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The Bank provides its services to those who have the means and sources of income.

The banking system is a set of national banks and other credit institutions operating within the framework of a single financial credit mechanism. The banking system consists of two levels: the Central Bank - the country's main bank, and credit organizations.

The functions of commercial banks can be divided into active and passive. One of the active functions of the bank is to issue a loan. Credit - granting to an individual or legal entity in need of money the right to carry out its expenses at the bank's expense subject to a guaranteed refund to the bank of the spent amounts. The main principles of lending are: urgency, payment, repayment and guarantee.

Loans may vary in the type of lending, in terms of time, in the nature of the loan and in the subjects of lending. In this statement, the author raises the problem of the bank's active functions. I agree with the author. First, the wealthier the person, the greater the likelihood that he will pay the loan on time. Secondly, it is more profitable for banks to work with wealthy customers, as they take loans in large amounts, thereby ensuring the bank a greater profit. Thirdly, work with wealthy clients is associated with minimizing risks and increasing the prestige of the bank.

In Russia, credit organizations must obtain a license for activity from the Central Bank. The development of the banking system of Russia does not lag behind other countries. Mortgage loans are in special demand, the volume of which in 2012 exceeded the pre-crisis level.

Due to my age, I can't take a loan, but I think that if you approach this issue wisely and responsibly, you can, thanks to the loan, get out of a difficult financial situation.

It is more difficult for less affluent people to get a loan than for the rich, but sometimes this is the only way to solve their problems.