

**Bondar Aleksandr Petrovich,**

Ph.D. in Economics, Associate Professor,  
Associate Professor of the Department of Finance and Credit,  
Institute of Economics and Management,  
V.I. Vernadsky Crimean Federal University,  
Simferopol, Russian Federation.

**Shumelyak Igor Aleksandrovich,**

Specialist of the Development, Support and Quality Control Department,  
Risk Management Department,  
RNKB Bank (PJSC),  
Simferopol, Russian Federation.

## STATUS, PROBLEMS AND PROSPECTS FOR DEVELOPMENT OF MORTGAGE LENDING IN THE RUSSIAN FEDERATION

The article examines the trends in housing mortgage lending in the Russian Federation, its specific features, and identifies problems and prospects for its development.

As a result of the analysis, it was revealed that mortgage loans with state support are gradually replacing loans provided on market terms, which is due to more attractive terms for the interest rate, the amount of the down payment, the possibility of





1	2
(2019 – )	<p>2019 ,</p> <p>2022 .</p> <p>20 %</p> <p>— 6 . . . . .</p> <p>%.</p>
( )	<p>,</p> <p>.</p> <p>,</p> <p>.</p>
IT (2022-2024)	<p>2022 IT IT ,</p> <p>.</p> <p>20 %,</p> <p>18 . . . . . « »</p> <p>9 . . . . . 5 %</p> <p>IT</p>
(2019-2030)	<p>2019 ,</p> <p>2023 .</p> <p>,</p> <p>,</p> <p>,</p> <p>20 %,</p> <p>6-9 . . . . . 2 %.</p>
» « (2022-2024)	<p>),</p> <p>10 % ,</p> <p>2 %,</p> <p>( , ,</p>

\* [8, 14, 18, 20].

450

2.

2.

2018-2023 ..

\*

	2018	2019	2020	2021	2022	2023	, %				
							2019-2018	2020-2019	2021-2020	2022-2021	2023-2022
	3244	2790	3048	4000	2470	3040	-14,0	9,2	31,2	-38,3	23,1
	258	923	1499	1881	2063	3375	257,8	62,4	25,5	9,7	63,6
-	7	144	1397	1700	2343	4739	1954,3	871,6	21,7	37,8	102,2
	3251	2934	4445	5700	4813	7779	-9,8	51,5	28,2	-15,6	61,6

\*

[10, 13, 17].

4528

2,4

2023 7 779

2023

2022

( 2966

61,6%),

2020

2019

( 1511

51,5%).

2022

2021

( 887

15,6 %),

2022

8,5 % 20%.

20-25 %

4732

677

2023 4739

2023

2022

2396

2

2020

2019

1253

9,7

2020

2019

2023

2022

2021

( 2019 )

2020

282

21,3 %.

2021

2020

6,5 % 7 %

3

70

2022 2021

2023 3375 3117 13,1

2023 2022

1312 63,6% 2021 182 9,6%

2023 2022

«

» [19].

2023 2022

3.

3.  
2019-2023 , . \*

	2019	2020	2021	2022	2023	, %			
						2020-2019	2021-2020	2022-2021	2023-2022
	0,0	1019,7	1055,7	1296,7	1996,6	—	3,5	22,8	53,9
	143,4	239,4	471,9	848,3	2132,4	66,946	97,1	79,8	151,4
	0,4	52,0	74,7	113,9	169,9	12900,0	43,6	52,5	49,2
	0,0	0,0	0,0	51,4	362,9	—	—	—	606,0
	0,0	86,0	98,0	33,0	77,0	—	13,9	-66,3	133,3
	143,8	1397,1	1700,3	2343,3	4738,8	871,558	21,7	37,8	102,2

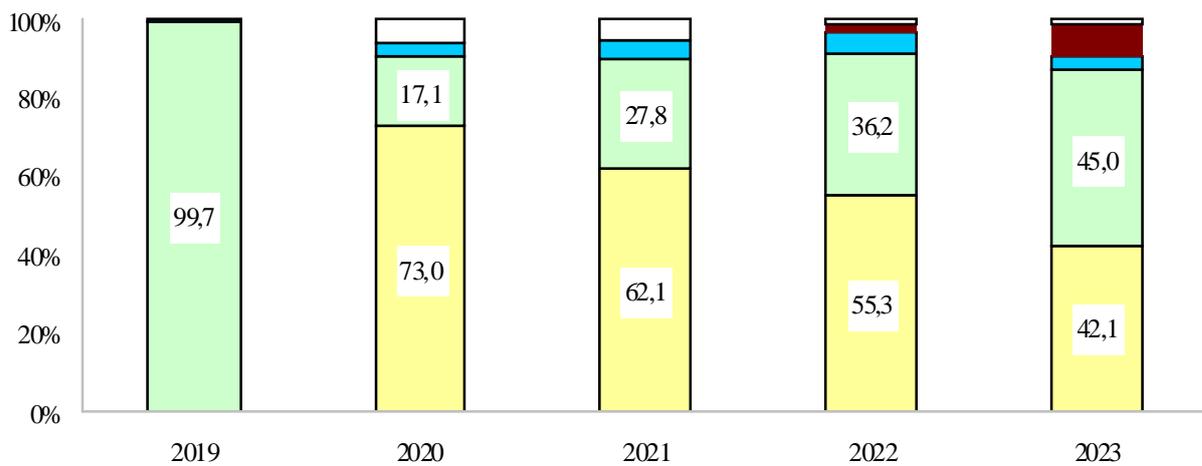
\* [10, 13, 17].

1989 14,9 2023 2022 2132 ( 1284

2,5 ). 2023 2022 2018

2023 18

700	977	53,9 %	95,8 %	2023	2023	1997 2022
1	2024					
2023						
	312		7	IT	2022 363	2022
				51		
				170	424,7	
2,3	2023	170			44	
	2023	2023	77			
		2021	(98			
		2022	44		2,3	
			2022		2021	65
	66,3 %					
	1,			2019	1.	
				0,3 %	2020-2022	99,7 %
	77,9 %	2020	55,3 %	2022		
		17,6 %		2023		
				45,0 %	42,1 %	
17,1 %	2020-2022	36,2 %	2022			
19,1 %						
	87,0 %					
	10				2023	4.
2022						4,
4494,5		93,0 %				
		2023			3028,1	67,4 %
7522,6		(96,2 %				
		).				



. I.

[10, 13, 17])

2019-2023 ., % (

4. 10

2023 .\*

/						%
		.	Δ 2022 ., %	.	Δ 2022 ., %	
1		1358,5	+65	4665,6	+81	60,7
2		293,4	+44	1491,3	+58	17,8
3	-	60,6	+56	387,9	+88	5,0
4	.	47,7	+25	253,7	+40	3,3
5		33,0	+52	168,0	+64	2,2
6		25,9	+46	145,4	+59	1,9
7		23,5	+18	135,3	+39	1,8
8		38,7	+30	126,8	+49	1,6
9		20,9	+3	77,0	-4	1,0
10		20,0	-26	71,6	-34	0,9

\*

[11].

2022, 2023

2.

2,

2022 2573,9 . 822,5 . (53,0 %)

). 2023

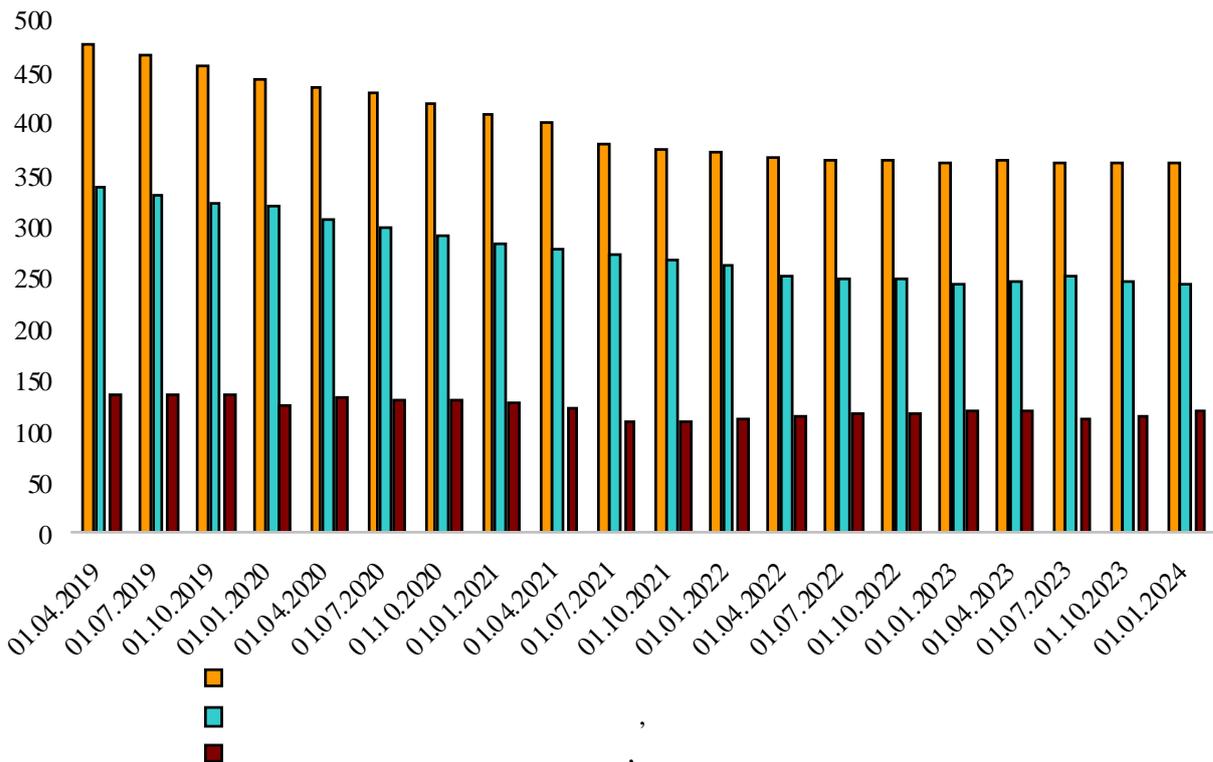
2022 2091,7 . 81,3 %, 2023

4665,6 . (60,7 %

), 2023

2





.3.

2019-2023 .(

[11]

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1.

2020-2024

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2.

3.

4.

5.

6.

( ) ,

IT

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