

Gorovets Natalya Alexandrovna,

Senior lecturer of the Department of Business Finance and Insurance,
Institute of Economics and Management (structural subdivision),
FSAEI HE «V.I. Vernadsky Crimean Federal University»,
Simferopol, Russian Federation.

RUSSIAN LEASING MARKET: CURRENT STATE AND DEVELOPMENT TRENDS

The article justifies the necessity for the development of leasing in Russia, identifies legal and regulatory problems that impede the development of the leasing business, the directions for reforming this market segment that can lead to its greater transparency, organization and reliability. This article reviews the main market indicators that significantly have grown over the past three years, and show consolidation and concentration of the market by large leading state leasing companies and companies belonging to banking groups or affiliated with banks. The increase in servicing major infrastructure projects in important strategic areas of the economy by companies with government support, the interest of banks in diversifying their activities, expanding their client base by financing leasing companies, and government programs on concessional lending, had a decisive impact on market growth and consolidation. These processes also led to the leasing business efficiency growth, the operational leasing share increase, the banking channels for sales of leasing products expansion, the increase in borrowed sources of financing for companies, etc. State support programs in the retail segment of the market, especially in motor transport, had also a positive impact.

Keywords: leasing market, indicators, regulation, reforming, consolidation, concentration, governmental support.

2017 .) 47,3 %, 17,9 %, 60 %. 9, 4,3 [1].

(2014 .)

7,2 %
— 15–30 %,

[2].

•

•

•

3000

200

[3].

(),

100

« »

2016 .

(§ 6
N 164- «

()) 26.01.1996 . 14- [4],
()»[5],

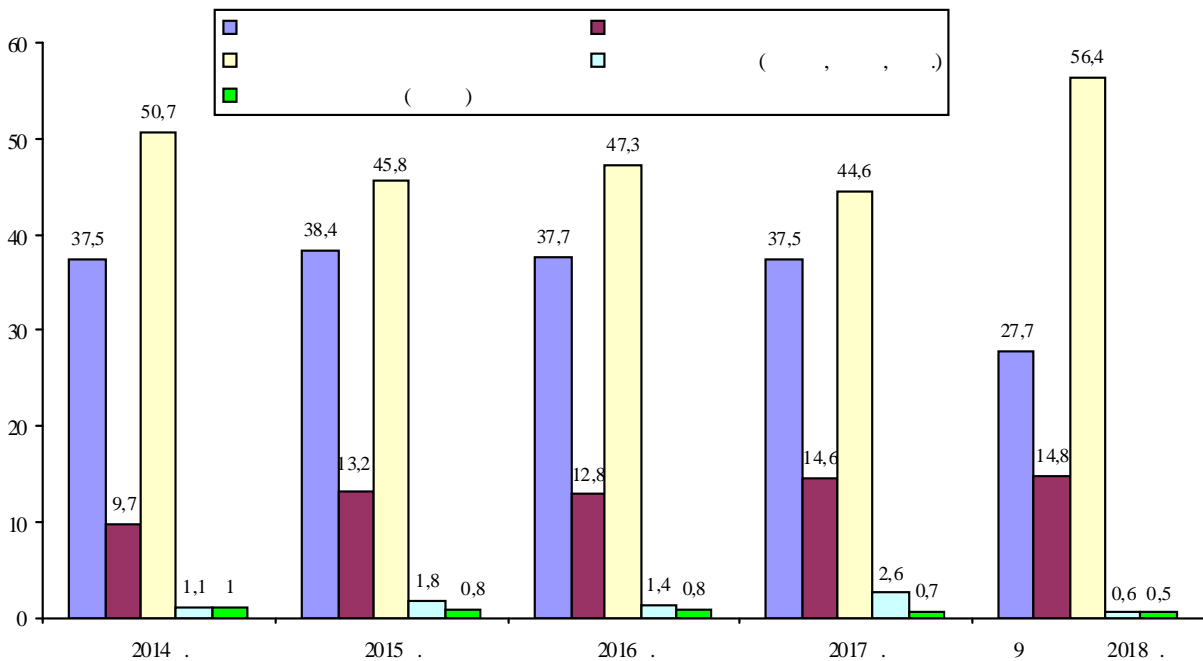
(29.10.1998

1.	2012 .	2013 .	2014 .	2015 .	2016 .	2017 .	⁹ 2018 .
), (-	770	783	880	545	742	1095	1010
, %	3,9	1,7	-13,2	-19,9	36,1	47,5	42,3 2017 .
-	1320	1300	1000	830	1150	1620	1650
, %	1,5	-1,5	-23,1	-17,0	38,6	40,9	44,7, 2017 .
-	118	151	172	124	141	190	177
, %	—	27,1	13,9	27,9	13,7	34,8	36,2, 2017 .
. 12,1 2011	11,2	8,6	5,8	6,7	8,2	8,5	9,3
, %	-7,4	-23,2	-32,6	15,5	22,4	3,7	5,7, 2017 .
-	560	650	690	750	790	870	700
, %	3,7	16,1	6,2	8,6	5,3	10,1	2,9, 2017 .
	640	780	660	590	740	950	830
, %	13,2	21,9	-15,4	10,6	25,4	28,4	30,7, 2017 .
-	2530	2900	3200	3100	3200	3450	4100
, %	36,0	14,6	10,3	-3,1	3,2	7,8	19,0 2017 .
, %	1,1	1,1	0,9	0,7	0,9	1,2	1,4

* [7-9].

2012 . — 11,8 . (12,1 . 2011 .) [7]. 9,3 . 01.10.2018 .,

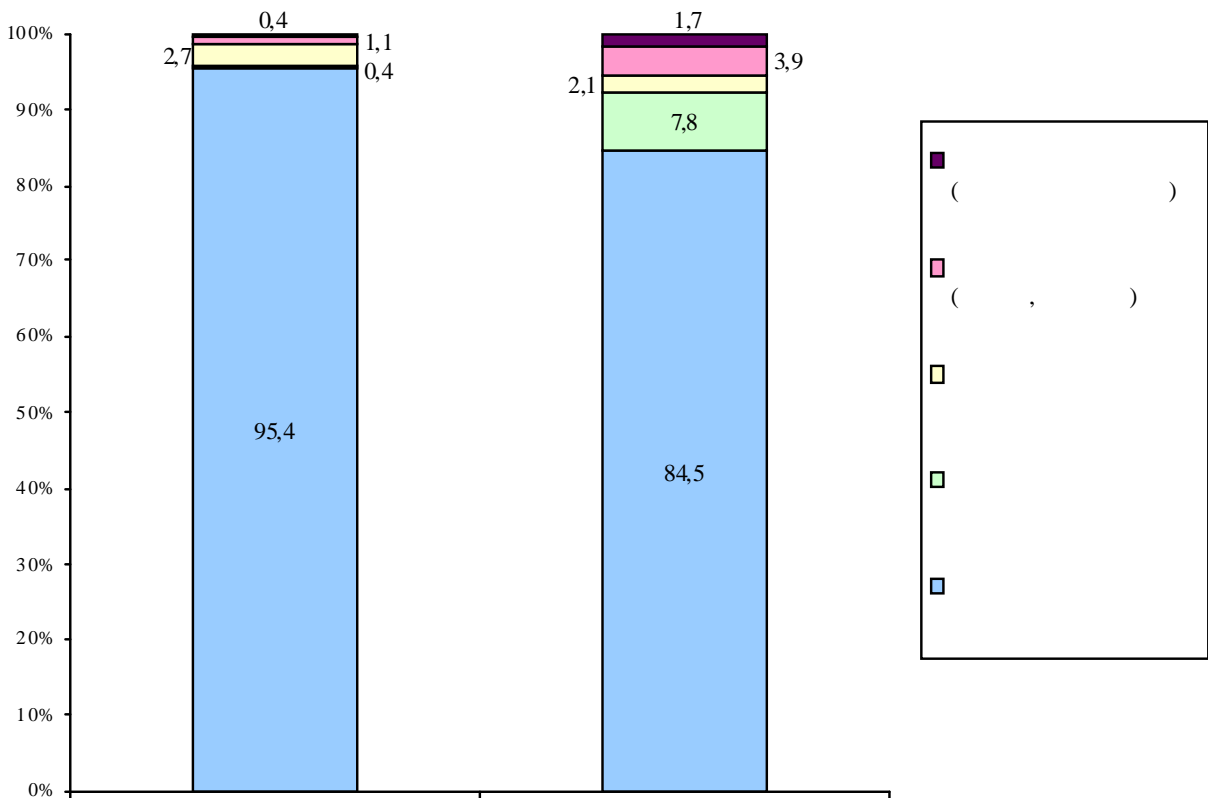
, 4,1 . ., 01.10.2018 -
(), « », « » —
5 % [9].
(. .3),



.1.

[8-9).

(, ,) , %



.2.

2013 .

2017 .

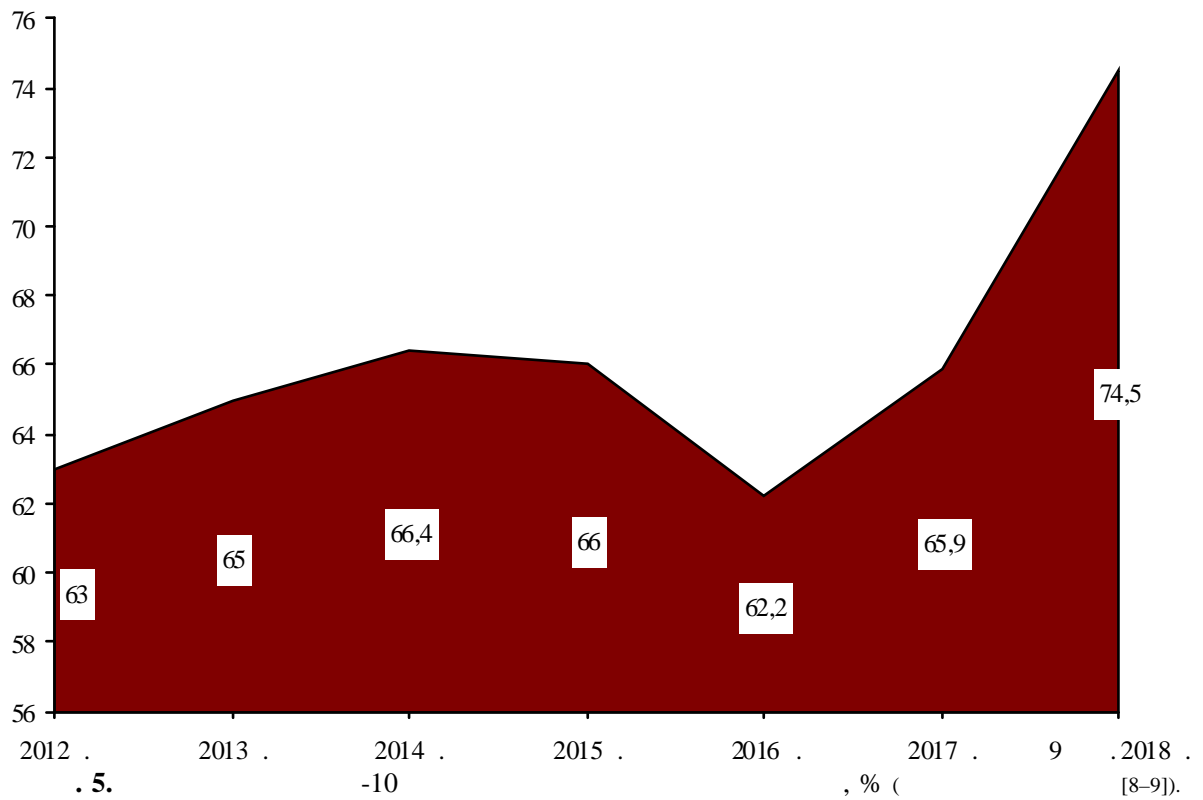
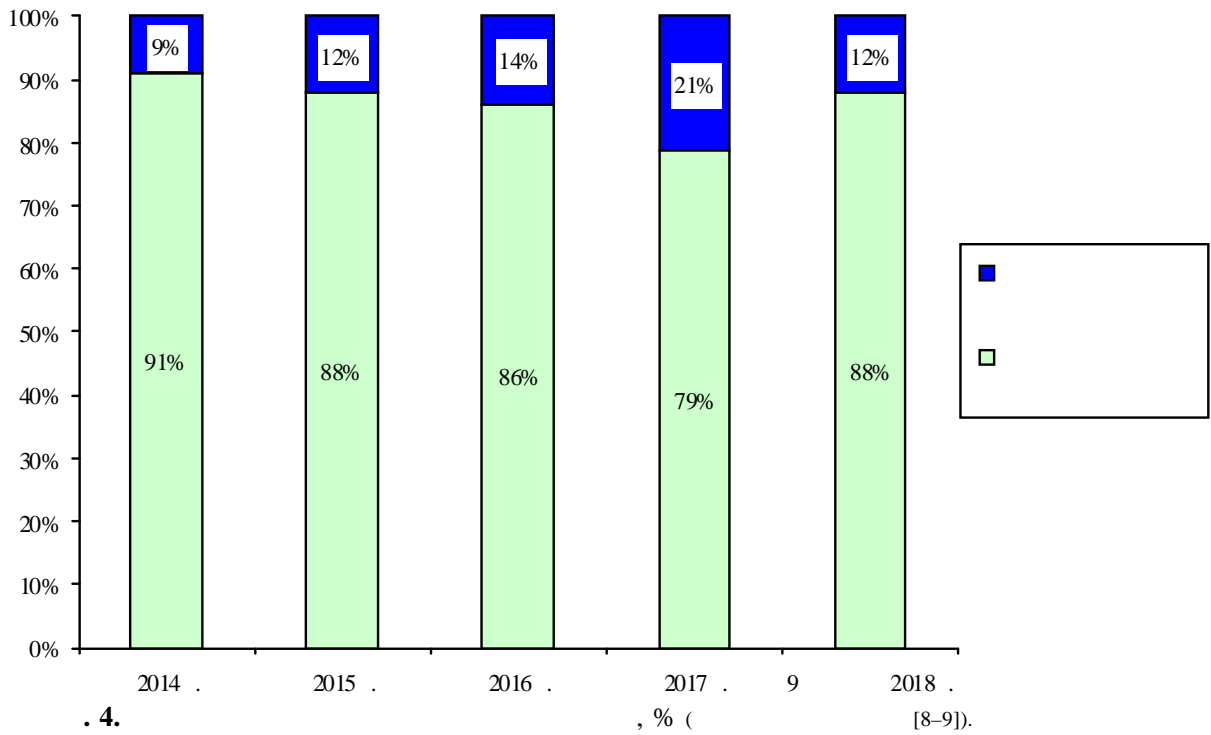
(

[9]).

01.10.2018 . 74,5 % (. 5).

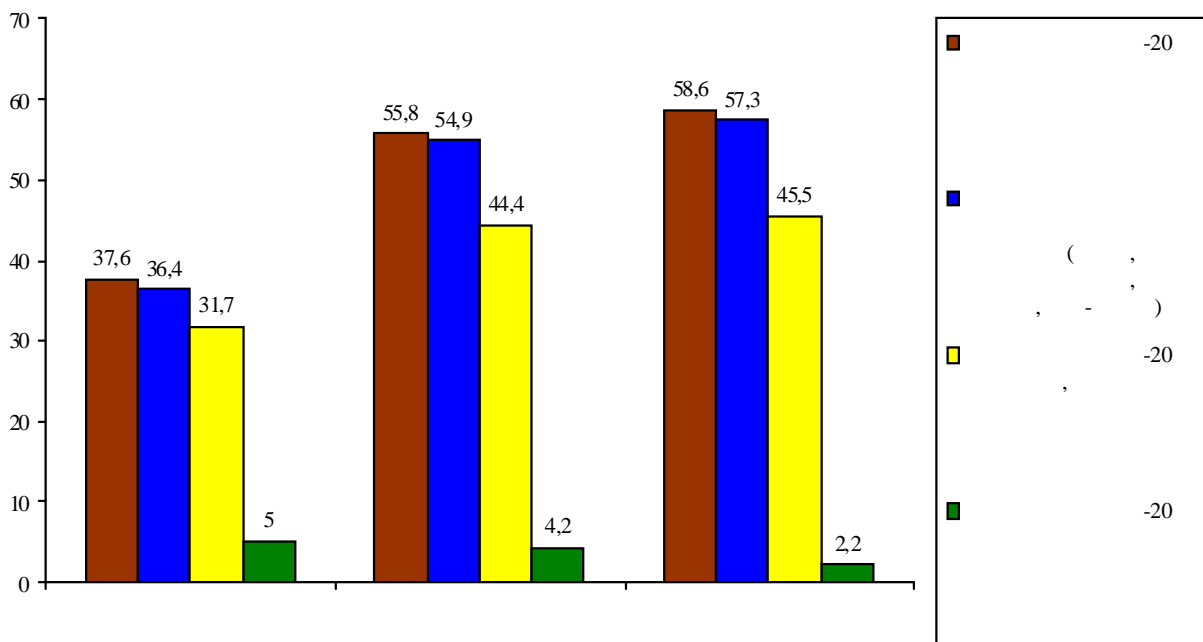
-10

114



(. 6).

36,4 %, (, 54,9 % , , - , 57,3 % -



.6. 9 2018 .

, % (« » [9]

97 % , 98 %

31,7 %, 44,4 %, 45,5 %

92 % , 95 % , 97 %

1,4),

2011 .,

9 2018 .

57 %

36 %,

(, , -)

55 %

-20

30 %, 44 %, 45 %

1. []. — : 21–25.01.2019).
www.gks.ru/wps/wcm/connect/rosstat_main/rosstat/ru/statistics/enterprise/fund/# (: 21–25.01.2019).
2. []// : dcenter.hse.ru/data/2017/01/13/1115379811/ %20 %20 %202016.pdf (: 21–25.01.2019).
3. []// . — : www.vedomosti.ru/finance/articles/2017/05/29/691812-tsentrobank-smyagchil (: 21–25.01.2019).
4. 26.01.1996 . 14- (.30.12.2018 .)[]// : www.consultant.ru/document/cons_doc_LAW_9027/2cfb5892fd19fc9d0518b78e77baf97db30f5ca7/ (: 21–25.01.2019).
5. () : 29.01.2002 . 10- (.16.10.2017 .)[]// . — : www.consultant.ru/document/cons_doc_LAW_20780/ (: 21–25.01.2019).
6. []// « » : www.all-sro.ru/news/samoregulirovanie-otrasli-lizinga-otkladivaetsya_171504630 (: 21–25.01.2019).
7. 2014 []// . — : docviewer.yandex.ru/ (: 21–25.01.2019).
8. -2017: []// . — : www.banki.ru/news/daytheme/?id=10409270 (: 21–25.01.2019).
9. 9 2018 : []// . — : raexpert.ru/researches/leasing/9m2018/part1 (: 21–25.01.2019).

СПИСОК ЛИТЕРАТУРЫ

1. Ofitsial'nyy sayt Federal'noy sluzhby gosudarstvennoy statistiki [Elektronnyy resurs]. — Rezhim dostupa: www.gks.ru/wps/wcm/connect/rosstat_main/rosstat/ru/statistics/enterprise/fund/# (data obrashcheniya: 21–25.01.2019).
2. Beregatnova Ye.V. Rynok lizinga RF: sostoyaniye, perspektivy / Ye.V. Beregatnova [Elektronnyy resurs] // Vysshaya shkola ekonomiki. — Rezhim dostupa: [dcenter.hse.ru/data/2017/01/13/1115379811/Rynok %20lizinga %20RF %202016.pdf](http://dcenter.hse.ru/data/2017/01/13/1115379811/Rynok%20lizinga%20RF%202016.pdf) (data obrashcheniya: 21–25.01.2019).
3. Tsentrobank smyagchil reformu lizinga [Elektronnyy resurs] // Vedomosti. — Rezhim dostupa: www.vedomosti.ru/finance/articles/2017/05/29/691812-tsentrobank-smyagchil (data obrashcheniya: 21–25.01.2019).
4. Grazhdanskiy kodeks Rossiyskoy Federatsii ot 26.01.1996 g. 14-FZ (red. 30.12.2018 g.) [Elektronnyy resurs] // Konsul'tantPlyus. — Rezhim dostupa: www.consultant.ru/document/cons_doc_LAW_9027/2cfb5892fd19fc9d0518b78e77baf97db30f5ca7/ (data obrashcheniya: 21–25.01.2019).
5. O finansovoy arende (lizinge): Federal'nyy zakon ot 29.01.2002 g. 10-FZ (red. 16.10.2017 g.) [Elektronnyy resurs] // Konsul'tantPlyus. — Rezhim dostupa: www.consultant.ru/document/cons_doc_LAW_20780/ (data obrashcheniya: 21–25.01.2019).
6. Samoregulirovaniye otrasli lizinga otkladyvayetsya [Elektronnyy resurs] // Informatsionnyy portal «Vse o SRO». — Rezhim dostupa: www.all-sro.ru/news/samoregulirovanie-otrasli-lizinga-otkladyvaetsya_171504630 (data obrashcheniya: 21–25.01.2019).
7. Rynok lizinga po itogam 2014 goda [Elektronnyy resurs] // Ekspert RA. — Rezhim dostupa: docviewer.yandex.ru/ (data obrashcheniya: 21–25.01.2019).
8. Lizing-2017: dvizheniye vverkh [Elektronnyy resurs] // Banki.ru. — Rezhim dostupa: www.banki.ru/news/daytheme/?id=10409270 (data obrashcheniya: 21–25.01.2019).
9. Rynok lizinga po itogam 9 mesyatsev 2018 goda: konsolidatsiya v deystvii [Elektronnyy resurs] // Ekspert RA. — Rezhim dostupa: raexpert.ru/researches/leasing/9m2018/part1 (data obrashcheniya: 21–25.01.2019).

9 2019

3 2019