



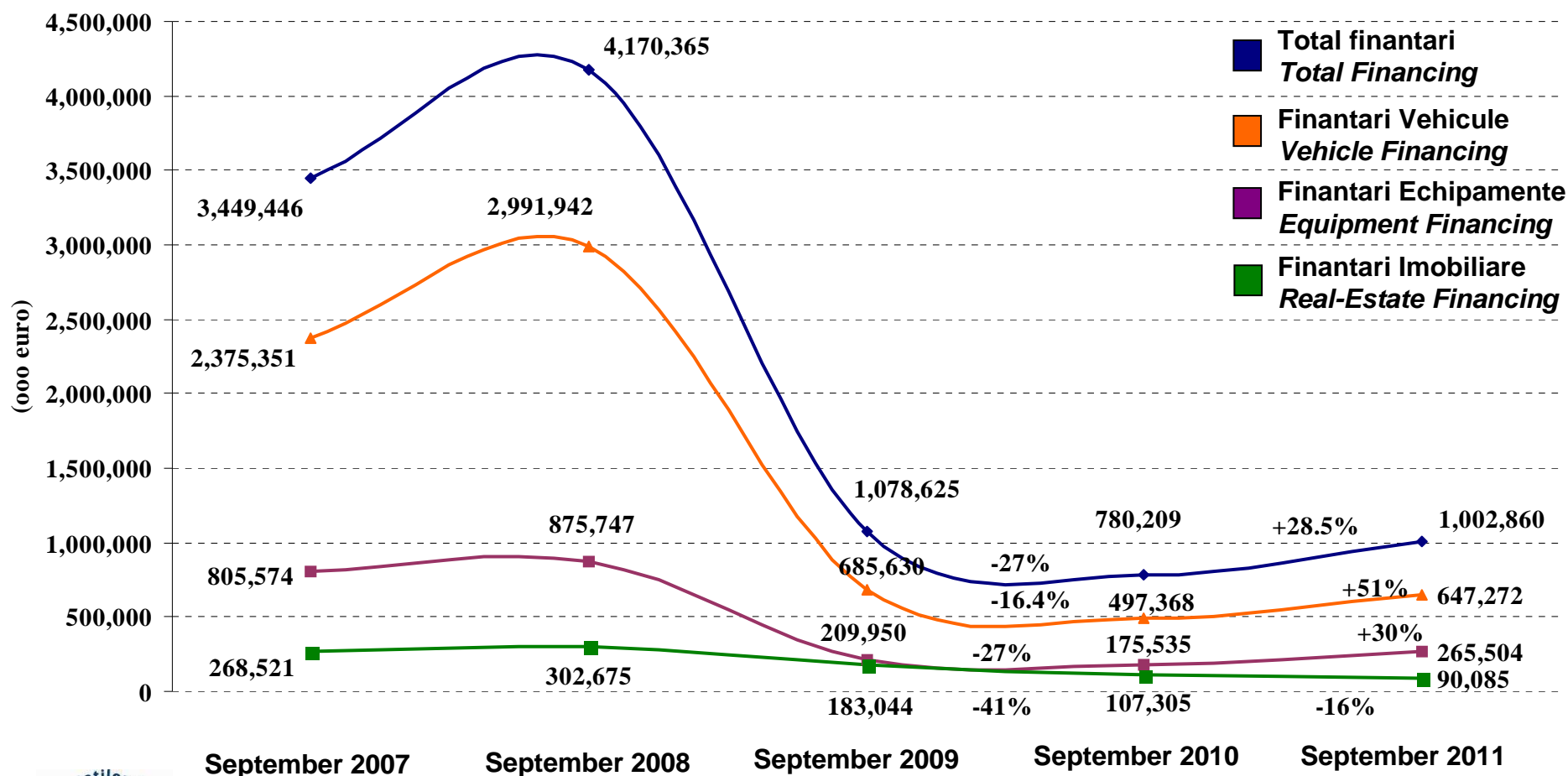
Asociația Societăților Financiare - ALB Romania
The Financial Companies Association – ALB Romania

Piața industriei de leasing financiar în România ***Financial Leasing Market in Romania***

Antoaneta Curteanu
Presedinte, ALB Romania

Evolutia Pietei de Leasing Financiar Financial Leasing Market Evolution

Tendinte de crestere / Slight Recovery



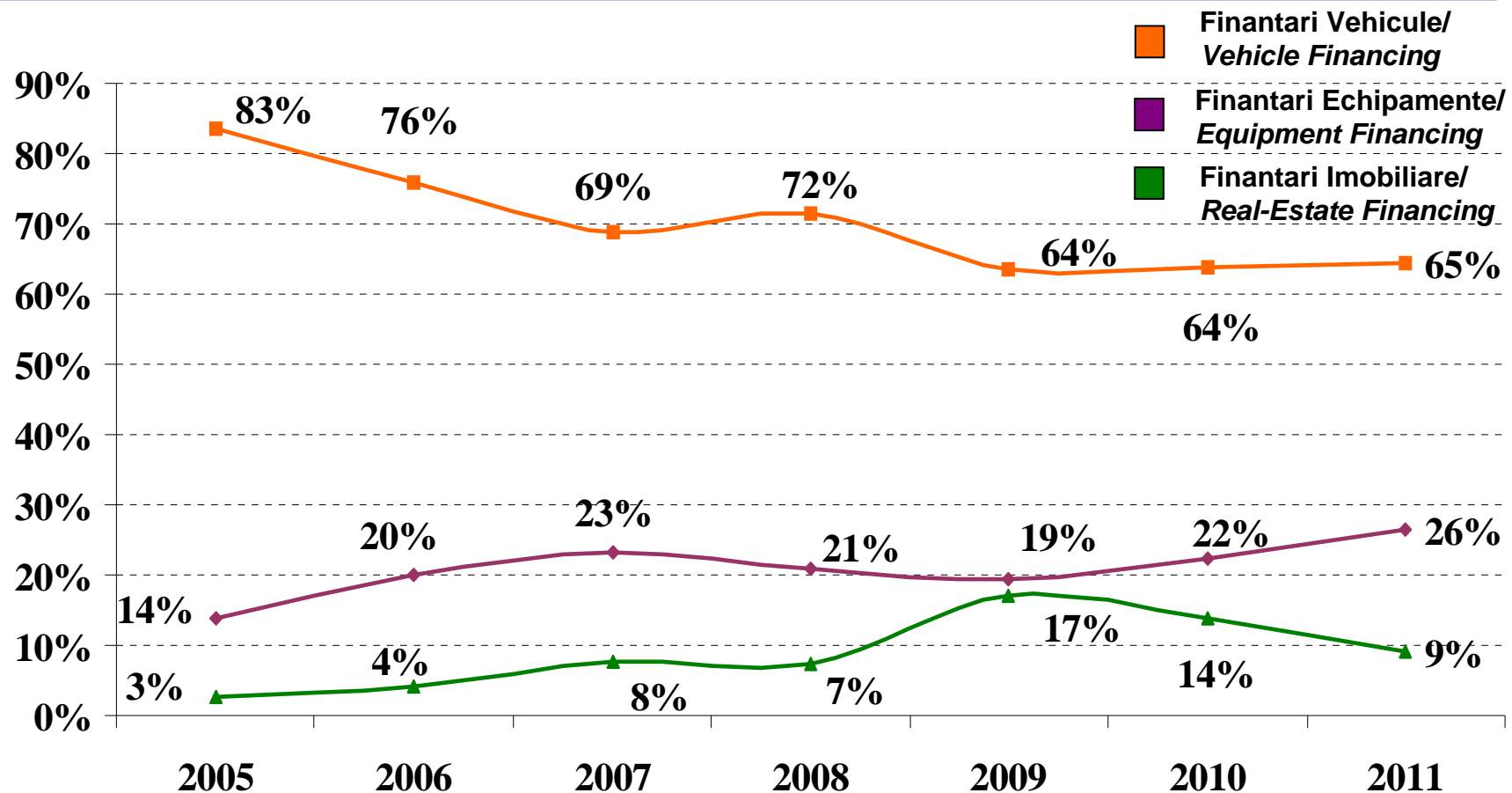
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - ALB ROMANIA

September 2007 ÷ September 2011



Ponderea segmentelor in total finantari / Break-down of weight per good segment

Crestere a finantarilor echipamentelor / Growth in equipment financing



September 2005-September 2011

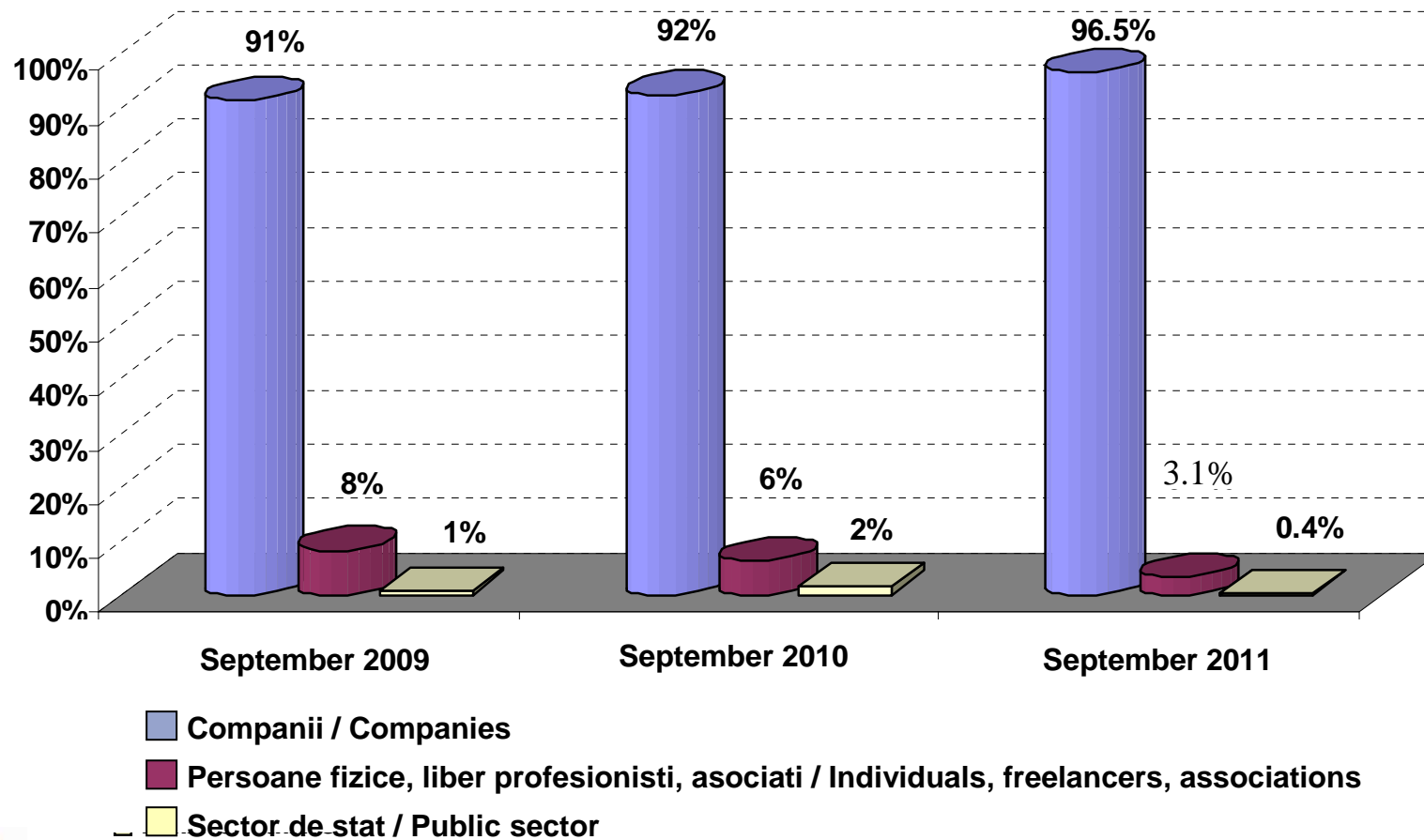
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Piata de leasing financiar dupa categoria utilizatorului *Financial Leasing Market Structure by Customer Type*

Utilizatorul principal al produsului leasing – “Companiile”

The most important Lessee is represented by “Companies”

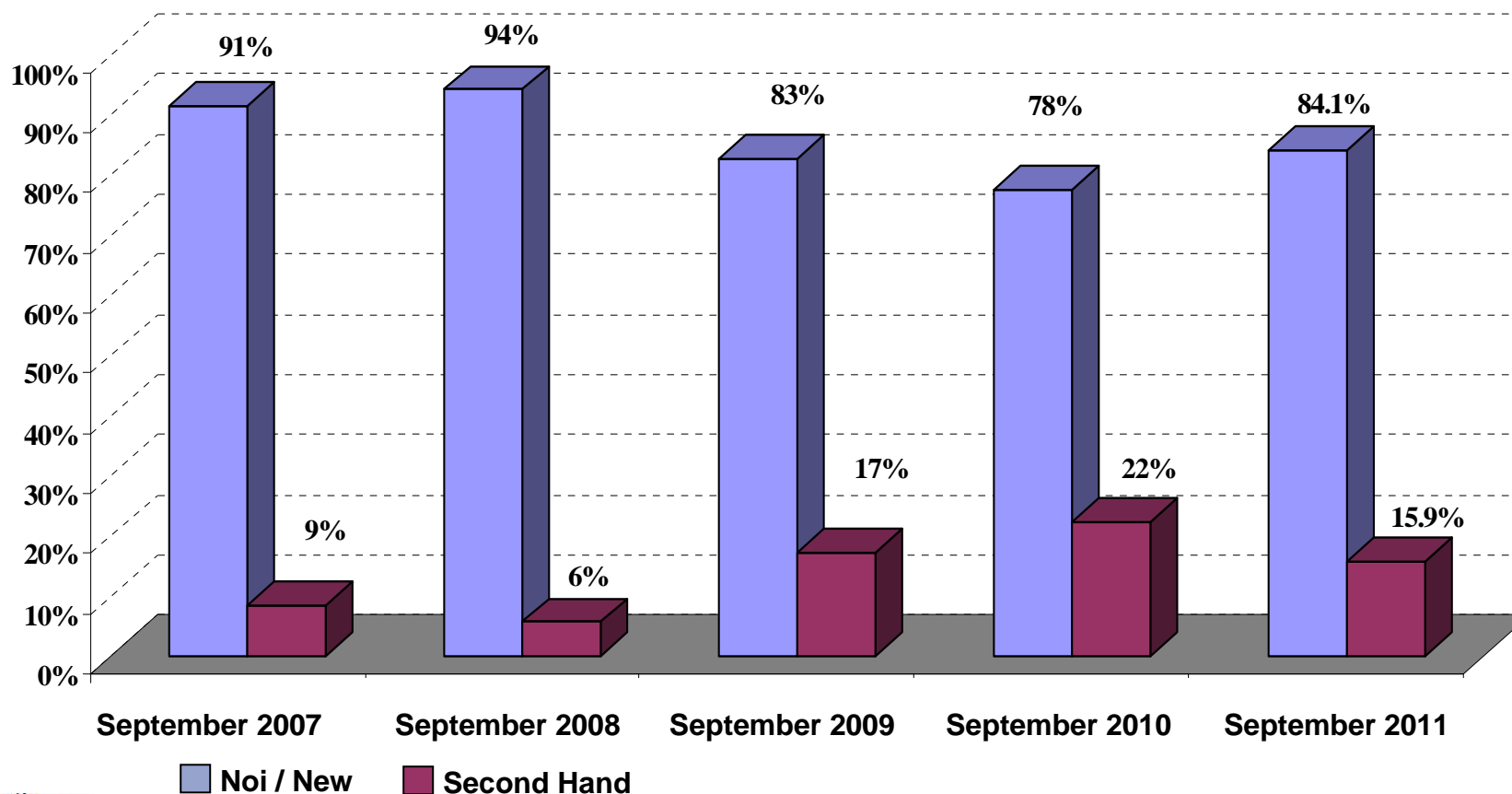


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

September 2009 ÷ September 2011

Piata de leasing financiar dupa tipul achizitiei / *Financial Leasing Market Structure by Acquisition Type*

Contributie importanta a bunurilor second hand
Important contribution of second hand goods

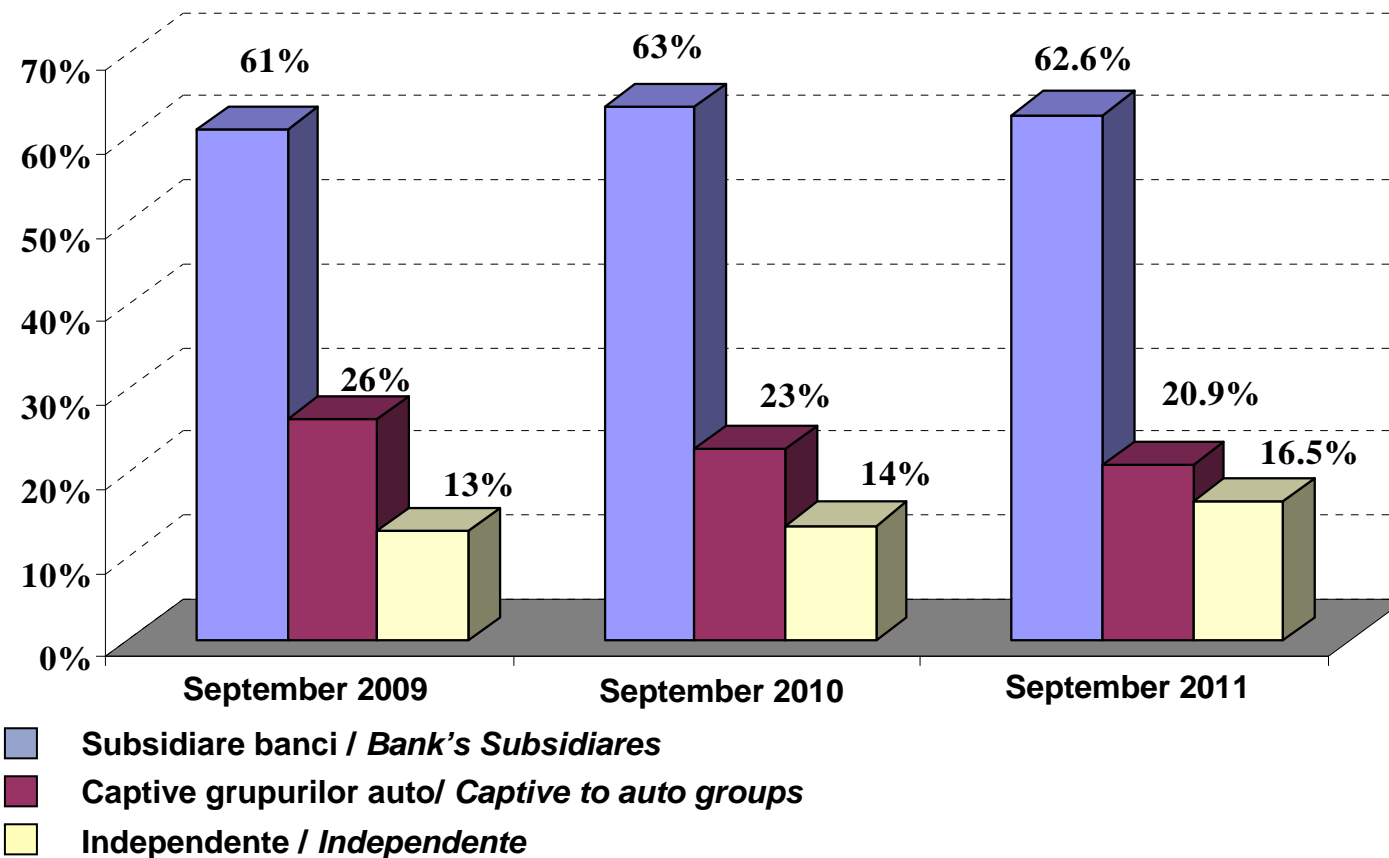


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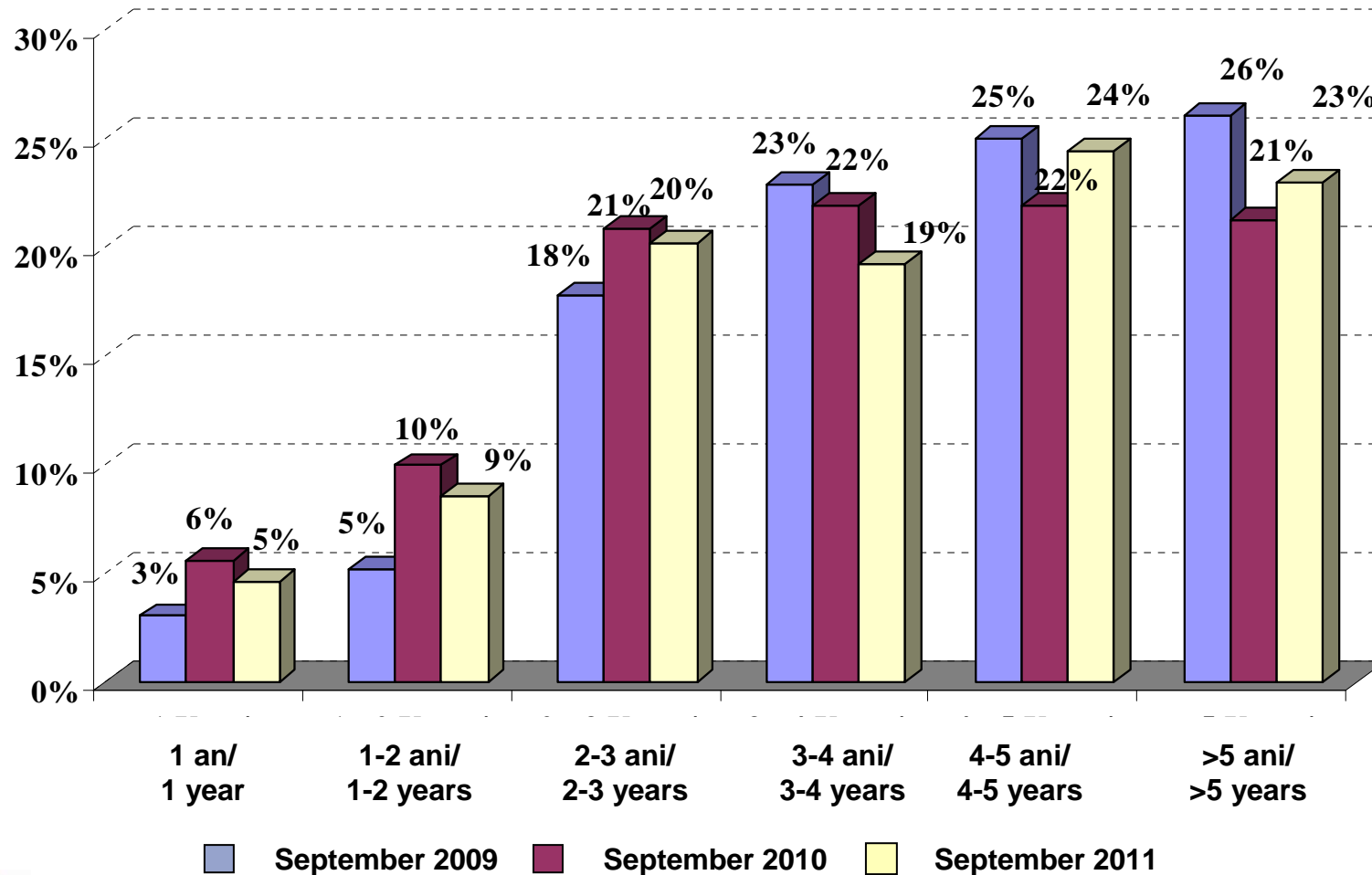
September 2007 ÷ September 2011

Piata de leasing financiar dupa categoria societatilor de leasing / *Financial Leasing Market Structure by Type of Lessor*

Subsidiarele bancilor domina piata de leasing
Bank's Subsidiaries leads the leasing market



Piata de Leasing Financiar dupa durata contractului
Financial Leasing Market Structure By Duration of Contract
Preponderent – intervalul 3-5 ani
Dominant leasing tenor 3 up to 5 years



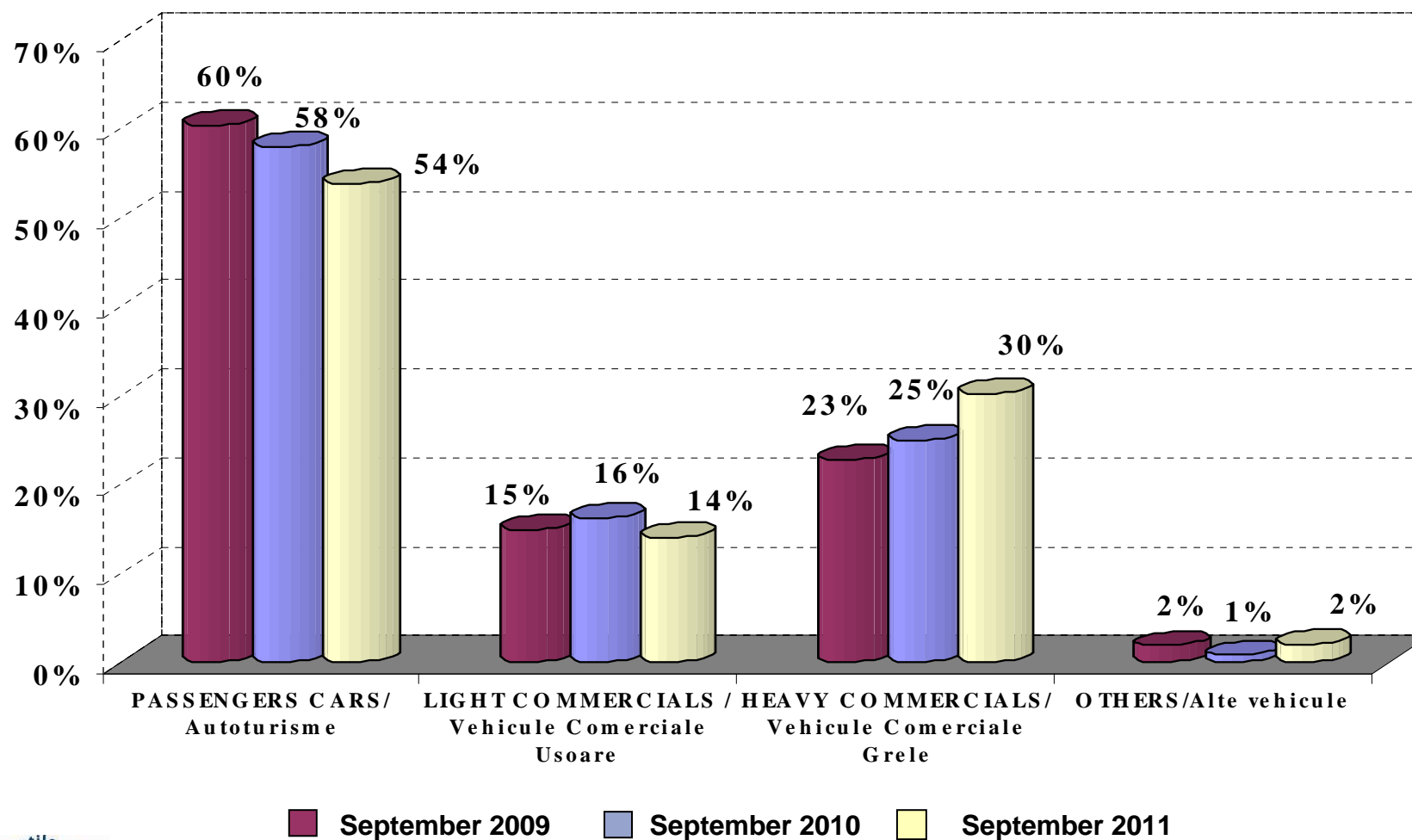
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

September 2009 ÷ September 2011

Finantarea vehiculelor in leasing

Vehicle Leasing Market

Finantarea autoturismelor reprezinta mai mult de jumatate din piata vehiculelor
Passengers cars financing represents more than half of the vehicle market

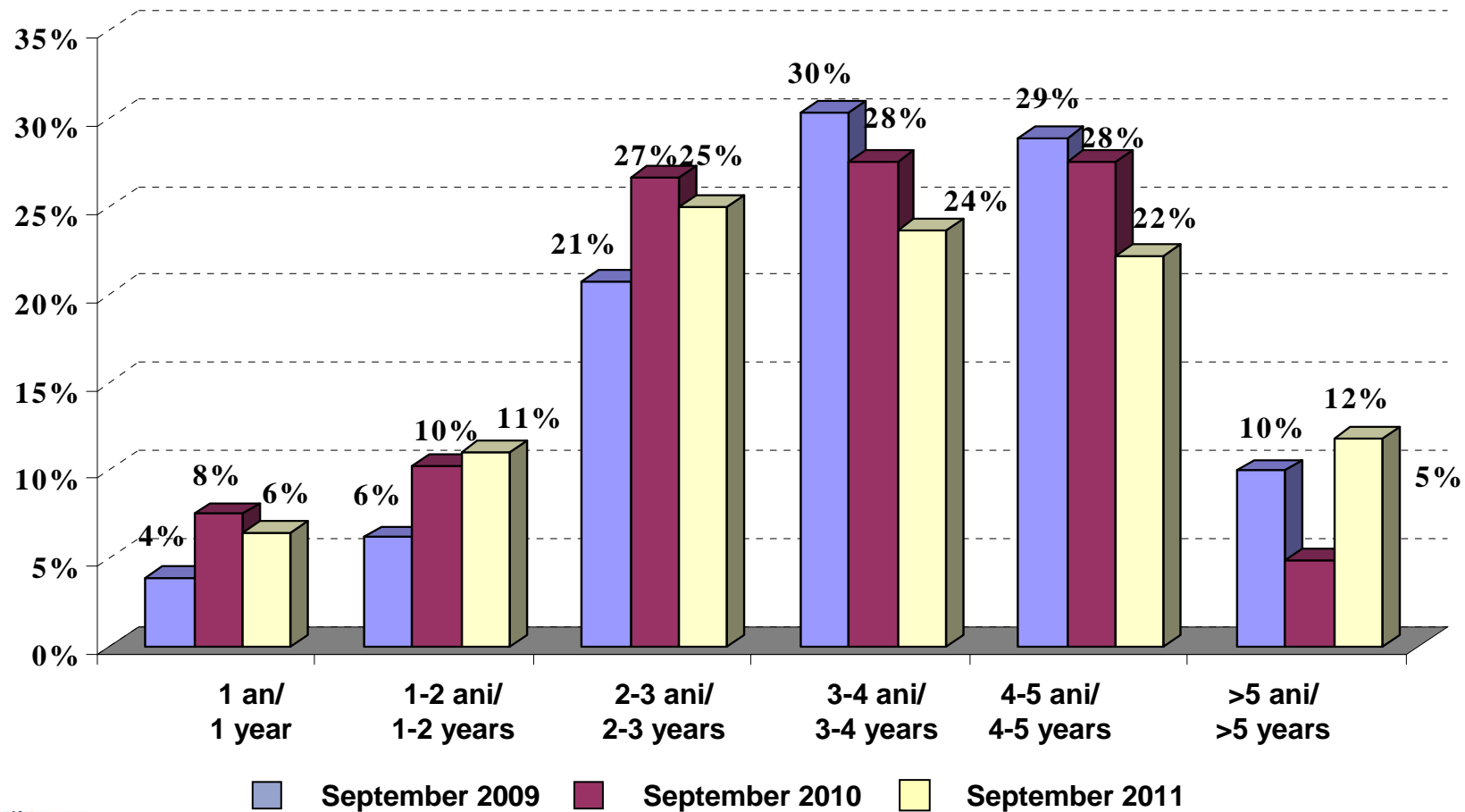


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Finantarea Vehiculelor dupa durata contractului/
Vehicle Financing By Duration of the Contract

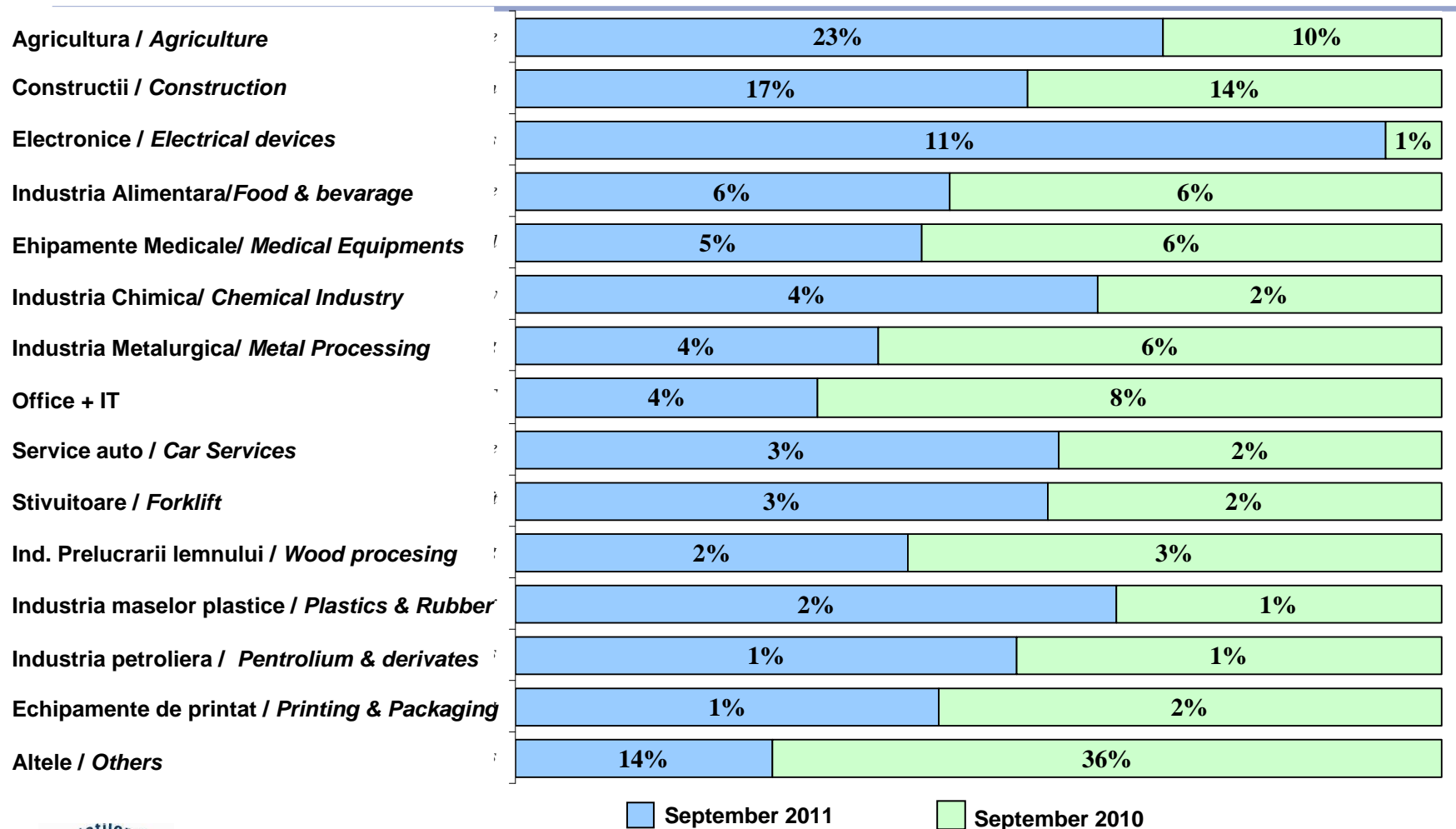
Cea mai mare concentrare in zona contractelor semnate pe o perioada de la 2 la 4 ani
Relevant tenor for this segment 2 up to 4 years



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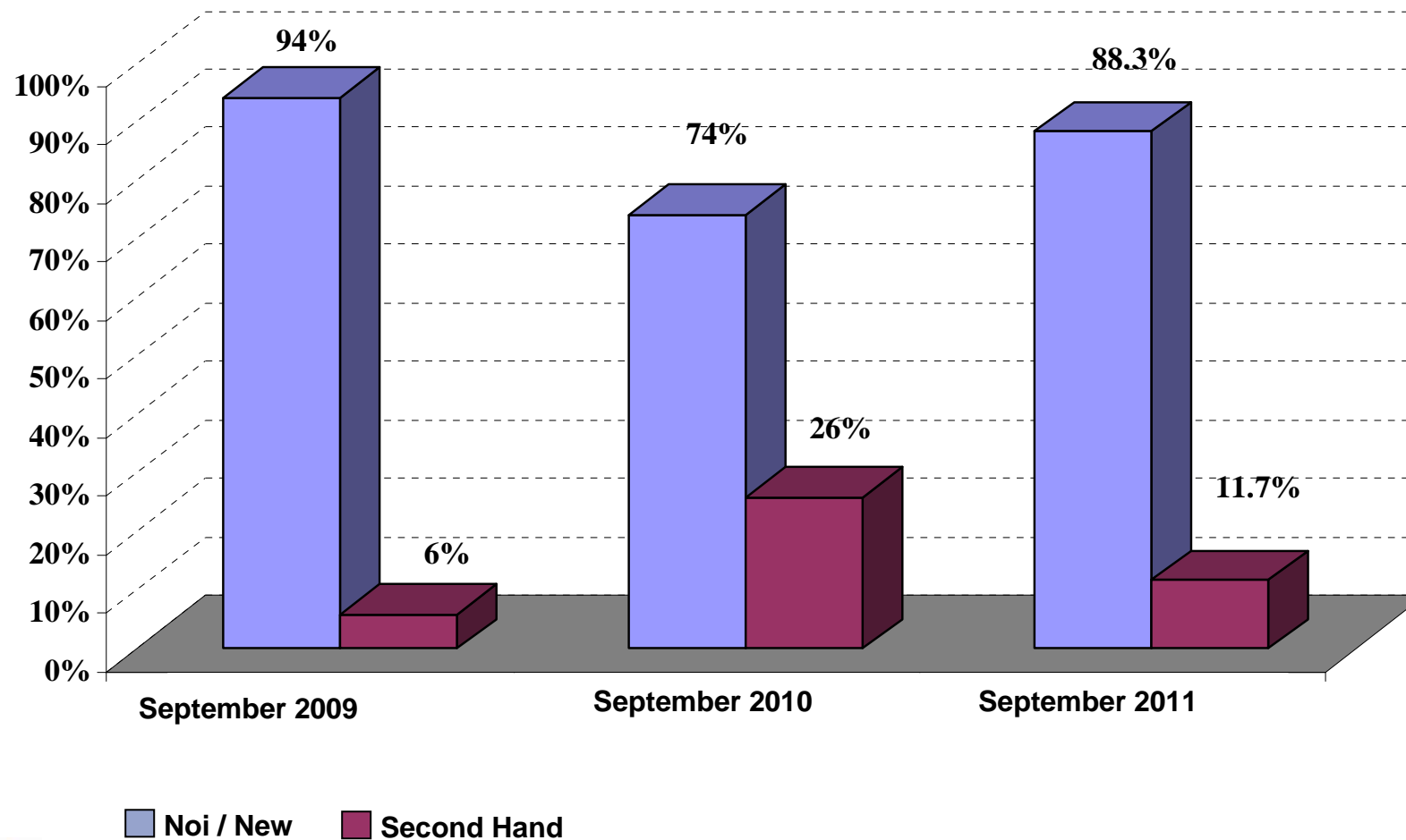
Piata de leasing din Romania finantarea echipamentelor *Romanian Leasing Market Equipment Financing*



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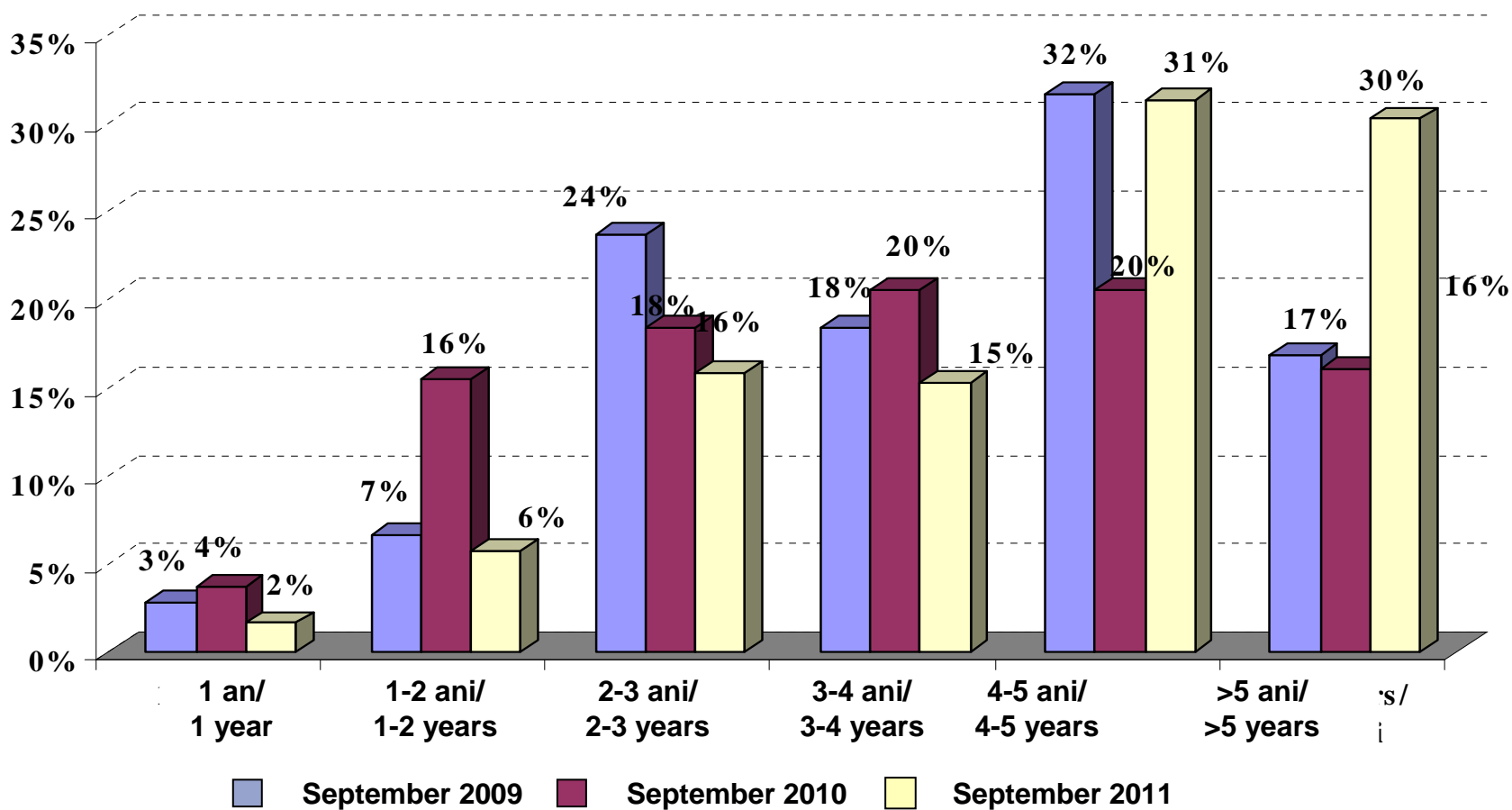
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Finantarea echipamentelor dupa tipul achizitiei/ *Equipment Financing by Acquisition Type*



Finantarea echipamentelor dupa durata contractului Equipment Financing by Duration of the Contract

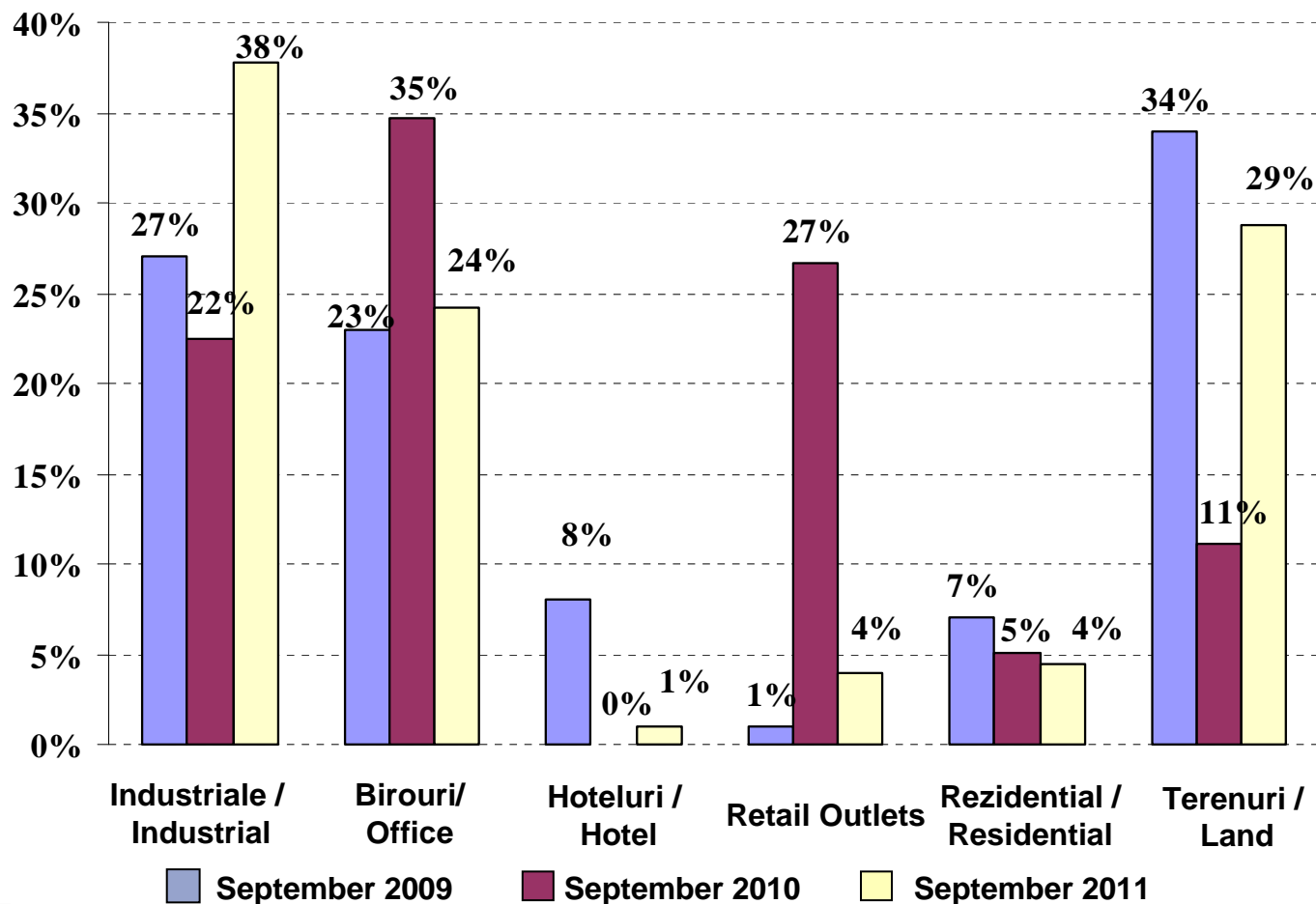
Cea mai mare concentrare in zona contractelor semnate pe o perioada mai mare de 4-5 ani
Relevant tenor for this segment more than 4 – 5 years



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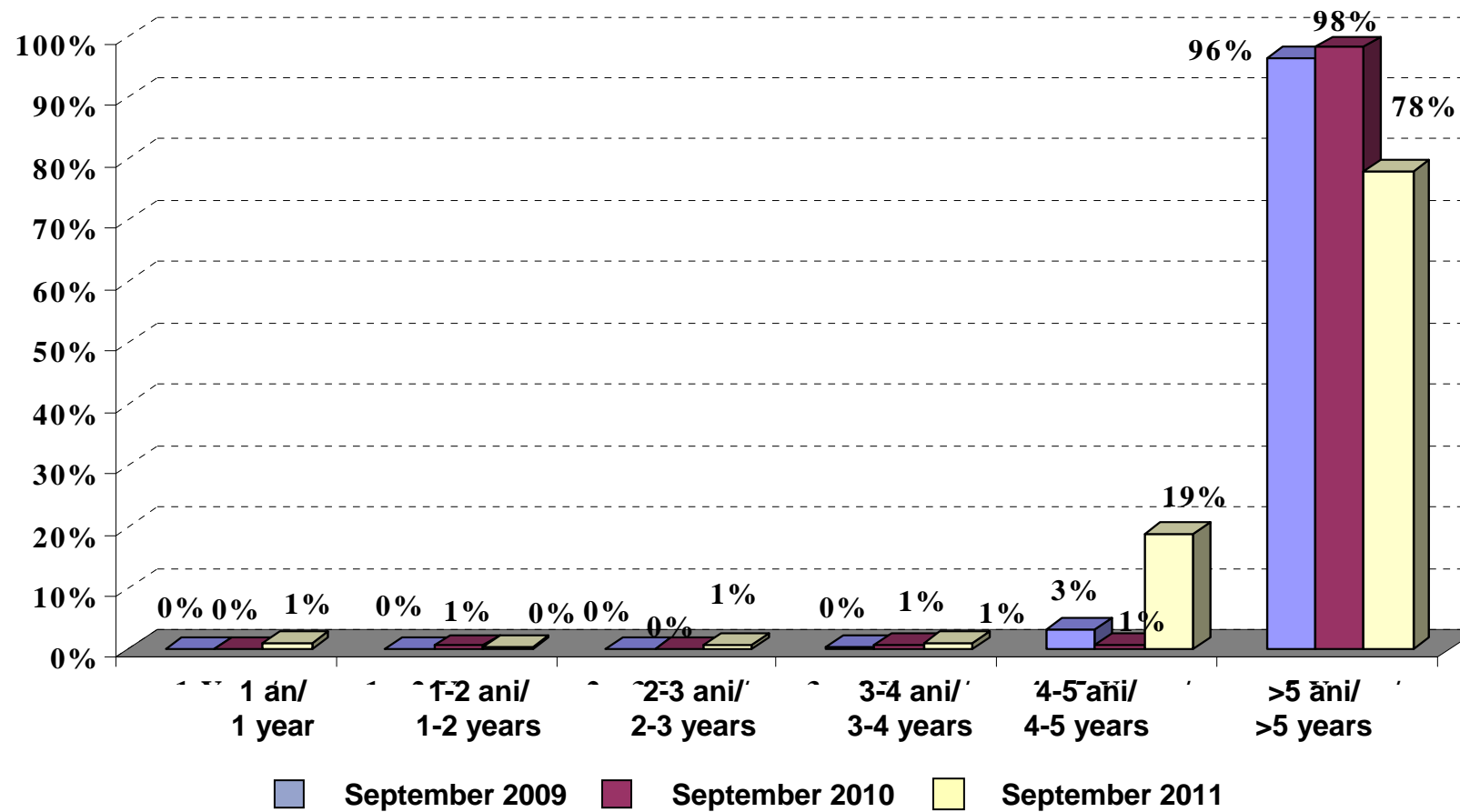
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Piata de leasing - finantarea sectorului imobiliar/ *Financial Leasing Market Real - Estate Financing*



Finantarea bunurilor imobiliare dupa durata contractului Real Estate Financing By Contract Term

Cea mai mare concentrare in zona contractelor semnate pe o perioada mai mare de 5 ani
Relevant tenor for this segment more than 5 years



Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

September 2009 ÷ September 2011

Leasing market future development is depending of authorities support

We kindly request authorities implications as follows:

1. **MINISTRY OF PUBLIC FINANCE/ANAF:**

- To issue and to implement urgently anti crises policies
- To cooperate with ALB and to ensure fully transparency of its normative intentions
- To support social dialogue
- To ensure fiscal stability
- To standardize fiscal procedures strictly with fiscal territorial administration

2. **MINISTRY OF JUSTICE:**

- To clarify double standards applied in the relation with forced execution procedure (different regime for ANAF and leasing companies)
- To issue clarifications for correct interpretation of New Civil Code