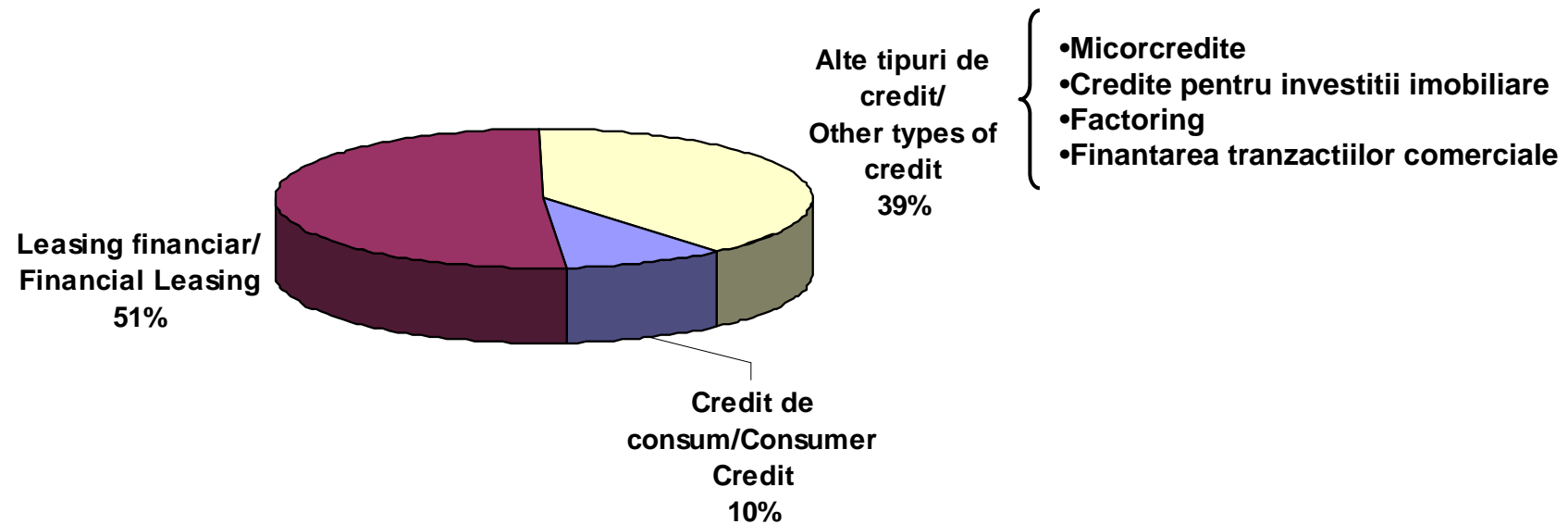




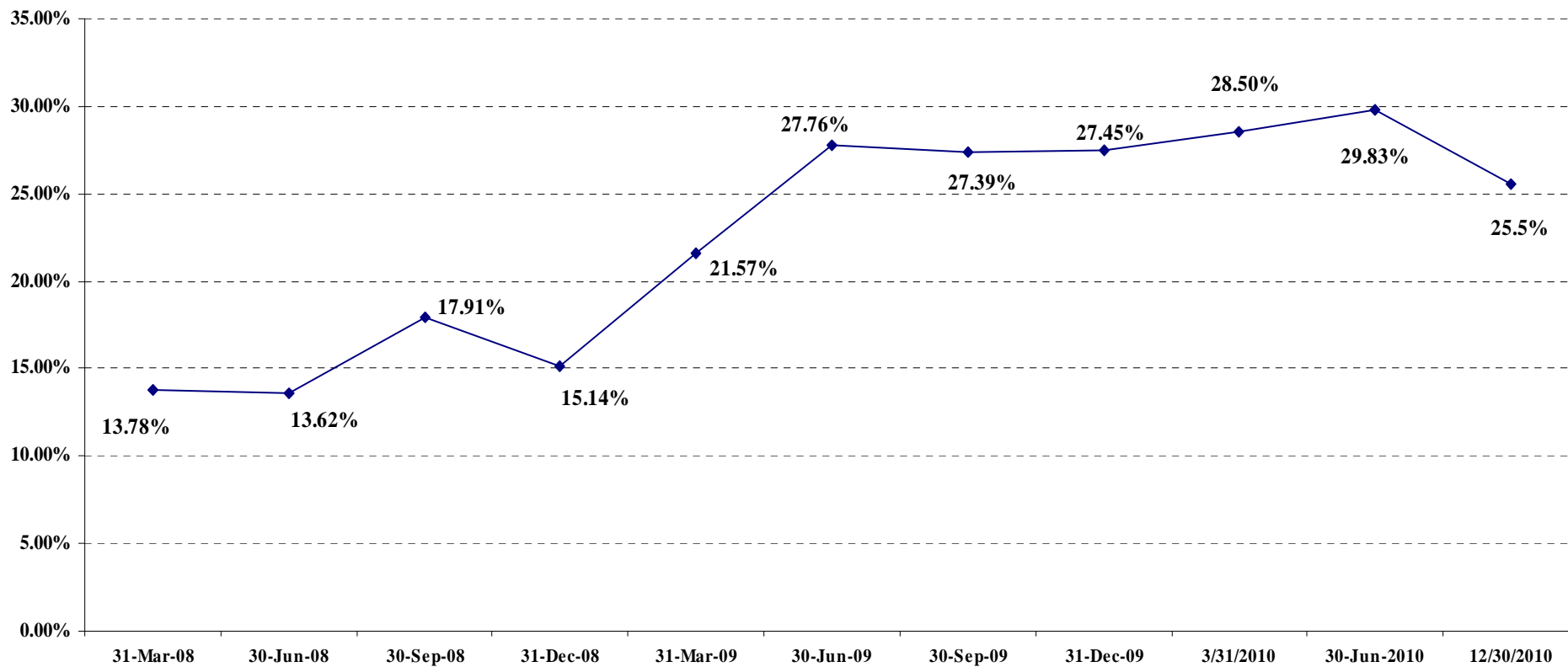
Asociația Societăților Financiare - ALB România
The Financial Companies Association – ALB România

Piața IFN în România
NBFI Market in Romania
2010

Type of granted credits by NBFIs activity Credite acordate in functie de activitatea IFN 2010



Overdue and doubtful NBFIs loans evolution during 2008-2010 Evolutia creditelor IFN neperformante 2008-2010



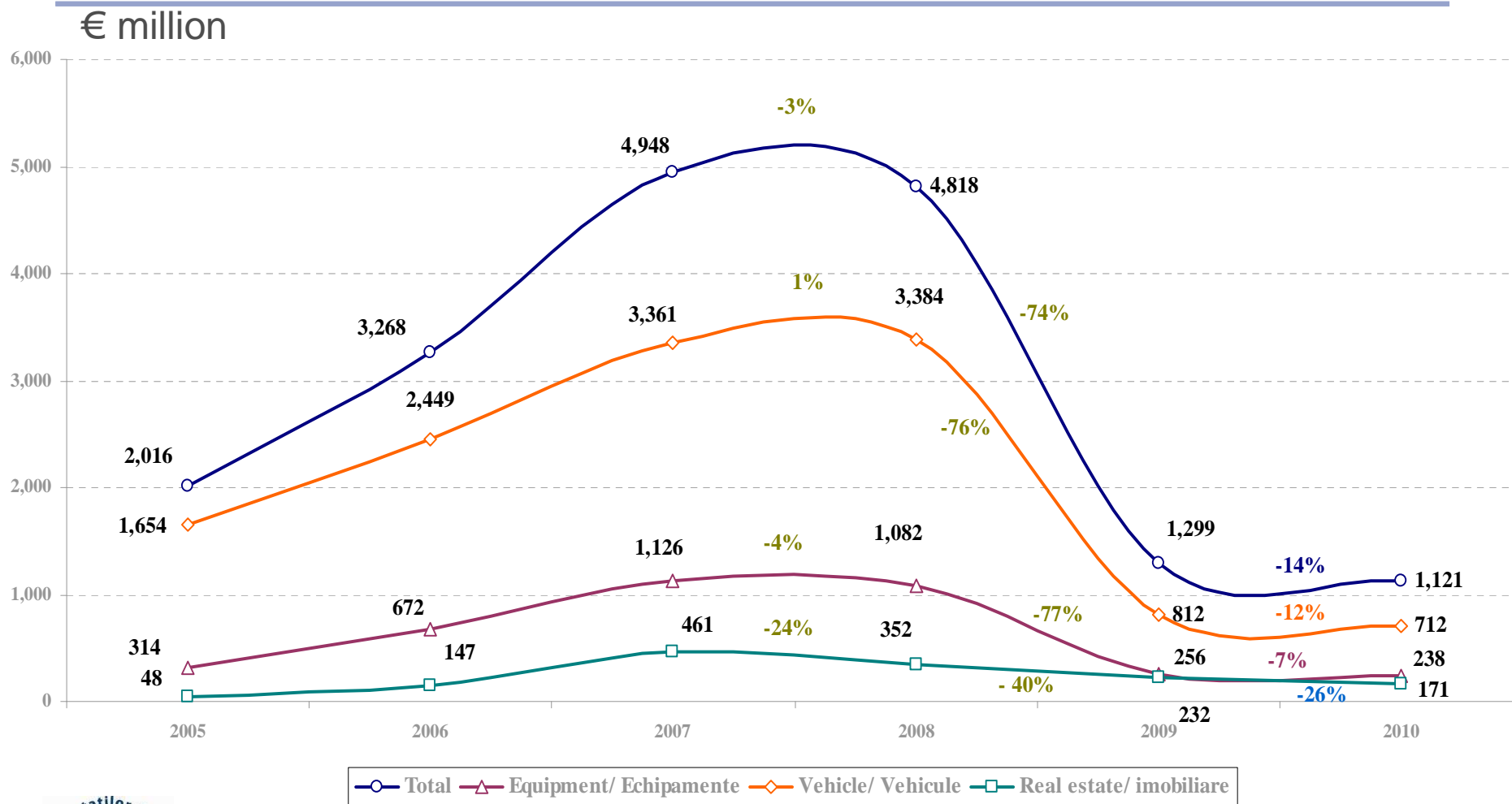
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Piața de leasing financiar în România
Financial Leasing Market in Romania
2010

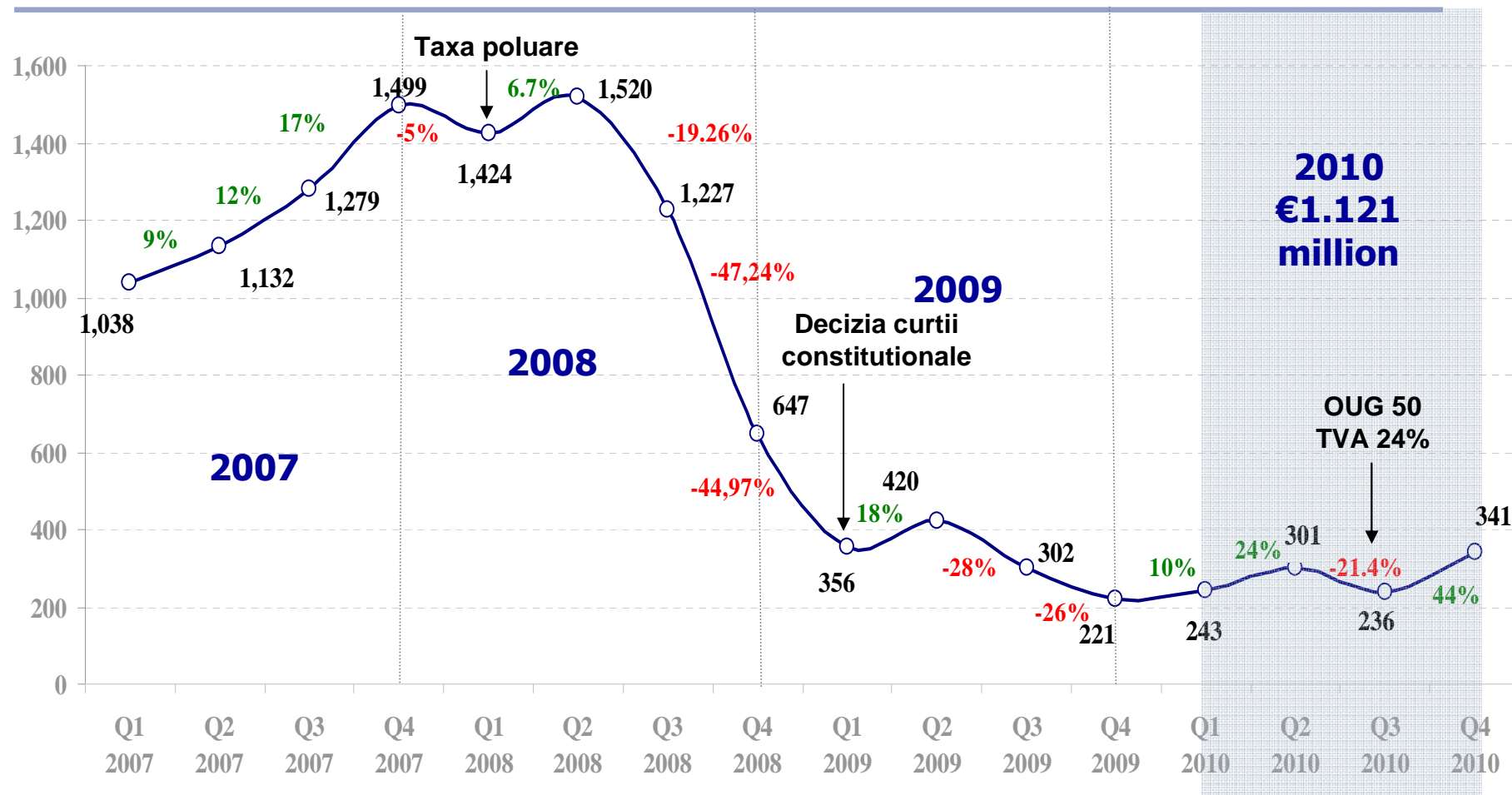
Financial Leasing Market evolution (annual growth rates) Evolutia pietei de leasing financiar (cresteri anuale) 2005-2010



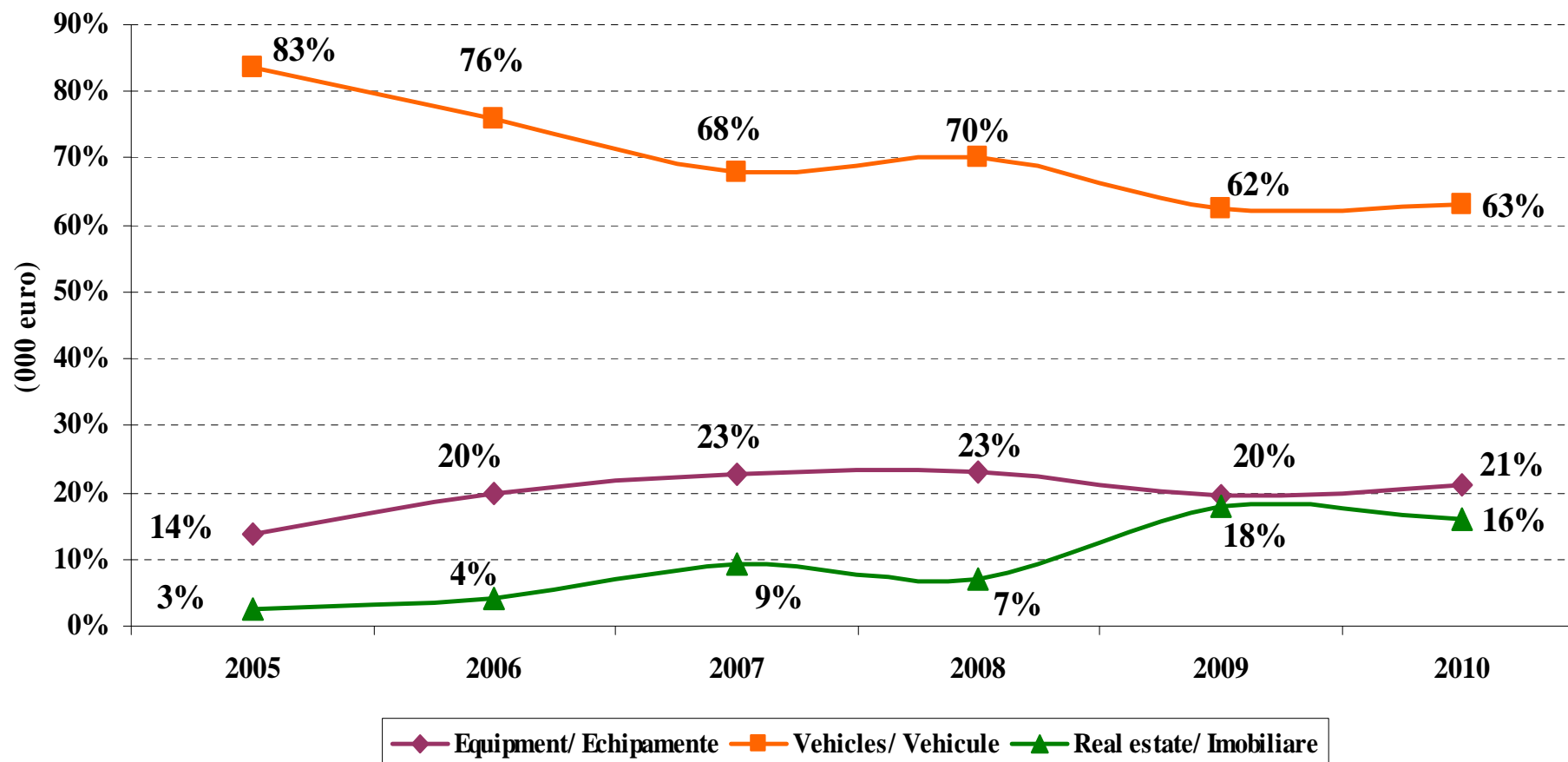
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Financial Leasing Market evolution (quarter growth rates) Evolutia pietei de leasing financiar (evolutie trimestriala) 2007-2010



Romanian Financial Leasing Market - Weight per Good Segment / Piata de Leasing Financiar in Romania - Ponderea segmentelor in total finantari 2005 - 2010



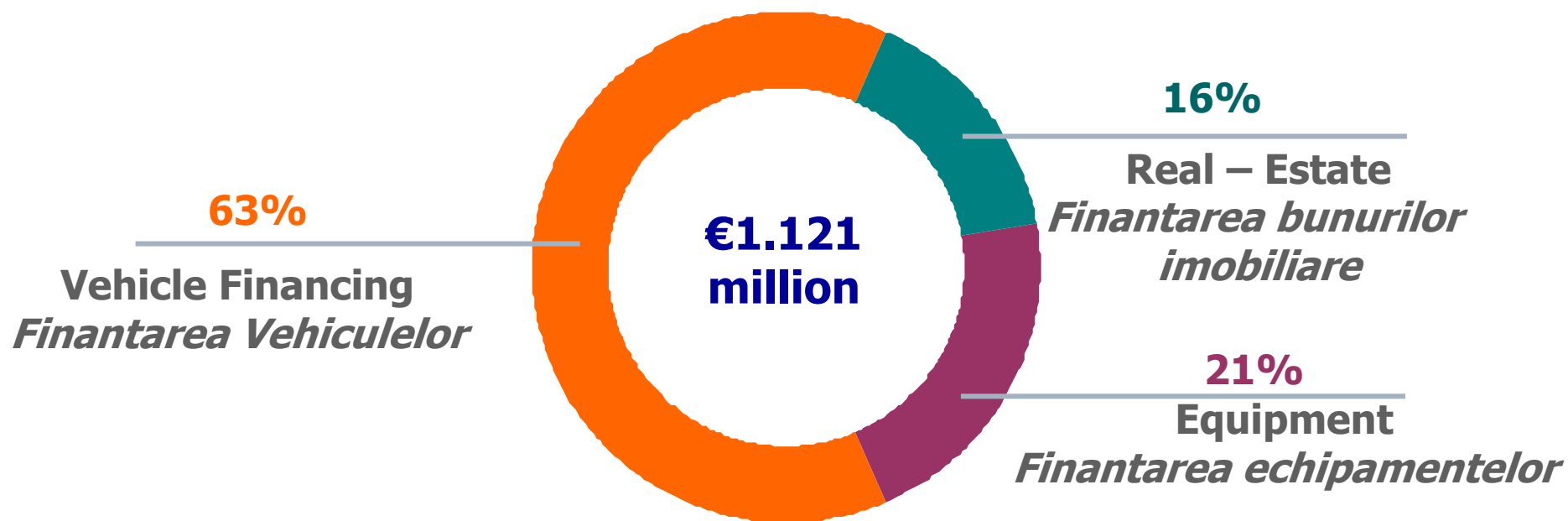
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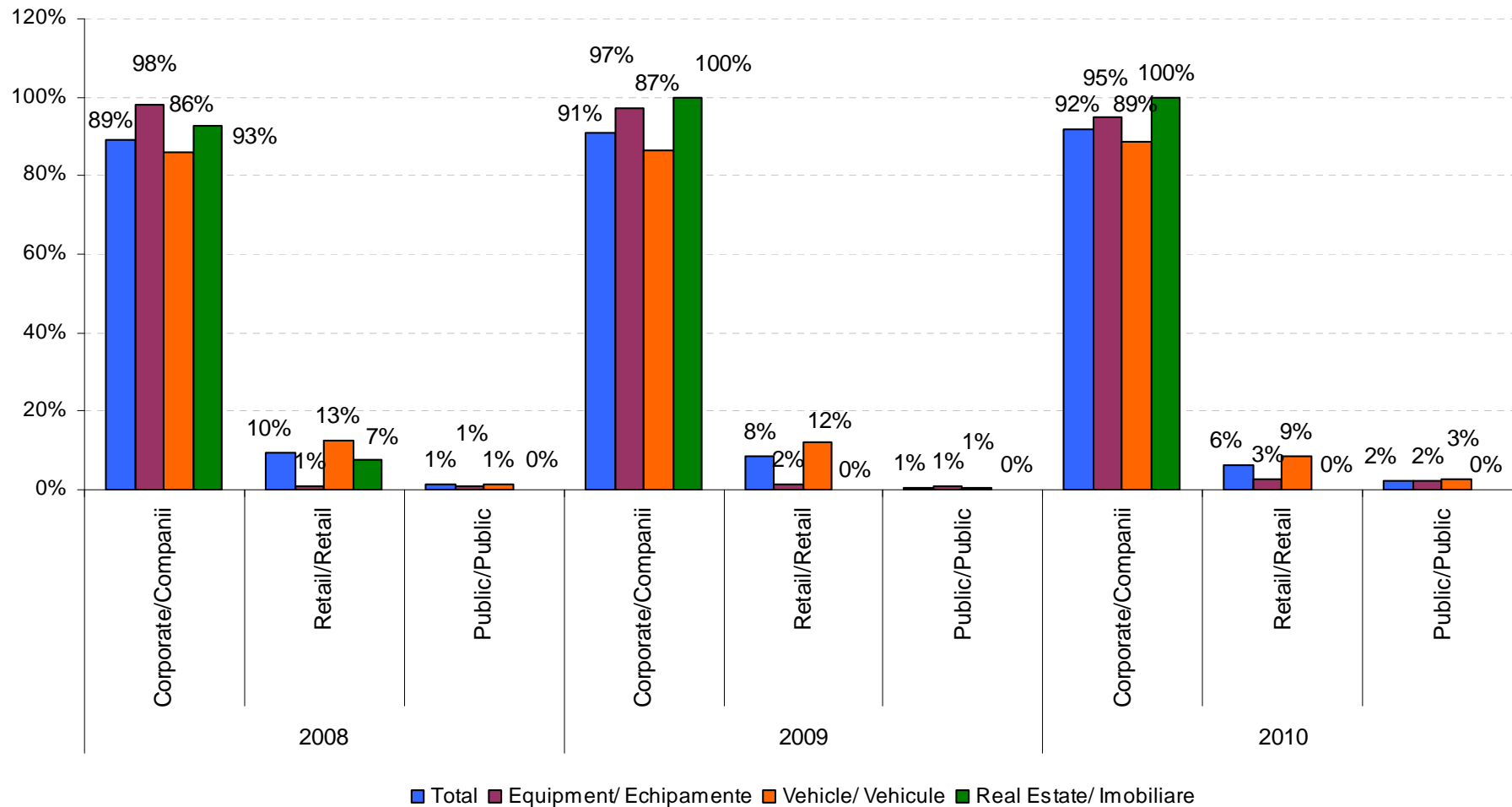
Asociația Societăților Financiare - ALB Romania
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Piața ALB – 80% din Piața IFN
ALB Market – 80% out of NBFMI Market
2010

Romanian Financial Leasing Market / *Piata de leasing financiar din Romania*
New leasing volume per asset type in 2010 / *Noi finantari in leasing dupa categoria bunului*

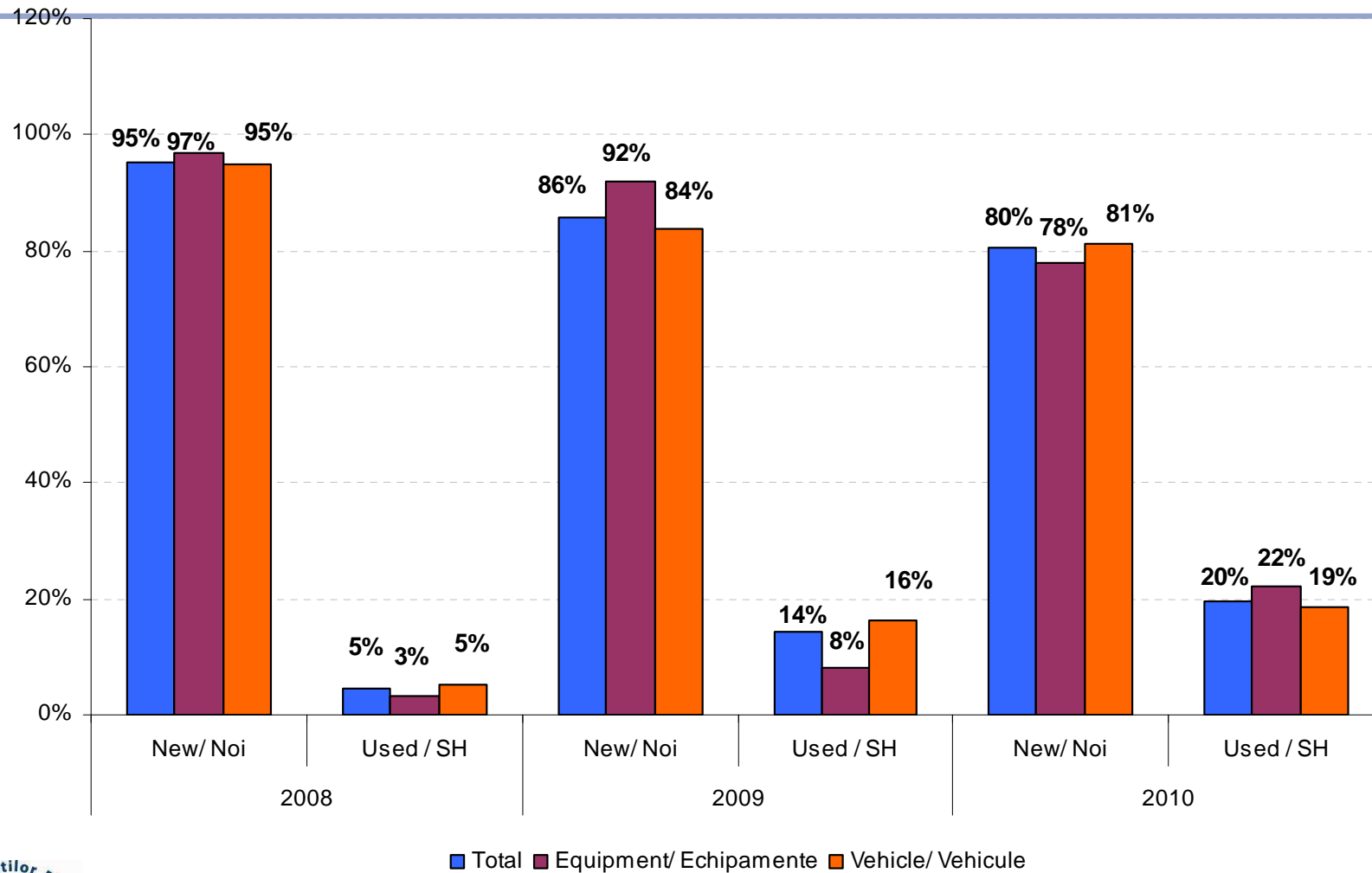


Romanian Financial Leasing Market Structure by Customer Type/ Piata de leasing financiar din Romania dupa categoria utilizatorului 2008-2010



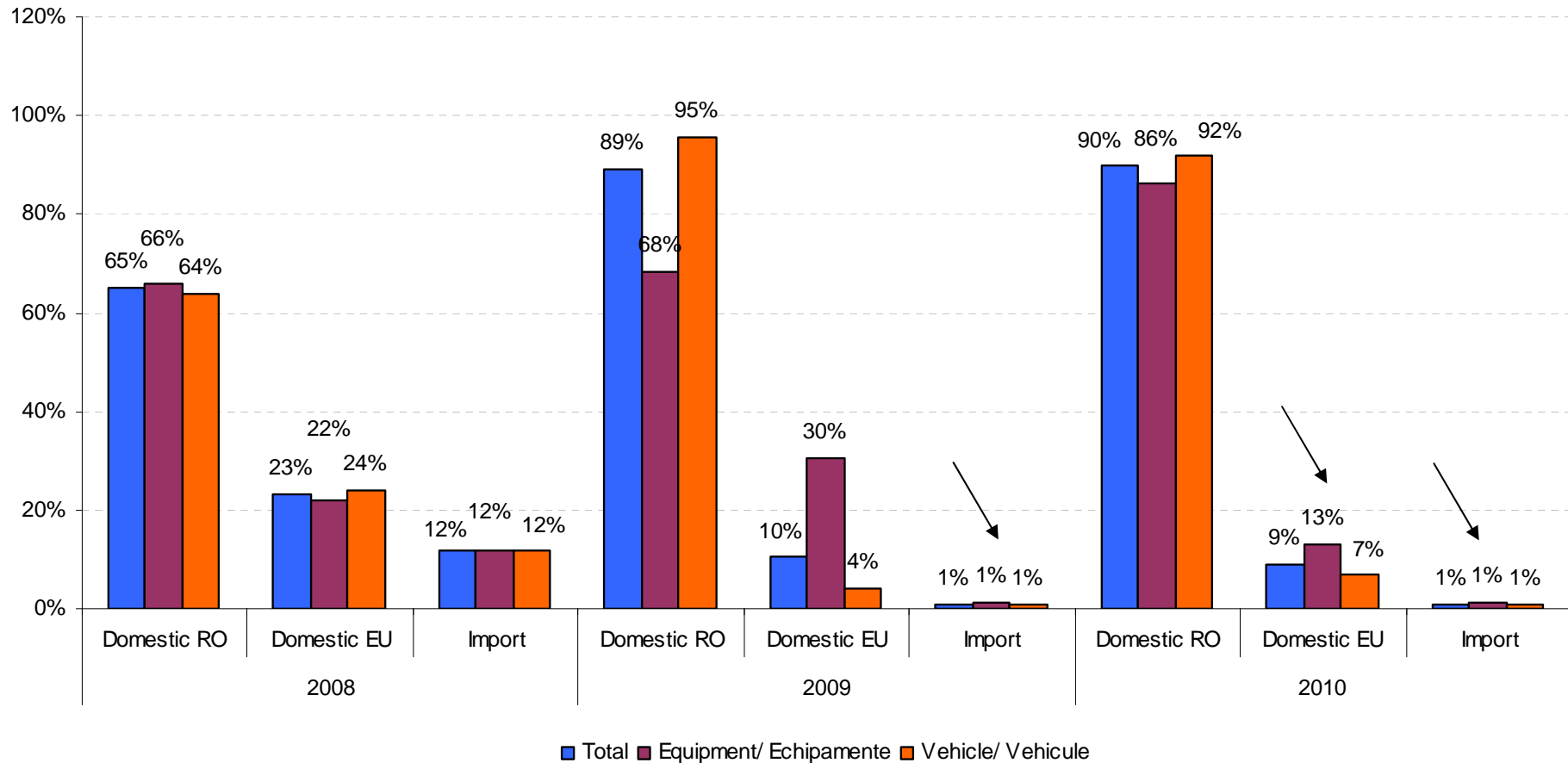
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Romanian Leasing Market (equipment and vehicles) Structure by Acquisition Type/ Piata de leasing din Romania (echipamente si vehicule) dupa tipul achizitiei 2008-2010

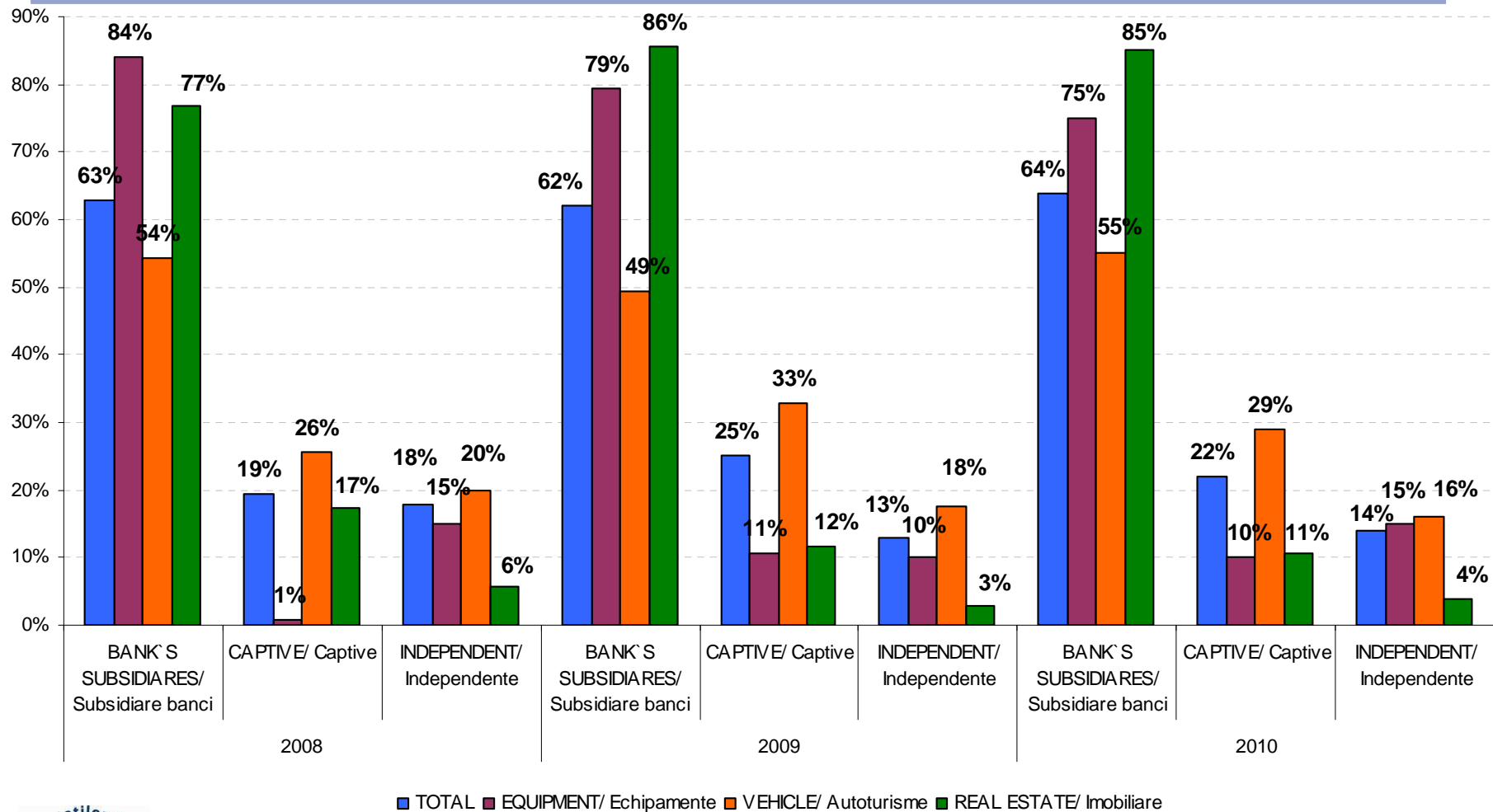


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Romanian Financial Leasing Market (equipment and vehicles) Structure by Origin/ Piata de leasing financiar (echipamente si vehicule) din Romania dupa originea bunului 2008-2010

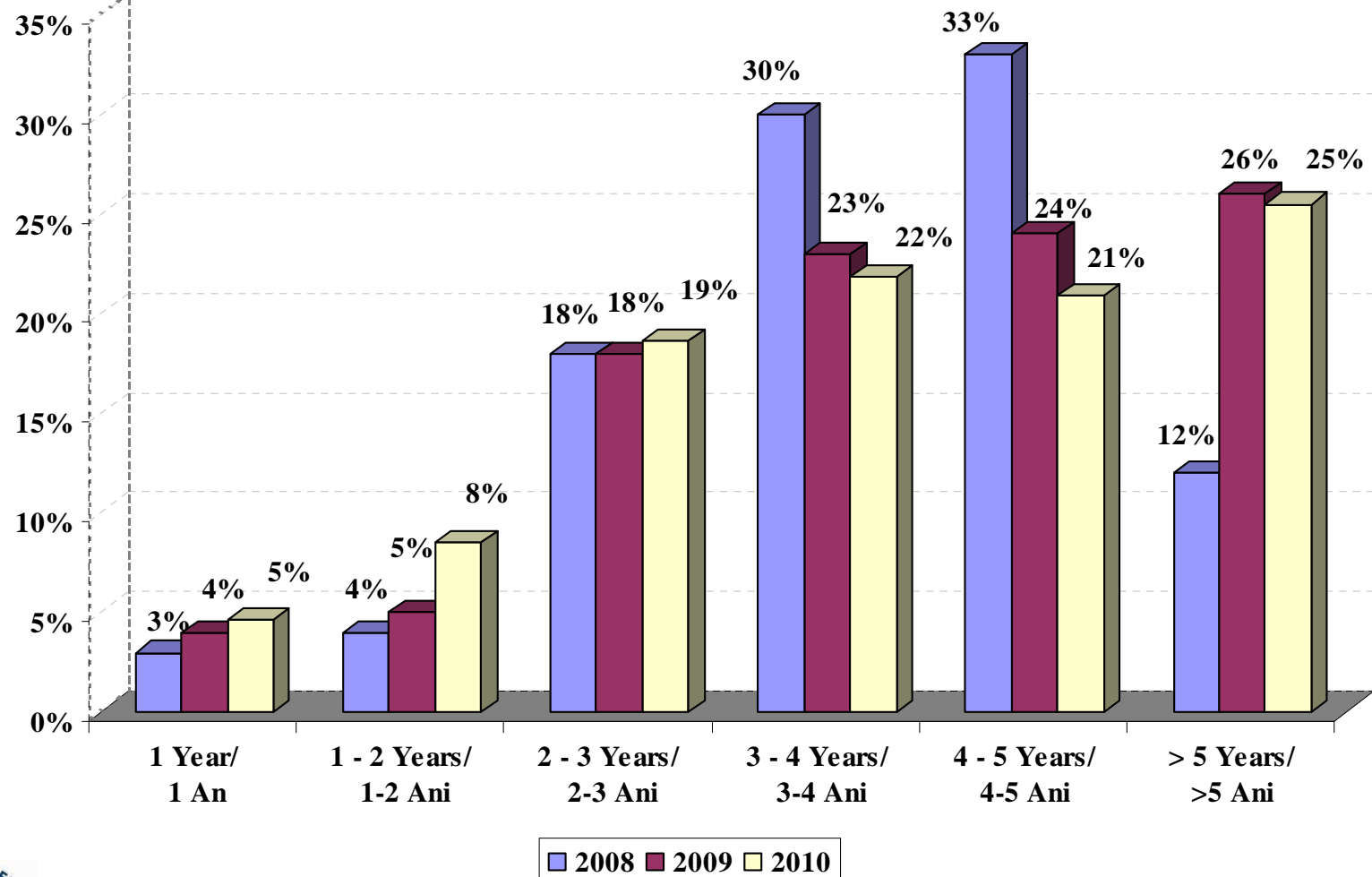


Romanian Financial Leasing Market Structure by Type of Lessor/ *Piata de leasing financiar din Romania dupa categoria societatilor de leasing* 2008-2010



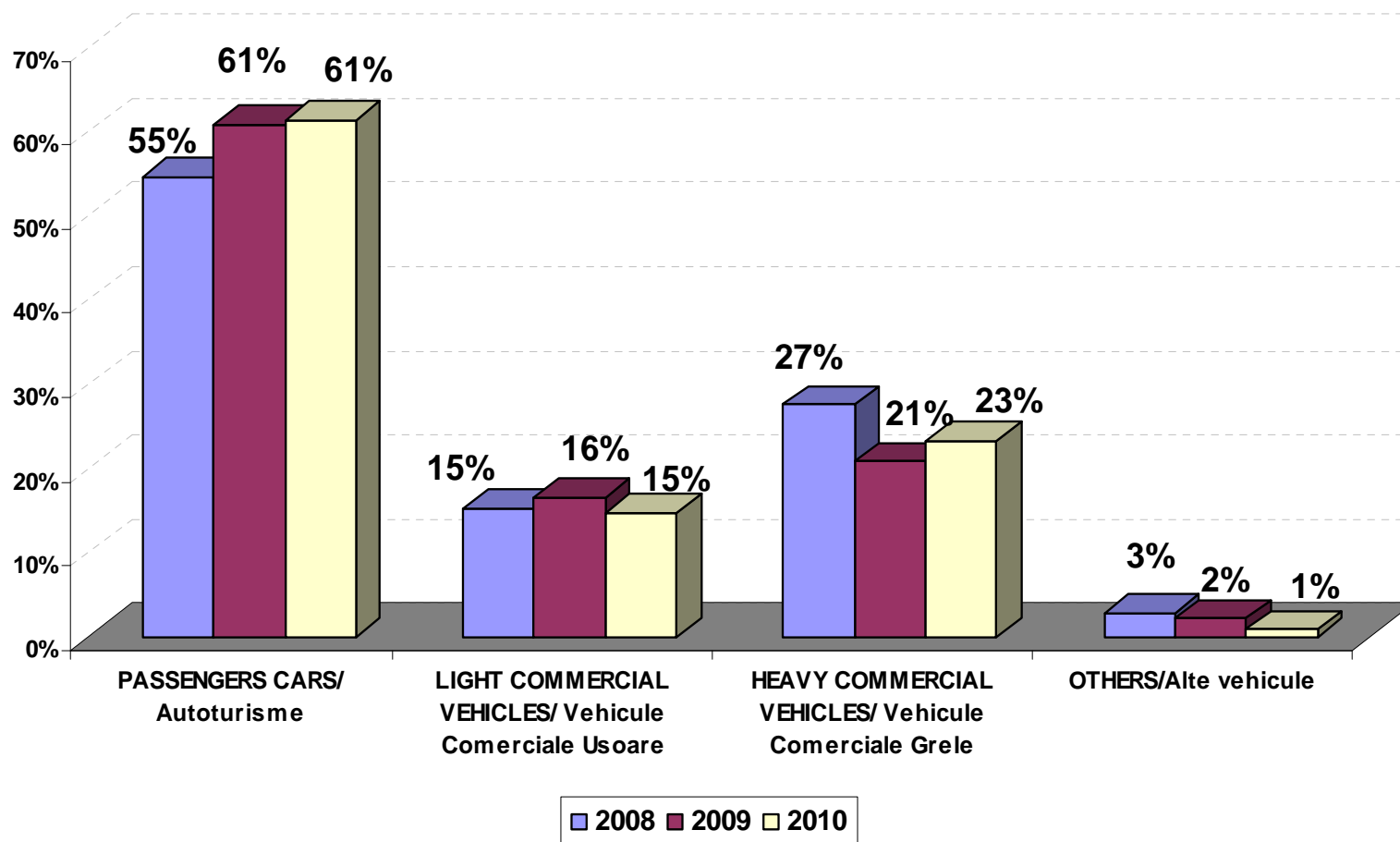
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Romanian Financial Leasing Market Structure By Duration of Contract / Piata de Leasing Financiar din Romania dupa durata contractului 2008-2010

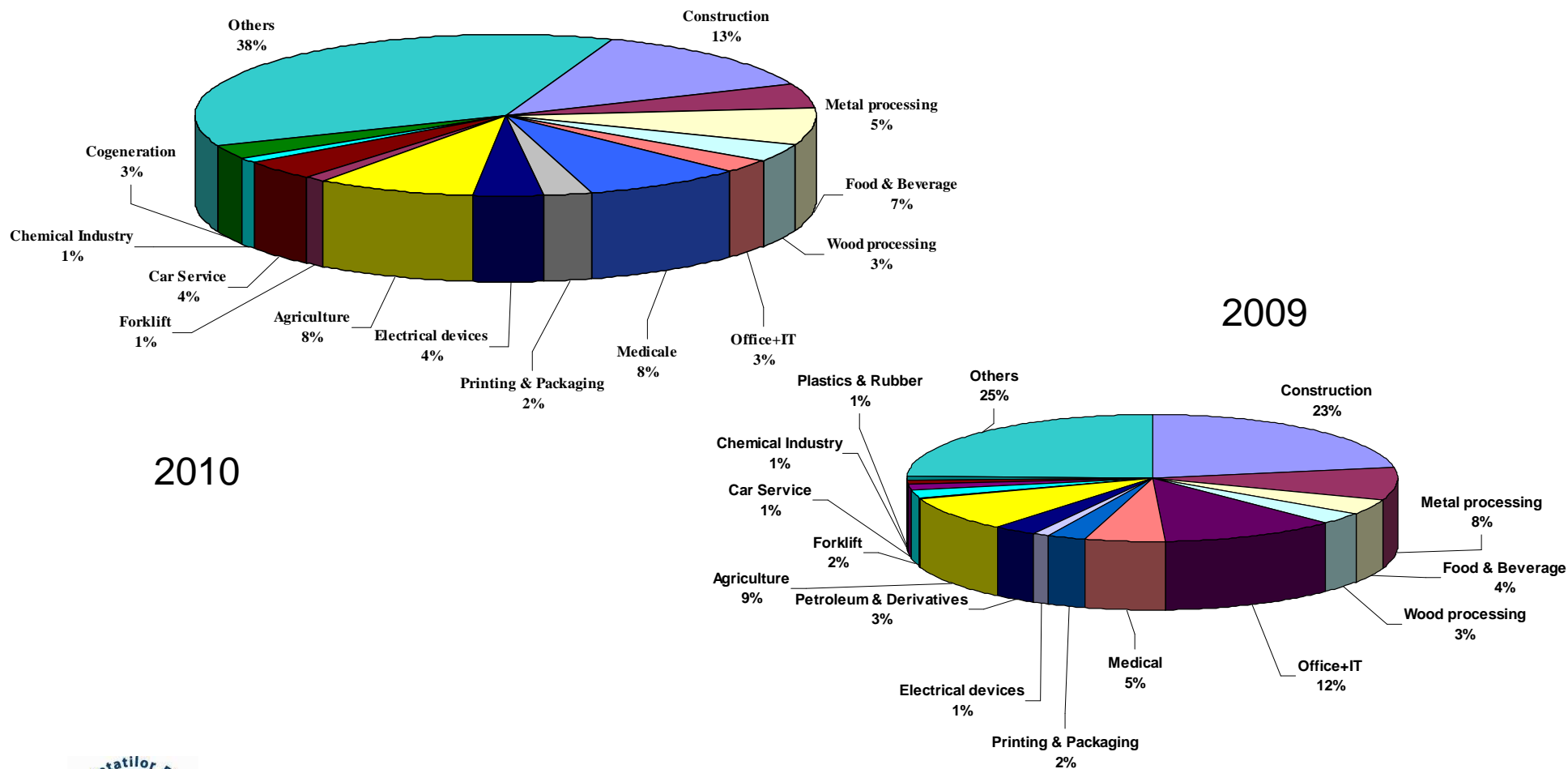


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Romanian Financial Leasing Market Vehicle Financing/ *Piata de leasing financiar din Romania finantarea vehiculelor 2008-2010*

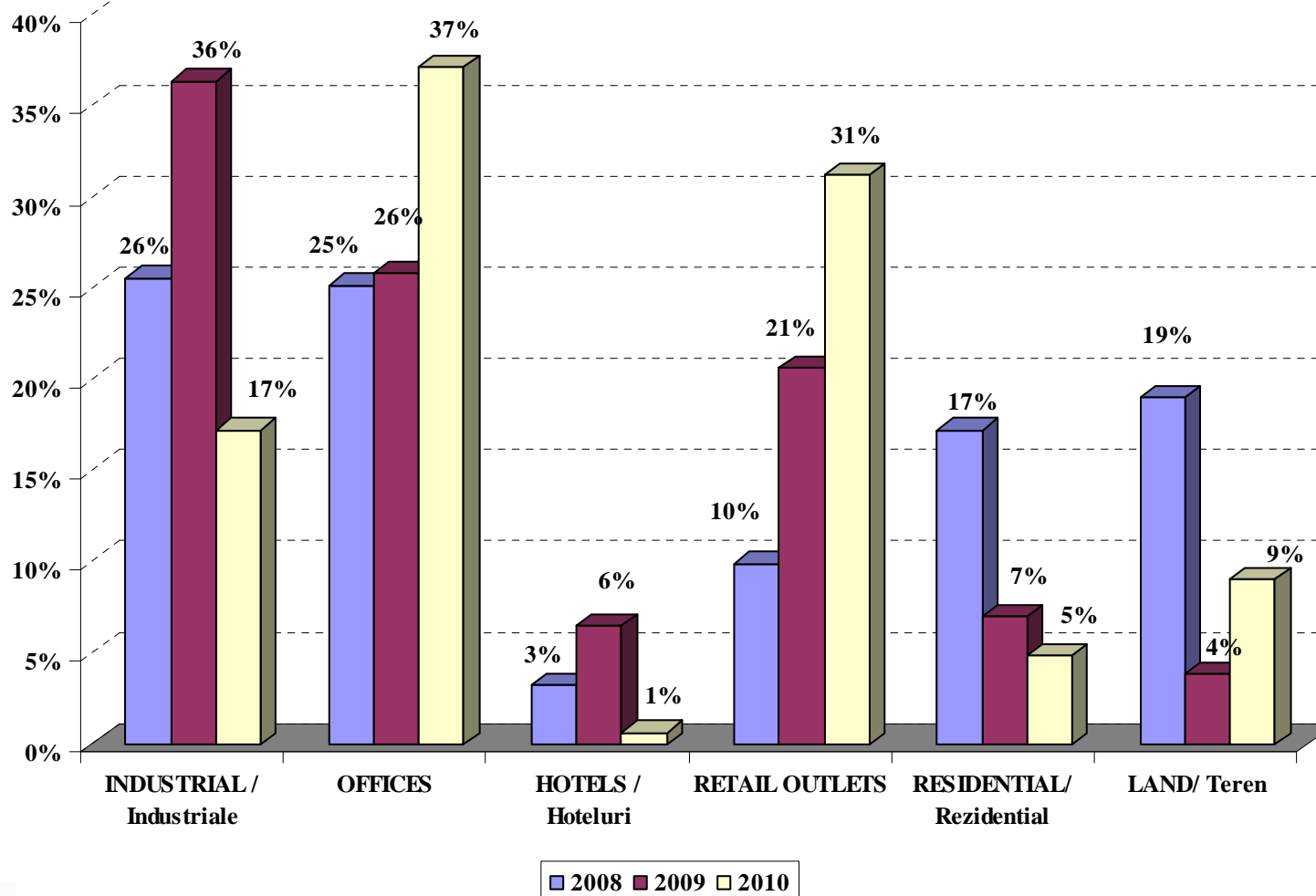


Romanian Leasing Market Equipment Financing/ *Piata de leasing din Romania finantarea echipamentelor* 2009 vs 2010



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

Romanian Financial Leasing Market Real - Estate Financing / Piata de leasing din Romania - finantarea sectorului imobiliar September YtD 2008 ÷ September YtD 2010



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

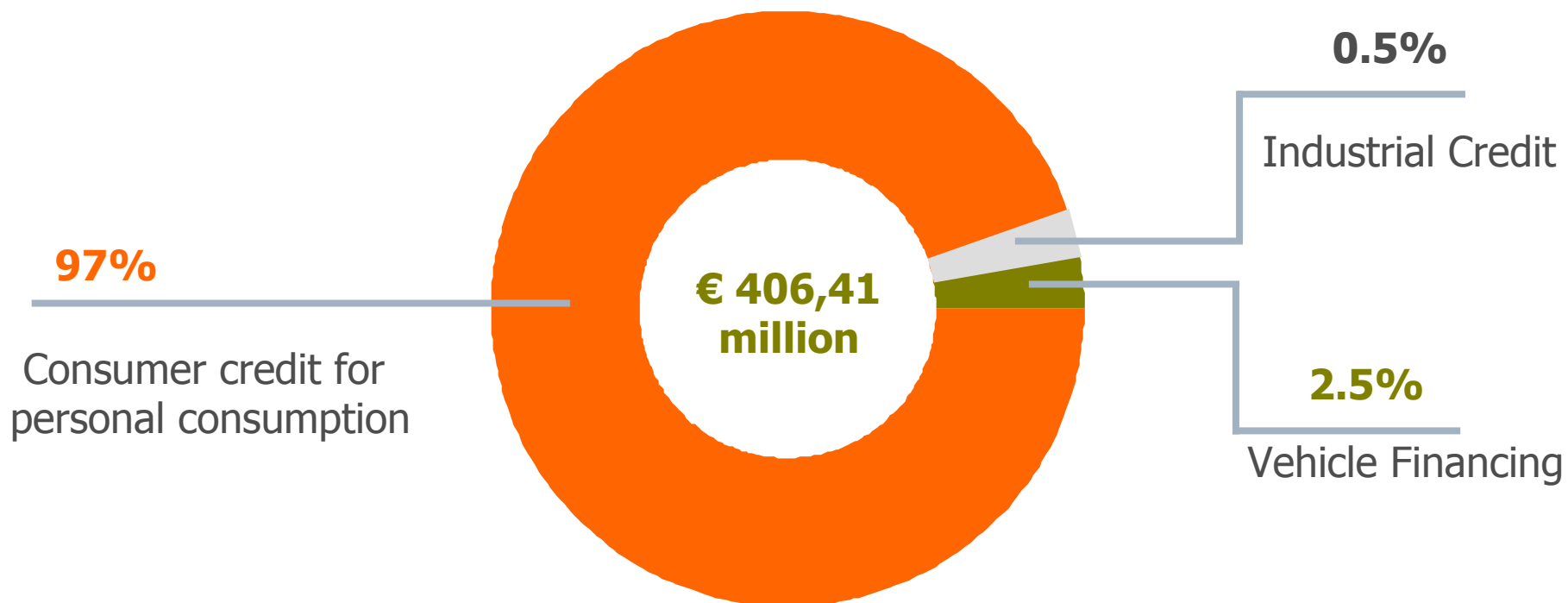


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Piața Creditului de Consum în România
Consumer Credit Market in Romania
2010

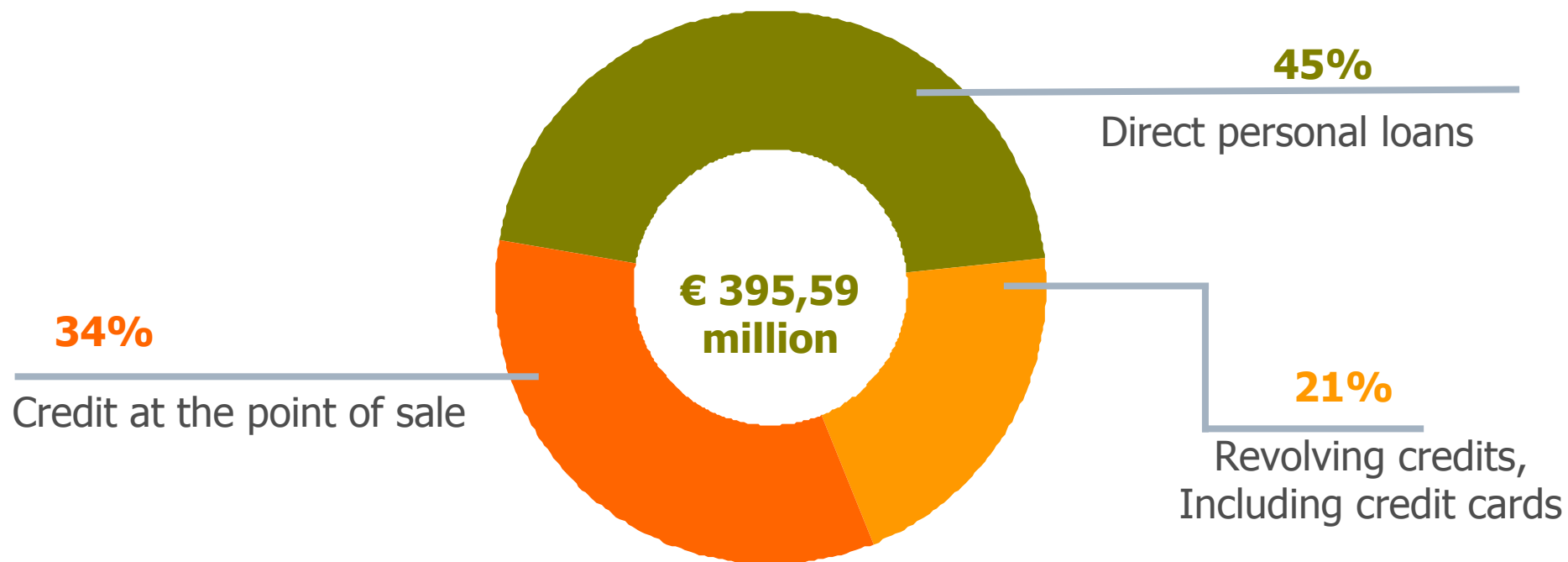
New credit granted by product type in 2010

% of new credit granted



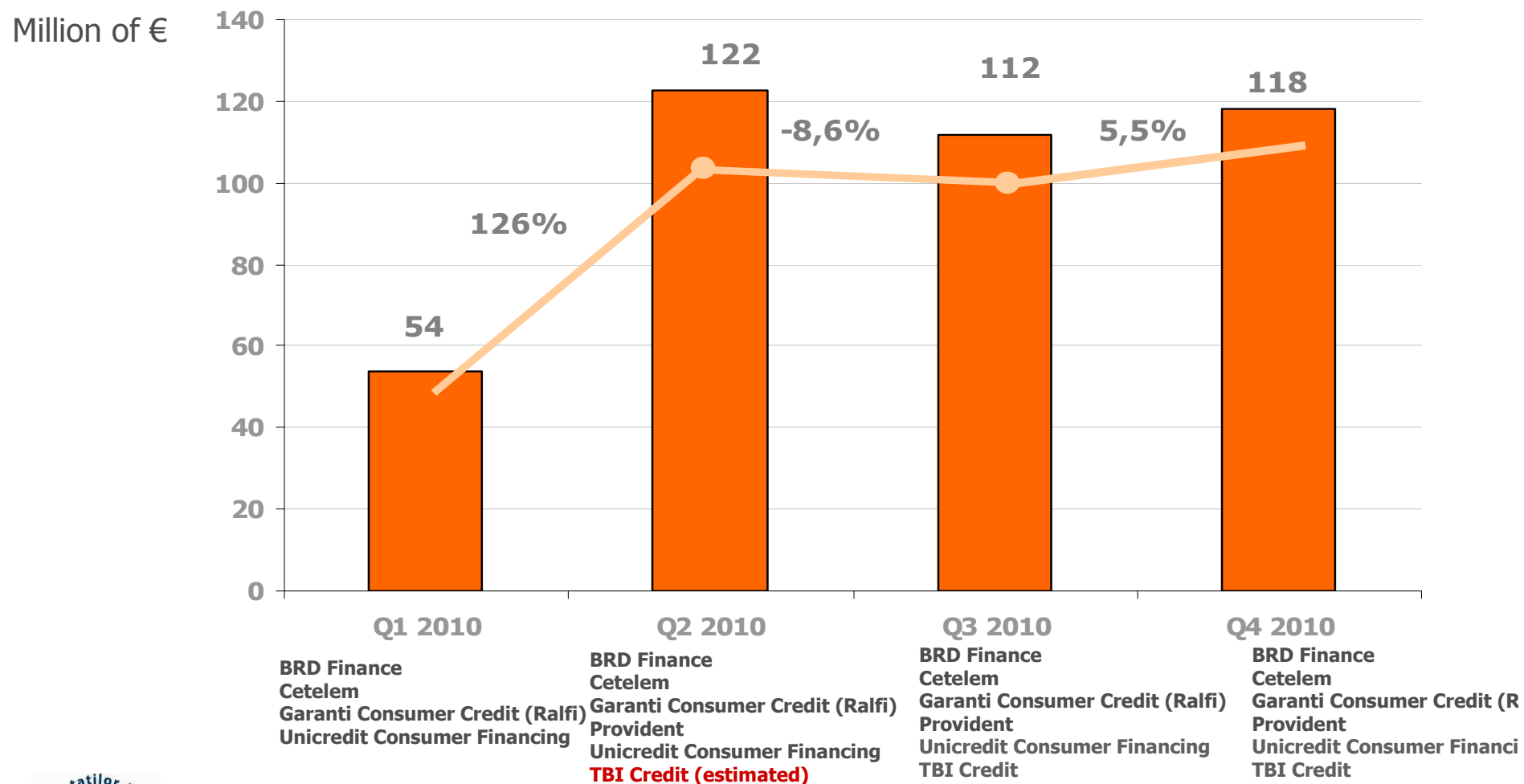
Consumer Credit for Personal Consumption in 2010

% of new credit granted



Total ALB Consumer Credit Lending semester to semester growth rates

% of new credit granted



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Cadrul legal in Romania anilor de criza financiara

2009 – 2010 = 2 ANI DE CRIZA= PROVOCARI LEGALE/FISCALE PENTRU FINANTATORII IN LEASING AUTO

- 2009 – DECIZIA CURTII CONSTITUTIONALE nr.458/2009
- O.U.G. nr.49/2009
- TEXTUL ACTUAL AL ART. 623 DIN CODUL DE PROCEDURA CIVILA

ANULEAZA TITLUL EXECUTORIU AL CONTRACTELOR DE LEASING SI OBLIGA LA INCUVIINTAREA EXECUTARII SILITE cu efecte directe asupra portofoliului direct

- termene de executare intre 3 – 18 luni
- comportament abuziv al utilizatorilor
- deprecierea necontrolata a vehiculelor
- preluarea obligatiilor de asigurare de catre lessori (utilizator rau platnic, incadrare penala la rea credinta, inselaciune sau furt auto)
- Efecte directe in decizia de finantare a noilor clienti prin inducerea
 - Riscului de executare silita
 - crestere a costurilor finantarii si refinantarii
 - scaderea accesului la surse de finantare

Cadrul legal in Romania anilor de criza financiara

- **2010 – O.U.G. 50/2010 PRIVIND CREDITUL DE CONSUM**
 - incadreaza si leasingul financiar auto
 - aduce solutii de sustinere sociala pentru utilizatorii in dificultate de plata dovedita ca sursa sociala
 - transfera indirect obligatii ale utilizatorului rau platnic (bun gardian prin lege) catre finantator

- 2011 - Norme metodologice la Codul fiscal
 - *“In cazul contractelor de leasing financiar reziliate bunurile sunt lipsa din gestiunea locatorului /finantatorului in sensul art. 128 alin (4) lit (d) din Codul Fiscal, la expirarea termenului limita prevazut in contract pentru restituirea bunului de catre utilizator “*
 - la momentul rezilierii contractului de leasing financiar societatea de leasing nu mai genereaza facturi si prin urmare nu poate datora TVA pe un serviciu pe care nu il presteaza. TVA-ul aferent bunului a fost achitat integral la momentul achizitiei.
 - Norma contrazice legea fiscala si “imprumuta ilegal statul” cu o taxa necuvenita
 - Norma induce un risc fiscal si impact asupra lichiditatilor finantatorilor

Vă mulțumim!

www.alb-leasing.ro



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