	848	–	–	–	799	–	–	–	286	–	9	–	215	1	–	–	115	–	–	–
Kirov Region	742	–	2	–	560	1	1	–	186	–	–	–	70	–	–	–	27	–	–	–
Nizhny Novgorod Region	1,270	–	1	–	1,194	3	1	–	492	–	2	–	201	–	–	–	116	–	–	–
Orenburg Region	776	–	3	–	768	–	1	–	265	–	–	–	124	–	–	–	79	–	–	–
Penza Region	416	–	2	–	425	5	4	–	141	1	–	–	88	–	–	–	34	–	–	–
Samara Region	1,078	4	–	–	1,021	1	6	–	392	1	–	–	188	–	–	–	103	–	–	–
Saratov Region	780	–	1	–	576	–	1	–	249	5	–	–	115	–	–	–	72	–	–	–
Ulyanovsk Region	345	–	1	–	398	–	2	–	125	8	–	–	100	–	–	–	43	–	–	–
Ural Federal District	5,565	12	8	–	4,929	–	17	–	2,037	1	6	–	1,245	–	5	–	661	–	2	–
Kurgan Region	172	–	–	–	135	–	–	–	87	–	–	–	24	–	–	–	18	–	–	–
Sverdlovsk Region	1,981	3	7	–	1,891	–	2	–	707	1	–	–	462	–	5	–	171	–	2	–
Tyumen Region	2,370	6	–	–	1,952	–	12	–	883	–	1	–	555	–	–	–	312	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	1,391	2	–	–	1,006	–	5	–	403	–	1	–	278	–	–	–	171	–	–	–
including Yamal-Nenets Autonomous Area	167	–	–	–	192	–	–	–	68	–	–	–	65	–	–	–	62	–	–	–
Chelyabinsk Region	1,041	3	2	–	951	–	2	–	360	–	5	–	203	–	–	–	159	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
Siberian Federal District	6,424	–	5	–	6,171	–	29	–	2,444	11	6	–	1,694	–	6	–	770	–	–	–
Altai Republic	64	–	–	–	61	–	–	–	11	–	–	–	6	–	–	–	5	–	–	–
Republic of Tuva	132	–	–	–	120	–	–	–	35	–	–	–	21	–	–	–	9	–	–	–
Republic of Khakassia	132	–	–	–	115	–	–	–	41	–	–	–	40	–	–	–	16	–	–	–
Altai Territory	601	–	–	–	735	–	2	–	301	–	–	–	181	–	–	–	65	–	–	–
Krasnoyarsk Territory	1,171	–	3	–	1,148	–	9	–	524	1	–	–	380	–	–	–	182	–	–	–
Irkutsk Region	686	–	–	–	703	–	–	–	419	–	2	–	259	–	–	–	88	–	–	–
Kemerovo Region	620	–	–	–	570	–	1	–	280	–	–	–	165	–	2	–	99	–	–	–
Novosibirsk Region	1,968	–	2	–	1,648	–	11	–	441	9	–	–	349	–	4	–	173	–	–	–
Omsk Region	674	–	–	–	718	–	3	–	267	1	3	–	187	–	–	–	73	–	–	–
Tomsk Region	376	–	–	–	353	–	3	–	126	–	–	–	105	–	–	–	61	–	–	–
Far-Eastern Federal District	3,653	–	–	–	3,739	–	15	–	1,214	15	12	–	810	–	–	–	547	–	–	–
Republic of Buryatia	233	–	–	–	205	–	–	–	97	–	–	–	58	–	–	–	31	–	–	–
Republic of Sakha (Yakutia)	791	–	–	–	862	–	3	–	308	–	–	–	219	–	–	–	148	–	–	–
Trans-Baikal Territory	268	–	–	–	266	–	3	–	123	–	–	–	61	–	–	–	45	–	–	–
Kamchatka Territory	170	–	–	–	102	–	–	–	90	–	4	–	30	–	–	–	48	–	–	–
Primorye Territory	586	–	–	–	787	–	–	–	255	15	8	–	178	–	–	–	81	–	–	–
Khabarovsk Territory	690	–	–	–	672	–	6	–	134	–	–	–	135	–	–	–	64	–	–	–
Amur Region	331	–	–	–	346	–	–	–	62	–	–	–	56	–	–	–	65	–	–	–
Magadan Region	76	–	–	–	107	–	–	–	17	–	–	–	17	–	–	–	21	–	–	–
Sakhalin Region	399	–	–	–	289	–	–	–	107	–	–	–	41	–	–	–	40	–	–	–
Jewish Autonomous Region	76	–	–	–	49	–	2	–	10	–	–	–	9	–	–	–	5	–	–	–
Chukotka Autonomous Area	33	–	–	–	54	–	–	–	10	–	–	–	7	–	–	–	–	–	–	–

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

Table 3.23

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	**15,149**	**67**	**390**	**–**	**17,402**	**78**	**441**	**–**	**15,827**	**25**	**234**	**–**	**22,207**	**23**	**260**	**–**	**3,935**	**55**	**16**	**–**
Central Federal District	7,096	43	209	–	7,687	71	191	–	7,478	22	131	–	10,215	23	106	–	2,304	55	11	–
Belgorod Region	55	–	9	–	55	–	2	–	43	–	2	–	68	–	–	–	1	–	–	–
Bryansk Region	39	–	–	–	34	–	4	–	23	–	–	–	60	–	–	–	9	–	–	–
Vladimir Region	69	–	6	–	61	–	–	–	47	–	5	–	51	–	–	–	17	–	–	–
Voronezh Region	79	–	–	–	84	2	2	–	64	–	1	–	91	–	–	–	30	–	–	–
Ivanovo Region	50	–	–	–	32	–	2	–	25	–	–	–	53	–	–	–	17	–	–	–
Kaluga Region	73	–	–	–	68	–	–	–	60	–	–	–	78	–	–	–	13	–	–	–
Kostroma Region	23	–	–	–	53	–	1	–	30	–	–	–	40	–	9	–	6	–	–	–
Kursk Region	48	–	4	–	43	–	2	–	24	–	–	–	14	–	–	–	9	–	–	–
Lipetsk Region	43	–	3	–	49	–	–	–	36	–	–	–	52	–	–	–	20	–	–	–
Moscow Region	1,724	21	27	–	1,956	21	53	–	1,744	–	59	–	2,332	–	32	–	468	–	8	–
Orel Region	48	–	3	–	39	–	–	–	29	–	–	–	43	–	–	–	5	–	–	–
Ryazan Region	58	–	–	–	42	–	–	–	88	–	3	–	75	–	–	–	16	–	1	–
Smolensk Region	41	–	–	–	55	–	–	–	62	–	–	–	65	–	–	–	20	–	–	–
Tambov Region	31	–	–	–	37	–	1	–	15	–	–	–	16	–	–	–	–	–	–	–
Tver Region	51	–	2	–	87	–	–	–	47	–	–	–	87	–	5	–	11	–	–	–
Tula Region	81	–	6	–	90	–	–	–	83	–	–	–	47	–	–	–	31	–	–	–
Yaroslavl Region	82	–	–	–	66	–	–	–	62	–	–	–	29	–	4	–	3	–	–	–
Moscow	4,503	22	149	–	4,835	49	125	–	4,996	22	62	–	7,016	23	56	–	1,628	55	2	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Western Federal District	2,838	9	17	–	3,435	4	63	–	2,975	–	29	–	4,775	–	77	–	684	–	1	–
Republic of Karelia	29	–	–	–	25	–	5	–	34	–	3	–	35	–	–	–	1	–	–	–
Republic of Komi	40	–	–	–	52	–	2	–	38	–	–	–	126	–	2	–	–	–	–	–
Arkhangelsk Region	56	–	2	–	70	–	6	–	66	–	–	–	65	–	–	–	6	–	–	–
including Nenets Autonomous Area	–	–	–	–	2	–	–	–	2	–	–	–	6	–	–	–	–	–	–	–
Vologda Region	45	–	–	–	64	–	2	–	42	–	–	–	59	–	–	–	6	–	–	–
Kaliningrad Region	104	–	1	–	128	–	–	–	183	–	2	–	157	–	–	–	–	–	–	–
Leningrad Region	453	2	5	–	521	4	12	–	413	–	5	–	760	–	21	–	57	–	–	–
Murmansk Region	28	–	–	–	35	–	–	–	27	–	–	–	80	–	–	–	19	–	–	–
Novgorod Region	44	–	–	–	49	–	3	–	28	–	–	–	46	–	–	–	14	–	–	–
Pskov Region	26	–	–	–	55	–	4	–	17	–	–	–	50	–	7	–	3	–	–	–
Saint Petersburg	2,013	7	9	–	2,436	–	28	–	2,125	–	20	–	3,397	–	47	–	578	–	1	–
Southern Federal District	488	13	7	–	586	1	23	–	404	–	6	–	842	–	7	–	185	–	1	–
Republic of Adygeya (Adygeya)	17	–	–	–	11	–	–	–	–	–	–	–	10	–	–	–	2	–	–	–
Republic of Kalmykia	7	–	–	–	19	–	–	–	12	–	–	–	52	–	–	–	5	–	–	–
Republic of Crimea	6	–	–	–	11	–	–	–	5	–	–	–	62	–	–	–	12	–	–	–
Krasnodar Territory	207	5	3	–	268	1	15	–	185	–	6	–	389	–	5	–	109	–	–	–
Astrakhan Region	30	–	–	–	37	–	–	–	19	–	–	–	19	–	–	–	9	–	–	–
Volgograd Region	109	–	3	–	78	–	1	–	73	–	–	–	102	–	2	–	25	–	1	–
Rostov Region	111	7	1	–	157	–	7	–	109	–	–	–	195	–	–	–	22	–	–	–
Sevastopol	1	–	–	–	4	–	–	–	1	–	–	–	12	–	–	–	2	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Caucasian Federal District	110	–	2	–	181	–	3	–	155	3	–	–	208	–	–	–	19	–	–	–
Republic of Daghestan	16	–	–	–	23	–	–	–	40	–	–	–	29	–	–	–	3	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–	–	–	4	–	–	–	1	–	–	–
Kabardino-Balkar Republic	13	–	–	–	21	–	–	–	12	–	–	–	31	–	–	–	–	–	–	–
Karachai-Cherkess Republic	6	–	–	–	9	–	–	–	17	–	–	–	8	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	18	–	–	–	21	–	–	–	17	–	–	–	47	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	19	–	–	–	7	–	–	–	8	–	–	–	–	–	–	–
Stavropol Territory	57	–	2	–	87	–	3	–	63	3	–	–	82	–	–	–	15	–	–	–
Volga Federal District	1,839	3	59	–	2,248	–	85	–	1,831	–	26	–	2,352	–	24	–	283	–	–	–
Republic of Bashkortostan	232	–	9	–	262	–	5	–	285	–	8	–	392	–	6	–	31	–	–	–
Mari El Republic	28	–	–	–	13	–	6	–	1	–	–	–	34	–	3	–	3	–	–	–
Republic of Mordovia	28	–	–	–	16	–	–	–	19	–	–	–	25	–	1	–	15	–	–	–
Republic of Tatarstan (Tatarstan)	321	–	14	–	301	–	5	–	322	–	4	–	443	–	4	–	66	–	–	–
Udmurt Republic	58	–	1	–	91	–	1	–	56	–	–	–	87	–	–	–	13	–	–	–
Chuvash Republic – Chuvashia	103	–	–	–	88	–	1	–	89	–	2	–	59	–	6	–	2	–	–	–
Perm Territory	288	–	8	–	483	–	29	–	329	–	12	–	256	–	–	–	30	–	–	–
Kirov Region	102	–	1	–	140	–	4	–	57	–	–	–	72	–	–	–	17	–	–	–
Nizhny Novgorod Region	149	–	5	–	160	–	10	–	134	–	–	–	220	–	–	–	6	–	–	–
Orenburg Region	149	–	7	–	253	–	14	–	102	–	–	–	104	–	–	–	11	–	–	–
Penza Region	30	–	–	–	51	–	–	–	21	–	–	–	77	–	–	–	6	–	–	–
Samara Region	193	3	7	–	214	–	6	–	223	–	–	–	245	–	4	–	43	–	–	–
Saratov Region	107	–	4	–	101	–	3	–	127	–	–	–	261	–	–	–	32	–	–	–
Ulyanovsk Region	51	–	2	–	75	–	–	–	67	–	–	–	75	–	–	–	8	–	–	–
Ural Federal District	966	–	30	–	1,203	2	29	–	1,170	–	17	–	1,411	–	18	–	203	–	4	–
Kurgan Region	19	–	–	–	30	–	–	–	26	–	–	–	44	–	–	–	8	–	–	–
Sverdlovsk Region	276	–	3	–	376	2	3	–	405	–	3	–	427	–	5	–	67	–	–	–
Tyumen Region	512	–	24	–	620	–	25	–	542	–	14	–	698	–	4	–	89	–	4	–
including Khanty-Mansi Autonomous Area – Yugra	299	–	13	–	343	–	20	–	281	–	10	–	310	–	4	–	34	–	–	–
including Yamal-Nenets Autonomous Area	33	–	–	–	53	–	2	–	56	–	–	–	33	–	–	–	19	–	–	–
Chelyabinsk Region	159	–	4	–	176	–	1	–	197	–	1	–	242	–	9	–	39	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
Siberian Federal District	1,302	–	47	–	1,434	–	34	–	1,257	–	18	–	1,586	–	21	–	203	–	–	–
Altai Republic	2	–	–	–	4	–	–	–	2	–	–	–	2	–	–	–	–	–	–	–
Republic of Tuva	10	–	–	–	28	–	–	–	21	–	–	–	41	–	2	–	–	–	–	–
Republic of Khakassia	16	–	–	–	21	–	–	–	25	–	1	–	39	–	–	–	–	–	–	–
Altai Territory	113	–	4	–	100	–	2	–	127	–	–	–	104	–	–	–	12	–	–	–
Krasnoyarsk Territory	212	–	3	–	246	–	4	–	237	–	10	–	479	–	5	–	44	–	–	–
Irkutsk Region	121	–	14	–	198	–	1	–	147	–	1	–	159	–	5	–	24	–	–	–
Kemerovo Region	128	–	–	–	113	–	–	–	97	–	–	–	145	–	3	–	23	–	–	–
Novosibirsk Region	515	–	15	–	518	–	19	–	443	–	–	–	343	–	2	–	56	–	–	–
Omsk Region	121	–	7	–	118	–	8	–	98	–	5	–	173	–	3	–	38	–	–	–
Tomsk Region	64	–	3	–	88	–	–	–	58	–	1	–	100	–	–	–	7	–	–	–
Far-Eastern Federal District	511	–	20	–	629	–	13	–	558	–	6	–	819	–	6	–	54	–	–	–
Republic of Buryatia	24	–	–	–	40	–	–	–	52	–	–	–	34	–	–	–	5	–	–	–
Republic of Sakha (Yakutia)	80	–	3	–	102	–	–	–	65	–	–	–	135	–	–	–	6	–	–	–
Trans-Baikal Territory	33	–	–	–	35	–	1	–	20	–	–	–	31	–	–	–	2	–	–	–
Kamchatka Territory	25	–	–	–	16	–	3	–	21	–	–	–	11	–	–	–	6	–	–	–
Primorye Territory	122	–	11	–	100	–	–	–	113	–	–	–	125	–	–	–	14	–	–	–
Khabarovsk Territory	124	–	2	–	185	–	7	–	170	–	6	–	246	–	2	–	17	–	–	–
Amur Region	56	–	–	–	80	–	2	–	55	–	–	–	129	–	–	–	–	–	–	–
Magadan Region	10	–	4	–	15	–	–	–	13	–	–	–	38	–	4	–	–	–	–	–
Sakhalin Region	35	–	–	–	45	–	–	–	39	–	–	–	69	–	–	–	5	–	–	–
Jewish Autonomous Region	2	–	–	–	9	–	–	–	5	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	3	–	–	–	6	–	–	–	2	–	–	–	–	–	–	–

VOLUME OF MLS EARLY REPAID ASSIGNMENT COMPENSATION
(MILLION RUBLES)

Table 3.24

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	**384**	**117**	**8**	**–**	**339**	**36**	**–**	**–**	**166**	**15**	**–**	**–**	**408**	**3**	**42**	**–**	**156**	**3**	**2**	**–**
Central Federal District	179	60	–	–	166	23	–	–	63	–	–	–	283	–	7	–	95	3	2	–
Belgorod Region	4	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Bryansk Region	14	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Voronezh Region	8	–	–	–	7	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	1	–	–	–	2	–	–	–	–	–	–	–	5	–	–	–	–	–	–	–
Kaluga Region	1	–	–	–	4	–	–	–	–	–	–	–	7	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–
Moscow Region	48	43	–	–	32	10	–	–	29	–	–	–	71	–	–	–	27	3	2	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	3	–	–	–
Ryazan Region	7	–	–	–	3	–	–	–	–	–	–	–	6	–	–	–	–	–	–	–
Smolensk Region	4	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	1	–	–	–	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–
Tula Region	2	–	–	–	2	–	–	–	1	–	–	–	1	–	–	–	2	–	–	–
Yaroslavl Region	2	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	3	–	–	–
Moscow	84	17	–	–	109	12	–	–	30	–	–	–	192	–	7	–	57	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Western Federal District	5	57	–	–	33	13	–	–	41	15	–	–	7	–	–	–	3	–	–	–
Republic of Karelia	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Komi	2	–	–	–	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vologda Region	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kaliningrad Region	1	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Leningrad Region	–	–	–	–	2	5	–	–	–	15	–	–	–	–	–	–	–	–	–	–
Murmansk Region	1	–	–	–	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–
Novgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Pskov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Saint Petersburg	–	57	–	–	23	8	–	–	39	–	–	–	7	–	–	–	3	–	–	–
Southern Federal District	26	–	–	–	20	–	–	–	5	–	–	–	4	–	–	–	22	–	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	–	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–
Krasnodar Territory	11	–	–	–	7	–	–	–	2	–	–	–	1	–	–	–	11	–	–	–
Astrakhan Region	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Volgograd Region	3	–	–	–	6	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–
Rostov Region	11	–	–	–	7	–	–	–	2	–	–	–	–	–	–	–	10	–	–	–
Sevastopol	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Caucasian Federal District	5	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Karachai-Cherkess Republic	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	1	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Volga Federal District	93	–	3	–	58	–	–	–	18	–	–	–	12	3	–	–	15	–	–	–
Republic of Bashkortostan	2	–	–	–	6	–	–	–	2	–	–	–	2	–	–	–	3	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	20	–	–	–	13	–	–	–	3	–	–	–	2	–	–	–	–	–	–	–
Udmurt Republic	3	–	–	–	2	–	–	–	3	–	–	–	–	–	–	–	–	–	–	–
Chuvash Republic – Chuvashia	1	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Perm Territory	18	–	3	–	2	–	–	–	–	–	–	–	2	3	–	–	2	–	–	–
Kirov Region	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	18	–	–	–	4	–	–	–	–	–	–	–	1	–	–	–	9	–	–	–
Orenburg Region	2	–	–	–	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–
Penza Region	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Samara Region	20	–	–	–	19	–	–	–	5	–	–	–	6	–	–	–	–	–	–	–
Saratov Region	7	–	–	–	4	–	–	–	1	–	–	–	–	–	–	–	1	–	–	–
Ulyanovsk Region	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	1	–	–	–
Ural Federal District	30	–	–	–	30	–	–	–	5	–	–	–	25	–	–	–	12	–	–	–
Kurgan Region	2	–	–	–	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	13	–	–	–	16	–	–	–	1	–	–	–	14	–	–	–	2	–	–	–
Tyumen Region	7	–	–	–	6	–	–	–	2	–	–	–	9	–	–	–	9	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	2	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	4	–	–	–
including Yamal-Nenets Autonomous Area	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	8	–	–	–	6	–	–	–	3	–	–	–	2	–	–	–	2	–	–	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
Siberian Federal District	22	–	–	–	18	–	–	–	21	–	–	–	72	–	35	–	7	–	–	–
Altai Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	–	–	–	–	3	–	–	–	–	–	–	–
Altai Territory	1	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–	2	–	–	–
Krasnoyarsk Territory	3	–	–	–	6	–	–	–	1	–	–	–	5	–	–	–	1	–	–	–
Irkutsk Region	–	–	–	–	6	–	–	–	13	–	–	–	7	–	–	–	3	–	–	–
Kemerovo Region	3	–	–	–	3	–	–	–	2	–	–	–	6	–	1	–	–	–	–	–
Novosibirsk Region	11	–	–	–	1	–	–	–	2	–	–	–	48	–	34	–	1	–	–	–
Omsk Region	–	–	–	–	1	–	–	–	–	–	–	–	1	–	1	–	–	–	–	–
Tomsk Region	3	–	–	–	–	–	–	–	4	–	–	–	–	–	–	–	1	–	–	–
Far-Eastern Federal District	24	–	5	–	11	–	–	–	12	–	–	–	5	–	–	–	1	–	–	–
Republic of Buryatia	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	11	–	3	–	2	–	–	–	1	–	–	–	1	–	–	–	–	–	–	–
Trans-Baikal Territory	3	–	2	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	3	–	–	–	–	–	–	–	3	–	–	–	–	–	–	–	–	–	–	–
Primorye Territory	6	–	–	–	6	–	–	–	–	–	–	–	4	–	–	–	–	–	–	–
Khabarovsk Territory	–	–	–	–	1	–	–	–	8	–	–	–	–	–	–	–	1	–	–	–
Amur Region	1	–	–	–	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–
Magadan Region	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

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

Table 3.25

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	**56,677**	**70**	**2,588**	**–**	**47,613**	**33**	**2,994**	**–**	**30,576**	**7**	**1,313**	**–**	**17,216**	**3**	**321**	**–**	**45,482**	**32**	**1,403**	**–**
Central Federal District	22,398	70	1,084	–	16,644	13	1,475	–	11,540	7	535	–	5,693	3	99	–	16,255	21	513	–
Belgorod Region	400	–	25	–	308	–	17	–	151	–	8	–	123	–	–	–	347	–	8	–
Bryansk Region	212	–	10	–	174	–	4	–	108	–	1	–	90	–	1	–	248	–	10	–
Vladimir Region	194	–	4	–	137	–	14	–	206	–	5	–	73	–	–	–	262	–	16	–
Voronezh Region	259	–	15	–	274	–	29	–	274	–	–	–	213	1	2	–	464	–	14	–
Ivanovo Region	211	–	3	–	120	–	7	–	111	–	1	–	77	–	2	–	157	–	–	–
Kaluga Region	180	–	10	–	137	–	7	–	212	–	1	–	110	–	–	–	276	–	5	–
Kostroma Region	145	–	1	–	95	–	8	–	78	–	1	–	43	–	3	–	94	–	11	–
Kursk Region	309	–	13	–	222	–	9	–	169	–	6	–	93	–	–	–	231	–	12	–
Lipetsk Region	271	–	7	–	171	–	3	–	176	–	15	–	86	–	–	–	208	–	2	–
Moscow Region	5,971	21	232	–	4,275	–	361	–	3,098	–	124	–	1,375	2	61	–	3,853	–	142	–
Orel Region	257	–	17	–	164	–	7	–	108	–	2	–	61	–	–	–	111	–	3	–
Ryazan Region	158	–	4	–	191	–	4	–	179	–	4	–	103	–	–	–	197	–	2	–
Smolensk Region	108	–	9	–	95	–	2	–	110	–	–	–	76	–	–	–	99	–	2	–
Tambov Region	277	–	7	–	161	–	5	–	124	–	1	–	83	–	–	–	137	–	5	–
Tver Region	150	–	6	–	158	–	12	–	182	–	1	–	108	–	1	–	225	–	–	–
Tula Region	266	–	11	–	224	–	34	–	276	–	3	–	141	–	–	–	335	–	12	–
Yaroslavl Region	147	–	11	–	142	–	3	–	158	–	11	–	71	–	4	–	193	–	10	–
Moscow	12,882	49	699	–	9,595	13	948	–	5,819	7	352	–	2,768	–	24	–	8,819	21	259	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Western Federal District	7,380	–	337	–	5,572	21	302	–	3,725	–	160	–	1,675	–	34	–	5,324	–	131	–
Republic of Karelia	360	–	8	–	294	–	19	–	159	–	7	–	54	–	–	–	143	–	6	–
Republic of Komi	268	–	14	–	219	–	12	–	110	–	2	–	111	–	4	–	173	–	9	–
Arkhangelsk Region	173	–	11	–	213	–	7	–	173	–	12	–	147	–	–	–	315	–	5	–
including Nenets Autonomous Area	3	–	–	–	6	–	–	–	11	–	3	–	4	–	–	–	11	–	–	–
Vologda Region	179	–	18	–	158	–	19	–	107	–	4	–	103	–	3	–	222	–	3	–
Kaliningrad Region	569	–	14	–	276	–	4	–	223	–	14	–	86	–	–	–	284	–	2	–
Leningrad Region	863	–	33	–	692	1	31	–	523	–	22	–	273	–	3	–	726	–	8	–
Murmansk Region	353	–	14	–	212	–	16	–	105	–	8	–	67	–	4	–	179	–	1	–
Novgorod Region	235	–	7	–	103	–	1	–	60	–	3	–	47	–	–	–	104	–	6	–
Pskov Region	208	–	2	–	113	–	1	–	73	–	–	–	21	–	–	–	115	–	7	–
Saint Petersburg	4,171	–	216	–	3,291	20	191	–	2,191	–	88	–	767	–	20	–	3,063	–	86	–
Southern Federal District	2,329	–	108	–	1,855	–	101	–	1,646	–	54	–	1,193	–	30	–	2,838	–	108	–
Republic of Adygeya (Adygeya)	13	–	–	–	28	–	1	–	43	–	–	–	26	–	–	–	70	–	2	–
Republic of Kalmykia	41	–	1	–	38	–	–	–	29	–	–	–	58	–	1	–	128	–	3	–
Republic of Crimea	6	–	–	–	9	–	–	–	34	–	2	–	25	–	–	–	92	–	–	–
Krasnodar Territory	611	–	28	–	626	–	32	–	794	–	20	–	482	–	16	–	1,234	–	45	–
Astrakhan Region	106	–	5	–	119	–	2	–	73	–	3	–	72	–	–	–	199	–	7	–
Volgograd Region	1,011	–	50	–	543	–	33	–	305	–	16	–	222	–	4	–	329	–	14	–
Rostov Region	541	–	24	–	490	–	33	–	356	–	15	–	288	–	9	–	757	–	34	–
Sevastopol	–	–	–	–	2	–	–	–	11	–	–	–	19	–	–	–	30	–	4	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Caucasian Federal District	469	–	19	–	468	–	41	–	513	–	11	–	427	–	6	–	1,033	–	43	–
Republic of Daghestan	33	–	–	–	49	–	–	–	127	–	1	–	94	–	1	–	236	–	4	–
Republic of Ingushetia	4	–	1	–	3	–	–	–	19	–	–	–	16	–	–	–	19	–	–	–
Kabardino-Balkar Republic	45	–	–	–	39	–	1	–	37	–	2	–	41	–	–	–	91	–	15	–
Karachai-Cherkess Republic	20	–	–	–	19	–	8	–	27	–	–	–	31	–	–	–	80	–	–	–
Republic of North Ossetia – Alania	139	–	5	–	57	–	–	–	53	–	–	–	29	–	2	–	70	–	–	–
Chechen Republic	14	–	–	–	22	–	–	–	28	–	7	–	26	–	2	–	86	–	3	–
Stavropol Territory	212	–	12	–	278	–	31	–	222	–	1	–	190	–	1	–	450	–	22	–
Volga Federal District	9,598	–	414	–	5,875	–	382	–	5,108	–	166	–	3,001	–	46	–	7,953	10	249	–
Republic of Bashkortostan	2,393	–	75	–	1,261	–	63	–	925	–	31	–	560	–	7	–	1,140	–	40	–
Mari El Republic	63	–	6	–	81	–	1	–	76	–	–	–	41	–	–	–	109	–	4	–
Republic of Mordovia	110	–	3	–	92	–	6	–	107	–	9	–	56	–	–	–	145	7	4	–
Republic of Tatarstan (Tatarstan)	1,028	–	54	–	692	–	40	–	747	–	4	–	449	–	8	–	1,471	–	55	–
Udmurt Republic	143	–	7	–	185	–	11	–	236	–	6	–	169	–	–	–	414	–	13	–
Chuvash Republic – Chuvashia	260	–	26	–	161	–	17	–	164	–	9	–	121	–	–	–	308	–	13	–
Perm Territory	1,809	–	57	–	753	–	41	–	402	–	13	–	328	–	5	–	704	–	22	–
Kirov Region	590	–	34	–	451	–	12	–	227	–	7	–	142	–	12	–	269	–	8	–
Nizhny Novgorod Region	1,014	–	28	–	593	–	51	–	527	–	33	–	205	–	–	–	608	–	10	–
Orenburg Region	490	–	54	–	393	–	38	–	308	–	20	–	214	–	3	–	1,207	–	22	–
Penza Region	410	–	17	–	190	–	11	–	160	–	4	–	158	–	–	–	286	–	13	–
Samara Region	561	–	26	–	478	–	47	–	766	–	24	–	275	–	9	–	593	3	21	–
Saratov Region	573	–	21	–	380	–	26	–	322	–	1	–	157	–	–	–	443	–	19	–
Ulyanovsk Region	155	–	6	–	164	–	17	–	142	–	5	–	125	–	1	–	257	–	5	–
Ural Federal District	4,812	–	211	–	10,236	–	211	–	2,699	–	92	–	2,004	–	29	–	4,091	–	118	–
Kurgan Region	204	–	10	–	150	–	3	–	92	–	3	–	66	–	–	–	152	–	3	–
Sverdlovsk Region	1,985	–	88	–	1,268	–	92	–	901	–	36	–	434	–	7	–	1,076	–	27	–
Tyumen Region	2,135	–	83	–	8,348	–	90	–	1,131	–	37	–	1,160	–	18	–	2,099	–	47	–
including Khanty-Mansi Autonomous Area – Yugra	1,023	–	50	–	3,400	–	37	–	547	–	15	–	373	–	–	–	690	–	17	–
including Yamal-Nenets Autonomous Area	172	–	6	–	1,515	–	23	–	178	–	–	–	410	–	–	–	420	–	11	–
Chelyabinsk Region	489	–	30	–	469	–	26	–	575	–	16	–	344	–	5	–	763	–	41	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
Siberian Federal District	6,357	–	302	–	4,695	–	342	–	3,527	–	199	–	1,965	–	39	–	5,107	–	162	–
Altai Republic	21	–	–	–	12	–	–	–	19	–	1	–	11	–	–	–	49	–	–	–
Republic of Tuva	20	–	3	–	19	–	–	–	56	–	–	–	70	–	2	–	213	–	6	–
Republic of Khakassia	181	–	4	–	125	–	22	–	100	–	9	–	69	–	9	–	112	–	3	–
Altai Territory	777	–	28	–	541	–	33	–	414	–	52	–	210	–	2	–	523	–	11	–
Krasnoyarsk Territory	794	–	49	–	672	–	46	–	622	–	20	–	356	–	5	–	959	–	23	–
Irkutsk Region	1,339	–	49	–	982	–	63	–	511	–	37	–	268	–	4	–	818	–	56	–
Kemerovo Region	947	–	40	–	484	–	29	–	421	–	27	–	270	–	6	–	561	–	12	–
Novosibirsk Region	885	–	72	–	851	–	73	–	773	–	23	–	425	–	1	–	1,084	–	33	–
Omsk Region	939	–	36	–	672	–	46	–	413	–	29	–	198	–	10	–	560	–	15	–
Tomsk Region	456	–	21	–	336	–	31	–	198	–	–	–	89	–	–	–	228	–	5	–
Far-Eastern Federal District	3,334	–	113	–	2,268	–	140	–	1,816	–	96	–	1,259	–	39	–	2,881	–	78	–
Republic of Buryatia	278	–	5	–	188	–	6	–	137	–	6	–	123	–	–	–	256	–	2	–
Republic of Sakha (Yakutia)	323	–	12	–	241	–	12	–	300	–	3	–	183	–	12	–	588	–	5	–
Trans-Baikal Territory	322	–	12	–	179	–	3	–	154	–	–	–	90	–	5	–	353	–	36	–
Kamchatka Territory	208	–	–	–	122	–	8	–	95	–	9	–	34	–	–	–	108	–	11	–
Primorye Territory	847	–	29	–	653	–	55	–	405	–	33	–	304	–	3	–	642	–	19	–
Khabarovsk Territory	784	–	22	–	441	–	25	–	390	–	31	–	211	–	–	–	351	–	3	–
Amur Region	277	–	20	–	175	–	5	–	126	–	6	–	160	–	18	–	259	–	3	–
Magadan Region	51	–	4	–	47	–	7	–	41	–	–	–	45	–	–	–	46	–	–	–
Sakhalin Region	207	–	3	–	199	–	18	–	139	–	9	–	83	–	1	–	214	–	–	–
Jewish Autonomous Region	32	–	6	–	12	–	–	–	15	–	–	–	13	–	–	–	32	–	–	–
Chukotka Autonomous Area	5	–	–	–	10	–	–	–	14	–	–	–	13	–	–	–	32	–	–	–

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

Table 3.26

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
The Russian Federation	**156,824**	**8**	**32,270**	**–**	**113,360**	**10**	**26,975**	**–**	**96,365**	**4**	**24,811**	**–**	**120,413**	**–**	**38,337**	**–**	**104,894**	**1**	**25,763**	**–**
Central Federal District	34,967	4	6,619	–	22,930	5	4,169	–	18,285	3	2,820	–	21,055	–	4,616	–	20,194	1	3,117	–
Belgorod Region	1,428	–	395	–	728	–	163	–	573	–	103	–	689	–	170	–	613	–	105	–
Bryansk Region	1,179	–	311	–	609	–	132	–	470	–	97	–	552	–	160	–	541	–	112	–
Vladimir Region	1,527	–	360	–	891	–	214	–	654	–	136	–	867	–	268	–	752	–	157	–
Voronezh Region	2,557	–	426	–	1,592	–	295	–	1,144	–	200	–	1,357	–	307	–	1,223	–	187	–
Ivanovo Region	999	–	247	–	527	–	127	–	408	–	106	–	556	–	170	–	463	–	99	–
Kaluga Region	1,383	–	251	–	825	–	176	–	693	–	120	–	909	–	219	–	796	–	127	–
Kostroma Region	859	–	206	–	452	–	112	–	337	–	75	–	432	–	127	–	361	–	78	–
Kursk Region	1,182	–	296	–	641	–	146	–	447	–	92	–	572	–	155	–	577	–	107	–
Lipetsk Region	1,312	–	232	–	811	–	189	–	620	–	123	–	758	–	197	–	628	–	129	–
Moscow Region	8,052	–	1,130	–	5,599	3	764	–	4,595	2	476	–	4,984	–	846	–	5,170	–	613	–
Orel Region	811	–	223	–	402	–	93	–	314	–	67	–	371	–	95	–	330	–	57	–
Ryazan Region	1,408	–	372	–	771	–	153	–	599	–	101	–	773	–	202	–	660	–	136	–
Smolensk Region	881	–	185	–	420	–	80	–	357	–	73	–	471	–	122	–	428	–	76	–
Tambov Region	846	–	183	–	488	–	128	–	417	–	114	–	544	–	170	–	516	–	128	–
Tver Region	1,565	–	315	–	868	–	151	–	667	–	107	–	781	–	165	–	660	–	103	–
Tula Region	1,560	–	374	–	889	–	208	–	763	–	156	–	935	–	251	–	836	–	157	–
Yaroslavl Region	1,418	–	312	–	825	–	213	–	643	–	164	–	711	–	222	–	671	–	160	–
Moscow	6,000	4	801	–	5,592	2	825	–	4,586	1	511	–	4,794	–	772	–	4,969	1	585	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Western Federal District	15,854	1	2,930	–	10,481	4	1,788	–	8,354	1	1,189	–	8,811	–	1,855	–	8,571	–	1,285	–
Republic of Karelia	678	–	159	–	366	–	56	–	286	–	55	–	319	–	66	–	293	–	37	–
Republic of Komi	1,150	–	234	–	577	–	105	–	511	–	102	–	610	–	145	–	478	–	85	–
Arkhangelsk Region	1,583	–	329	–	776	–	153	–	638	–	125	–	755	–	156	–	664	–	113	–
including Nenets Autonomous Area	67	–	9	–	41	–	5	–	26	–	1	–	23	–	5	–	28	–	4	–
Vologda Region	1,689	–	452	–	1,081	–	320	–	791	–	193	–	952	–	296	–	777	–	177	–
Kaliningrad Region	1,168	–	238	–	866	–	172	–	537	–	86	–	641	–	116	–	723	–	79	–
Leningrad Region	2,048	–	309	–	1,369	1	175	–	1,134	1	100	–	1,169	–	224	–	1,209	–	149	–
Murmansk Region	817	–	196	–	437	–	88	–	320	–	56	–	442	–	117	–	534	–	67	–
Novgorod Region	726	–	172	–	424	–	105	–	329	–	70	–	387	–	103	–	305	–	53	–
Pskov Region	619	–	162	–	364	–	80	–	285	–	40	–	323	–	68	–	398	–	55	–
Saint Petersburg	5,376	1	678	–	4,220	2	534	–	3,522	–	363	–	3,213	–	565	–	3,188	–	471	–
Southern Federal District	12,570	–	2,323	–	9,539	–	1,990	–	7,643	1	1,491	–	9,630	–	2,400	–	9,325	–	1,481	–
Republic of Adygeya (Adygeya)	202	–	36	–	234	–	52	–	172	–	23	–	238	–	62	–	225	–	41	–
Republic of Kalmykia	257	–	48	–	180	–	44	–	184	–	51	–	257	–	89	–	235	–	49	–
Republic of Crimea	786	–	159	–	894	–	213	–	750	–	126	–	919	–	187	–	981	–	150	–
Krasnodar Territory	4,497	–	606	–	3,330	–	586	–	2,489	–	346	–	3,141	–	656	–	3,195	–	445	–
Astrakhan Region	1,048	–	273	–	726	–	198	–	727	–	281	–	882	–	285	–	746	–	130	–
Volgograd Region	2,239	–	553	–	1,472	–	401	–	1,190	–	360	–	1,543	–	501	–	1,246	–	270	–
Rostov Region	3,339	–	612	–	2,434	–	444	–	1,890	1	276	–	2,387	–	577	–	2,357	–	363	–
Sevastopol	201	–	36	–	268	–	51	–	241	–	26	–	263	–	44	–	340	–	32	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
North-Caucasian Federal District	4,951	–	1,339	–	9,159	–	4,027	–	9,320	–	5,434	–	13,490	–	7,499	–	10,385	–	4,875	–
Republic of Daghestan	729	–	150	–	846	–	240	–	1,569	–	836	–	3,291	–	1,855	–	2,938	–	1,467	–
Republic of Ingushetia	192	–	118	–	703	–	400	–	160	–	102	–	274	–	172	–	479	–	342	–
Kabardino-Balkar Republic	434	–	82	–	474	–	137	–	789	–	441	–	919	–	430	–	778	–	304	–
Karachai-Cherkess Republic	291	–	62	–	326	–	126	–	356	–	149	–	509	–	243	–	462	–	190	–
Republic of North Ossetia – Alania	353	–	55	–	383	–	101	–	359	–	104	–	539	–	166	–	534	–	117	–
Chechen Republic	830	–	490	–	5,085	–	2,724	–	4,919	–	3,536	–	6,315	–	4,131	–	3,427	–	2,044	–
Stavropol Territory	2,123	–	382	–	1,342	–	298	–	1,168	–	266	–	1,645	–	502	–	1,766	–	410	–
Volga Federal District	39,746	1	8,922	–	26,705	–	6,759	–	22,115	–	5,953	–	26,883	–	8,438	–	21,314	–	4,881	–
Republic of Bashkortostan	5,933	1	1,221	–	4,006	–	1,011	–	3,941	–	1,305	–	4,934	–	1,812	–	3,652	–	1,017	–
Mari El Republic	901	–	220	–	572	–	129	–	420	–	93	–	521	–	151	–	446	–	87	–
Republic of Mordovia	916	–	199	–	454	–	98	–	363	–	74	–	453	–	115	–	359	–	66	–
Republic of Tatarstan (Tatarstan)	6,955	–	1,873	–	5,299	–	1,496	–	3,779	–	883	–	4,568	–	1,367	–	3,573	–	775	–
Udmurt Republic	2,268	–	426	–	1,425	–	355	–	1,474	–	577	–	1,648	–	575	–	1,212	–	305	–
Chuvash Republic – Chuvashia	1,873	–	344	–	1,363	–	285	–	991	–	178	–	1,116	–	285	–	958	–	176	–
Perm Territory	3,579	–	801	–	2,423	–	677	–	2,636	–	946	–	3,164	–	1,193	–	2,370	–	693	–
Kirov Region	1,623	–	356	–	1,051	–	234	–	782	–	180	–	922	–	251	–	722	–	156	–
Nizhny Novgorod Region	3,978	–	867	–	2,057	–	469	–	1,693	–	302	–	2,045	–	515	–	1,804	–	343	–
Orenburg Region	2,365	–	573	–	1,758	–	433	–	1,358	–	343	–	1,842	–	540	–	1,565	–	305	–
Penza Region	1,148	–	214	–	726	–	158	–	558	–	102	–	642	–	175	–	643	–	96	–
Samara Region	4,377	–	913	–	3,050	–	766	–	2,246	–	525	–	2,700	–	748	–	2,073	–	435	–
Saratov Region	2,279	–	522	–	1,617	–	413	–	1,192	–	272	–	1,476	–	468	–	1,208	–	264	–
Ulyanovsk Region	1,550	–	390	–	906	–	235	–	681	–	175	–	854	–	244	–	729	–	164	–
Ural Federal District	20,498	1	4,519	–	15,374	–	4,290	–	14,090	–	4,229	–	18,568	–	7,287	–	15,160	–	5,612	–
Kurgan Region	972	–	184	–	614	–	156	–	833	–	366	–	983	–	397	–	651	–	215	–
Sverdlovsk Region	5,549	1	1,208	–	3,958	–	979	–	3,812	–	1,115	–	4,482	–	1,526	–	3,772	–	1,067	–
Tyumen Region	8,138	–	1,125	–	5,520	–	883	–	4,803	–	796	–	6,037	–	1,283	–	4,583	–	673	–
including Khanty-Mansi Autonomous Area – Yugra	4,463	–	533	–	2,780	–	357	–	2,262	–	309	–	2,149	–	420	–	1,755	–	236	–
including Yamal-Nenets Autonomous Area	1,202	–	143	–	832	–	123	–	720	–	104	–	626	–	146	–	488	–	71	–
Chelyabinsk Region	5,839	–	2,001	–	5,282	–	2,272	–	4,642	–	1,952	–	7,066	–	4,081	–	6,154	–	3,656	–

	2020				2021				2022				2023				2024			
	in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period		in rubles	in foreign currency	of which: MLs granted in the reporting period	
			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency			in rubles	in foreign currency
Siberian Federal District	20,149	–	4,244	–	13,914	–	3,125	–	11,743	–	2,785	–	15,722	–	4,910	–	13,574	–	3,503	–
Altai Republic	104	–	19	–	111	–	35	–	155	–	65	–	292	–	149	–	335	–	191	–
Republic of Tuva	313	–	37	–	273	–	46	–	607	–	320	–	824	–	370	–	890	–	321	–
Republic of Khakassia	550	–	123	–	305	–	59	–	316	–	88	–	446	–	152	–	367	–	92	–
Altai Territory	2,507	–	676	–	1,618	–	422	–	1,207	–	294	–	1,732	–	613	–	1,754	–	626	–
Krasnoyarsk Territory	3,553	–	650	–	2,380	–	460	–	2,044	–	412	–	2,837	–	890	–	2,114	–	429	–
Irkutsk Region	2,675	–	518	–	1,557	–	325	–	1,335	–	294	–	1,897	–	549	–	1,604	–	337	–
Kemerovo Region	3,040	–	644	–	1,807	–	401	–	1,432	–	323	–	1,949	–	604	–	1,625	–	450	–
Novosibirsk Region	3,729	–	747	–	3,286	–	765	–	2,572	–	498	–	3,046	–	814	–	2,743	–	557	–
Omsk Region	2,441	–	611	–	1,717	–	457	–	1,365	–	358	–	1,839	–	567	–	1,401	–	361	–
Tomsk Region	1,238	–	218	–	859	–	157	–	710	–	133	–	860	–	201	–	741	–	139	–
Far-Eastern Federal District	8,089	–	1,374	–	5,258	1	826	–	4,815	–	909	–	6,254	–	1,332	–	6,372	–	1,010	–
Republic of Buryatia	793	–	131	–	606	–	112	–	688	–	232	–	958	–	330	–	906	–	263	–
Republic of Sakha (Yakutia)	1,217	–	143	–	931	–	106	–	840	–	73	–	1,081	–	163	–	1,047	–	77	–
Trans-Baikal Territory	983	–	141	–	556	–	76	–	532	–	113	–	650	–	180	–	670	–	123	–
Kamchatka Territory	361	–	60	–	228	–	29	–	187	–	32	–	222	–	38	–	208	–	31	–
Primorye Territory	1,498	–	266	–	1,086	1	189	–	927	–	198	–	1,326	–	257	–	1,533	–	251	–
Khabarovsk Territory	1,571	–	318	–	1,000	–	203	–	927	–	166	–	1,104	–	217	–	1,109	–	157	–
Amur Region	776	–	144	–	367	–	40	–	290	–	43	–	404	–	67	–	448	–	44	–
Magadan Region	173	–	33	–	87	–	11	–	76	–	11	–	97	–	14	–	88	–	12	–
Sakhalin Region	513	–	93	–	291	–	45	–	259	–	28	–	307	–	50	–	253	–	38	–
Jewish Autonomous Region	144	–	33	–	81	–	11	–	59	–	11	–	74	–	13	–	80	–	12	–
Chukotka Autonomous Area	61	–	12	–	26	–	4	–	28	–	2	–	30	–	3	–	28	–	3	–

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

Table 3.27

	2020		2021		2022		2023		2024	
	in 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**	**38**	**3**	**1**	**2**	**18**	**3**	**0**	**2**	**–**
Central Federal District	3	38	3	1	3	17	3	0	2	–
Belgorod Region	2	–	3	–	2	0	3	0	2	–
Bryansk Region	2	–	3	–	3	0	3	0	2	–
Vladimir Region	2	–	3	–	3	0	3	0	3	–
Voronezh Region	2	–	3	–	3	0	3	0	2	–
Ivanovo Region	3	–	3	–	3	0	3	0	3	–
Kaluga Region	2	–	3	–	2	0	2	0	2	–
Kostroma Region	2	–	3	–	3	0	3	0	3	–
Kursk Region	2	–	3	–	3	0	3	0	2	–
Lipetsk Region	2	–	3	–	2	0	3	0	3	–
Moscow Region	3	–	3	–	2	0	2	0	2	–
Orel Region	2	–	3	–	2	0	3	0	2	–
Ryazan Region	2	–	2	–	3	0	3	0	2	–
Smolensk Region	2	–	3	–	3	0	3	0	2	–
Tambov Region	2	–	2	–	2	0	3	0	3	–
Tver Region	2	–	2	–	3	0	3	0	2	–
Tula Region	2	–	2	–	2	0	2	0	2	–
Yaroslavl Region	3	–	3	–	3	0	3	0	2	–
Moscow	4	39	4	1	3	125	3	0	3	–
North-Western Federal District	3	–	3	–	2	0	3	0	2	–
Republic of Karelia	2	–	3	–	3	0	3	0	2	–
Republic of Komi	2	–	3	–	3	0	3	0	3	–
Arkhangelsk Region	2	–	3	–	3	0	3	0	2	–
including Nenets Autonomous Area	3	–	2	–	2	0	3	0	2	–
Vologda Region	3	–	3	–	3	0	3	0	2	–
Kaliningrad Region	2	–	2	–	2	0	2	0	2	–
Leningrad Region	2	–	2	–	2	0	2	0	2	–
Murmansk Region	3	–	3	–	2	0	3	0	3	–
Novgorod Region	2	–	3	–	2	0	3	0	2	–
Pskov Region	2	–	3	–	2	0	3	0	2	–
Saint Petersburg	3	–	3	–	2	0	3	0	2	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	2	–	2	–	2	0	2	0	2	–
Republic of Adygeya (Adygeya)	1	–	2	–	2	0	1	0	1	–
Republic of Kalmykia	1	–	1	–	1	0	2	0	2	–
Republic of Crimea	2	–	2	–	1	0	2	0	2	–
Krasnodar Territory	2	–	2	–	2	0	2	0	1	–
Astrakhan Region	2	–	2	–	2	0	2	0	1	–
Volgograd Region	2	–	3	–	2	0	3	0	2	–
Rostov Region	2	–	2	–	2	0	2	0	2	–
Sevastopol	2	–	2	–	1	0	2	0	1	–
North-Caucasian Federal District	2	–	2	–	3	0	2	0	2	–
Republic of Daghestan	1	–	2	–	3	0	2	0	3	–
Republic of Ingushetia	2	–	2	–	7	0	6	0	7	–
Kabardino-Balkar Republic	1	–	2	–	2	0	2	0	2	–
Karachai-Cherkess Republic	1	–	1	–	2	0	2	0	2	–
Republic of North Ossetia – Alania	1	–	1	–	1	0	2	0	1	–
Chechen Republic	2	–	5	–	10	0	5	0	4	–
Stavropol Territory	2	–	2	–	2	0	2	0	2	–
Volga Federal District	2	–	3	–	3	0	3	0	2	–
Republic of Bashkortostan	2	–	3	–	2	0	3	0	2	–
Mari El Republic	2	–	3	–	3	0	3	0	2	–
Republic of Mordovia	2	–	2	–	2	0	3	0	2	–
Republic of Tatarstan (Tatarstan)	2	–	2	–	2	0	2	0	2	–
Udmurt Republic	2	–	2	–	2	0	2	0	2	–
Chuvash Republic – Chuvashia	2	–	3	–	3	0	3	0	2	–
Perm Territory	2	–	3	–	3	0	3	0	2	–
Kirov Region	2	–	3	–	3	0	3	0	3	–
Nizhny Novgorod Region	3	–	3	–	3	0	3	0	3	–
Orenburg Region	2	–	2	–	2	0	2	0	2	–
Penza Region	2	–	3	–	2	0	2	0	2	–
Samara Region	2	–	3	–	3	0	3	0	3	–
Saratov Region	2	–	3	–	3	0	3	0	3	–
Ulyanovsk Region	2	–	3	–	3	0	3	0	2	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	2	–	3	–	3	0	3	0	2	–
Kurgan Region	2	–	2	–	2	0	2	0	2	–
Sverdlovsk Region	2	–	3	–	3	0	3	0	2	–
Tyumen Region	2	–	2	–	2	0	2	0	2	–
including Khanty-Mansi Autonomous Area – Yugra	2	–	2	–	2	0	2	0	2	–
including Yamal-Nenets Autonomous Area	3	–	3	–	3	0	3	0	2	–
Chelyabinsk Region	2	–	3	–	3	0	3	0	3	–
Siberian Federal District	2	–	3	–	2	0	2	0	2	–
Altai Republic	2	–	1	–	2	0	2	0	1	–
Republic of Tuva	1	–	1	–	1	0	1	0	1	–
Republic of Khakassia	2	–	2	–	2	0	2	0	2	–
Altai Territory	2	–	2	–	2	0	3	0	2	–
Krasnoyarsk Territory	2	–	3	–	3	0	3	0	2	–
Irkutsk Region	2	–	3	–	3	0	3	0	2	–
Kemerovo Region	2	–	3	–	3	0	3	0	2	–
Novosibirsk Region	2	–	2	–	2	0	2	0	2	–
Omsk Region	2	–	3	–	3	0	3	0	2	–
Tomsk Region	2	–	2	–	2	0	3	0	2	–
Far-Eastern Federal District	2	–	2	–	2	0	2	0	1	–
Republic of Buryatia	2	–	2	–	1	0	2	0	1	–
Republic of Sakha (Yakutia)	1	–	2	–	1	0	1	0	1	–
Trans-Baikal Territory	2	–	2	–	2	0	2	0	1	–
Kamchatka Territory	3	–	3	–	2	0	3	0	3	–
Primorye Territory	2	–	2	–	2	0	2	0	1	–
Khabarovsk Territory	2	–	3	–	2	0	2	0	1	–
Amur Region	2	–	2	–	2	0	2	0	1	–
Magadan Region	3	–	2	–	3	0	3	0	2	–
Sakhalin Region	2	–	2	–	2	0	2	0	1	–
Jewish Autonomous Region	2	–	2	–	2	0	2	0	1	–
Chukotka Autonomous Area	2	–	3	–	2	0	3	0	2	–

Transfer of rights of MLs

TRANSFER OF RIGHTS OF MLS WITH THE SALE OF THE POOL OF MLS/CLAIMS THEREON WITHOUT FORMING AN ADDITIONAL FINANCIAL INSTRUMENT *Table 3.28*
(MILLION RUBLES)

	2020		2021		2022		2023		2024	
	in 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	**70,201**	**405**	**93,297**	**750**	**32,331**	**226**	**28,956**	**400**	**827,694**	**1,351**
Central Federal District	62,423	282	55,859	549	22,481	206	15,270	400	827,073	1,351
Belgorod Region	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–
Kostroma Region	1,751	–	1,408	–	451	–	102	–	364	–
Kursk Region	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–
Moscow Region	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	1	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–
Moscow	60,673	282	54,451	549	22,031	206	15,167	400	826,709	1,351
North-Western Federal District	454	103	446	49	120	21	54	–	51	–
Republic of Karelia	–	–	–	–	–	–	–	–	0	–
Republic of Komi	–	–	–	–	–	–	–	–	0	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	0	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	0	–
Vologda Region	–	–	–	–	–	–	–	–	0	–
Kaliningrad Region	–	–	–	–	–	–	–	–	0	–
Leningrad Region	–	–	–	–	–	–	–	–	0	–
Murmansk Region	–	–	–	–	–	–	–	–	0	–
Novgorod Region	–	–	–	–	–	–	–	–	0	–
Pskov Region	–	–	–	–	–	–	–	–	0	–
Saint Petersburg	454	103	446	49	120	21	54	–	51	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	207	–	314	–	54	–	20	–	27	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	0	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	0	–
Republic of Crimea	–	–	153	–	1	–	–	–	8	–
Krasnodar Territory	–	–	–	–	–	–	–	–	0	–
Astrakhan Region	19	–	–	–	–	–	–	–	0	–
Volgograd Region	–	–	–	–	–	–	–	–	0	–
Rostov Region	189	–	162	–	53	–	20	–	19	–
Sevastopol	–	–	–	–	–	–	–	–	0	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	0	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–	–	–	–	–
Volga Federal District	418	–	530	–	292	–	217	–	218	–
Republic of Bashkortostan	–	–	–	–	–	–	–	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	201	–	225	–	–	–	–	–	–	–
Udmurt Republic	24	–	43	–	14	–	16	–	22	–
Chuvash Republic – Chuvashia	–	–	–	–	–	–	–	–	–	–
Perm Territory	11	–	–	–	–	–	–	–	–	–
Kirov Region	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–	–	–	–	–	–
Orenburg Region	92	–	174	–	171	–	194	–	152	–
Penza Region	–	–	–	–	–	–	–	–	–	–
Samara Region	91	–	88	–	107	–	6	–	44	–
Saratov Region	–	–	–	–	–	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–	–	–	–	–	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	91	–	26,653	–	7,884	–	10,652	–	45	–
Kurgan Region	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	59	–	57	–	7,867	–	10,649	–	41	–
Tyumen Region	–	–	26,550	–	–	–	–	–	2	–
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	–	–	–	–	2	–
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	0	–
Chelyabinsk Region	32	–	46	–	16	–	3	–	2	–
Siberian Federal District	1,682	–	1,939	–	745	–	1,282	–	241	–
Altai Republic	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	–	–
Altai Territory	175	–	101	–	91	–	–	–	–	–
Krasnoyarsk Territory	–	–	–	–	–	–	–	–	–	–
Irkutsk Region	–	–	–	–	–	–	–	–	–	–
Kemerovo Region	–	–	–	–	–	–	–	–	–	–
Novosibirsk Region	1,507	–	1,839	–	655	–	1,282	–	241	–
Omsk Region	–	–	–	–	–	–	–	–	–	–
Tomsk Region	–	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	4,925	20	7,556	152	754	–	1,460	–	39	–
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–	–	–	–	–	–
Primorye Territory	3,509	–	2,599	–	754	–	1,460	–	39	–
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–
Amur Region	1,416	20	4,949	152	–	–	–	–	–	–
Magadan Region	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	–	–	8	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–

TRANSFER OF RIGHTS OF MLS WITH THE SALE OF THE POOL OF MLS / CLAIMS THEREON WITH THE SUBSEQUENT ISSUE OF SECURITIES *Table 3.29*
(MILLION RUBLES)

	2020		2021		2022		2023		2024	
	in 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	**323,656**	**–**	**387,921**	**–**	**391,400**	**–**	**666,418**	**–**	**536,884**	**–**
Central Federal District	130,642	–	179,346	–	336,420	–	506,005	–	385,991	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	6,723	–	1,216	–	810	–
Kursk Region	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–
Moscow Region	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–
Moscow	130,642	–	179,346	–	329,696	–	504,788	–	385,181	–
North-Western Federal District	193,014	–	208,575	–	54,981	–	160,414	–	150,893	–
Republic of Karelia	–	–	–	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–
Vologda Region	–	–	–	–	–	–	–	–	–	–
Kaliningrad Region	–	–	–	–	–	–	–	–	–	–
Leningrad Region	–	–	–	–	–	–	–	–	–	–
Murmansk Region	–	–	–	–	–	–	–	–	–	–
Novgorod Region	–	–	–	–	–	–	–	–	–	–
Pskov Region	–	–	–	–	–	–	–	–	–	–
Saint Petersburg	193,014	–	208,575	–	54,981	–	160,414	–	150,893	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Southern Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	–	–	–	–	–	–	–	–	–	–
Krasnodar Territory	–	–	–	–	–	–	–	–	–	–
Astrakhan Region	–	–	–	–	–	–	–	–	–	–
Volgograd Region	–	–	–	–	–	–	–	–	–	–
Rostov Region	–	–	–	–	–	–	–	–	–	–
Sevastopol	–	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–	–	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	–	–	–	–	–	–	–	–	–	–
Volga Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Bashkortostan	–	–	–	–	–	–	–	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	–	–	–	–	–	–	–	–	–	–
Udmurt Republic	–	–	–	–	–	–	–	–	–	–
Chuvash Republic – Chuvashia	–	–	–	–	–	–	–	–	–	–
Perm Territory	–	–	–	–	–	–	–	–	–	–
Kirov Region	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–	–	–	–	–	–
Orenburg Region	–	–	–	–	–	–	–	–	–	–
Penza Region	–	–	–	–	–	–	–	–	–	–
Samara Region	–	–	–	–	–	–	–	–	–	–
Saratov Region	–	–	–	–	–	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–	–	–	–	–	–

	2020		2021		2022		2023		2024	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	–	–	–	–	–	–	–	–	–	–
Kurgan Region	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	–	–	–	–	–	–	–	–	–	–
Tyumen Region	–	–	–	–	–	–	–	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	–	–	–	–	–	–
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	–	–	–	–	–	–	–	–	–	–
Siberian Federal District	–	–	–	–	–	–	–	–	–	–
Altai Republic	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	–	–
Altai Territory	–	–	–	–	–	–	–	–	–	–
Krasnoyarsk Territory	–	–	–	–	–	–	–	–	–	–
Irkutsk Region	–	–	–	–	–	–	–	–	–	–
Kemerovo Region	–	–	–	–	–	–	–	–	–	–
Novosibirsk Region	–	–	–	–	–	–	–	–	–	–
Omsk Region	–	–	–	–	–	–	–	–	–	–
Tomsk Region	–	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	–	–	–	–	–	–
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–	–	–	–	–	–
Primorye Territory	–	–	–	–	–	–	–	–	–	–
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–
Amur Region	–	–	–	–	–	–	–	–	–	–
Magadan Region	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	–	–	–	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–

Commissioning

REGIONAL STRUCTURE OF COMMISSIONING[1]
(THOUSAND M² OF RESIDENTIAL PREMISES)

Table 3.30

	2020		2021		2022		2023		2024	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
The Russian Federation	**82,185**	**39,802**	**92,560**	**49,102**	**102,713**	**57,203**	**110,439**	**58,681**	**107,768**	**62,270**
Central Federal District	25,533	12,053	29,198	14,283	32,878	17,648	32,964	16,455	30,271	16,772
Belgorod Region	1,149	935	1,165	1,016	841	628	959	661	853	669
Bryansk Region	427	175	451	235	486	291	569	258	610	400
Vladimir Region	726	481	829	650	1,183	755	1,145	778	1,028	820
Voronezh Region	1,726	845	1,864	981	1,922	935	2,015	1,002	1,933	1,160
Ivanovo Region	333	195	363	295	392	269	512	304	460	295
Kaluga Region	819	612	862	568	916	705	1,119	819	970	740
Kostroma Region	259	137	335	186	338	198	360	219	319	220
Kursk Region	523	330	566	319	554	377	620	406	722	501
Lipetsk Region	1,232	1,053	1,235	881	755	545	771	575	791	501
Moscow Region	9,040	4,486	9,215	5,788	14,096	9,457	12,486	7,678	11,404	7,950
Orel Region	440	219	308	227	374	190	374	195	385	200
Ryazan Region	647	267	757	316	805	385	788	427	603	332
Smolensk Region	444	237	483	282	530	331	532	325	495	287
Tambov Region	703	547	766	609	403	237	481	298	418	282
Tver Region	660	370	597	276	776	475	834	512	864	610
Tula Region	680	318	836	505	914	576	1,105	642	917	598
Yaroslavl Region	746	345	760	424	796	502	954	523	954	557
Moscow	4,979	504	7,807	724	6,797	793	7,343	833	6,548	650
North-Western Federal District	9,163	3,295	10,377	4,454	11,248	4,842	11,440	4,771	10,446	4,892
Republic of Karelia	294	132	325	199	310	181	312	177	334	211
Republic of Komi	204	105	179	114	203	128	217	138	227	152
Arkhangelsk Region	374	152	440	191	462	203	462	169	479	169
including Nenets Autonomous Area	22	9	18	12	36	20	22	20	25	14
Vologda Region	500	245	639	364	648	366	746	414	683	400
Kaliningrad Region	1,164	409	1,271	564	1,319	615	1,217	585	1,221	602
Leningrad Region	2,666	1,665	3,386	2,282	3,969	2,591	4,186	2,493	4,065	2,700
Murmansk Region	36	32	51	36	180	36	61	55	72	56
Novgorod Region	283	185	307	220	344	246	377	280	338	219
Pskov Region	273	164	314	231	340	216	379	241	362	230
Saint Petersburg	3,370	207	3,464	251	3,474	260	3,483	220	2,666	152

	2020		2021		2022		2023		2024	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
Southern Federal District	10,701	5,426	11,999	6,747	13,761	8,461	14,593	8,826	13,553	8,264
Republic of Adygeya (Adygeya)	258	152	307	204	468	350	564	383	566	384
Republic of Kalmykia	88	56	122	102	123	104	142	100	131	99
Republic of Crimea	809	607	743	451	927	705	1,220	904	1,240	910
Krasnodar Territory	5,124	2,188	6,283	3,266	7,593	4,461	7,640	4,243	6,682	3,800
Astrakhan Region	365	291	543	440	591	477	632	546	601	480
Volgograd Region	771	339	797	388	798	508	951	510	1,036	519
Rostov Region	2,644	1,322	2,686	1,455	2,704	1,430	2,963	1,743	2,951	1,820
Sevastopol	642	471	518	442	557	425	480	398	346	252
North-Caucasian Federal District	3,996	2,494	4,719	3,256	5,970	4,354	7,364	5,228	9,063	6,794
Republic of Daghestan	970	488	1,031	486	1,005	520	1,617	1,084	2,901	2,350
Republic of Ingushetia	180	96	112	72	135	77	163	103	172	104
Kabardino-Balkar Republic	500	385	514	394	523	345	559	321	611	370
Karachai-Cherkess Republic	128	106	235	216	309	245	420	304	373	280
Republic of North Ossetia – Alania	239	86	322	236	342	210	482	214	511	230
Chechen Republic	756	661	1,025	883	2,016	1,892	2,332	2,036	2,605	2,250
Stavropol Territory	1,222	672	1,479	969	1,640	1,065	1,792	1,166	1,890	1,210
Volga Federal District	15,775	8,879	17,404	10,636	18,541	11,821	20,158	11,609	20,256	12,883
Republic of Bashkortostan	2,455	1,499	2,906	1,781	3,062	1,922	3,316	2,060	3,348	2,335
Mari El Republic	370	135	372	174	436	272	537	265	484	286
Republic of Mordovia	325	179	341	203	343	217	360	170	368	217
Republic of Tatarstan (Tatarstan)	2,680	1,460	3,011	2,073	3,093	2,204	3,437	1,699	3,453	2,350
Udmurt Republic	803	418	841	436	1,176	776	1,390	861	1,401	861
Chuvash Republic – Chuvashia	578	163	717	389	851	571	781	383	786	340
Perm Territory	1,215	603	1,317	724	1,987	1,212	1,928	1,247	1,754	1,160
Kirov Region	460	207	509	253	530	333	596	367	604	393
Nizhny Novgorod Region	1,477	884	1,591	1,140	1,701	1,110	1,859	1,125	2,010	1,260
Orenburg Region	967	527	1,102	723	951	635	1,130	794	1,189	847
Penza Region	852	513	856	533	829	474	939	414	1,055	432
Samara Region	1,401	918	1,803	1,047	1,881	1,211	1,938	1,141	2,013	1,343
Saratov Region	1,159	628	1,181	596	1,011	560	1,152	671	1,056	659
Ulyanovsk Region	1,034	746	858	566	690	322	797	411	735	400

	2020		2021		2022		2023		2024	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
Ural Federal District	6,954	2,994	7,673	3,802	8,460	3,814	9,436	4,413	9,618	4,558
Kurgan Region	267	197	281	225	333	205	352	237	373	238
Sverdlovsk Region	2,372	1,033	2,888	1,349	2,943	1,295	3,262	1,475	3,349	1,620
Tyumen Region	2,742	1,057	2,777	1,197	3,313	1,236	3,731	1,572	3,911	1,540
including Khanty-Mansi Autonomous Area – Yugra	993	392	898	341	878	231	955	408	976	335
including Yamal-Nenets Autonomous Area	167	54	173	55	190	66	290	65	332	105
Chelyabinsk Region	1,572	707	1,727	1,031	1,870	1,078	2,091	1,129	1,985	1,160
Siberian Federal District	7,488	3,442	8,075	4,319	8,288	4,278	10,001	5,086	9,879	5,570
Altai Republic	89	82	151	148	165	154	190	178	224	200
Republic of Tuva	111	75	109	96	140	121	173	128	341	298
Republic of Khakassia	288	132	317	237	321	176	373	225	365	210
Altai Territory	826	341	989	417	923	470	946	586	875	572
Krasnoyarsk Territory	1,307	557	1,346	597	1,396	541	1,631	700	1,489	662
Irkutsk Region	1,106	645	1,204	908	1,251	838	1,491	1,016	1,605	1,200
Kemerovo Region	825	598	840	578	790	456	904	586	933	608
Novosibirsk Region	1,944	498	2,005	668	2,244	834	3,016	899	2,630	945
Omsk Region	541	256	639	370	693	432	743	495	869	582
Tomsk Region	452	258	477	300	364	255	535	275	548	293
Far-Eastern Federal District	2,555	1,209	3,115	1,605	3,567	1,986	4,482	2,292	4,681	2,538
Republic of Buryatia	276	191	279	205	292	250	470	303	533	389
Republic of Sakha (Yakutia)	180	139	578	346	584	386	380	281	752	421
Trans-Baikal Territory	530	235	204	147	283	225	705	390	456	316
Kamchatka Territory	68	35	60	41	67	50	87	54	82	60
Primorye Territory	650	257	885	350	1,044	469	1,209	563	1,307	645
Khabarovsk Territory	229	116	334	152	374	197	578	273	527	210
Amur Region	156	68	226	113	379	162	496	208	507	214
Magadan Region	9	5	11	4	12	4	12	6	10	5
Sakhalin Region	440	150	503	219	504	219	513	193	463	249
Jewish Autonomous Region	14	14	30	29	25	24	26	22	39	28
Chukotka Autonomous Area	2	–	3	0	4	1	6	0	6	1

[1] *According to Rosstat.*

Population

REGIONAL STRUCTURE OF POPULATION[1]
(PEOPLE)

Table 3.31

	2020		2021		2022		2023		2024	
	total	of which working age population	total	of which working age population	total	of which working age population	total	of which working age population	total	of which working age population
The Russian Federation	**147,707,517**	**75,322,456**	**147,217,903**	**75,842,834**	**146,713,743**	**75,518,061**	**146,299,106**	**75,930,384**	**146,135,359**	**75,974,733**
Central Federal District	40,379,696	21,544,549	40,319,531	21,659,466	40,269,144	21,611,700	40,219,456	21,680,084	40,248,674	21,532,782
Belgorod Region	1,549,193	833,361	1,540,947	828,928	1,525,496	825,916	1,507,593	821,278	1,491,342	813,195
Bryansk Region	1,184,133	581,268	1,171,845	586,525	1,158,570	577,264	1,147,454	571,699	1,137,600	570,706
Vladimir Region	1,366,384	717,302	1,350,639	716,139	1,333,872	724,422	1,317,726	712,458	1,303,939	713,794
Voronezh Region	2,327,739	1,176,425	2,310,877	1,191,992	2,293,949	1,196,018	2,279,349	1,205,287	2,266,731	1,218,401
Ivanovo Region	946,221	492,198	931,472	500,236	919,419	489,442	910,312	481,116	902,195	487,418
Kaluga Region	1,054,095	564,491	1,064,630	571,887	1,072,053	570,259	1,069,632	565,147	1,067,505	564,709
Kostroma Region	593,582	291,483	583,596	286,777	574,947	282,105	569,082	280,400	563,545	276,991
Kursk Region	1,095,603	556,993	1,084,867	566,001	1,072,594	553,022	1,063,963	544,017	1,055,337	547,667
Lipetsk Region	1,155,138	607,956	1,144,374	611,380	1,132,202	611,799	1,121,264	595,391	1,112,280	593,482
Moscow Region	8,404,864	4,474,570	8,489,558	4,480,608	8,566,996	4,536,146	8,621,498	4,699,532	8,713,497	4,664,689
Orel Region	725,577	347,881	715,504	348,705	705,149	342,365	696,381	342,437	689,333	334,747
Ryazan Region	1,115,127	523,500	1,104,512	527,873	1,093,748	536,663	1,085,575	528,973	1,078,315	526,893
Smolensk Region	908,256	466,757	893,605	468,675	879,970	467,841	868,514	461,389	860,542	447,449
Tambov Region	999,423	507,281	986,088	510,470	972,710	512,462	961,271	495,933	951,475	487,882
Tver Region	1,249,405	656,778	1,233,938	646,511	1,218,611	636,048	1,205,465	633,550	1,195,160	645,351
Tula Region	1,513,299	821,290	1,502,152	826,837	1,489,080	824,711	1,476,305	798,280	1,463,965	798,360
Yaroslavl Region	1,228,638	638,098	1,213,650	646,416	1,200,121	627,877	1,191,081	632,469	1,183,866	622,512
Moscow	12,963,013	7,286,917	12,997,272	7,343,508	13,059,651	7,297,338	13,126,990	7,310,729	13,212,044	7,218,537
North-Western Federal District	13,956,172	7,469,634	13,924,240	7,529,729	13,888,591	7,543,957	13,853,850	7,546,258	13,858,500	7,557,308
Republic of Karelia	546,093	270,860	536,924	263,433	530,131	259,055	525,868	259,177	521,402	254,497
Republic of Komi	756,915	392,758	742,394	383,059	730,398	371,497	723,522	359,062	717,696	363,704
Arkhangelsk Region	1,046,371	509,987	1,026,656	511,729	1,010,859	499,967	1,001,880	486,918	993,752	478,712
including Nenets Autonomous Area	41,583	21,276	41,494	22,437	41,404	23,344	41,804	23,338	42,064	23,210
Vologda Region	1,154,820	571,791	1,144,246	557,105	1,133,603	551,959	1,125,062	547,648	1,118,357	539,686
Kaliningrad Region	1,018,468	527,750	1,026,313	538,740	1,031,661	542,702	1,033,129	558,592	1,033,409	572,760
Leningrad Region	1,964,107	1,036,713	1,991,648	1,062,346	2,014,894	1,134,659	2,029,763	1,121,037	2,047,620	1,134,619
Murmansk Region	685,412	385,209	671,913	383,431	661,969	363,651	657,568	352,154	653,901	348,480
Novgorod Region	590,559	287,748	584,936	297,727	578,752	286,618	573,686	292,626	569,202	290,687
Pskov Region	608,791	297,761	600,992	309,867	592,342	301,644	584,466	310,780	577,813	315,663
Saint Petersburg	5,584,633	3,189,057	5,598,215	3,222,292	5,603,980	3,232,205	5,598,903	3,258,264	5,625,343	3,258,498

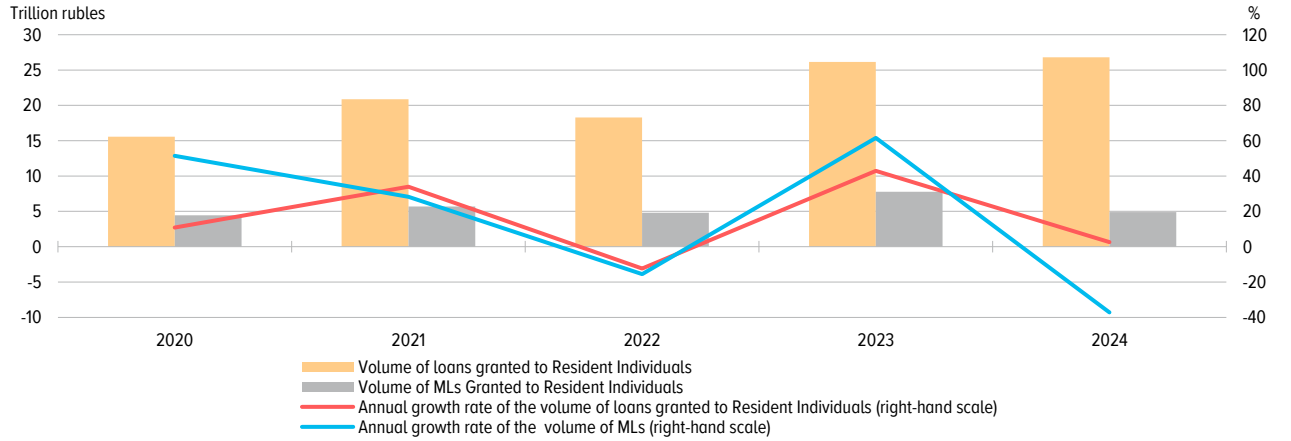
	2020		2021		2022		2023		2024	
	total	of which working age population	total	of which working age population	total	of which working age population	total	of which working age population	total	of which working age population
Southern Federal District	16,743,184	8,300,101	16,728,073	8,373,905	16,680,128	8,364,084	16,633,067	8,495,955	16,606,575	8,547,508
Republic of Adygeya (Adygeya)	488,986	214,058	494,351	215,617	498,134	218,736	499,287	207,132	500,660	208,817
Republic of Kalmykia	269,521	134,556	267,661	133,751	265,458	133,937	265,627	134,132	267,178	135,039
Republic of Crimea	1,935,281	933,758	1,931,511	939,996	1,923,948	927,216	1,913,152	949,995	1,905,874	965,729
Krasnodar Territory	5,804,870	2,872,646	5,823,840	2,882,161	5,825,692	2,858,794	5,826,173	2,919,045	5,837,620	2,924,437
Astrakhan Region	974,479	493,618	963,398	494,507	954,164	494,873	948,492	494,442	946,504	499,379
Volgograd Region	2,519,924	1,281,862	2,503,227	1,287,935	2,481,432	1,287,479	2,461,978	1,292,022	2,443,972	1,282,738
Rostov Region	4,223,033	2,122,357	4,204,454	2,146,912	4,178,435	2,165,162	4,158,532	2,211,135	4,144,926	2,232,674
Sevastopol	527,088	247,247	539,630	273,026	552,862	277,887	559,824	288,052	559,837	298,696
North-Caucasian Federal District	10,106,674	4,570,019	10,152,703	4,709,701	10,189,916	4,807,187	10,228,406	4,814,201	10,281,009	4,911,803
Republic of Daghestan	3,152,863	1,294,544	3,175,870	1,380,195	3,198,342	1,436,432	3,221,002	1,452,343	3,246,057	1,498,934
Republic of Ingushetia	500,339	251,959	507,657	258,264	515,196	270,115	523,149	278,219	530,856	270,381
Kabardino-Balkar Republic	898,978	464,164	902,475	464,234	903,801	465,213	904,365	442,287	906,839	448,596
Karachai-Cherkess Republic	470,307	203,715	469,681	212,325	468,770	218,169	468,383	226,555	468,460	224,082
Republic of North Ossetia – Alania	692,868	287,627	688,095	316,151	683,070	325,153	679,813	331,071	678,853	323,747
Chechen Republic	1,487,169	652,471	1,505,603	652,635	1,523,906	652,711	1,543,038	655,232	1,564,709	658,258
Stavropol Territory	2,904,146	1,415,538	2,903,318	1,425,897	2,896,829	1,439,393	2,888,656	1,428,493	2,885,235	1,487,806
Volga Federal District	29,200,183	14,670,974	28,981,109	14,773,125	28,776,390	14,656,844	28,612,039	14,676,160	28,474,755	14,633,648
Republic of Bashkortostan	4,104,463	1,936,857	4,093,857	1,954,384	4,084,610	1,962,512	4,070,980	1,946,479	4,053,369	1,931,299
Mari El Republic	681,612	328,857	678,070	334,634	674,336	327,235	671,088	330,902	668,027	347,279
Republic of Mordovia	793,858	404,023	785,082	421,671	776,407	434,303	768,631	421,326	762,392	412,009
Republic of Tatarstan (Tatarstan)	3,997,023	2,078,673	3,998,887	2,091,664	4,000,854	2,094,298	4,002,320	2,061,536	4,011,311	2,070,726
Udmurt Republic	1,466,282	754,381	1,454,945	742,098	1,445,599	721,554	1,438,404	727,002	1,430,919	721,690
Chuvash Republic – Chuvashia	1,200,388	598,092	1,189,342	599,732	1,178,543	584,918	1,170,119	595,458	1,163,415	591,216
Perm Territory	2,562,731	1,219,273	2,537,933	1,229,717	2,516,751	1,201,451	2,501,809	1,207,078	2,489,450	1,203,007
Kirov Region	1,182,667	607,718	1,160,985	600,175	1,143,644	585,098	1,134,023	581,575	1,125,173	582,734
Nizhny Novgorod Region	3,159,332	1,716,074	3,126,706	1,713,953	3,095,367	1,705,541	3,071,076	1,700,328	3,049,878	1,663,507
Orenburg Region	1,888,872	911,192	1,867,547	918,226	1,848,579	894,023	1,835,016	921,429	1,822,777	957,026
Penza Region	1,286,654	635,817	1,269,953	659,783	1,253,856	624,489	1,241,361	649,939	1,231,495	645,170
Samara Region	3,195,048	1,689,749	3,174,117	1,699,009	3,153,533	1,681,543	3,135,262	1,685,176	3,120,204	1,669,031
Saratov Region	2,467,866	1,194,280	2,444,309	1,201,930	2,417,978	1,229,133	2,395,053	1,242,587	2,377,284	1,244,750
Ulyanovsk Region	1,213,385	595,988	1,199,376	606,148	1,186,333	610,745	1,176,894	605,345	1,169,058	594,203

	2020		2021		2022		2023		2024	
	total	of which working age population	total	of which working age population	total	of which working age population	total	of which working age population	total	of which working age population
Ural Federal District	12,335,936	6,265,902	12,302,503	6,282,061	12,272,192	6,167,995	12,260,711	6,299,811	12,272,516	6,350,651
Kurgan Region	794,199	357,905	780,363	351,272	766,958	346,751	757,293	352,832	748,733	354,104
Sverdlovsk Region	4,299,797	2,104,536	4,276,579	2,118,904	4,251,426	2,086,548	4,230,928	2,131,949	4,222,073	2,128,396
Tyumen Region	3,784,809	1,948,661	3,812,032	1,958,445	3,839,456	1,949,261	3,871,017	1,973,462	3,911,248	2,001,966
including Khanty-Mansi Autonomous Area – Yugra	1,691,220	914,410	1,705,983	922,103	1,722,058	917,048	1,744,868	925,957	1,770,584	939,219
including Yamal-Nenets Autonomous Area	509,421	294,008	510,010	299,697	511,814	296,303	514,173	300,071	519,532	299,841
Chelyabinsk Region	3,457,131	1,854,801	3,433,528	1,853,441	3,414,351	1,785,435	3,401,472	1,841,568	3,390,461	1,866,185
Siberian Federal District	16,947,385	8,315,059	16,821,492	8,342,898	16,702,161	8,247,120	16,606,473	8,267,907	16,530,019	8,281,777
Altai Republic	211,229	94,681	210,975	93,275	210,788	90,301	210,766	91,961	210,430	91,678
Republic of Tuva	331,887	132,927	334,988	129,943	336,761	131,887	337,408	123,027	338,014	128,525
Republic of Khakassia	537,292	241,729	534,668	255,713	531,611	256,701	529,204	264,923	526,866	262,285
Altai Territory	2,208,563	1,049,071	2,173,970	1,056,244	2,142,941	1,099,986	2,123,129	1,135,400	2,107,247	1,130,298
Krasnoyarsk Territory	2,867,233	1,456,557	2,859,356	1,458,072	2,850,935	1,404,650	2,845,832	1,420,050	2,842,054	1,450,333
Irkutsk Region	2,388,558	1,150,656	2,372,103	1,146,334	2,353,904	1,149,832	2,337,448	1,152,081	2,326,414	1,156,498
Kemerovo Region	2,634,981	1,270,980	2,607,141	1,258,646	2,580,125	1,241,064	2,557,961	1,232,398	2,537,452	1,228,103
Novosibirsk Region	2,806,789	1,388,035	2,799,459	1,426,999	2,795,879	1,390,236	2,791,899	1,386,005	2,788,036	1,376,333
Omsk Region	1,890,857	1,004,560	1,864,831	984,171	1,841,799	963,425	1,825,078	935,291	1,811,950	923,479
Tomsk Region	1,069,994	525,862	1,063,999	533,501	1,057,416	519,039	1,047,746	526,773	1,041,556	534,245
Far-Eastern Federal District	8,038,287	4,186,217	7,988,252	4,171,948	7,935,220	4,119,173	7,885,104	4,150,009	7,863,311	4,159,256
Republic of Buryatia	981,526	423,722	979,452	429,857	976,289	422,497	973,275	427,755	971,529	428,568
Republic of Sakha (Yakutia)	1,019,906	499,970	1,007,620	500,219	996,473	502,648	988,411	516,464	984,115	524,253
Trans-Baikal Territory	981,986	513,623	992,541	509,792	997,698	494,876	999,613	483,043	1,004,112	475,397
Kamchatka Territory	294,810	171,920	292,913	169,679	290,652	165,580	288,838	166,876	288,573	167,330
Primorye Territory	1,867,931	993,719	1,850,077	992,978	1,831,018	976,085	1,813,234	984,710	1,803,026	988,232
Khabarovsk Territory	1,302,772	715,633	1,293,932	704,420	1,288,427	697,622	1,281,111	708,019	1,275,810	714,025
Amur Region	778,191	400,116	768,630	398,559	759,883	398,919	753,139	409,329	751,563	406,984
Magadan Region	137,993	85,767	136,627	86,887	135,111	83,929	133,851	80,694	133,966	78,284
Sakhalin Region	471,461	274,324	467,639	273,107	463,272	271,860	459,063	270,718	457,594	269,735
Jewish Autonomous Region	153,641	77,256	151,073	76,014	148,519	75,898	146,629	72,662	145,114	76,015
Chukotka Autonomous Area	48,065	30,167	47,745	30,436	47,873	29,260	47,935	29,737	47,904	30,433

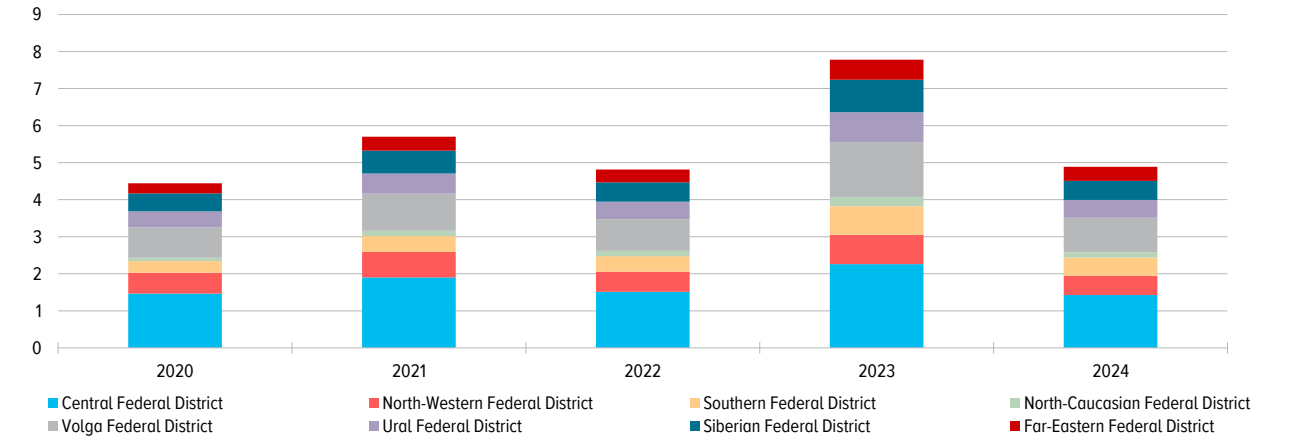
[1] *According to Rosstat.*

4. GRAPHS AND CHARTS

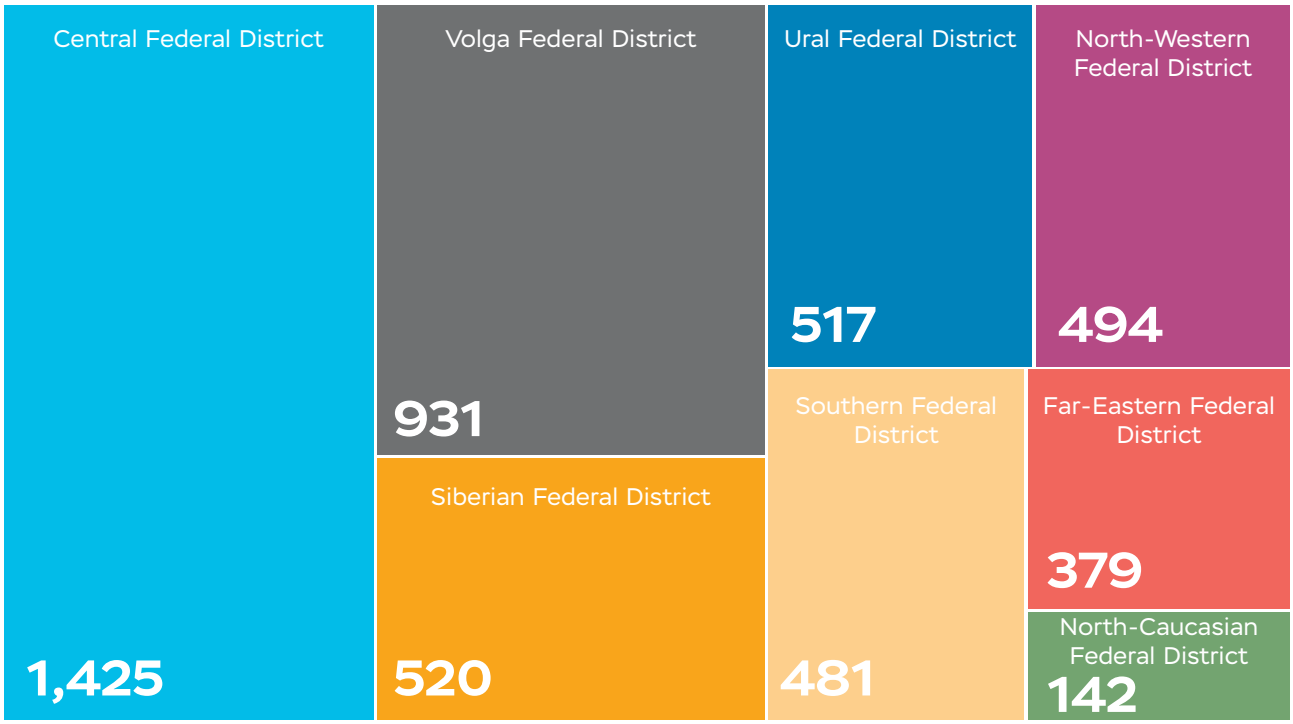
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS *Chart 4.1*



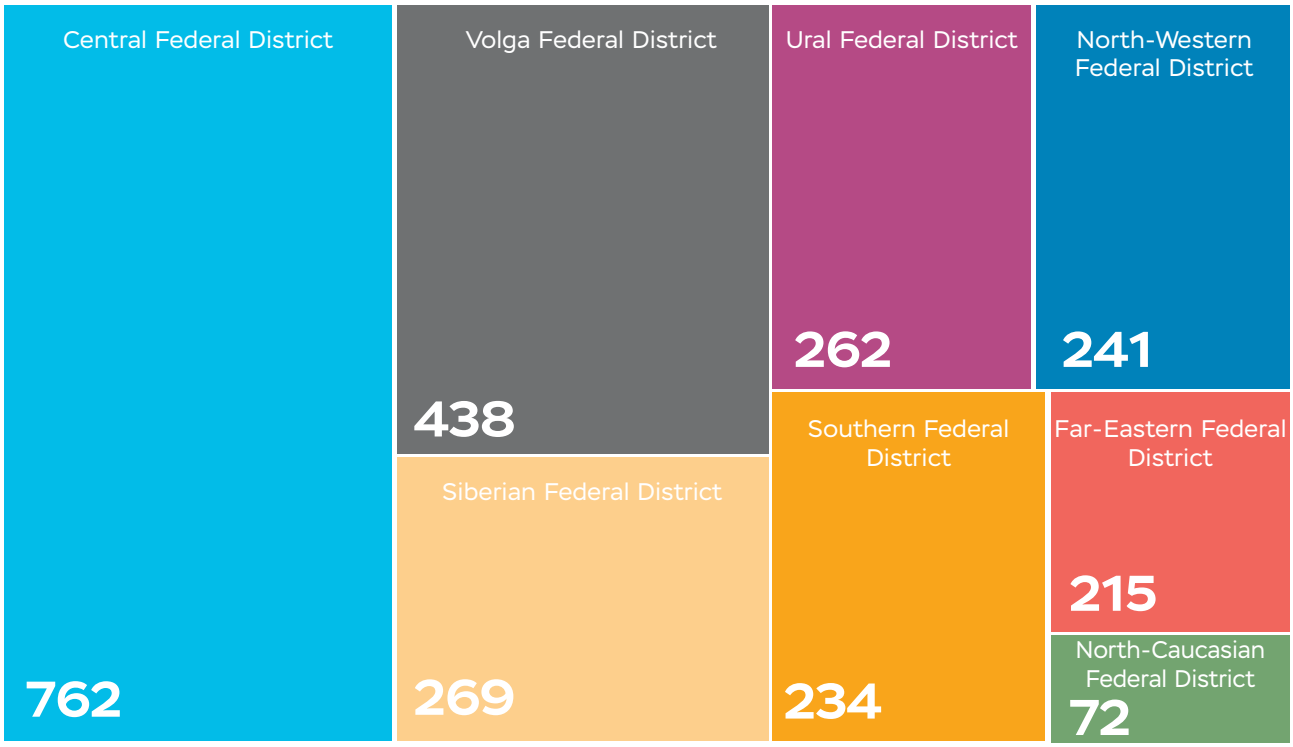
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT *Chart 4.2*
(TRILLION RUBLES)



VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS IN 2024 BY FEDERAL DISTRICTS *Chart 4.3*
(BILLION RUBLES)



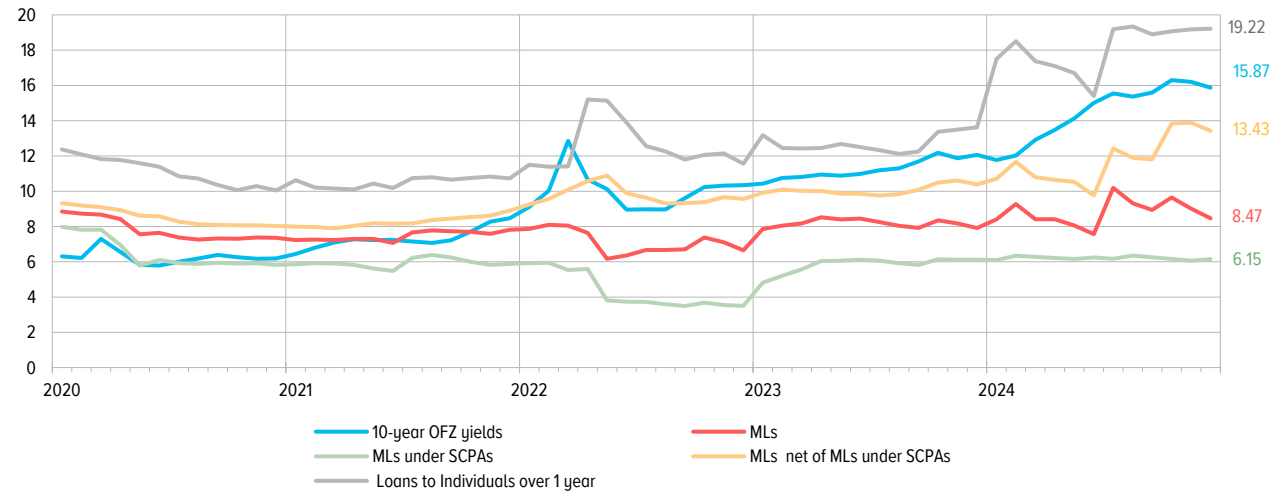
VOLUME OF MLS UNDER SCPAS GRANTED TO RESIDENT INDIVIDUALS IN 2024 BY FEDERAL DISTRICT *Chart 4.4*
(BILLION RUBLES)



DYNAMICS OF INTEREST RATE ON RUBLE TRANSACTIONS

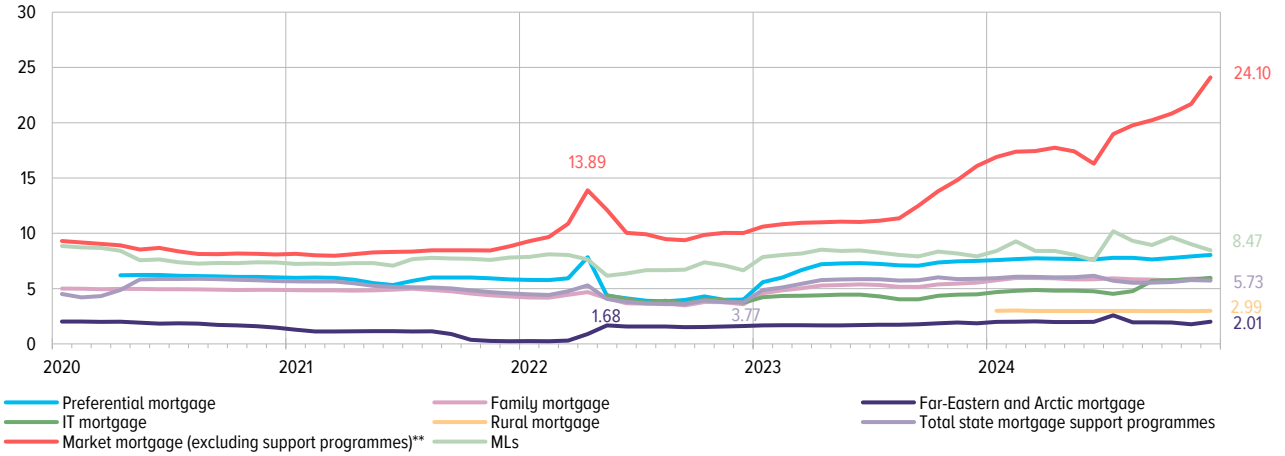
Chart 4.5

(%)



DYNAMICS OF INTEREST RATE ON MLS UNDER STATE SUPPORT PROGRAMMES*

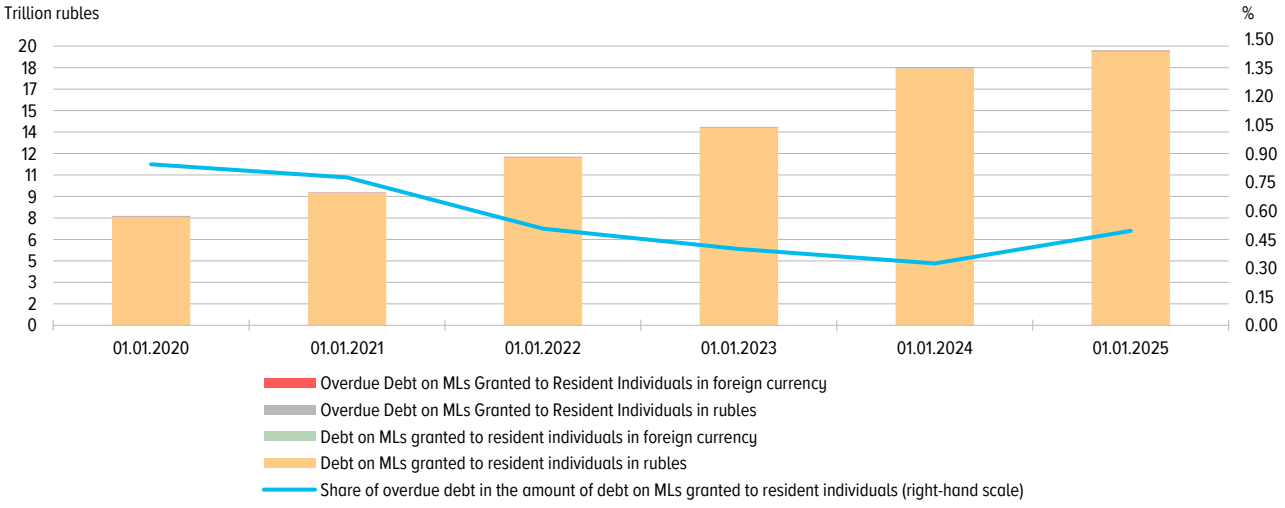
Chart 4.6



** According to "DOM.RF", Bank of Russia.*
*** Calculations of the Bank of Russia's Statistics Department.*

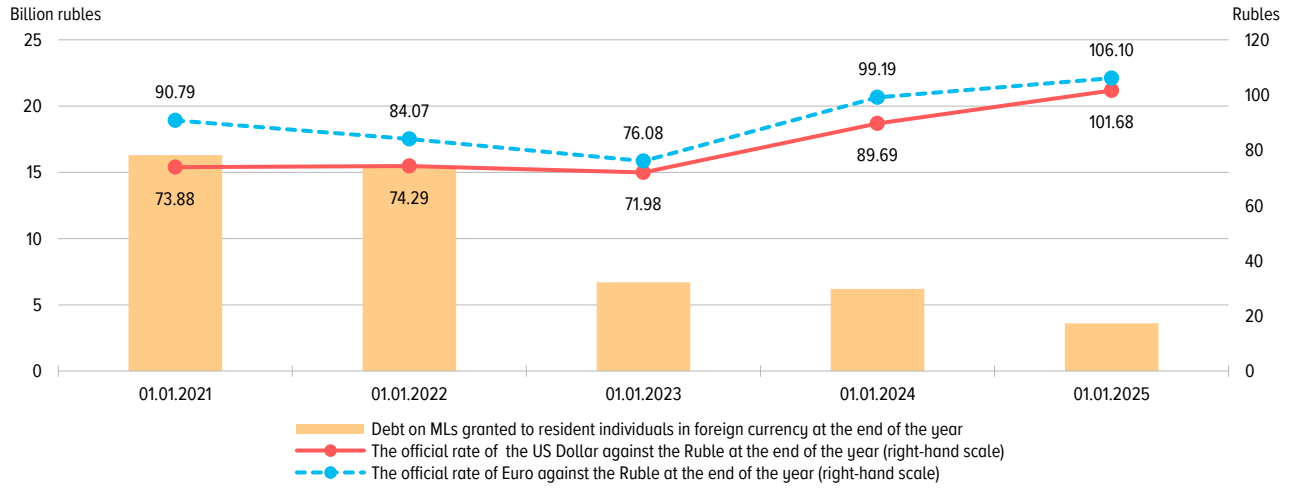
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS

Chart 4.7



DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY AND DYNAMICS OF CURRENCY RATE

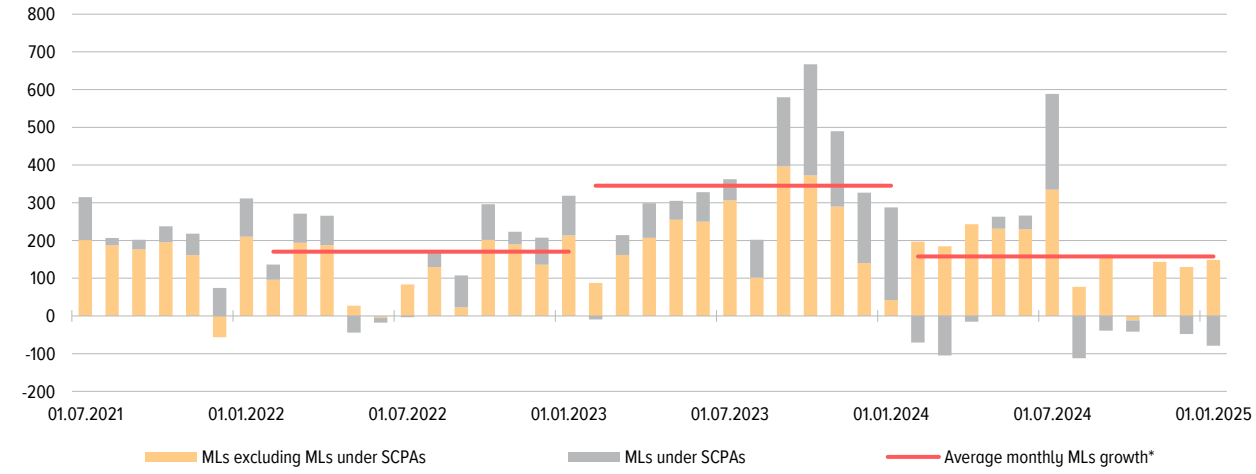
Chart 4.8



DYNAMICS OF CHANGES IN DEBT ON MLS AND ACQUIRED CLAIMS THEREON

(BILLION RUBLES M/M)

Chart 4.9

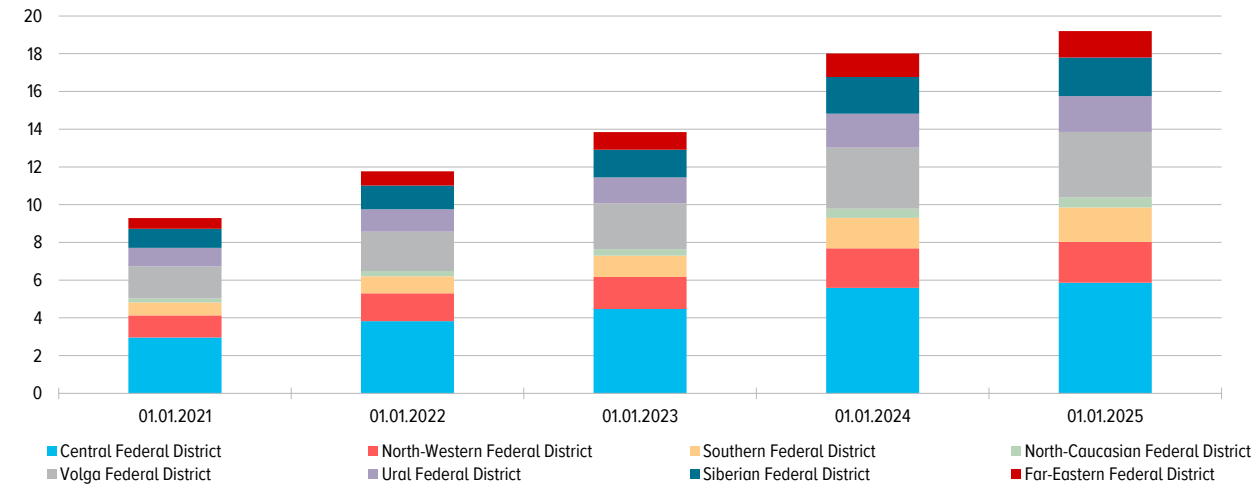


** For 2021, the value is calculated according to the data for May - December.*
Up to 01.05.2021, the indicator was not formed due to the lack of separate data in the reporting of credit institutions.

DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS BY GROUP OF CREDIT INSTITUTIONS RANGED BY ASSETS

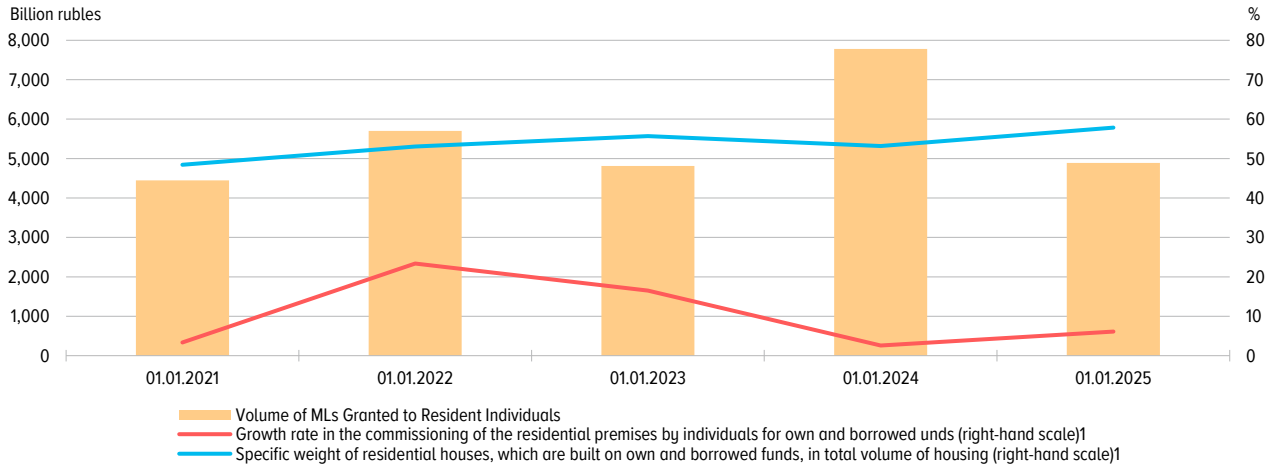
(TRILLION RUBLES)

Chart 4.10



DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET*

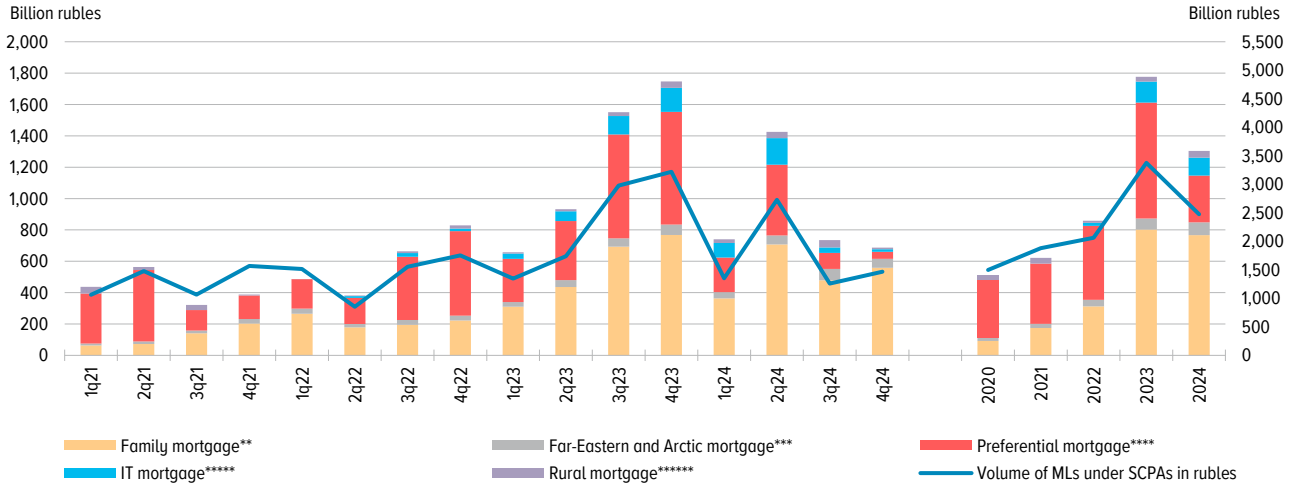
Chart 4.11



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

STATE MORTGAGE SUPPORT PROGRAMMES*

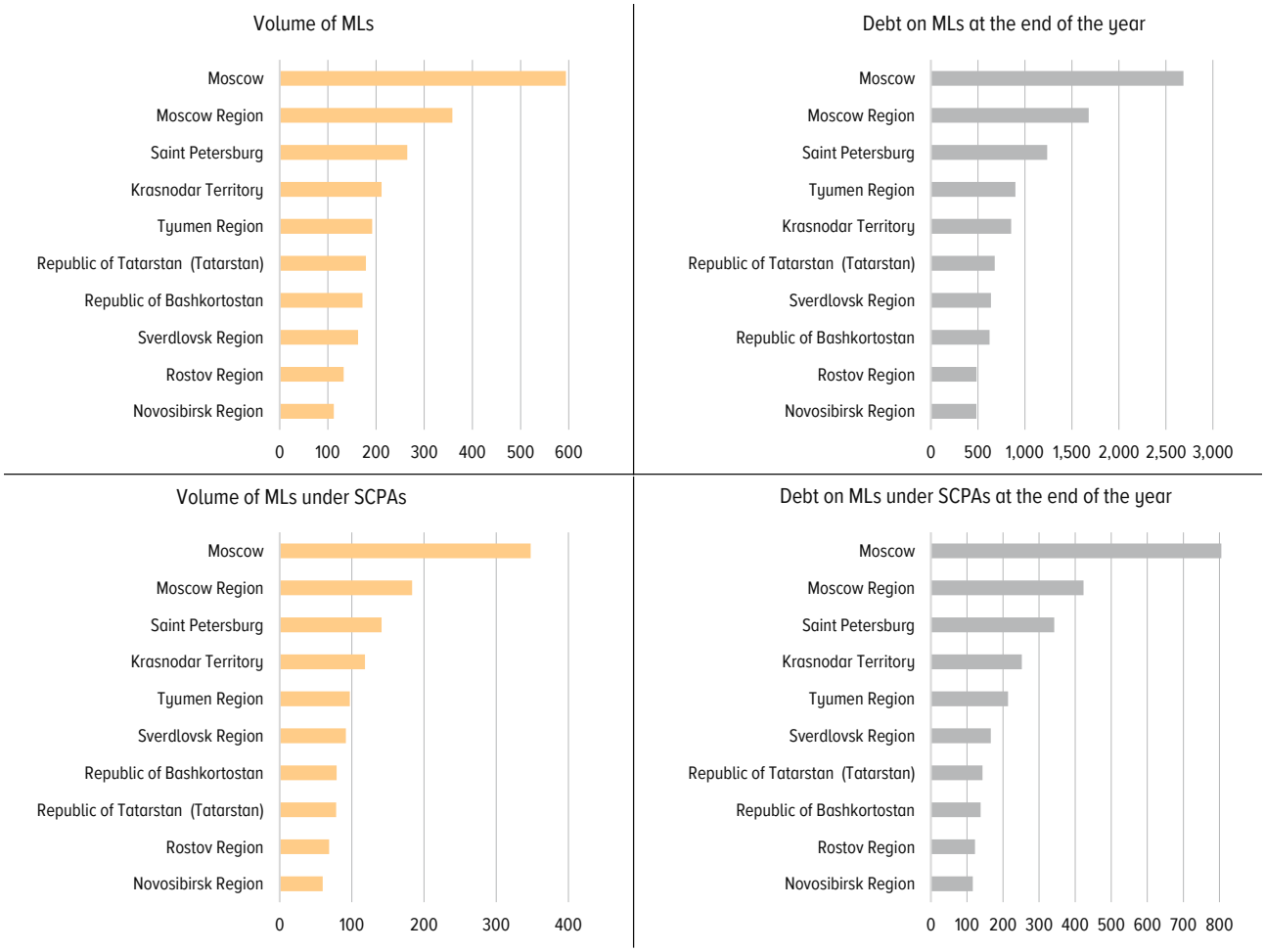
Chart 4.12



** According to "DOM.RF".*
*** Family mortgage established by Decision of the Ministry of Finance of Russian Federation dated June 28, 2024 N° 24-67381-01460-P.*
**** Far-Eastern and Arctic mortgage established by Decision of the Ministry of Finance of Russian Federation dated May 2, 2024 N° 23-67393-01016-P.*
***** Preferential mortgage established by Decision of the Ministry of Finance of Russian Federation dated May 2, 2024 N° 22-67374-00473-P.*
****** IT mortgage established by Decision of the Ministry of Finance of Russian Federation dated July 31, 2024 N° 23-68902-00855-P.*
******* Rural mortgage established by Russian Federation Government Resolution No. 1567, dated 30 November 2019.*

TOP-10 REGIONS BY PARTICULAR INDICATORS FOR 2024
(BILLION RUBLES)

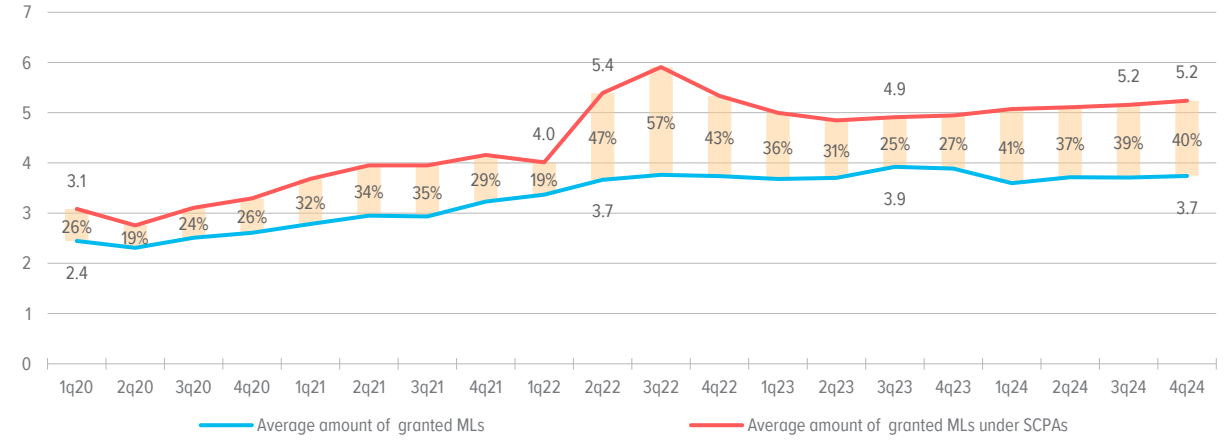
Chart 4.13



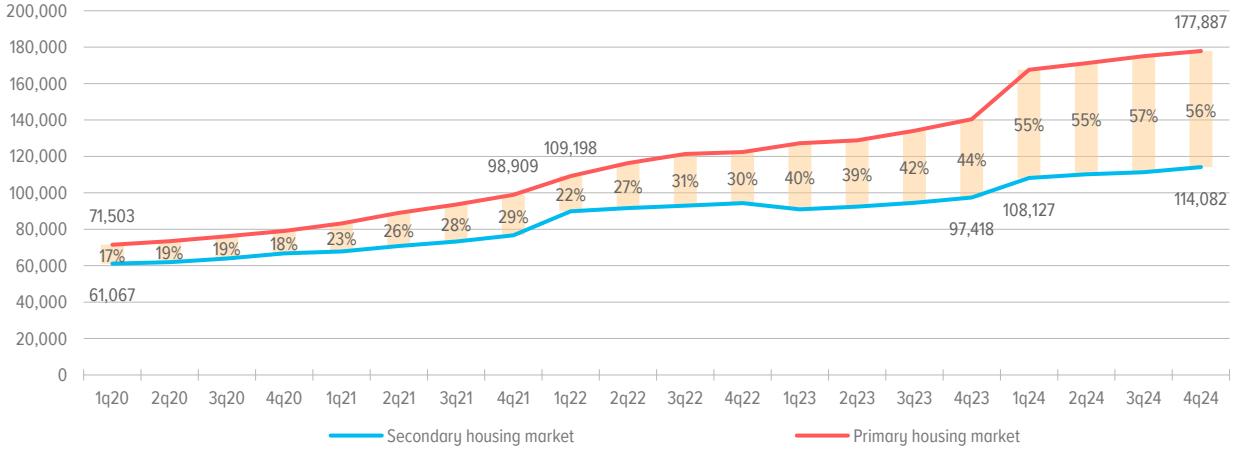
SELECTED INDICATORS' DYNAMICS OF THE HOUSING MARKET ECONOMIC ACTIVITY

Chart 4.14

a) Dynamics of average MLs and MLs under SCPAs amount, million rubles

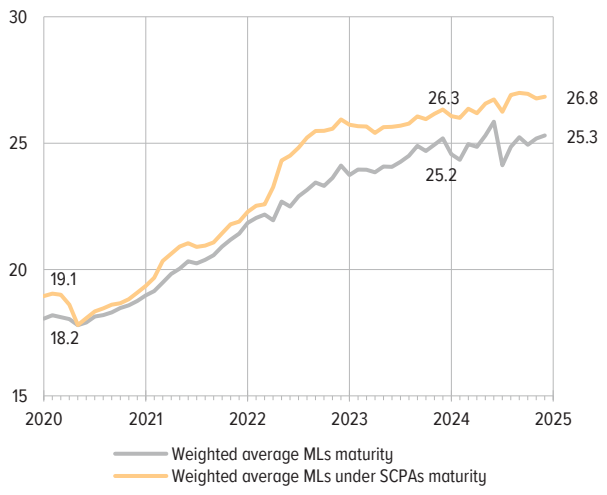


b) Dynamics of average housing prices per square meter in the primary and secondary market, rubles



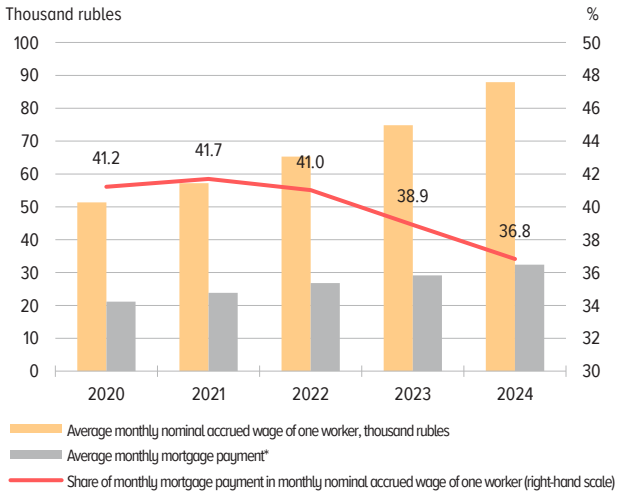
DYNAMICS OF MATURITY ON RUBLE LOANS (YEARS)

Chart 4.15



SHARE OF MONTHLY MORTGAGE PAYMENT IN MONTHLY NOMINAL ACCRUED WAGE OF ONE WORKER

Chart 4.16



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

SUMMARY METHODOLOGY

Chapter 1. Economic Indicators

Gross domestic product (GDP) – 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.

GDP physical volume index – growth (decrease) of the physical volume of GDP calculated as the ratio of the absolute volumes of GDP pf the two periods under consideration in constant prices (in prices of the base period).

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 of 15 and older that is specified for measuring the economically active population who are employed or unemployed during the reference period.

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

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

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

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

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".

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'.

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

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

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.

Housing affordability coefficient – the period for which a family of three people can save up for an 54 sq. m apartment.

Chapter 2. Aggregated Indicators, which Characterize MLs Market

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

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

Number of credit institutions purchasing rights of claim under MLs – thenumber of credit institutions conducting operations for the purchase of rights of claim for MLs and having investments rights of claim for MLs.

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

Number of credit institutions that assigned their claims under MLs – thenumber of credit institutions conducting operations of issuing of mortgage-backed securities, the sale of MLs/rights of claim thereon to another institutions, the transfer of credit risk for MLs/rights of claim thereon to the third parties (the creation of derivatives).

Number of credit institutions granting MLs under state support programmes – the number of credit institutions conducting operations of MLs under state support programmes to households.

Quantity of HLs (MLs / MLs under SCPAs) granted to resident individuals is the quantity of loans provided during the reporting period under loan/additional agreements including tranches of previously concluded agreements. In order to generate the indicator, tranches granted during the month under one loan agreement are counted as a single loan.

Volume of HLs (MLs / MLs under SCPAs) granted to resident individuals – theamount of funds provided during the reporting period under loan/additional agreements .

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

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

where

T – the weighted average maturity;

T1…n – the weighted average maturity of loans granted by the credit institution n;

V1…n – the volume of loans granted by the credit institution n.

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

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

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

where:

P – weighted average interest rate;

P1… n – weighted average interest rate on the loans granted by the credit institution n;

V1… n – the volume of loans provided by the credit institution n;

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

Weighted average interest rate on loans granted since the beginning of the year characterizes average interest rates on HLs (MLs / MLs under SCPAs) granted by credit institutions since the beginning of the year.

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

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

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

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.

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 MLs/additional agreements to repaid main debt on MLs. Since 01.02.2018, this indicator is compiled quarterly.

Transfer of rights of MLs/claims thereon with the sale of the pool of MLs/claims thereon means asset sale without forming an additional financial instrument, or asset sale followed by the issue of mortgage-backed securities.

Volume of transferred rights of MLs/claims thereon – the amount of MLs/claims thereon transferred 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 MLs/rights of claim thereon to the third parties (the creation of derivatives).

Volume of funds attracted with the sale of the pool of MLs/claims thereon followed by the issue of securities – theamount of money attracted by credit institution as the result of sale of MLs/claims thereon followed by the issue of 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).

Volume of funds attracted with the asset kept on the credit institution's balance sheet – the amount of money attracted by credit institution as the result of operations of issuing of mortgage-backed securities, the transfer of credit risk for mortgage loans /rights of claim thereon to the third parties (the creation of derivatives).

Volume of transferred rights of claim under MLs – the amount of claims under MLs transferred during the reporting period by issuing of mortgage-backed securities, the sale of claims under MLs to another institutions, the transfer of credit risk for rights of claim under MLs to the third parties (the creation of derivatives).

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.

Number of counterparties that have acquired claims under MLs /claims thereon as a result of transfer of rights of claims – the number of organizations that acquired claims under MLs /claims thereon during the reporting period.

Chapter 3. Regional structure

The regional breakdown in tables 3.1–3.6, 3.28–3.29 are formed by grouping information by location of credit institutions according to the State Register of Credit Institutions.

The regional breakdown in tables 3.7–3.27 are formed by grouping information by borrowers' location.

Information is published excluding statistical information on: Lugansk People's Republic, Donetsk People's Republic, Kherson Region and Zaporozhye Region.

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

ABBREVIATION LIST

Symbols and notes

m – meter

sq. m – square meter

- – nil

... – not available

0,0 or 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