



Taking stock on NPL resolution: action process and country plans - Macedonian experience -

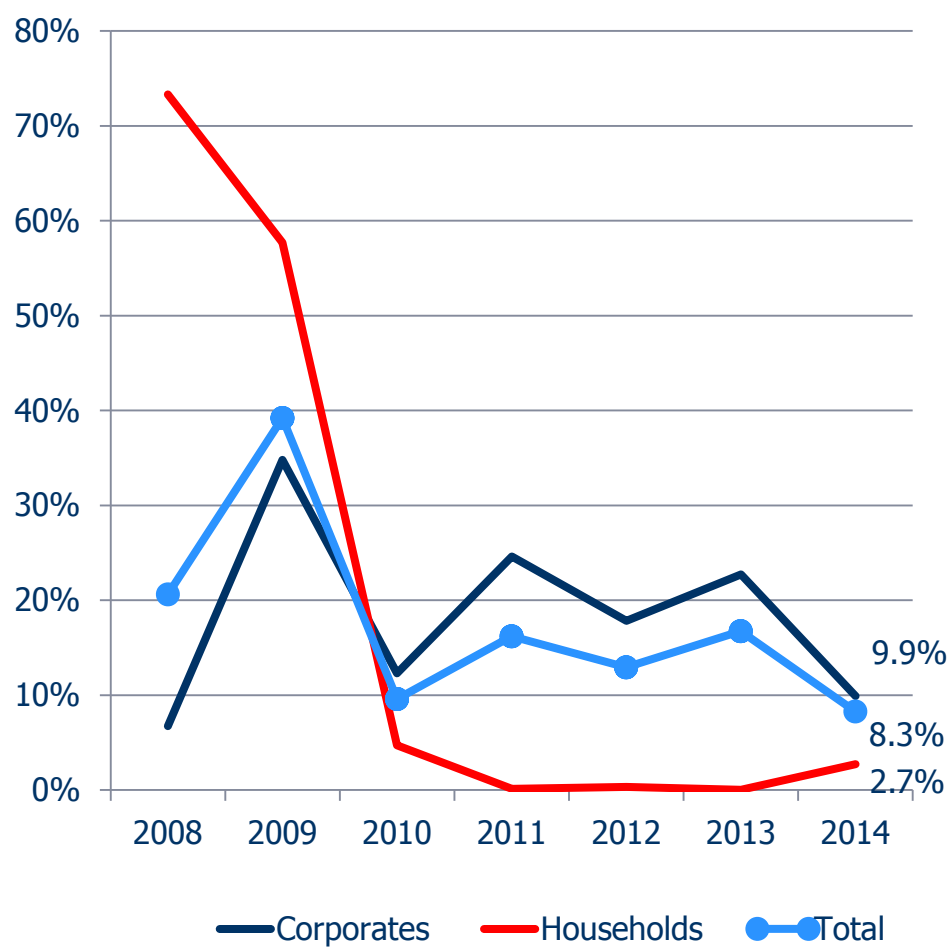
**NPL Resolution in Emerging Europe: Taking Stock and
Next Steps**

Vienna, 26th June 2015

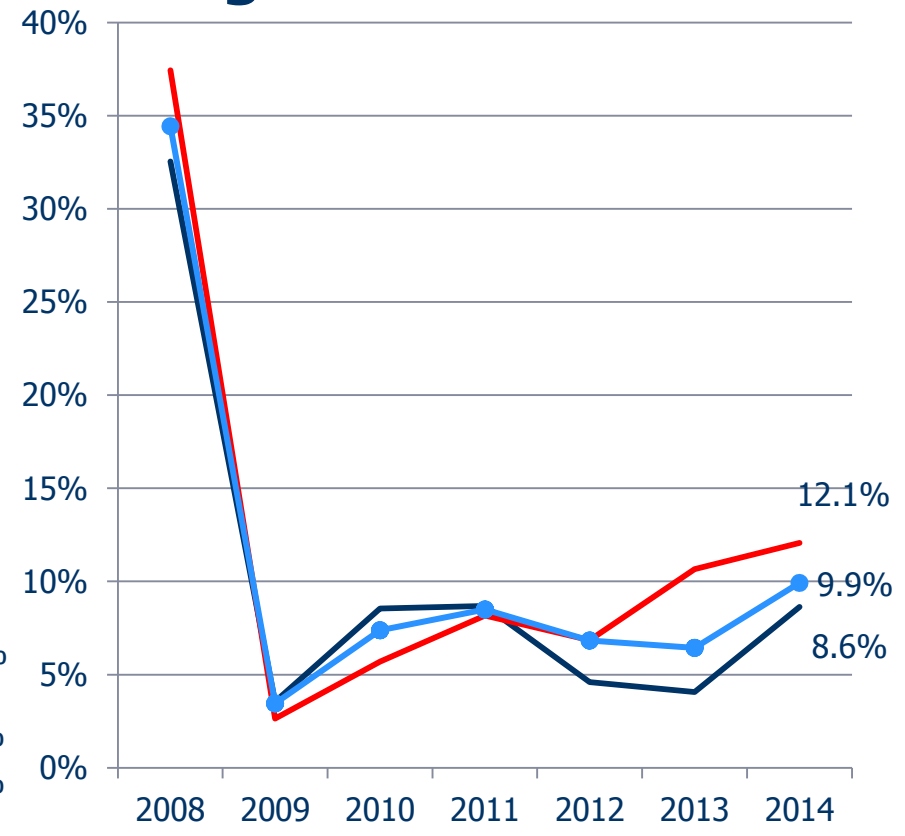


Credit and NPL trends

NPL growth

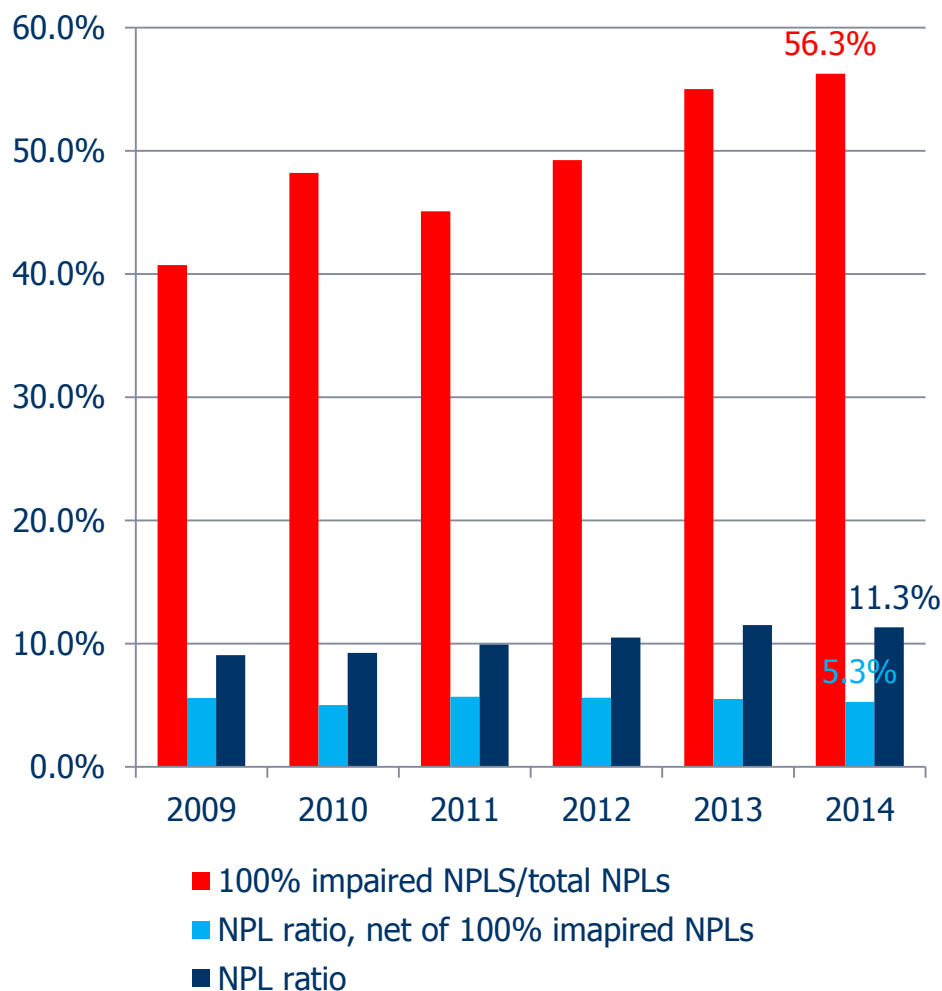


Credit growth





Features of NPLs



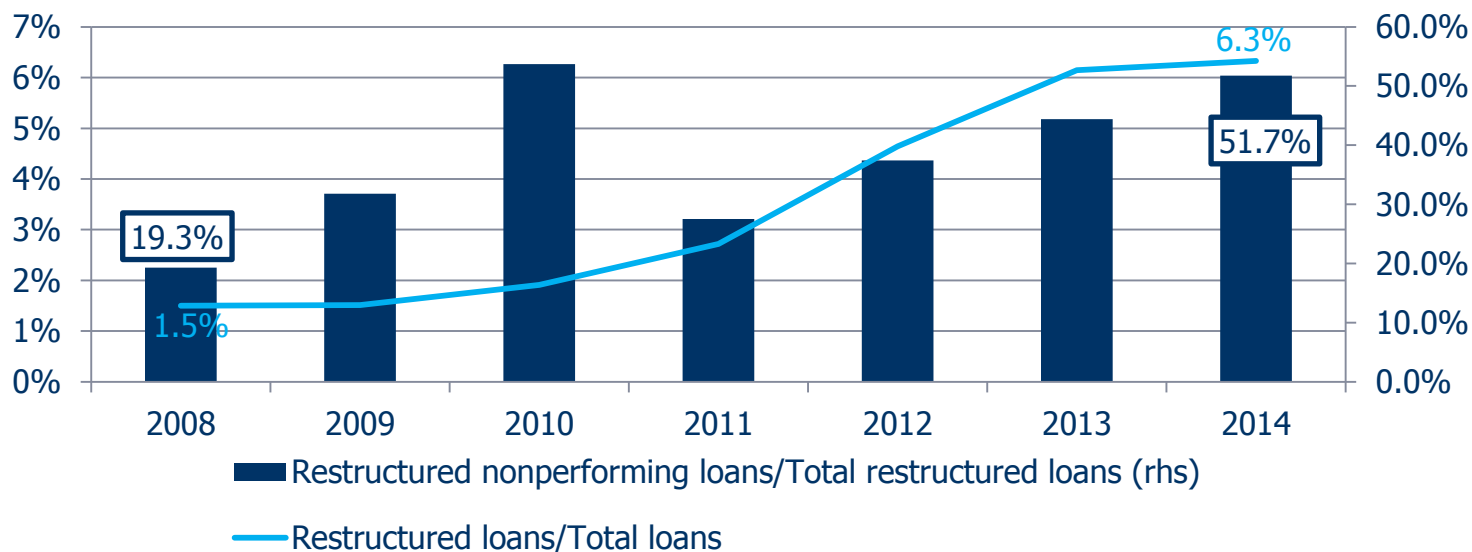
- ◆ High single name concentration
 - Dependence of banks' profitability and solvency on several "big" clients
 - Growth of NPLs is not associated with the whole private sector



Possible actions for NPL resolution

Loan restructuring

- ◆ Timely identification of problematic loans and appropriate clients





Possible actions for NPL resolution

Sale of NPLs

- ◆ Use of Asset Management Companies
 - Private-public partnership
 - Business combination with banks
 - Joint ventures
 - Supported by IFIs
 - Regional presence



Thank You !