

# ALB Press Conference 9<sup>th</sup> September 2009/ *Conferinta de presa ALB 09 Septembrie 2009*

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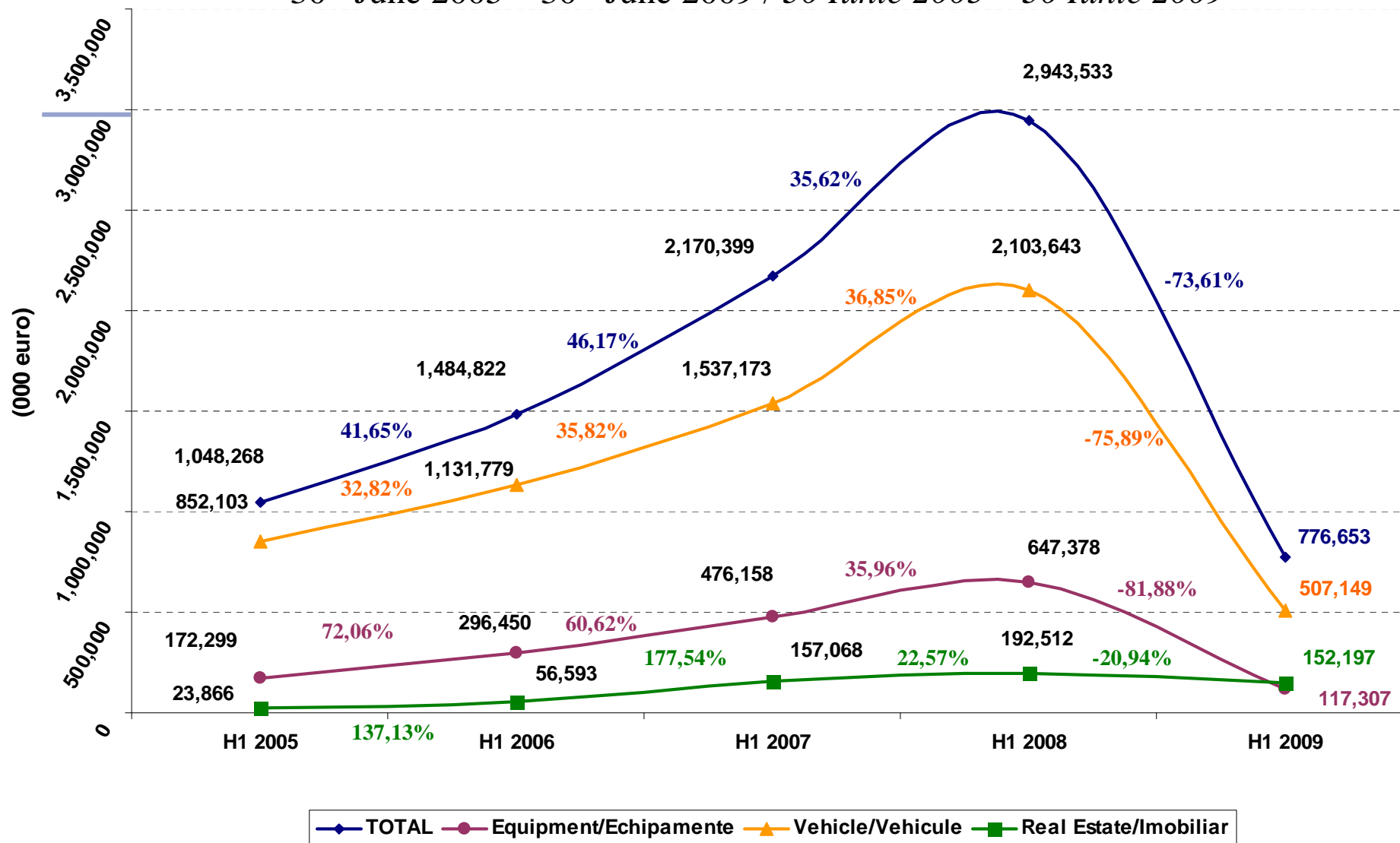
- Leasing market results as of end of 30<sup>th</sup> June 2009 versus 30<sup>th</sup> June 2008/  
*Rezultatele pietei de leasing la 30 Iulie 2009 versus 30 Iunie 2008*
  
- Leasing market's dynamic at quarterly level - Q1 to Q2 2009  
*Evolutia trimestriala a pietei de leasing in anul de criza 2009 (T1 si T2 - 2009)*
  
- Conclusions / *Concluzii*



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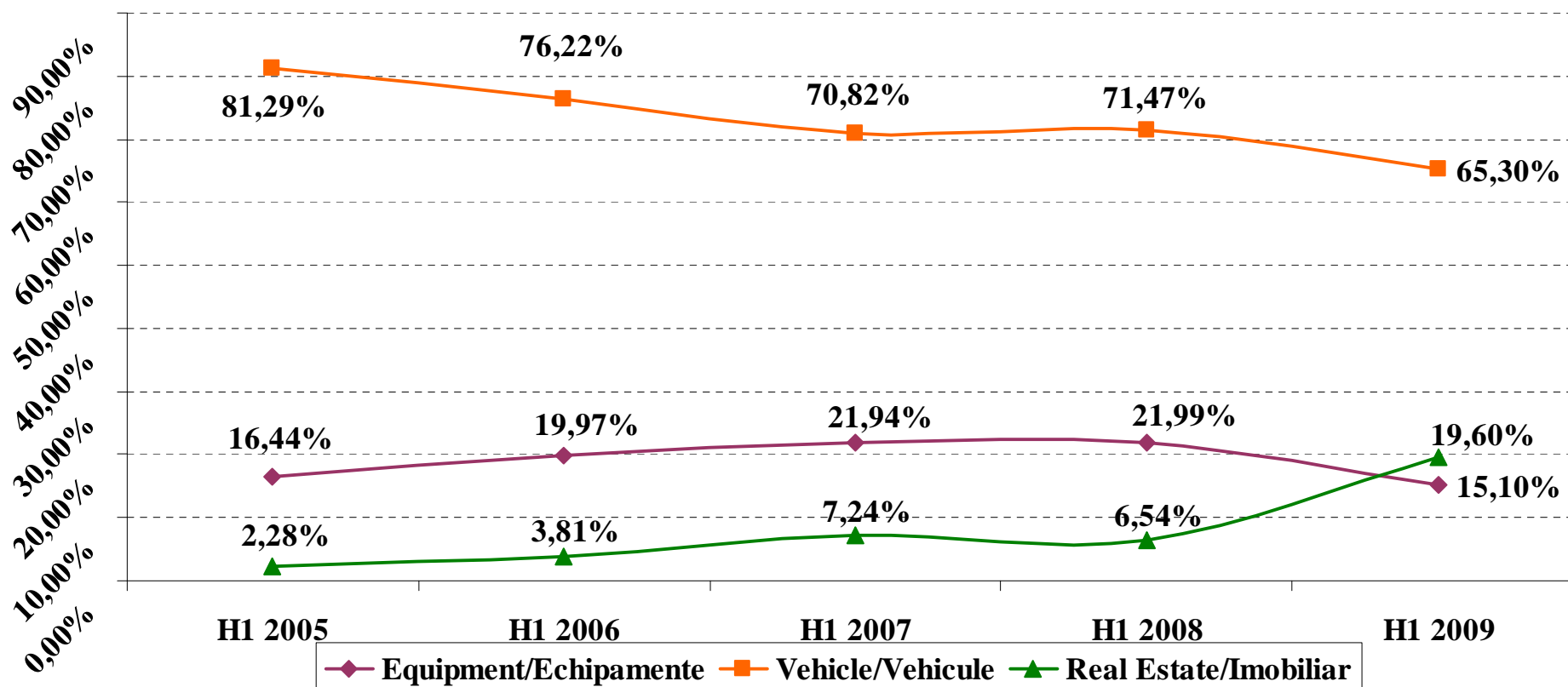
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

## Romanian Leasing Market Evolution/ *Evolutia pietei de leasing din Romania* 30<sup>th</sup> June 2005 – 30<sup>th</sup> June 2009 / *30 Iunie 2005 – 30 Iunie 2009*

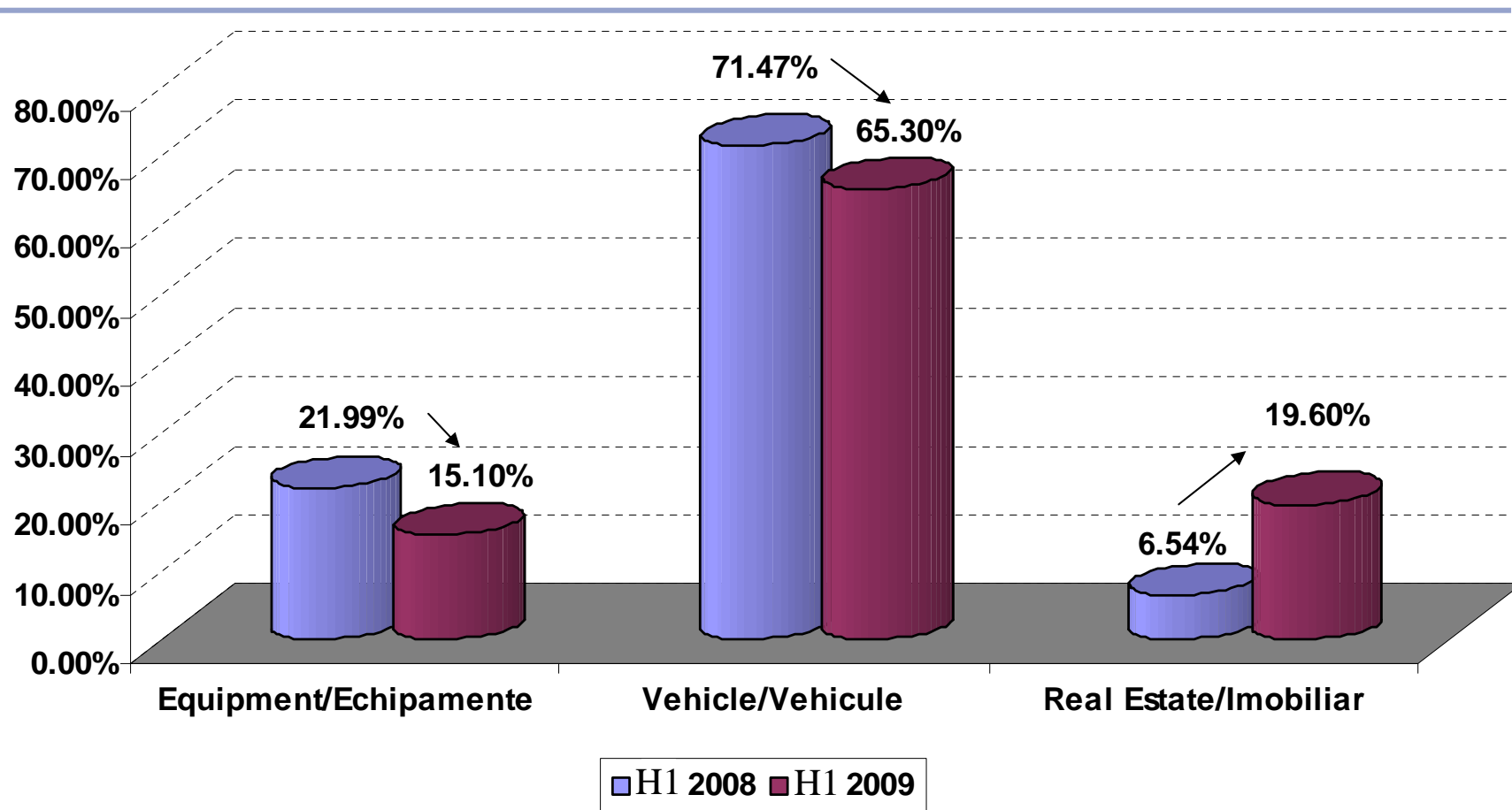


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**Weight per good segment out of total leasing Market/  
Ponderea fiecarui segment in piata de leasing  
H1 2005 – H1 2009**

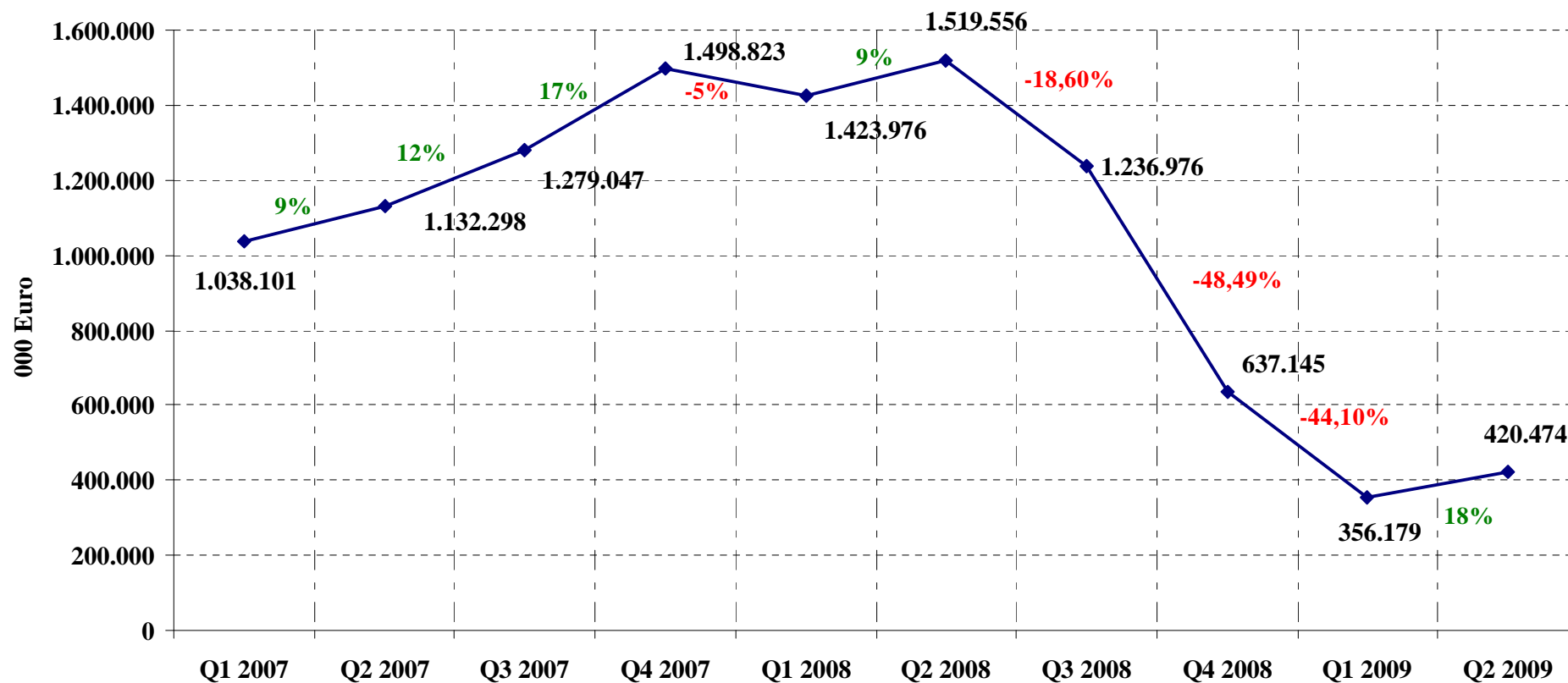


**Romanian Leasing Market Structure by Asset Type /  
Structura pietei de leasing din Romania dupa tipul bunurilor finanate  
H1 2008 Vs. H1 2009**

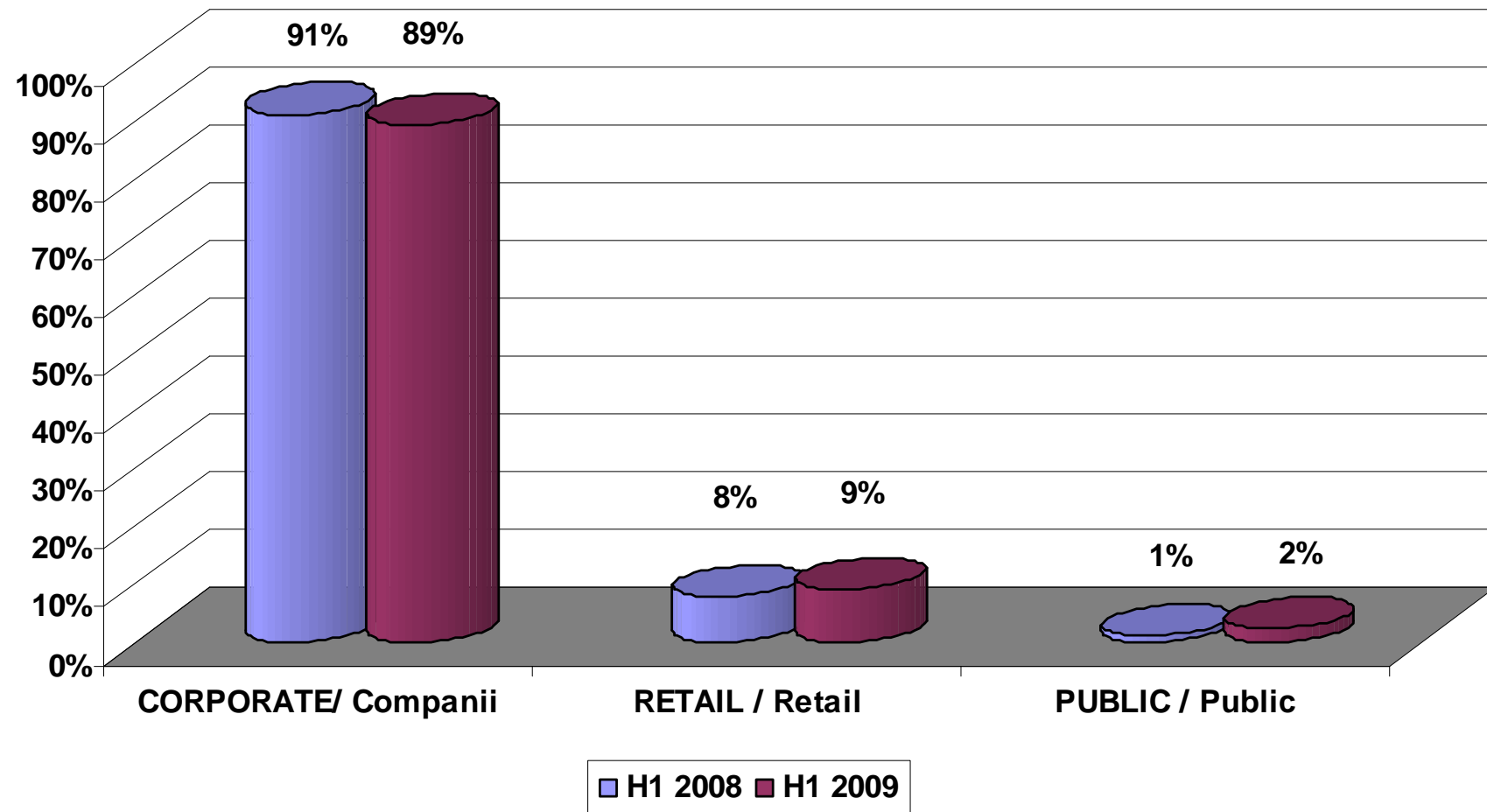


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## Romanian Leasing Market Evolution/ *Evolutia pietei de leasing din Romania* Quarter to Quarter / *Trimestru la trimestru*

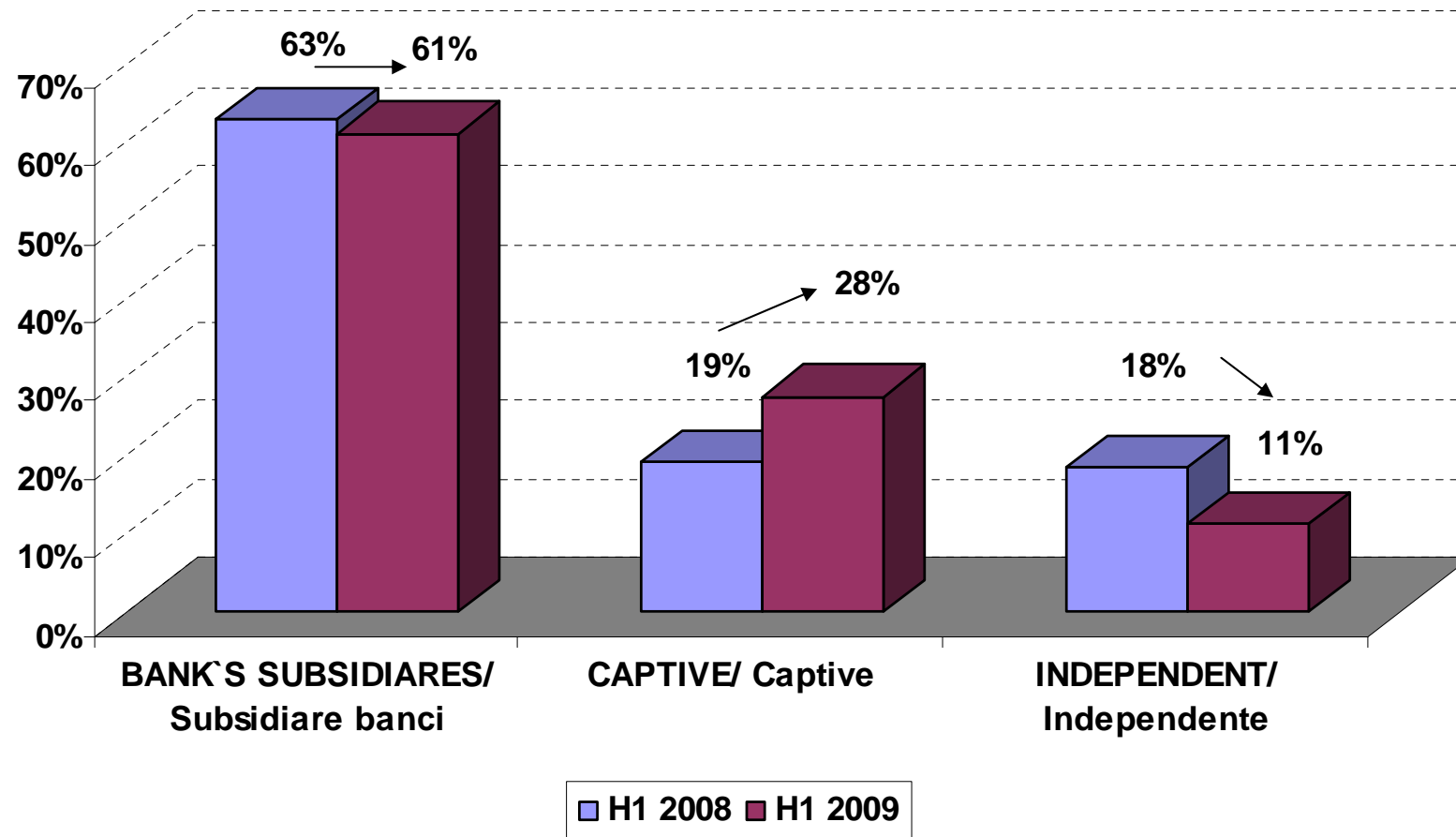


**Romanian Leasing Market Structure by Customer Type/  
*Piata de leasing din Romania dupa categoria utilizatorului*  
H1 2009 VS. H1 2008**

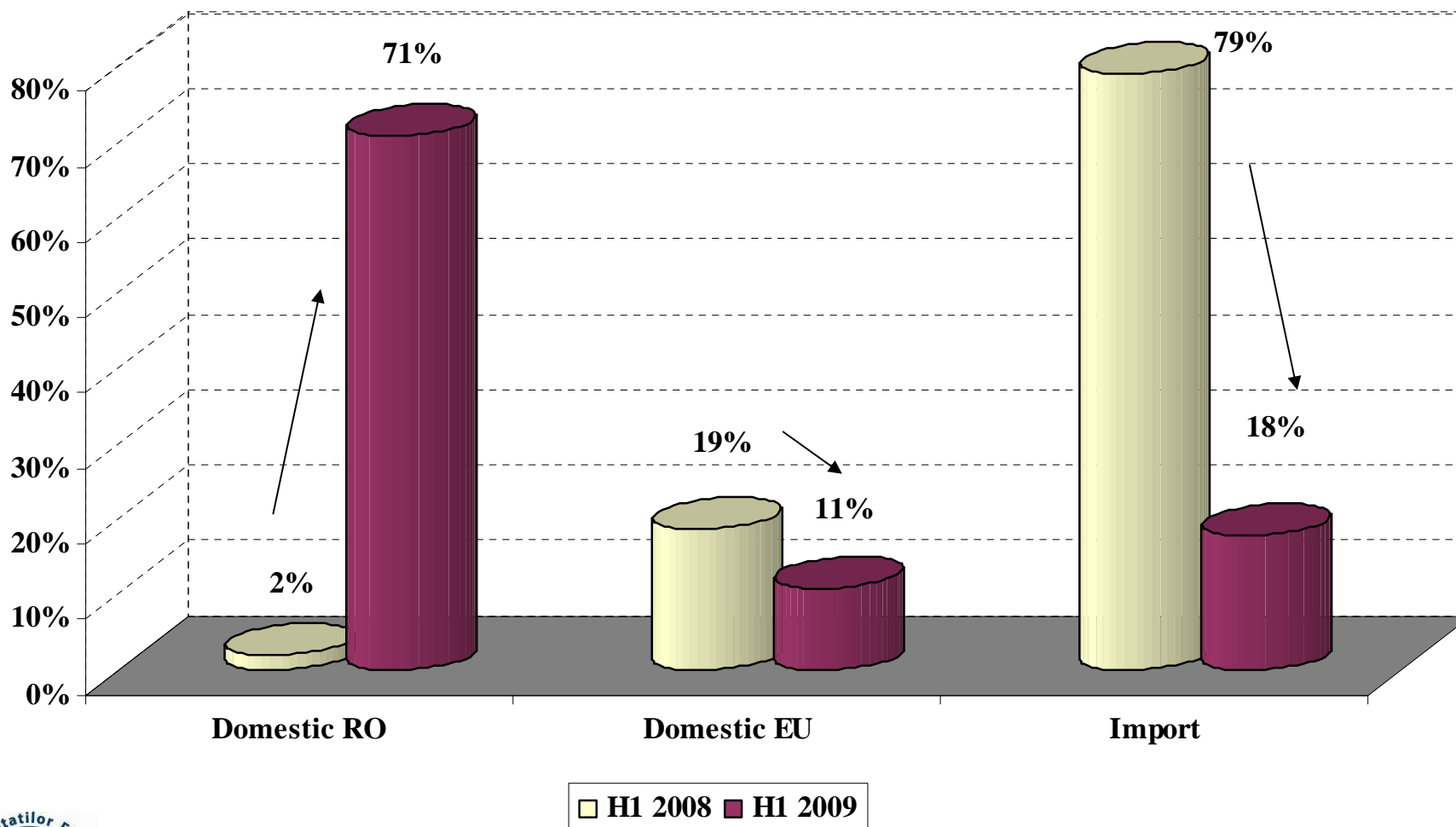


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

**Romanian Leasing Market Structure by type of Lessor/  
*Piata de leasing din Romania dupa categoria societatilor de leasing*  
H1 2009 Vs. H1 2008**



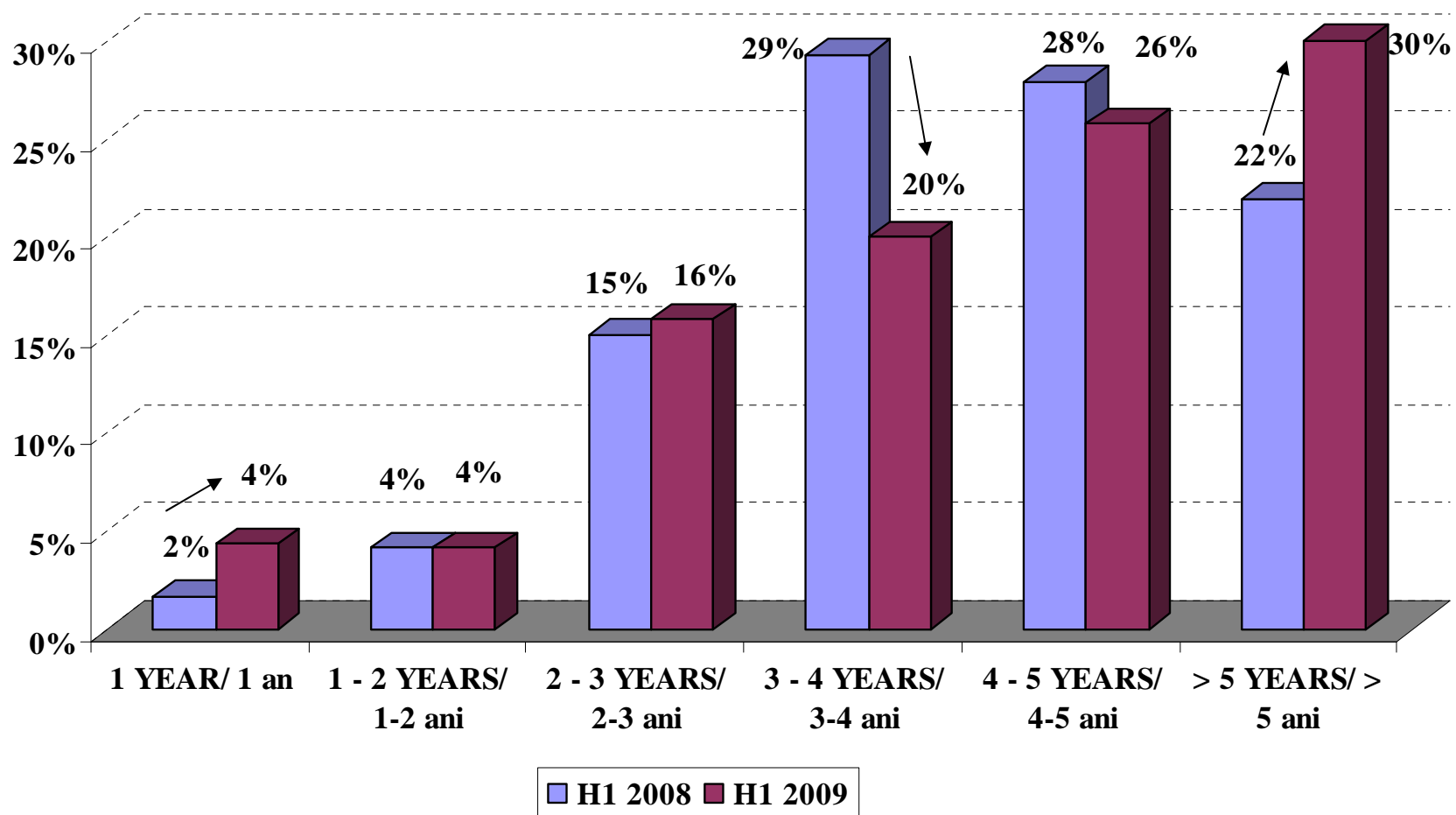
**Romanian Leasing Market Structure by Origin/  
Piata de leasing din Romania dupa originea bunului**  
**H1 2009 Vs. H1 2008**



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

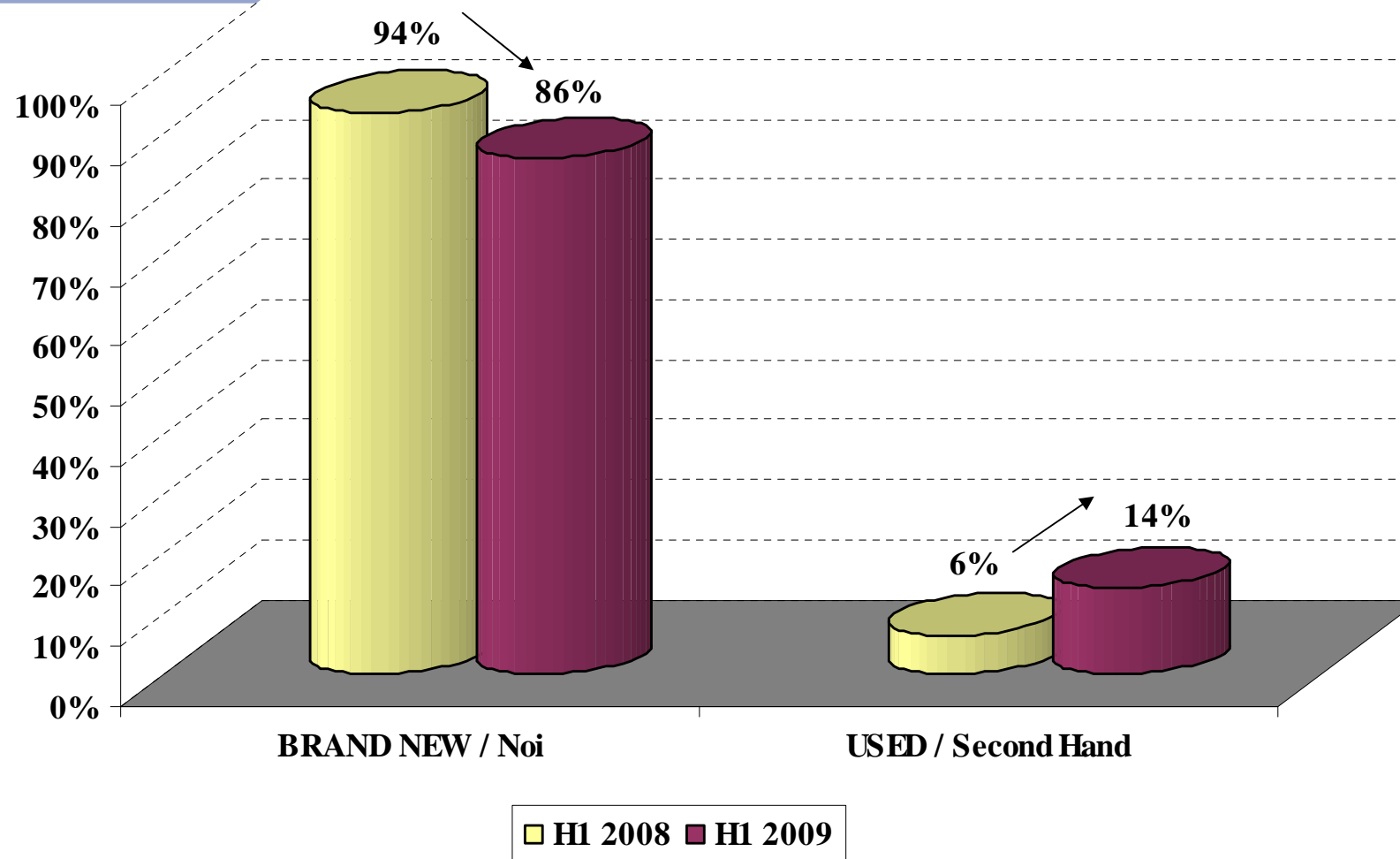


**Romanian Leasing Market Structure By Contract Term/  
Piata de Leasing din Romania dupa durata contractului  
H1 2009 Vs. H1 2008**

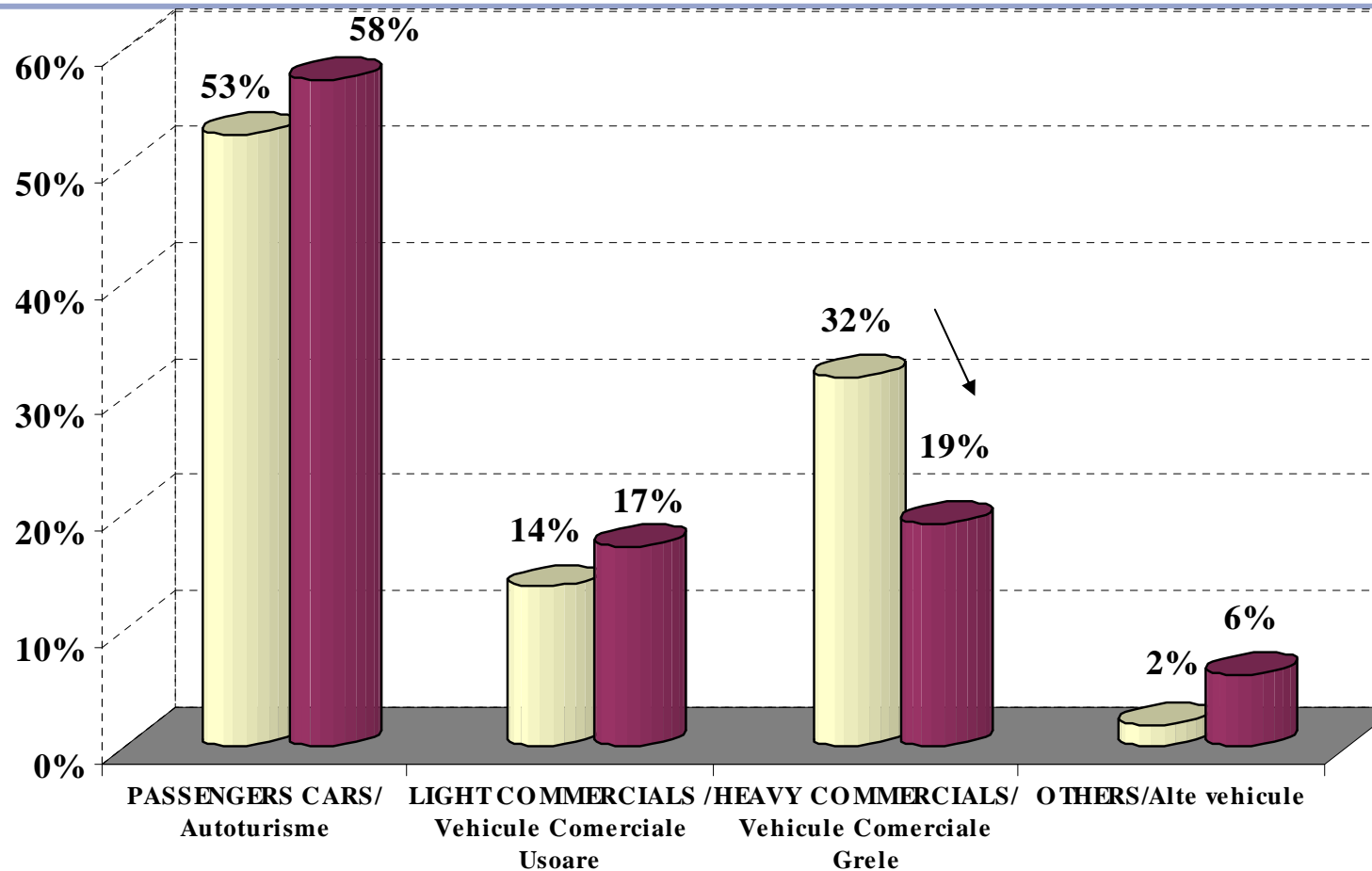


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

**Romanian Leasing Market Structure by Acquisition Type/  
*Piata de leasing din Romania dupa tipul achizitiei*  
H1 2009 Vs. H1 2008**



**Romanian Leasing Market - Vehicle Financing**  
*Piata de leasing din Romania – Finantarea Vehiculelor*  
**H1 2009 Vs. H1 2008**

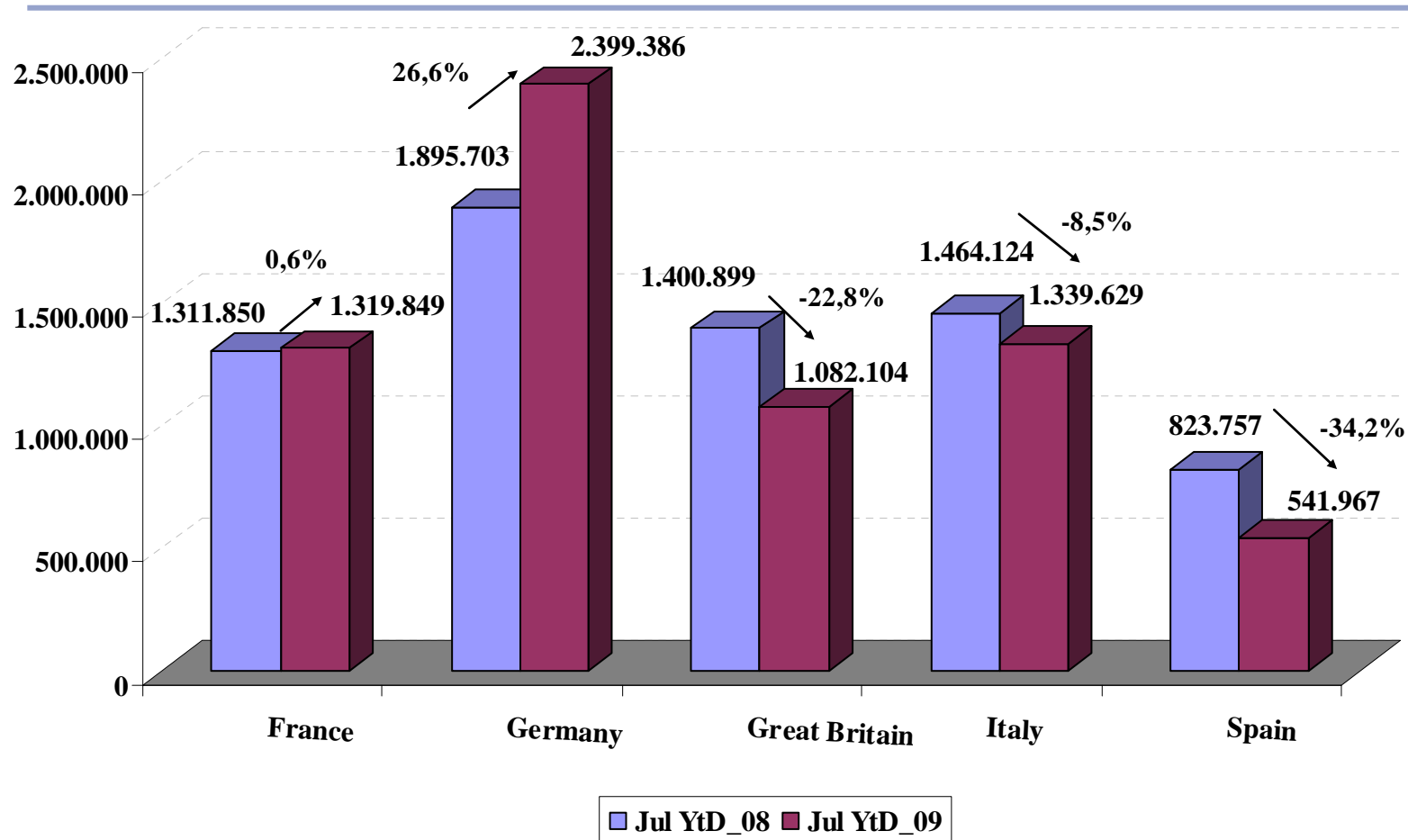


□ H1 2008 ■ H1 2009

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## European vehicles sales trend Top 5 Countries/ *Top 5 Tari in Europa*

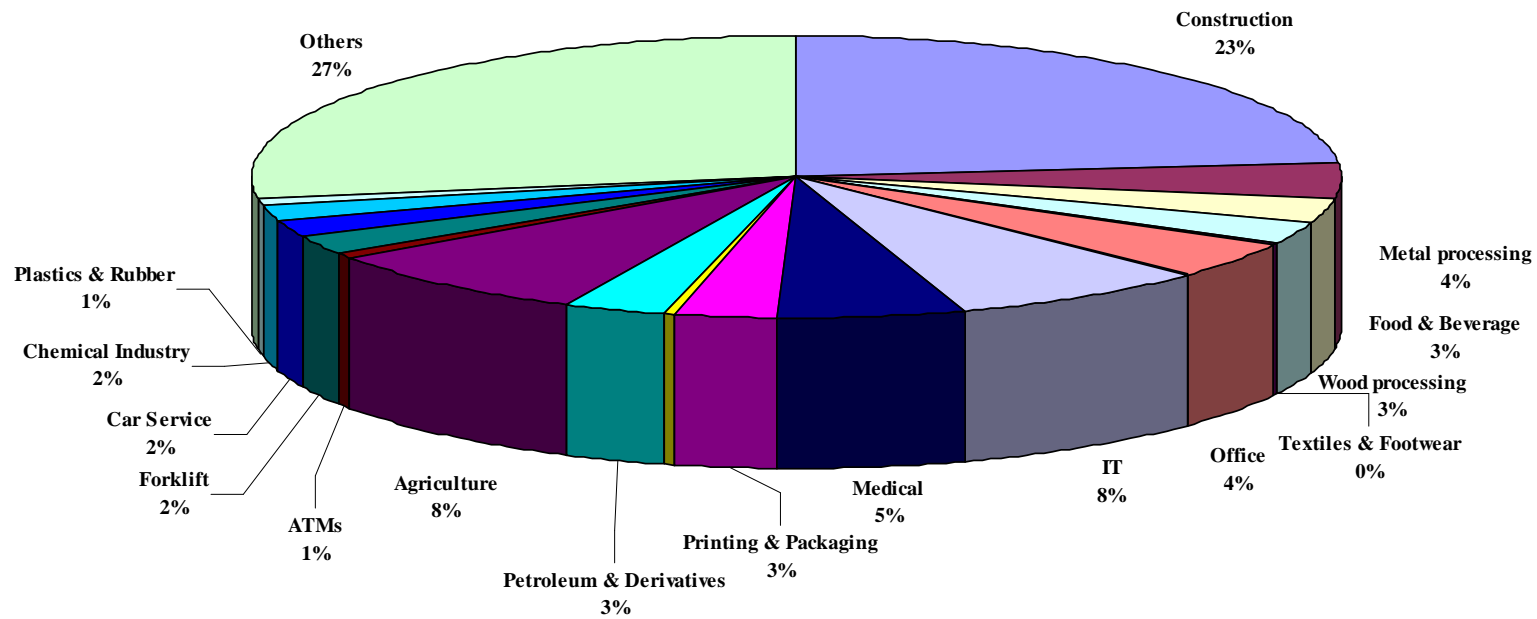


Sursa: JATO Consult

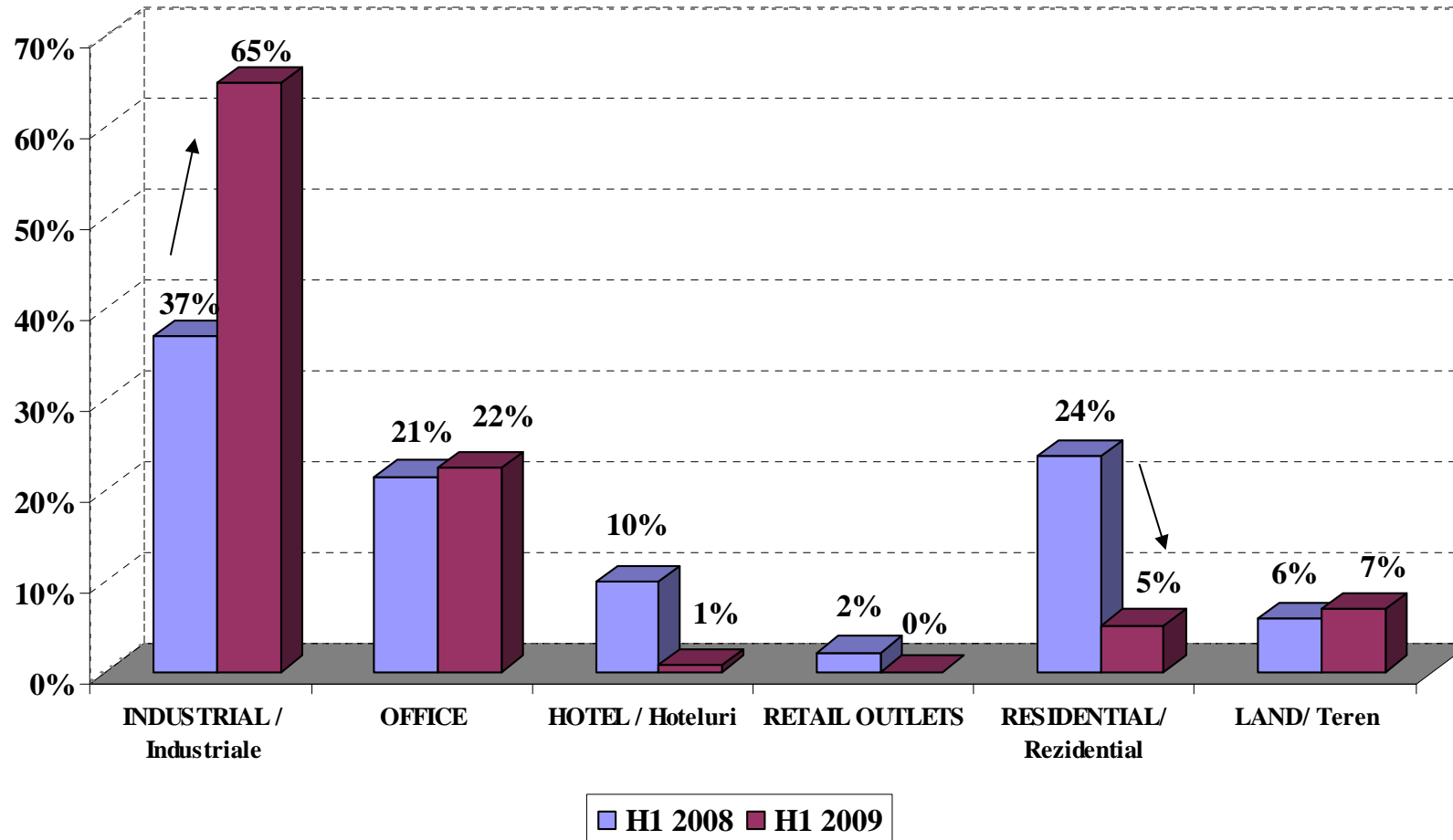


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

## Romanian Leasing Market Equipment Financing/ *Piata de leasing din Romania finantarea echipamentelor* H1 2009 Vs. H1 2008

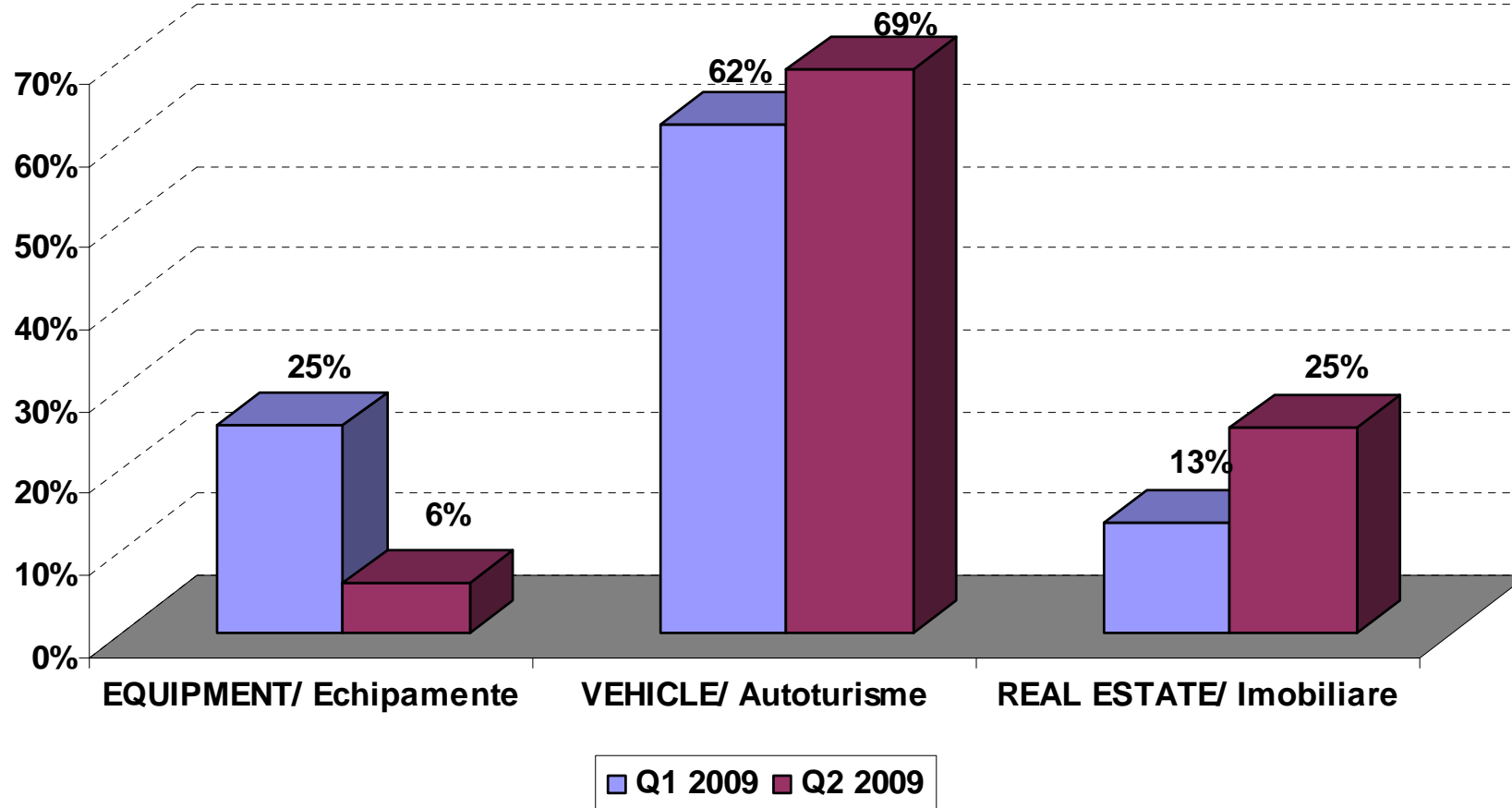


## Romanian Leasing Market Real - Estate Financing/ Piata de leasing din Romania - finantarea sectorului imobiliar H1 2009 Vs. H1 2008

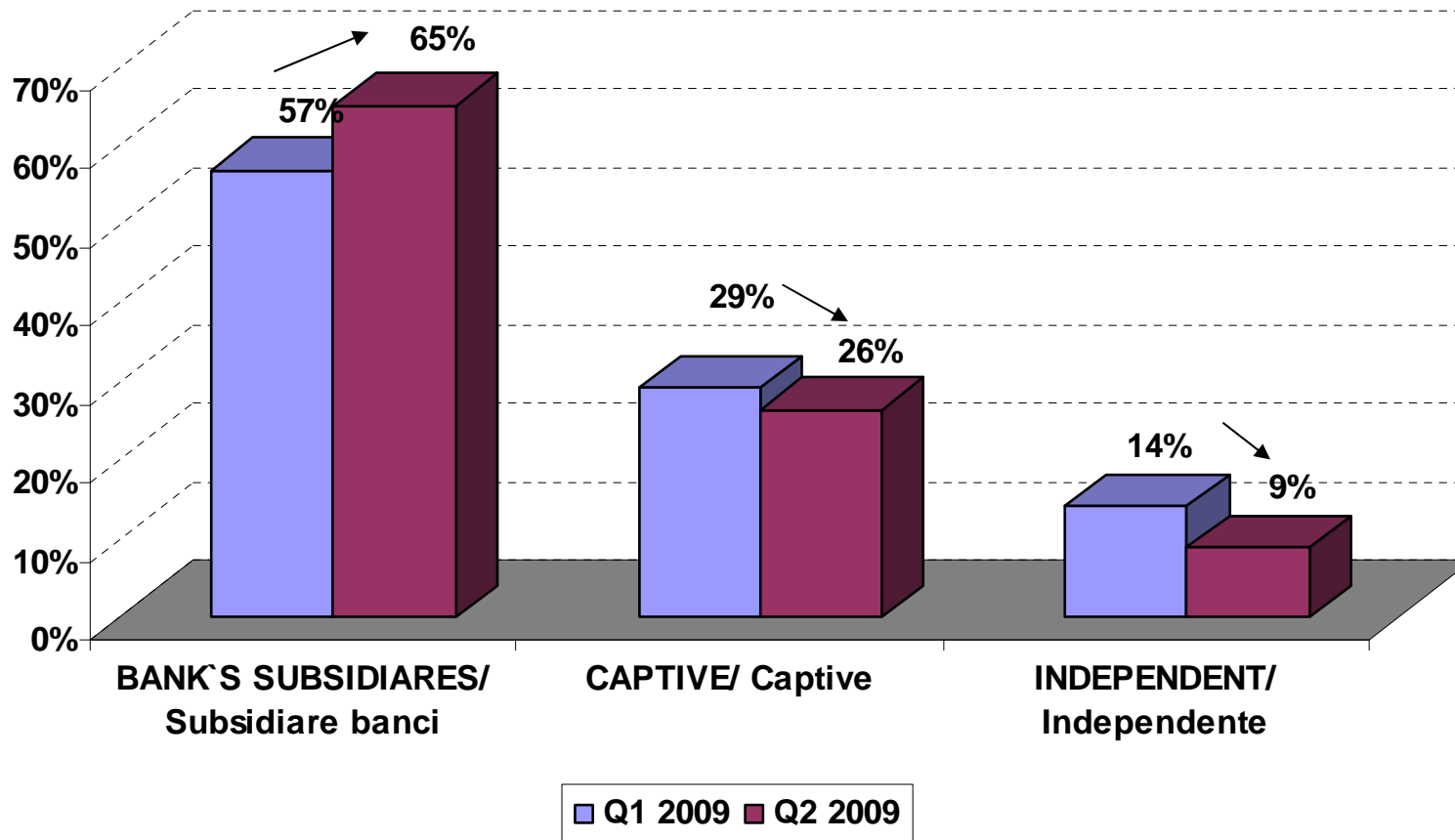


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

**Romanian Leasing Market Structure by Asset Type**  
*Piata de leasing din Romania dupa tipul bunurilor finantate*  
**Q1 2009 356.179 (000 Euro) Vs. Q2 2009 405.079 (000 Euro)**

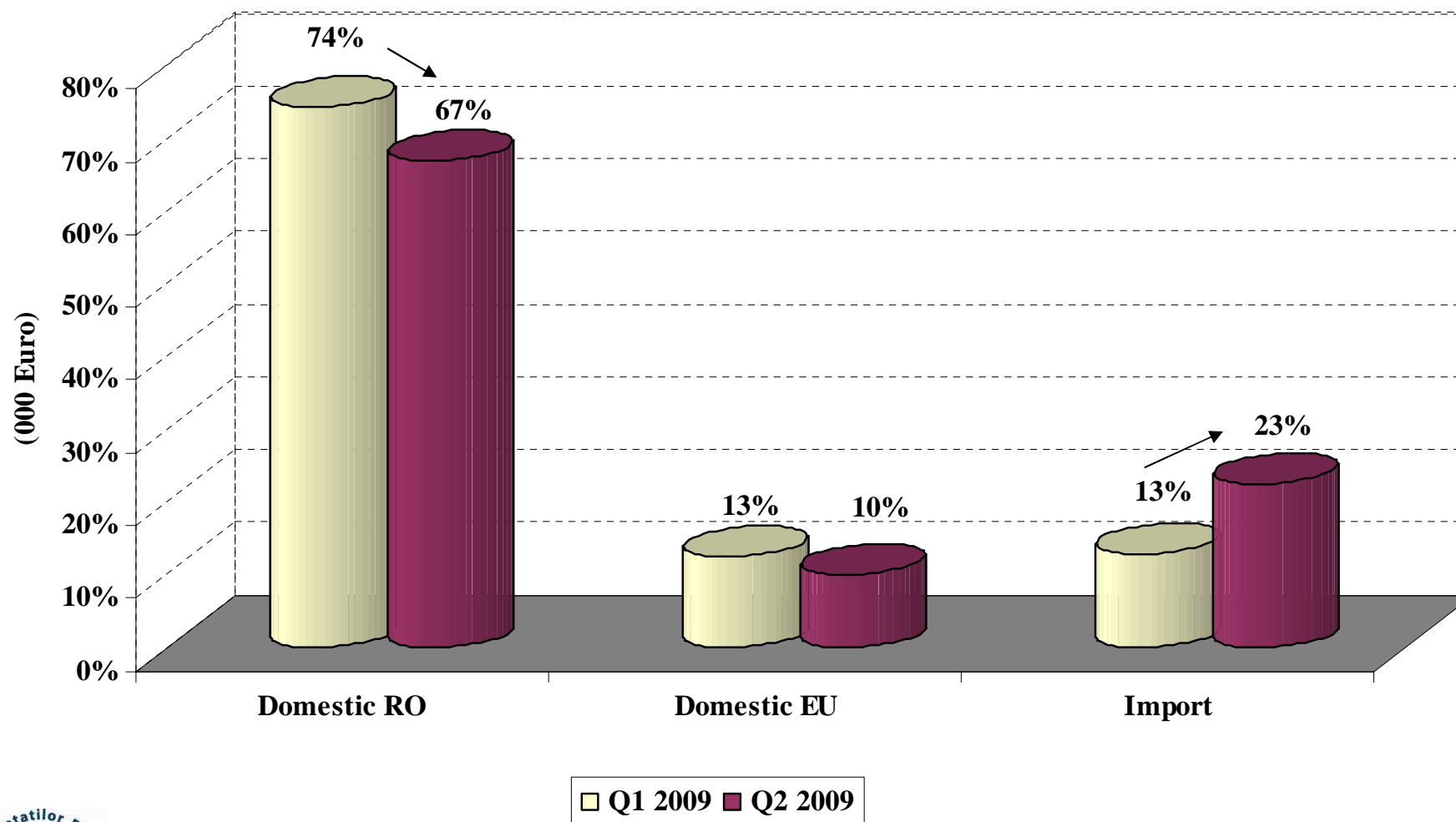


**Romanian Leasing Market Structure by type of Lessor/  
Piata de leasing din Romania dupa categoria societatilor de leasing  
Q1 2009 Vs. Q2 2009**

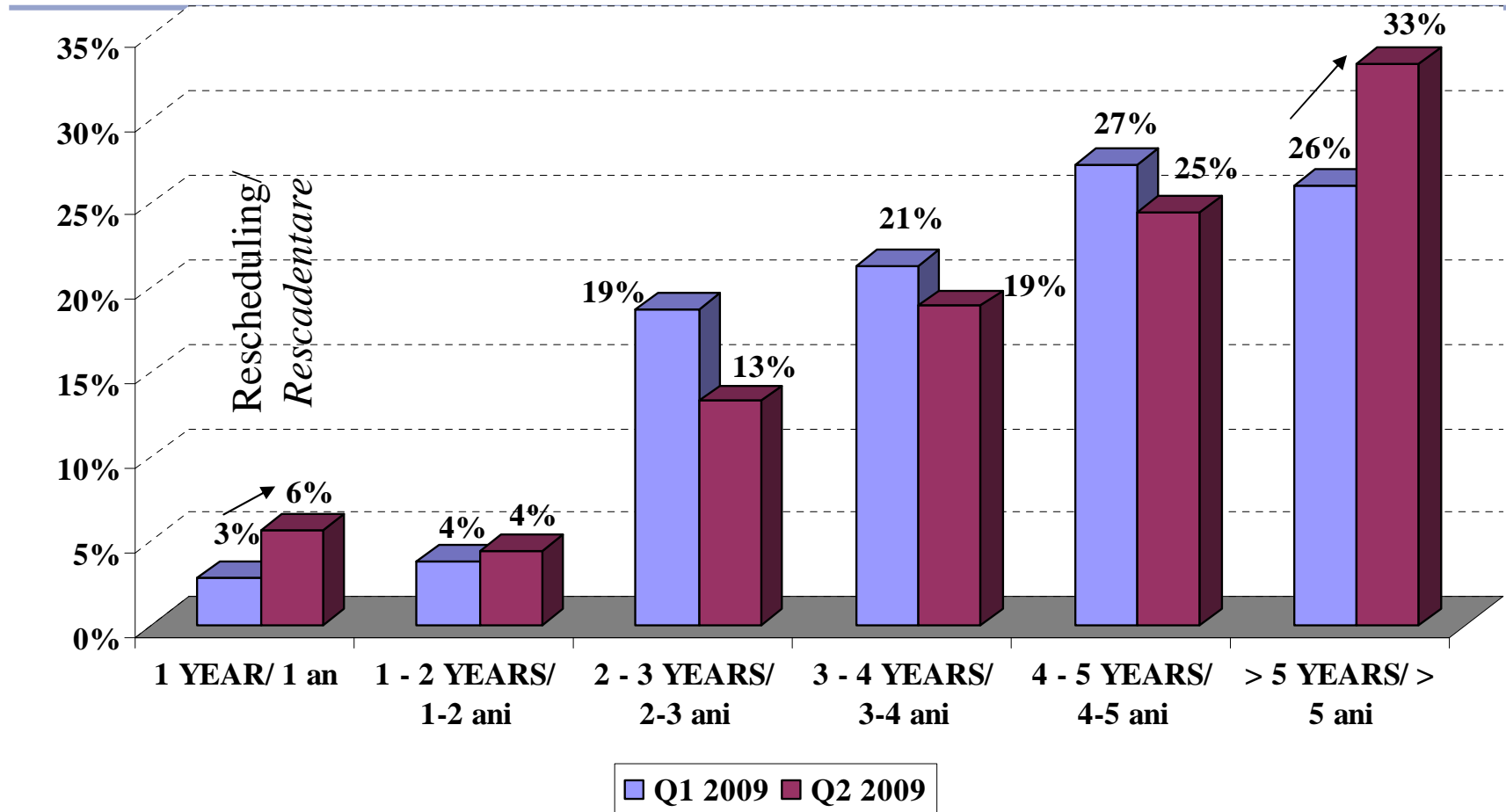




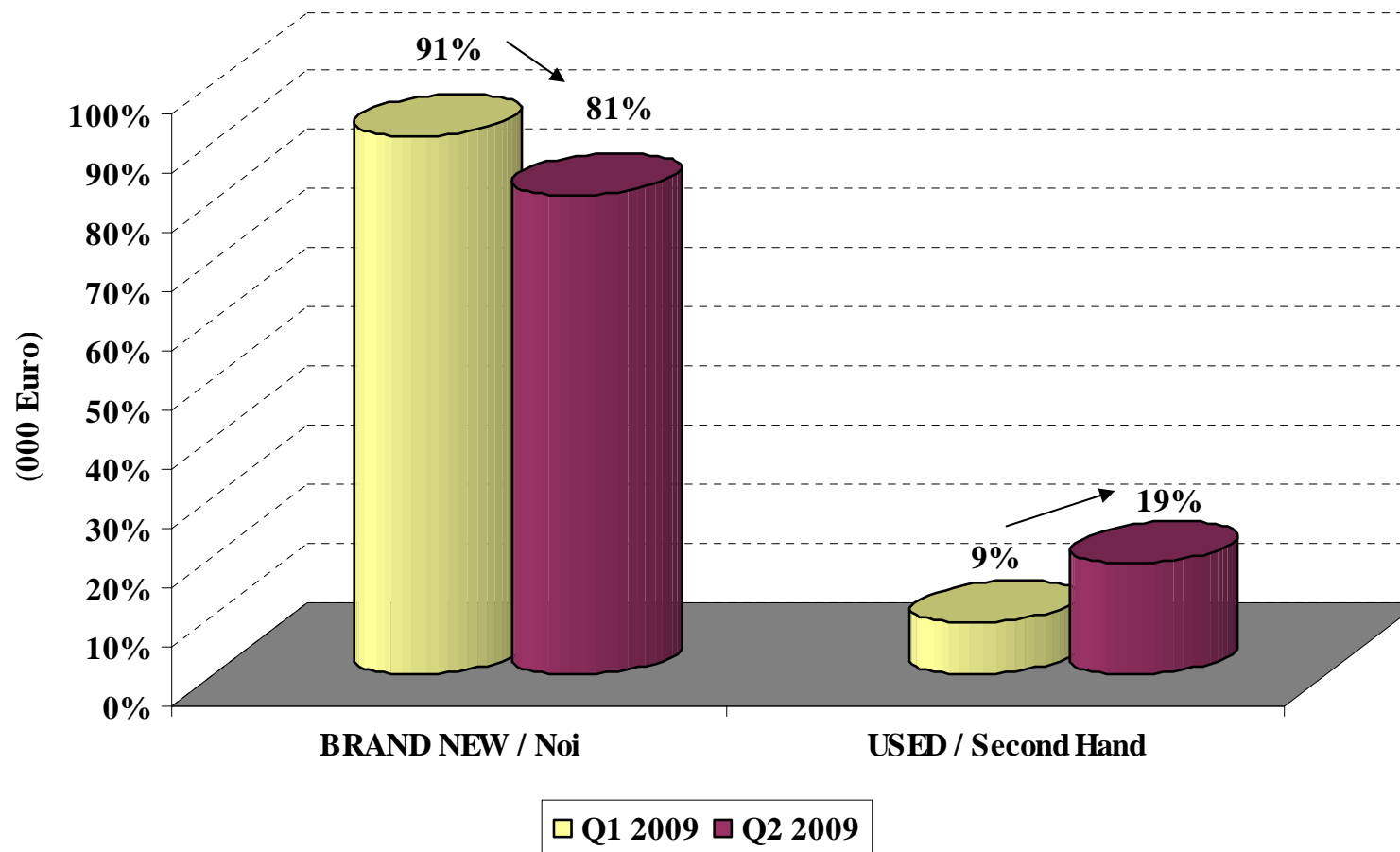
**Romanian Leasing Market Structure by Origin/  
Piata de leasing din Romania dupa originea bunului**  
**Q1 2009 Vs. Q2 2009**



**Romanian Leasing Market Structure By Contract Term/  
Piata de Leasing din Romania dupa durata contractului  
Q1 2009 Vs. Q2 2009**



**Romanian Leasing Market Structure by Acquisition Type/  
*Piata de leasing din Romania dupa tipul achizitiei*  
Q1 2009 Vs. Q2 2009**



## Conclusions / Concluzii

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- 1) H1 2008 was the top of leasing market increase. Compared to this top H1 2009 shows a decrease of 74%.  
*S1 2008 a fost topul cresterii pietei de leasing. In comparatie cu acesta S1 2009 arata o descrestere de 74%.*
  
- 2) The trend shows the transfer of market share from independent players to bank subsidiaries and captive leasing companies.  
*Evolutia arata transferul cotei de piata de la firmele de leasing independente catre firmele de leasing subsidiare unor banci sau catre firmele de leasing captive.*
  
- 3) The highest decrease is related to industrial equipment and vehicles' industry due to:  
*Cea mai mare scadere a cunoscut-o finantarea echipamentelor industriala si a vehiculelor, datorita:*
  - i. International financial and auto industry crises**  
*Crizei financiare internationale si a crizei industriei auto*
  - ii. Local/national fiscal policies (pollution tax, property tax)**  
*Politicile fiscale locale/nationale( taxa de poluare, impozitarea proprietatii pe vehiculele de 2<sup>nd</sup> hand)*

## Conclusions / Concluzii

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- 4) There is a serious decrease of imports while the financing of the second-hand goods (mainly vehicles) shows an increasing trend

*Trebuie remarcata scaderea serioasa a importurilor si totodata tendinta de crestere a finantarilor de bunuri second hand (in majoritate vehicule)*

- 5) The rescheduling policies determine an increase of one year period for contracts while the former majority of 3 to 4 years period is transferred to contracts over 5 years duration

*Politicile de rescadentare au determinat o crestere a ponderii contractelor cu durata de un an in timp ce ponderea contractelor majoritare in trecut – de 3 si 4 ani – a fost transferata catre contractele cu durata mai mare de 5 ani.*