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## **PRIORITY BANKING SYSTEM DEVELOPMENT: MORTGAGE LENDING IN RUSSIA**

The article substantiates the need to consider the role of the modern banking system, the basics of market economy progress and development where the banking system and credit relations on the mortgage market contribute to social and economic development, ensuring the improvement of living standards through the state mortgage programs operating at federal, regional and municipal levels.

*Keywords:* banking system, socio-economic development, mortgage lending, mortgage, mortgage programs, economic growth.



11%, 2015

10 %.

10,9%

1. « »

10% 30 « »

12,75% — 20% ( ) 50% 13,25% —

50%, 13% — , ( ) 10% ( ) 20%.

« » 11,5% , 20% : « 30 . 50%

« 14% — 20% ( ) 50% [3]. 13,75% —

2. [7].

: « - : » , « » « » . 9,9%

10%,

25 1 2017

20% [3].

1. « — » .

35%

40% — 18 35 ,

2011-2015 ,

2. 2020 « » .

( 8,5% 11,25% ) ,

: 3 000 000

13 500 000 25

125

-2015- 4

: , , -24.  
 2015  
 245 880  
 [6]. 2014  
 3. 5,5  
 4. 2015 453 026  
 5. «  
 ».  
 10 30  
 1 :  
 [7].  
 30% 70%  
 1,5% 5%  
 [5].  
 1.

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2. ; ; ( 2 ),

3.

4.

1. // : , , . — 2014. — 3. — . 106-113. /

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