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336.71; 336.73; 336.77

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**ACTUAL PROBLEMS OF BANKING CONSUMER LENDING  
IN THE RUSSIAN FEDERATION**

Topicality of the research consists in search of ways of development of market of banking-consumer lending, including improving the efficiency of the credit portfolio of Russian banks. The current state of the market is characterized by a reduction in newly issued loans and a growing volume of overdue debts on previously issued loans, while its importance for the development of the Russian economy is paramount, as it affects various aspects of activities of economic agents involved in the lending process. A study conducted by the authors, based on the results of the analysis of scientific works in the field of efficiency of Bank consumer lending, as well as the results of the statistical analysis. Factors that have a significant impact on the Bank lending process. In particular, the decline in income of the population and high interest rates of interbank-sky lending characterise the risks of the external environment, while the Bank's resource potential and policy with respect to customers are parameters that are amenable to management. From-mechana low efficiency of the regulatory framework governing the bankruptcy of individuals. Identified the importance of customer loyalty in the modern conditions of increased competition in the banking market.

Confirmation of achieving the objectives the study made a list of the obstacles to market development and ways of their solution: stricter regulations in terms of fixing interest rates regardless of the actual values and the average period; use of banks in the development and realization of products of the principle of customer focus; improving legislative acts in the field of bankruptcy of natural persons.

*Keywords:* consumer credit, bank, interest rate, factors, customer focus, individual bankruptcy

( — );

( 2016 ) 92,8 %; [6],

(2014–2016) 2 %

( . . . , T. . . )

[4], . . . [5], . . . [2], . . . [24] [8], . . . [1], . . . [24],

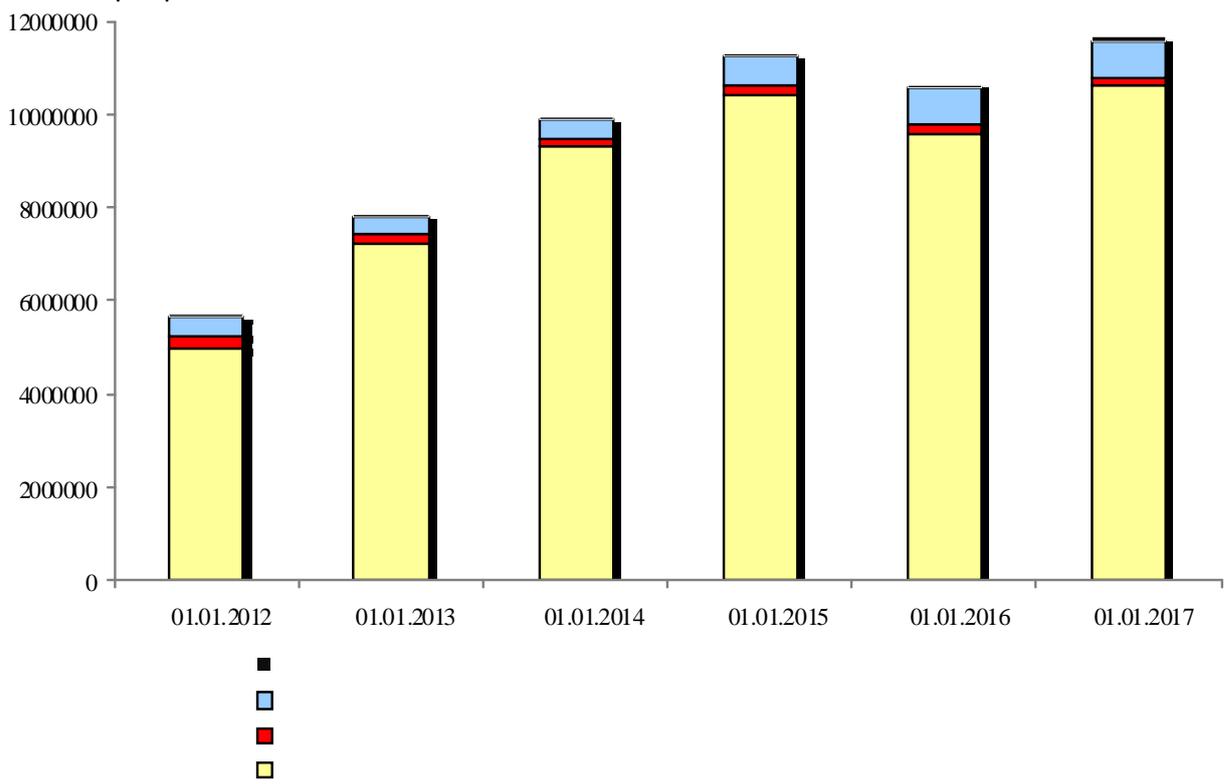
[9].

[8].

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01.01.2017 ..  
10 773 733 . ( 154 524 )

.1.

( [16] )

2011 (+ 36,2 % 2015 2010 ),  
2008-2009 . 2012 2014  
2016

2015 10,24 %, 11,03 %, 2014 2,25 %, 154 524 , 2014 — 8,1 %; 2012 2013 4,05 % 4,42 % ( .1).

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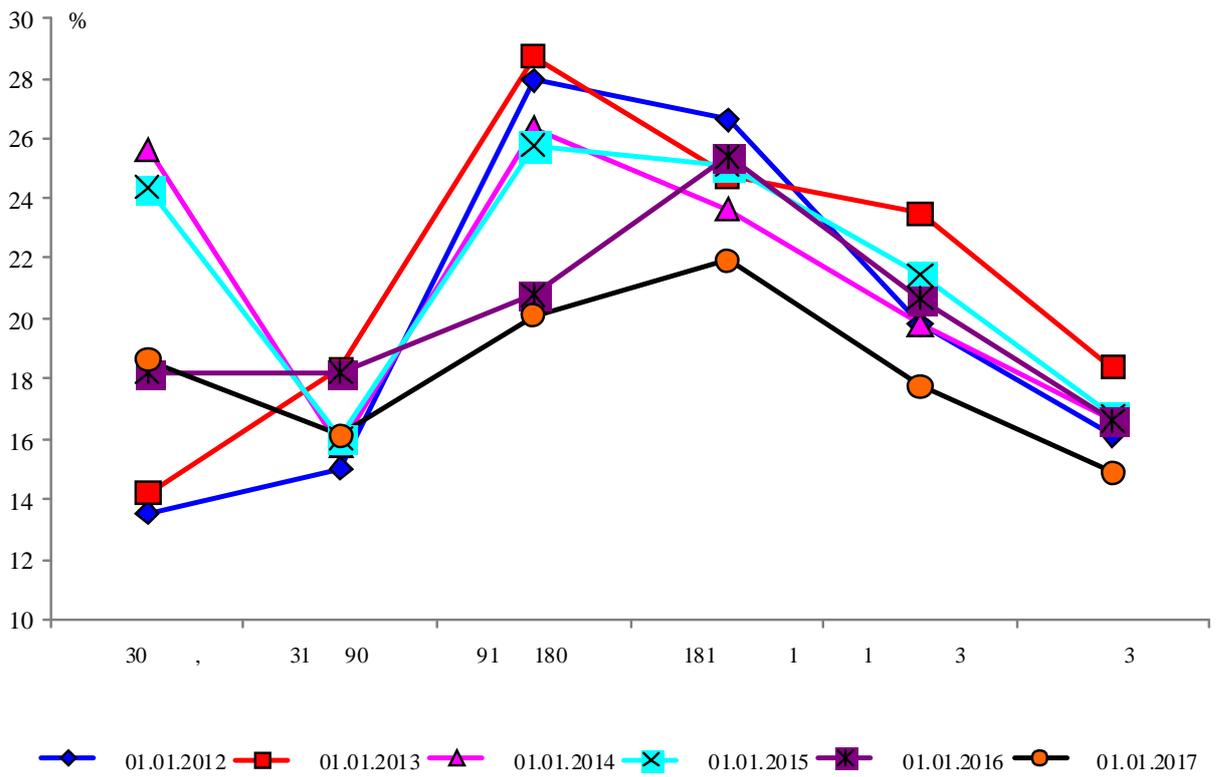
		, %	01.01.2012 ., %
01.01.2012	5 438 651	49,04	—
01.01.2013	7 226 423	33	33
01.01.2014	8 778 163	21,47	61,40
01.01.2015	8 629 722	-1,7	58,7
01.01.2016	5 861 342	-32,1	7,8
01.01.2017	7 210 282	23,0	32,6

\* C [16]

01.01.2012 2014 61,4 %; 01.01.2016 01.01.2012 7,8 %, 2016 2015 2013 (8 778 163 .— 2015 ( )» 6 ( ) 353- 21.12.2013 . « [23]. 29.04.2014 . 3249- « ( ) ( )» [19].

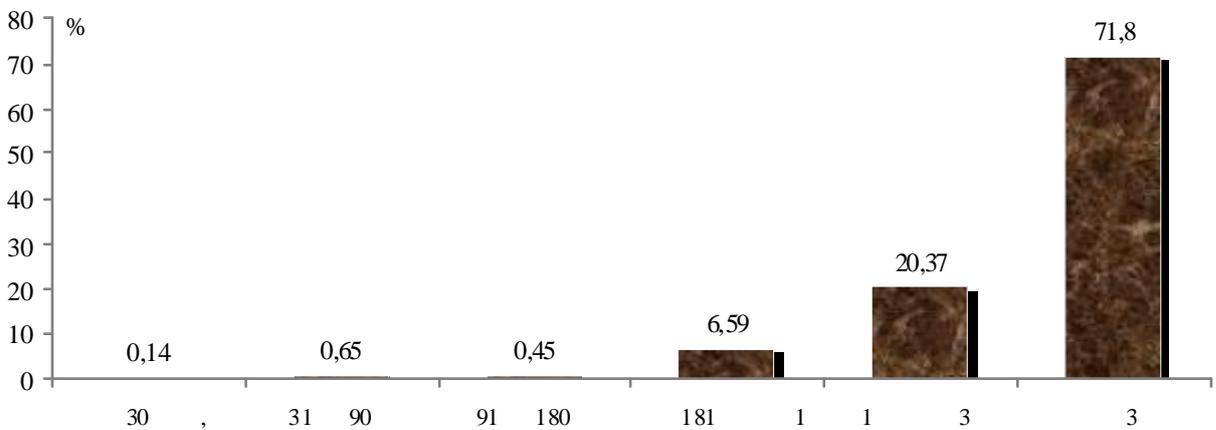
2.

( ) 2016 90 , 2011–2015 , 2, 01.01.2017 . ( .3) 3 .



.2.

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.3.

01.01.2017 . ( [18] )

01.01.2017 .

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\* [11]

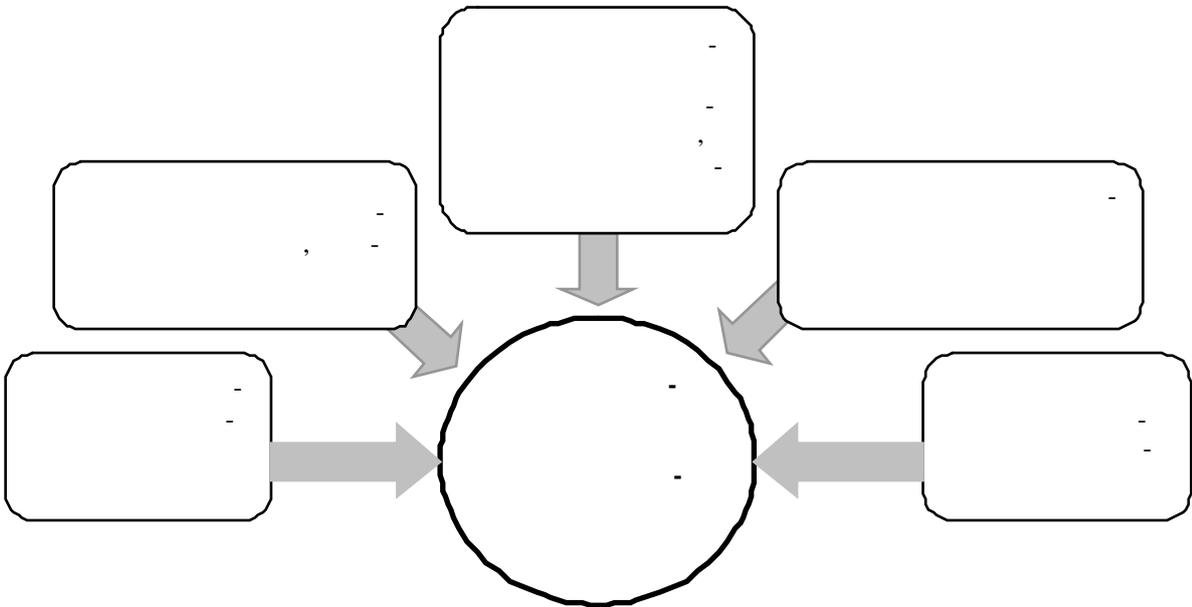
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( 847);

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[19],

- 100–200 ;
- 10 —2% (
- 5.



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[9].

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27.07.2006 152- «

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1. — 2015. — 1. — .34–37. //
  2. , 1998. — 448 .
  3. [ article/n/spetsifika-bankovskogo-sektora-rossii-i-stepen-konkurentnosti-ego-sredy ( : 25–27.12.2017).
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  5. — 2016. — 1. — .105–113. //
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  8. // /
  9. — 2017. — .236–242. // — 2015. — 9. — .46–51.
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  15. — : www.cbr.ru/statistics/?PrId=int\_rat&ch= PAR\_222#CheckedItem ( : 25–27.12.2017).
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