



ПРЕДСТАВИТЕЛЬСТВО ФБА ЕАС В АРМЕНИИ

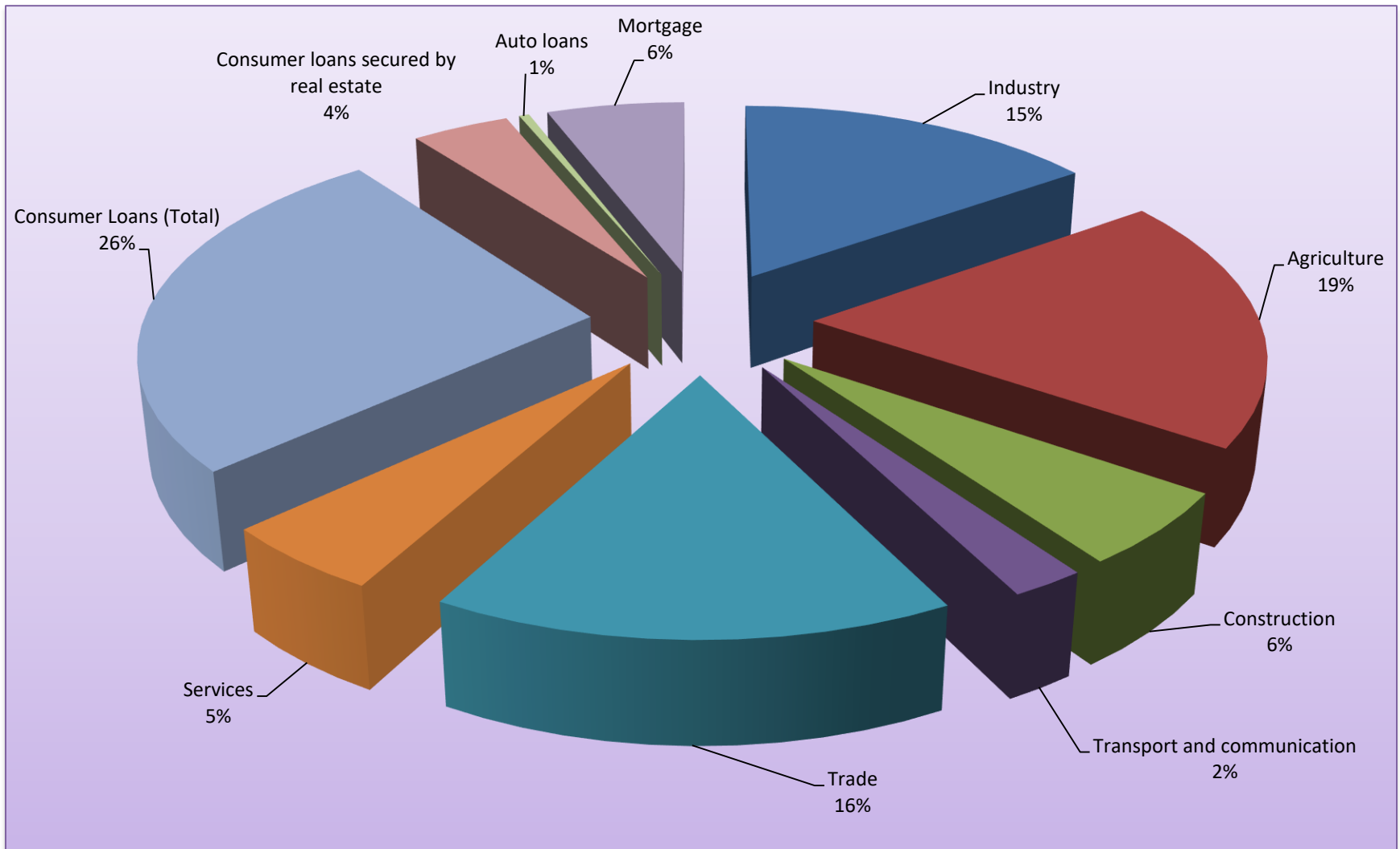
FBA EAC REPRESENTATIVE OFFICE IN ARMENIA

# Non Performing Loans

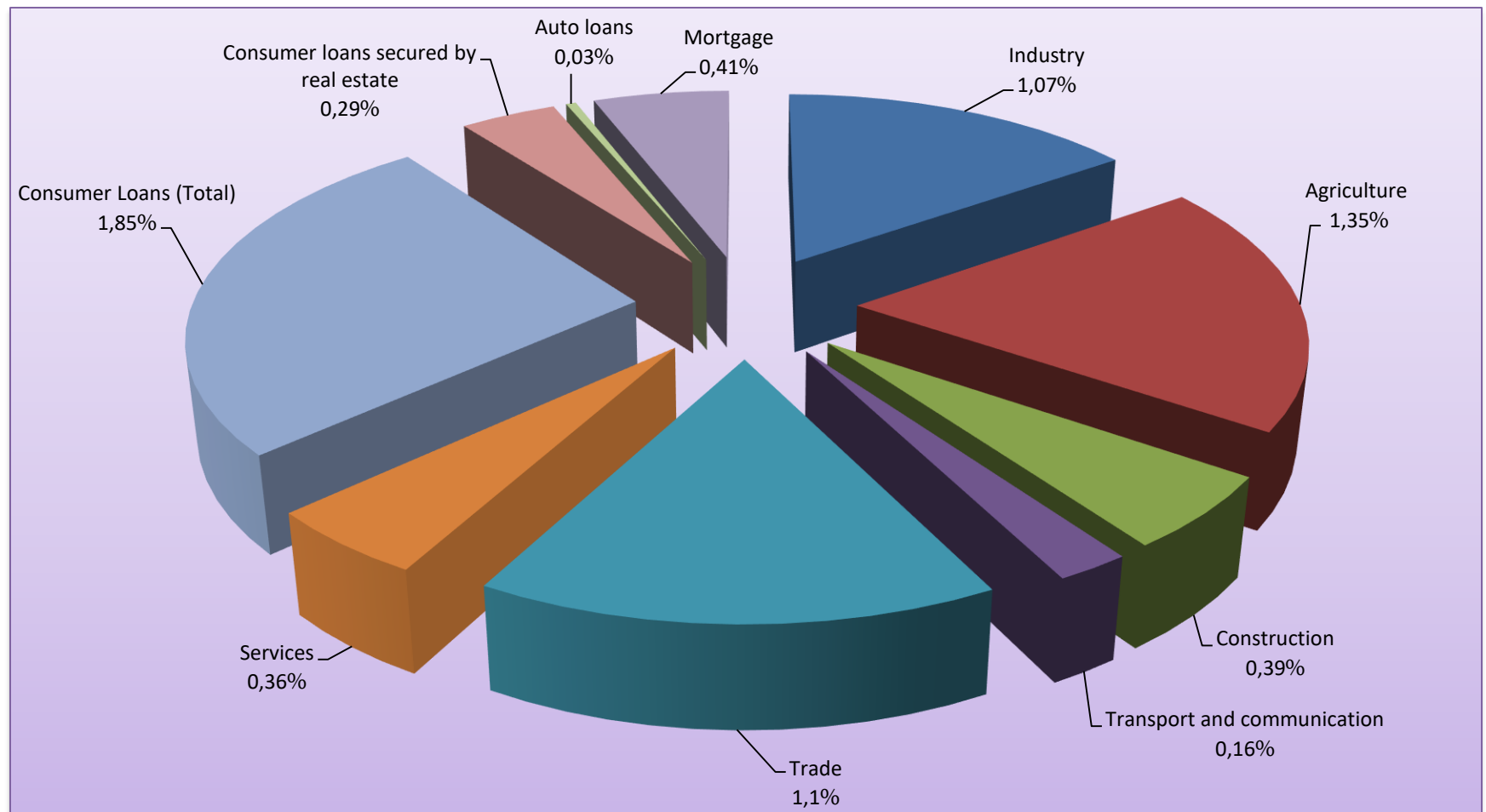
Yerevan, Armenia

April 2018

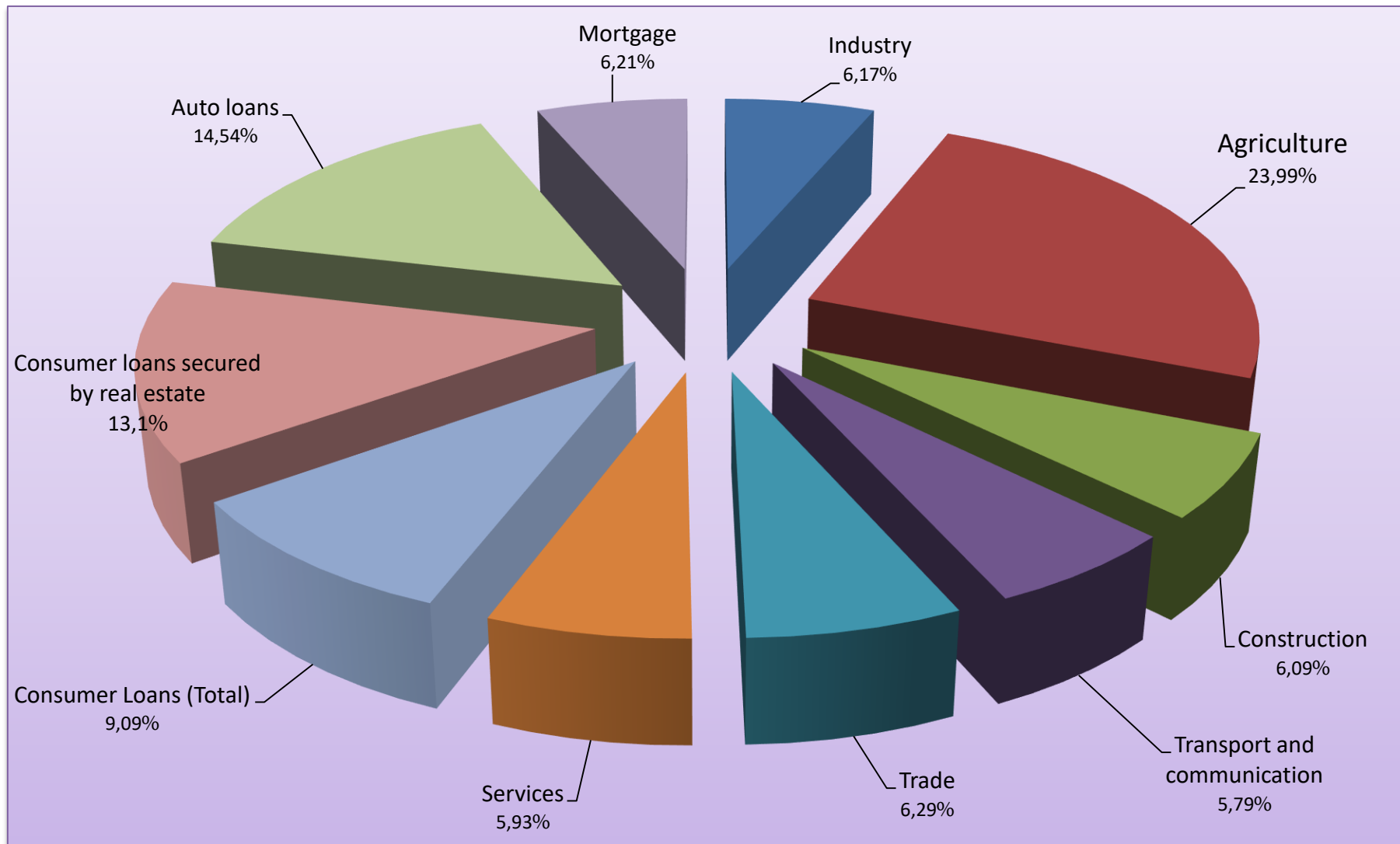
# The distribution of non-performing loans by sectors



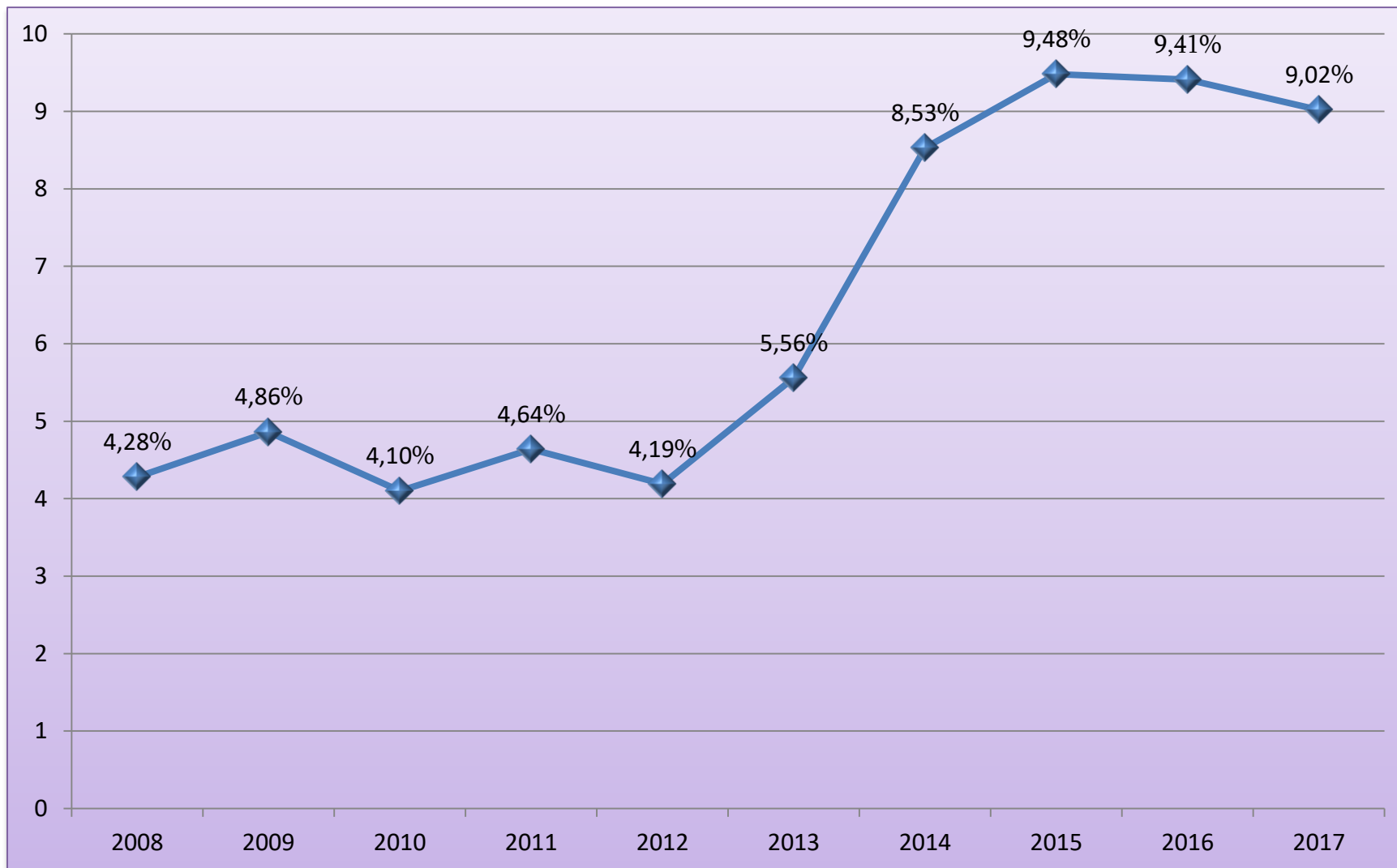
# The structure of non-performing loans (Share of NPL in the credit portfolio)



# The structure of NPL (The share of non-performing loans in the credit portfolio by sectors)



# NPL ( Armenia 2008-2017)



# NPL (Armenia)

%

	Armenia
2008	4.28
2009	4.86
2010	4.10
2011	4.64
2012	4.19
2013	5.56
2014	8.53
2015	9.48
2016	9.41
2017	9.02
Average	6.4

# NPL (CIS countries)

%

	Russia	Belarus	Ukraine	Kazakhstan	Turkey	Georgia
2008	3.80	—	3.88	7.09	3.44	—
2009	9.53	—	13.69	19.92	4.97	—
2010	8.23	3.54	15.26	20.93	3.49	5.92
2011	6.59	4.16	14.73	20.66	2.58	4.53
2012	6.02	5.50	16.54	19.39	2.74	3.68
2013	6.00	4.44	12.88	19.47	2.63	3.02
2014	6.73	4.37	18.98	12.39	2.74	3.03
2015	8.34	6.84	28.03	7.95	2.98	2.71
2016	9.44	12.79	30.46	6.71	3.11	3.44
Average	7.2	6	17.2	11.4	3.1	3.8

# NPL (EU countries)

%

	France	Austria	Czech	Germany	Poland
2008	2.81	1.90	2.80	2.9	2.82
2009	4.02	2.25	4.58	3.3	4.29
2010	3.76	2.83	5.38	3.2	4.91
2011	4.29	2.70	5.22	3.03	4.66
2012	4.29	2.81	5.24	2.86	5.20
2013	4.48	2.86	5.19	2.7	4.98
2014	4.16	3.47	5.60	2.34	4.83
2015	3.98	3.39	5.48	1.97	4.34
2016	3.63	2.69	4.59	1.69	4.59
Average	3.4	2.8	4.8	2.6	4.5



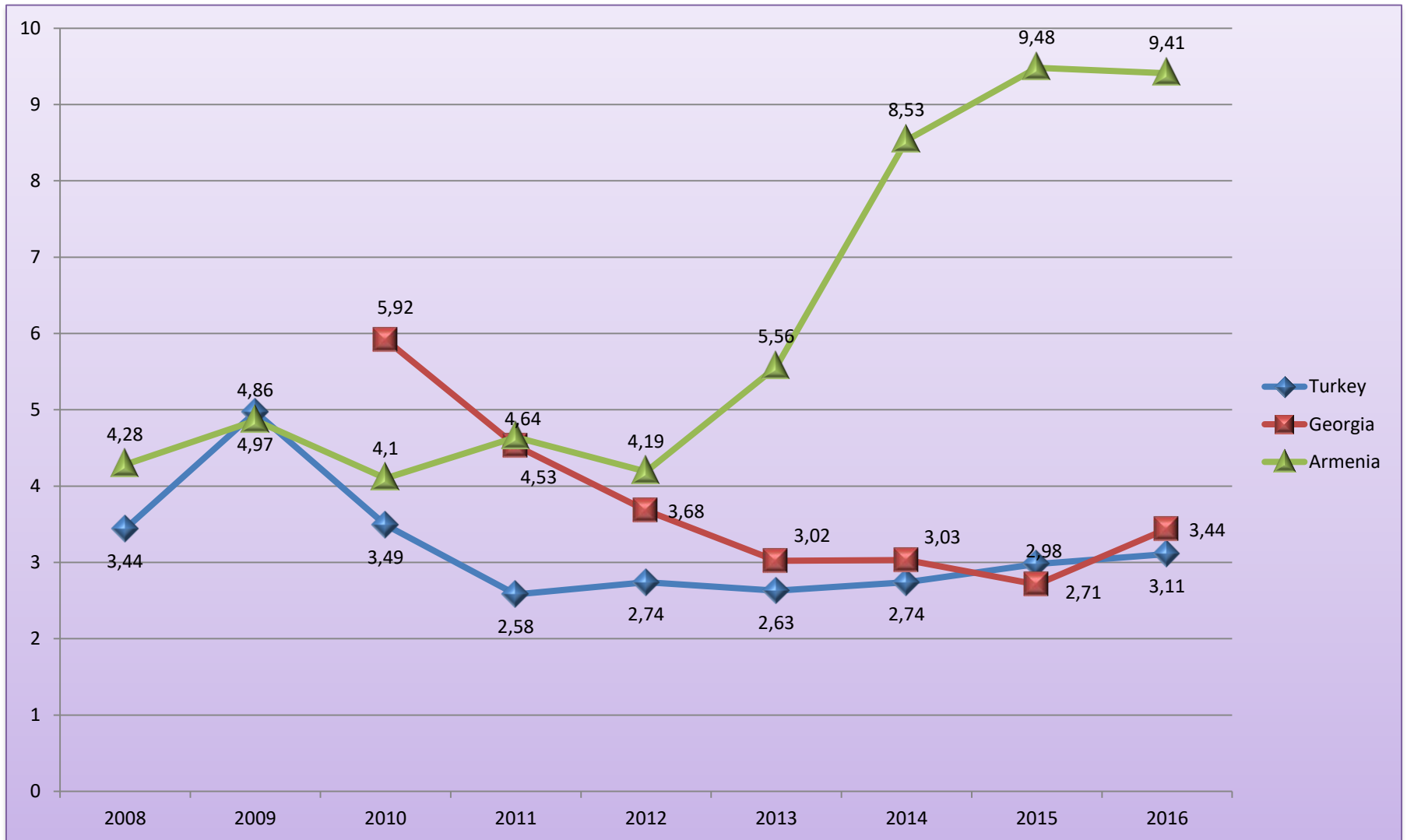
# NPL (USA)

%

	USA
2009	4.96
2010	4.38
2011	3.78
2012	3.31
2013	2.45
2014	1.85
2015	1.47
2016	1.32
Average	2.94

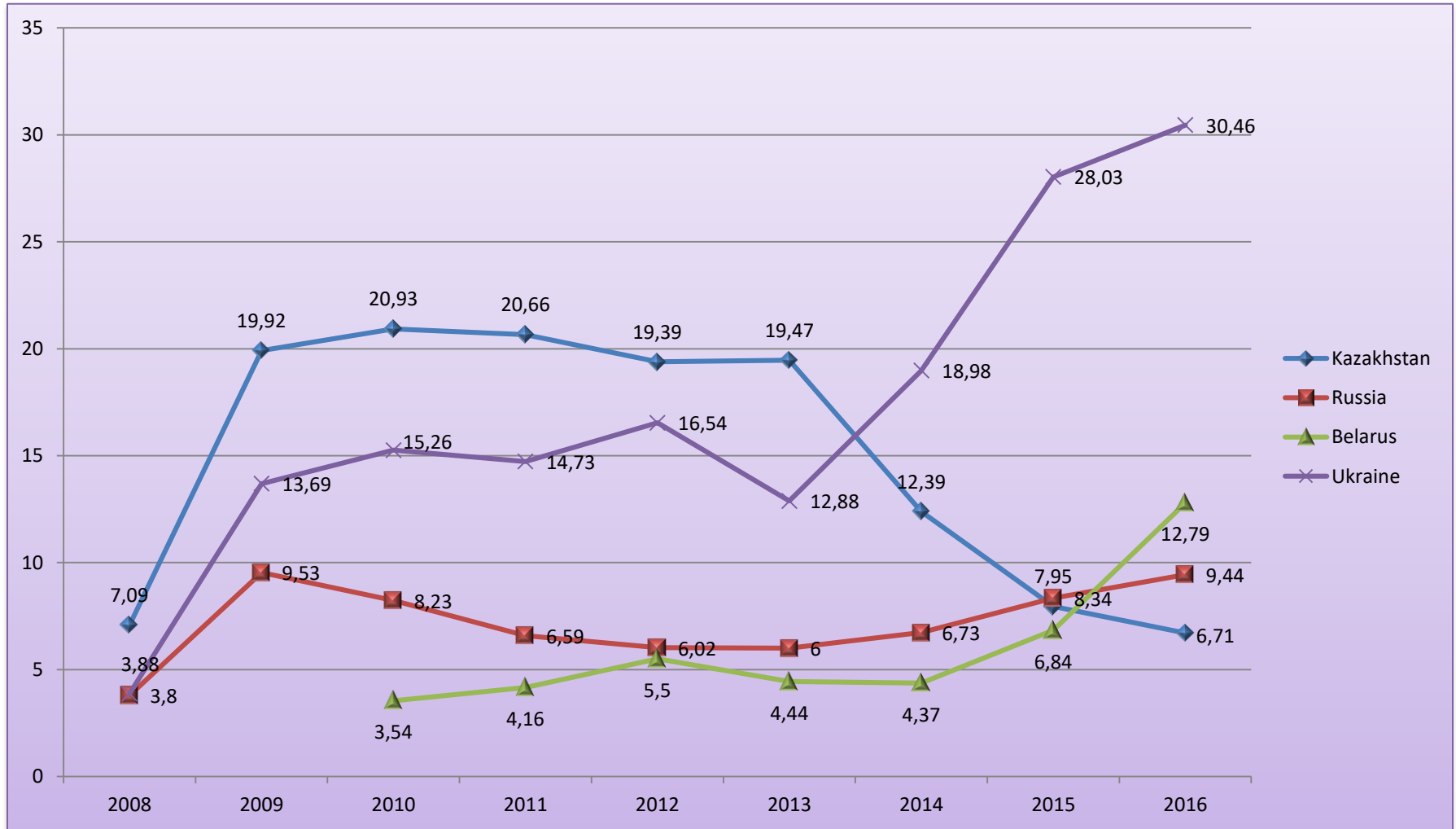
# NPL (Armenia, Georgia, Turkey)

%



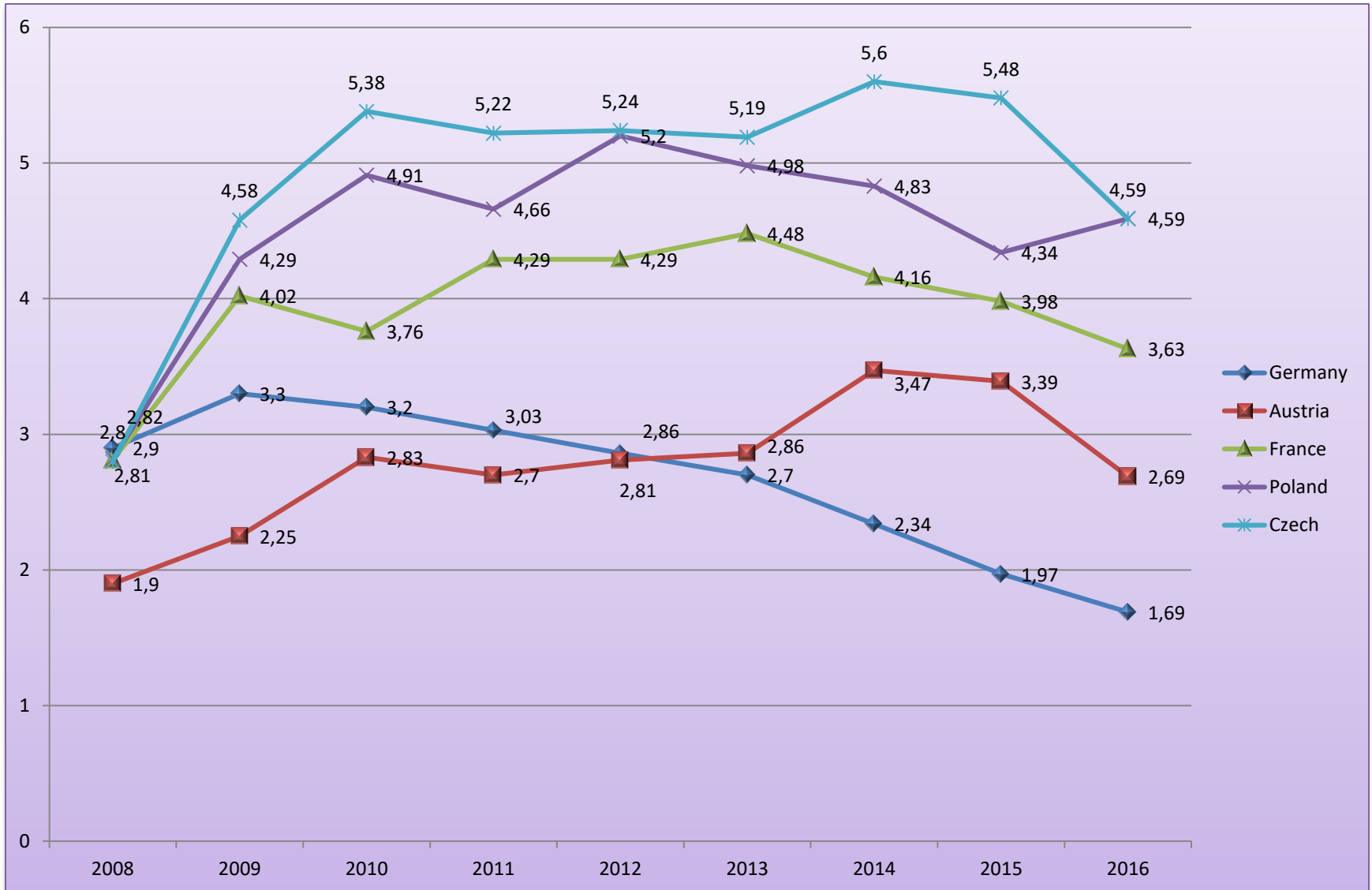
# NPL (Kazakhstan, Russia, Belarus, Ukraine)

%



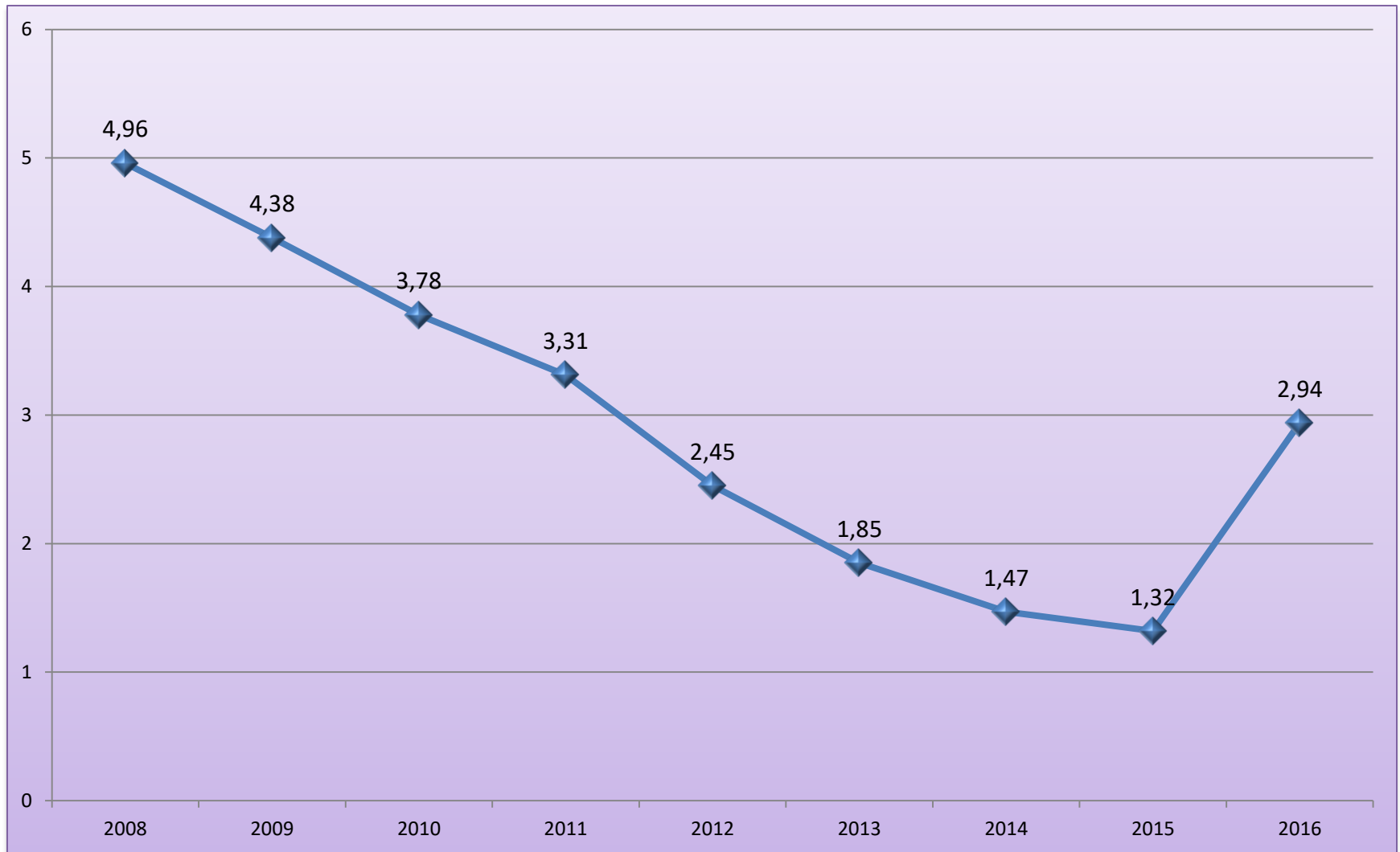
# NPL (EU countries)

%



# NPL (USA)

%





# Thank You

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