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336.763

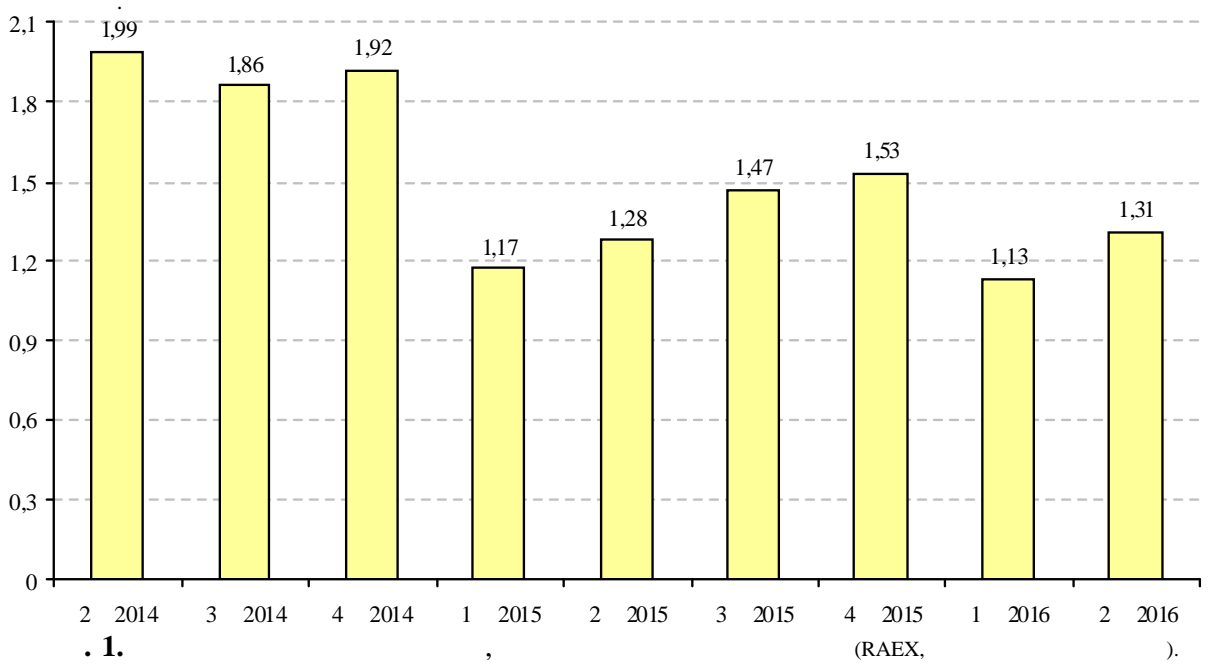
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## THE LENDCREDITING PROBLEMS OF SMALL AND MEDIUM BUSINESS IN RUSSIAN FEDERATION

High level of development of small business contributes to the development of branches of economy, increase of employment of population, market saturation with consumer goods, balance of structure of reproduction with the changing needs of consumers and maintain competition in the economy. In modern conditions for small businesses is very important is the possibility of access to credit. In turn, most Russian banks lending to small businesses is one of the priority activities. But at the same time, the lending always carries certain risks for the Bank and, as a consequence, difficulties in obtaining it for businesses. The article examines the problems of granting loans to small and medium businesses, as well as certain aspects that reduce the availability of bank borrowed funds. The estimation of modern condition of the crediting segment of small and medium business subjects is given by commercial banks. The factors constraining the development of this economy sector are determined.

*Keywords:* small and medium business crediting, loan repayment, availability of borrowed funds, credit problems.

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 2015 4  
 , 18 ,  
 ,  
 ,  
 15 %.  
 2016 2,4 , 0,6 %  
 2015 ( . 1).



. 1.  
 (RAEX, ).  
 ( (+8%  
 1,4 %) 01.07.2015) [3].  
 2014 30

2015 15-20 % 8% [3].

[2].

« » [3].

[5].

1) ;

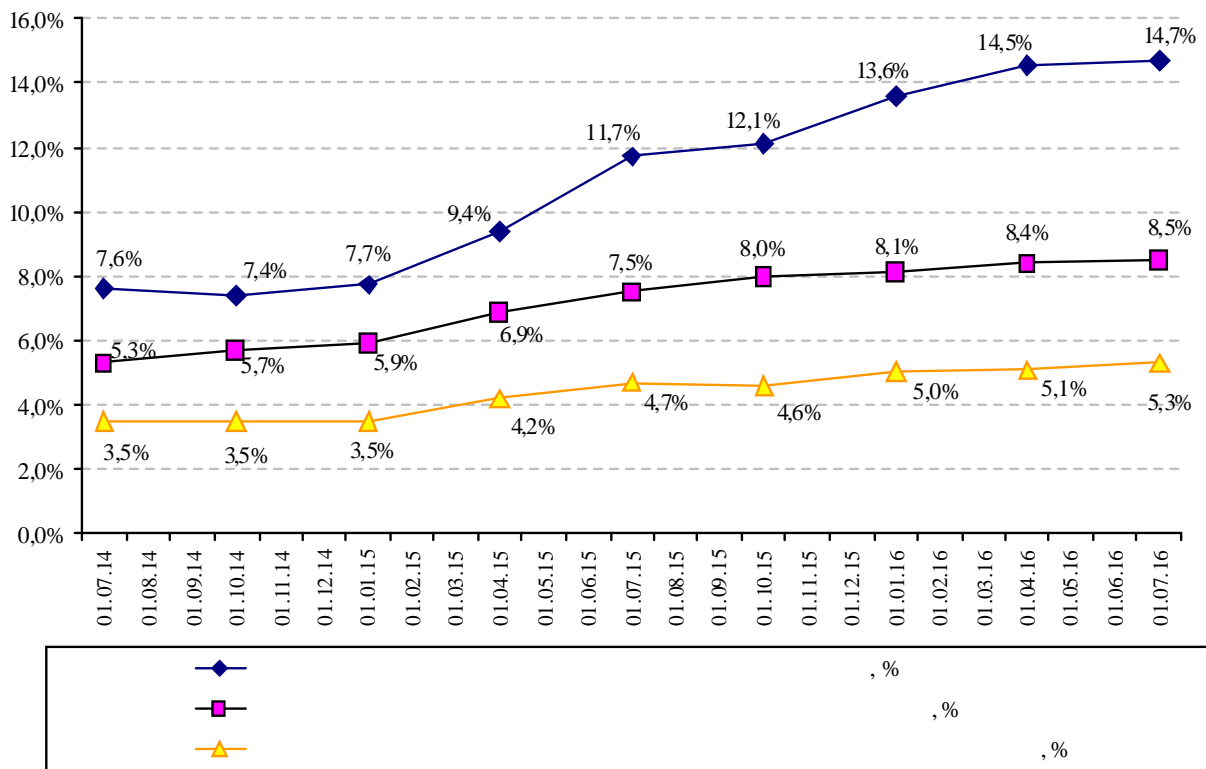
2) ( ) [1].

« »

1 50 300 « » [1].

2015 13,6 % ( ).

01.07.2016 15,2 % (+3,5 . . .), (8,5 %), (5,3 %) ( . 2).



. 2.

(RAEX,

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« »

20 ,

1998 2008 .

[4].

2-3

16,5 % , 2015 .,

2016 .

16-

1 16,2 % ) [3].  
2016

2,5-3 . . ( . 3).  
16,4%  
1 (

10%.

