
336.7

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**THE DEVELOPMENT OF THE RESIDENTIAL MORTGAGE
IN THE REPUBLIC OF CRIMEA AS A NEW BUSINESS ENTITY**

The development of the mortgage lending in the Republic of Crimea as a new business entity was considered. The analysis of conditions of the residential mortgage and the level of its accessibility in the Crimea in comparison with other regions of the Russian Federation was conducted. Special aspects and main problems of the residential mortgage in the Republic of Crimea were marked. The necessity of reinforcement of the government support of the mortgage market's participants is emphasized and the ways for further development are highlighted.

Keywords: housing, mortgage services, residential mortgage, the development of the mortgage lending, the Republic of Crimea, AHML, social mortgage, mortgage with state support.

12% ,
 17,6% 24,1%, — 12,1% 24,1% [5].
 2014 ,
 . 1 , ,

1.

*

, % (360)	13,99	14,5-17,5	20-24
, %	20	20-39	15-30
,	20	30	5

* [8, 9, 10].

2014 :
 • 14,95% (30%),
 • 19,9% (50%),
 • 11,95% (10% 30%) —

2015

• « » (— 3 4,5 3 15 13,99%
 — 20%).
 • « 3 » (— 3 10 16,99% — 30%).
 • « » (— 2,4 20 11,95%
 — 10% , 30%) [8].

2015
 1.02.2015 1.09.2015 () . 2.

2.

(01.01.2015 01.09.2015) *

	1.02.	1.03.	1.04	1.05	1.06	1.07**	1.08	1.09
-	12	18	21	36	51	51	129	162
-	75	84	94	110	127	127	213	245
, %	0,02	0,01	0,01	0,01	0,01	0,01	0,02	0,02
-	5	9	11	18	26	26	55	75
-	2 400	2 000	1 909	2000	1 962	1 962	2345	2160

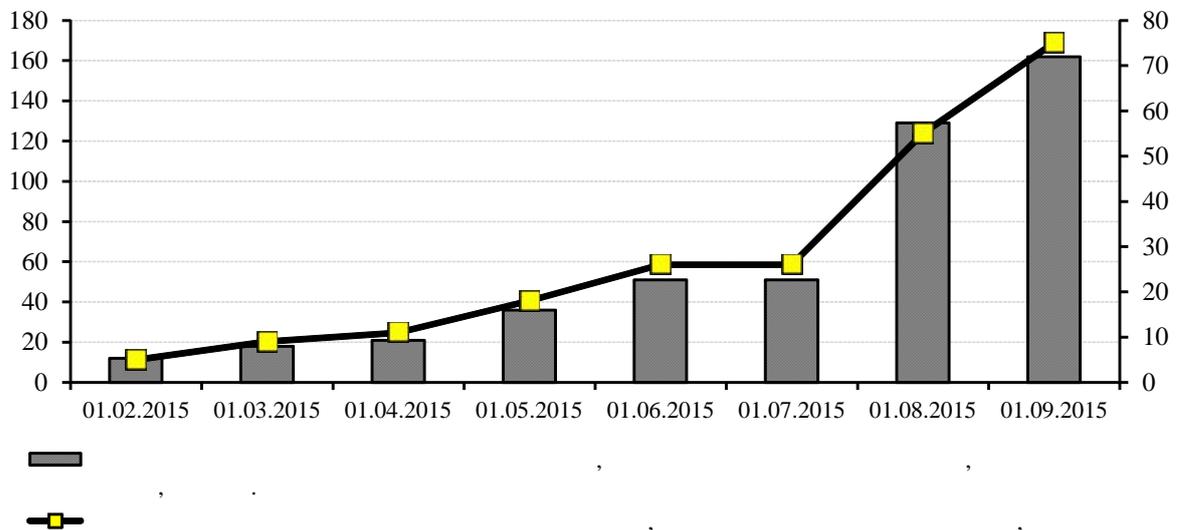
* [7].

** 1.07

1.06 1.07.

. 2, 12
 2015 . 162
 — 5 75 .

. 1.



. 1.

()

01.09.2015 . 2160 . 2000 .

0,01 % 0,02% .

1,64% .

3.

(I 2015) *

/			
1		51	447 088
2		26	280 485
3		1962	1642
4		1,4	85,6
5	1- , (.1 / .4)	36,43	5 223
6		12 119	27 331
7	, %. (.6 × 12 × 100 / .3)	7,4	20,0

*

[7]

.3.

.3

320

143,37

2,26

2,7

75

4500000

78

«...» 2015-2020 [11].

«...» 2015-2020 [11].

- «...»;
- «...»;
- «...»;
- «...»;
- «...».

«...» 2015-2020 :
 691,82
 «...» — 357,92
 «...» — 14,41 ; «...» — 343,51
 — 0,78 ; — 105,31
 — 228,59 [11].

2015 67,4
 («...») 100%
 (.4).

4.

«...»*

	-	-	-
«...»	10,9%	3-30	10%
«...»	10,9%	3-30	10%

*

«...» (10,9%)
 — 10%
 ()

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