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FEATURES OF MORTGAGE LOANS OF THE RUSSIAN FEDERATION IN THE REGIONAL SECTION

The article examines the theoretical foundations of the functioning of mortgage lending and highlights its inherent features. The role and importance of mortgage lending for the socio-economic development of the state and the population are outlined. The authors in the work reveal the features of the functioning and the specifics of mortgage lending in the Russian Federation in the regional context. The volume and structure of issued and refinanced mortgage loans were analyzed depending on the regional component. The article analyzes the number of credit institutions providing mortgage loans, examines the volume and structure of debt in federal districts. The article identifies the main reasons for the identified trends. The authors also highlighted the fundamental reasons for the decrease in the volume of mortgage lending and indicated ways to minimize these phenomena. There are identified certain strategies for the development of housing mortgage lending in the Russian Federation, the implementation

of which will help to ensure the balance of interests of lenders and borrowers. Based on the study, the main activities aimed at stimulating the development of mortgage lending were identified.

Keywords: mortgage lending, mortgage loan, home mortgage loan, mortgage, mortgage lending system.

« [1].

» [5, . 92].

(50);

[6, . 132].

« [7].

[8].

» [2].

[3].

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2017–2019 .

2017–2019 .

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2017–2019 . *

	2017	2018	2019			, %	
				2018 – 2017	2019 – 2018	(2018 – 2017) / 2017	(2019 – 2018) / 2018
-	2021402	3012702	2847518	-991300	165184	-32,904	5,801
-	627051	955425	929147	-328374	26278	-34,369	2,828
-	257421	387745	366877	-130324	20868	-33,611	5,688
-	138770	208393	206023	-69623	2370	-33,409	1,150
-	40284	60721	62400	-20437	-1679	-33,657	-2,691
-	403282	584852	528093	-181570	56759	-31,045	10,748
-	217832	312739	287145	-94907	25594	-30,347	8,913
-	236798	326334	303515	-89536	22819	-27,437	7,518
-	99964	176493	164318	-76529	12175	-43,361	7,409

* [4]

2017 2018 328374 . (52,368 %), 2018 2019 26278 . (2,750 %).

2017–2019 2017 2018 130324 . (50,627 %), 2018 2019 20868 . (5,382%).

2.

2019 153944 . (73,401 %) 2018 7368 . (2447,841 % 93149), 2018 2019 1214,617 %).

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2019

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	2017	2018	2019			, %	
				2018 – 2017	2019 – 2018	(2018 – 2017) / 2017	(2019 – 2018) / 2018
-	153953	222167	158607	68 214	-63 560	44,308	-28,609
-	145924	209731	55787	63807	-153944	43,726	-73,401
-	301	7669	100818	7368	93149	2447,841	1214,617
-	520	46	92	-474	46	-91,154	100,000
-	0	0	0	0	0	—	—
-	938	411	167	-527	-244	-56,183	-59,367
-	32	1618	59	1586	-1559	4956,250	-96,354
-	1566	683	340	-883	-343	-56,386	-50,220
	4672	2009	1344	-2663	-665	-56,999	-33,101

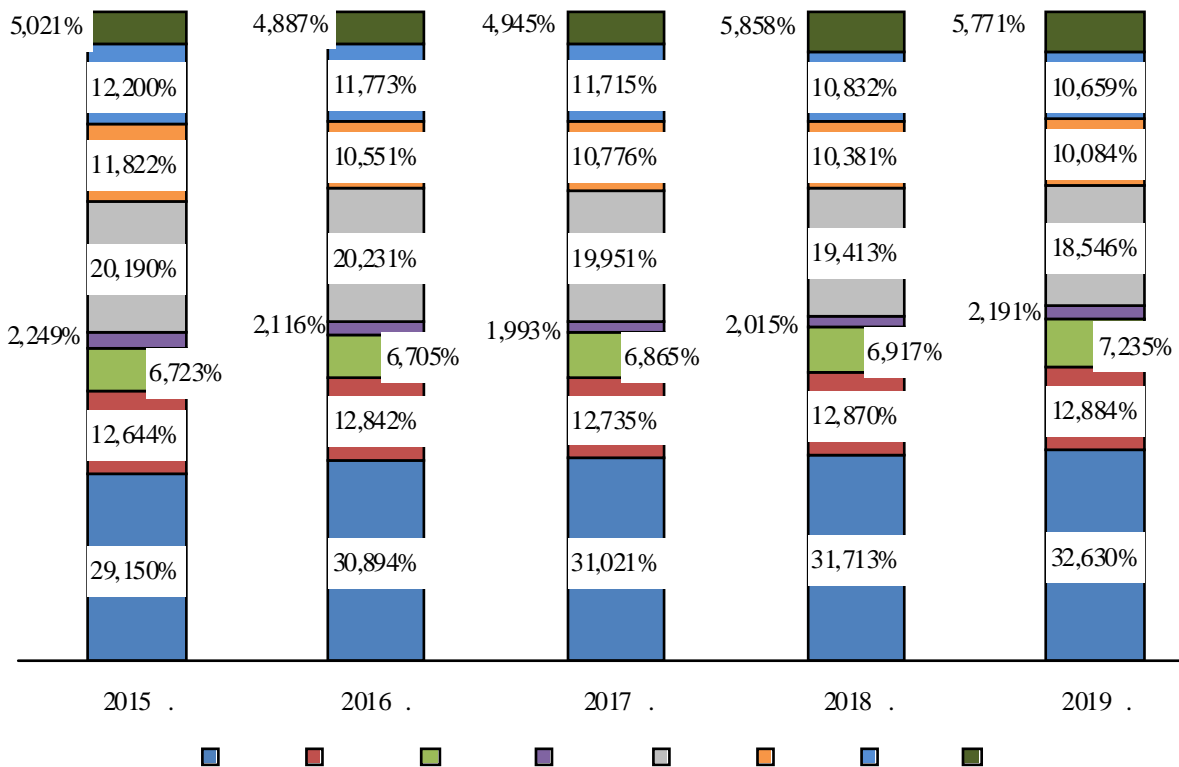
* [4]

3.

	2017	2018	2019			, %	
				2018 – 2017	2019 – 2018	(2018 – 2017) / 2017	(2019 – 2018) / 2018
-	5144934	6376845	7470185	1231911	1093340	23,944	17,145
-	1488287	1890783	2308833	402496	418050	27,044	22,110
-	623499	783438	937085	159939	153647	25,652	19,612
-	362547	463322	550237	100775	86915	27,796	18,759
-	115807	145332	170130	29525	24798	25,495	17,063
-	993964	1224733	1392500	230769	167767	23,217	13,698
-	637646	751665	831691	114019	80026	17,881	10,646
-	659046	727954	826849	68908	98895	10,456	13,585
	264138	389618	452860	125480	63242	47,505	16,232

* [4]

2017-2019 .
 , 2018 27,044 %), 2019 2017 2018 418050 . (402496 22,110 %).
 86915 . (100775 18,759 %). , 2018 27,796 %), 2019 2017 2018
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2015-2019 . (

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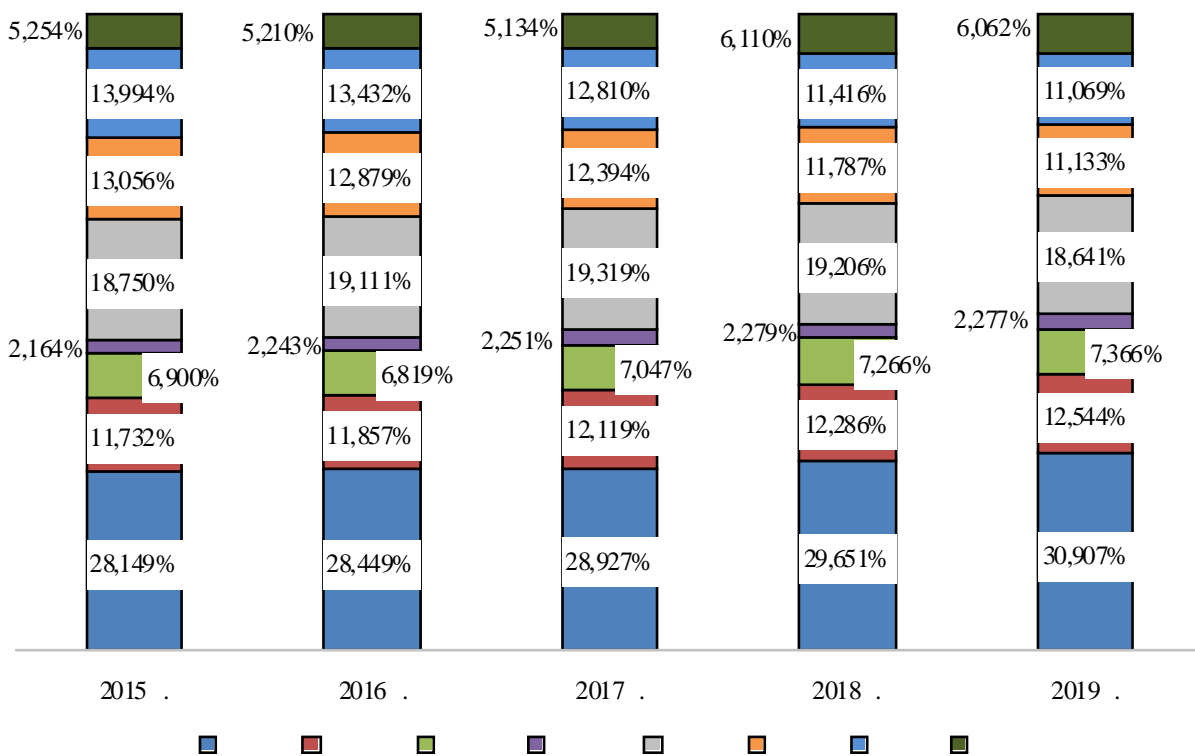
*

	2015	2016	2017	2018	2019	, %
						2019 / 2015
-	559	484	410	358	318	-43,113
-	305	254	209	179	160	-47,541
-	49	41	36	33	30	-38,776
-	34	36	29	21	20	-41,176
-	8	4	4	3	3	-62,500
-	78	75	66	64	52	-33,333
-	31	28	26	23	22	-29,032
-	35	31	25	23	18	-48,571
	15	15	15	12	13	-13,333

* [4]

(2019 — 160) ,
 (2019 — 3) ,
 — 2,2 % [18].
 2018 2015 — 62,5 % ,
 — 13,333 % . (.2) .

2015–2019 .
 28–30 % ,
 2,2 % .



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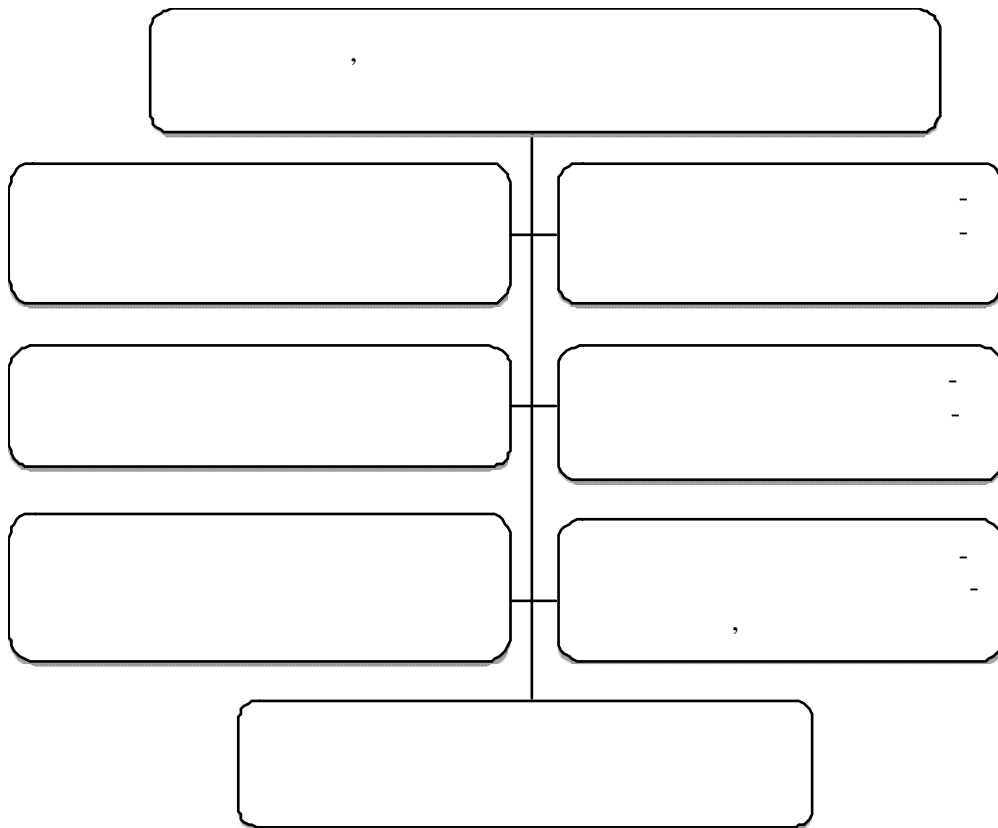
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2. . . . / . . . [] // : . . . : — 2017. — 4. — .81–86. — [: ecsn.ru/(: 04.03.2021).
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