Bank of Russia

2021–2025

HOUSING (MORTGAGE) LOAN MARKET IN RUSSIA

Statistical yearbook (internet-version)

2026

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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 2021 to 2025.

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
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	37,093.4	103.4	111.5	84.0851	93.6960
II quarter	37,390.8	96.3	116.9	51.1580	53.8580
III quarter	39,181.5	97.1	114.4	57.4130	55.4064
IV quarter	43,335.6	98.1	112.2	70.3375	75.6553
2023					
I quarter	36,372.7	99.2	108.6	77.0863	83.7639
II quarter	40,206.7	105.3	102.7	87.0341	95.1052
III quarter	45,606.9	106.1	105.2	97.4147	103.1631
IV quarter	52,079.4	105.2	107.2	89.6883	99.1919
2024					
I quarter	44,332.9	105.9	107.6	92.3660	99.5299
II quarter	47,556.7	104.9	108.3	85.7480	92.4184
III quarter	51,159.9	103.8	108.9	92.7126	103.4694
IV quarter	59,271.0	105.2	109.0	101.6797	106.1028
2025					
I quarter	47,950.4	101.3	110.1	85.4963	92.4276
II quarter	49,284.8	101.0	109.8	78.5284	92.2672
III quarter	54,671.8	100.8	108.3	82.6084	96.8644
IV quarter	62,354.1	101.0	106.6	78.2267	92.0938

[1] *According to Rosstat.*

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

	2021	2022	2023	2024	2025
Population, million people	147.4	147.0	146.4	146.1	146.1
Labour force, million people	75.8	75.5	75.9	76.0	76.0
Average cash income per capita (per month), thousand rubles	39.9	47.4	53.6	64.0	74.8
Average monthly nominal accrued wage of one worker, thousand rubles	57.2	65.3	74.9	89.1	101.8
Share of expenses on real estate acquisition in cash expenses of the population, %	3.2	3.5	3.8	3.5	...
Housing facilities, million sq.m. of residential premisesat the end of the period	4,031	4,132	4,215	4,293	4,394
Commissioning, million sq.m. of residential premises	92.6	102.7	110.4	107.8	108.1
including on own and borrowed funds of population	49.1	57.2	58.7	62.3	63.5
Number of ready-built apartments, thousands of unit	1,205	1,290	1,449	1,359	1,342
including on own and borrowed funds of population	374	401	432	461	466
Average size of apartment, m^2 of residential premises	76.8	79.6	76.2	79.3	80.6
including on own and borrowed funds of population	131.3	142.5	136.0	135.0	136.3

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

MAIN INDICATORS, WHICH CHARACTERIZE MLS MARKET *Table 1.3*

	2021	2022	2023	2024	2025
Share of granted MLs in GDP, % [1,3]	**4.23**	**3.07**	**4.46**	**2.42**	**2.08**
of which in rubles	4.23	3.07	4.46	2.42	2.08
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]	**8.73**	**8.82**	**10.34**	**9.49**	**9.73**
of which in rubles	8.72	8.81	10.33	9.49	9.73
of which in foreign currency	0.01	0.00	0.00	0.00	0.00
Average amount of debt on granted MLs per capita of labour force in rubles[2,3]	**155,168**	**183,333**	**237,270**	**252,700**	**274,272**
of which in rubles	154,964	183,245	237,189	252,652	274,242
of which in foreign currency	204	89	82	48	30
Growth rate of the volume of granted MLs to the previous period, %[1]	**28.2**	**-15.5**	**61.6**	**-37.2**	**-8.9**
of which in rubles[4]	28.1	-15.5	61.6	-37.2	-8.9
of which in foreign currency[5]	1159.3	-98.3	-100.0	-	-39.9
Share of granted MLs in the volume of granted HLs in the reporting period, %[1]	**99.9**	**99.9**	**100.0**	**99.9**	**100.0**
of which in rubles[4]	99.9	99.9	100.0	99.9	100.0
of which in foreign currency[5]	99.2	79.6	–	100.0	100.0
Share of granted MLs in the volume of granted loans to individuals in the reporting period, %[1]	**27.3**	**26.3**	**29.8**	**18.2**	**19.4**
of which in rubles[4]	27.6	26.8	29.8	18.2	19.4
of which in foreign currency[5]	2.3	0.0	0.0	0.7	2.7
Growth rate of the debt on granted MLs to the corresponding period of the previous year, %[2]	**26.7**	**17.6**	**30.1**	**6.6**	**8.5**
of which in rubles[4]	26.7	17.7	30.1	6.6	8.6
of which in foreign currency[5]	-5.0	-56.9	-7.0	-41.3	-38.2
Share of debt on granted MLs in the debt on granted HLs, %[2]	**99.9**	**99.9**	**100.0**	**100.0**	**100.0**
of which in rubles[4]	99.9	99.9	100.0	100.0	100.0
of which in foreign currency[5]	96.6	94.7	94.6	91.0	91.6
Share of debt on granted MLs in the debt on granted loans to individuals, %[2]	**48.1**	**51.5**	**54.3**	**54.9**	**57.8**
of which in rubles[4]	48.1	51.5	54.3	54.9	57.9
of which in foreign currency[5]	32.7	30.3	30.2	19.4	17.2
Share of overdue debt in the debt on granted MLs, %[2]	**0.54**	**0.42**	**0.34**	**0.50**	**0.99**
of which in rubles[4]	0.51	0.40	0.32	0.49	0.99
of which in foreign currency[5]	29.05	49.10	46.80	40.99	42.56
Ratio of early repaid MLs (rights of claim to MLs) to granted MLs, %[1]	**38.6**	**35.2**	**28.0**	**33.6**	**30.5**
of which in rubles[4]	38.6	35.0	28.0	33.6	30.5
of which in foreign currency[5]	63.3	8012.5	–	2143.1	1378.6
Ratio of Early Repaid MLs (Claims Thereon) with the Borrowers' Funds to Early Repaid MLs (Claims Thereon), %[1]	**88.8**	**90.1**	**92.0**	**90.2**	**90.5**
of which in rubles[4]	88.8	90.1	92.0	90.2	90.5
of which in foreign currency[5]	71.7	86.1	93.2	81.3	97.5
Ratio of Early Repaid MLs (Claims Thereon) with Newly Granted MLs to Early Repaid MLs (Claims Thereon), %[1]	**3.1**	**1.4**	**0.7**	**0.4**	**0.1**
of which in rubles[4]	3.1	1.4	0.7	0.4	0.1
of which in foreign currency[5]	22.7	13.1	1.3	0.0	1.6
Ratio of transfer rights of MLs to granted MLs, %[1]	**8.5**	**8.8**	**8.9**	**27.9**	**15.6**
of which in rubles[4]	8.4	8.8	8.9	27.9	15.6
of which in foreign currency[5]	16.9	293.5	–	5999.8	2044.6

[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
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	2,036,049	–	684,261	–	1,009,103	3,821	–	140.4	97.4	107.8	107.6
2024	1,303,053	1	472,114	–	811,381	3,751	22,516	177.9	114.1	112.6	107.6
2025	968,195	1	464,189	–	794,126	4,599	13,534	215.3	130.4	109.1	105.3

[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
2021	370	288	285	125	–	95	91	63	59
2022	361	258	256	109	–	86	70	56	57
2023	361	252	251	99	–	79	50	46	59
2024	354	246	244	96	73	81	27	53	60
2025	355	235	233	94	132	79	21	44	54

* 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
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
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

	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
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	1,213,180	4,544,113	3.7	289.2	294.0	8.24	8.04	16,237,610	59,002
01.10	1,451,526	5,499,477	3.8	290.8	298.6	8.18	7.92	16,906,426	59,002
01.11	1,652,029	6,269,342	3.8	291.5	296.2	8.20	8.35	17,399,663	60,279
01.12	1,841,287	6,995,666	3.8	292.3	299.2	8.20	8.18	17,728,972	61,451
2024									
01.01	2,038,276	7,781,279	3.8	293.3	302.2	8.17	7.91	18,017,501	60,084
01.02	75,961	271,919	3.6	294.3	294.3	8.41	8.41	18,147,412	62,262
01.03	171,694	604,972	3.5	293.0	292.0	8.89	9.28	18,227,989	63,294
01.04	288,882	1,052,492	3.6	295.8	299.5	8.69	8.41	18,456,034	63,792
01.05	412,256	1,518,455	3.7	296.5	298.2	8.60	8.42	18,609,059	65,704
01.06	559,121	2,064,483	3.7	298.4	303.6	8.46	8.06	18,769,924	68,881
01.07	761,622	2,853,224	3.7	301.7	310.2	8.20	7.57	19,287,839	71,083
01.08	868,951	3,209,376	3.7	300.3	289.4	8.42	10.19	19,214,471	75,166
01.09	969,194	3,584,543	3.7	300.1	298.2	8.51	9.32	19,292,520	78,292
01.10	1,063,659	3,957,450	3.7	300.3	302.7	8.55	8.94	19,234,504	83,086
01.11	1,158,732	4,324,646	3.7	300.2	299.2	8.64	9.65	19,113,813	88,858
01.12	1,231,172	4,599,118	3.7	300.3	302.1	8.67	9.01	19,126,161	93,150

	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
2025									
01.01	1,304,660	4,891,776	3.7	300.5	302.2	8.66	8.47	19,202,140	96,902
01.02	32,333	126,987	3.9	305.4	305.4	8.35	8.35	19,093,337	102,999
01.03	85,020	354,254	4.2	308.0	309.5	7.93	7.70	19,152,677	110,734
01.04	142,995	611,517	4.3	309.1	310.6	7.78	7.57	19,227,239	117,114
01.05	208,399	901,962	4.3	308.8	308.2	7.70	7.53	19,344,960	127,991
01.06	271,775	1,189,475	4.4	308.7	308.5	7.64	7.48	19,466,882	138,187
01.07	340,536	1,498,586	4.4	308.6	307.9	7.61	7.47	19,543,634	147,665
01.08	418,065	1,854,609	4.4	308.3	307.4	7.58	7.46	19,481,954	159,284
01.09	503,236	2,246,980	4.5	308.1	307.0	7.58	7.58	19,706,992	170,121
01.10	591,171	2,651,507	4.5	307.5	304.4	7.65	8.03	19,926,320	179,089
01.11	697,225	3,141,278	4.5	307.1	304.6	7.74	8.24	20,222,740	190,522
01.12	802,684	3,642,829	4.5	307.4	309.4	7.76	7.93	20,479,056	200,481
2026									
01.01	969,262	4,454,206	4.6	308.5	313.6	7.73	7.59	20,843,052	207,503

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, %	Debt on granted loans, million rubles	
						total	of which overdue debt
2021							
01.01	68	85	5.04	17,327	6,976	22,622	9,465
01.02	–	–	–	17,607	7,202	22,515	9,531
01.03	7	24	12.00	16,258	6,874	23,063	9,696
01.04	7	24	12.00	15,909	6,732	25,832	11,196
01.05	36	164	5.11	14,978	6,162	23,925	10,334
01.06	24	164	5.11	14,627	6,059	22,499	9,700
01.07	39	94	5.58	13,961	5,779	21,883	9,642
01.08	39	94	5.58	13,796	5,740	22,066	9,739
01.09	34	93	5.57	13,482	5,618	19,954	7,795
01.10	66	113	5.03	13,325	5,422	20,776	8,293
01.11	60	118	4.60	12,598	5,166	19,919	8,139
01.12	54	120	4.64	12,885	5,189	18,481	7,601
2022							
01.01	263	72	4.90	16,045	4,928	17,327	6,976
01.02	35	116	8.95	16,669	5,134	17,607	7,202
01.03	20	110	8.80	17,414	5,244	16,258	6,874
01.04	17	109	8.79	16,662	5,123	15,909	6,732
01.05	13	104	8.88	13,749	4,250	14,978	6,162
01.06	12	106	8.66	11,724	3,838	14,627	6,059
01.07	12	106	8.66	6,573	3,114	13,961	5,779
01.08	12	106	8.66	7,321	3,532	13,796	5,740
01.09	12	106	8.66	6,988	3,429	13,482	5,618
01.10	12	106	8.66	6,321	3,092	13,325	5,422
01.11	12	106	8.66	6,556	3,239	12,598	5,166
01.12	12	106	8.66	6,407	3,204	12,885	5,189
2023							
01.01	12	106	8.66	7,065	3,621	16,045	4,928
01.02	–	–	–	6,906	3,565	16,636	5,102
01.03	–	–	–	7,293	3,778	17,379	5,209
01.04	–	–	–	7,334	3,803	16,626	5,088
01.05	–	–	–	7,551	3,910	13,719	4,220
01.06	–	–	–	7,163	3,628	11,697	3,811
01.07	–	–	–	7,556	3,816	6,573	3,114
01.08	–	–	–	7,564	3,767	7,321	3,532
01.09	–	–	–	7,805	3,871	6,988	3,429
01.10	–	–	–	7,742	3,924	6,321	3,092
01.11	–	–	–	7,013	3,413	6,556	3,239
01.12	–	–	–	6,636	3,261	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, %	Debt on granted loans, million rubles	
						total	of which overdue debt
2024							
01.01	–	–	–	6,577	3,226	7,065	3,621
01.02	–	–	–	6,228	2,939	6,906	3,565
01.03	–	–	–	6,359	3,034	7,293	3,778
01.04	–	–	–	6,247	2,978	7,334	3,803
01.05	–	–	–	6,126	2,932	7,551	3,910
01.06	–	–	–	5,303	2,290	7,163	3,628
01.07	–	–	–	4,962	2,158	7,556	3,816
01.08	–	–	–	4,908	2,144	7,564	3,767
01.09	–	–	–	5,042	2,191	7,805	3,871
01.10	23	299	6.00	5,014	2,274	7,742	3,924
01.11	23	299	6.00	5,053	2,251	7,013	3,413
01.12	23	299	6.00	5,328	2,255	6,636	3,261
2025							
01.01	23	299	6.00	4,012	1,813	6,577	3,226
01.02	–	–	–	3,812	1,720	6,228	2,939
01.03	14	166	6.00	3,398	1,540	6,359	3,034
01.04	14	166	6.00	3,217	1,470	6,247	2,978
01.05	14	166	6.00	2,986	1,371	6,126	2,932
01.06	14	166	6.00	2,842	1,305	5,303	2,290
01.07	14	166	6.00	2,808	1,300	4,962	2,158
01.08	14	166	6.00	2,851	1,347	4,908	2,144
01.09	14	166	6.00	2,778	1,331	5,042	2,191
01.10	14	166	6.00	2,826	1,363	5,014	2,274
01.11	14	166	6.00	2,708	1,318	5,053	2,251
01.12	14	166	6.00	2,531	1,200	5,328	2,255
2026							
01.01	14	166	6.00	2,460	1,163	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	
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
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

	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	
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	1,211,552	4,542,551	3.7	289.3	294.0	8.24	8.04	16,229,086	57,149	196,397
01.10	1,449,732	5,497,758	3.8	290.9	298.7	8.18	7.92	16,897,967	57,150	194,506
01.11	1,650,096	6,267,395	3.8	291.6	296.3	8.20	8.35	17,391,729	58,485	191,334
01.12	1,839,180	6,993,475	3.8	292.4	299.3	8.20	8.18	17,721,068	59,672	189,347
2024										
01.01	2,036,049	7,778,957	3.8	293.4	302.3	8.17	7.91	18,009,821	58,346	188,599
01.02	75,911	271,788	3.6	294.8	294.8	8.40	8.40	18,139,294	60,189	186,025
01.03	171,473	604,605	3.5	293.3	292.1	8.88	9.28	18,219,879	61,235	185,230
01.04	288,500	1,051,887	3.6	296.0	299.6	8.68	8.41	18,448,274	61,831	184,778
01.05	411,733	1,517,703	3.7	296.7	298.3	8.60	8.41	18,601,382	63,751	295,129
01.06	558,446	2,063,415	3.7	298.5	303.7	8.45	8.06	18,762,153	66,808	401,423
01.07	760,814	2,851,912	3.7	301.8	310.2	8.20	7.57	19,280,127	69,053	472,447
01.08	867,970	3,207,888	3.7	300.4	289.5	8.42	10.19	19,207,118	73,146	510,630
01.09	968,092	3,582,956	3.7	300.2	298.3	8.51	9.32	19,285,122	76,289	556,311
01.10	1,062,440	3,955,768	3.7	300.4	302.8	8.55	8.94	19,227,278	81,086	572,591
01.11	1,157,374	4,322,835	3.7	300.3	299.3	8.64	9.65	19,106,642	86,898	835,061
01.12	1,229,689	4,597,188	3.7	300.4	302.2	8.67	9.01	19,119,097	91,132	904,055

	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	
2025										
01.01	1,303,053	4,888,334	3.8	300.6	303.7	8.65	8.47	19,195,201	94,911	898,703
01.02	32,294	126,932	3.9	305.5	305.5	8.35	8.35	19,086,429	100,644	903,065
01.03	84,867	354,022	4.2	308.2	309.8	7.93	7.70	19,145,633	108,344	891,799
01.04	142,678	611,091	4.3	309.3	310.7	7.77	7.56	19,220,116	114,587	882,274
01.05	207,925	901,362	4.3	309.0	308.3	7.69	7.52	19,337,925	125,592	874,353
01.06	271,187	1,188,693	4.4	308.9	308.6	7.64	7.47	19,460,075	135,783	869,196
01.07	339,882	1,497,642	4.4	308.7	308.0	7.60	7.47	19,536,754	145,242	863,571
01.08	417,344	1,853,514	4.4	308.5	307.5	7.58	7.46	19,475,329	156,874	857,014
01.09	502,438	2,245,788	4.5	308.2	307.0	7.58	7.58	19,700,406	167,725	850,864
01.10	590,310	2,650,189	4.5	307.7	304.5	7.65	8.03	19,919,911	176,727	845,267
01.11	696,276	3,139,799	4.5	307.2	304.6	7.74	8.24	20,216,495	188,205	837,288
01.12	801,686	3,641,254	4.5	307.5	309.4	7.76	7.93	20,472,932	198,158	830,573
2026										
01.01	968,195	4,452,468	4.6	308.6	313.6	7.73	7.59	20,837,166	205,377	830,342

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	
2021								
01.01	8	353	44	153	5.19	16,326	6,429	7,178
01.02	–	–	–	–	–	16,582	6,622	7,261
01.03	–	–	–	–	–	15,559	6,317	6,649
01.04	–	–	–	–	–	15,259	6,169	6,252
01.05	1	65	65	180	5.00	14,350	5,610	5,998
01.06	2	65	32	180	5.00	13,925	5,513	5,742
01.07	5	226	45	97	5.52	13,305	5,271	5,468
01.08	5	226	45	97	5.52	13,134	5,225	5,387
01.09	5	226	45	97	5.52	12,868	5,109	5,224
01.10	7	651	93	114	5.01	12,744	4,943	4,868
01.11	8	704	88	120	4.59	12,047	4,712	4,451
01.12	9	727	81	120	4.63	12,289	4,708	4,548
2022								
01.01	10	4,441	444	72	4.90	15,506	4,505	4,328
01.02	1	66	66	121	9.00	16,111	4,693	4,482
01.03	1	66	66	121	9.00	16,823	4,787	4,639
01.04	1	66	66	121	9.00	16,089	4,684	4,504
01.05	3	77	26	113	9.08	13,307	3,880	3,667
01.06	3	77	26	113	9.08	11,335	3,509	3,035
01.07	3	77	26	113	9.08	6,275	2,853	2,324
01.08	3	77	26	113	9.08	6,979	3,231	2,547
01.09	3	77	26	113	9.08	6,653	3,134	2,398
01.10	3	77	26	113	9.08	6,004	2,811	2,142
01.11	3	77	26	113	9.08	6,217	2,937	2,362
01.12	3	77	26	113	9.08	6,071	2,904	2,267

	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	
2023								
01.01	3	77	26	113	9.08	6,689	3,284	2,440
01.02	–	–	–	–	–	6,535	3,232	2,356
01.03	–	–	–	–	–	6,893	3,418	2,505
01.04	–	–	–	–	–	6,926	3,436	2,522
01.05	–	–	–	–	–	7,140	3,541	2,594
01.06	–	–	–	–	–	6,758	3,265	2,540
01.07	–	–	–	–	–	7,155	3,458	2,716
01.08	–	–	–	–	–	7,145	3,393	2,751
01.09	–	–	–	–	–	7,366	3,479	2,845
01.10	–	–	–	–	–	7,341	3,571	2,828
01.11	–	–	–	–	–	6,629	3,075	2,645
01.12	–	–	–	–	–	6,272	2,940	2,449
2024								
01.01	–	–	–	–	–	6,219	2,910	2,416
01.02	–	–	–	–	–	5,877	2,631	2,310
01.03	–	–	–	–	–	5,963	2,681	2,345
01.04	–	–	–	–	–	5,857	2,631	2,313
01.05	–	–	–	–	–	5,740	2,588	2,263
01.06	–	–	–	–	–	4,926	1,954	2,187
01.07	–	–	–	–	–	4,606	1,841	2,069
01.08	–	–	–	–	–	4,554	1,830	2,052
01.09	–	–	–	–	–	4,670	1,862	2,156
01.10	1	23	23	299	6.00	4,640	1,941	2,166
01.11	1	23	23	299	6.00	4,706	1,948	2,228
01.12	1	23	23	299	6.00	4,942	1,920	2,410

	Number of granted loans compiled cumulatively since the beginning of the year, units	Volume of granted loans compiled cumulatively since the beginning of the year, million rubles	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	
2025								
01.01	1	23	23	299	6.00	3,649	1,496	2,891
01.02	–	–	–	–	–	3,463	1,414	2,902
01.03	1	14	14	166	6.00	3,104	1,285	2,567
01.04	1	14	14	166	6.00	2,937	1,227	2,386
01.05	1	14	14	166	6.00	2,713	1,133	2,337
01.06	1	14	14	166	6.00	2,580	1,077	2,231
01.07	1	14	14	166	6.00	2,546	1,073	2,153
01.08	1	14	14	166	6.00	2,611	1,110	2,217
01.09	1	14	14	166	6.00	2,542	1,098	2,141
01.10	1	14	14	166	6.00	2,583	1,124	2,150
01.11	1	14	14	166	6.00	2,473	1,085	2,043
01.12	1	14	14	166	6.00	2,302	974	1,978
2026								
01.01	1	14	14	166	6.00	2,254	959	1,939

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	Weighted average maturity, months		Weighted average maturity, months		Weighted average interest rate, %		Debt on rights of claim under MLs under SCPAs*, 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	on loans granted since the beginning of the year	on loans granted over the month	
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
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

	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 maturity, months		Weighted average interest rate, %		Debt on rights of claim under MLs under SCPAs*, 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	on loans granted since the beginning of the year	on loans granted over the month	
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
2024										
01.01	684,261	3,375,745	4.9	310.7	316.0	5.93	6.12	4,923,395	5,561	15,647
01.02	25,827	128,446	5.0	312.9	312.9	6.10	6.10	4,852,573	5,822	15,856
01.03	53,426	267,791	5.0	312.4	312.0	6.23	6.34	4,747,926	6,035	15,793
01.04	95,599	491,044	5.1	314.2	316.4	6.25	6.28	4,732,708	6,179	15,704
01.05	138,700	714,507	5.2	314.2	314.2	6.24	6.22	4,763,961	6,409	16,261
01.06	196,788	1,008,617	5.1	315.5	318.8	6.22	6.16	4,735,602	6,553	80,885
01.07	292,165	1,483,269	5.1	317.2	320.8	6.23	6.24	4,965,700	6,934	104,607
01.08	312,858	1,600,394	5.1	317.0	314.9	6.22	6.17	4,832,012	7,270	126,108
01.09	341,797	1,761,472	5.2	317.6	322.9	6.23	6.35	4,758,000	7,486	161,071
01.10	373,850	1,941,175	5.2	318.2	323.9	6.23	6.25	4,730,537	7,951	158,638
01.11	406,462	2,126,454	5.2	318.6	323.4	6.23	6.16	4,687,581	8,564	200,321
01.12	436,515	2,287,162	5.2	318.8	321.2	6.22	6.06	4,639,482	8,792	200,296

	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 maturity, months		Weighted average interest rate, %		Debt on rights of claim under MLs under SCPAs*, 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	on loans granted since the beginning of the year	on loans granted over the month	
2025										
01.01	472,114	2,474,371	5.2	319.0	322.1	6.21	6.15	4,584,867	9,321	176,128
01.02	15,967	86,449	5.4	321.6	321.6	6.13	6.13	4,476,561	9,894	168,319
01.03	43,127	236,707	5.5	322.7	323.3	6.05	6.00	4,415,358	10,710	158,662
01.04	73,043	402,885	5.5	322.9	323.2	6.03	6.01	4,363,170	11,104	136,271
01.05	102,705	569,729	5.5	322.8	322.6	6.02	5.98	4,330,964	11,857	130,275
01.06	131,901	737,082	5.6	322.8	322.6	6.02	6.04	4,283,384	12,521	125,859
01.07	163,068	912,672	5.6	322.8	322.8	6.03	6.05	4,275,243	13,216	119,146
01.08	197,518	1,110,055	5.6	322.9	323.2	6.02	6.00	4,228,309	14,440	115,860
01.09	236,157	1,332,962	5.6	323.0	323.8	6.03	6.08	4,227,203	15,336	112,457
01.10	276,936	1,567,617	5.7	323.0	322.9	6.09	6.44	4,263,775	16,357	99,915
01.11	325,163	1,845,489	5.7	323.3	324.9	6.15	6.45	4,331,193	17,551	93,795
01.12	378,613	2,154,331	5.7	324.0	328.4	6.17	6.31	4,471,658	18,203	90,968
2026										
01.01	464,189	2,642,003	5.7	325.0	329.2	6.18	6.20	4,666,806	18,726	88,591

** 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	
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
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

	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	
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
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

	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	
2025								
01.01	–	–	–	–	–	10	10	2
01.02	–	–	–	–	–	9	9	2
01.03	–	–	–	–	–	8	8	2
01.04	–	–	–	–	–	8	8	2
01.05	–	–	–	–	–	8	8	2
01.06	–	–	–	–	–	8	8	2
01.07	–	–	–	–	–	1	1	2
01.08	–	–	–	–	–	2	2	2
01.09	–	–	–	–	–	2	2	2
01.10	–	–	–	–	–	2	2	2
01.11	–	–	–	–	–	2	2	2
01.12	–	–	–	–	–	1	1	2
2026								
01.01	–	–	–	–	–	1	1	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 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
I quarter 2025	292,022	319	196	38	16,483	11,690	54	–	–	–	–	–	13,979
II quarter 2025	267,452	573	337	71	21,234	11,794	45	–	–	–	–	1	12,889
III quarter 2025	295,659	334	331	32	18,838	12,864	43	–	–	–	–	–	14,619
IV quarter 2025	373,867	729	425	757	16,442	15,592	41	3	–	–	–	–	18,317

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		Securitized MLs/claims thereon with the asset kept on the credit institution's balance sheet		Volume of funds attracted for securitized MLs/claims thereon 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 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
I quarter 2025	67,244	–	64,801	–	65,453	–	–	–	–	–	47
II quarter 2025	79,180	260	73,761	–	41,776	–	–	–	–	–	1,907
III quarter 2025	263,396	10	245,804	–	279,081	–	–	–	–	–	15,181
IV quarter 2025	282,604	7	281,546	–	283,702	–	–	–	–	–	13

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 2021			
1. Sale of the pool of MLs/claims thereon	99	20,132	66
1.1. Credit institutions	8	14,241	0
1.2. Resident specialized organizations	35	5,611	0
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	33	0
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	54	245	66
1.7 Individual entrepreneurs	1	2	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
II quarter 2021			
1. Sale of the pool of MLs/claims thereon	92	19,483	336
1.1. Credit institutions	9	8,913	0
1.2. Resident specialized organizations	35	10,315	168
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	23	0
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	46	229	168
1.7 Individual entrepreneurs	1	2	0
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	0
1.2. Resident specialized organizations	28	16,646	0
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	36	0
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	0
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	41	349	32
1.7 Individual entrepreneurs	4	11	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
I quarter 2021			
1. Sale of the pool of MLs/claims thereon	88	5,783	0
1.1. Credit institutions	5	711	0
1.2. Resident specialized organizations	27	4,805	0
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	15	0
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	53	240	0
1.7 Individual entrepreneurs	2	12	0
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 2022			
1. Sale of the pool of MLs/claims thereon	76	17,917	0
1.1. Credit institutions	4	482	0
1.2. Resident specialized organizations	31	17,219	0
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	1	10	0
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	38	183	0
1.7 Individual entrepreneurs	2	22	0
2. Refinancing of mortgage loans with the asset kept on the credit institution's balance sheet	–	–	–
III quarter 2022			
1. Sale of the pool of MLs/claims thereon	74	170,869	21
1.1. Credit institutions	5	407	0
1.2. Resident specialized organizations	34	170,208	21
1.3. Special purpose vehicles	–	–	–
1.4. Other organizations	2	65	0
1.5. Management companies of unit investment funds	–	–	–
1.6 Individuals	33	189	0
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	0
1.2. Resident specialized organizations	33	216,795	35
1.3. Special purpose vehicles	1	973	152
1.4. Other organizations	1	80	0
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

Counterparties	Number of partners, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
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
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

Counterparties	Number of partners, units	Volume of transferred rights of MLs/ claims thereon, million rubles	
		in rubles	in foreign currency
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
I quarter 2025			
1. Sale of the pool of MLs/claims thereon	32	67,244	0
1.1. Credit institutions	1	120	0
1.2. Resident specialized organizations	16	67,014	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	6	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	14	104	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 2025			
1. Sale of the pool of MLs/claims thereon	31	79,180	260
1.1. Credit institutions	3	3,342	260
1.2. Resident specialized organizations	13	75,588	0
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	2	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	14	249	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
III quarter 2025			
1. Sale of the pool of MLs/claims thereon	33	263,396	10
1.1. Credit institutions	1	15,216	0
1.2. Resident specialized organizations	17	248,107	10
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	30	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	13	43	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 2025			
1. Sale of the pool of MLs/claims thereon	36	282,604	7
1.1. Credit institutions	0	0	0
1.2. Resident specialized organizations	22	282,543	7
1.3. Special purpose vehicles	0	0	0
1.4. Other organizations	1	2	0
1.5. Management companies of unit investment funds	0	0	0
1.6 Individuals	13	60	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

STATE MORTGAGE SUPPORT PROGRAMMES

Table 2.11

	Family mortgage[1]			Far-Eastern and Arctic mortgage[2]			Preferential mortgage[3]			Rural mortgage[4]			IT mortgage[5]		
	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, %
2021															
01.01	9,205	28,691	4.90	1,500	5,874	1.50	44,575	139,255	6	10,108	19,659	–	–	–	–
01.02	4,887	15,485	4.87	788	3,142	1.30	24,735	79,376	5.99	4,097	7,457	–	–	–	–
01.03	6,673	21,617	4.86	1,123	4,426	1.14	31,688	106,051	6.02	7,234	13,057	–	–	–	–
01.04	7,731	25,078	4.86	1,309	5,344	1.13	38,651	132,022	5.99	12,334	22,682	–	–	–	–
01.05	7,918	26,105	4.82	1,428	5,792	1.15	41,352	144,385	5.81	4,556	8,907	–	–	–	–
01.06	6,132	20,408	4.84	1,180	4,772	1.17	33,120	119,036	5.51	968	2,181	–	–	–	–
01.07	7,319	25,123	4.90	1,344	5,742	1.16	50,485	191,739	5.34	4,037	7,937	–	–	–	–
01.08	11,931	35,902	4.99	1,373	5,999	1.13	17,954	50,234	5.71	7,791	15,222	–	–	–	–
01.09	15,189	47,132	4.88	1,298	5,685	1.14	17,086	38,370	6.02	4,977	9,795	–	–	–	–
01.10	16,606	54,979	4.75	1,391	6,042	0.91	18,663	41,744	6.01	3,910	7,922	–	–	–	–
01.11	16,016	56,491	4.56	1,677	7,437	0.38	19,653	43,727	6.01	1,168	2,752	–	–	–	–
01.12	16,759	62,372	4.40	2,026	8,701	0.28	20,616	46,278	5.94	755	1,744	–	–	–	–
2022															
01.01	20,887	82,711	4.29	2,789	11,919	0.26	26,705	60,962	5.84	518	1,444	–	–	–	–
01.02	12,884	54,078	4.21	1,575	6,817	0.27	15,349	36,290	5.80	17	52	–	–	–	–
01.03	19,213	82,761	4.18	2,193	9,849	0.25	21,310	51,438	5.79	4	10	–	–	–	–
01.04	28,610	127,116	4.45	3,480	16,021	0.31	40,484	100,786	5.94	0	0	–	–	–	–
01.05	16,175	73,096	4.70	2,298	10,502	0.90	10,914	36,614	7.85	0	0	–	–	–	–
01.06	9,655	46,058	4.11	1,089	4,938	1.68	9,384	52,368	4.37	275	735	–	154	1,319	4,39
01.07	11,746	58,543	3.68	1,213	5,624	1.60	13,579	77,449	4.15	1,284	3,452	–	1,161	10,380	4,07
01.08	11,404	57,271	3.64	1,608	7,368	1.58	19,712	108,221	3.95	1,678	4,294	–	867	8,228	3,72
01.09	13,209	66,529	3.68	2,532	11,350	1.57	25,662	138,358	3.90	2,159	5,390	–	867	7,961	3,92
01.10	13,799	70,122	3.51	2,642	11,905	1.52	29,318	156,437	4.02	828	2,210	–	776	7,255	3,70
01.11	11,907	56,441	3.80	2,168	9,680	1.54	24,225	122,381	4.33	2,603	7,066	–	507	4,473	4,03
01.12	13,502	64,589	3.79	2,016	9,183	1.58	28,817	149,006	4.04	1,604	4,347	–	545	4,807	4,01

	Family mortgage[1]			Far-Eastern and Arctic mortgage[2]			Preferential mortgage[3]			Rural mortgage[4]			IT mortgage[5]		
	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, %
2023															
01.01	20,230	100,623	3.62	2,567	11,953	1.62	51,189	268,072	4.07	3,080	8,375	–	792	7,097	4
01.02	12,049	58,339	4.61	1,426	6,641	1.68	14,364	69,271	5.66	642	1,719	–	561	4,945	4
01.03	21,598	103,946	4.87	2,123	9,884	1.71	18,006	87,168	6.07	935	2,559	–	1,252	10,734	4
01.04	30,736	147,185	5.13	2,846	13,646	1.70	26,006	119,492	6.86	1,386	3,787	–	2,170	18,309	4,40
01.05	28,814	138,589	5.31	2,725	12,873	1.68	25,217	113,554	7.29	1,415	3,865	–	2,215	19,192	4,44
01.06	30,269	146,496	5.35	3,106	14,837	1.69	28,291	126,482	7.36	1,624	4,329	–	2,361	20,078	4,48
01.07	30,935	150,927	5.43	3,276	15,774	1.71	30,018	137,195	7.42	1,830	5,071	–	2,603	22,962	4,47
01.08	32,770	165,039	5.39	3,183	15,500	1.74	34,333	160,620	7.39	2,164	6,129	–	2,911	26,447	4,31
01.09	46,699	237,006	5.25	3,572	17,765	1.75	47,814	226,741	7.25	2,524	8,994	–	4,038	36,804	4,06
01.10	56,667	291,200	5.22	4,073	20,429	1.77	57,084	275,327	7.22	2,286	9,704	–	6,202	54,028	4,06
01.11	46,472	238,050	5.45	3,815	19,050	1.87	47,403	230,146	7.49	2,728	9,662	–	5,294	44,616	4,37
01.12	47,618	243,450	5.52	3,929	19,583	1.94	46,635	227,407	7.58	2,537	15,932	–	5,729	48,604	4,47
2024															
01.01	54,251	287,535	5.60	5,639	27,471	1.95	51,262	262,489	7.68	3,178	14,739	–	6,673	59,228	4.52
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	43,027	198,809	5.83	3,962	18,598	1.98	46,695	133,750	7.68	2,572	12,604	2.98	7,048	60,809	4.82
01.07	73,555	348,524	5.85	4,348	19,926	1.99	71,084	214,991	7.63	2,763	13,539	2.98	7,085	61,301	4.76
01.08	22,302	94,984	5.93	5,501	24,521	2.01	23,953	53,222	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

	Family mortgage[1]			Far-Eastern and Arctic mortgage[2]			Preferential mortgage[3]			Rural mortgage[4]			IT mortgage[5]		
	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, %
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
01.02	16,623	89,513	5.91	1,405	7,247	2.01	2,708	5,118	8.11	77	180	3.13	537	3,037	5.87
01.03	31,314	172,114	5.92	2,699	14,207	2.01	2,090	4,215	8.00	77	295	2.97	812	5,009	5.87
01.04	35,053	195,842	5.91	2,757	15,362	2.04	2,535	6,609	7.90	18	46	2.91	723	4,639	5.91
01.05	38,990	217,174	5.91	3,746	20,133	2.03	2,197	5,134	8.04	47	103	2.84	793	5,171	5.88
01.06	37,100	207,763	5.87	4,258	21,226	1.98	2,953	10,350	7.99	38	149	2.96	1,046	7,174	5.68
01.07	39,513	220,292	5.84	5,106	24,841	2.01	2,688	7,796	8.05	86	351	2.98	1,454	9,710	5.84
01.08	44,815	256,379	5.81	5,379	27,496	2.00	1,348	4,766	7.99	144	635	2.99	1,266	8,474	5.87
01.09	48,340	277,760	5.79	5,238	26,780	1.98	1,428	6,039	7.91	178	772	2.99	1,265	8,404	5.78
01.10	46,826	271,030	5.78	4,644	23,688	2.06	2,156	8,831	7.86	161	741	3.00	1,264	8,454	5.82
01.11	56,949	328,874	5.80	5,137	26,029	2.01	1,059	4,012	7.99	196	881	3.00	1,453	9,956	5.89
01.12	61,618	357,889	5.82	4,201	22,273	1.95	697	2,560	8.05	370	1,674	2.98	1,075	7,383	5.92
2026															
01.01	104,959	604,843	5.87	6,614	36,616	1.95	1,272	4,097	8.14	946	4,367	2.99	1,565	10,566	5.93

[1] 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).
[2] 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).
[3] 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).
[4] Established by Russian Federarion Government Resolution No.1567, dated 30 November 2019 (recent - Decision of the Ministry of Agriculture of Russian Federation dated March 20, 2025 N° 22-67386-00396-P).
[5] 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).
According to DOM.RF, Bank of Russia.

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 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	312,296	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
I quarter 2025	201,955	163,074	199,540	505,726	126,560	89,214	108,434	136,010	322,161
II quarter 2025	205,098	165,001	202,552	519,004	128,050	88,026	109,319	137,567	334,022
III quarter 2025	208,268	166,811	205,878	530,069	129,075	89,560	110,604	138,426	332,577
IV quarter 2025	215,282	172,664	213,580	537,519	130,359	90,099	111,486	140,642	330,816

[1] *According to Rosstat.*

3. REGIONAL STRUCTURE

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

	2021	2022	2023	2024	2025
The Russian Federation	**370**	**361**	**361**	**354**	**355**
Central Federal District	210	208	211	205	212
Belgorod Region	1	1	1	1	1
Bryansk Region	–	–	–	–	–
Vladimir Region	1	1	1	1	1
Voronezh Region	–	–	–	–	–
Ivanovo Region	3	3	3	3	2
Kaluga Region	3	3	3	3	3
Kostroma Region	3	3	3	3	3
Kursk Region	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	3	3	2	3	3
Orel Region	–	–	–	–	–
Ryazan Region	3	3	3	3	3
Smolensk Region	–	–	–	–	–
Tambov Region	1	1	1	1	1
Tver Region	2	2	2	1	1
Tula Region	–	–	–	–	–
Yaroslavl Region	1	1	1	1	2
Moscow	189	187	191	185	192
North-Western Federal District	33	33	31	32	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	21	21	19	20	20
Southern Federal District	18	17	17	17	16
Republic of Adygeya (Adygeya)	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	3	3	3	3	2
Krasnodar Territory	5	5	5	5	5
Astrakhan Region	2	1	1	1	1
Volgograd Region	1	1	1	1	1
Rostov Region	7	7	7	7	7
Sevastopol	–	–	–	–	–

	2021	2022	2023	2024	2025
North-Caucasian Federal District	7	7	7	7	6
Republic of Daghestan	2	2	2	2	1
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	1	1	1	1	1
Karachai-Cherkess Republic	–	–	–	–	–
Republic of North Ossetia – Alania	1	1	1	1	1
Chechen Republic	–	–	–	–	–
Stavropol Territory	3	3	3	3	3
Volga Federal District	46	43	43	42	40
Republic of Bashkortostan	1	1	1	1	–
Mari El Republic	2	2	2	2	2
Republic of Mordovia	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	13	13	13	12	12
Udmurt Republic	3	3	3	3	3
Chuvash Republic – Chuvashia	1	–	–	–	–
Perm Territory	3	3	3	3	3
Kirov Region	3	2	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	6	6	6
Saratov Region	5	4	4	4	4
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	22	20	20	20	19
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	8	7	7	7	6
Tyumen Region	6	5	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	19	19	19	18	18
Altai Republic	1	1	1	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	1	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	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	14	13	13	12
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	1	1	1	1	1
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	1	1	1	1	–
Primorye Territory	8	8	8	8	8
Khabarovsk Territory	–	–	–	–	–
Amur Region	2	1	1	1	1
Magadan Region	–	–	–	–	–
Sakhalin Region	3	3	2	2	2
Jewish Autonomous Region	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–

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

	2021	2022	2023	2024	2025
The Russian Federation	**288**	**258**	**252**	**246**	**235**
Central Federal District	143	132	128	124	117
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	2	2	2	2	2
Kursk Region	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	2	1	1	2	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	–	–	–	–	–
Yaroslavl Region	1	1	1	1	2
Moscow	127	117	113	108	100
North-Western Federal District	26	24	24	23	22
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	–	–	–	–	–
Murmansk Region	1	1	1	1	1
Novgorod Region	2	2	2	2	2
Pskov Region	2	2	2	2	2
Saint Petersburg	16	14	14	13	12
Southern Federal District	17	13	14	14	14
Republic of Adygeya (Adygeya)	1	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	3	2	3	3	3
Krasnodar Territory	3	3	3	3	3
Astrakhan Region	2	1	1	1	1
Volgograd Region	1	1	1	1	1
Rostov Region	6	6	6	6	6
Sevastopol	1	–	–	–	–

	2021	2022	2023	2024	2025
North-Caucasian Federal District	4	2	2	2	2
Republic of Daghestan	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–
Kabardino-Balkar Republic	1	1	1	1	1
Karachai-Cherkess Republic	1	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–
Chechen Republic	–	–	–	–	–
Stavropol Territory	2	1	1	1	1
Volga Federal District	47	40	39	38	37
Republic of Bashkortostan	1	1	1	1	1
Mari El Republic	1	1	1	1	1
Republic of Mordovia	2	–	–	–	–
Republic of Tatarstan (Tatarstan)	12	12	12	12	11
Udmurt Republic	2	2	2	2	2
Chuvash Republic – Chuvashia	2	1	–	–	–
Perm Territory	4	3	3	3	3
Kirov Region	3	2	2	2	2
Nizhny Novgorod Region	4	4	4	3	3
Orenburg Region	3	3	3	3	3
Penza Region	1	1	1	1	1
Samara Region	6	5	5	5	5
Saratov Region	5	4	4	4	4
Ulyanovsk Region	1	1	1	1	1
Ural Federal District	22	18	17	17	15
Kurgan Region	2	2	2	2	2
Sverdlovsk Region	8	6	5	5	5
Tyumen Region	6	4	4	4	2
including Khanty-Mansi Autonomous Area – Yugra	3	2	2	2	2
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	6	6	6	6	6
Siberian Federal District	16	16	16	16	16
Altai Republic	1	1	1	1	1
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	1	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	12	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	1	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 AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS, IN THE REPORTING PERIOD

Table 3.3

(UNITS)

	2021		2022		2023		2024			2025		
	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[1]	Number of Credit Institutions Granting MLs	including MLs under SCPAs	including MLs for purchasing and creating individual housing construction objects[1]
The Russian Federation	**285**	**125**	**256**	**109**	**251**	**99**	**244**	**96**	**73**	**233**	**94**	**132**
Central Federal District	141	60	130	55	127	47	122	46	32	115	46	65
Belgorod Region	1	1	1	1	1	–	1	–	–	1	–	1
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	1	1	1	1	1	1	1	1	–	1	1	1
Voronezh Region	–	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	2	2	2	2	2	2	2	2	1	2	2	1
Kaluga Region	3	2	3	1	3	1	3	–	1	3	–	2
Kostroma Region	2	1	2	2	2	1	2	1	1	2	2	2
Kursk Region	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–	–	–
Moscow Region	2	1	1	–	1	–	2	–	1	2	1	1
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	2	2	2	2	2	2	2	2	1	2	2	2
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	1	–	1	–	1	–	1	–	1	1	–	1
Tver Region	1	–	1	–	1	–	1	–	–	1	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	1	1	1	–	1	–	1	–	1	2	1	2
Moscow	125	49	115	46	112	40	106	40	25	98	37	52
North-Western Federal District	26	10	24	9	24	8	23	8	6	22	8	10
Republic of Karelia	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Komi	1	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	1	3	1	1
Kaliningrad Region	1	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	1	2	1	1
Pskov Region	2	–	2	–	2	–	2	–	–	2	–	1
Saint Petersburg	16	6	14	5	14	4	13	4	3	12	4	5

	2021		2022		2023		2024			2025		
	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[1]	Number of Credit Institutions Granting MLs	including MLs under SCPAs	including MLs for purchasing and creating individual housing construction objects[1]
Southern Federal District	16	7	13	6	14	7	14	6	4	14	5	7
Republic of Adygeya (Adygeya)	1	–	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	2	2	2	2	3	2	3	2	2	3	2	2
Krasnodar Territory	3	1	3	1	3	1	3	2	1	3	1	2
Astrakhan Region	2	–	1	–	1	–	1	–	–	1	–	–
Volgograd Region	1	1	1	–	1	1	1	–	–	1	–	1
Rostov Region	6	3	6	3	6	3	6	2	1	6	2	2
Sevastopol	1	–	–	–	–	–	–	–	–	–	–	–
North-Caucasian Federal District	4	–	2	–	2	–	2	–		2	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	1	–	1	–	1	–	1	–	–	1	–	–
Karachai-Cherkess Republic	1	–	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	2	–	1	–	1	–	1	–	–	1	–	–
Volga Federal District	47	23	40	17	39	17	38	16	14	37	14	28
Republic of Bashkortostan	1	–	1	–	1	–	1	–	1	1	–	1
Mari El Republic	1	1	1	–	1	–	1	–	–	1	–	1
Republic of Mordovia	2	2	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	12	6	12	5	12	5	12	5	4	11	4	7
Udmurt Republic	2	1	2	1	2	1	2	1	1	2	1	2
Chuvash Republic – Chuvashia	2	1	1	–	–	–	–	–	–	–	–	–
Perm Territory	4	2	3	2	3	2	3	2	2	3	1	3
Kirov Region	3	2	2	2	2	2	2	1	1	2	1	2
Nizhny Novgorod Region	4	–	4	–	4	–	3	–	1	3	–	2
Orenburg Region	3	3	3	3	3	3	3	3	1	3	3	3
Penza Region	1	1	1	1	1	1	1	1	1	1	1	1
Samara Region	6	3	5	2	5	2	5	2	2	5	2	3
Saratov Region	5	–	4	–	4	–	4	–	–	4	–	3
Ulyanovsk Region	1	1	1	1	1	1	1	1	–	1	1	–

	2021		2022		2023		2024			2025		
	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[1]	Number of Credit Institutions Granting MLs	including MLs under SCPAs	including MLs for purchasing and creating individual housing construction objects[1]
Ural Federal District	22	11	18	11	17	9	17	8	8	15	8	8
Kurgan Region	2	–	2	–	2	–	2	–	–	2	–	–
Sverdlovsk Region	8	4	6	4	5	4	5	3	2	5	4	3
Tyumen Region	6	2	4	2	4	1	4	1	1	2	–	–
including Khanty-Mansi Autonomous Area – Yugra	3	1	2	1	2	1	2	1	1	2	1	2
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	6	5	6	5	6	4	6	4	5	6	4	5
Siberian Federal District	16	8	16	6	16	6	16	7	5	16	8	8
Altai Republic	1	1	1	–	1	1	1	1	–	1	1	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	1	1	1	1	1	1	1	1	1	1	1	1
Altai Territory	2	1	2	1	2	1	2	2	1	2	2	1
Krasnoyarsk Territory	1	–	1	–	1	–	1	–	–	1	–	–
Irkutsk Region	3	1	3	1	3	–	3	1	–	3	1	2
Kemerovo Region	4	1	4	–	4	–	4	–	–	4	–	1
Novosibirsk Region	2	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	1
Far-Eastern Federal District	13	6	13	5	12	5	12	5	4	12	5	6
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	1	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	2	7	3	3
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–	–	–
Amur Region	2	1	2	1	1	1	1	1	1	1	1	1
Magadan Region	–	–	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	2	1	2	–	2	–	2	–	–	2	–	1
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–

[1] *Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.*

NUMBER OF CREDIT INSTITUTIONS ACQUIRING CLAIMS ON MLS *Table 3.4*
(UNITS)

	2021	2022	2023	2024	2025
The Russian Federation	**95**	**86**	**79**	**81**	**79**
Central Federal District	47	43	42	43	41
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	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	–	–	–	–	–
Orel Region	–	–	–	–	–
Ryazan Region	–	–	–	–	–
Smolensk Region	–	–	–	–	–
Tambov Region	–	–	–	–	–
Tver Region	–	–	–	–	–
Tula Region	–	–	–	–	–
Yaroslavl Region	–	–	–	–	1
Moscow	45	41	40	41	39
North-Western Federal District	9	7	6	7	7
Republic of Karelia	–	–	–	–	–
Republic of Komi	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	2	1	1	1	1
Kaliningrad Region	–	–	–	–	–
Leningrad Region	–	–	–	–	–
Murmansk Region	–	–	–	–	–
Novgorod Region	–	–	–	–	–
Pskov Region	–	–	–	–	–
Saint Petersburg	7	6	5	6	6
Southern Federal District	3	2	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	–	–	–	–
Sevastopol	–	–	–	–	–

	2021	2022	2023	2024	2025
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	16
Republic of Bashkortostan	1	1	1	1	1
Mari El Republic	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	8	8	8	8	6
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	11	10	6	7	8
Kurgan Region	–	–	–	–	–
Sverdlovsk Region	5	5	3	4	4
Tyumen Region	2	1	1	1	1
including Khanty-Mansi Autonomous Area – Yugra	1	1	1	1	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	4	4	2	2	2
Siberian Federal District	3	2	2	1	1
Altai Republic	–	–	–	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–
Altai Territory	–	–	–	–	–
Krasnoyarsk Territory	1	–	–	–	–
Irkutsk Region	–	–	–	–	–
Kemerovo Region	–	–	–	–	–
Novosibirsk Region	2	2	2	1	1
Omsk Region	–	–	–	–	–
Tomsk Region	–	–	–	–	–
Far-Eastern Federal District	4	4	3	3	4
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–
Primorye Territory	2	2	2	2	3
Khabarovsk Territory	–	–	–	–	–
Amur Region	2	2	1	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)

	2021	2022	2023	2024	2025
The Russian Federation	**91**	**70**	**50**	**27**	**21**
Central Federal District	43	34	23	18	12
Belgorod Region	–	–	–	–	–
Bryansk Region	–	–	–	–	–
Vladimir Region	1	1	–	–	–
Voronezh Region	–	–	–	–	–
Ivanovo Region	–	–	–	–	–
Kaluga Region	1	–	–	–	–
Kostroma Region	1	1	1	1	1
Kursk Region	–	–	–	–	–
Lipetsk Region	–	–	–	–	–
Moscow Region	–	–	–	–	–
Orel Region	–	–	–	–	–
Ryazan Region	2	1	–	–	–
Smolensk Region	–	–	–	–	–
Tambov Region	–	–	–	–	–
Tver Region	–	–	–	–	–
Tula Region	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–
Moscow	38	31	22	17	11
North-Western Federal District	8	6	5	3	3
Republic of Karelia	–	–	–	–	–
Republic of Komi	1	–	–	–	–
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	1	–	–	–	–
Kaliningrad Region	1	1	1	–	–
Leningrad Region	–	–	–	–	–
Murmansk Region	–	–	–	–	–
Novgorod Region	1	1	1	–	–
Pskov Region	–	–	–	–	–
Saint Petersburg	4	4	3	3	3
Southern Federal District	3	2	2	1	–
Republic of Adygeya (Adygeya)	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	1	1	2	1	–
Krasnodar Territory	1	1	–	–	–
Astrakhan Region	–	–	–	–	–
Volgograd Region	1	–	–	–	–
Rostov Region	–	–	–	–	–
Sevastopol	–	–	–	–	–

	2021	2022	2023	2024	2025
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	20	16	11	1	4
Republic of Bashkortostan	1	–	–	–	–
Mari El Republic	–	–	–	–	–
Republic of Mordovia	1	–	–	–	–
Republic of Tatarstan (Tatarstan)	6	6	6	1	1
Udmurt Republic	1	1	1	–	1
Chuvash Republic – Chuvashia	–	–	–	–	–
Perm Territory	–	–	–	–	–
Kirov Region	2	3	–	–	–
Nizhny Novgorod Region	–	–	–	–	–
Orenburg Region	3	2	2	–	1
Penza Region	1	1	1	–	–
Samara Region	1	1	1	–	1
Saratov Region	3	2	–	–	–
Ulyanovsk Region	1	–	–	–	–
Ural Federal District	5	2	2	1	1
Kurgan Region	–	–	–	–	–
Sverdlovsk Region	1	1	1	–	–
Tyumen Region	1	1	1	1	1
including Khanty-Mansi Autonomous Area – Yugra	–	1	1	1	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	3	–	–	–	–
Siberian Federal District	5	5	2	2	1
Altai Republic	–	–	–	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	1	1	–	–	–
Altai Territory	1	1	–	–	–
Krasnoyarsk Territory	–	–	–	–	–
Irkutsk Region	–	–	–	–	–
Kemerovo Region	–	–	–	–	–
Novosibirsk Region	2	2	1	1	–
Omsk Region	–	–	–	–	–
Tomsk Region	1	1	1	1	1
Far-Eastern Federal District	7	5	5	1	–
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	1	1	1	–	–
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–
Primorye Territory	3	3	3	1	–
Khabarovsk Territory	–	–	–	–	–
Amur Region	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)

	2021	2022	2023	2024	2025
The Russian Federation	**63**	**56**	**46**	**53**	**44**
Central Federal District	37	35	32	31	33
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	–	–	–	–	1
Orel Region	–	–	–	–	–
Ryazan Region	–	–	1	–	–
Smolensk Region	–	–	–	–	–
Tambov Region	–	–	–	–	–
Tver Region	–	–	–	–	–
Tula Region	–	–	–	–	–
Yaroslavl Region	–	–	–	–	1
Moscow	36	34	30	29	30
North-Western Federal District	5	5	3	4	3
Republic of Karelia	–	–	–	–	–
Republic of Komi	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–
Vologda Region	–	–	–	–	2
Kaliningrad Region	–	–	–	–	–
Leningrad Region	–	–	–	–	–
Murmansk Region	–	–	–	–	–
Novgorod Region	–	–	–	–	–
Pskov Region	–	–	–	–	–
Saint Petersburg	5	5	3	4	1
Southern Federal District	3	3	1	3	2
Republic of Adygeya (Adygeya)	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–
Republic of Crimea	1	1	–	1	–
Krasnodar Territory	–	–	–	–	–
Astrakhan Region	–	–	–	–	–
Volgograd Region	–	–	–	–	–
Rostov Region	2	2	1	2	2
Sevastopol	–	–	–	–	–

	2021	2022	2023	2024	2025
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	6	5	3	7	2
Republic of Bashkortostan	–	–	–	–	–
Mari El Republic	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	2	–	–	–	–
Udmurt Republic	1	2	1	2	1
Chuvash Republic – Chuvashia	–	–	–	–	–
Perm Territory	–	–	–	–	–
Kirov Region	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–
Orenburg Region	2	2	1	2	–
Penza Region	–	–	–	–	–
Samara Region	1	1	1	3	1
Saratov Region	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–
Ural Federal District	4	4	4	6	3
Kurgan Region	–	–	–	–	–
Sverdlovsk Region	1	3	3	2	1
Tyumen Region	1	–	–	1	1
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	1	1
including Yamal-Nenets Autonomous Area	–	–	–	–	–
Chelyabinsk Region	2	1	1	3	1
Siberian Federal District	3	2	1	1	–
Altai Republic	–	–	–	–	–
Republic of Tuva	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–
Altai Territory	2	1	–	–	–
Krasnoyarsk Territory	–	–	–	–	–
Irkutsk Region	–	–	–	–	–
Kemerovo Region	–	–	–	–	–
Novosibirsk Region	1	1	1	1	–
Omsk Region	–	–	–	–	–
Tomsk Region	–	–	–	–	–
Far-Eastern Federal District	5	2	2	1	1
Republic of Buryatia	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–
Primorye Territory	2	2	2	1	1
Khabarovsk Territory	–	–	–	–	–
Amur Region	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

	2021		2022		2023		2024		2025	
	in 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	**1,911,650**	**17**	**1,330,174**	**8**	**2,038,276**	**–**	**1,304,660**	**1**	**969,262**	**1**
Central Federal District	465,998	15	306,739	8	461,233	–	302,105	–	237,310	1
Belgorod Region	16,033	–	10,963	–	17,784	–	11,043	–	9,428	–
Bryansk Region	12,244	–	8,017	–	12,580	–	7,626	–	6,169	–
Vladimir Region	16,343	1	10,616	–	15,671	–	9,563	–	7,083	–
Voronezh Region	29,341	–	19,098	–	29,584	–	18,343	–	13,959	–
Ivanovo Region	9,839	–	6,874	–	10,399	–	6,376	–	4,582	–
Kaluga Region	14,527	–	9,172	–	13,837	–	9,153	–	6,282	–
Kostroma Region	8,032	–	5,341	–	7,984	–	5,126	–	3,724	–
Kursk Region	11,770	–	7,737	–	12,631	–	7,892	–	7,197	–
Lipetsk Region	12,551	–	7,721	–	12,052	–	7,851	–	5,916	–
Moscow Region	108,452	–	71,303	1	107,306	–	72,124	–	56,826	–
Orel Region	8,997	–	5,739	–	8,367	–	4,990	–	3,991	–
Ryazan Region	14,546	–	9,190	–	14,620	–	9,601	–	7,477	–
Smolensk Region	10,449	–	6,687	–	10,196	–	6,483	–	4,467	–
Tambov Region	9,884	–	6,227	–	9,283	–	5,797	–	4,805	–
Tver Region	15,967	–	10,205	–	15,665	–	9,852	–	6,539	–
Tula Region	17,285	–	12,210	–	20,168	–	14,830	–	9,595	–
Yaroslavl Region	14,881	–	9,907	–	14,872	–	9,734	–	7,229	–
Moscow	134,857	14	89,732	7	128,234	–	85,721	–	72,041	1
North-Western Federal District	207,214	–	132,027	–	191,893	–	130,116	–	103,622	–
Republic of Karelia	8,134	–	4,951	–	7,493	–	4,368	–	3,297	–
Republic of Komi	13,195	–	8,844	–	12,294	–	6,911	–	5,095	–
Arkhangelsk Region	18,115	–	12,293	–	16,175	–	12,821	–	9,886	–
including Nenets Autonomous Area	569	–	390	–	496	–	353	–	297	–
Vologda Region	17,595	–	11,500	–	16,971	–	10,636	–	7,507	–
Kaliningrad Region	13,179	–	7,340	–	13,841	–	10,368	–	8,086	–
Leningrad Region	25,748	–	16,401	–	24,570	–	15,699	–	13,796	–
Murmansk Region	10,492	–	7,845	–	10,874	–	7,134	–	5,732	–
Novgorod Region	7,109	–	4,632	–	6,759	–	4,256	–	3,092	–
Pskov Region	6,369	–	3,988	–	6,276	–	4,144	–	3,303	–
Saint Petersburg	87,278	–	54,233	–	76,640	–	53,779	–	43,828	–

	2021		2022		2023		2024		2025	
	in 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	164,546	–	119,518	–	202,518	–	136,010	–	98,834	–
Republic of Adygeya (Adygeya)	3,443	–	2,730	–	5,101	–	3,356	–	2,902	–
Republic of Kalmykia	3,381	–	2,647	–	4,628	–	2,679	–	2,514	–
Republic of Crimea	8,318	–	4,727	–	8,278	–	7,161	–	6,311	–
Krasnodar Territory	61,299	–	47,632	–	81,048	–	53,029	–	36,926	–
Astrakhan Region	10,597	–	8,673	–	14,653	–	11,436	–	7,546	–
Volgograd Region	27,051	–	18,188	–	27,732	–	16,285	–	12,075	–
Rostov Region	47,994	–	33,259	–	58,177	–	39,511	–	28,565	–
Sevastopol	2,463	–	1,662	–	2,901	–	2,553	–	1,995	–
North-Caucasian Federal District	64,071	–	55,680	–	88,354	–	48,986	–	33,137	–
Republic of Daghestan	8,781	–	8,758	–	15,933	–	9,168	–	5,778	–
Republic of Ingushetia	1,713	–	614	–	1,033	–	1,202	–	966	–
Kabardino-Balkar Republic	5,167	–	4,525	–	6,615	–	3,582	–	2,831	–
Karachai-Cherkess Republic	4,033	–	3,271	–	5,200	–	3,009	–	1,817	–
Republic of North Ossetia – Alania	5,154	–	4,235	–	7,501	–	3,931	–	2,658	–
Chechen Republic	12,703	–	15,213	–	19,041	–	7,435	–	4,311	–
Stavropol Territory	26,520	–	19,064	–	33,031	–	20,659	–	14,776	–
Volga Federal District	437,310	–	299,485	–	459,485	–	284,772	–	208,087	–
Republic of Bashkortostan	68,258	–	52,651	–	84,089	–	55,010	–	36,456	–
Mari El Republic	9,254	–	6,045	–	9,142	–	5,629	–	4,826	–
Republic of Mordovia	8,255	–	5,679	–	8,253	–	4,960	–	4,056	–
Republic of Tatarstan (Tatarstan)	69,039	–	47,276	–	74,957	–	47,984	–	34,010	–
Udmurt Republic	27,435	–	21,436	–	30,352	–	19,837	–	14,503	–
Chuvash Republic – Chuvashia	20,323	–	12,777	–	19,463	–	10,720	–	9,906	–
Perm Territory	42,582	–	30,080	–	44,367	–	27,065	–	21,102	–
Kirov Region	19,337	–	12,008	–	16,966	–	10,096	–	7,901	–
Nizhny Novgorod Region	37,847	–	23,437	–	37,394	–	23,264	–	17,675	–
Orenburg Region	30,660	–	22,020	–	31,880	–	18,960	–	14,918	–
Penza Region	17,421	–	11,291	–	17,362	–	10,629	–	7,832	–
Samara Region	41,373	–	25,627	–	40,865	–	23,822	–	16,765	–
Saratov Region	28,627	–	17,985	–	27,869	–	16,117	–	10,642	–
Ulyanovsk Region	16,899	–	11,173	–	16,526	–	10,679	–	7,495	–

	2021		2022		2023		2024		2025	
	in 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	216,921	–	160,331	–	247,536	–	152,200	–	109,779	–
Kurgan Region	11,900	–	8,903	–	13,596	–	7,787	–	5,701	–
Sverdlovsk Region	66,700	–	50,521	–	78,228	–	49,531	–	36,492	–
Tyumen Region	81,623	–	59,931	–	91,472	–	53,559	–	42,465	–
including Khanty-Mansi Autonomous Area – Yugra	38,373	–	27,046	–	40,187	–	22,004	–	18,826	–
including Yamal-Nenets Autonomous Area	12,595	–	9,545	–	13,912	–	8,156	–	6,688	–
Chelyabinsk Region	56,698	–	40,976	–	64,240	–	41,323	–	25,121	–
Siberian Federal District	245,604	1	169,338	–	258,777	–	158,388	–	105,958	–
Altai Republic	1,500	–	1,268	–	2,540	–	2,203	–	1,447	–
Republic of Tuva	2,981	–	4,179	–	12,659	–	11,460	–	3,670	–
Republic of Khakassia	6,731	–	5,230	–	8,537	–	4,853	–	3,343	–
Altai Territory	31,675	–	19,552	–	29,790	–	17,826	–	13,050	–
Krasnoyarsk Territory	44,815	–	32,887	–	46,403	–	26,143	–	18,621	–
Irkutsk Region	31,242	1	23,273	–	36,245	–	23,561	–	14,522	–
Kemerovo Region	33,727	–	22,971	–	32,701	–	18,123	–	12,940	–
Novosibirsk Region	52,316	–	32,831	–	50,352	–	30,340	–	21,243	–
Omsk Region	27,013	–	17,483	–	25,890	–	15,320	–	10,852	–
Tomsk Region	13,604	–	9,664	–	13,660	–	8,559	–	6,270	–
Far-Eastern Federal District	109,986	1	87,056	–	128,480	–	92,083	1	72,535	–
Republic of Buryatia	10,083	–	8,607	–	14,126	–	11,946	–	10,266	–
Republic of Sakha (Yakutia)	16,744	–	14,512	–	21,631	–	14,904	–	11,124	–
Trans-Baikal Territory	11,389	–	8,668	–	13,131	–	9,979	–	8,205	–
Kamchatka Territory	4,656	–	3,547	–	4,716	–	2,993	–	2,377	–
Primorye Territory	25,066	–	19,669	–	28,915	–	21,533	1	15,624	–
Khabarovsk Territory	19,451	–	14,812	–	21,059	–	14,101	–	11,370	–
Amur Region	10,060	–	8,692	–	12,597	–	8,025	–	6,670	–
Magadan Region	3,153	1	1,890	–	2,487	–	1,455	–	1,262	–
Sakhalin Region	7,052	–	4,821	–	7,262	–	5,526	–	4,378	–
Jewish Autonomous Region	1,464	–	1,185	–	1,625	–	1,111	–	821	–
Chukotka Autonomous Area	868	–	653	–	931	–	510	–	438	–

NUMBER OF MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS *Table 3.8*

(UNITS)

	2021				2022				2023				2024						2025					
	Number of MLs		including		Number of MLs		including		Number of MLs		including		Number of MLs		including				Number of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**1,908,532**	**10**	**475,998**	**3**	**1,327,289**	**3**	**409,879**	**–**	**2,036,049**	**–**	**684,261**	**–**	**1,303,053**	**1**	**472,114**	**–**	**384,710**	**–**	**968,195**	**1**	**464,189**	**–**	**140,168**	**–**
Central Federal District	465,796	8	139,152	3	306,604	3	111,394	–	461,166	–	167,152	–	302,051	–	117,606	–	82,039	–	237,194	1	121,542	–	27,619	–
Belgorod Region	16,020	–	3,043	–	10,963	–	3,095	–	17,784	–	5,591	–	11,041	–	4,060	–	3,293	–	9,427	–	4,291	–	1,619	–
Bryansk Region	12,244	–	3,048	–	8,016	–	2,071	–	12,580	–	3,914	–	7,625	–	2,721	–	1,686	–	6,168	–	2,716	–	707	–
Vladimir Region	16,320	1	3,654	–	10,590	–	2,613	–	15,658	–	4,235	–	9,561	–	2,764	–	2,608	–	7,082	–	2,799	–	974	–
Voronezh Region	29,321	–	9,219	–	19,086	–	6,533	–	29,578	–	11,072	–	18,341	–	7,098	–	5,309	–	13,955	–	6,916	–	2,117	–
Ivanovo Region	9,838	–	1,962	–	6,873	–	1,689	–	10,398	–	2,515	–	6,375	–	1,609	–	1,596	–	4,582	–	1,474	–	632	–
Kaluga Region	14,526	–	3,598	–	9,172	–	2,271	–	13,836	–	3,632	–	9,153	–	2,390	–	3,375	–	6,281	–	2,356	–	929	–
Kostroma Region	8,006	–	1,451	–	5,332	–	1,206	–	7,977	–	2,243	–	5,120	–	1,558	–	1,463	–	3,724	–	1,553	–	580	–
Kursk Region	11,767	–	2,321	–	7,737	–	1,905	–	12,631	–	3,396	–	7,892	–	2,391	–	1,946	–	7,197	–	3,338	–	763	–
Lipetsk Region	12,550	–	2,627	–	7,721	–	1,700	–	12,052	–	3,175	–	7,851	–	2,779	–	2,288	–	5,916	–	2,620	–	766	–
Moscow Region	108,415	–	31,633	–	71,291	1	27,324	–	107,299	–	37,813	–	72,118	–	26,356	–	23,679	–	56,798	–	29,732	–	7,337	–
Orel Region	8,997	–	2,453	–	5,738	–	1,893	–	8,366	–	2,649	–	4,990	–	1,920	–	1,075	–	3,991	–	1,516	–	402	–
Ryazan Region	14,546	–	4,624	–	9,189	–	3,216	–	14,619	–	6,033	–	9,599	–	4,394	–	2,351	–	7,475	–	4,170	–	791	–
Smolensk Region	10,448	–	2,528	–	6,687	–	1,962	–	10,196	–	3,036	–	6,483	–	2,139	–	1,501	–	4,467	–	1,814	–	481	–
Tambov Region	9,884	–	1,954	–	6,224	–	1,436	–	9,283	–	2,491	–	5,797	–	1,948	–	1,310	–	4,802	–	2,062	–	580	–
Tver Region	15,967	–	3,267	–	10,204	–	2,475	–	15,665	–	4,080	–	9,852	–	2,556	–	3,411	–	6,539	–	2,317	–	948	–
Tula Region	17,284	–	3,990	–	12,209	–	3,791	–	20,168	–	7,711	–	14,830	–	6,050	–	4,193	–	9,594	–	4,823	–	1,341	–
Yaroslavl Region	14,878	–	3,378	–	9,904	–	2,627	–	14,870	–	4,321	–	9,731	–	2,766	–	2,950	–	7,225	–	3,027	–	776	–
Moscow	134,785	7	54,402	3	89,668	2	43,587	–	128,206	–	59,245	–	85,692	–	42,107	–	18,005	–	71,971	1	44,018	–	5,876	–

	2021				2022				2023				2024						2025					
	Number of MLs		including		Number of MLs		including		Number of MLs		including		Number of MLs		including				Number of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	207,121	–	65,116	–	131,955	–	51,994	–	191,824	–	71,675	–	130,058	–	50,927	–	29,301	–	103,571	–	51,372	–	9,387	–
Republic of Karelia	8,129	–	2,052	–	4,950	–	1,327	–	7,491	–	2,267	–	4,368	–	1,456	–	1,082	–	3,297	–	1,302	–	298	–
Republic of Komi	13,191	–	2,950	–	8,838	–	2,297	–	12,283	–	3,687	–	6,908	–	1,911	–	1,671	–	5,094	–	1,897	–	534	–
Arkhangelsk Region	18,113	–	4,243	–	12,291	–	4,050	–	16,171	–	5,377	–	12,818	–	4,556	–	1,711	–	9,886	–	4,325	–	694	–
including Nenets Autonomous Area	568	–	144	–	390	–	117	–	496	–	157	–	353	–	140	–	98	–	297	–	154	–	43	–
Vologda Region	17,591	–	3,968	–	11,481	–	2,919	–	16,970	–	4,800	–	10,620	–	3,233	–	3,012	–	7,505	–	3,048	–	900	–
Kaliningrad Region	13,179	–	4,281	–	7,339	–	2,027	–	13,841	–	4,800	–	10,366	–	3,700	–	3,381	–	8,085	–	4,396	–	971	–
Leningrad Region	25,742	–	7,692	–	16,401	–	6,784	–	24,569	–	9,170	–	15,697	–	6,222	–	3,712	–	13,796	–	6,714	–	1,328	–
Murmansk Region	10,491	–	2,642	–	7,845	–	2,085	–	10,874	–	3,071	–	7,133	–	2,111	–	1,165	–	5,732	–	2,360	–	499	–
Novgorod Region	7,108	–	1,299	–	4,631	–	1,297	–	6,759	–	2,007	–	4,256	–	1,314	–	1,251	–	3,092	–	1,456	–	340	–
Pskov Region	6,335	–	1,783	–	3,957	–	1,305	–	6,240	–	2,371	–	4,126	–	1,735	–	759	–	3,281	–	1,746	–	319	–
Saint Petersburg	87,242	–	34,206	–	54,222	–	27,903	–	76,626	–	34,125	–	53,766	–	24,689	–	11,557	–	43,803	–	24,128	–	3,504	–
Southern Federal District	164,240	–	43,613	–	119,337	–	41,755	–	202,306	–	82,156	–	135,836	–	55,599	–	47,421	–	98,719	–	54,032	–	18,242	–
Republic of Adygeya (Adygeya)	3,442	–	623	–	2,728	–	1,001	–	5,099	–	2,376	–	3,356	–	1,656	–	1,138	–	2,901	–	1,902	–	452	–
Republic of Kalmykia	3,381	–	814	–	2,647	–	772	–	4,628	–	1,662	–	2,679	–	1,234	–	725	–	2,512	–	1,437	–	511	–
Republic of Crimea	8,316	–	2,646	–	4,725	–	1,410	–	8,277	–	3,454	–	7,161	–	3,738	–	2,256	–	6,311	–	3,755	–	1,291	–
Krasnodar Territory	61,232	–	18,123	–	47,594	–	20,838	–	80,999	–	36,737	–	52,997	–	22,316	–	19,672	–	36,899	–	19,566	–	7,090	–
Astrakhan Region	10,597	–	1,726	–	8,672	–	1,796	–	14,653	–	4,653	–	11,434	–	3,875	–	5,064	–	7,543	–	3,446	–	2,163	–
Volgograd Region	27,004	–	5,675	–	18,155	–	5,211	–	27,690	–	9,639	–	16,233	–	6,403	–	3,914	–	12,049	–	5,999	–	1,533	–
Rostov Region	47,805	–	13,254	–	33,154	–	10,180	–	58,059	–	22,477	–	39,423	–	15,301	–	13,701	–	28,509	–	16,809	–	4,798	–
Sevastopol	2,463	–	752	–	1,662	–	547	–	2,901	–	1,158	–	2,553	–	1,076	–	951	–	1,995	–	1,118	–	404	–
North-Caucasian Federal District	64,064	–	8,811	–	55,670	–	9,031	–	88,328	–	19,441	–	48,964	–	14,963	–	21,174	–	33,131	–	14,699	–	6,692	–
Republic of Daghestan	8,781	–	1,276	–	8,758	–	1,445	–	15,931	–	2,983	–	9,168	–	2,560	–	4,285	–	5,778	–	2,509	–	957	–
Republic of Ingushetia	1,713	–	58	–	614	–	51	–	1,033	–	109	–	1,202	–	90	–	753	–	966	–	81	–	96	–
Kabardino-Balkar Republic	5,167	–	507	–	4,523	–	560	–	6,614	–	1,214	–	3,582	–	856	–	1,287	–	2,831	–	1,390	–	404	–
Karachai-Cherkess Republic	4,033	–	307	–	3,271	–	360	–	5,199	–	769	–	3,009	–	670	–	1,501	–	1,817	–	744	–	440	–
Republic of North Ossetia – Alania	5,154	–	1,041	–	4,235	–	1,208	–	7,501	–	2,441	–	3,931	–	1,583	–	1,063	–	2,658	–	1,531	–	192	–
Chechen Republic	12,703	–	189	–	15,213	–	264	–	19,025	–	550	–	7,419	–	399	–	5,532	–	4,311	–	304	–	1,565	–
Stavropol Territory	26,513	–	5,433	–	19,056	–	5,143	–	33,025	–	11,375	–	20,653	–	8,805	–	6,753	–	14,770	–	8,140	–	3,038	–

	2021				2022				2023				2024						2025					
	Number of MLs		including		Number of MLs		including		Number of MLs		including		Number of MLs		including				Number of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	436,003	–	93,829	–	298,414	–	79,773	–	459,011	–	139,068	–	284,450	–	91,831	–	90,534	–	207,770	–	91,401	–	35,290	–
Republic of Bashkortostan	68,192	–	13,865	–	52,630	–	12,622	–	84,077	–	24,874	–	54,994	–	16,601	–	21,467	–	36,418	–	14,569	–	8,214	–
Mari El Republic	9,254	–	1,689	–	6,045	–	1,756	–	9,142	–	3,080	–	5,628	–	2,060	–	1,309	–	4,825	–	2,410	–	580	–
Republic of Mordovia	8,254	–	2,065	–	5,678	–	1,588	–	8,253	–	3,048	–	4,959	–	1,747	–	1,069	–	4,056	–	1,971	–	371	–
Republic of Tatarstan (Tatarstan)	67,979	–	14,439	–	46,488	–	13,457	–	74,574	–	21,781	–	47,707	–	14,236	–	18,545	–	33,757	–	15,546	–	7,218	–
Udmurt Republic	27,341	–	7,438	–	21,272	–	7,669	–	30,321	–	11,246	–	19,832	–	7,891	–	6,332	–	14,501	–	6,771	–	2,478	–
Chuvash Republic – Chuvashia	20,319	–	6,191	–	12,775	–	4,835	–	19,461	–	8,277	–	10,719	–	4,869	–	2,040	–	9,906	–	5,615	–	626	–
Perm Territory	42,569	–	9,490	–	30,032	–	7,927	–	44,356	–	13,862	–	27,065	–	8,820	–	7,816	–	21,100	–	9,677	–	2,998	–
Kirov Region	19,337	–	3,002	–	12,003	–	2,741	–	16,965	–	4,499	–	10,094	–	3,394	–	2,521	–	7,899	–	3,644	–	918	–
Nizhny Novgorod Region	37,802	–	8,124	–	23,424	–	5,631	–	37,386	–	11,340	–	23,258	–	7,093	–	6,886	–	17,672	–	8,319	–	2,609	–
Orenburg Region	30,658	–	5,556	–	22,020	–	4,600	–	31,880	–	7,768	–	18,959	–	5,600	–	5,784	–	14,916	–	5,890	–	3,322	–
Penza Region	17,408	–	5,806	–	11,282	–	4,621	–	17,350	–	7,415	–	10,629	–	4,913	–	2,214	–	7,830	–	3,950	–	868	–
Samara Region	41,371	–	7,569	–	25,616	–	5,793	–	40,851	–	11,268	–	23,815	–	6,834	–	6,894	–	16,757	–	6,049	–	2,642	–
Saratov Region	28,624	–	4,548	–	17,980	–	3,225	–	27,869	–	5,478	–	16,112	–	3,745	–	5,251	–	10,641	–	3,692	–	1,679	–
Ulyanovsk Region	16,895	–	4,047	–	11,169	–	3,308	–	16,526	–	5,132	–	10,679	–	4,028	–	2,406	–	7,492	–	3,298	–	767	–
Ural Federal District	215,867	–	51,305	–	159,001	–	46,954	–	246,217	–	85,622	–	151,277	–	55,989	–	39,697	–	109,369	–	51,223	–	13,381	–
Kurgan Region	11,897	–	2,635	–	8,895	–	2,306	–	13,594	–	4,451	–	7,785	–	2,964	–	1,895	–	5,677	–	2,549	–	722	–
Sverdlovsk Region	66,685	–	17,940	–	50,509	–	16,737	–	78,203	–	31,376	–	49,473	–	21,497	–	9,731	–	36,472	–	19,295	–	3,697	–
Tyumen Region	81,607	–	21,159	–	59,918	–	20,020	–	91,463	–	35,244	–	53,557	–	21,584	–	15,393	–	42,374	–	20,892	–	5,064	–
including Khanty-Mansi Autonomous Area – Yugra	38,362	–	9,034	–	27,039	–	7,894	–	40,184	–	14,043	–	22,002	–	8,988	–	5,178	–	18,765	–	8,527	–	1,790	–
including Yamal-Nenets Autonomous Area	12,593	–	3,740	–	9,544	–	3,417	–	13,912	–	5,570	–	8,156	–	3,671	–	1,651	–	6,683	–	3,573	–	680	–
Chelyabinsk Region	55,678	–	9,571	–	39,679	–	7,891	–	62,957	–	14,551	–	40,462	–	9,944	–	12,678	–	24,846	–	8,487	–	3,898	–

	2021				2022				2023				2024						2025					
	Number of MLs		including		Number of MLs		including		Number of MLs		including		Number of MLs		including				Number of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	245,482	1	47,956	–	169,262	–	43,313	–	258,726	–	77,389	–	158,344	–	49,892	–	47,662	–	105,911	–	44,532	–	15,346	–
Altai Republic	1,500	–	160	–	1,268	–	269	–	2,539	–	581	–	2,203	–	357	–	1,193	–	1,447	–	594	–	323	–
Republic of Tuva	2,980	–	277	–	4,177	–	710	–	12,655	–	3,209	–	11,460	–	2,384	–	7,670	–	3,670	–	2,279	–	697	–
Republic of Khakassia	6,728	–	1,100	–	5,227	–	1,330	–	8,534	–	2,596	–	4,853	–	1,164	–	2,011	–	3,343	–	1,346	–	714	–
Altai Territory	31,601	–	7,267	–	19,507	–	5,015	–	29,756	–	9,072	–	17,793	–	5,413	–	4,817	–	13,030	–	5,931	–	2,026	–
Krasnoyarsk Territory	44,812	–	9,814	–	32,882	–	9,916	–	46,401	–	14,998	–	26,143	–	8,457	–	6,156	–	18,610	–	7,276	–	2,345	–
Irkutsk Region	31,237	1	4,289	–	23,270	–	4,689	–	36,243	–	9,035	–	23,558	–	6,527	–	9,276	–	14,521	–	5,217	–	3,426	–
Kemerovo Region	33,726	–	5,969	–	22,970	–	4,987	–	32,700	–	9,005	–	18,122	–	6,110	–	4,083	–	12,937	–	4,956	–	1,429	–
Novosibirsk Region	52,286	–	14,336	–	32,818	–	11,631	–	50,351	–	20,276	–	30,337	–	12,810	–	6,892	–	21,237	–	10,693	–	2,231	–
Omsk Region	27,009	–	3,081	–	17,481	–	2,714	–	25,887	–	5,218	–	15,319	–	4,314	–	3,892	–	10,846	–	4,041	–	1,488	–
Tomsk Region	13,603	–	1,663	–	9,662	–	2,052	–	13,660	–	3,399	–	8,556	–	2,356	–	1,672	–	6,270	–	2,199	–	667	–
Far-Eastern Federal District	109,959	1	26,216	–	87,046	–	25,665	–	128,471	–	41,758	–	92,073	1	35,307	–	26,882	–	72,530	–	35,388	–	14,211	–
Republic of Buryatia	10,083	–	2,036	–	8,604	–	2,501	–	14,123	–	4,403	–	11,945	–	4,472	–	4,975	–	10,266	–	5,464	–	3,024	–
Republic of Sakha (Yakutia)	16,733	–	4,290	–	14,511	–	4,566	–	21,631	–	6,852	–	14,902	–	5,284	–	6,098	–	11,122	–	5,142	–	3,332	–
Trans-Baikal Territory	11,389	–	2,227	–	8,666	–	2,004	–	13,129	–	3,724	–	9,978	–	3,598	–	3,494	–	8,204	–	4,223	–	1,882	–
Kamchatka Territory	4,651	–	1,044	–	3,546	–	823	–	4,714	–	1,283	–	2,993	–	927	–	747	–	2,377	–	1,036	–	425	–
Primorye Territory	25,064	–	7,438	–	19,667	–	7,058	–	28,915	–	10,778	–	21,530	1	9,330	–	5,360	–	15,623	–	7,998	–	2,486	–
Khabarovsk Territory	19,448	–	4,396	–	14,811	–	4,383	–	21,058	–	7,731	–	14,099	–	6,695	–	2,164	–	11,369	–	6,439	–	999	–
Amur Region	10,054	–	1,654	–	8,692	–	1,793	–	12,596	–	3,519	–	8,024	–	2,436	–	1,770	–	6,670	–	2,235	–	1,038	–
Magadan Region	3,153	1	677	–	1,890	–	470	–	2,487	–	592	–	1,455	–	379	–	151	–	1,262	–	389	–	61	–
Sakhalin Region	7,052	–	2,034	–	4,821	–	1,564	–	7,262	–	2,133	–	5,526	–	1,597	–	1,807	–	4,378	–	1,832	–	847	–
Jewish Autonomous Region	1,464	–	196	–	1,185	–	300	–	1,625	–	474	–	1,111	–	425	–	232	–	821	–	450	–	83	–
Chukotka Autonomous Area	868	–	224	–	653	–	203	–	931	–	269	–	510	–	164	–	84	–	438	–	180	–	34	–

[1] *Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.*

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

Table 3.9

	2021		2022		2023		2024		2025	
	in 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	**4,816,919**	**97**	**7,781,279**	**–**	**4,891,776**	**23**	**4,454,206**	**14**	**4,891,704**	**23**
Central Federal District	1,512,088	97	2,259,309	–	1,426,950	–	1,332,548	14	1,426,921	–
Belgorod Region	35,858	–	62,351	–	40,391	–	40,136	–	40,391	–
Bryansk Region	24,067	–	39,908	–	24,536	–	24,222	–	24,536	–
Vladimir Region	31,427	–	48,794	–	29,111	–	26,991	–	29,111	–
Voronezh Region	57,473	–	98,155	–	61,690	–	57,053	–	61,690	–
Ivanovo Region	19,969	–	31,573	–	19,847	–	17,124	–	19,847	–
Kaluga Region	32,416	–	51,158	–	31,534	–	27,000	–	31,526	–
Kostroma Region	13,935	–	23,005	–	14,997	–	13,334	–	14,997	–
Kursk Region	24,748	–	41,782	–	26,472	–	30,606	–	26,472	–
Lipetsk Region	23,502	–	38,199	–	25,555	–	23,185	–	25,555	–
Moscow Region	394,776	66	580,913	–	358,456	–	348,602	–	358,453	–
Orel Region	16,477	–	26,706	–	16,150	–	15,439	–	16,150	–
Ryazan Region	29,602	–	49,995	–	32,910	–	29,636	–	32,910	–
Smolensk Region	19,455	–	31,152	–	19,730	–	17,175	–	19,730	–
Tambov Region	18,801	–	29,000	–	18,183	–	18,108	–	18,172	–
Tver Region	33,063	–	52,921	–	31,239	–	26,712	–	31,239	–
Tula Region	40,684	–	70,631	–	50,608	–	40,205	–	50,608	–
Yaroslavl Region	28,754	–	47,712	–	29,608	–	26,776	–	29,608	–
Moscow	667,081	31	935,355	–	595,935	–	550,244	14	595,928	–
North-Western Federal District	543,717	–	793,362	–	520,531	–	494,364	–	520,488	–
Republic of Karelia	15,192	–	25,139	–	14,033	–	12,402	–	14,033	–
Republic of Komi	25,237	–	36,806	–	20,635	–	18,763	–	20,635	–
Arkhangelsk Region	37,302	–	52,939	–	43,889	–	38,601	–	43,889	–
including Nenets Autonomous Area	1,468	–	1,952	–	1,225	–	1,370	–	1,225	–
Vologda Region	29,754	–	48,396	–	29,436	–	25,297	–	29,436	–
Kaliningrad Region	25,082	–	48,873	–	34,895	–	34,387	–	34,880	–
Leningrad Region	73,037	–	106,005	–	63,758	–	68,594	–	63,758	–
Murmansk Region	25,900	–	37,911	–	24,108	–	22,136	–	24,108	–
Novgorod Region	13,250	–	20,613	–	12,553	–	11,417	–	12,553	–
Pskov Region	11,587	–	18,975	–	12,174	–	11,605	–	12,174	–
Saint Petersburg	287,377	–	397,706	–	265,051	–	251,161	–	265,023	–

	2021		2022		2023		2024		2025	
	in 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	423,904	–	773,611	–	493,761	–	449,185	–	493,761	–
Republic of Adygeya (Adygeya)	9,842	–	19,471	–	12,467	–	13,333	–	12,467	–
Republic of Kalmykia	10,429	–	20,022	–	12,880	–	15,541	–	12,880	–
Republic of Crimea	16,233	–	32,684	–	28,446	–	29,364	–	28,446	–
Krasnodar Territory	196,185	–	353,627	–	211,481	–	176,379	–	211,481	–
Astrakhan Region	26,152	–	48,791	–	35,192	–	33,479	–	35,192	–
Volgograd Region	53,014	–	86,820	–	50,952	–	47,243	–	50,952	–
Rostov Region	105,328	–	200,506	–	132,973	–	124,997	–	132,973	–
Sevastopol	6,720	–	11,691	–	9,370	–	8,848	–	9,370	–
North-Caucasian Federal District	140,688	–	248,189	–	142,104	–	120,761	–	142,104	–
Republic of Daghestan	26,665	–	45,756	–	26,702	–	23,291	–	26,702	–
Republic of Ingushetia	1,242	–	2,128	–	1,699	–	1,242	–	1,699	–
Kabardino-Balkar Republic	11,468	–	19,667	–	10,527	–	10,036	–	10,527	–
Karachai-Cherkess Republic	10,006	–	15,978	–	8,152	–	6,313	–	8,152	–
Republic of North Ossetia – Alania	13,702	–	28,077	–	14,766	–	12,209	–	14,766	–
Chechen Republic	16,864	–	23,547	–	9,922	–	5,957	–	9,922	–
Stavropol Territory	60,741	–	113,035	–	70,336	–	61,713	–	70,336	–
Volga Federal District	855,950	–	1,479,367	–	930,875	–	837,920	–	930,875	–
Republic of Bashkortostan	146,353	–	267,567	–	171,745	–	140,449	–	171,745	–
Mari El Republic	15,053	–	26,885	–	16,833	–	18,811	–	16,833	–
Republic of Mordovia	17,267	–	27,626	–	17,311	–	17,676	–	17,311	–
Republic of Tatarstan (Tatarstan)	157,029	–	280,690	–	179,369	–	157,328	–	179,369	–
Udmurt Republic	55,470	–	86,937	–	61,444	–	58,301	–	61,444	–
Chuvash Republic – Chuvashia	37,832	–	65,708	–	38,290	–	40,879	–	38,290	–
Perm Territory	77,656	–	130,853	–	80,958	–	81,901	–	80,958	–
Kirov Region	30,331	–	49,254	–	31,230	–	30,249	–	31,230	–
Nizhny Novgorod Region	74,793	–	132,121	–	82,459	–	74,338	–	82,459	–
Orenburg Region	56,169	–	90,237	–	55,836	–	54,827	–	55,836	–
Penza Region	32,887	–	55,932	–	33,968	–	29,532	–	33,968	–
Samara Region	72,938	–	131,417	–	78,508	–	65,367	–	78,508	–
Saratov Region	51,597	–	84,708	–	49,747	–	40,777	–	49,747	–
Ulyanovsk Region	30,576	–	49,432	–	33,177	–	27,487	–	33,177	–

	2021		2022		2023		2024		2025	
	in 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	475,023	–	809,993	–	481,887	–	440,963	–	481,887	–
Kurgan Region	18,981	–	34,436	–	20,591	–	19,578	–	20,591	–
Sverdlovsk Region	149,212	–	256,274	–	162,881	–	144,170	–	162,881	–
Tyumen Region	212,735	–	351,887	–	191,926	–	186,904	–	191,926	–
including Khanty-Mansi Autonomous Area – Yugra	98,956	–	158,933	–	81,358	–	82,021	–	81,358	–
including Yamal-Nenets Autonomous Area	39,319	–	61,284	–	33,667	–	31,967	–	33,667	–
Chelyabinsk Region	94,094	–	167,396	–	106,488	–	90,311	–	106,488	–
Siberian Federal District	520,583	–	876,903	–	516,895	–	426,739	–	516,895	–
Altai Republic	3,133	–	6,955	–	4,951	–	4,633	–	4,951	–
Republic of Tuva	12,326	–	39,607	–	28,511	–	16,026	–	28,511	–
Republic of Khakassia	14,469	–	27,048	–	14,110	–	13,496	–	14,110	–
Altai Territory	51,805	–	89,368	–	51,413	–	45,723	–	51,413	–
Krasnoyarsk Territory	108,034	–	165,679	–	91,955	–	76,391	–	91,955	–
Irkutsk Region	71,910	–	121,637	–	71,638	–	58,431	–	71,638	–
Kemerovo Region	63,691	–	103,024	–	57,432	–	47,613	–	57,432	–
Novosibirsk Region	111,656	–	187,851	–	112,540	–	92,882	–	112,540	–
Omsk Region	53,241	–	86,491	–	52,806	–	44,651	–	52,806	–
Tomsk Region	30,317	–	49,244	–	31,540	–	26,893	–	31,540	–
Far-Eastern Federal District	344,966	–	540,545	–	378,772	23	351,725	–	378,772	23
Republic of Buryatia	28,087	–	50,710	–	43,582	–	49,177	–	43,582	–
Republic of Sakha (Yakutia)	64,052	–	100,372	–	63,966	–	52,795	–	63,966	–
Trans-Baikal Territory	29,880	–	50,615	–	36,402	–	38,457	–	36,402	–
Kamchatka Territory	14,575	–	20,516	–	12,354	–	11,061	–	12,354	–
Primorye Territory	80,981	–	125,523	–	91,042	23	76,274	–	91,042	23
Khabarovsk Territory	55,518	–	84,208	–	60,149	–	55,027	–	60,149	–
Amur Region	35,476	–	54,694	–	34,548	–	33,582	–	34,548	–
Magadan Region	7,727	–	10,412	–	6,025	–	6,062	–	6,025	–
Sakhalin Region	21,985	–	33,254	–	24,509	–	23,481	–	24,509	–
Jewish Autonomous Region	3,788	–	5,873	–	4,025	–	3,683	–	4,025	–
Chukotka Autonomous Area	2,897	–	4,370	–	2,169	–	2,126	–	2,169	–

VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS *Table 3.10*

(MILLION RUBLES)

	2021				2022				2023				2024						2025					
	Volume of MLs		including		Volume of MLs		including		Volume of MLs		including		Volume of MLs		including				Volume of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**5 695 075**	**4 441**	**1 880 798**	**184**	**4 813 269**	**77**	**2 063 323**	**–**	**7 778 957**	**–**	**3 375 745**	**–**	**4 888 334**	**23**	**2 474 371**	**–**	**1 015 029**	**–**	**4 452 468**	**14**	**2 642 003**	**–**	**565 924**	**–**
Central Federal District	1 896 539	4 357	725 053	184	1 510 625	77	724 922	–	2 258 976	–	1 026 472	–	1 425 060	–	762 168	–	248 177	–	1 332 009	14	832 907	–	131 812	–
Belgorod Region	39 736	–	10 298	–	35 858	–	14 540	–	62 351	–	26 585	–	40 372	–	20 790	–	8 646	–	40 135	–	22 744	–	6 454	–
Bryansk Region	30 035	–	10 316	–	24 066	–	10 367	–	39 908	–	17 535	–	24 530	–	12 688	–	3 715	–	24 220	–	14 162	–	2 252	–
Vladimir Region	38 710	–	11 408	–	31 412	–	12 520	–	48 785	–	18 504	–	29 104	–	13 203	–	6 172	–	26 990	–	14 949	–	3 433	–
Voronezh Region	68 821	–	23 927	–	57 466	–	23 925	–	98 150	–	43 101	–	61 688	–	30 647	–	14 533	–	57 050	–	33 036	–	8 484	–
Ivanovo Region	22 553	–	6 192	–	19 968	–	7 674	–	31 570	–	11 263	–	19 841	–	8 184	–	4 090	–	17 124	–	8 355	–	2 239	–
Kaluga Region	41 465	–	12 980	–	32 416	–	11 559	–	51 157	–	17 944	–	31 534	–	13 045	–	8 337	–	26 999	–	13 636	–	3 618	–
Kostroma Region	17 065	–	4 432	–	13 928	–	4 893	–	22 992	–	8 965	–	14 970	–	6 738	–	3 627	–	13 334	–	7 456	–	1 996	–
Kursk Region	28 955	–	7 803	–	24 748	–	9 231	–	41 782	–	15 250	–	26 472	–	11 765	–	5 056	–	30 606	–	17 195	–	3 237	–
Lipetsk Region	29 714	–	8 558	–	23 502	–	8 309	–	38 199	–	14 138	–	25 555	–	12 581	–	5 579	–	23 185	–	12 856	–	2 692	–
Moscow Region	481 118	–	176 893	–	394 756	66	191 794	–	580 901	–	251 248	–	358 430	–	183 457	–	75 161	–	348 514	–	218 344	–	40 845	–
Orel Region	21 431	–	7 187	–	16 477	–	7 466	–	26 706	–	11 728	–	16 150	–	8 572	–	2 585	–	15 439	–	8 000	–	1 293	–
Ryazan Region	34 791	–	13 021	–	29 585	–	14 197	–	49 992	–	26 127	–	32 857	–	20 086	–	5 711	–	29 634	–	20 107	–	2 831	–
Smolensk Region	24 694	–	7 839	–	19 455	–	8 291	–	31 152	–	12 562	–	19 730	–	9 777	–	3 559	–	17 175	–	9 800	–	1 740	–
Tambov Region	23 700	–	6 265	–	18 796	–	7 078	–	29 000	–	10 981	–	18 183	–	8 823	–	2 959	–	18 082	–	10 152	–	1 661	–
Tver Region	40 807	–	10 959	–	33 058	–	12 159	–	52 921	–	19 296	–	31 239	–	13 237	–	7 890	–	26 712	–	13 279	–	3 694	–
Tula Region	48 135	–	14 500	–	40 682	–	17 274	–	70 631	–	33 680	–	50 608	–	28 228	–	10 140	–	40 200	–	25 246	–	5 154	–
Yaroslavl Region	33 442	–	10 406	–	28 746	–	11 064	–	47 707	–	18 810	–	29 604	–	12 715	–	6 995	–	26 773	–	14 611	–	2 696	–
Moscow	871 366	4 357	382 068	184	665 706	11	352 581	–	935 072	–	468 755	–	594 194	–	347 632	–	73 424	–	549 836	14	368 978	–	37 494	–

	2021				2022				2023				2024						2025					
	Volume of MLs		including		Volume of MLs		including		Volume of MLs		including		Volume of MLs		including				Volume of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	687 277	–	266 219	–	543 615	–	272 254	–	793 270	–	360 770	–	520 332	–	262 130	–	81 814	–	494 295	–	286 810	–	42 366	–
Republic of Karelia	19 873	–	6 478	–	15 187	–	5 880	–	25 136	–	10 051	–	14 033	–	6 874	–	2 529	–	12 402	–	6 430	–	993	–
Republic of Komi	32 015	–	9 915	–	25 220	–	10 091	–	36 796	–	14 937	–	20 626	–	9 367	–	3 626	–	18 760	–	10 042	–	1 841	–
Arkhangelsk Region	45 723	–	13 834	–	37 298	–	16 882	–	52 925	–	22 772	–	43 876	–	19 645	–	4 057	–	38 601	–	20 027	–	2 254	–
including Nenets Autonomous Area	1 731	–	542	–	1 468	–	579	–	1 952	–	783	–	1 225	–	646	–	242	–	1 370	–	819	–	161	–
Vologda Region	37 538	–	11 311	–	29 727	–	10 860	–	48 395	–	18 513	–	29 388	–	13 523	–	5 880	–	25 296	–	13 936	–	2 671	–
Kaliningrad Region	35 313	–	12 423	–	25 082	–	8 324	–	48 873	–	19 361	–	34 876	–	15 503	–	8 641	–	34 385	–	20 303	–	4 283	–
Leningrad Region	86 523	–	32 524	–	73 037	–	38 398	–	106 004	–	48 518	–	63 753	–	32 706	–	10 840	–	68 594	–	39 402	–	6 391	–
Murmansk Region	29 023	–	10 395	–	25 900	–	10 430	–	37 911	–	14 882	–	24 102	–	10 846	–	2 896	–	22 136	–	12 649	–	1 881	–
Novgorod Region	16 169	–	4 497	–	13 247	–	5 522	–	20 613	–	8 486	–	12 553	–	5 817	–	2 777	–	11 417	–	6 783	–	1 111	–
Pskov Region	14 234	–	4 769	–	11 569	–	5 304	–	18 951	–	8 819	–	12 160	–	6 582	–	1 858	–	11 588	–	7 177	–	1 170	–
Saint Petersburg	370 867	–	160 074	–	287 350	–	160 564	–	397 667	–	194 430	–	264 966	–	141 266	–	38 710	–	251 116	–	150 060	–	19 771	–
Southern Federal District	428 024	–	135 069	–	423 771	–	193 393	–	773 382	–	383 153	–	493 594	–	269 132	–	121 788	–	449 018	–	282 788	–	73 774	–
Republic of Adygeya (Adygeya)	8 439	–	1 940	–	9 842	–	4 622	–	19 470	–	10 357	–	12 467	–	7 417	–	3 509	–	13 332	–	9 484	–	1 759	–
Republic of Kalmykia	10 259	–	3 743	–	10 429	–	4 798	–	20 022	–	9 264	–	12 880	–	7 661	–	2 241	–	15 525	–	10 668	–	2 212	–
Republic of Crimea	23 316	–	8 014	–	16 230	–	5 782	–	32 677	–	16 228	–	28 446	–	17 722	–	6 503	–	29 364	–	19 482	–	5 116	–
Krasnodar Territory	172 624	–	56 399	–	196 139	–	101 358	–	353 513	–	189 113	–	211 433	–	118 140	–	53 834	–	176 315	–	106 229	–	29 421	–
Astrakhan Region	26 315	–	6 738	–	26 151	–	9 285	–	48 791	–	20 435	–	35 190	–	17 540	–	11 218	–	33 476	–	18 517	–	9 328	–
Volgograd Region	62 296	–	17 814	–	52 993	–	22 390	–	86 796	–	39 251	–	50 910	–	27 020	–	8 688	–	47 213	–	29 026	–	5 337	–
Rostov Region	116 555	–	37 711	–	105 266	–	42 671	–	200 422	–	93 047	–	132 898	–	68 495	–	33 432	–	124 945	–	83 562	–	19 195	–
Sevastopol	8 221	–	2 710	–	6 720	–	2 486	–	11 691	–	5 459	–	9 370	–	5 137	–	2 363	–	8 848	–	5 820	–	1 406	–
North-Caucasian Federal District	142 265	–	31 683	–	140 682	–	43 519	–	248 174	–	88 734	–	142 092	–	71 847	–	35 759	–	120 754	–	75 879	–	16 009	–
Republic of Daghestan	27 870	–	6 395	–	26 665	–	9 115	–	45 755	–	16 409	–	26 702	–	15 111	–	4 439	–	23 291	–	16 024	–	1 022	–
Republic of Ingushetia	1 709	–	299	–	1 242	–	313	–	2 128	–	603	–	1 699	–	648	–	569	–	1 242	–	505	–	74	–
Kabardino-Balkar Republic	12 452	–	2 086	–	11 467	–	3 211	–	19 667	–	6 021	–	10 527	–	4 560	–	2 543	–	10 036	–	6 199	–	689	–
Karachai-Cherkess Republic	9 581	–	1 213	–	10 006	–	1 872	–	15 977	–	3 654	–	8 152	–	3 099	–	3 058	–	6 313	–	3 724	–	1 005	–
Republic of North Ossetia – Alania	12 971	–	3 477	–	13 702	–	5 051	–	28 077	–	11 190	–	14 766	–	7 845	–	2 675	–	12 209	–	8 472	–	502	–
Chechen Republic	12 998	–	1 006	–	16 864	–	1 717	–	23 539	–	3 614	–	9 913	–	2 667	–	4 568	–	5 957	–	2 200	–	1 099	–

	2021				2022				2023				2024						2025					
	Volume of MLs		including		Volume of MLs		including		Volume of MLs		including		Volume of MLs		including				Volume of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Stavropol Territory	64 682	–	17 207	–	60 736	–	22 241	–	113 032	–	47 245	–	70 332	–	37 918	–	17 907	–	61 706	–	38 755	–	11 617	–
Volga Federal District	1 003 141	–	286 086	–	854 960	–	326 523	–	1 478 762	–	600 686	–	930 535	–	437 781	–	236 751	–	837 605	–	469 963	–	141 237	–
Republic of Bashkortostan	159 236	–	41 396	–	146 334	–	51 287	–	267 559	–	107 260	–	171 734	–	78 895	–	52 776	–	140 404	–	73 719	–	31 992	–
Mari El Republic	18 063	–	4 443	–	15 053	–	5 990	–	26 885	–	11 540	–	16 832	–	8 749	–	3 062	–	18 810	–	11 260	–	2 295	–
Republic of Mordovia	20 515	–	7 041	–	17 264	–	7 682	–	27 626	–	13 525	–	17 311	–	9 204	–	2 436	–	17 676	–	11 184	–	1 238	–
Republic of Tatarstan (Tatarstan)	176 330	–	50 151	–	156 405	–	59 525	–	280 399	–	107 444	–	179 146	–	78 333	–	55 603	–	157 128	–	88 734	–	32 805	–
Udmurt Republic	58 477	–	20 088	–	55 354	–	26 413	–	86 886	–	40 430	–	61 417	–	32 019	–	16 563	–	58 291	–	32 729	–	9 692	–
Chuvash Republic – Chuvashia	45 494	–	18 273	–	37 824	–	19 767	–	65 706	–	35 696	–	38 287	–	23 880	–	5 059	–	40 879	–	28 237	–	2 293	–
Perm Territory	93 050	–	28 196	–	77 620	–	30 741	–	130 836	–	58 766	–	80 958	–	40 484	–	17 071	–	81 897	–	48 204	–	10 807	–
Kirov Region	37 559	–	8 596	–	30 328	–	11 295	–	49 254	–	19 152	–	31 229	–	15 866	–	6 391	–	30 248	–	18 188	–	3 446	–
Nizhny Novgorod Region	96 963	–	28 893	–	74 770	–	26 870	–	132 113	–	54 702	–	82 442	–	37 789	–	18 788	–	74 305	–	44 771	–	10 190	–
Orenburg Region	65 153	–	15 247	–	56 169	–	16 773	–	90 237	–	28 452	–	55 826	–	22 489	–	16 011	–	54 826	–	26 603	–	13 470	–
Penza Region	39 752	–	15 803	–	32 871	–	17 089	–	55 806	–	29 147	–	33 968	–	19 698	–	5 706	–	29 530	–	17 946	–	3 244	–
Samara Region	92 982	–	22 639	–	72 813	–	23 872	–	131 315	–	48 682	–	78 482	–	33 506	–	18 534	–	65 354	–	32 075	–	11 044	–
Saratov Region	64 066	–	14 975	–	51 589	–	16 542	–	84 708	–	26 169	–	49 727	–	19 545	–	12 820	–	40 775	–	20 682	–	5 792	–
Ulyanovsk Region	35 501	–	10 346	–	30 566	–	12 676	–	49 432	–	19 723	–	33 177	–	17 326	–	5 931	–	27 483	–	15 631	–	2 930	–
Ural Federal District	547 081	–	163 964	–	474 201	–	184 763	–	809 076	–	354 164	–	481 169	–	241 400	–	94 464	–	440 436	–	251 097	–	50 554	–
Kurgan Region	22 769	–	6 350	–	18 974	–	7 345	–	34 432	–	14 924	–	20 561	–	10 859	–	3 766	–	19 552	–	11 421	–	1 941	–
Sverdlovsk Region	169 900	–	56 842	–	149 187	–	64 691	–	256 242	–	126 669	–	162 811	–	91 639	–	25 148	–	144 150	–	92 313	–	13 668	–
Tyumen Region	246 062	–	74 458	–	212 715	–	83 997	–	351 878	–	156 222	–	191 925	–	97 153	–	39 447	–	186 646	–	106 795	–	20 597	–
including Khanty-Mansi Autonomous Area – Yugra	119 352	–	33 526	–	98 953	–	35 324	–	158 931	–	64 576	–	81 356	–	41 393	–	13 501	–	81 844	–	43 958	–	7 118	–

	2021				2022				2023				2024						2025					
	Volume of MLs		including		Volume of MLs		including		Volume of MLs		including		Volume of MLs		including				Volume of MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
including Yamal-Nenets Autonomous Area	44 832	–	14 538	–	39 318	–	15 935	–	61 284	–	27 089	–	33 667	–	18 116	–	4 972	–	31 948	–	19 727	–	3 030	–
Chelyabinsk Region	108 350	–	26 314	–	93 325	–	28 729	–	166 524	–	56 349	–	105 873	–	41 749	–	26 102	–	90 088	–	40 567	–	14 348	–
Siberian Federal District	615 657	22	158 365	–	520 475	–	184 303	–	876 790	–	346 326	–	516 827	–	234 472	–	116 741	–	426 634	–	232 446	–	56 640	–
Altai Republic	3 303	–	493	–	3 133	–	1 048	–	6 954	–	2 422	–	4 951	–	1 765	–	1 984	–	4 633	–	3 019	–	623	–
Republic of Tuva	9 404	–	1 215	–	12 325	–	3 318	–	39 605	–	15 667	–	28 511	–	12 098	–	13 823	–	16 026	–	12 285	–	1 734	–
Republic of Khakassia	15 442	–	3 420	–	14 451	–	5 248	–	27 038	–	11 183	–	14 110	–	5 303	–	4 755	–	13 496	–	6 665	–	2 752	–
Altai Territory	65 366	–	18 031	–	51 779	–	18 534	–	89 347	–	36 173	–	51 386	–	23 828	–	11 558	–	45 703	–	27 393	–	6 641	–
Krasnoyarsk Territory	119 152	–	34 690	–	108 014	–	43 745	–	165 611	–	71 598	–	91 955	–	42 194	–	16 054	–	76 363	–	38 425	–	9 124	–
Irkutsk Region	82 435	22	15 821	–	71 898	–	19 844	–	121 636	–	38 393	–	71 631	–	27 695	–	22 973	–	58 426	–	27 704	–	14 026	–
Kemerovo Region	76 063	–	18 879	–	63 688	–	21 687	–	103 023	–	39 178	–	57 430	–	28 287	–	9 566	–	47 603	–	26 421	–	4 279	–
Novosibirsk Region	142 754	–	46 818	–	111 643	–	47 732	–	187 850	–	89 877	–	112 532	–	59 551	–	20 568	–	92 853	–	55 942	–	9 201	–
Omsk Region	66 369	–	12 188	–	53 229	–	13 760	–	86 484	–	24 476	–	52 794	–	21 586	–	10 300	–	44 637	–	22 340	–	5 454	–
Tomsk Region	35 368	–	6 809	–	30 316	–	9 387	–	49 244	–	17 358	–	31 527	–	12 165	–	5 160	–	26 893	–	12 252	–	2 806	–
Far-Eastern Federal District	375 092	62	114 359	–	344 940	–	133 646	–	540 526	–	215 440	–	378 724	23	195 441	–	79 535	–	351 717	–	210 113	–	53 533	–
Republic of Buryatia	27 487	–	7 334	–	28 086	–	11 361	–	50 708	–	20 278	–	43 579	–	23 863	–	12 718	–	49 177	–	33 350	–	10 196	–
Republic of Sakha (Yakutia)	62 006	–	20 764	–	64 050	–	25 539	–	100 372	–	38 389	–	63 960	–	31 843	–	18 567	–	52 791	–	31 374	–	10 664	–
Trans-Baikal Territory	32 378	–	8 432	–	29 863	–	9 820	–	50 612	–	18 597	–	36 392	–	18 769	–	9 302	–	38 455	–	24 608	–	7 116	–
Kamchatka Territory	16 367	–	4 509	–	14 572	–	4 623	–	20 513	–	6 923	–	12 354	–	5 287	–	2 369	–	11 061	–	6 164	–	1 546	–
Primorye Territory	91 321	–	33 119	–	80 977	–	36 141	–	125 523	–	54 795	–	91 032	23	49 611	–	17 068	–	76 273	–	45 356	–	10 390	–
Khabarovsk Territory	64 133	–	18 553	–	55 518	–	22 624	–	84 200	–	39 297	–	60 136	–	37 933	–	6 773	–	55 026	–	38 456	–	4 649	–
Amur Region	33 829	–	7 388	–	35 476	–	9 582	–	54 690	–	18 433	–	34 544	–	13 316	–	5 762	–	33 582	–	13 138	–	4 606	–
Magadan Region	10 517	62	2 913	–	7 727	–	2 679	–	10 412	–	3 188	–	6 025	–	1 987	–	465	–	6 062	–	2 456	–	274	–
Sakhalin Region	29 954	–	9 713	–	21 985	–	8 665	–	33 254	–	11 670	–	24 509	–	9 724	–	5 647	–	23 481	–	11 500	–	3 667	–
Jewish Autonomous Region	3 815	–	748	–	3 788	–	1 440	–	5 873	–	2 386	–	4 025	–	2 221	–	597	–	3 683	–	2 610	–	286	–
Chukotka Autonomous Area	3 285	–	887	–	2 897	–	1 174	–	4 370	–	1 483	–	2 169	–	887	–	266	–	2 126	–	1 103	–	138	–

[1] *Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.*

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

Table 3.11

	2021		2022		2023		2024		2025	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**11,765,807**	**16,045**	**13,848,612**	**7,065**	**18,017,501**	**6,577**	**19,202,140**	**4,012**	**20,843,052**	**2,460**
Central Federal District	3,814,727	13,203	4,466,784	5,703	5,585,186	5,286	5,858,510	3,379	6,451,270	2,079
Belgorod Region	81,654	25	98,577	19	133,731	18	145,057	1	158,434	1
Bryansk Region	63,034	11	71,687	7	91,726	9	96,106	1	100,823	–
Vladimir Region	77,070	43	88,169	14	111,115	18	114,040	15	118,894	12
Voronezh Region	144,077	5	166,457	5	219,565	5	235,228	5	252,100	4
Ivanovo Region	44,766	26	52,074	2	66,879	2	69,834	3	71,614	2
Kaluga Region	91,253	39	103,515	24	129,285	30	134,374	13	136,253	1
Kostroma Region	35,005	–	40,010	–	51,443	–	54,741	–	57,774	–
Kursk Region	59,943	9	69,762	5	91,848	3	97,773	2	108,520	2
Lipetsk Region	61,924	–	70,112	–	88,669	–	92,326	–	95,394	–
Moscow Region	1,027,219	2,443	1,213,516	1,659	1,502,455	1,633	1,568,022	1,143	1,771,910	746
Orel Region	45,461	6	50,292	5	63,089	1	65,354	1	68,085	–
Ryazan Region	78,587	6	89,534	5	116,793	7	125,959	–	134,909	–
Smolensk Region	56,064	22	62,086	12	77,410	7	79,487	8	80,230	5
Tambov Region	51,485	3	57,244	–	70,250	–	71,632	–	73,458	–
Tver Region	88,987	11	99,927	10	126,726	10	129,967	1	133,782	1
Tula Region	98,570	51	115,457	43	154,621	50	172,102	44	183,289	28
Yaroslavl Region	69,519	31	80,961	13	106,436	12	114,099	12	121,924	8
Moscow	1,640,108	10,474	1,937,405	3,881	2,383,144	3,481	2,492,407	2,129	2,783,877	1,268
North-Western Federal District	1,476,123	1,576	1,702,239	700	2,093,794	655	2,168,246	311	2,357,438	180
Republic of Karelia	46,372	4	50,839	1	62,992	1	64,332	–	65,342	–
Republic of Komi	76,634	10	83,546	8	97,303	1	94,338	–	95,075	–
Arkhangelsk Region	100,745	10	113,893	5	137,932	3	152,335	1	160,195	–
including Nenets Autonomous Area	4,909	–	5,366	–	5,995	–	5,854	–	6,347	–
Vologda Region	76,433	13	86,184	11	110,246	6	116,196	–	120,956	–
Kaliningrad Region	76,274	91	85,935	34	113,011	39	124,830	33	142,471	21
Leningrad Region	195,916	151	230,929	82	285,331	83	286,705	49	355,642	23
Murmansk Region	60,025	31	69,434	9	85,386	5	87,759	4	91,096	–
Novgorod Region	34,301	3	38,590	2	48,641	–	49,915	–	52,077	–
Pskov Region	32,118	3	35,903	2	44,976	1	46,191	–	49,308	–
Saint Petersburg	777,306	1,261	906,986	546	1,107,976	514	1,145,646	223	1,225,276	136

	2021		2022		2023		2024		2025	
	in 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	901,181	267	1,128,760	156	1,620,024	151	1,821,062	86	2,044,156	48
Republic of Adygeya (Adygeya)	19,331	–	25,426	–	39,416	–	45,393	–	55,605	–
Republic of Kalmykia	22,169	–	27,379	–	41,231	–	46,827	–	57,675	–
Republic of Crimea	38,791	–	47,516	1	69,544	2	88,971	2	115,953	1
Krasnodar Territory	367,365	144	491,149	71	728,906	80	824,948	62	928,047	35
Astrakhan Region	55,570	12	67,200	6	96,686	7	111,767	8	126,391	5
Volgograd Region	128,548	21	148,744	11	193,139	6	197,889	1	207,390	–
Rostov Region	255,051	90	302,488	66	424,522	56	472,250	13	511,991	7
Sevastopol	14,357	–	18,859	–	26,580	–	33,018	–	41,104	–
North-Caucasian Federal District	278,894	65	344,841	31	493,190	32	537,731	19	566,218	13
Republic of Daghestan	50,492	–	62,780	–	91,341	–	97,811	–	101,116	–
Republic of Ingushetia	2,428	–	2,957	–	4,170	–	4,542	–	4,657	–
Kabardino-Balkar Republic	27,339	2	32,174	–	43,001	–	44,509	–	45,311	–
Karachai-Cherkess Republic	18,274	1	23,875	–	33,392	–	36,347	–	37,015	–
Republic of North Ossetia – Alania	28,529	4	35,619	3	53,547	2	58,222	2	59,927	1
Chechen Republic	13,847	–	21,332	–	33,766	–	36,516	–	37,064	–
Stavropol Territory	137,985	58	166,105	28	233,973	30	259,783	18	281,129	12
Volga Federal District	2,094,614	260	2,429,737	166	3,229,141	182	3,474,052	40	3,727,422	21
Republic of Bashkortostan	328,206	6	390,269	7	544,946	4	603,387	4	646,630	3
Mari El Republic	40,322	–	45,212	–	58,834	–	62,068	–	67,406	–
Republic of Mordovia	46,615	–	52,555	–	67,240	7	69,859	–	72,911	–
Republic of Tatarstan (Tatarstan)	348,505	5	423,132	3	589,035	4	656,956	4	722,240	3
Udmurt Republic	125,664	1	152,584	1	204,155	1	232,058	–	260,522	–
Chuvash Republic – Chuvashia	100,000	3	112,399	3	146,723	3	153,226	3	162,755	2
Perm Territory	193,623	106	224,632	70	294,403	72	312,262	7	344,423	2
Kirov Region	81,290	–	91,759	–	115,717	–	122,464	–	132,112	–
Nizhny Novgorod Region	199,152	37	223,439	21	291,392	22	306,167	7	327,204	5
Orenburg Region	139,570	9	161,758	7	207,421	7	216,193	–	229,553	–
Penza Region	81,606	13	94,207	6	125,711	7	132,730	–	139,657	–
Samara Region	199,053	42	219,625	29	282,329	32	293,546	9	305,540	3
Saratov Region	133,594	34	150,394	17	188,880	21	193,649	3	193,277	2
Ulyanovsk Region	77,415	3	87,771	3	112,357	3	119,488	3	123,193	2

	2021		2022		2023		2024		2025	
	in 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	1,183,853	152	1,372,489	88	1,801,517	102	1,897,516	43	2,048,130	29
Kurgan Region	48,594	–	55,691	–	75,140	–	79,291	–	83,878	–
Sverdlovsk Region	360,511	119	421,462	66	563,724	74	611,121	32	657,775	21
Tyumen Region	554,030	21	641,529	14	822,686	19	845,034	5	922,006	4
including Khanty-Mansi Autonomous Area – Yugra	291,428	6	329,309	4	405,112	5	396,261	5	423,307	4
including Yamal-Nenets Autonomous Area	100,103	7	111,490	6	137,199	9	140,571	–	151,150	–
Chelyabinsk Region	220,718	12	253,808	8	339,967	9	362,070	6	384,472	4
Siberian Federal District	1,259,648	337	1,470,044	167	1,941,965	121	2,044,722	76	2,137,187	52
Altai Republic	6,980	–	8,450	–	12,781	–	15,293	–	16,843	–
Republic of Tuva	21,436	–	28,919	–	60,785	–	81,149	–	88,574	–
Republic of Khakassia	33,320	–	40,165	–	56,374	–	60,747	–	65,776	–
Altai Territory	133,025	–	152,219	–	199,687	–	205,999	–	214,328	–
Krasnoyarsk Territory	247,722	15	292,979	22	378,778	28	385,982	14	398,425	11
Irkutsk Region	173,536	69	203,768	38	269,759	23	288,829	23	302,124	16
Kemerovo Region	154,302	136	177,647	45	226,593	22	233,818	18	235,243	12
Novosibirsk Region	286,138	60	333,903	37	438,042	29	461,613	1	490,798	–
Omsk Region	126,286	55	144,130	23	186,606	18	195,729	19	202,126	13
Tomsk Region	76,903	2	87,864	1	112,559	2	115,562	1	122,949	1
Far-Eastern Federal District	756,768	185	933,718	56	1,252,684	48	1,400,302	57	1,511,230	38
Republic of Buryatia	56,147	1	70,969	1	103,471	2	128,974	2	156,491	1
Republic of Sakha (Yakutia)	145,872	2	181,590	2	244,887	2	272,064	1	286,530	1
Trans-Baikal Territory	67,230	9	81,429	5	111,878	4	126,277	–	141,105	–
Kamchatka Territory	32,011	7	38,201	3	47,502	2	49,963	2	51,502	1
Primorye Territory	164,156	73	208,803	31	284,462	23	325,797	35	349,781	25
Khabarovsk Territory	127,168	24	154,017	7	199,774	8	215,854	9	231,869	5
Amur Region	69,362	–	88,854	–	122,841	–	133,913	–	138,701	–
Magadan Region	20,218	61	22,873	–	27,629	–	28,314	–	27,081	–
Sakhalin Region	59,674	8	69,026	6	87,038	9	94,599	9	102,724	5
Jewish Autonomous Region	8,385	–	10,048	–	13,141	–	14,130	–	14,758	–
Chukotka Autonomous Area	6,544	–	7,908	–	10,062	–	10,419	–	10,689	–

DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS, AT THE END OF PERIOD

Table 3.12

(MILLION RUBLES)

	2021				2022				2023				2024				2025					
	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		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**11,752,902**	**15,506**	**2,816,529**	**274**	**13,838,288**	**6,689**	**3,389,313**	**84**	**18,009,821**	**6,219**	**4,923,395**	**68**	**19,195,201**	**3,649**	**4,584,867**	**10**	**20,837,166**	**2,254**	**4,666,806**	**1**	**3,282,397**	**155**
Central Federal District	3,810,178	12,758	1,107,688	211	4,463,076	5,403	1,292,497	52	5,582,745	4,964	1,669,820	35	5,855,861	3,036	1,518,317	10	6,448,782	1,886	1,580,129	1	794,549	134
Belgorod Region	81,516	25	14,770	–	98,470	19	20,589	–	133,656	18	34,953	–	144,999	1	33,603	–	158,391	1	35,242	–	34,832	–
Bryansk Region	62,973	9	15,790	–	71,640	6	17,331	–	91,688	8	23,848	–	96,079	–	20,996	–	100,803	–	22,448	–	12,465	–
Vladimir Region	76,971	42	17,892	–	88,099	14	21,355	–	111,062	17	28,426	–	113,997	15	25,858	–	118,863	11	26,586	–	19,589	–
Voronezh Region	143,969	5	32,287	–	166,374	5	34,635	–	219,503	5	54,635	–	235,155	5	49,088	–	252,053	4	48,408	–	47,659	–
Ivanovo Region	44,749	26	9,472	–	52,060	2	11,861	–	66,868	2	15,586	–	69,826	3	14,490	–	71,609	2	14,011	–	12,003	–
Kaluga Region	91,219	37	19,747	–	103,489	22	20,230	–	129,268	28	26,505	–	134,353	12	22,573	–	136,235	–	22,326	–	24,929	–
Kostroma Region	34,957	–	5,994	–	39,975	–	7,048	–	51,404	–	11,091	–	54,689	–	10,308	–	57,765	–	9,900	–	11,222	–
Kursk Region	59,861	9	11,074	–	69,699	5	13,798	–	91,802	3	20,854	–	97,740	2	19,638	–	108,499	2	22,861	–	16,997	–
Lipetsk Region	61,892	–	12,505	–	70,088	–	13,453	–	88,652	–	19,640	–	92,313	–	21,506	–	95,386	–	20,968	–	17,133	–
Moscow Region	1,026,265	2,337	276,384	38	1,212,713	1,576	335,903	30	1,501,978	1,536	423,048	6	1,567,519	1,053	384,719	2	1,771,229	701	412,979	1	245,198	50
Orel Region	45,420	6	9,841	–	50,261	5	10,893	–	63,066	1	15,534	–	65,337	1	13,939	–	68,073	–	12,720	–	8,776	–
Ryazan Region	78,562	6	22,302	–	89,516	5	23,558	–	116,783	7	36,268	–	125,888	–	36,586	–	134,850	–	38,551	–	16,747	–
Smolensk Region	56,020	14	11,612	–	62,054	5	13,058	–	77,389	–	18,113	–	79,471	–	17,032	–	80,219	–	15,969	–	10,614	–
Tambov Region	51,438	3	9,880	–	57,208	–	11,049	–	70,224	–	15,539	–	71,613	–	14,816	–	73,432	–	16,027	–	10,011	–
Tver Region	88,979	11	17,376	–	99,919	10	19,624	–	126,720	10	27,445	–	129,964	1	22,179	–	133,779	1	22,213	–	24,877	–
Tula Region	98,522	35	22,842	–	115,412	28	27,809	–	154,597	31	46,375	–	172,086	22	47,461	–	183,275	12	51,577	–	27,853	–
Yaroslavl Region	69,433	31	14,721	–	80,894	13	17,425	–	106,379	12	24,922	–	114,042	12	22,169	–	121,912	8	22,690	–	21,477	–
Moscow	1,637,432	10,164	583,200	173	1,935,203	3,689	672,874	22	2,381,706	3,286	827,038	29	2,490,791	1,909	741,356	8	2,782,410	1,143	764,654	–	232,167	84

	2021				2022				2023				2024				2025					
	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		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	1,475,242	1,541	421,435	33	1,701,672	673	475,023	5	2,093,384	633	591,347	4	2,167,819	303	496,046	–	2,357,157	174	492,198	–	241,623	5
Republic of Karelia	46,349	4	10,536	–	50,819	1	10,383	–	62,981	1	13,845	–	64,323	–	12,727	–	65,334	–	10,252	–	7,692	–
Republic of Komi	76,529	10	15,235	–	83,455	8	16,993	–	97,230	1	21,507	–	94,280	–	17,165	–	95,042	–	16,209	–	10,145	–
Arkhangelsk Region	100,703	10	22,277	–	113,857	5	27,689	–	137,892	3	36,169	–	152,306	1	36,135	–	160,183	–	36,674	–	11,499	–
including Nenets Autonomous Area	4,908	–	941	–	5,365	–	1,068	–	5,993	–	1,335	–	5,854	–	1,293	–	6,346	–	1,317	–	843	–
Vologda Region	76,364	13	15,286	7	86,117	11	16,489	–	110,200	6	23,707	–	116,160	–	21,132	–	120,936	–	20,785	–	16,353	–
Kaliningrad Region	76,255	88	17,842	–	85,920	34	15,587	–	113,002	39	25,317	–	124,805	33	24,236	–	142,458	21	29,265	–	24,811	–
Leningrad Region	195,856	150	54,409	17	230,887	81	65,366	2	285,317	83	81,179	2	286,648	49	61,450	–	355,618	22	67,950	–	44,613	–
Murmansk Region	60,003	30	17,196	–	69,422	8	19,283	–	85,379	5	24,327	–	87,754	4	20,902	–	91,092	–	21,887	–	8,126	–
Novgorod Region	34,276	3	7,012	–	38,568	2	8,081	–	48,628	–	11,464	–	49,904	–	9,075	–	52,073	–	9,454	–	7,826	–
Pskov Region	32,105	3	7,394	–	35,894	2	8,348	–	44,970	1	12,286	–	46,188	–	10,677	–	49,305	–	10,629	–	6,185	–
Saint Petersburg	776,802	1,230	254,248	10	906,733	520	286,805	3	1,107,786	493	341,546	2	1,145,452	216	282,546	–	1,225,118	131	269,092	–	104,374	5
Southern Federal District	900,144	263	209,483	–	1,127,873	151	287,552	–	1,619,243	150	506,587	–	1,820,379	86	490,799	–	2,043,578	47	499,243	–	420,573	5
Republic of Adygeya (Adygeya)	19,316	–	3,491	–	25,412	–	6,231	–	39,403	–	13,343	–	45,383	–	13,449	–	55,598	–	15,686	–	13,152	–
Republic of Kalmykia	22,157	–	5,959	–	27,370	–	7,874	–	41,224	–	13,016	–	46,821	–	13,935	–	57,658	–	18,475	–	11,139	–
Republic of Crimea	38,790	–	11,971	–	47,514	1	11,325	–	69,537	2	20,698	–	88,971	2	27,213	–	115,952	1	37,066	–	22,588	–
Krasnodar Territory	366,909	144	89,352	–	490,769	71	142,815	–	728,620	79	252,389	–	824,686	61	233,272	–	927,809	34	207,615	–	193,410	5
Astrakhan Region	55,524	12	10,085	–	67,164	6	14,022	–	96,660	7	26,369	–	111,746	8	31,343	–	126,374	5	35,026	–	36,187	–
Volgograd Region	128,427	21	25,730	–	148,638	11	32,893	–	193,026	6	51,836	–	197,766	1	45,871	–	207,304	–	45,047	–	30,684	–
Rostov Region	254,665	85	59,425	–	302,147	62	68,740	–	424,194	56	121,684	–	471,989	13	116,530	–	511,779	7	129,987	–	104,464	–
Sevastopol	14,355	–	3,471	–	18,859	–	3,652	–	26,579	–	7,252	–	33,017	–	9,186	–	41,104	–	10,340	–	8,949	–
North-Caucasian Federal District	278,438	53	49,249	–	344,487	24	68,189	–	492,922	27	120,883	–	537,507	17	124,800	–	566,056	11	131,201	–	129,782	–
Republic of Daghestan	50,486	–	10,017	–	62,775	–	14,953	–	91,338	–	25,008	–	97,801	–	27,162	–	101,113	–	30,351	–	11,851	–
Republic of Ingushetia	2,426	–	600	–	2,956	–	590	–	4,170	–	995	–	4,542	–	1,022	–	4,655	–	992	–	724	–
Kabardino-Balkar Republic	27,216	2	3,784	–	32,079	–	5,084	–	42,935	–	8,419	–	44,462	–	8,394	–	45,277	–	10,055	–	8,512	–
Karachai-Cherkess Republic	18,218	1	1,966	–	23,832	–	2,909	–	33,360	–	5,061	–	36,322	–	5,598	–	36,994	–	6,191	–	13,186	–
Republic of North Ossetia – Alania	28,473	–	5,548	–	35,575	–	8,067	–	53,516	–	15,130	–	58,197	–	15,508	–	59,911	–	15,799	–	8,995	–
Chechen Republic	13,846	–	1,484	–	21,330	–	2,770	–	33,761	–	5,460	–	36,515	–	5,467	–	37,064	–	5,546	–	15,786	–
Stavropol Territory	137,773	50	25,850	–	165,942	24	33,817	–	233,843	27	60,809	–	259,668	17	61,649	–	281,043	11	62,267	–	70,729	–

	2021				2022				2023				2024				2025					
	Debt on MLs		including		Debt on MLs		including		Debt on MLs		including		Debt on MLs		including		Debt on MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	2,091,124	253	414,614	19	2,426,828	160	498,605	13	3,226,830	181	800,101	13	3,472,247	38	761,401	–	3,726,241	21	773,212	–	755,898	–
Republic of Bashkortostan	327,695	6	64,740	–	389,891	7	76,539	–	544,702	4	138,260	–	603,193	4	138,913	–	646,470	3	137,780	–	168,524	–
Mari El Republic	40,299	–	6,039	–	45,197	–	7,939	–	58,824	–	13,676	–	62,061	–	12,585	–	67,402	–	14,910	–	9,497	–
Republic of Mordovia	46,539	–	10,170	–	52,495	–	12,247	–	67,167	7	18,983	–	69,805	–	16,949	–	72,871	–	17,799	–	7,165	–
Republic of Tatarstan (Tatarstan)	347,622	5	70,234	–	422,408	3	88,912	–	588,530	4	142,616	–	656,578	4	141,978	–	722,049	3	152,946	–	178,958	–
Udmurt Republic	125,427	1	29,040	–	152,364	–	37,200	–	203,988	1	56,813	–	231,928	–	57,150	–	260,426	–	53,262	–	54,848	–
Chuvash Republic – Chuvashia	99,928	3	26,019	–	112,333	3	30,113	–	146,680	3	47,134	–	153,188	3	43,193	–	162,728	2	42,501	–	13,321	–
Perm Territory	193,035	99	42,941	17	224,205	64	49,815	10	294,101	71	78,700	13	312,041	5	70,006	–	344,248	1	71,031	–	53,902	–
Kirov Region	81,170	–	12,148	–	91,669	–	15,358	–	115,651	–	24,270	–	122,419	–	23,999	–	132,081	–	25,953	–	19,526	–
Nizhny Novgorod Region	198,709	37	40,007	–	223,079	21	44,531	–	291,136	22	70,239	–	305,960	7	63,477	–	327,066	5	68,600	–	62,437	–
Orenburg Region	139,477	9	19,940	–	161,683	7	23,055	–	207,371	7	36,651	–	216,156	–	34,665	–	229,529	–	37,842	–	62,272	–
Penza Region	81,433	13	22,472	–	94,053	6	28,309	–	125,491	7	42,586	–	132,538	–	37,973	–	139,497	–	33,104	–	17,528	–
Samara Region	198,925	42	33,849	2	219,401	29	39,402	2	282,038	32	65,799	–	293,323	9	60,436	–	305,453	3	60,091	–	54,898	–
Saratov Region	133,516	34	21,968	–	150,327	17	26,024	–	188,821	21	37,714	–	193,588	3	33,801	–	193,238	2	33,149	–	35,952	–
Ulyanovsk Region	77,348	3	15,048	–	87,722	3	19,162	–	112,330	3	26,659	–	119,471	3	26,275	–	123,182	2	24,246	–	17,068	–
Ural Federal District	1,182,876	152	228,902	–	1,371,892	88	282,723	–	1,801,032	102	467,130	–	1,897,142	41	444,723	–	2,047,500	28	433,628	–	289,755	–
Kurgan Region	48,548	–	7,876	–	55,663	–	9,914	–	75,122	–	18,135	–	79,276	–	17,847	–	83,862	–	16,677	–	11,880	–
Sverdlovsk Region	360,324	119	79,637	–	421,290	66	98,441	–	563,575	74	166,166	–	611,027	32	167,539	–	657,661	21	160,785	–	81,763	–
Tyumen Region	553,522	21	109,314	–	641,324	14	135,992	–	822,544	19	213,588	–	844,918	5	193,291	–	921,597	4	193,472	–	121,997	–
including Khanty-Mansi Autonomous Area – Yugra	291,314	6	50,995	–	329,257	4	60,953	–	405,069	5	90,550	–	396,229	5	82,646	–	423,070	4	82,029	–	40,789	–
including Yamal-Nenets Autonomous Area	99,949	7	22,802	–	111,468	6	26,933	–	137,183	9	39,335	–	140,559	–	35,963	–	151,095	–	35,934	–	15,465	–
Chelyabinsk Region	220,482	12	32,074	–	253,614	8	38,377	–	339,792	9	69,242	–	361,921	5	66,045	–	384,381	3	62,694	–	74,115	–

	2021				2022				2023				2024				2025					
	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		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	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	–	2,136,745	51	398,467	–	365,597	11
Altai Republic	6,979	–	734	–	8,446	–	1,363	–	12,780	–	3,096	–	15,292	–	3,242	–	16,842	–	4,581	–	5,303	–
Republic of Tuva	21,420	–	1,677	–	28,913	–	4,092	–	60,782	–	17,181	–	81,146	–	22,238	–	88,571	–	24,181	–	31,590	–
Republic of Khakassia	33,278	–	4,601	–	40,128	–	6,996	–	56,343	–	13,606	–	60,724	–	10,095	–	65,758	–	10,371	–	15,939	–
Altai Territory	132,952	–	24,896	–	152,163	–	26,264	–	199,649	–	45,663	–	205,963	–	40,728	–	214,299	–	44,381	–	40,703	–
Krasnoyarsk Territory	247,404	15	52,331	–	292,690	22	62,773	12	378,504	28	95,700	16	385,726	14	77,597	–	398,274	11	68,069	–	49,454	–
Irkutsk Region	173,366	69	23,248	–	203,644	38	29,235	–	269,680	23	49,352	–	288,763	23	47,319	–	302,079	16	44,187	–	81,977	–
Kemerovo Region	154,155	108	27,208	–	177,530	19	33,843	–	226,483	22	53,718	–	233,749	18	50,602	–	235,187	12	45,665	–	30,304	11
Novosibirsk Region	285,897	58	62,836	–	333,698	35	69,992	–	437,906	27	115,705	–	461,516	1	103,606	–	490,725	–	96,503	–	63,228	–
Omsk Region	126,155	52	16,853	10	144,008	20	21,160	3	186,527	15	34,029	–	195,670	16	37,119	–	202,086	12	40,315	–	31,485	–
Tomsk Region	76,823	2	8,797	–	87,803	1	13,224	–	112,512	1	21,883	–	115,520	–	20,544	–	122,923	–	20,213	–	15,613	–
Far-Eastern Federal District	756,469	183	161,976	–	933,439	54	215,781	–	1,252,500	46	317,593	–	1,400,177	55	335,693	–	1,511,106	36	358,729	–	284,621	–
Republic of Buryatia	56,104	1	11,429	–	70,925	1	17,551	–	103,448	2	27,892	–	128,957	2	36,020	–	156,479	1	48,708	–	39,546	–
Republic of Sakha (Yakutia)	145,815	2	30,181	–	181,536	2	41,032	–	244,849	2	57,989	–	272,043	1	60,340	–	286,497	1	58,084	–	72,554	–
Trans-Baikal Territory	67,182	9	11,399	–	81,379	5	14,103	–	111,834	4	24,007	–	126,244	–	26,606	–	141,094	–	32,371	–	33,051	–
Kamchatka Territory	31,976	7	6,686	–	38,183	3	8,027	–	47,490	2	10,955	–	49,954	2	10,499	–	51,501	1	11,207	–	7,193	–
Primorye Territory	164,131	71	44,242	–	208,755	29	59,482	–	284,442	20	85,051	–	325,785	32	90,743	–	349,770	23	90,013	–	57,229	–
Khabarovsk Territory	127,127	24	26,410	–	153,990	7	36,414	–	199,755	8	55,402	–	215,840	9	60,902	–	231,847	5	66,335	–	26,510	–
Amur Region	69,330	–	10,414	–	88,826	–	14,344	–	122,825	–	24,393	–	133,902	–	22,418	–	138,689	–	21,734	–	23,848	–
Magadan Region	20,215	61	4,344	–	22,871	–	4,956	–	27,627	–	5,648	–	28,313	–	4,491	–	27,080	–	4,374	–	1,454	–
Sakhalin Region	59,665	8	14,373	–	69,020	6	16,094	–	87,030	9	20,535	–	94,593	9	18,119	–	102,703	5	19,644	–	20,448	–
Jewish Autonomous Region	8,381	–	1,013	–	10,045	–	1,861	–	13,139	–	3,243	–	14,128	–	3,487	–	14,757	–	4,165	–	2,034	–
Chukotka Autonomous Area	6,543	–	1,486	–	7,908	–	1,919	–	10,061	–	2,477	–	10,418	–	2,068	–	10,689	–	2,094	–	754	–

[1] *Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.*

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

Table 3.13

	2021		2022		2023		2024		2025	
	in 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	**61,816**	**4,928**	**57,536**	**3,621**	**60,084**	**3,226**	**96,902**	**1,813**	**207,503**	**1,163**
Central Federal District	21,767	3,934	21,237	3,045	22,413	2,642	33,680	1,623	63,422	1,037
Belgorod Region	254	17	260	14	385	16	646	–	1,024	–
Bryansk Region	181	3	176	5	244	8	422	1	801	–
Vladimir Region	435	32	400	11	284	14	398	15	982	12
Voronezh Region	1,105	4	923	4	931	5	1,258	5	2,469	4
Ivanovo Region	289	26	246	2	244	2	322	3	696	2
Kaluga Region	476	29	400	23	435	29	644	13	1,702	1
Kostroma Region	112	–	130	–	94	–	182	–	433	–
Kursk Region	236	3	180	2	219	–	388	–	673	1
Lipetsk Region	243	–	219	–	290	–	381	–	762	–
Moscow Region	6,259	1,173	5,725	976	6,456	1,033	9,425	804	20,649	582
Orel Region	148	–	149	–	143	–	243	–	609	–
Ryazan Region	305	6	302	5	358	7	582	–	1,232	–
Smolensk Region	345	13	261	5	285	6	475	7	690	5
Tambov Region	187	–	191	–	299	–	446	–	824	–
Tver Region	367	–	362	7	325	10	614	1	1,226	1
Tula Region	356	15	368	15	466	19	860	21	1,882	16
Yaroslavl Region	453	15	436	7	425	5	668	6	1,365	5
Moscow	10,015	2,600	10,506	1,970	10,530	1,487	15,726	747	25,401	407
North-Western Federal District	6,639	461	6,399	238	6,464	254	8,400	100	18,982	71
Republic of Karelia	99	–	100	–	116	–	161	–	378	–
Republic of Komi	269	7	309	7	242	–	332	–	789	–
Arkhangelsk Region	229	–	203	–	214	–	315	–	683	–
including Nenets Autonomous Area	10	–	9	–	5	–	9	–	13	–
Vologda Region	333	4	288	4	280	5	489	–	984	–
Kaliningrad Region	1,696	50	1,518	15	1,112	19	534	15	1,177	12
Leningrad Region	822	25	863	38	955	38	1,406	34	3,549	13
Murmansk Region	186	23	189	3	160	–	208	–	612	–
Novgorod Region	94	2	83	1	100	–	200	–	536	–
Pskov Region	124	–	101	–	137	–	155	–	309	–
Saint Petersburg	2,786	349	2,747	170	3,147	192	4,599	50	9,965	46

	2021		2022		2023		2024		2025	
	in 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	5,594	84	5,132	63	5,912	65	11,457	20	28,039	10
Republic of Adygeya (Adygeya)	190	–	150	–	179	–	409	–	790	–
Republic of Kalmykia	108	–	105	–	133	–	236	–	711	–
Republic of Crimea	60	–	83	–	39	–	253	–	1,028	–
Krasnodar Territory	2,536	29	2,479	21	3,191	28	6,269	14	16,878	5
Astrakhan Region	367	4	283	4	299	5	559	6	1,227	5
Volgograd Region	663	12	534	5	516	–	916	–	1,846	–
Rostov Region	1,652	38	1,480	33	1,478	32	2,683	–	5,186	–
Sevastopol	19	–	18	–	76	–	133	–	374	–
North-Caucasian Federal District	3,018	26	2,739	13	3,342	13	7,947	3	13,751	2
Republic of Daghestan	478	–	511	–	985	–	2,875	–	4,612	–
Republic of Ingushetia	43	–	64	–	89	–	334	–	495	–
Kabardino-Balkar Republic	232	–	206	–	239	–	454	–	969	–
Karachai-Cherkess Republic	485	–	434	–	283	–	560	–	1,044	–
Republic of North Ossetia – Alania	564	3	529	2	531	2	1,515	1	2,229	1
Chechen Republic	213	–	189	–	434	–	973	–	1,384	–
Stavropol Territory	1,004	23	806	11	781	11	1,236	2	3,018	1
Volga Federal District	9,276	139	8,526	92	8,699	114	14,147	17	32,346	6
Republic of Bashkortostan	1,411	2	1,359	–	1,352	–	2,551	–	6,756	–
Mari El Republic	131	–	95	–	98	–	118	–	432	–
Republic of Mordovia	131	–	121	–	124	–	191	–	428	–
Republic of Tatarstan (Tatarstan)	1,321	2	1,245	2	1,259	2	2,475	3	6,324	2
Udmurt Republic	443	–	446	–	513	–	687	–	1,871	–
Chuvash Republic – Chuvashia	339	–	302	–	316	–	421	–	772	–
Perm Territory	1,142	96	979	63	1,035	69	1,214	4	2,999	–
Kirov Region	316	–	334	–	338	–	461	–	902	–
Nizhny Novgorod Region	916	10	812	8	752	11	1,111	2	1,925	1
Orenburg Region	578	9	563	7	574	7	1,118	–	2,489	–
Penza Region	256	3	235	–	254	–	443	–	743	–
Samara Region	1,225	16	1,158	11	1,241	14	1,925	9	3,572	3
Saratov Region	812	–	689	–	602	10	873	–	2,040	–
Ulyanovsk Region	256	–	189	–	243	–	557	–	1,093	–

	2021		2022		2023		2024		2025	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Ural Federal District	5,672	67	4,763	34	4,718	44	7,320	–	18,667	–
Kurgan Region	187	–	170	–	202	–	309	–	670	–
Sverdlovsk Region	1,890	47	1,686	22	1,703	28	2,562	–	5,456	–
Tyumen Region	2,258	15	1,764	10	1,697	14	2,738	–	8,304	–
including Khanty-Mansi Autonomous Area – Yugra	1,184	–	914	–	829	–	1,309	–	4,255	–
including Yamal-Nenets Autonomous Area	307	7	251	6	222	9	319	–	1,103	–
Chelyabinsk Region	1,337	5	1,143	2	1,117	2	1,712	–	4,237	–
Siberian Federal District	6,718	198	5,943	120	5,815	72	9,729	29	23,898	23
Altai Republic	88	–	61	–	38	–	67	–	127	–
Republic of Tuva	112	–	99	–	104	–	786	–	3,838	–
Republic of Khakassia	168	–	136	–	160	–	380	–	846	–
Altai Territory	512	–	439	–	459	–	845	–	2,165	–
Krasnoyarsk Territory	2,048	10	1,664	22	1,590	28	2,265	14	4,576	11
Irkutsk Region	1,027	47	944	19	929	–	1,213	–	3,053	–
Kemerovo Region	690	55	580	30	550	6	806	2	2,089	3
Novosibirsk Region	1,386	44	1,384	34	1,308	25	2,157	–	4,529	–
Omsk Region	469	41	398	14	430	11	840	11	1,823	8
Tomsk Region	219	1	239	1	248	2	369	1	851	1
Far-Eastern Federal District	3,132	20	2,799	17	2,721	22	4,223	21	8,398	14
Republic of Buryatia	356	1	291	1	281	2	300	2	680	1
Republic of Sakha (Yakutia)	873	–	727	–	576	–	656	–	1,533	–
Trans-Baikal Territory	372	–	258	–	262	–	351	–	743	–
Kamchatka Territory	71	3	78	–	72	–	169	–	316	–
Primorye Territory	482	11	512	5	562	6	1,113	3	2,098	2
Khabarovsk Territory	456	5	418	5	403	6	721	7	1,364	5
Amur Region	220	–	210	–	234	–	396	–	758	–
Magadan Region	50	–	64	–	55	–	83	–	133	–
Sakhalin Region	185	–	167	6	198	9	326	9	576	5
Jewish Autonomous Region	62	–	65	–	53	–	70	–	126	–
Chukotka Autonomous Area	5	–	8	–	25	–	38	–	70	–

OVERDUE DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS IN RUBLES AND FOREIGN CURRENCY, INCLUDING MLS UNDER SCPAS AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS, AT THE END OF PERIOD

Table 3.14

(MILLION RUBLES)

	2021				2022				2023				2024				2025					
	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		including MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
The Russian Federation	**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**	**205,377**	**959**	**18,726**	**1**	**82,181**	**155**
Central Federal District	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	61,900	845	4,842	1	22,001	134
Belgorod Region	242	17	11	–	250	14	22	–	378	16	18	–	640	–	26	–	1,020	–	86	–	557	–
Bryansk Region	178	2	15	–	175	4	6	–	240	8	9	–	420	–	19	–	798	–	48	–	352	–
Vladimir Region	421	31	34	–	389	10	23	–	273	13	23	–	386	15	31	–	972	11	65	–	445	–
Voronezh Region	1,091	4	250	–	911	4	179	–	922	5	149	–	1,239	5	177	–	2,452	4	204	–	1,219	–
Ivanovo Region	288	26	116	–	245	2	93	–	242	2	43	–	320	3	35	–	694	2	69	–	318	–
Kaluga Region	471	27	71	–	393	21	48	–	432	27	29	–	640	11	42	–	1,690	–	112	–	802	–
Kostroma Region	109	–	14	–	127	–	46	–	91	–	5	–	179	–	8	–	430	–	31	–	158	–
Kursk Region	231	3	13	–	177	2	7	–	215	–	5	–	385	–	12	–	671	1	51	–	397	–
Lipetsk Region	241	–	18	–	217	–	16	–	288	–	19	–	379	–	22	–	761	–	64	–	365	–
Moscow Region	5,940	1,067	547	7	5,457	893	400	1	6,292	936	456	2	9,114	714	649	2	20,059	538	1,325	1	7,591	50
Orel Region	146	–	20	–	148	–	28	–	142	–	22	–	242	–	14	–	608	–	58	–	231	–
Ryazan Region	296	6	51	–	298	5	57	–	355	7	48	–	580	–	61	–	1,229	–	115	–	545	–
Smolensk Region	342	8	38	–	259	–	22	–	283	–	17	–	473	–	28	–	688	–	37	–	304	–
Tambov Region	178	–	27	–	184	–	21	–	293	–	15	–	441	–	15	–	823	–	57	–	311	–
Tver Region	366	–	34	–	361	7	31	–	323	10	28	–	611	1	38	–	1,224	1	59	–	584	–
Tula Region	353	–	30	–	365	–	24	–	462	–	38	–	858	–	127	–	1,876	–	221	–	702	–
Yaroslavl Region	446	15	62	–	430	7	60	–	421	5	41	–	665	6	28	–	1,362	5	33	–	849	–
Moscow	9,045	2,389	809	108	9,612	1,810	702	11	9,765	1,330	823	16	14,790	567	1,352	8	24,541	283	2,208	–	6,271	84

	2021				2022				2023				2024				2025					
	Overdue Debt on MLs		including		Overdue Debt on MLs		including		Overdue Debt on MLs		including		Overdue Debt on MLs		including		Overdue Debt on MLs		including			
			MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
North-Western Federal District	6,524	429	527	21	6,287	212	605	–	6,359	233	756	–	8,285	92	1,080	–	18,891	65	1,675	–	6,307	5
Republic of Karelia	98	–	8	–	98	–	8	–	115	–	21	–	161	–	6	–	377	–	29	–	179	–
Republic of Komi	259	7	22	–	300	7	29	–	235	–	17	–	322	–	38	–	781	–	65	–	110	–
Arkhangelsk Region	228	–	13	–	201	–	16	–	213	–	16	–	315	–	35	–	683	–	99	–	140	–
including Nenets Autonomous Area	10	–	–	–	9	–	–	–	5	–	–	–	9	–	–	–	13	–	–	–	3	–
Vologda Region	330	4	13	–	285	4	20	–	278	5	49	–	487	–	55	–	982	–	53	–	388	–
Kaliningrad Region	1,695	48	16	–	1,517	15	16	–	1,112	19	22	–	534	15	32	–	1,177	12	50	–	462	–
Leningrad Region	817	24	111	15	858	38	103	–	952	38	134	–	1,379	33	177	–	3,539	12	281	–	1,365	–
Murmansk Region	186	23	23	–	188	3	16	–	160	–	15	–	208	–	35	–	611	–	82	–	208	–
Novgorod Region	91	2	15	–	80	1	21	–	98	–	22	–	198	–	24	–	535	–	49	–	327	–
Pskov Region	123	–	2	–	100	–	3	–	136	–	19	–	155	–	22	–	309	–	26	–	79	–
Saint Petersburg	2,697	320	303	6	2,659	145	374	–	3,059	171	442	–	4,526	43	658	–	9,896	41	941	–	3,049	5
Southern Federal District	5,448	79	738	–	4,998	59	703	–	5,793	65	1,057	–	11,349	20	2,059	–	27,925	10	4,722	–	11,466	5
Republic of Adygeya (Adygeya)	186	–	25	–	146	–	12	–	174	–	39	–	405	–	80	–	787	–	140	–	358	–
Republic of Kalmykia	106	–	5	–	103	–	6	–	132	–	23	–	233	–	30	–	709	–	52	–	410	–
Republic of Crimea	60	–	9	–	82	–	4	–	39	–	6	–	253	–	15	–	1,028	–	108	–	645	–
Krasnodar Territory	2,475	29	473	–	2,424	21	485	–	3,148	27	746	–	6,223	14	1,520	–	16,823	5	3,547	–	6,086	5
Astrakhan Region	362	4	21	–	280	4	14	–	295	5	23	–	556	6	73	–	1,225	5	164	–	616	–
Volgograd Region	642	12	42	–	522	5	34	–	504	–	33	–	909	–	64	–	1,841	–	160	–	767	–
Rostov Region	1,598	34	160	–	1,423	28	137	–	1,424	32	173	–	2,637	–	256	–	5,138	–	491	–	2,419	–
Sevastopol	19	–	2	–	18	–	10	–	76	–	12	–	133	–	21	–	374	–	61	–	165	–
North-Caucasian Federal District	2,946	19	173	–	2,678	9	118	–	3,303	9	143	–	7,898	1	433	–	13,713	–	1,098	–	7,455	–
Republic of Daghestan	473	–	16	–	507	–	9	–	984	–	24	–	2,866	–	164	–	4,610	–	420	–	2,335	–
Republic of Ingushetia	43	–	–	–	64	–	–	–	89	–	–	–	334	–	–	–	495	–	12	–	327	–
Kabardino-Balkar Republic	226	–	12	–	200	–	7	–	235	–	7	–	450	–	17	–	965	–	55	–	454	–
Karachai-Cherkess Republic	477	–	4	–	428	–	3	–	278	–	8	–	555	–	35	–	1,037	–	65	–	595	–
Republic of North Ossetia – Alania	541	–	48	–	510	–	36	–	517	–	17	–	1,500	–	50	–	2,219	–	174	–	1,363	–
Chechen Republic	213	–	5	–	189	–	2	–	433	–	9	–	972	–	7	–	1,384	–	18	–	1,049	–
Stavropol Territory	973	19	88	–	780	9	62	–	767	9	79	–	1,222	1	161	–	3,004	–	354	–	1,332	–

	2021				2022				2023				2024				2025					
	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		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Volga Federal District	8,980	134	748	19	8,240	87	557	13	8,475	113	683	13	13,963	16	1,043	–	32,184	6	2,242	–	14,841	–
Republic of Bashkortostan	1,344	2	129	–	1,305	–	103	–	1,312	–	102	–	2,521	–	224	–	6,731	–	616	–	3,241	–
Mari El Republic	130	–	4	–	94	–	1	–	98	–	1	–	117	–	17	–	432	–	26	–	253	–
Republic of Mordovia	127	–	6	–	118	–	3	–	121	–	10	–	188	–	11	–	426	–	76	–	188	–
Republic of Tatarstan (Tatarstan)	1,277	2	50	–	1,194	2	43	–	1,217	2	123	–	2,446	3	248	–	6,283	2	409	–	3,086	–
Udmurt Republic	435	–	12	–	439	–	10	–	505	–	16	–	682	–	61	–	1,868	–	95	–	861	–
Chuvash Republic – Chuvashia	325	–	68	–	289	–	47	–	307	–	18	–	414	–	24	–	766	–	55	–	224	–
Perm Territory	1,102	91	123	17	941	59	91	10	1,007	68	129	13	1,197	3	104	–	2,984	–	273	–	1,259	–
Kirov Region	309	–	32	–	329	–	30	–	333	–	15	–	458	–	39	–	899	–	62	–	343	–
Nizhny Novgorod Region	868	10	63	–	769	8	45	–	727	11	40	–	1,090	2	38	–	1,912	1	84	–	729	–
Orenburg Region	574	9	32	–	557	7	25	–	570	7	31	–	1,113	–	39	–	2,488	–	109	–	1,246	–
Penza Region	249	3	36	–	230	–	22	–	250	–	19	–	441	–	32	–	742	–	53	–	251	–
Samara Region	1,200	16	76	2	1,122	11	58	2	1,204	14	112	–	1,889	9	113	–	3,546	3	182	–	1,739	–
Saratov Region	788	–	79	–	667	–	62	–	581	10	52	–	850	–	50	–	2,014	–	103	–	882	–
Ulyanovsk Region	251	–	37	–	187	–	14	–	242	–	14	–	557	–	45	–	1,093	–	100	–	539	–
Ural Federal District	5,554	67	304	–	4,668	34	255	–	4,629	44	347	–	7,234	–	618	–	18,574	–	1,317	–	6,327	–
Kurgan Region	186	–	5	–	170	–	16	–	202	–	17	–	308	–	32	–	669	–	44	–	258	–
Sverdlovsk Region	1,855	47	86	–	1,648	22	95	–	1,669	28	136	–	2,527	–	217	–	5,399	–	374	–	2,161	–
Tyumen Region	2,211	15	125	–	1,734	10	89	–	1,679	14	121	–	2,720	–	245	–	8,287	–	705	–	2,146	–
including Khanty-Mansi Autonomous Area – Yugra	1,174	–	80	–	907	–	57	–	823	–	67	–	1,303	–	104	–	4,248	–	253	–	985	–
including Yamal-Nenets Autonomous Area	292	7	15	–	247	6	10	–	218	9	3	–	315	–	12	–	1,100	–	78	–	188	–
Chelyabinsk Region	1,302	5	87	–	1,116	2	56	–	1,080	2	73	–	1,679	–	124	–	4,219	–	194	–	1,762	–

	2021				2022				2023				2024				2025					
	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		MLs for purchasing and creating individual housing construction objects[1]	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
Siberian Federal District	6,550	164	535	10	5,803	89	482	15	5,683	66	526	16	9,624	26	978	–	23,811	21	2,030	–	10,924	11
Altai Republic	87	–	4	–	61	–	1	–	37	–	–	–	66	–	–	–	127	–	3	–	90	–
Republic of Tuva	110	–	2	–	98	–	8	–	104	–	13	–	786	–	105	–	3,837	–	437	–	2,853	–
Republic of Khakassia	166	–	8	–	134	–	16	–	158	–	28	–	378	–	42	–	845	–	48	–	441	–
Altai Territory	503	–	31	–	433	–	29	–	451	–	37	–	837	–	87	–	2,159	–	144	–	1,007	–
Krasnoyarsk Territory	1,978	10	137	–	1,600	22	96	12	1,541	28	128	16	2,215	14	196	–	4,530	11	295	–	1,947	–
Irkutsk Region	1,013	47	44	–	932	19	62	–	922	–	58	–	1,203	–	72	–	3,046	–	173	–	1,443	–
Kemerovo Region	676	27	23	–	570	4	24	–	518	6	35	–	800	2	82	–	2,083	3	166	–	718	11
Novosibirsk Region	1,354	42	243	–	1,359	32	202	–	1,283	23	196	–	2,142	–	280	–	4,518	–	505	–	1,520	–
Omsk Region	450	38	21	10	384	11	21	3	425	8	14	–	835	9	85	–	1,819	7	162	–	618	–
Tomsk Region	213	–	22	–	233	1	23	–	242	1	17	–	364	–	30	–	846	–	96	–	288	–
Far-Eastern Federal District	3,085	18	214	–	2,760	15	212	–	2,689	20	258	–	4,199	18	428	–	8,379	12	801	–	2,860	–
Republic of Buryatia	352	1	7	–	288	1	12	–	279	2	8	–	298	2	31	–	678	1	61	–	374	–
Republic of Sakha (Yakutia)	857	–	121	–	711	–	96	–	561	–	119	–	646	–	140	–	1,527	–	197	–	393	–
Trans-Baikal Territory	368	–	12	–	254	–	8	–	260	–	9	–	349	–	24	–	741	–	53	–	302	–
Kamchatka Territory	67	3	1	–	76	–	–	–	70	–	–	–	168	–	8	–	316	–	22	–	83	–
Primorye Territory	478	9	25	–	508	3	25	–	559	4	49	–	1,109	1	87	–	2,093	–	154	–	773	–
Khabarovsk Territory	443	5	21	–	411	5	34	–	397	6	33	–	719	7	59	–	1,362	5	131	–	473	–
Amur Region	219	–	15	–	209	–	16	–	234	–	15	–	395	–	26	–	758	–	55	–	258	–
Magadan Region	50	–	–	–	64	–	3	–	55	–	1	–	83	–	15	–	133	–	26	–	17	–
Sakhalin Region	184	–	10	–	166	6	13	–	197	9	14	–	324	9	25	–	576	5	78	–	132	–
Jewish Autonomous Region	62	–	2	–	64	–	2	–	53	–	5	–	69	–	6	–	125	–	5	–	42	–
Chukotka Autonomous Area	5	–	–	–	8	–	2	–	25	–	6	–	38	–	6	–	70	–	19	–	12	–

[1] *Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.*

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

	2021		2022		2023		2024		2025	
	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	**243.5**	**7.49**	**275.5**	**7.14**	**293.3**	**8.17**	**300.5**	**8.66**	**308.5**	**7.73**
Central Federal District	248.5	7.58	279.8	6.92	295.2	8.30	304.0	8.99	309.9	8.32
Belgorod Region	243.3	7.42	274.3	7.30	290.8	8.28	304.2	8.61	311.9	7.65
Bryansk Region	248.0	7.28	278.2	6.94	294.2	8.41	301.6	8.98	310.5	8.18
Vladimir Region	243.4	7.59	273.8	7.52	285.7	8.82	294.4	9.63	302.9	8.49
Voronezh Region	245.2	7.33	274.6	7.60	291.1	8.15	301.5	8.66	313.8	7.51
Ivanovo Region	235.8	7.63	263.9	7.59	275.8	8.79	284.0	9.78	295.1	8.95
Kaluga Region	249.8	7.52	279.9	7.55	296.2	8.55	303.0	9.07	309.6	8.17
Kostroma Region	245.6	7.53	279.5	7.68	292.8	8.46	298.9	9.10	307.5	8.24
Kursk Region	243.5	7.38	275.7	6.93	292.1	8.13	298.4	8.57	308.0	7.04
Lipetsk Region	248.2	7.38	280.5	7.40	292.8	8.56	301.0	9.01	309.3	8.29
Moscow Region	251.0	7.59	285.0	6.71	299.7	8.29	308.4	8.94	313.8	8.11
Orel Region	242.6	7.39	274.4	7.22	291.9	8.42	298.8	8.70	308.1	8.21
Ryazan Region	248.4	7.38	284.4	7.00	303.2	8.03	310.7	8.51	315.8	7.70
Smolensk Region	245.4	7.46	276.6	7.22	288.7	8.56	297.0	9.06	307.6	8.66
Tambov Region	248.9	7.48	278.8	7.32	292.6	8.75	294.5	9.48	306.1	8.19
Tver Region	247.9	7.65	282.4	7.51	296.7	8.38	302.8	8.94	309.7	8.14
Tula Region	249.5	7.60	281.3	7.28	301.2	8.33	313.0	8.43	314.9	7.90
Yaroslavl Region	237.2	7.53	268.4	7.48	287.2	8.11	291.2	8.92	302.9	8.00
Moscow	249.1	7.65	278.7	6.76	294.5	8.23	303.7	9.12	307.7	8.73
North-Western Federal District	244.5	7.36	281.4	6.52	294.1	7.95	298.9	8.40	307.1	7.54
Republic of Karelia	236.7	7.44	267.5	7.51	280.9	8.51	281.2	8.97	291.7	7.85
Republic of Komi	230.5	7.60	262.0	7.71	280.7	8.88	290.1	9.76	300.6	8.54
Arkhangelsk Region	229.5	7.56	265.4	7.25	280.1	8.35	259.5	6.01	261.1	5.31
including Nenets Autonomous Area	221.5	7.66	258.0	7.28	279.6	8.62	289.8	7.80	295.4	7.28
Vologda Region	235.4	7.65	263.8	7.85	281.3	8.51	285.7	9.33	292.2	8.46
Kaliningrad Region	238.6	7.37	267.6	7.93	287.8	7.99	297.5	8.41	309.2	7.50
Leningrad Region	251.2	7.30	292.6	5.94	302.5	7.71	309.3	8.39	317.2	7.59
Murmansk Region	226.5	7.47	260.1	7.32	270.6	8.93	270.7	9.79	279.7	8.09
Novgorod Region	239.9	7.41	277.1	6.70	290.7	8.23	294.9	8.88	306.9	7.97
Pskov Region	239.3	7.30	276.4	6.49	286.7	8.05	290.6	9.00	304.4	7.86
Saint Petersburg	249.7	7.30	288.3	6.13	300.8	7.67	309.4	8.36	316.4	7.56

	2021		2022		2023		2024		2025	
	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	248.6	7.64	288.3	6.70	308.6	7.73	315.8	8.29	327.7	7.10
Republic of Adygeya (Adygeya)	253.1	7.56	295.1	6.30	316.4	7.40	322.1	7.63	338.7	6.39
Republic of Kalmykia	256.1	7.39	289.6	6.88	306.6	8.49	315.2	9.09	325.2	8.11
Republic of Crimea	255.1	7.95	269.7	7.94	297.4	7.61	317.1	7.84	330.3	6.97
Krasnodar Territory	255.6	7.74	301.5	6.12	320.1	7.33	324.1	8.07	332.4	7.09
Astrakhan Region	245.4	7.52	280.6	7.41	303.7	8.15	316.3	8.28	328.9	6.86
Volgograd Region	242.4	7.51	274.8	7.21	290.8	8.41	297.8	8.99	312.6	7.94
Rostov Region	239.8	7.50	275.3	7.25	299.0	8.06	308.6	8.49	326.0	6.84
Sevastopol	254.3	8.12	274.1	7.44	297.4	7.90	312.1	8.19	315.1	7.58
North-Caucasian Federal District	252.5	7.63	285.3	8.28	304.6	9.04	312.3	9.45	323.5	7.86
Republic of Daghestan	259.2	7.61	294.7	8.10	314.1	9.35	321.1	9.46	324.3	7.64
Republic of Ingushetia	260.0	8.33	295.1	9.22	304.8	10.05	320.1	12.93	319.5	13.41
Kabardino-Balkar Republic	248.0	7.43	268.3	7.90	294.2	9.27	301.2	10.00	310.7	7.66
Karachai-Cherkess Republic	258.8	7.46	286.6	9.15	305.5	9.69	307.2	10.50	322.0	8.85
Republic of North Ossetia – Alania	242.2	7.37	279.9	7.86	308.8	8.73	313.5	9.56	332.0	7.39
Chechen Republic	263.8	8.21	289.2	11.18	302.9	11.52	307.8	14.23	304.3	13.96
Stavropol Territory	249.2	7.62	284.1	7.53	301.7	8.32	311.4	8.48	325.7	7.31
Volga Federal District	239.3	7.51	273.9	7.50	293.7	8.33	303.9	8.86	313.0	8.04
Republic of Bashkortostan	236.0	7.64	273.5	7.79	297.9	8.31	311.7	8.66	319.1	8.00
Mari El Republic	234.2	7.35	267.3	7.54	292.5	8.43	300.8	8.73	315.4	7.71
Republic of Mordovia	250.7	7.13	282.0	6.52	293.3	8.04	299.0	9.15	309.7	7.98
Republic of Tatarstan (Tatarstan)	236.3	7.40	278.0	7.29	301.3	7.98	312.0	8.56	317.4	7.97
Udmurt Republic	238.0	7.15	274.7	6.31	294.7	7.63	306.3	7.88	318.3	7.35
Chuvash Republic - Chuvashia	246.3	7.20	283.9	6.89	298.8	7.97	307.7	8.51	313.2	8.02
Perm Territory	236.9	7.58	267.8	7.84	290.0	8.36	300.4	8.89	315.7	7.63
Kirov Region	240.9	7.62	278.6	7.14	294.1	8.42	304.3	8.67	313.5	7.72
Nizhny Novgorod Region	238.3	7.57	266.2	7.88	280.6	8.45	287.3	9.18	299.4	8.33
Orenburg Region	241.9	7.59	273.0	7.99	290.7	8.90	297.7	9.49	310.6	8.11
Penza Region	245.9	7.04	281.4	6.55	297.7	7.83	306.0	8.45	315.5	7.63
Samara Region	240.1	7.79	266.8	8.24	284.3	8.90	293.1	9.87	302.3	9.04
Saratov Region	245.8	7.73	278.2	7.80	292.2	9.18	298.5	9.77	304.7	8.76
Ulyanovsk Region	238.9	7.48	272.8	7.39	291.6	8.34	305.5	8.72	312.7	8.16

	2021		2022		2023		2024		2025	
	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	237.6	7.58	267.0	7.80	288.1	8.36	297.5	8.90	311.0	7.83
Kurgan Region	246.3	7.50	269.5	7.74	286.7	8.66	296.2	9.23	308.0	8.52
Sverdlovsk Region	237.7	7.57	265.5	7.81	286.7	8.18	297.7	8.80	309.2	8.02
Tyumen Region	246.2	7.57	276.9	7.72	299.1	8.28	309.6	8.53	318.5	7.41
including Khanty-Mansi Autonomous Area - Yugra	238.5	7.69	271.3	7.87	292.7	8.47	305.3	8.91	316.3	7.72
including Yamal-Nenets Autonomous Area	249.7	7.71	270.4	8.19	288.8	8.94	293.2	8.98	299.2	7.30
Chelyabinsk Region	216.0	7.66	246.4	8.03	267.8	8.78	275.4	9.76	298.9	8.28
Siberian Federal District	236.1	7.69	267.1	8.03	289.6	8.58	297.3	9.01	308.8	7.85
Altai Republic	237.6	7.65	257.8	7.87	285.8	8.84	292.7	9.39	306.7	7.61
Republic of Tuva	247.9	8.09	272.6	8.82	300.0	7.80	294.4	7.35	334.1	5.71
Republic of Khakassia	227.9	7.56	270.1	7.42	297.3	8.06	304.6	8.55	319.0	7.27
Altai Territory	236.3	7.64	268.3	8.08	291.0	8.71	294.8	9.42	306.9	8.03
Krasnoyarsk Territory	230.3	7.74	262.4	8.05	285.0	8.74	291.5	8.92	300.2	7.71
Irkutsk Region	231.7	7.87	261.4	8.50	285.5	8.84	296.5	9.38	306.9	8.13
Kemerovo Region	226.4	7.78	256.4	8.11	275.6	9.05	286.5	9.80	298.4	8.47
Novosibirsk Region	242.9	7.50	275.0	7.78	296.8	8.11	306.7	8.61	316.0	7.78
Omsk Region	245.5	7.78	275.5	7.99	294.1	9.00	301.0	9.47	310.4	8.18
Tomsk Region	241.6	7.64	271.6	7.61	294.1	8.29	299.6	8.78	311.7	7.67
Far-Eastern Federal District	239.1	6.53	256.4	6.08	269.7	6.75	264.5	6.32	261.7	5.21
Republic of Buryatia	234.4	6.78	255.8	6.07	269.3	6.81	268.2	5.99	265.6	4.75
Republic of Sakha (Yakutia)	236.5	6.26	252.1	5.26	263.8	5.96	260.3	5.48	262.4	4.94
Trans-Baikal Territory	233.2	6.87	256.8	6.54	269.6	7.05	268.1	6.74	267.1	5.27
Kamchatka Territory	238.2	7.74	265.0	7.65	278.3	8.56	270.2	8.92	277.2	7.13
Primorye Territory	238.6	6.12	254.9	5.82	270.5	6.58	262.9	6.05	256.0	4.96
Khabarovsk Territory	244.5	6.93	262.3	6.68	273.9	7.34	264.9	6.78	257.9	5.76
Amur Region	245.2	6.47	255.7	5.70	271.3	6.28	265.0	6.07	261.1	4.95
Magadan Region	230.5	6.20	252.8	6.78	267.3	7.05	267.8	7.86	268.9	6.92
Sakhalin Region	242.8	6.38	257.4	6.36	267.7	6.82	263.4	6.58	260.5	4.88
Jewish Autonomous Region	236.7	7.02	253.5	6.34	268.3	7.34	261.5	6.75	262.4	5.42
Chukotka Autonomous Area	227.6	6.35	252.9	6.99	266.2	8.17	272.3	8.90	280.2	8.15

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

	2021		2022		2023		2024		2025	
	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	**72**	**5**	**106**	**9**	**–**	**–**	**299**	**6**	**166**	**6**
Central Federal District	69	5	106	9	–	–	–	–	166	6
Belgorod Region	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–
Vladimir Region	11	11	–	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–
Moscow Region	–	–	121	9	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–
Moscow	69	5	73	7	–	–	–	–	166	6
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	–	–	–	–	–	–	–	–	–	–

	2021		2022		2023		2024		2025	
	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	–	–	–	–	–	–	–	–	–	–

	2021		2022		2023		2024		2025	
	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 AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS *Table 3.17*

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects1				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	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	**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**	**300.10**	**8.45**	**308.6**	**7.73**	**325.0**	**6.18**	**309.5**	**7.91**
Central Federal District	248.7	7.58	255.6	6.12	280.0	6.92	297.6	4.09	295.3	8.30	312.5	6.11	304.4	8.99	323.1	6.49	302.22	8.82	310.0	8.32	326.6	6.72	309.1	8.53
Belgorod Region	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	295.52	8.46	311.9	7.65	328.5	6.16	314.3	8.07
Bryansk Region	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	294.08	9.64	310.3	8.18	328.6	6.46	301.6	9.12
Vladimir Region	243.5	7.59	246.7	6.10	273.9	7.52	295.3	4.23	285.7	8.82	304.0	6.12	294.4	9.63	317.4	6.40	295.60	8.56	302.9	8.49	325.9	6.36	302.9	8.49
Voronezh Region	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	300.33	8.45	313.7	7.51	325.7	6.10	320.2	8.05
Ivanovo Region	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	284.09	8.38	295.1	8.95	314.4	6.89	314.9	8.81
Kaluga Region	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	303.71	8.40	309.5	8.17	329.7	6.27	313.6	8.17
Kostroma Region	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	300.09	8.02	307.5	8.24	324.1	6.25	315.5	8.32
Kursk Region	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	293.01	7.96	307.9	7.04	323.3	6.04	315.0	7.53
Lipetsk Region	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	291.14	8.39	309.3	8.29	325.2	6.39	311.2	8.37
Moscow Region	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	310.70	8.79	313.9	8.11	329.5	6.59	316.0	8.12
Orel Region	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	291.26	8.80	308.1	8.21	328.3	6.66	295.9	9.65
Ryazan Region	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	300.18	8.19	315.9	7.70	332.8	6.26	312.8	8.32
Smolensk Region	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	291.35	8.26	307.6	8.66	329.2	6.53	306.2	8.86
Tambov Region	248.9	7.48	253.4	5.63	278.9	7.32	299.7	3.86	292.6	8.75	312.3	6.05	294.5	9.48	314.7	6.20	296.24	10.27	306.4	8.19	326.2	6.31	294.5	10.00
Tver Region	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	302.73	8.34	309.5	8.14	329.0	6.24	315.2	8.11
Tula Region	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	310.57	8.36	314.9	7.90	333.2	6.18	317.0	8.06
Yaroslavl Region	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	288.49	7.85	302.9	8.00	321.2	6.46	304.6	8.15
Moscow	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	299.50	9.36	307.9	8.74	324.4	7.09	297.0	9.37

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects1				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	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	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	298.35	8.35	307.1	7.54	324.2	6.03	307.0	8.05
Republic of Karelia	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	278.99	8.49	291.6	7.86	320.8	6.18	279.5	7.89
Republic of Komi	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	292.78	8.48	300.6	8.54	323.8	6.30	306.7	8.41
Arkhangelsk Region	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	267.55	7.24	261.1	5.31	276.2	4.56	267.6	6.98
including Nenets Autonomous Area	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	254.37	5.79	295.4	7.29	305.9	6.35	259.2	9.39
Vologda Region	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	290.39	8.56	292.3	8.46	313.4	6.41	301.3	8.14
Kaliningrad Region	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	304.62	8.03	309.2	7.50	322.4	6.09	318.7	8.07
Leningrad Region	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	305.30	8.45	317.1	7.59	334.9	6.01	312.9	8.20
Murmansk Region	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	262.82	8.60	279.7	8.09	304.0	5.89	270.8	7.40
Novgorod Region	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	287.14	8.18	306.9	7.97	323.0	6.24	299.9	9.22
Pskov Region	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	284.68	8.05	304.9	7.86	317.2	6.26	302.3	8.20
Saint Petersburg	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	305.35	8.45	316.4	7.56	331.4	6.13	313.4	8.05
Southern Federal District	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	313.69	8.74	327.8	7.10	340.0	5.90	325.9	7.79
Republic of Adygeya (Adygeya)	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	309.24	8.31	338.7	6.39	348.1	5.41	324.9	8.28
Republic of Kalmykia	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	308.45	9.15	325.3	8.11	336.2	6.88	321.3	8.52
Republic of Crimea	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	318.51	8.28	330.3	6.97	338.0	6.05	334.0	7.60
Krasnodar Territory	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	317.86	8.82	332.4	7.09	344.5	6.00	325.7	7.76
Astrakhan Region	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	318.48	8.10	329.0	6.86	342.5	5.49	337.7	6.91
Volgograd Region	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	292.95	9.78	312.8	7.93	329.2	6.27	311.0	8.66
Rostov Region	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	310.20	8.71	326.2	6.84	338.7	5.62	323.6	7.89
Sevastopol	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	319.89	8.72	315.0	7.58	323.1	6.01	320.3	8.88
North-Caucasian Federal District	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	304.39	11.18	323.5	7.86	338.1	6.10	312.9	9.66
Republic of Daghestan	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	305.19	13.80	324.3	7.64	340.0	6.03	239.0	14.75
Republic of Ingushetia	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	330.17	15.49	319.5	13.41	329.6	6.09	319.2	23.30
Kabardino-Balkar Republic	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	278.15	9.99	310.6	7.66	341.5	6.20	262.8	9.96
Karachai-Cherkess Republic	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	296.03	11.47	322.0	8.85	341.3	5.94	299.7	13.17
Republic of North Ossetia – Alania	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	307.79	11.39	331.9	7.39	342.1	5.98	306.1	13.56
Chechen Republic	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	303.56	16.68	304.3	13.96	324.6	7.02	282.8	21.54
Stavropol Territory	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	308.24	9.07	325.7	7.31	336.5	6.11	326.6	7.82

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects1				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	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	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	305.37	8.09	313.0	8.04	330.5	6.27	321.4	7.81
Republic of Bashkortostan	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	314.83	7.86	319.1	8.00	337.0	6.28	327.8	7.52
Mari El Republic	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	300.96	7.75	315.4	7.71	329.5	6.37	317.0	7.77
Republic of Mordovia	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	292.36	8.84	309.7	7.98	328.5	6.52	301.8	8.47
Republic of Tatarstan (Tatarstan)	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	316.79	7.86	317.7	7.97	333.7	6.43	327.5	7.58
Udmurt Republic	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	299.58	7.22	318.4	7.35	332.9	5.98	320.0	7.70
Chuvash Republic - Chuvashia	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	301.24	7.88	313.2	8.02	326.8	6.44	317.7	8.57
Perm Territory	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	300.83	8.58	315.7	7.62	333.3	6.04	315.4	7.77
Kirov Region	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	299.62	7.86	313.5	7.72	331.8	5.84	320.8	7.76
Nizhny Novgorod Region	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	281.77	8.13	299.5	8.33	319.1	6.38	303.3	8.23
Orenburg Region	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	302.06	8.70	310.5	8.11	324.3	6.28	325.4	7.67
Penza Region	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	301.43	8.06	315.3	7.63	330.1	6.10	320.8	7.77
Samara Region	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	292.06	8.84	302.4	9.03	325.6	6.37	315.0	8.41
Saratov Region	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	302.57	8.67	304.4	8.76	328.4	6.37	308.4	8.88
Ulyanovsk Region	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	295.97	8.63	312.7	8.16	332.0	6.16	318.6	8.41
Ural Federal District	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	294.56	8.76	311.2	7.82	328.4	6.22	308.7	8.53
Kurgan Region	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	295.70	9.70	308.2	8.52	329.6	6.22	298.9	10.06
Sverdlovsk Region	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	292.22	9.10	309.2	8.01	326.0	6.44	303.9	9.05
Tyumen Region	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	307.01	8.48	318.6	7.40	332.6	6.05	316.7	8.26
including Khanty-Mansi Autonomous Area - Yugra	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	300.65	8.90	316.4	7.71	331.2	6.16	311.3	9.03
including Yamal-Nenets Autonomous Area	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	281.20	8.63	299.2	7.30	317.7	5.87	287.8	7.85
Chelyabinsk Region	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	277.84	8.76	299.6	8.28	322.7	6.20	303.0	8.24

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects1				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	Weighted average maturity, months	Weighted average interest rate, %	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	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	300.19	8.69	308.9	7.84	331.6	6.09	313.8	8.36
Altai Republic	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	293.08	10.00	306.7	7.61	329.3	6.06	301.2	11.61
Republic of Tuva	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	310.33	8.42	334.2	5.71	347.6	4.62	299.7	9.23
Republic of Khakassia	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	309.17	7.87	319.0	7.27	338.0	6.01	327.1	7.28
Altai Territory	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	298.27	9.29	307.0	8.03	325.3	6.20	311.6	8.77
Krasnoyarsk Territory	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	298.57	8.42	300.3	7.70	327.8	6.27	317.7	8.09
Irkutsk Region	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	303.47	8.46	307.0	8.13	331.3	6.10	319.5	7.66
Kemerovo Region	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	282.17	10.48	298.3	8.47	329.5	6.21	291.5	9.93
Novosibirsk Region	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	303.93	8.20	316.1	7.77	333.0	6.23	313.5	8.44
Omsk Region	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	290.92	9.01	310.5	8.18	336.5	5.97	311.3	9.01
Tomsk Region	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	299.37	8.55	311.7	7.67	327.9	6.18	315.9	8.00
Far-Eastern Federal District	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	263.30	5.73	261.7	5.21	271.0	4.14	253.4	4.49
Republic of Buryatia	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	265.94	5.71	265.6	4.75	272.5	3.96	253.8	4.40
Republic of Sakha (Yakutia)	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	253.76	4.65	262.4	4.94	269.8	4.11	253.7	4.08
Trans-Baikal Territory	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	267.45	6.05	267.2	5.27	275.1	4.17	258.0	4.73
Kamchatka Territory	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	263.21	7.30	277.2	7.13	297.5	5.29	257.8	5.44
Primorye Territory	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	265.86	5.82	255.9	4.95	264.3	4.03	247.7	4.09
Khabarovsk Territory	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	265.31	6.55	257.9	5.76	263.1	3.80	254.1	6.04
Amur Region	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	266.22	5.61	261.1	4.95	280.8	4.46	255.0	4.32
Magadan Region	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	282.96	9.58	268.9	6.92	317.7	6.29	277.1	8.55
Sakhalin Region	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	266.47	6.14	260.5	4.88	274.6	4.33	250.9	3.73
Jewish Autonomous Region	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	265.65	7.19	262.3	5.42	267.7	3.79	267.0	6.59
Chukotka Autonomous Area	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	271.78	11.32	280.2	8.15	316.3	6.93	273.8	8.04

[1] Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.

WEIGHTED AVERAGE MATURITY AND RATE FOR MLS GRANTED TO RESIDENT INDIVIDUALS IN FOREIGN CURRENCY, INCLUDING FOR MLS UNDER SCPAS AND MLS FOR PURCHASING AND CREATING INDIVIDUAL HOUSING CONSTRUCTION OBJECTS

Table 3.18

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %
The Russian Federation	**71.53**	**4.90**	**81.51**	**1.54**	**112.95**	**9.08**	**–**	**–**	**–**	**–**	**–**	**–**	**298.7**	**6.00**	**–**	**–**	**–**	**–**	**166.2**	**6.0**	**–**	**–**	**–**	**–**
Central Federal District	69.23	4.91	81.51	1.54	112.95	9.08	–	–	–	–	–	–	–	–	–	–	–	–	166.2	6.0	–	–	–	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	10.80	11.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Moscow Region	–	–	–	–	121.00	9.00	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Moscow	69.23	4.91	81.51	1.54	63.10	10.01	–	–	–	–	–	–	–	–	–	–	–	–	166.2	6.0	–	–	–	–

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	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	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

	2021				2022				2023				2024						2025					
	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		including			
															MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]				MLs under SCPAs		MLs for purchasing and creating individual housing construction objects[1]	
	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	Weighted average maturity, months	Weighted average interest rate, %[2]	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	6.00	–	–	–	–	–	–	–	–	–	–
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Primorye Territory	–	–	–	–	–	–	–	–	–	–	–	–	298.7	6.00	–	–	–	–	–	–	–	–	–	–
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Amur Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Magadan Region	216.00	4.50	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

[1] *Until 2024, indicators were not formed due to the lack of data in the reporting of credit institutions.*

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							
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
2023									
Central Federal District	1,732,943	684,864	596,568	586,867	445,516	206,725	681,135	1,189,503	653,643
of which: Moscow	1,690,159	662,641	583,316	576,284	437,039	204,629	668,300	1,173,199	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
North-Caucasian Federal District	2,100	1,585	782	132	8,694	100	2,563	591	1,779
Volga Federal District	–	–	–	–	–	6	–	–	–
Ural Federal District	93	70	15	11	86	19	11,175	29	57
Siberian Federal District	3,078	1,852	2,509	1,044	441	782	2,956	20,396	1,662
Far-Eastern Federal District	1,709	860	886	1,013	66	236	1,812	4,537	23,470

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							
2024									
Central Federal District	1,043,698	406,657	372,169	339,230	286,543	110,032	374,045	712,850	365,046
of which: Moscow	996,570	384,189	351,467	326,381	276,491	107,442	358,819	690,763	354,487
North-Western Federal District	334,682	158,952	134,259	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
2025									
Central Federal District	1,148,501	456,380	400,755	387,557	309,349	110,193	357,941	740,683	387,610
of which: Moscow	1,091,203	430,361	384,051	371,103	300,241	106,502	341,293	715,015	374,602
North-Western Federal District	160,021	76,357	89,729	41,316	30,546	7,957	52,086	82,456	37,490
Southern Federal District	3,128	1,714	359	17,671	119	823	312	1,470	279
Far-Eastern Federal District	4,170	3,795	541	185	10,583	135	4,772	1,360	2,563
North-Caucasian Federal District	–	–	–	–	–	–	–	–	–
Siberian Federal District	460	320	27	40	173	406	9,430	107	116
Volga Federal District	1,151	850	87	122	128	188	122	7,390	244
Ural Federal District	1,353	793	614	694	218	756	512	1,099	10,934

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							
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	–	–	–	–	–	–	–	–	–
2023									
Central Federal District	–	–	–	–	–	–	–	–	–
of which: Moscow	–	–	–	–	–	–	–	–	–
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							
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	–	–	–	–	–	–	–	–	–
2025									
Central Federal District	14	14	–	–	–	–	–	–	–
of which: Moscow	14	14	–	–	–	–	–	–	–
North-Western Federal District	–	–	–	–	–	–	–	–	–
Southern Federal District	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	–	–	–	–	–	–	–	–	–
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

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	**1,951,879**	**2,017**	**157,554**	**52**	**1,520,408**	**5,316**	**116,224**	**14**	**2,002,759**	**496**	**197,760**	**–**	**1,482,226**	**392**	**103,399**	**–**	**1,229,000**	**183**	**78,155**	**–**
Central Federal District	709,704	1,616	61,238	52	544,389	4,749	39,608	13	686,930	353	64,823	–	493,789	314	35,111	–	423,279	151	27,926	–
Belgorod Region	12,126	2	1,008	–	9,505	1	853	–	14,236	1	1,632	–	11,319	–	892	–	10,171	–	695	–
Bryansk Region	9,502	–	754	–	7,397	–	663	–	9,909	–	1,187	–	7,855	–	589	–	6,658	–	553	–
Vladimir Region	12,512	5	1,161	–	9,692	–	921	–	12,765	–	1,522	–	9,584	–	813	–	7,984	–	642	–
Voronezh Region	23,281	6	1,942	–	18,250	1	1,521	–	24,410	2	2,604	–	19,538	–	1,219	–	15,756	–	917	–
Ivanovo Region	7,170	–	751	–	5,893	1	600	–	8,079	2	1,097	–	6,386	–	566	–	4,873	–	412	–
Kaluga Region	13,421	1	1,178	–	10,037	1	745	–	12,480	–	1,261	–	9,312	–	638	–	7,648	–	510	–
Kostroma Region	5,423	–	507	–	4,168	–	380	–	5,882	–	650	–	4,469	–	387	–	3,579	–	312	–
Kursk Region	9,111	–	818	–	6,975	–	797	–	9,621	–	1,110	–	7,814	–	644	–	7,753	–	586	–
Lipetsk Region	9,361	1	788	–	7,296	1	581	–	9,492	–	1,102	–	7,809	–	650	–	6,141	–	430	–
Moscow Region	183,955	363	13,615	–	134,702	299	8,530	–	159,557	137	13,541	–	119,393	112	7,665	–	104,848	33	6,419	–
Orel Region	7,323	1	632	–	5,445	–	407	–	7,187	4	836	–	5,463	–	392	–	4,406	–	306	–
Ryazan Region	11,999	1	862	–	9,491	3	759	–	11,842	–	1,318	–	9,348	–	666	–	7,759	5	535	–
Smolensk Region	8,273	–	674	–	6,226	3	510	–	8,284	6	940	–	6,497	–	433	–	5,353	–	395	–
Tambov Region	7,427	–	566	–	5,895	–	462	–	7,588	–	788	–	6,006	–	465	–	4,765	–	322	–
Tver Region	13,479	2	1,000	–	10,471	–	1,006	–	12,770	–	1,381	–	9,917	3	770	–	7,451	–	505	–
Tula Region	14,916	1	1,186	–	11,718	5	929	–	15,887	3	1,681	–	12,432	7	1,025	–	10,153	6	704	–
Yaroslavl Region	11,481	–	998	–	9,024	–	802	–	11,778	–	1,444	–	8,651	–	690	–	7,123	–	532	–
Moscow	348,943	1,231	32,800	52	272,205	4,433	19,142	13	345,164	198	30,730	–	231,995	191	16,606	–	200,859	107	13,149	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	251,599	271	18,574	–	188,707	437	12,729	–	225,153	79	20,553	–	169,301	49	11,449	–	142,195	15	8,692	–
Republic of Karelia	7,028	–	503	–	5,342	2	458	–	6,263	–	654	–	4,915	–	331	–	3,855	–	226	–
Republic of Komi	12,933	–	993	–	9,355	–	754	–	11,781	–	1,197	–	8,107	–	590	–	6,343	–	442	–
Arkhangelsk Region	16,202	11	1,353	–	12,420	4	1,044	–	14,669	2	1,451	–	12,167	5	754	–	8,765	–	561	–
including Nenets Autonomous Area	616	–	37	–	526	–	35	–	558	–	49	–	411	–	19	–	433	–	11	–
Vologda Region	12,847	–	988	–	9,698	–	888	–	12,378	6	1,352	–	9,132	–	659	–	7,527	–	571	–
Kaliningrad Region	11,626	29	847	–	8,436	12	571	–	11,472	2	1,016	–	8,634	4	694	–	7,873	4	462	–
Leningrad Region	29,141	35	1,974	–	21,324	38	1,288	–	25,459	4	2,348	–	19,391	2	1,131	–	18,114	1	961	–
Murmansk Region	9,808	2	830	–	8,263	–	616	–	10,749	1	1,186	–	8,126	2	680	–	6,669	–	502	–
Novgorod Region	5,485	–	444	–	4,101	–	326	–	5,202	–	599	–	3,893	–	276	–	3,171	–	210	–
Pskov Region	4,324	–	356	–	3,444	–	274	–	4,525	–	475	–	3,649	–	286	–	2,928	–	282	–
Saint Petersburg	142,205	194	10,286	–	106,324	381	6,511	–	122,652	63	10,275	–	91,287	36	6,048	–	76,949	8	4,472	–
Southern Federal District	131,278	24	10,041	–	105,245	25	7,537	–	154,905	15	14,679	–	125,474	12	8,096	–	99,818	7	5,136	–
Republic of Adygeya (Adygeya)	2,460	–	195	–	1,973	–	155	–	3,087	–	276	–	2,489	–	148	–	1,935	–	91	–
Republic of Kalmykia	2,637	–	149	–	2,320	–	122	–	3,742	–	310	–	3,612	–	213	–	3,729	–	161	–
Republic of Crimea	4,020	–	471	–	3,736	–	239	–	5,908	–	566	–	5,977	–	458	–	4,723	–	243	–
Krasnodar Territory	56,713	16	4,257	–	44,874	21	3,053	–	66,813	4	5,877	–	52,934	8	3,056	–	41,740	2	1,912	–
Astrakhan Region	7,682	1	546	–	6,248	1	569	–	8,818	–	897	–	7,048	–	479	–	6,066	2	392	–
Volgograd Region	19,623	–	1,723	–	14,725	2	1,242	–	20,600	–	2,404	–	15,553	3	1,230	–	12,228	1	818	–
Rostov Region	36,561	7	2,530	–	29,879	2	2,069	–	43,550	12	4,077	–	35,615	1	2,371	–	27,479	2	1,420	–
Sevastopol	1,583	–	170	–	1,489	–	88	–	2,386	–	272	–	2,245	–	140	–	1,920	–	100	–

	2021				2022				2023				2024				2025			
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			in 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	34,534	4	3,067	–	32,438	13	4,368	–	46,759	–	6,032	–	37,875	–	3,006	–	29,338	–	2,321	–
Republic of Daghestan	5,359	1	450	–	5,057	–	775	–	7,494	–	1,117	–	6,727	–	674	–	4,987	–	551	–
Republic of Ingushetia	282	–	32	–	308	–	84	–	378	–	127	–	415	–	127	–	412	–	175	–
Kabardino-Balkar Republic	2,922	3	190	–	2,265	–	226	–	3,444	–	367	–	2,690	–	222	–	1,883	–	102	–
Karachai-Cherkess Republic	1,969	–	139	–	1,699	2	175	–	2,843	–	337	–	2,061	–	166	–	1,648	–	147	–
Republic of North Ossetia – Alania	2,974	–	151	–	2,693	–	168	–	4,507	–	471	–	3,651	–	209	–	2,837	–	128	–
Chechen Republic	1,918	–	597	–	3,308	–	1,693	–	3,922	–	1,238	–	2,591	–	439	–	2,513	–	438	–
Stavropol Territory	19,109	1	1,509	–	17,110	11	1,246	–	24,170	–	2,376	–	19,740	–	1,169	–	15,058	–	781	–
Volga Federal District	331,961	24	27,164	–	259,382	22	21,514	–	361,855	9	39,491	–	276,770	7	20,407	–	227,854	3	16,378	–
Republic of Bashkortostan	52,262	–	4,251	–	42,099	–	3,472	–	60,438	–	6,791	–	44,467	–	3,001	–	36,357	–	2,344	–
Mari El Republic	6,154	–	478	–	4,714	–	456	–	6,670	–	795	–	5,422	–	389	–	4,360	–	326	–
Republic of Mordovia	6,210	–	473	–	5,000	1	397	–	6,860	–	749	–	5,536	1	366	–	4,659	–	362	–
Republic of Tatarstan (Tatarstan)	56,612	–	4,114	–	45,138	1	3,409	–	67,509	–	6,660	–	50,221	–	3,582	–	41,496	–	2,844	–
Udmurt Republic	17,874	–	1,419	–	13,664	–	1,074	–	18,676	–	1,935	–	14,761	–	1,073	–	13,679	–	903	–
Chuvash Republic – Chuvashia	16,508	2	1,320	–	12,644	1	1,020	–	16,845	–	2,004	–	13,341	–	947	–	11,457	–	896	–
Perm Territory	32,300	–	2,518	–	24,131	1	1,984	–	31,291	–	3,324	–	23,608	–	1,665	–	20,098	–	1,345	–
Kirov Region	13,331	1	1,089	–	9,784	1	824	–	13,495	–	1,580	–	10,115	–	804	–	8,335	–	608	–
Nizhny Novgorod Region	33,572	4	3,328	–	25,951	9	2,366	–	34,192	3	3,990	–	26,595	3	2,367	–	21,143	–	1,833	–
Orenburg Region	20,413	2	1,496	–	15,392	–	1,284	–	21,812	–	2,182	–	17,528	–	1,207	–	13,399	–	940	–
Penza Region	11,651	–	997	–	9,318	1	659	–	13,214	–	1,267	–	11,075	–	680	–	8,955	–	559	–
Samara Region	32,808	12	2,928	–	26,096	1	2,398	–	35,701	5	4,040	–	27,381	2	2,153	–	22,792	–	1,845	–
Saratov Region	20,150	1	1,704	–	15,695	2	1,367	–	21,887	–	2,671	–	16,291	–	1,348	–	12,919	3	946	–
Ulyanovsk Region	12,117	2	1,051	–	9,757	4	803	–	13,265	–	1,503	–	10,430	1	826	–	8,207	–	628	–
Ural Federal District	195,729	15	14,424	–	153,754	23	12,095	–	206,017	7	20,734	–	148,109	2	10,019	–	122,153	–	7,236	–
Kurgan Region	6,653	–	514	–	5,064	–	373	–	7,717	–	809	–	6,155	–	474	–	4,814	–	286	–
Sverdlovsk Region	58,201	7	4,770	–	46,784	13	3,963	–	62,840	7	6,507	–	47,255	2	3,422	–	38,817	–	2,476	–
Tyumen Region	96,913	3	6,062	–	72,995	7	5,207	–	95,489	–	8,640	–	63,072	–	3,299	–	53,857	–	2,780	–
including Khanty-Mansi Autonomous Area – Yugra	48,356	–	2,779	–	31,801	–	2,136	–	37,167	–	3,410	–	24,907	–	1,263	–	25,564	–	1,411	–
including Yamal-Nenets Autonomous Area	18,467	1	1,236	–	14,340	–	1,152	–	16,043	–	1,687	–	11,123	–	629	–	10,275	–	553	–
Chelyabinsk Region	33,961	6	3,077	–	28,911	3	2,551	–	39,970	1	4,778	–	31,628	–	2,824	–	24,664	–	1,693	–

	2021				2022				2023				2024				2025			
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			in 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	193,714	12	15,686	–	153,064	8	12,615	–	211,043	7	21,739	–	150,971	–	10,532	–	118,326	2	7,000	–
Altai Republic	846	–	49	–	731	–	58	–	1,247	–	153	–	971	–	71	–	908	–	81	–
Republic of Tuva	2,233	–	131	–	2,225	–	143	–	3,649	–	304	–	2,555	–	163	–	2,150	–	72	–
Republic of Khakassia	4,504	–	358	–	3,742	–	314	–	5,368	–	594	–	3,826	–	243	–	2,897	–	155	–
Altai Territory	20,021	3	1,501	–	15,427	–	1,291	–	21,303	–	2,278	–	16,053	–	1,236	–	13,053	–	835	–
Krasnoyarsk Territory	40,104	2	3,102	–	32,211	3	2,774	–	43,413	–	4,226	–	30,530	–	2,108	–	24,546	–	1,415	–
Irkutsk Region	26,363	2	2,279	–	20,952	–	1,902	–	28,666	–	3,272	–	21,689	–	1,425	–	16,928	–	936	–
Kemerovo Region	22,869	–	2,050	–	18,560	2	1,725	–	25,607	2	3,004	–	17,684	–	1,411	–	13,745	1	997	–
Novosibirsk Region	44,799	4	3,486	–	35,064	2	2,340	–	48,323	–	4,169	–	32,805	–	1,926	–	25,626	1	1,302	–
Omsk Region	20,003	–	1,877	–	15,082	1	1,341	–	21,619	4	2,468	–	16,014	–	1,208	–	11,655	–	809	–
Tomsk Region	11,971	–	853	–	9,069	–	727	–	11,847	–	1,270	–	8,844	–	741	–	6,814	–	403	–
Far-Eastern Federal District	103,360	51	7,359	–	83,429	39	5,760	–	110,099	27	9,709	–	79,937	9	4,779	–	66,040	4	3,466	–
Republic of Buryatia	7,177	–	464	–	6,042	–	396	–	8,963	–	1,008	–	6,722	–	471	–	5,656	–	340	–
Republic of Sakha (Yakutia)	18,894	1	966	–	13,632	–	699	–	17,062	–	1,170	–	12,286	–	540	–	9,785	–	398	–
Trans-Baikal Territory	8,937	–	694	–	7,131	2	478	–	9,572	1	872	–	7,741	–	461	–	6,465	–	357	–
Kamchatka Territory	5,158	–	459	–	4,510	–	345	–	6,355	2	653	–	4,430	–	369	–	3,633	–	175	–
Primorye Territory	20,726	47	1,610	–	17,684	23	1,363	–	24,231	23	2,152	–	17,326	9	1,099	–	14,429	2	654	–
Khabarovsk Territory	19,480	3	1,669	–	15,171	12	1,180	–	20,005	1	1,908	–	13,726	–	876	–	11,556	2	738	–
Amur Region	9,113	–	603	–	8,187	–	583	–	10,712	–	869	–	7,925	–	437	–	6,445	–	372	–
Magadan Region	3,463	–	213	–	2,703	–	198	–	3,096	–	273	–	2,424	–	145	–	1,947	–	115	–
Sakhalin Region	8,037	–	503	–	6,435	1	392	–	7,648	–	557	–	5,463	–	304	–	4,503	–	242	–
Jewish Autonomous Region	1,202	–	86	–	963	–	69	–	1,154	–	116	–	916	–	40	–	759	–	44	–
Chukotka Autonomous Area	1,173	–	92	–	970	–	56	–	1,301	–	129	–	978	–	36	–	861	–	32	–

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

Table 3.22

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	**67,160**	**639**	**429**	**–**	**23,682**	**806**	**198**	**–**	**14,701**	**7**	**52**	**–**	**5,959**	**–**	**2**	**–**	**1,955**	**3**	**–**	**–**
Central Federal District	25,588	533	243	–	8,852	599	87	–	5,473	3	41	–	1,741	–	–	–	945	3	–	–
Belgorod Region	567	–	24	–	271	4	–	–	56	–	–	–	35	–	–	–	11	–	–	–
Bryansk Region	250	–	1	–	128	–	–	–	39	–	–	–	33	–	–	–	9	–	–	–
Vladimir Region	470	–	–	–	118	5	–	–	93	–	–	–	47	–	–	–	4	–	–	–
Voronezh Region	576	–	3	–	348	2	–	–	155	–	–	–	90	–	–	–	42	–	–	–
Ivanovo Region	240	3	3	–	89	–	–	–	36	–	–	–	30	–	–	–	22	–	–	–
Kaluga Region	412	2	–	–	172	–	–	–	73	–	–	–	28	–	–	–	3	–	–	–
Kostroma Region	222	–	1	–	65	–	–	–	32	–	–	–	23	–	–	–	2	–	–	–
Kursk Region	246	–	–	–	149	3	–	–	76	–	–	–	39	–	–	–	5	–	–	–
Lipetsk Region	282	–	–	–	110	1	1	–	37	–	–	–	18	–	–	–	10	–	–	–
Moscow Region	6,563	76	100	–	2,277	162	21	–	1,376	1	29	–	487	–	–	–	200	3	–	–
Orel Region	300	9	8	–	84	–	–	–	59	–	–	–	32	–	–	–	8	–	–	–
Ryazan Region	500	–	–	–	134	3	–	–	87	–	–	–	27	–	–	–	6	–	–	–
Smolensk Region	311	–	2	–	74	3	–	–	37	–	–	–	18	–	–	–	4	–	–	–
Tambov Region	174	–	–	–	69	1	–	–	49	–	–	–	22	–	–	–	1	–	–	–
Tver Region	444	–	3	–	147	–	–	–	87	–	–	–	41	–	–	–	6	–	–	–
Tula Region	467	3	–	–	165	5	–	–	112	–	–	–	71	–	–	–	8	–	–	–
Yaroslavl Region	319	–	13	–	110	4	–	–	85	–	–	–	27	–	–	–	15	–	–	–
Moscow	13,244	439	85	–	4,343	405	64	–	2,984	2	11	–	674	–	–	–	591	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	8,890	90	44	–	3,097	107	33	–	1,854	3	–	–	607	–	–	–	183	–	–	–
Republic of Karelia	192	–	–	–	68	–	–	–	54	–	–	–	17	–	–	–	7	–	–	–
Republic of Komi	233	–	–	–	121	5	–	–	85	–	–	–	41	–	–	–	17	–	–	–
Arkhangelsk Region	481	–	9	–	128	–	–	–	71	–	–	–	17	–	–	–	1	–	–	–
including Nenets Autonomous Area	24	–	–	–	5	–	–	–	9	–	–	–	1	–	–	–	–	–	–	–
Vologda Region	273	–	–	–	96	–	–	–	79	–	–	–	42	–	–	–	27	–	–	–
Kaliningrad Region	458	–	1	–	212	1	–	–	85	–	–	–	42	–	–	–	8	–	–	–
Leningrad Region	1,214	3	–	–	295	4	–	–	269	–	–	–	60	–	–	–	26	–	–	–
Murmansk Region	184	7	–	–	58	–	–	–	69	–	–	–	33	–	–	–	16	–	–	–
Novgorod Region	271	–	3	–	62	–	–	–	27	–	–	–	23	–	–	–	8	–	–	–
Pskov Region	218	–	–	–	51	–	–	–	25	–	–	–	22	–	–	–	8	–	–	–
Saint Petersburg	5,366	80	31	–	2,007	97	33	–	1,090	3	–	–	311	–	–	–	64	–	–	–
Southern Federal District	5,969	7	21	–	1,609	25	39	–	1,255	–	–	–	421	–	–	–	94	–	–	–
Republic of Adygeya (Adygeya)	99	–	–	–	21	–	–	–	47	–	–	–	14	–	–	–	–	–	–	–
Republic of Kalmykia	72	–	–	–	41	–	–	–	29	–	–	–	5	–	–	–	–	–	–	–
Republic of Crimea	2,037	–	–	–	212	–	–	–	290	–	–	–	23	–	–	–	–	–	–	–
Krasnodar Territory	1,420	–	15	–	585	8	39	–	344	–	–	–	165	–	–	–	46	–	–	–
Astrakhan Region	129	–	2	–	84	4	–	–	57	–	–	–	26	–	–	–	1	–	–	–
Volgograd Region	519	–	2	–	201	–	–	–	123	–	–	–	58	–	–	–	7	–	–	–
Rostov Region	851	7	2	–	344	14	–	–	193	–	–	–	114	–	–	–	35	–	–	–
Sevastopol	841	–	–	–	119	–	–	–	171	–	–	–	17	–	–	–	5	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	728	–	3	–	318	33	–	–	256	–	–	–	129	–	–	–	19	–	–	–
Republic of Daghestan	101	–	3	–	49	1	–	–	18	–	–	–	15	–	–	–	–	–	–	–
Republic of Ingushetia	1	–	–	–	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–
Kabardino-Balkar Republic	93	–	–	–	26	3	–	–	32	–	–	–	9	–	–	–	–	–	–	–
Karachai-Cherkess Republic	37	–	–	–	15	–	–	–	19	–	–	–	14	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	87	–	–	–	37	24	–	–	24	–	–	–	18	–	–	–	–	–	–	–
Chechen Republic	40	–	–	–	13	–	–	–	11	–	–	–	9	–	–	–	1	–	–	–
Stavropol Territory	370	–	–	–	175	4	–	–	150	–	–	–	64	–	–	–	18	–	–	–
Volga Federal District	11,145	9	57	–	4,112	15	16	–	2,115	1	–	–	1,083	–	–	–	279	–	–	–
Republic of Bashkortostan	1,559	–	25	–	711	–	–	–	352	–	–	–	191	–	–	–	34	–	–	–
Mari El Republic	202	–	–	–	36	–	4	–	43	–	–	–	20	–	–	–	6	–	–	–
Republic of Mordovia	273	–	–	–	54	–	–	–	43	–	–	–	31	–	–	–	3	–	–	–
Republic of Tatarstan (Tatarstan)	2,028	–	13	–	625	–	–	–	399	–	–	–	152	–	–	–	58	–	–	–
Udmurt Republic	603	–	2	–	383	–	–	–	106	–	–	–	48	–	–	–	9	–	–	–
Chuvash Republic – Chuvashia	740	–	–	–	168	–	–	–	72	–	–	–	49	–	–	–	7	–	–	–
Perm Territory	799	–	–	–	286	–	9	–	215	1	–	–	115	–	–	–	13	–	–	–
Kirov Region	560	1	1	–	186	–	–	–	70	–	–	–	27	–	–	–	17	–	–	–
Nizhny Novgorod Region	1,194	3	1	–	492	–	2	–	201	–	–	–	116	–	–	–	12	–	–	–
Orenburg Region	768	–	1	–	265	–	–	–	124	–	–	–	79	–	–	–	37	–	–	–
Penza Region	425	5	4	–	141	1	–	–	88	–	–	–	34	–	–	–	12	–	–	–
Samara Region	1,021	1	6	–	392	1	–	–	188	–	–	–	103	–	–	–	41	–	–	–
Saratov Region	576	–	1	–	249	5	–	–	115	–	–	–	72	–	–	–	27	–	–	–
Ulyanovsk Region	398	–	2	–	125	8	–	–	100	–	–	–	43	–	–	–	2	–	–	–
Ural Federal District	4,929	–	17	–	2,037	1	6	–	1,245	–	5	–	661	–	2	–	210	–	–	–
Kurgan Region	135	–	–	–	87	–	–	–	24	–	–	–	18	–	–	–	4	–	–	–
Sverdlovsk Region	1,891	–	2	–	707	1	–	–	462	–	5	–	171	–	2	–	46	–	–	–
Tyumen Region	1,952	–	12	–	883	–	1	–	555	–	–	–	312	–	–	–	123	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	1,006	–	5	–	403	–	1	–	278	–	–	–	171	–	–	–	49	–	–	–
including Yamal-Nenets Autonomous Area	192	–	–	–	68	–	–	–	65	–	–	–	62	–	–	–	41	–	–	–
Chelyabinsk Region	951	–	2	–	360	–	5	–	203	–	–	–	159	–	–	–	38	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	6,171	–	29	–	2,444	11	6	–	1,694	–	6	–	770	–	–	–	177	–	–	–
Altai Republic	61	–	–	–	11	–	–	–	6	–	–	–	5	–	–	–	4	–	–	–
Republic of Tuva	120	–	–	–	35	–	–	–	21	–	–	–	9	–	–	–	3	–	–	–
Republic of Khakassia	115	–	–	–	41	–	–	–	40	–	–	–	16	–	–	–	1	–	–	–
Altai Territory	735	–	2	–	301	–	–	–	181	–	–	–	65	–	–	–	13	–	–	–
Krasnoyarsk Territory	1,148	–	9	–	524	1	–	–	380	–	–	–	182	–	–	–	44	–	–	–
Irkutsk Region	703	–	–	–	419	–	2	–	259	–	–	–	88	–	–	–	23	–	–	–
Kemerovo Region	570	–	1	–	280	–	–	–	165	–	2	–	99	–	–	–	17	–	–	–
Novosibirsk Region	1,648	–	11	–	441	9	–	–	349	–	4	–	173	–	–	–	49	–	–	–
Omsk Region	718	–	3	–	267	1	3	–	187	–	–	–	73	–	–	–	12	–	–	–
Tomsk Region	353	–	3	–	126	–	–	–	105	–	–	–	61	–	–	–	10	–	–	–
Far-Eastern Federal District	3,739	–	15	–	1,214	15	12	–	810	–	–	–	547	–	–	–	48	–	–	–
Republic of Buryatia	205	–	–	–	97	–	–	–	58	–	–	–	31	–	–	–	1	–	–	–
Republic of Sakha (Yakutia)	862	–	3	–	308	–	–	–	219	–	–	–	148	–	–	–	7	–	–	–
Trans-Baikal Territory	266	–	3	–	123	–	–	–	61	–	–	–	45	–	–	–	6	–	–	–
Kamchatka Territory	102	–	–	–	90	–	4	–	30	–	–	–	48	–	–	–	3	–	–	–
Primorye Territory	787	–	–	–	255	15	8	–	178	–	–	–	81	–	–	–	9	–	–	–
Khabarovsk Territory	672	–	6	–	134	–	–	–	135	–	–	–	64	–	–	–	10	–	–	–
Amur Region	346	–	–	–	62	–	–	–	56	–	–	–	65	–	–	–	10	–	–	–
Magadan Region	107	–	–	–	17	–	–	–	17	–	–	–	21	–	–	–	1	–	–	–
Sakhalin Region	289	–	–	–	107	–	–	–	41	–	–	–	40	–	–	–	2	–	–	–
Jewish Autonomous Region	49	–	2	–	10	–	–	–	9	–	–	–	5	–	–	–	1	–	–	–
Chukotka Autonomous Area	54	–	–	–	10	–	–	–	7	–	–	–	–	–	–	–	–	–	–	–

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

Table 3.23

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	**17,402**	**78**	**441**	**–**	**15,827**	**25**	**234**	**–**	**22,207**	**23**	**260**	**–**	**3,935**	**55**	**16**	**–**	**1,289**	**–**	**35**	**–**
Central Federal District	7,687	71	191	–	7,478	22	131	–	10,215	23	106	–	2,304	55	11	–	1,081	–	31	–
Belgorod Region	55	–	2	–	43	–	2	–	68	–	–	–	1	–	–	–	–	–	–	–
Bryansk Region	34	–	4	–	23	–	–	–	60	–	–	–	9	–	–	–	–	–	–	–
Vladimir Region	61	–	–	–	47	–	5	–	51	–	–	–	17	–	–	–	2	–	–	–
Voronezh Region	84	2	2	–	64	–	1	–	91	–	–	–	30	–	–	–	9	–	–	–
Ivanovo Region	32	–	2	–	25	–	–	–	53	–	–	–	17	–	–	–	2	–	–	–
Kaluga Region	68	–	–	–	60	–	–	–	78	–	–	–	13	–	–	–	–	–	–	–
Kostroma Region	53	–	1	–	30	–	–	–	40	–	9	–	6	–	–	–	–	–	–	–
Kursk Region	43	–	2	–	24	–	–	–	14	–	–	–	9	–	–	–	–	–	–	–
Lipetsk Region	49	–	–	–	36	–	–	–	52	–	–	–	20	–	–	–	–	–	–	–
Moscow Region	1,956	21	53	–	1,744	–	59	–	2,332	–	32	–	468	–	8	–	104	–	–	–
Orel Region	39	–	–	–	29	–	–	–	43	–	–	–	5	–	–	–	–	–	–	–
Ryazan Region	42	–	–	–	88	–	3	–	75	–	–	–	16	–	1	–	–	–	–	–
Smolensk Region	55	–	–	–	62	–	–	–	65	–	–	–	20	–	–	–	11	–	–	–
Tambov Region	37	–	1	–	15	–	–	–	16	–	–	–	–	–	–	–	–	–	–	–
Tver Region	87	–	–	–	47	–	–	–	87	–	5	–	11	–	–	–	–	–	–	–
Tula Region	90	–	–	–	83	–	–	–	47	–	–	–	31	–	–	–	21	–	–	–
Yaroslavl Region	66	–	–	–	62	–	–	–	29	–	4	–	3	–	–	–	58	–	–	–
Moscow	4,835	49	125	–	4,996	22	62	–	7,016	23	56	–	1,628	55	2	–	874	–	31	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	3,435	4	63	–	2,975	–	29	–	4,775	–	77	–	684	–	1	–	49	–	3	–
Republic of Karelia	25	–	5	–	34	–	3	–	35	–	–	–	1	–	–	–	–	–	–	–
Republic of Komi	52	–	2	–	38	–	–	–	126	–	2	–	–	–	–	–	–	–	–	–
Arkhangelsk Region	70	–	6	–	66	–	–	–	65	–	–	–	6	–	–	–	–	–	–	–
including Nenets Autonomous Area	2	–	–	–	2	–	–	–	6	–	–	–	–	–	–	–	–	–	–	–
Vologda Region	64	–	2	–	42	–	–	–	59	–	–	–	6	–	–	–	6	–	–	–
Kaliningrad Region	128	–	–	–	183	–	2	–	157	–	–	–	–	–	–	–	–	–	–	–
Leningrad Region	521	4	12	–	413	–	5	–	760	–	21	–	57	–	–	–	6	–	–	–
Murmansk Region	35	–	–	–	27	–	–	–	80	–	–	–	19	–	–	–	10	–	–	–
Novgorod Region	49	–	3	–	28	–	–	–	46	–	–	–	14	–	–	–	–	–	–	–
Pskov Region	55	–	4	–	17	–	–	–	50	–	7	–	3	–	–	–	–	–	–	–
Saint Petersburg	2,436	–	28	–	2,125	–	20	–	3,397	–	47	–	578	–	1	–	28	–	3	–
Southern Federal District	586	1	23	–	404	–	6	–	842	–	7	–	185	–	1	–	37	–	1	–
Republic of Adygeya (Adygeya)	11	–	–	–	–	–	–	–	10	–	–	–	2	–	–	–	–	–	–	–
Republic of Kalmykia	19	–	–	–	12	–	–	–	52	–	–	–	5	–	–	–	3	–	–	–
Republic of Crimea	11	–	–	–	5	–	–	–	62	–	–	–	12	–	–	–	–	–	–	–
Krasnodar Territory	268	1	15	–	185	–	6	–	389	–	5	–	109	–	–	–	9	–	1	–
Astrakhan Region	37	–	–	–	19	–	–	–	19	–	–	–	9	–	–	–	2	–	–	–
Volgograd Region	78	–	1	–	73	–	–	–	102	–	2	–	25	–	1	–	3	–	–	–
Rostov Region	157	–	7	–	109	–	–	–	195	–	–	–	22	–	–	–	21	–	–	–
Sevastopol	4	–	–	–	1	–	–	–	12	–	–	–	2	–	–	–	–	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	181	–	3	–	155	3	–	–	208	–	–	–	19	–	–	–	30	–	–	–
Republic of Daghestan	23	–	–	–	40	–	–	–	29	–	–	–	3	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	4	–	–	–	1	–	–	–	–	–	–	–
Kabardino-Balkar Republic	21	–	–	–	12	–	–	–	31	–	–	–	–	–	–	–	–	–	–	–
Karachai-Cherkess Republic	9	–	–	–	17	–	–	–	8	–	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	21	–	–	–	17	–	–	–	47	–	–	–	–	–	–	–	–	–	–	–
Chechen Republic	19	–	–	–	7	–	–	–	8	–	–	–	–	–	–	–	30	–	–	–
Stavropol Territory	87	–	3	–	63	3	–	–	82	–	–	–	15	–	–	–	–	–	–	–
Volga Federal District	2,248	–	85	–	1,831	–	26	–	2,352	–	24	–	283	–	–	–	45	–	–	–
Republic of Bashkortostan	262	–	5	–	285	–	8	–	392	–	6	–	31	–	–	–	11	–	–	–
Mari El Republic	13	–	6	–	1	–	–	–	34	–	3	–	3	–	–	–	–	–	–	–
Republic of Mordovia	16	–	–	–	19	–	–	–	25	–	1	–	15	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	301	–	5	–	322	–	4	–	443	–	4	–	66	–	–	–	13	–	–	–
Udmurt Republic	91	–	1	–	56	–	–	–	87	–	–	–	13	–	–	–	–	–	–	–
Chuvash Republic – Chuvashia	88	–	1	–	89	–	2	–	59	–	6	–	2	–	–	–	–	–	–	–
Perm Territory	483	–	29	–	329	–	12	–	256	–	–	–	30	–	–	–	6	–	–	–
Kirov Region	140	–	4	–	57	–	–	–	72	–	–	–	17	–	–	–	1	–	–	–
Nizhny Novgorod Region	160	–	10	–	134	–	–	–	220	–	–	–	6	–	–	–	8	–	–	–
Orenburg Region	253	–	14	–	102	–	–	–	104	–	–	–	11	–	–	–	–	–	–	–
Penza Region	51	–	–	–	21	–	–	–	77	–	–	–	6	–	–	–	–	–	–	–
Samara Region	214	–	6	–	223	–	–	–	245	–	4	–	43	–	–	–	7	–	–	–
Saratov Region	101	–	3	–	127	–	–	–	261	–	–	–	32	–	–	–	–	–	–	–
Ulyanovsk Region	75	–	–	–	67	–	–	–	75	–	–	–	8	–	–	–	–	–	–	–
Ural Federal District	1,203	2	29	–	1,170	–	17	–	1,411	–	18	–	203	–	4	–	15	–	–	–
Kurgan Region	30	–	–	–	26	–	–	–	44	–	–	–	8	–	–	–	1	–	–	–
Sverdlovsk Region	376	2	3	–	405	–	3	–	427	–	5	–	67	–	–	–	10	–	–	–
Tyumen Region	620	–	25	–	542	–	14	–	698	–	4	–	89	–	4	–	4	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	343	–	20	–	281	–	10	–	310	–	4	–	34	–	–	–	4	–	–	–
including Yamal-Nenets Autonomous Area	53	–	2	–	56	–	–	–	33	–	–	–	19	–	–	–	–	–	–	–
Chelyabinsk Region	176	–	1	–	197	–	1	–	242	–	9	–	39	–	–	–	–	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	1,434	–	34	–	1,257	–	18	–	1,586	–	21	–	203	–	–	–	20	–	–	–
Altai Republic	4	–	–	–	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	28	–	–	–	21	–	–	–	41	–	2	–	–	–	–	–	–	–	–	–
Republic of Khakassia	21	–	–	–	25	–	1	–	39	–	–	–	–	–	–	–	–	–	–	–
Altai Territory	100	–	2	–	127	–	–	–	104	–	–	–	12	–	–	–	–	–	–	–
Krasnoyarsk Territory	246	–	4	–	237	–	10	–	479	–	5	–	44	–	–	–	2	–	–	–
Irkutsk Region	198	–	1	–	147	–	1	–	159	–	5	–	24	–	–	–	–	–	–	–
Kemerovo Region	113	–	–	–	97	–	–	–	145	–	3	–	23	–	–	–	3	–	–	–
Novosibirsk Region	518	–	19	–	443	–	–	–	343	–	2	–	56	–	–	–	4	–	–	–
Omsk Region	118	–	8	–	98	–	5	–	173	–	3	–	38	–	–	–	11	–	–	–
Tomsk Region	88	–	–	–	58	–	1	–	100	–	–	–	7	–	–	–	–	–	–	–
Far-Eastern Federal District	629	–	13	–	558	–	6	–	819	–	6	–	54	–	–	–	12	–	–	–
Republic of Buryatia	40	–	–	–	52	–	–	–	34	–	–	–	5	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	102	–	–	–	65	–	–	–	135	–	–	–	6	–	–	–	5	–	–	–
Trans-Baikal Territory	35	–	1	–	20	–	–	–	31	–	–	–	2	–	–	–	–	–	–	–
Kamchatka Territory	16	–	3	–	21	–	–	–	11	–	–	–	6	–	–	–	–	–	–	–
Primorye Territory	100	–	–	–	113	–	–	–	125	–	–	–	14	–	–	–	–	–	–	–
Khabarovsk Territory	185	–	7	–	170	–	6	–	246	–	2	–	17	–	–	–	7	–	–	–
Amur Region	80	–	2	–	55	–	–	–	129	–	–	–	–	–	–	–	–	–	–	–
Magadan Region	15	–	–	–	13	–	–	–	38	–	4	–	–	–	–	–	–	–	–	–
Sakhalin Region	45	–	–	–	39	–	–	–	69	–	–	–	5	–	–	–	–	–	–	–
Jewish Autonomous Region	9	–	–	–	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	3	–	–	–	6	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–

VOLUME OF MLS EARLY REPAID ASSIGNMENT COMPENSATION
(MILLION RUBLES)

Table 3.24

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	**339**	**36**	**–**	**–**	**166**	**15**	**–**	**–**	**408**	**3**	**42**	**–**	**156**	**3**	**2**	**–**	**897**	**–**	**–**	**–**
Central Federal District	166	23	–	–	63	–	–	–	283	–	7	–	95	3	2	–	761	–	–	–
Belgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	9	–	–	–
Bryansk Region	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–
Voronezh Region	7	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–
Ivanovo Region	2	–	–	–	–	–	–	–	5	–	–	–	–	–	–	–	–	–	–	–
Kaluga Region	4	–	–	–	–	–	–	–	7	–	–	–	–	–	–	–	–	–	–	–
Kostroma Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kursk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	2	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–
Moscow Region	32	10	–	–	29	–	–	–	71	–	–	–	27	3	2	–	20	–	–	–
Orel Region	–	–	–	–	–	–	–	–	–	–	–	–	3	–	–	–	–	–	–	–
Ryazan Region	3	–	–	–	–	–	–	–	6	–	–	–	–	–	–	–	1	–	–	–
Smolensk Region	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tver Region	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Tula Region	2	–	–	–	1	–	–	–	1	–	–	–	2	–	–	–	1	–	–	–
Yaroslavl Region	1	–	–	–	–	–	–	–	–	–	–	–	3	–	–	–	–	–	–	–
Moscow	109	12	–	–	30	–	–	–	192	–	7	–	57	–	–	–	726	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	33	13	–	–	41	15	–	–	7	–	–	–	3	–	–	–	9	–	–	–
Republic of Karelia	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Komi	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	1	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Vologda Region	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kaliningrad Region	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Leningrad Region	2	5	–	–	–	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Murmansk Region	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Novgorod Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Pskov Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Saint Petersburg	23	8	–	–	39	–	–	–	7	–	–	–	3	–	–	–	8	–	–	–
Southern Federal District	20	–	–	–	5	–	–	–	4	–	–	–	22	–	–	–	9	–	–	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–
Krasnodar Territory	7	–	–	–	2	–	–	–	1	–	–	–	11	–	–	–	8	–	–	–
Astrakhan Region	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–
Volgograd Region	6	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–
Rostov Region	7	–	–	–	2	–	–	–	–	–	–	–	10	–	–	–	–	–	–	–
Sevastopol	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	7	–	–	–
Republic of Daghestan	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Ingushetia	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	5	–	–	–
Kabardino-Balkar Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2	–	–	–
Karachai-Cherkess Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of North Ossetia – Alania	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chechen Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Stavropol Territory	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Volga Federal District	58	–	–	–	18	–	–	–	12	3	–	–	15	–	–	–	40	–	–	–
Republic of Bashkortostan	6	–	–	–	2	–	–	–	2	–	–	–	3	–	–	–	1	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	13	–	–	–	3	–	–	–	2	–	–	–	–	–	–	–	24	–	–	–
Udmurt Republic	2	–	–	–	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chuvash Republic – Chuvashia	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Perm Territory	2	–	–	–	–	–	–	–	2	3	–	–	2	–	–	–	–	–	–	–
Kirov Region	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	4	–	–	–	–	–	–	–	1	–	–	–	9	–	–	–	14	–	–	–
Orenburg Region	2	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Penza Region	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Samara Region	19	–	–	–	5	–	–	–	6	–	–	–	–	–	–	–	–	–	–	–
Saratov Region	4	–	–	–	1	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–
Ulyanovsk Region	1	–	–	–	–	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–
Ural Federal District	30	–	–	–	5	–	–	–	25	–	–	–	12	–	–	–	34	–	–	–
Kurgan Region	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	16	–	–	–	1	–	–	–	14	–	–	–	2	–	–	–	5	–	–	–
Tyumen Region	6	–	–	–	2	–	–	–	9	–	–	–	9	–	–	–	19	–	–	–
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	1	–	–	–	–	–	–	–	4	–	–	–	10	–	–	–
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	6	–	–	–	3	–	–	–	2	–	–	–	2	–	–	–	9	–	–	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	18	–	–	–	21	–	–	–	72	–	35	–	7	–	–	–	36	–	–	–
Altai Republic	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	3	–	–	–	–	–	–	–	–	–	–	–
Altai Territory	–	–	–	–	–	–	–	–	2	–	–	–	2	–	–	–	6	–	–	–
Krasnoyarsk Territory	6	–	–	–	1	–	–	–	5	–	–	–	1	–	–	–	–	–	–	–
Irkutsk Region	6	–	–	–	13	–	–	–	7	–	–	–	3	–	–	–	–	–	–	–
Kemerovo Region	3	–	–	–	2	–	–	–	6	–	1	–	–	–	–	–	16	–	–	–
Novosibirsk Region	1	–	–	–	2	–	–	–	48	–	34	–	1	–	–	–	10	–	–	–
Omsk Region	1	–	–	–	–	–	–	–	1	–	1	–	–	–	–	–	3	–	–	–
Tomsk Region	–	–	–	–	4	–	–	–	–	–	–	–	1	–	–	–	1	–	–	–
Far-Eastern Federal District	11	–	–	–	12	–	–	–	5	–	–	–	1	–	–	–	2	–	–	–
Republic of Buryatia	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	2	–	–	–	1	–	–	–	1	–	–	–	–	–	–	–	2	–	–	–
Trans-Baikal Territory	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Primorye Territory	6	–	–	–	–	–	–	–	4	–	–	–	–	–	–	–	–	–	–	–
Khabarovsk Territory	1	–	–	–	8	–	–	–	–	–	–	–	1	–	–	–	–	–	–	–
Amur Region	1	–	–	–	1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Magadan Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sakhalin Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Jewish Autonomous Region	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Chukotka Autonomous Area	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

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

Table 3.25

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	**47,613**	**33**	**2,994**	**–**	**30,576**	**7**	**1,313**	**–**	**17,216**	**3**	**321**	**–**	**45,482**	**32**	**1,403**	**–**	**51,940**	**2**	**1,284**	**–**
Central Federal District	16,644	13	1,475	–	11,540	7	535	–	5,693	3	99	–	16,255	21	513	–	15,638	1	459	–
Belgorod Region	308	–	17	–	151	–	8	–	123	–	–	–	347	–	8	–	404	–	7	–
Bryansk Region	174	–	4	–	108	–	1	–	90	–	1	–	248	–	10	–	227	–	2	–
Vladimir Region	137	–	14	–	206	–	5	–	73	–	–	–	262	–	16	–	261	–	1	–
Voronezh Region	274	–	29	–	274	–	–	–	213	1	2	–	464	–	14	–	596	–	18	–
Ivanovo Region	120	–	7	–	111	–	1	–	77	–	2	–	157	–	–	–	160	–	2	–
Kaluga Region	137	–	7	–	212	–	1	–	110	–	–	–	276	–	5	–	283	–	2	–
Kostroma Region	95	–	8	–	78	–	1	–	43	–	3	–	94	–	11	–	160	–	–	–
Kursk Region	222	–	9	–	169	–	6	–	93	–	–	–	231	–	12	–	452	–	11	–
Lipetsk Region	171	–	3	–	176	–	15	–	86	–	–	–	208	–	2	–	190	–	3	–
Moscow Region	4,275	–	361	–	3,098	–	124	–	1,375	2	61	–	3,853	–	142	–	3,772	–	103	–
Orel Region	164	–	7	–	108	–	2	–	61	–	–	–	111	–	3	–	179	–	3	–
Ryazan Region	191	–	4	–	179	–	4	–	103	–	–	–	197	–	2	–	256	–	8	–
Smolensk Region	95	–	2	–	110	–	–	–	76	–	–	–	99	–	2	–	154	–	6	–
Tambov Region	161	–	5	–	124	–	1	–	83	–	–	–	137	–	5	–	153	–	5	–
Tver Region	158	–	12	–	182	–	1	–	108	–	1	–	225	–	–	–	249	–	5	–
Tula Region	224	–	34	–	276	–	3	–	141	–	–	–	335	–	12	–	313	–	8	–
Yaroslavl Region	142	–	3	–	158	–	11	–	71	–	4	–	193	–	10	–	262	–	11	–
Moscow	9,595	13	948	–	5,819	7	352	–	2,768	–	24	–	8,819	21	259	–	7,566	–	267	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	5,572	21	302	–	3,725	–	160	–	1,675	–	34	–	5,324	–	131	–	5,605	–	129	–
Republic of Karelia	294	–	19	–	159	–	7	–	54	–	–	–	143	–	6	–	178	–	3	–
Republic of Komi	219	–	12	–	110	–	2	–	111	–	4	–	173	–	9	–	231	–	15	–
Arkhangelsk Region	213	–	7	–	173	–	12	–	147	–	–	–	315	–	5	–	416	–	17	–
including Nenets Autonomous Area	6	–	–	–	11	–	3	–	4	–	–	–	11	–	–	–	19	–	1	–
Vologda Region	158	–	19	–	107	–	4	–	103	–	3	–	222	–	3	–	287	–	10	–
Kaliningrad Region	276	–	4	–	223	–	14	–	86	–	–	–	284	–	2	–	274	–	13	–
Leningrad Region	692	1	31	–	523	–	22	–	273	–	3	–	726	–	8	–	735	–	22	–
Murmansk Region	212	–	16	–	105	–	8	–	67	–	4	–	179	–	1	–	286	–	2	–
Novgorod Region	103	–	1	–	60	–	3	–	47	–	–	–	104	–	6	–	119	–	–	–
Pskov Region	113	–	1	–	73	–	–	–	21	–	–	–	115	–	7	–	150	–	8	–
Saint Petersburg	3,291	20	191	–	2,191	–	88	–	767	–	20	–	3,063	–	86	–	2,929	–	39	–
Southern Federal District	1,855	–	101	–	1,646	–	54	–	1,193	–	30	–	2,838	–	108	–	4,611	–	130	–
Republic of Adygeya (Adygeya)	28	–	1	–	43	–	–	–	26	–	–	–	70	–	2	–	100	–	4	–
Republic of Kalmykia	38	–	–	–	29	–	–	–	58	–	1	–	128	–	3	–	111	–	–	–
Republic of Crimea	9	–	–	–	34	–	2	–	25	–	–	–	92	–	–	–	453	–	11	–
Krasnodar Territory	626	–	32	–	794	–	20	–	482	–	16	–	1,234	–	45	–	1,950	–	50	–
Astrakhan Region	119	–	2	–	73	–	3	–	72	–	–	–	199	–	7	–	254	–	5	–
Volgograd Region	543	–	33	–	305	–	16	–	222	–	4	–	329	–	14	–	513	–	16	–
Rostov Region	490	–	33	–	356	–	15	–	288	–	9	–	757	–	34	–	1,030	–	33	–
Sevastopol	2	–	–	–	11	–	–	–	19	–	–	–	30	–	4	–	199	–	11	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	468	–	41	–	513	–	11	–	427	–	6	–	1,033	–	43	–	1,430	–	74	–
Republic of Daghestan	49	–	–	–	127	–	1	–	94	–	1	–	236	–	4	–	296	–	14	–
Republic of Ingushetia	3	–	–	–	19	–	–	–	16	–	–	–	19	–	–	–	12	–	1	–
Kabardino-Balkar Republic	39	–	1	–	37	–	2	–	41	–	–	–	91	–	15	–	87	–	2	–
Karachai-Cherkess Republic	19	–	8	–	27	–	–	–	31	–	–	–	80	–	–	–	96	–	–	–
Republic of North Ossetia – Alania	57	–	–	–	53	–	–	–	29	–	2	–	70	–	–	–	165	–	17	–
Chechen Republic	22	–	–	–	28	–	7	–	26	–	2	–	86	–	3	–	156	–	9	–
Stavropol Territory	278	–	31	–	222	–	1	–	190	–	1	–	450	–	22	–	618	–	31	–
Volga Federal District	5,875	–	382	–	5,108	–	166	–	3,001	–	46	–	7,953	10	249	–	8,992	–	199	–
Republic of Bashkortostan	1,261	–	63	–	925	–	31	–	560	–	7	–	1,140	–	40	–	1,450	–	30	–
Mari El Republic	81	–	1	–	76	–	–	–	41	–	–	–	109	–	4	–	149	–	–	–
Republic of Mordovia	92	–	6	–	107	–	9	–	56	–	–	–	145	7	4	–	161	–	1	–
Republic of Tatarstan (Tatarstan)	692	–	40	–	747	–	4	–	449	–	8	–	1,471	–	55	–	1,563	–	36	–
Udmurt Republic	185	–	11	–	236	–	6	–	169	–	–	–	414	–	13	–	654	–	13	–
Chuvash Republic – Chuvashia	161	–	17	–	164	–	9	–	121	–	–	–	308	–	13	–	430	–	9	–
Perm Territory	753	–	41	–	402	–	13	–	328	–	5	–	704	–	22	–	932	–	61	–
Kirov Region	451	–	12	–	227	–	7	–	142	–	12	–	269	–	8	–	282	–	1	–
Nizhny Novgorod Region	593	–	51	–	527	–	33	–	205	–	–	–	608	–	10	–	707	–	4	–
Orenburg Region	393	–	38	–	308	–	20	–	214	–	3	–	1,207	–	22	–	719	–	5	–
Penza Region	190	–	11	–	160	–	4	–	158	–	–	–	286	–	13	–	354	–	2	–
Samara Region	478	–	47	–	766	–	24	–	275	–	9	–	593	3	21	–	823	–	22	–
Saratov Region	380	–	26	–	322	–	1	–	157	–	–	–	443	–	19	–	475	–	5	–
Ulyanovsk Region	164	–	17	–	142	–	5	–	125	–	1	–	257	–	5	–	293	–	9	–
Ural Federal District	10,236	–	211	–	2,699	–	92	–	2,004	–	29	–	4,091	–	118	–	5,079	–	105	–
Kurgan Region	150	–	3	–	92	–	3	–	66	–	–	–	152	–	3	–	199	–	3	–
Sverdlovsk Region	1,268	–	92	–	901	–	36	–	434	–	7	–	1,076	–	27	–	1,537	–	35	–
Tyumen Region	8,348	–	90	–	1,131	–	37	–	1,160	–	18	–	2,099	–	47	–	2,362	–	54	–
including Khanty-Mansi Autonomous Area – Yugra	3,400	–	37	–	547	–	15	–	373	–	–	–	690	–	17	–	1,074	–	18	–
including Yamal-Nenets Autonomous Area	1,515	–	23	–	178	–	–	–	410	–	–	–	420	–	11	–	408	–	6	–
Chelyabinsk Region	469	–	26	–	575	–	16	–	344	–	5	–	763	–	41	–	982	–	12	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	4,695	–	342	–	3,527	–	199	–	1,965	–	39	–	5,107	–	162	–	6,129	1	101	–
Altai Republic	12	–	–	–	19	–	1	–	11	–	–	–	49	–	–	–	58	–	7	–
Republic of Tuva	19	–	–	–	56	–	–	–	70	–	2	–	213	–	6	–	412	–	11	–
Republic of Khakassia	125	–	22	–	100	–	9	–	69	–	9	–	112	–	3	–	171	–	–	–
Altai Territory	541	–	33	–	414	–	52	–	210	–	2	–	523	–	11	–	581	–	6	–
Krasnoyarsk Territory	672	–	46	–	622	–	20	–	356	–	5	–	959	–	23	–	1,183	–	9	–
Irkutsk Region	982	–	63	–	511	–	37	–	268	–	4	–	818	–	56	–	1,049	–	17	–
Kemerovo Region	484	–	29	–	421	–	27	–	270	–	6	–	561	–	12	–	653	1	16	–
Novosibirsk Region	851	–	73	–	773	–	23	–	425	–	1	–	1,084	–	33	–	1,199	–	12	–
Omsk Region	672	–	46	–	413	–	29	–	198	–	10	–	560	–	15	–	533	–	10	–
Tomsk Region	336	–	31	–	198	–	–	–	89	–	–	–	228	–	5	–	290	–	13	–
Far-Eastern Federal District	2,268	–	140	–	1,816	–	96	–	1,259	–	39	–	2,881	–	78	–	4,455	–	87	–
Republic of Buryatia	188	–	6	–	137	–	6	–	123	–	–	–	256	–	2	–	389	–	5	–
Republic of Sakha (Yakutia)	241	–	12	–	300	–	3	–	183	–	12	–	588	–	5	–	889	–	16	–
Trans-Baikal Territory	179	–	3	–	154	–	–	–	90	–	5	–	353	–	36	–	510	–	19	–
Kamchatka Territory	122	–	8	–	95	–	9	–	34	–	–	–	108	–	11	–	170	–	8	–
Primorye Territory	653	–	55	–	405	–	33	–	304	–	3	–	642	–	19	–	934	–	8	–
Khabarovsk Territory	441	–	25	–	390	–	31	–	211	–	–	–	351	–	3	–	649	–	16	–
Amur Region	175	–	5	–	126	–	6	–	160	–	18	–	259	–	3	–	414	–	8	–
Magadan Region	47	–	7	–	41	–	–	–	45	–	–	–	46	–	–	–	104	–	–	–
Sakhalin Region	199	–	18	–	139	–	9	–	83	–	1	–	214	–	–	–	289	–	6	–
Jewish Autonomous Region	12	–	–	–	15	–	–	–	13	–	–	–	32	–	–	–	54	–	–	–
Chukotka Autonomous Area	10	–	–	–	14	–	–	–	13	–	–	–	32	–	–	–	52	–	–	–

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

Table 3.26

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	**113,360**	**10**	**26,975**	**–**	**96,365**	**4**	**24,811**	**–**	**120,413**	**–**	**38,337**	**–**	**104,894**	**1**	**25,763**	**–**	**72,997**	**–**	**13,334**	**–**
Central Federal District	22,930	5	4,169	–	18,285	3	2,820	–	21,055	–	4,616	–	20,194	1	3,117	–	15,995	–	2,015	–
Belgorod Region	728	–	163	–	573	–	103	–	689	–	170	–	613	–	105	–	400	–	54	–
Bryansk Region	609	–	132	–	470	–	97	–	552	–	160	–	541	–	112	–	387	–	75	–
Vladimir Region	891	–	214	–	654	–	136	–	867	–	268	–	752	–	157	–	529	–	82	–
Voronezh Region	1,592	–	295	–	1,144	–	200	–	1,357	–	307	–	1,223	–	187	–	897	–	83	–
Ivanovo Region	527	–	127	–	408	–	106	–	556	–	170	–	463	–	99	–	344	–	54	–
Kaluga Region	825	–	176	–	693	–	120	–	909	–	219	–	796	–	127	–	524	–	77	–
Kostroma Region	452	–	112	–	337	–	75	–	432	–	127	–	361	–	78	–	264	–	64	–
Kursk Region	641	–	146	–	447	–	92	–	572	–	155	–	577	–	107	–	394	–	55	–
Lipetsk Region	811	–	189	–	620	–	123	–	758	–	197	–	628	–	129	–	393	–	68	–
Moscow Region	5,599	3	764	–	4,595	2	476	–	4,984	–	846	–	5,170	–	613	–	4,361	–	385	–
Orel Region	402	–	93	–	314	–	67	–	371	–	95	–	330	–	57	–	238	–	45	–
Ryazan Region	771	–	153	–	599	–	101	–	773	–	202	–	660	–	136	–	505	–	78	–
Smolensk Region	420	–	80	–	357	–	73	–	471	–	122	–	428	–	76	–	386	–	51	–
Tambov Region	488	–	128	–	417	–	114	–	544	–	170	–	516	–	128	–	394	–	92	–
Tver Region	868	–	151	–	667	–	107	–	781	–	165	–	660	–	103	–	480	–	56	–
Tula Region	889	–	208	–	763	–	156	–	935	–	251	–	836	–	157	–	756	–	99	–
Yaroslavl Region	825	–	213	–	643	–	164	–	711	–	222	–	671	–	160	–	505	–	128	–
Moscow	5,592	2	825	–	4,586	1	511	–	4,794	–	772	–	4,969	1	585	–	4,238	–	470	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	10,481	4	1,788	–	8,354	1	1,189	–	8,811	–	1,855	–	8,571	–	1,285	–	6,791	–	845	–
Republic of Karelia	366	–	56	–	286	–	55	–	319	–	66	–	293	–	37	–	228	–	25	–
Republic of Komi	577	–	105	–	511	–	102	–	610	–	145	–	478	–	85	–	322	–	49	–
Arkhangelsk Region	776	–	153	–	638	–	125	–	755	–	156	–	664	–	113	–	459	–	61	–
including Nenets Autonomous Area	41	–	5	–	26	–	1	–	23	–	5	–	28	–	4	–	21	–	2	–
Vologda Region	1,081	–	320	–	791	–	193	–	952	–	296	–	777	–	177	–	544	–	109	–
Kaliningrad Region	866	–	172	–	537	–	86	–	641	–	116	–	723	–	79	–	666	–	62	–
Leningrad Region	1,369	1	175	–	1,134	1	100	–	1,169	–	224	–	1,209	–	149	–	996	–	98	–
Murmansk Region	437	–	88	–	320	–	56	–	442	–	117	–	534	–	67	–	391	–	39	–
Novgorod Region	424	–	105	–	329	–	70	–	387	–	103	–	305	–	53	–	227	–	30	–
Pskov Region	364	–	80	–	285	–	40	–	323	–	68	–	398	–	55	–	306	–	31	–
Saint Petersburg	4,220	2	534	–	3,522	–	363	–	3,213	–	565	–	3,188	–	471	–	2,653	–	341	–
Southern Federal District	9,539	–	1,990	–	7,643	1	1,491	–	9,630	–	2,400	–	9,325	–	1,481	–	7,197	–	866	–
Republic of Adygeya (Adygeya)	234	–	52	–	172	–	23	–	238	–	62	–	225	–	41	–	259	–	54	–
Republic of Kalmykia	180	–	44	–	184	–	51	–	257	–	89	–	235	–	49	–	126	–	27	–
Republic of Crimea	894	–	213	–	750	–	126	–	919	–	187	–	981	–	150	–	738	–	72	–
Krasnodar Territory	3,330	–	586	–	2,489	–	346	–	3,141	–	656	–	3,195	–	445	–	2,630	–	263	–
Astrakhan Region	726	–	198	–	727	–	281	–	882	–	285	–	746	–	130	–	514	–	65	–
Volgograd Region	1,472	–	401	–	1,190	–	360	–	1,543	–	501	–	1,246	–	270	–	864	–	173	–
Rostov Region	2,434	–	444	–	1,890	1	276	–	2,387	–	577	–	2,357	–	363	–	1,712	–	194	–
Sevastopol	268	–	51	–	241	–	26	–	263	–	44	–	340	–	32	–	352	–	19	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	9,159	–	4,027	–	9,320	–	5,434	–	13,490	–	7,499	–	10,385	–	4,875	–	5,520	–	2,375	–
Republic of Daghestan	846	–	240	–	1,569	–	836	–	3,291	–	1,855	–	2,938	–	1,467	–	1,326	–	590	–
Republic of Ingushetia	703	–	400	–	160	–	102	–	274	–	172	–	479	–	342	–	296	–	213	–
Kabardino-Balkar Republic	474	–	137	–	789	–	441	–	919	–	430	–	778	–	304	–	591	–	258	–
Karachai-Cherkess Republic	326	–	126	–	356	–	149	–	509	–	243	–	462	–	190	–	301	–	139	–
Republic of North Ossetia – Alania	383	–	101	–	359	–	104	–	539	–	166	–	534	–	117	–	376	–	77	–
Chechen Republic	5,085	–	2,724	–	4,919	–	3,536	–	6,315	–	4,131	–	3,427	–	2,044	–	1,496	–	872	–
Stavropol Territory	1,342	–	298	–	1,168	–	266	–	1,645	–	502	–	1,766	–	410	–	1,135	–	226	–
Volga Federal District	26,705	–	6,759	–	22,115	–	5,953	–	26,883	–	8,438	–	21,314	–	4,881	–	13,925	–	2,559	–
Republic of Bashkortostan	4,006	–	1,011	–	3,941	–	1,305	–	4,934	–	1,812	–	3,652	–	1,017	–	2,227	–	570	–
Mari El Republic	572	–	129	–	420	–	93	–	521	–	151	–	446	–	87	–	400	–	48	–
Republic of Mordovia	454	–	98	–	363	–	74	–	453	–	115	–	359	–	66	–	227	–	33	–
Republic of Tatarstan (Tatarstan)	5,299	–	1,496	–	3,779	–	883	–	4,568	–	1,367	–	3,573	–	775	–	2,100	–	316	–
Udmurt Republic	1,425	–	355	–	1,474	–	577	–	1,648	–	575	–	1,212	–	305	–	733	–	141	–
Chuvash Republic – Chuvashia	1,363	–	285	–	991	–	178	–	1,116	–	285	–	958	–	176	–	616	–	105	–
Perm Territory	2,423	–	677	–	2,636	–	946	–	3,164	–	1,193	–	2,370	–	693	–	1,440	–	340	–
Kirov Region	1,051	–	234	–	782	–	180	–	922	–	251	–	722	–	156	–	467	–	84	–
Nizhny Novgorod Region	2,057	–	469	–	1,693	–	302	–	2,045	–	515	–	1,804	–	343	–	1,268	–	194	–
Orenburg Region	1,758	–	433	–	1,358	–	343	–	1,842	–	540	–	1,565	–	305	–	1,035	–	168	–
Penza Region	726	–	158	–	558	–	102	–	642	–	175	–	643	–	96	–	660	–	99	–
Samara Region	3,050	–	766	–	2,246	–	525	–	2,700	–	748	–	2,073	–	435	–	1,404	–	257	–
Saratov Region	1,617	–	413	–	1,192	–	272	–	1,476	–	468	–	1,208	–	264	–	831	–	124	–
Ulyanovsk Region	906	–	235	–	681	–	175	–	854	–	244	–	729	–	164	–	516	–	78	–
Ural Federal District	15,374	–	4,290	–	14,090	–	4,229	–	18,568	–	7,287	–	15,160	–	5,612	–	8,443	–	1,656	–
Kurgan Region	614	–	156	–	833	–	366	–	983	–	397	–	651	–	215	–	356	–	109	–
Sverdlovsk Region	3,958	–	979	–	3,812	–	1,115	–	4,482	–	1,526	–	3,772	–	1,067	–	2,344	–	531	–
Tyumen Region	5,520	–	883	–	4,803	–	796	–	6,037	–	1,283	–	4,583	–	673	–	3,602	–	453	–
including Khanty-Mansi Autonomous Area – Yugra	2,780	–	357	–	2,262	–	309	–	2,149	–	420	–	1,755	–	236	–	1,839	–	225	–
including Yamal-Nenets Autonomous Area	832	–	123	–	720	–	104	–	626	–	146	–	488	–	71	–	616	–	70	–
Chelyabinsk Region	5,282	–	2,272	–	4,642	–	1,952	–	7,066	–	4,081	–	6,154	–	3,656	–	2,140	–	563	–

	2021				2022				2023				2024				2025			
	in rubles	in foreign currency	of which: 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	13,914	–	3,125	–	11,743	–	2,785	–	15,722	–	4,910	–	13,574	–	3,503	–	9,162	–	2,099	–
Altai Republic	111	–	35	–	155	–	65	–	292	–	149	–	335	–	191	–	230	–	128	–
Republic of Tuva	273	–	46	–	607	–	320	–	824	–	370	–	890	–	321	–	385	–	143	–
Republic of Khakassia	305	–	59	–	316	–	88	–	446	–	152	–	367	–	92	–	241	–	57	–
Altai Territory	1,618	–	422	–	1,207	–	294	–	1,732	–	613	–	1,754	–	626	–	1,298	–	421	–
Krasnoyarsk Territory	2,380	–	460	–	2,044	–	412	–	2,837	–	890	–	2,114	–	429	–	1,357	–	182	–
Irkutsk Region	1,557	–	325	–	1,335	–	294	–	1,897	–	549	–	1,604	–	337	–	1,216	–	233	–
Kemerovo Region	1,807	–	401	–	1,432	–	323	–	1,949	–	604	–	1,625	–	450	–	1,151	–	343	–
Novosibirsk Region	3,286	–	765	–	2,572	–	498	–	3,046	–	814	–	2,743	–	557	–	1,868	–	323	–
Omsk Region	1,717	–	457	–	1,365	–	358	–	1,839	–	567	–	1,401	–	361	–	910	–	178	–
Tomsk Region	859	–	157	–	710	–	133	–	860	–	201	–	741	–	139	–	504	–	89	–
Far-Eastern Federal District	5,258	1	826	–	4,815	–	909	–	6,254	–	1,332	–	6,372	–	1,010	–	5,964	–	918	–
Republic of Buryatia	606	–	112	–	688	–	232	–	958	–	330	–	906	–	263	–	857	–	322	–
Republic of Sakha (Yakutia)	931	–	106	–	840	–	73	–	1,081	–	163	–	1,047	–	77	–	682	–	58	–
Trans-Baikal Territory	556	–	76	–	532	–	113	–	650	–	180	–	670	–	123	–	548	–	106	–
Kamchatka Territory	228	–	29	–	187	–	32	–	222	–	38	–	208	–	31	–	189	–	20	–
Primorye Territory	1,086	1	189	–	927	–	198	–	1,326	–	257	–	1,533	–	251	–	1,308	–	158	–
Khabarovsk Territory	1,000	–	203	–	927	–	166	–	1,104	–	217	–	1,109	–	157	–	1,316	–	156	–
Amur Region	367	–	40	–	290	–	43	–	404	–	67	–	448	–	44	–	479	–	39	–
Magadan Region	87	–	11	–	76	–	11	–	97	–	14	–	88	–	12	–	119	–	10	–
Sakhalin Region	291	–	45	–	259	–	28	–	307	–	50	–	253	–	38	–	329	–	29	–
Jewish Autonomous Region	81	–	11	–	59	–	11	–	74	–	13	–	80	–	12	–	109	–	15	–
Chukotka Autonomous Area	26	–	4	–	28	–	2	–	30	–	3	–	28	–	3	–	27	–	3	–

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

Table 3.27

	2021		2022		2023		2024		2025	
	in 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**	**1**	**2**	**18**	**3**	**–**	**2**	**–**	**2**	**–**
Central Federal District	3	1	3	17	3	–	2	–	2	–
Belgorod Region	3	0	2	–	3	–	2	–	2	–
Bryansk Region	3	0	3	–	3	–	2	–	2	–
Vladimir Region	3	0	3	–	3	–	3	–	2	–
Voronezh Region	3	0	3	–	3	–	2	–	2	–
Ivanovo Region	3	0	3	–	3	–	3	–	2	–
Kaluga Region	3	0	2	–	2	–	2	–	2	–
Kostroma Region	3	0	3	–	3	–	3	–	2	–
Kursk Region	3	0	3	–	3	–	2	–	2	–
Lipetsk Region	3	0	2	–	3	–	3	–	2	–
Moscow Region	3	0	2	–	2	–	2	–	2	–
Orel Region	3	0	2	–	3	–	2	–	2	–
Ryazan Region	2	0	3	–	3	–	2	–	2	–
Smolensk Region	3	0	3	–	3	–	2	–	2	–
Tambov Region	2	0	2	–	3	–	3	–	2	–
Tver Region	2	0	3	–	3	–	2	–	2	–
Tula Region	2	0	2	–	2	–	2	–	2	–
Yaroslavl Region	3	0	3	–	3	–	2	–	2	–
Moscow	4	1	3	125	3	–	3	–	2	–
North-Western Federal District	3	0	2	–	3	–	2	–	2	–
Republic of Karelia	3	0	3	–	3	–	2	–	2	–
Republic of Komi	3	0	3	–	3	–	3	–	2	–
Arkhangelsk Region	3	0	3	–	3	–	2	–	1	–
including Nenets Autonomous Area	2	0	2	–	3	–	2	–	1	–
Vologda Region	3	0	3	–	3	–	2	–	2	–
Kaliningrad Region	2	0	2	–	2	–	2	–	1	–
Leningrad Region	2	0	2	–	2	–	2	–	1	–
Murmansk Region	3	0	2	–	3	–	3	–	2	–
Novgorod Region	3	0	2	–	3	–	2	–	2	–
Pskov Region	3	0	2	–	3	–	2	–	2	–
Saint Petersburg	3	0	2	–	3	–	2	–	2	–

	2021		2022		2023		2024		2025	
	in 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	0	2	–	2	–	2	–	1	–
Republic of Adygeya (Adygeya)	2	0	2	–	1	–	1	–	1	–
Republic of Kalmykia	1	0	1	–	2	–	2	–	1	–
Republic of Crimea	2	0	1	–	2	–	2	–	1	–
Krasnodar Territory	2	0	2	–	2	–	1	–	1	–
Astrakhan Region	2	0	2	–	2	–	1	–	1	–
Volgograd Region	3	0	2	–	3	–	2	–	2	–
Rostov Region	2	0	2	–	2	–	2	–	1	–
Sevastopol	2	0	1	–	2	–	1	–	1	–
North-Caucasian Federal District	2	0	3	–	2	–	2	–	2	–
Republic of Daghestan	2	0	3	–	2	–	3	–	2	–
Republic of Ingushetia	2	0	7	–	6	–	7	–	14	–
Kabardino-Balkar Republic	2	0	2	–	2	–	2	–	1	–
Karachai-Cherkess Republic	1	0	2	–	2	–	2	–	2	–
Republic of North Ossetia – Alania	1	0	1	–	2	–	1	–	1	–
Chechen Republic	5	0	10	–	5	–	4	–	7	–
Stavropol Territory	2	0	2	–	2	–	2	–	1	–
Volga Federal District	3	0	3	–	3	–	2	–	2	–
Republic of Bashkortostan	3	0	2	–	3	–	2	–	2	–
Mari El Republic	3	0	3	–	3	–	2	–	2	–
Republic of Mordovia	2	0	2	–	3	–	2	–	2	–
Republic of Tatarstan (Tatarstan)	2	0	2	–	2	–	2	–	2	–
Udmurt Republic	2	0	2	–	2	–	2	–	2	–
Chuvash Republic – Chuvashia	3	0	3	–	3	–	2	–	2	–
Perm Territory	3	0	3	–	3	–	2	–	2	–
Kirov Region	3	0	3	–	3	–	3	–	2	–
Nizhny Novgorod Region	3	0	3	–	3	–	3	–	2	–
Orenburg Region	2	0	2	–	2	–	2	–	2	–
Penza Region	3	0	2	–	2	–	2	–	2	–
Samara Region	3	0	3	–	3	–	3	–	3	–
Saratov Region	3	0	3	–	3	–	3	–	2	–
Ulyanovsk Region	3	0	3	–	3	–	2	–	2	–

	2021		2022		2023		2024		2025	
	in 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	3	0	3	–	3	–	2	–	2	–
Kurgan Region	2	0	2	–	2	–	2	–	1	–
Sverdlovsk Region	3	0	3	–	3	–	2	–	2	–
Tyumen Region	2	0	2	–	2	–	2	–	1	–
including Khanty-Mansi Autonomous Area – Yugra	2	0	2	–	2	–	2	–	2	–
including Yamal-Nenets Autonomous Area	3	0	3	–	3	–	2	–	2	–
Chelyabinsk Region	3	0	3	–	3	–	3	–	2	–
Siberian Federal District	3	0	2	–	2	–	2	–	2	–
Altai Republic	1	0	2	–	2	–	1	–	2	–
Republic of Tuva	1	0	1	–	1	–	1	–	–	–
Republic of Khakassia	2	0	2	–	2	–	2	–	1	–
Altai Territory	2	0	2	–	3	–	2	–	2	–
Krasnoyarsk Territory	3	0	3	–	3	–	2	–	2	–
Irkutsk Region	3	0	3	–	3	–	2	–	2	–
Kemerovo Region	3	0	3	–	3	–	2	–	2	–
Novosibirsk Region	2	0	2	–	2	–	2	–	1	–
Omsk Region	3	0	3	–	3	–	2	–	2	–
Tomsk Region	2	0	2	–	3	–	2	–	1	–
Far-Eastern Federal District	2	0	2	–	2	–	1	–	1	–
Republic of Buryatia	2	0	1	–	2	–	1	–	1	–
Republic of Sakha (Yakutia)	2	0	1	–	1	–	1	–	1	–
Trans-Baikal Territory	2	0	2	–	2	–	1	–	1	–
Kamchatka Territory	3	0	2	–	3	–	3	–	2	–
Primorye Territory	2	0	2	–	2	–	1	–	1	–
Khabarovsk Territory	3	0	2	–	2	–	1	–	1	–
Amur Region	2	0	2	–	2	–	1	–	1	–
Magadan Region	2	0	3	–	3	–	2	–	2	–
Sakhalin Region	2	0	2	–	2	–	1	–	1	–
Jewish Autonomous Region	2	0	2	–	2	–	1	–	1	–
Chukotka Autonomous Area	3	0	2	–	3	–	2	–	1	–

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)

	2021		2022		2023		2024		2025	
	in 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	**93,297**	**750**	**32,331**	**226**	**28,956**	**400**	**827,694**	**1,351**	**26,512**	**277**
Central Federal District	55,859	549	22,481	206	15,270	400	827,073	1,351	26,453	277
Belgorod Region	–	–	–	–	–	–	–	–	–	–
Bryansk Region	–	–	–	–	–	–	–	–	–	–
Vladimir Region	–	–	–	–	–	–	–	–	–	–
Voronezh Region	–	–	–	–	–	–	–	–	–	–
Ivanovo Region	–	–	–	–	–	–	–	–	–	–
Kaluga Region	–	–	–	–	–	–	–	–	–	–
Kostroma Region	1,408	–	451	–	102	–	364	–	1,726	–
Kursk Region	–	–	–	–	–	–	–	–	–	–
Lipetsk Region	–	–	–	–	–	–	–	–	–	–
Moscow Region	–	–	–	–	–	–	–	–	628	–
Orel Region	–	–	–	–	–	–	–	–	–	–
Ryazan Region	–	–	–	–	1	–	–	–	–	–
Smolensk Region	–	–	–	–	–	–	–	–	–	–
Tambov Region	–	–	–	–	–	–	–	–	–	–
Tver Region	–	–	–	–	–	–	–	–	–	–
Tula Region	–	–	–	–	–	–	–	–	–	–
Yaroslavl Region	–	–	–	–	–	–	–	–	7	–
Moscow	54,451	549	22,031	206	15,167	400	826,709	1,351	24,092	277
North-Western Federal District	446	49	120	21	54	–	51	–	2	–
Republic of Karelia	–	–	–	–	–	–	–	–	–	–
Republic of Komi	–	–	–	–	–	–	–	–	–	–
Arkhangelsk Region	–	–	–	–	–	–	–	–	–	–
including Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–
Vologda Region	–	–	–	–	–	–	–	–	2	–
Kaliningrad Region	–	–	–	–	–	–	–	–	–	–
Leningrad Region	–	–	–	–	–	–	–	–	–	–
Murmansk Region	–	–	–	–	–	–	–	–	–	–
Novgorod Region	–	–	–	–	–	–	–	–	–	–
Pskov Region	–	–	–	–	–	–	–	–	–	–
Saint Petersburg	446	49	120	21	54	–	51	–	–	–

	2021		2022		2023		2024		2025	
	in 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	–	54	–	20	–	27	–	18	–
Republic of Adygeya (Adygeya)	–	–	–	–	–	–	–	–	–	–
Republic of Kalmykia	–	–	–	–	–	–	–	–	–	–
Republic of Crimea	153	–	1	–	–	–	8	–	–	–
Krasnodar Territory	–	–	–	–	–	–	–	–	–	–
Astrakhan Region	–	–	–	–	–	–	–	–	–	–
Volgograd Region	–	–	–	–	–	–	–	–	–	–
Rostov Region	162	–	53	–	20	–	19	–	18	–
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	530	–	292	–	217	–	218	–	10	–
Republic of Bashkortostan	–	–	–	–	–	–	–	–	–	–
Mari El Republic	–	–	–	–	–	–	–	–	–	–
Republic of Mordovia	–	–	–	–	–	–	–	–	–	–
Republic of Tatarstan (Tatarstan)	225	–	–	–	–	–	–	–	–	–
Udmurt Republic	43	–	14	–	16	–	22	–	–	–
Chuvash Republic – Chuvashia	–	–	–	–	–	–	–	–	–	–
Perm Territory	–	–	–	–	–	–	–	–	–	–
Kirov Region	–	–	–	–	–	–	–	–	–	–
Nizhny Novgorod Region	–	–	–	–	–	–	–	–	–	–
Orenburg Region	174	–	171	–	194	–	152	–	–	–
Penza Region	–	–	–	–	–	–	–	–	–	–
Samara Region	88	–	107	–	6	–	44	–	10	–
Saratov Region	–	–	–	–	–	–	–	–	–	–
Ulyanovsk Region	–	–	–	–	–	–	–	–	–	–

	2021		2022		2023		2024		2025	
	in 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	26,653	–	7,884	–	10,652	–	45	–	11	–
Kurgan Region	–	–	–	–	–	–	–	–	–	–
Sverdlovsk Region	57	–	7,867	–	10,649	–	41	–	5	–
Tyumen Region	26,550	–	–	–	–	–	2	–	6	–
including Khanty-Mansi Autonomous Area – Yugra	–	–	–	–	–	–	2	–	6	–
including Yamal-Nenets Autonomous Area	–	–	–	–	–	–	–	–	–	–
Chelyabinsk Region	46	–	16	–	3	–	2	–	–	–
Siberian Federal District	1,939	–	745	–	1,282	–	241	–	–	–
Altai Republic	–	–	–	–	–	–	–	–	–	–
Republic of Tuva	–	–	–	–	–	–	–	–	–	–
Republic of Khakassia	–	–	–	–	–	–	–	–	–	–
Altai Territory	101	–	91	–	–	–	–	–	–	–
Krasnoyarsk Territory	–	–	–	–	–	–	–	–	–	–
Irkutsk Region	–	–	–	–	–	–	–	–	–	–
Kemerovo Region	–	–	–	–	–	–	–	–	–	–
Novosibirsk Region	1,839	–	655	–	1,282	–	241	–	–	–
Omsk Region	–	–	–	–	–	–	–	–	–	–
Tomsk Region	–	–	–	–	–	–	–	–	–	–
Far-Eastern Federal District	7,556	152	754	–	1,460	–	39	–	17	–
Republic of Buryatia	–	–	–	–	–	–	–	–	–	–
Republic of Sakha (Yakutia)	–	–	–	–	–	–	–	–	–	–
Trans-Baikal Territory	–	–	–	–	–	–	–	–	–	–
Kamchatka Territory	–	–	–	–	–	–	–	–	–	–
Primorye Territory	2,599	–	754	–	1,460	–	39	–	17	–
Khabarovsk Territory	–	–	–	–	–	–	–	–	–	–
Amur Region	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)

	2021		2022		2023		2024		2025	
	in 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	**387,921**	**–**	**391,400**	**–**	**666,418**	**–**	**536,884**	**–**	**665,912**	**–**
Central Federal District	179,346	–	336,420	–	506,005	–	385,991	–	575,416	–
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	179,346	–	329,696	–	504,788	–	385,181	–	575,416	–
North-Western Federal District	208,575	–	54,981	–	160,414	–	150,893	–	90,496	–
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	208,575	–	54,981	–	160,414	–	150,893	–	90,496	–

	2021		2022		2023		2024		2025	
	in 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	–	–	–	–	–	–	–	–	–	–

	2021		2022		2023		2024		2025	
	in 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

	2021		2022		2023		2024		2025	
	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	**92,560**	**49,102**	**102,713**	**57,203**	**110,439**	**58,681**	**107,768**	**62,270**	**108,142**	**63,542**
Central Federal District	29,198	14,283	32,878	17,648	32,964	16,455	30,271	16,772	32,195	18,318
Belgorod Region	1,165	1,016	841	628	959	661	853	669	806	652
Bryansk Region	451	235	486	291	569	258	610	400	468	255
Vladimir Region	829	650	1,183	755	1,145	778	1,028	820	957	722
Voronezh Region	1,864	981	1,922	935	2,015	1,002	1,933	1,160	1,932	865
Ivanovo Region	363	295	392	269	512	304	460	295	551	375
Kaluga Region	862	568	916	705	1,119	819	970	740	1,054	847
Kostroma Region	335	186	338	198	360	219	319	220	332	242
Kursk Region	566	319	554	377	620	406	722	501	857	610
Lipetsk Region	1,235	881	755	545	771	575	791	501	684	400
Moscow Region	9,215	5,788	14,096	9,457	12,486	7,678	11,404	7,950	12,491	9,635
Orel Region	308	227	374	190	374	195	385	200	351	200
Ryazan Region	757	316	805	385	788	427	603	332	648	426
Smolensk Region	483	282	530	331	532	325	495	287	430	260
Tambov Region	766	609	403	237	481	298	418	282	429	270
Tver Region	597	276	776	475	834	512	864	610	869	708
Tula Region	836	505	914	576	1,105	642	917	598	1,003	650
Yaroslavl Region	760	424	796	502	954	523	954	557	939	598
Moscow	7,807	724	6,797	793	7,343	833	6,548	650	7,394	601
North-Western Federal District	10,377	4,454	11,248	4,842	11,440	4,771	10,446	4,892	10,804	5,711
Republic of Karelia	325	199	310	181	312	177	334	211	340	222
Republic of Komi	179	114	203	128	217	138	227	152	227	151
Arkhangelsk Region	440	191	462	203	462	169	479	169	486	226
including Nenets Autonomous Area	18	12	36	20	22	20	25	14	30	16
Vologda Region	639	364	648	366	746	414	683	400	805	553
Kaliningrad Region	1,271	564	1,319	615	1,217	585	1,221	602	1,220	667
Leningrad Region	3,386	2,282	3,969	2,591	4,186	2,493	4,065	2,700	4,220	3,100
Murmansk Region	51	36	180	36	61	55	72	56	97	91
Novgorod Region	307	220	344	246	377	280	338	219	402	305
Pskov Region	314	231	340	216	379	241	362	230	319	197
Saint Petersburg	3,464	251	3,474	260	3,483	220	2,666	152	2,687	200

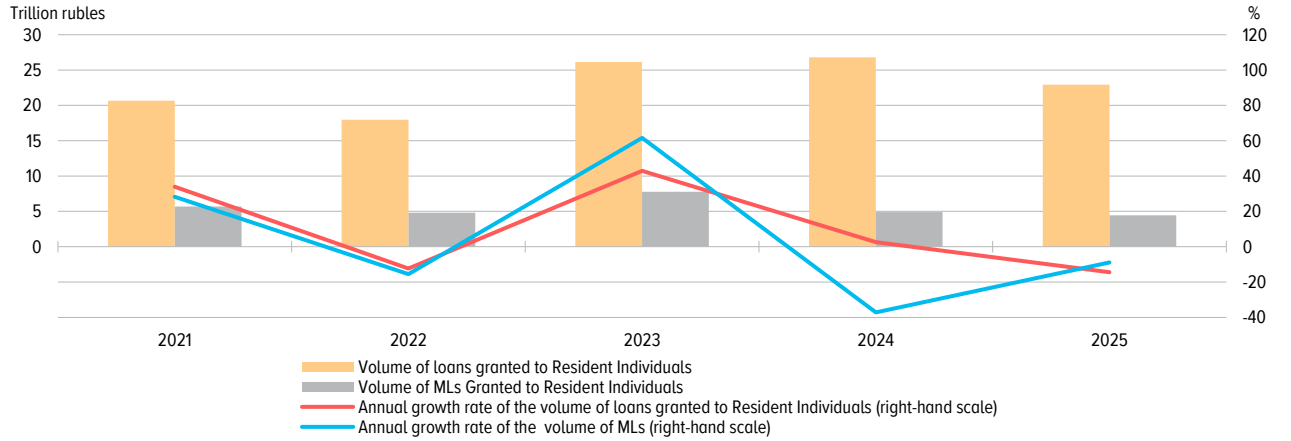
	2021		2022		2023		2024		2025	
	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer	total	of which individual developer
Southern Federal District	11,999	6,747	13,761	8,461	14,593	8,826	13,553	8,264	13,500	8,364
Republic of Adygeya (Adygeya)	307	204	468	350	564	383	566	384	601	405
Republic of Kalmykia	122	102	123	104	142	100	131	99	133	93
Republic of Crimea	743	451	927	705	1,220	904	1,240	910	1,461	1,099
Krasnodar Territory	6,283	3,266	7,593	4,461	7,640	4,243	6,682	3,800	6,236	3,670
Astrakhan Region	543	440	591	477	632	546	601	480	785	600
Volgograd Region	797	388	798	508	951	510	1,036	519	1,174	675
Rostov Region	2,686	1,455	2,704	1,430	2,963	1,743	2,951	1,820	2,764	1,551
Sevastopol	518	442	557	425	480	398	346	252	346	271
North-Caucasian Federal District	4,719	3,256	5,970	4,354	7,364	5,228	9,063	6,794	7,858	5,213
Republic of Daghestan	1,031	486	1,005	520	1,617	1,084	2,901	2,350	1,671	1,083
Republic of Ingushetia	112	72	135	77	163	103	172	104	215	137
Kabardino-Balkar Republic	514	394	523	345	559	321	611	370	642	420
Karachai-Cherkess Republic	235	216	309	245	420	304	373	280	353	260
Republic of North Ossetia – Alania	322	236	342	210	482	214	511	230	471	241
Chechen Republic	1,025	883	2,016	1,892	2,332	2,036	2,605	2,250	2,635	1,930
Stavropol Territory	1,479	969	1,640	1,065	1,792	1,166	1,890	1,210	1,869	1,142
Volga Federal District	17,404	10,636	18,541	11,821	20,158	11,609	20,256	12,883	18,948	11,815
Republic of Bashkortostan	2,906	1,781	3,062	1,922	3,316	2,060	3,348	2,335	3,021	1,980
Mari El Republic	372	174	436	272	537	265	484	286	482	275
Republic of Mordovia	341	203	343	217	360	170	368	217	310	165
Republic of Tatarstan (Tatarstan)	3,011	2,073	3,093	2,204	3,437	1,699	3,453	2,350	3,515	2,401
Udmurt Republic	841	436	1,176	776	1,390	861	1,401	861	1,239	638
Chuvash Republic – Chuvashia	717	389	851	571	781	383	786	340	821	432
Perm Territory	1,317	724	1,987	1,212	1,928	1,247	1,754	1,160	1,761	1,050
Kirov Region	509	253	530	333	596	367	604	393	599	362
Nizhny Novgorod Region	1,591	1,140	1,701	1,110	1,859	1,125	2,010	1,260	1,757	1,135
Orenburg Region	1,102	723	951	635	1,130	794	1,189	847	1,206	860
Penza Region	856	533	829	474	939	414	1,055	432	841	382
Samara Region	1,803	1,047	1,881	1,211	1,938	1,141	2,013	1,343	1,669	997
Saratov Region	1,181	596	1,011	560	1,152	671	1,056	659	1,097	748
Ulyanovsk Region	858	566	690	322	797	411	735	400	629	391

	2021		2022		2023		2024		2025	
	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	7,673	3,802	8,460	3,814	9,436	4,413	9,618	4,558	9,850	5,030
Kurgan Region	281	225	333	205	352	237	373	238	432	221
Sverdlovsk Region	2,888	1,349	2,943	1,295	3,262	1,475	3,349	1,620	3,153	1,600
Tyumen Region	2,777	1,197	3,313	1,236	3,731	1,572	3,911	1,540	4,196	1,742
including Khanty-Mansi Autonomous Area – Yugra	898	341	878	231	955	408	976	335	910	347
including Yamal-Nenets Autonomous Area	173	55	190	66	290	65	332	105	333	90
Chelyabinsk Region	1,727	1,031	1,870	1,078	2,091	1,129	1,985	1,160	2,070	1,467
Siberian Federal District	8,075	4,319	8,288	4,278	10,001	5,086	9,879	5,570	10,263	6,463
Altai Republic	151	148	165	154	190	178	224	200	368	348
Republic of Tuva	109	96	140	121	173	128	341	298	467	372
Republic of Khakassia	317	237	321	176	373	225	365	210	516	303
Altai Territory	989	417	923	470	946	586	875	572	882	563
Krasnoyarsk Territory	1,346	597	1,396	541	1,631	700	1,489	662	1,409	765
Irkutsk Region	1,204	908	1,251	838	1,491	1,016	1,605	1,200	1,935	1,589
Kemerovo Region	840	578	790	456	904	586	933	608	919	599
Novosibirsk Region	2,005	668	2,244	834	3,016	899	2,630	945	2,460	1,093
Omsk Region	639	370	693	432	743	495	869	582	920	607
Tomsk Region	477	300	364	255	535	275	548	293	388	224
Far-Eastern Federal District	3,115	1,605	3,567	1,986	4,482	2,292	4,681	2,538	4,723	2,628
Republic of Buryatia	279	205	292	250	470	303	533	389	565	410
Republic of Sakha (Yakutia)	578	346	584	386	380	281	752	421	809	462
Trans-Baikal Territory	204	147	283	225	705	390	456	316	415	331
Kamchatka Territory	60	41	67	50	87	54	82	60	93	74
Primorye Territory	885	350	1,044	469	1,209	563	1,307	645	1,385	712
Khabarovsk Territory	334	152	374	197	578	273	527	210	558	227
Amur Region	226	113	379	162	496	208	507	214	429	190
Magadan Region	11	4	12	4	12	6	10	5	16	6
Sakhalin Region	503	219	504	219	513	193	463	249	401	187
Jewish Autonomous Region	30	29	25	24	26	22	39	28	39	28
Chukotka Autonomous Area	3	0	4	1	6	0	6	1	12	2

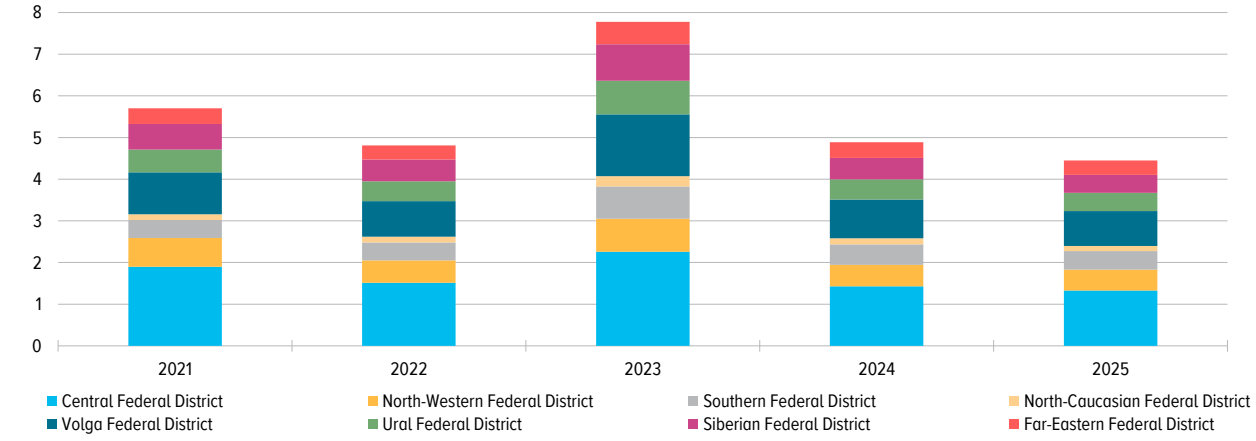
[1] *According to Rosstat.*

4. GRAPHS AND CHARTS

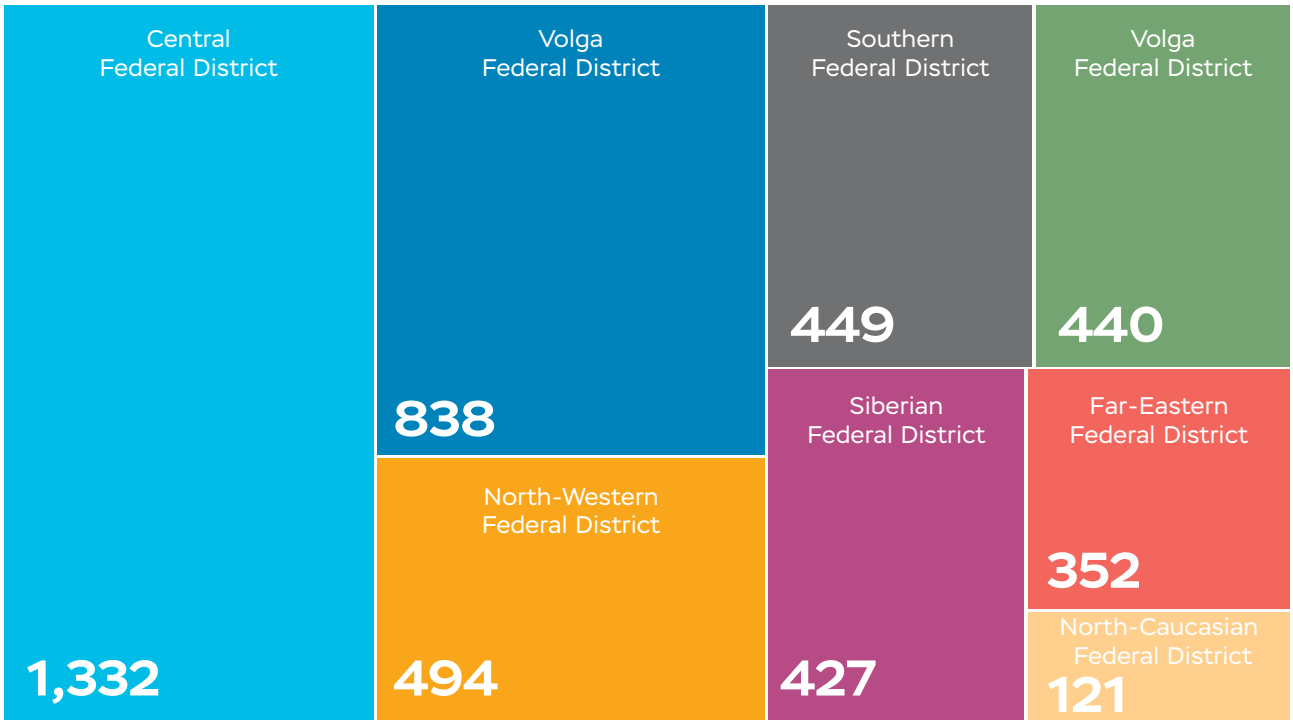
DYNAMICS OF VOLUME OF GRANTED LOANS TO RESIDENT INDIVIDUALS, OF WHICH MLS *Chart 4.1*



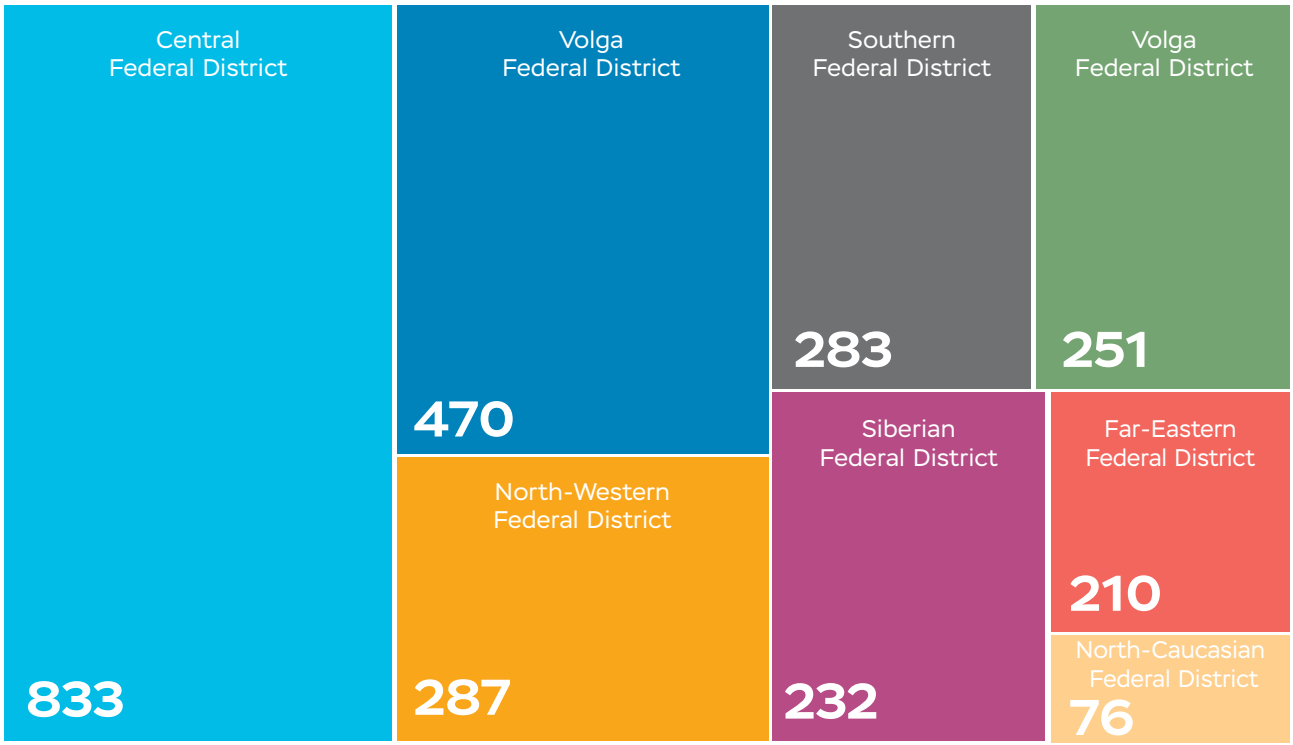
VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS BY FEDERAL DISTRICT *Chart 4.2*
(TRILLION RUBLES)



VOLUME OF MLS GRANTED TO RESIDENT INDIVIDUALS IN 2025 BY FEDERAL DISTRICTS *Chart 4.3*
(BILLION RUBLES)



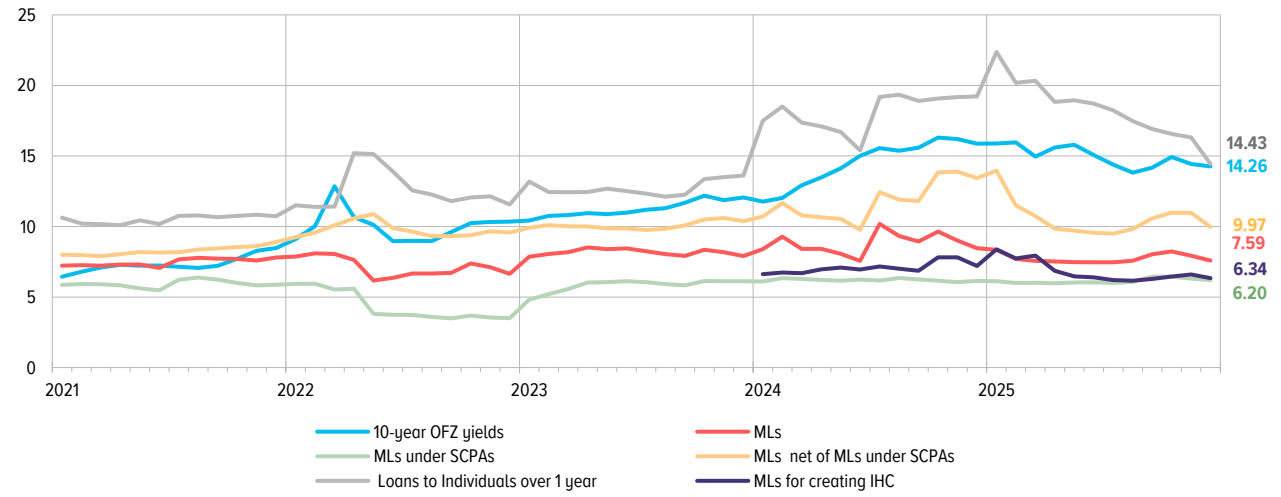
VOLUME OF MLS UNDER SCPAS GRANTED TO RESIDENT INDIVIDUALS IN 2025 BY FEDERAL DISTRICT *Chart 4.4*
(BILLION RUBLES)



DYNAMICS OF INTEREST RATE ON RUBLE TRANSACTIONS

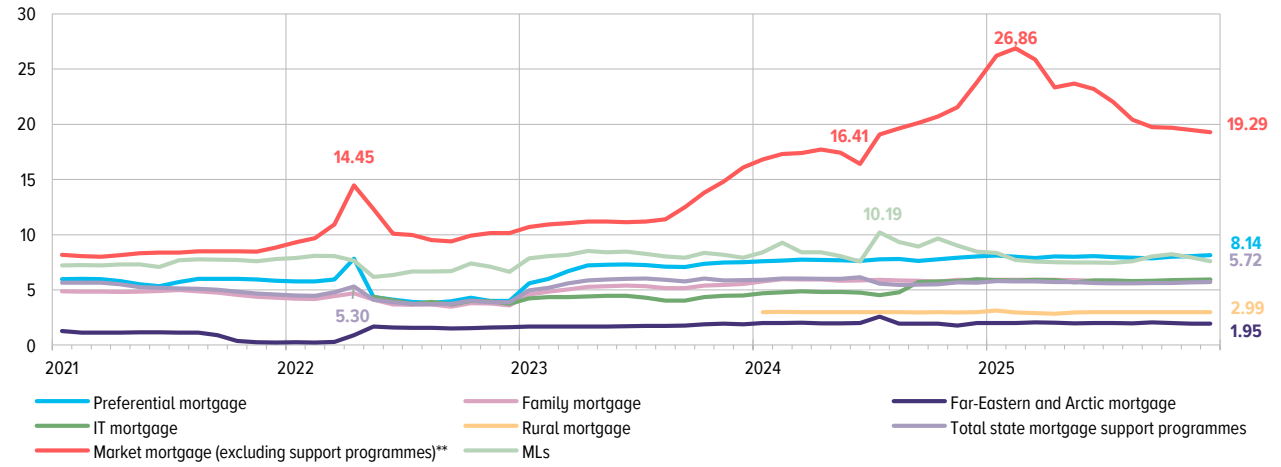
Chart 4.5

(%)



DYNAMICS OF INTEREST RATE ON MLS UNDER STATE SUPPORT PROGRAMMES*

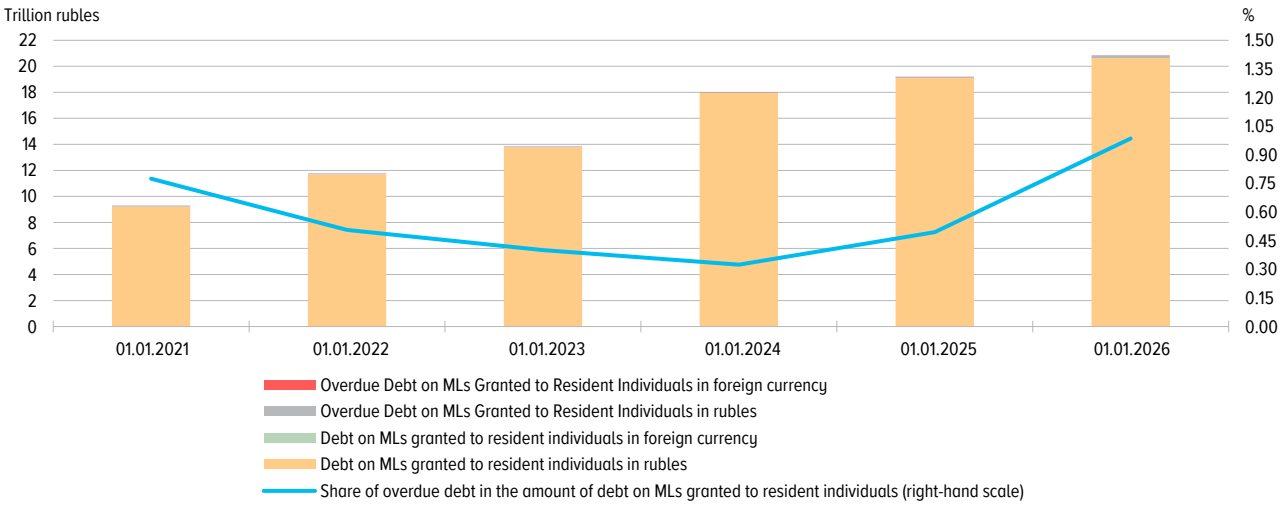
Chart 4.6



** According to DOM.RF, Bank of Russia.*
*** Calculations of the Bank of Russia's Statistics Department. Calculations until 2024 do not take into account the maturity of lending.*

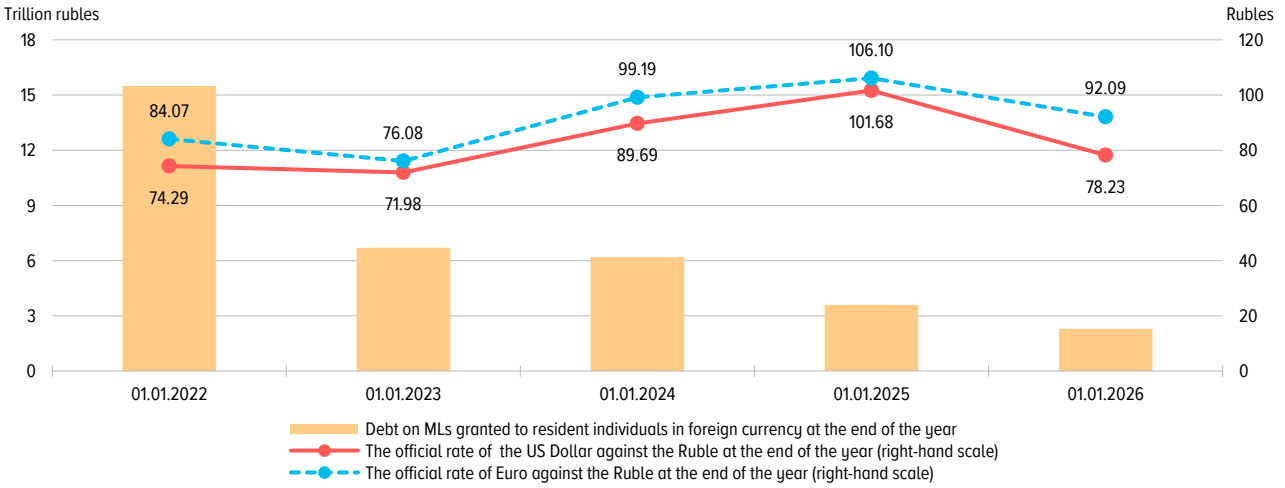
DEBT ON MLS GRANTED TO RESIDENT INDIVIDUALS

Chart 4.7



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

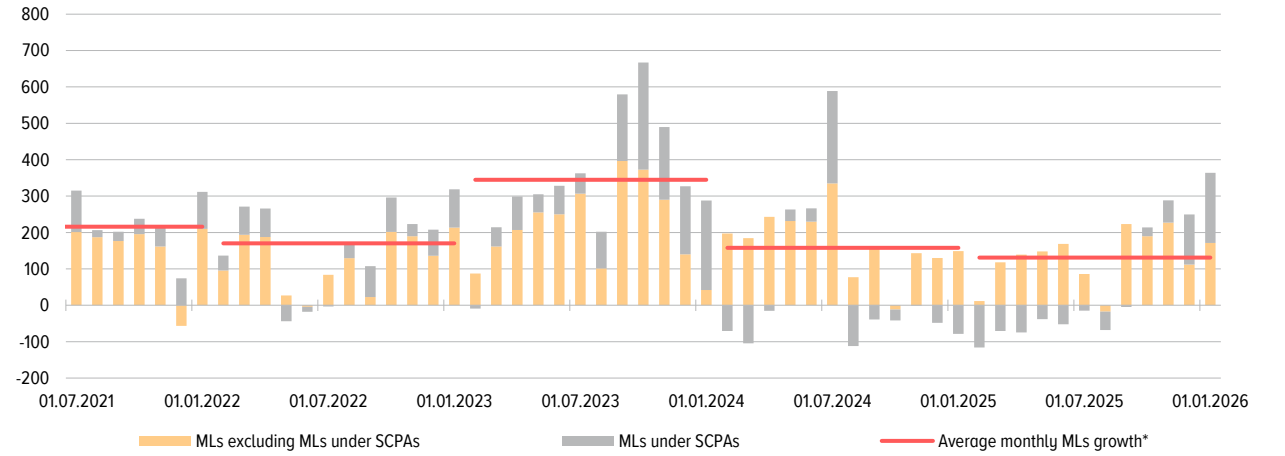
Chart 4.8



DYNAMICS OF CHANGES IN DEBT ON MLS AND ACQUIRED CLAIMS THEREON

(BILLION RUBLES M/M)

Chart 4.9

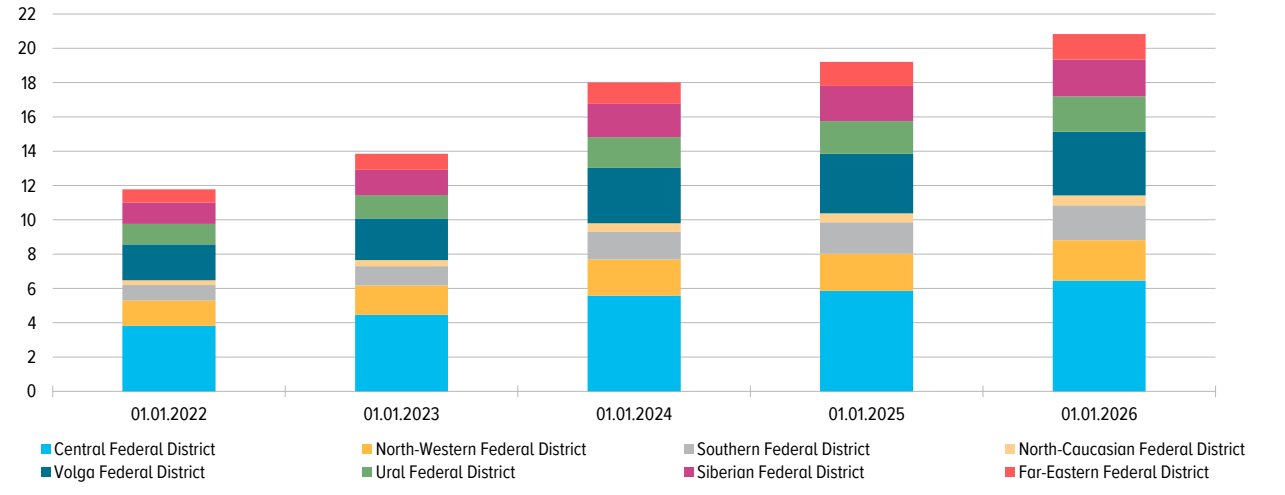


** For 2021, the value is calculated according to the data for May - December.*
Up to 01.05.2021, the indicator was not formed due to the lack of separate data in the reporting of credit institutions.

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

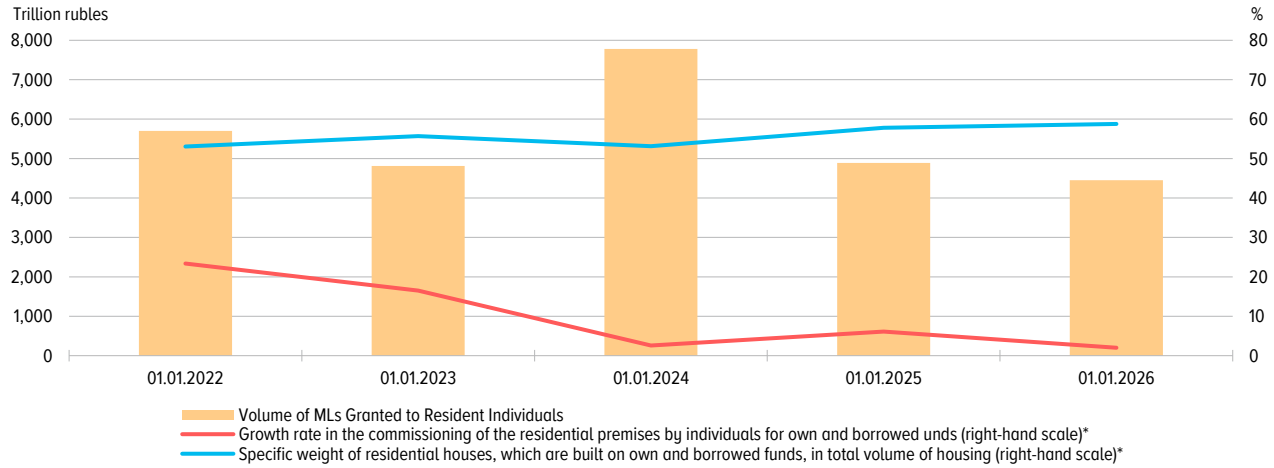
(TRILLION RUBLES)

Chart 4.10



DYNAMICS OF GRANTED MLS AND SELECTED INDICATORS OF THE HOUSING MARKET

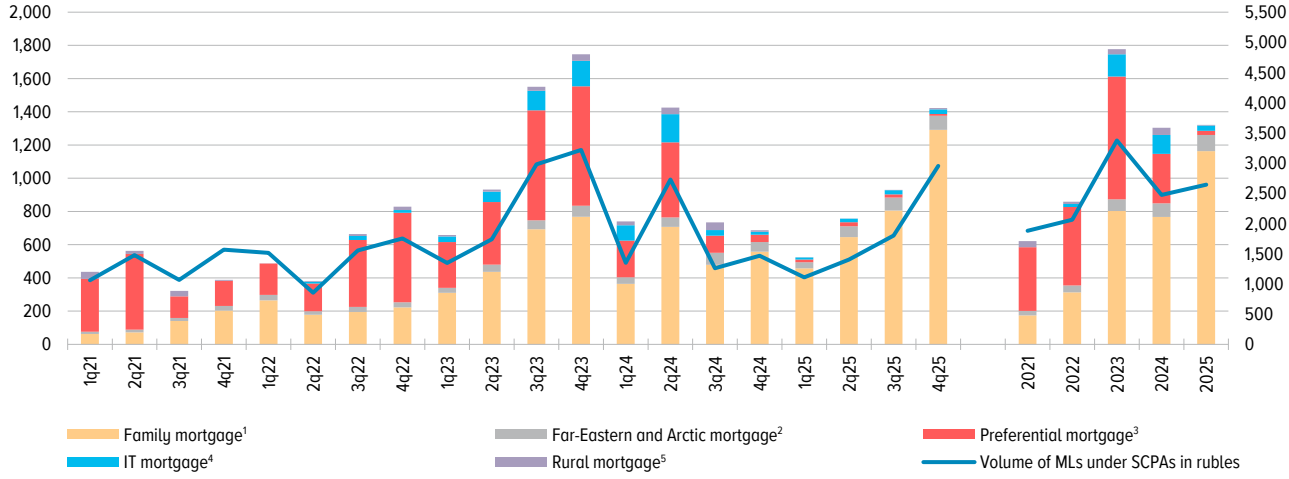
Chart 4.11



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

STATE MORTGAGE SUPPORT PROGRAMMES

Chart 4.12



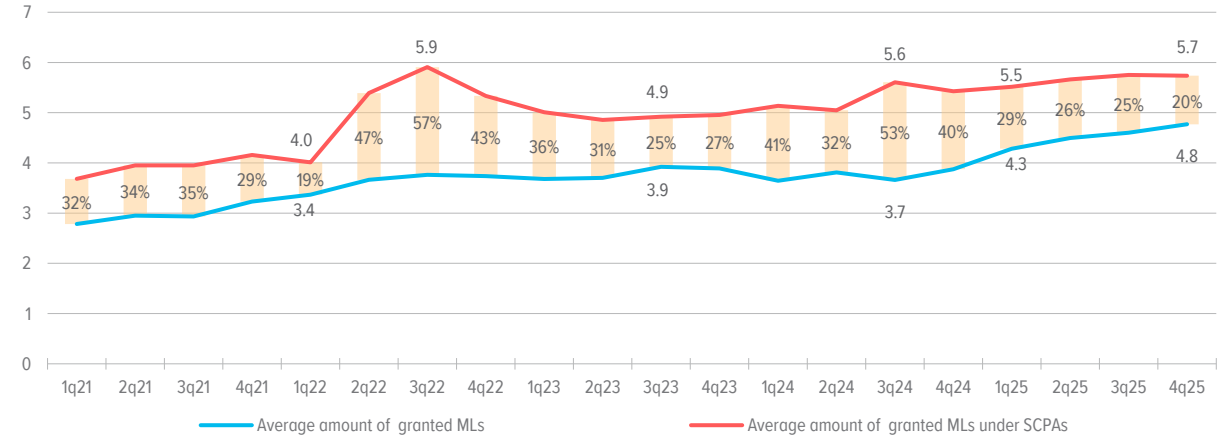
[1] Family mortgage established by Decision of the Ministry of Finance of Russian Federation dated June 28, 2024 N° 24-67381-01460-P.
[2] Far-Eastern and Arctic mortgage established by Decision of the Ministry of Finance of Russian Federation dated May 2, 2024 N° 23-67393-01016-P.
[3] Preferential mortgage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

TOP-10 REGIONS BY PARTICULAR INDICATORS FOR 2025 *Chart 4.13*
(BILLION RUBLES)

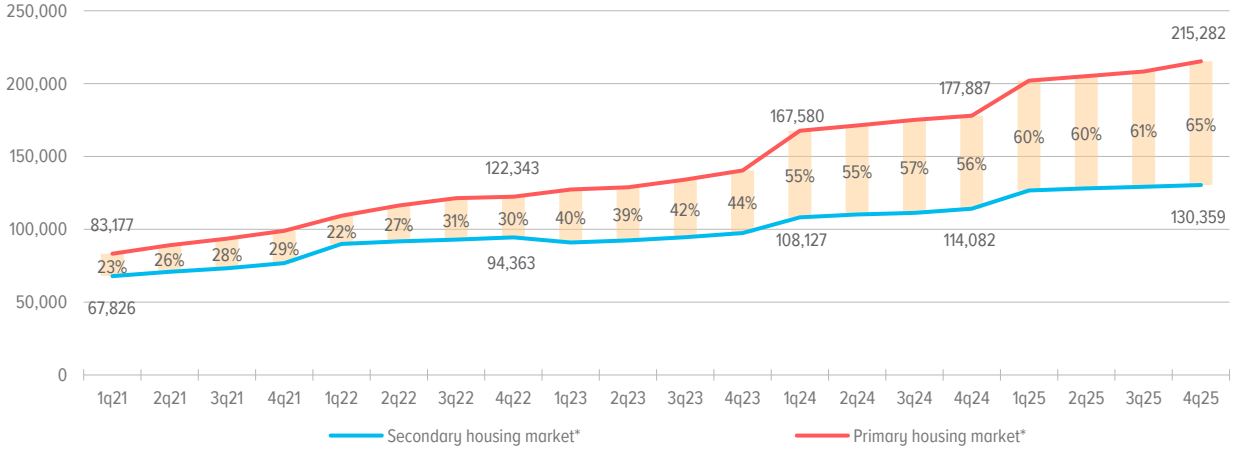
SELECTED INDICATORS' DYNAMICS OF THE HOUSING MARKET ECONOMIC ACTIVITY

Chart 4.14

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



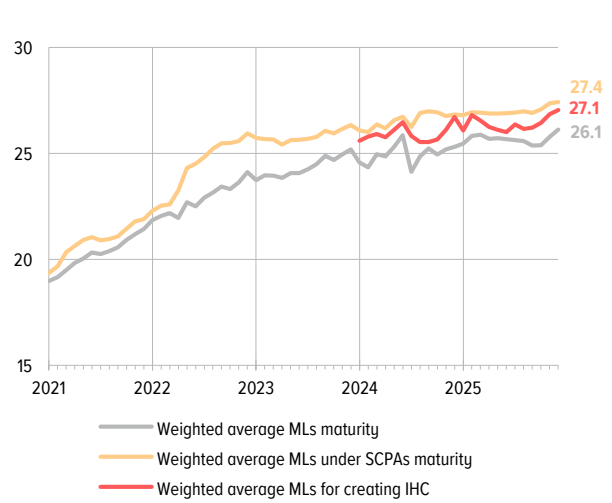
b) Dynamics of average housing prices per square meter in the primary and secondary market (rubles)



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

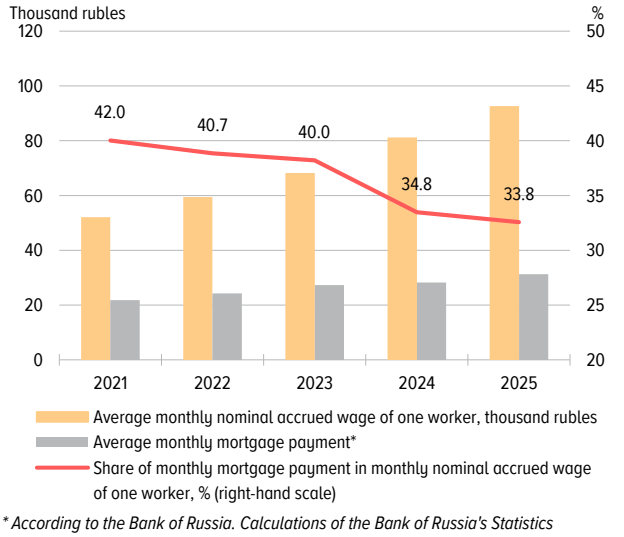
DYNAMICS OF MATURITY ON RUBLE LOANS (YEARS)

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'.

Mortgage loans against the pledge of claims for purchasing and creating individual housing construction objects (MLs for creating IHC) – mortgage housing loans granted for the purchase or creation of

individual residential buildings in accordance with paragraph 2 of Article 16 of the Housing Code of the Russian Federation, including loans for the purchase of land for upcoming housing construction.

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

Number of credit institutions purchasing rights of claim under MLs – the number of credit institutions conducting operations for the purchase of rights of claim for 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 – the number 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/ MLs for IHC) 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/ MLs for IHC) granted to resident individuals – the amount 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 / MLs for IHC) 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 / MLs for IHC) 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 / MLs for IHC) granted by credit institutions since the beginning of the year.

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

Overdue debt on MLs – debt on 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 – the amount of money attracted by credit institution as the result of sale of MLs/claims thereon followed by the issue of securities.

Securitized MLs/claims thereon with the asset kept on the credit institution's balance sheet – volume of MLs/claims serving as a collateral when credit institution issues mortgage-backed securities, with the assets retained on the credit institution's balance sheet.

Volume of funds attracted for securitized MLs/claims thereon 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.

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

MLs for IHC – housing (mortgage) loans for purchasing and creating individual housing construction objects