

Tibisi bankma sesxebze saprocento ganakveTebi Seamcira

23 oqtomberi, Tbilisi, 2009 – Tibisi banki dReidan mniSvel ovnad aZlierebs Tavis aqtiurobas sakredito bazarze. pirveli nabiji am mimaTul eb iT bankis mier saprocento ganakveTebis mkveTri daweva da sesxebis gacemis pirobebis gamartivebaa. am ganaxlebuli pirobebis Sesaxeb dRes Tibisi bankis prezidentma, vaxtang bucxrikizem ganacxada.

qveyanaSi ekonomikuri garemos gaumj obesebis gaTval iswinebit, Tibisi bankma miRO gadawyvetil eba, Searbil os pirobebi sesxebze da, amasTan, momxmarebel s SesTavazos saqarTvel oSi yvel aze dabal i saprocento ganakveTebi. Sesabamisad, dReidan TibisiSi avtoganvadebis, ipoTekuri da samomxmareblo sesxebis aReba bevrad ufro xel misawvdomi gaxdeba.

2008 wels msofi io ekonomikuri krizisis Sedegad bankebma mkveTrad gazardes sesxebze saprocento ganakveTebi da gaamkacres gacemis procedura.

Tibisi bankma, bol o 1 wl is ganmavl obaSi, warmatebul i antikrizisul i strategiis Sedegad, SeZlo sakmaod maRali finansuri maCvenebl ebis miRweva da resursebis mobilizeba.

aman banks saSual eba misca, gamoiyenos sakuTari Zlieri poziciebi imisaTvis, rom daafinansos klientebi xel sayrel i pirobebiT da xel i Seuwyos maT finansur gaZlierebas.

Sesabamisad, Tibisi bankma jer kidev agvistodan daiwyo sesxebis pirobebis gamartiveba, xolo dReidan ki, bazarTan mimaTebaSi, minimumamde daswia sesxebis tarifebi.

dReidan Tibisi banki sesxebs Semdegi pirobebiT gascems:

- ◆ samomxmareblo sesxebi: wliuri **21%-27%**, vada _ 5 wl amde, maqsimal uri Tanxa _ 20,000 aSS dol ari.
- ◆ ipoTekuri sesxebi: wliuri **14,9%-19,9%**, vada _ 10 wl amde, maqsimal uri Tanxa - 150,000 aSS dol ari.
- ◆ avtoganvadeba: avtosalonidan SeZena – wliuri **20%**, meoradi avtomanqanebi _ wliuri **20%-26%**, maqsimal uri Tanxa - 30,000 aSS dol ari

- ◆ fizikuri pirobebis momsaxur eba;
- ◆ korporatiuli klientebis momsaxur eba;
- ◆ sainvesticio sabanko momsaxur eba;
- ◆ pirveli qarTuli banki, romel sac ISO xarixsis serifikati mieni Wa;
- ◆ l ideri depozitebis bazarze
- ◆ l ideri teqnologiur servisebSi;
- ◆ ko-brand produqtebis inovatori sabanko sferoSi;
- ◆ axali tipis ultra namedrove sabankofilialebis "momsaxur eba barierebis garse" inovatori saqarTvel oSi;
- ◆ wamyvani poziciebi ukaviasvadasxvasafinanso sferoebSi: l izingis, sabrokeroda sadazRvevo bazrebze;
- ◆ pirveli qarTuli kompania, romel sac saerTasorisoreitingi mieni Wa;
- ◆ FitchRatings: B + and B
- ◆ Moody's: B 3 and Ba 1