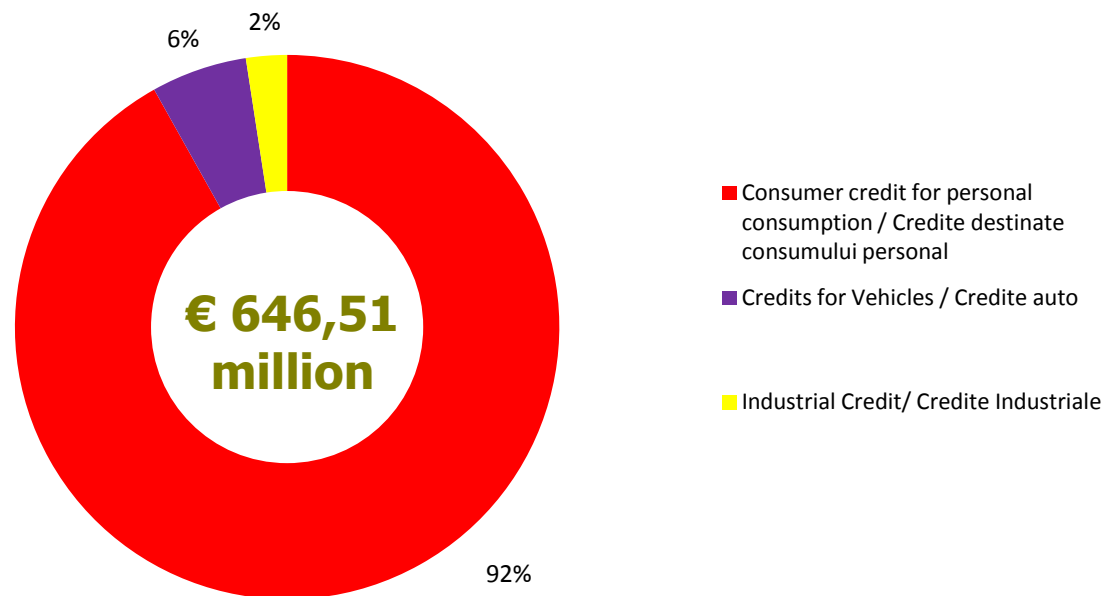




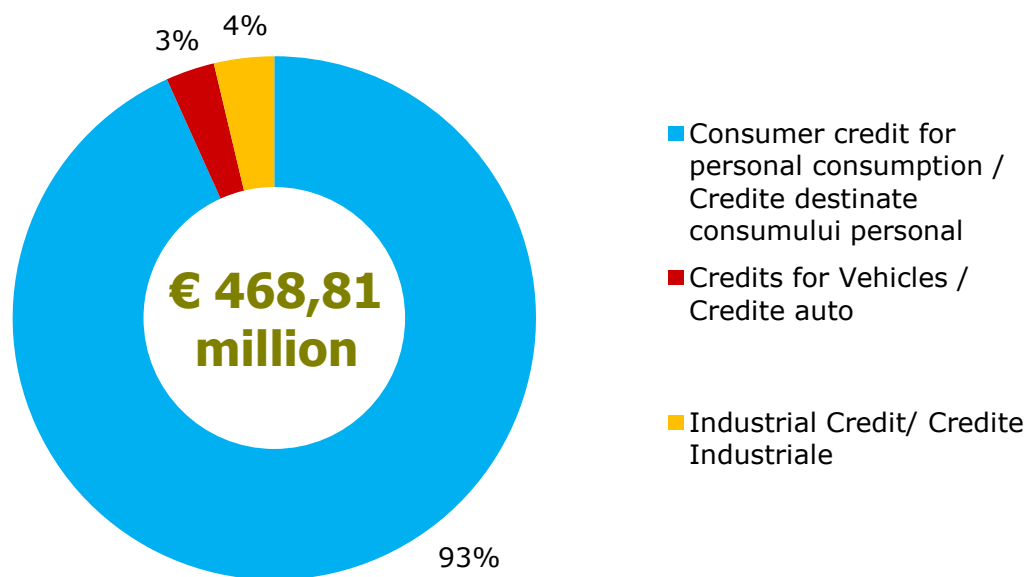
The Financial Companies Association – ALB Romania
Asociația Societăților Financiare - ALB Romania

Consumer Credit Market in Romania
Piata creditului de consum in Romania
December 2011 / Decembrie 2011

Outstanding by loan type as of December 2011 Portofoliul dupa tipul de credit in decembrie 2011

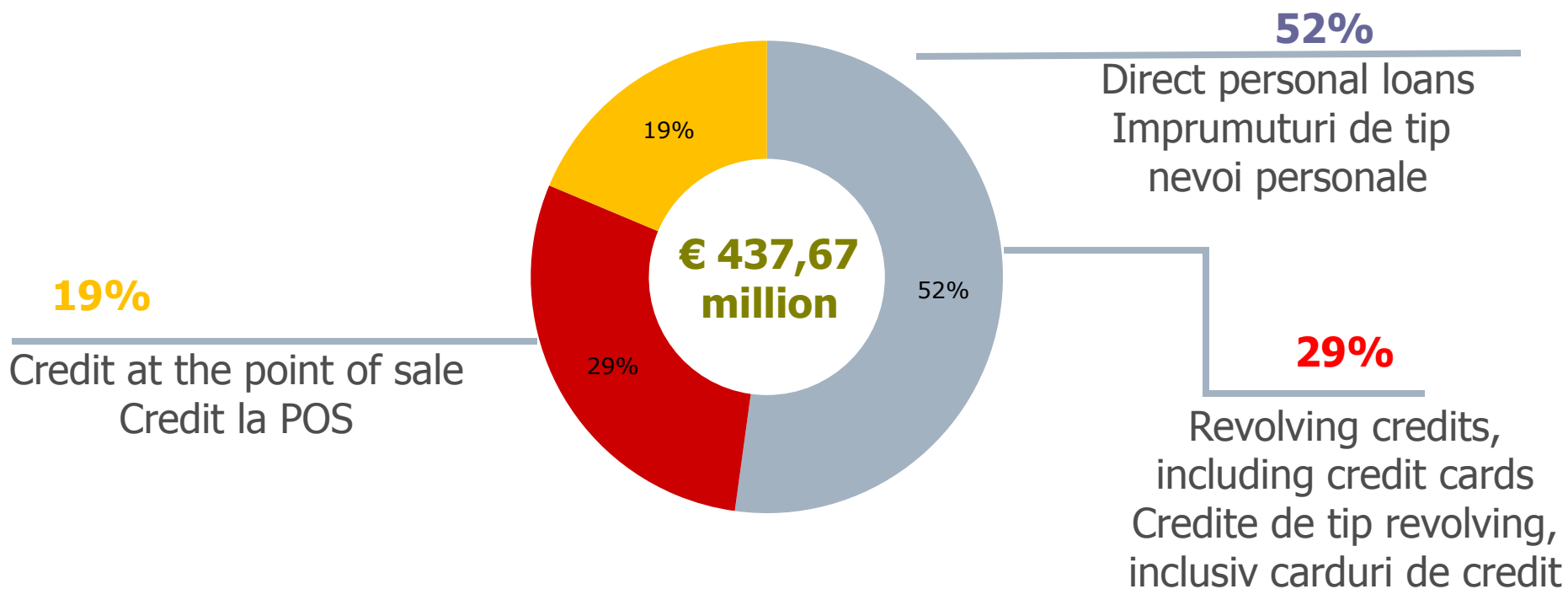


New credit granted - December 2011 Credite noi acordate – decembrie 2011



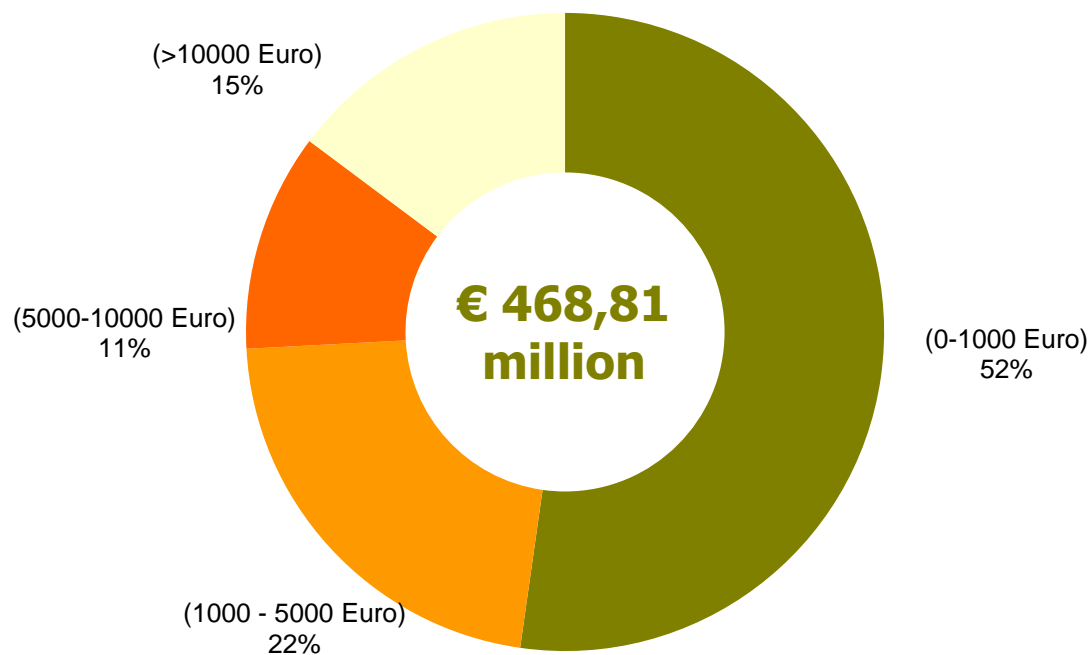
New credit for personal consumption - December 2011

Credite noi acordate pentru consum personal – decembrie 2011



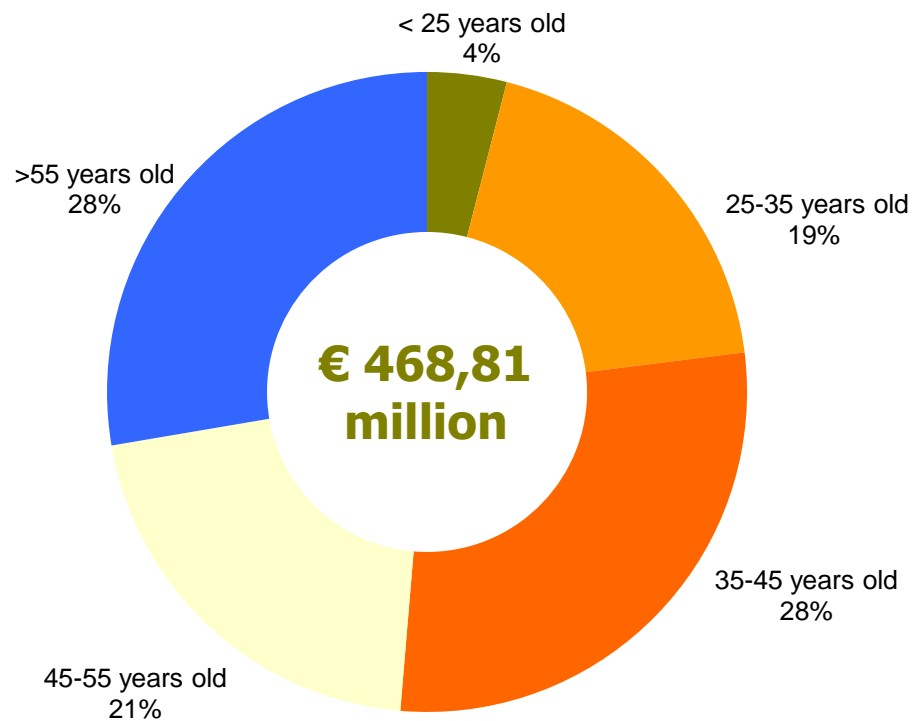
New credit granted by value in 2011

Credite noi acordate dupa valoare in 2011



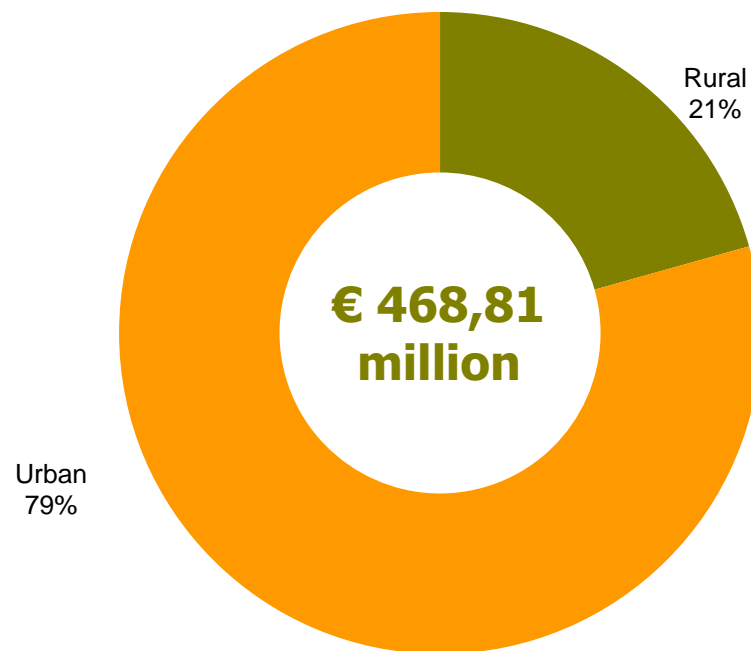
New credit granted by client age in 2011

Credite noi acordate dupa varsta clientilor in 2011



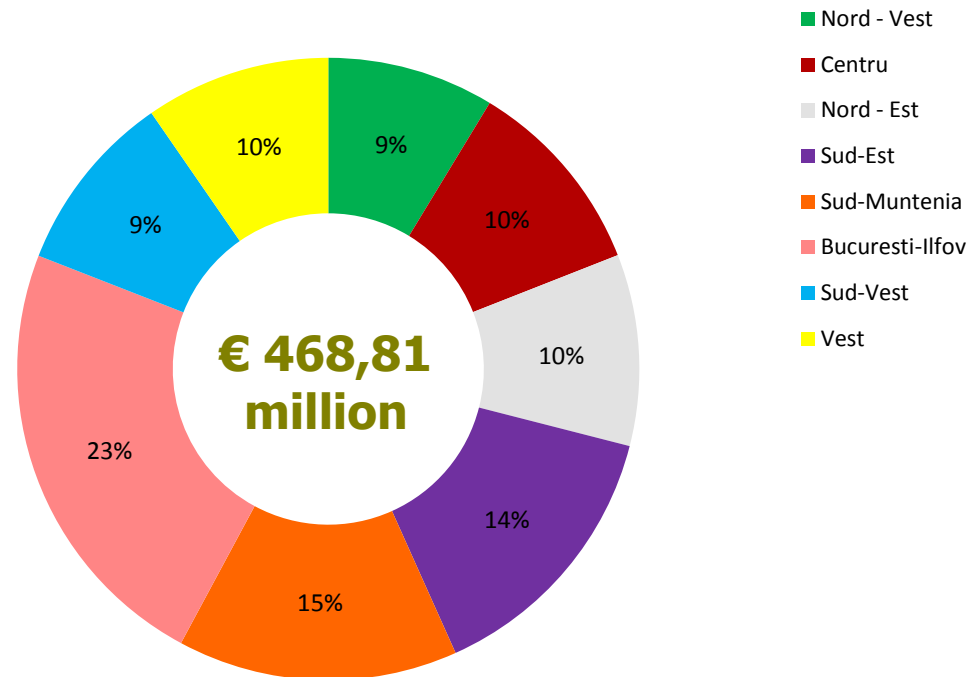
New credit granted by client residential areas in 2011

Credite noi acordate dupa zona de resedinta a clientilor in 2011



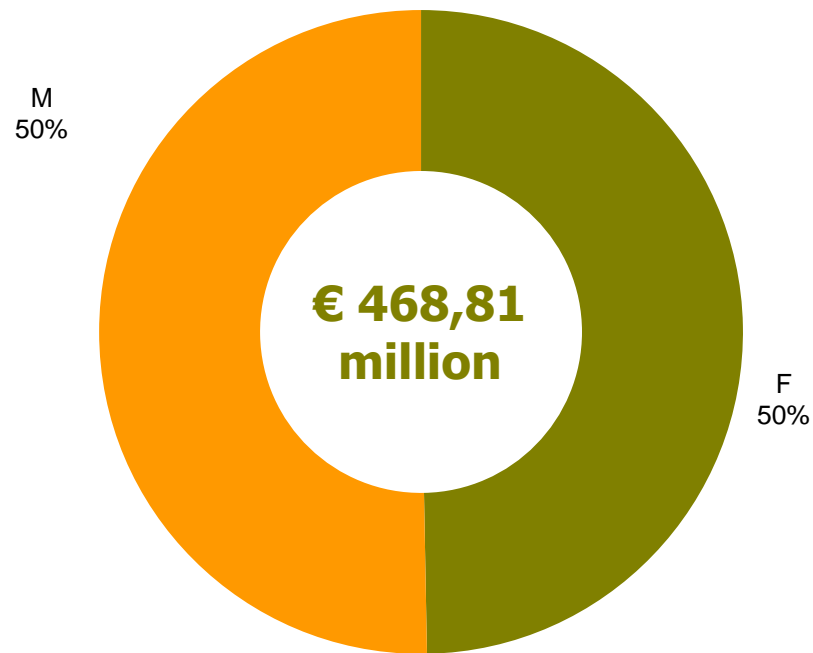
New credit granted by client macro-regions areas in 2011

Credite noi acordate dupa zona de macro-regiune a clientilor in 2011



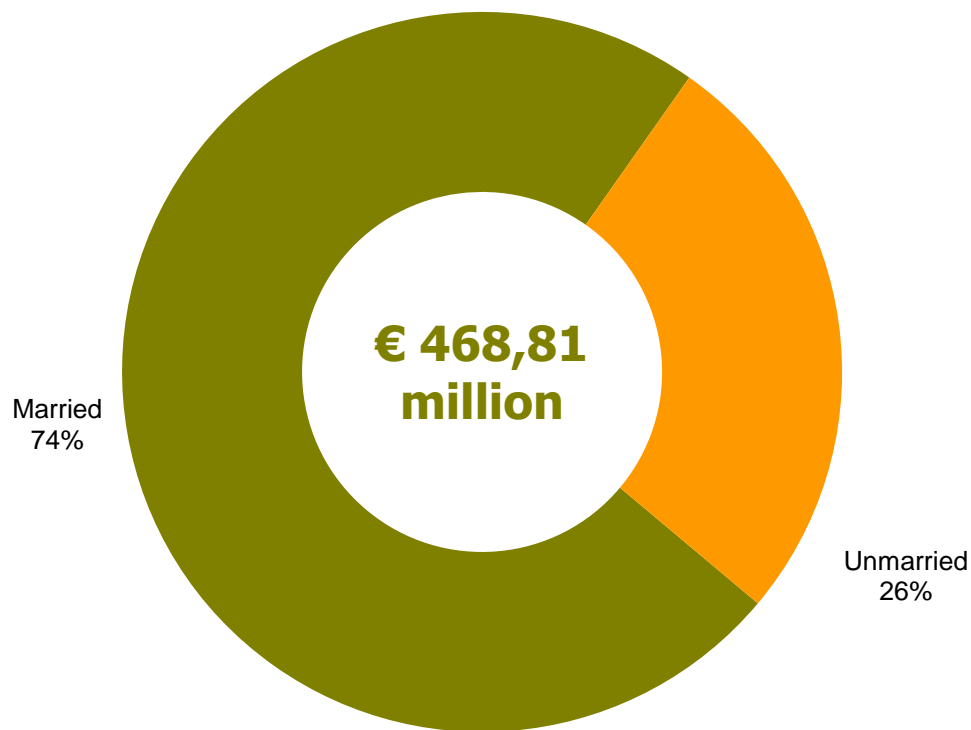
New credit granted by client gender in 2011

Credite noi acordate dupa sexul clientilor in 2011



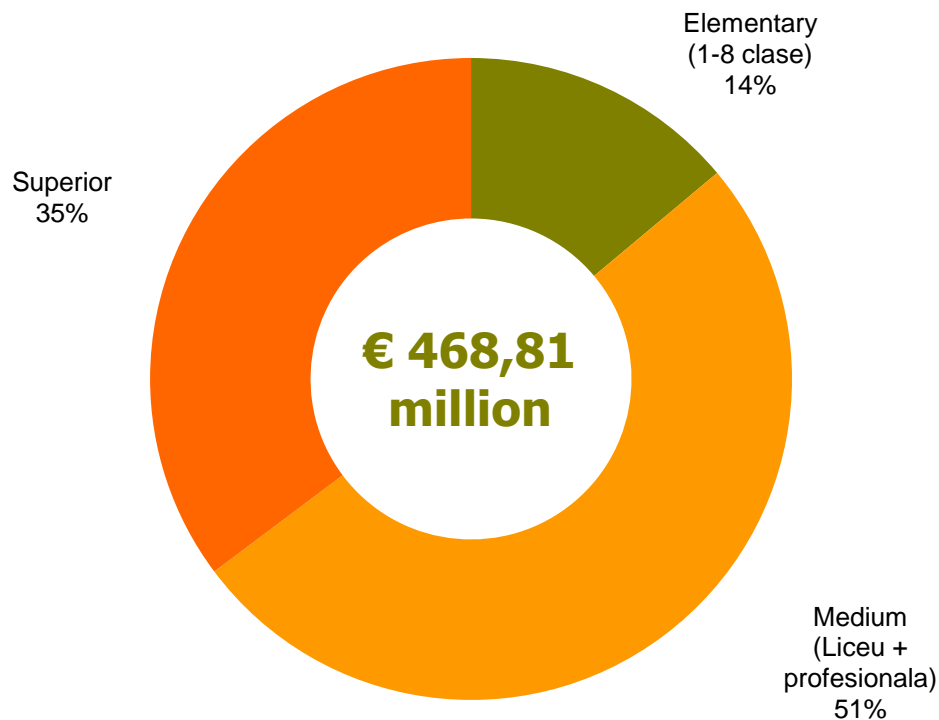
New credit granted by marital status in 2011

Credite noi acordate dupa situatia civila in 2011



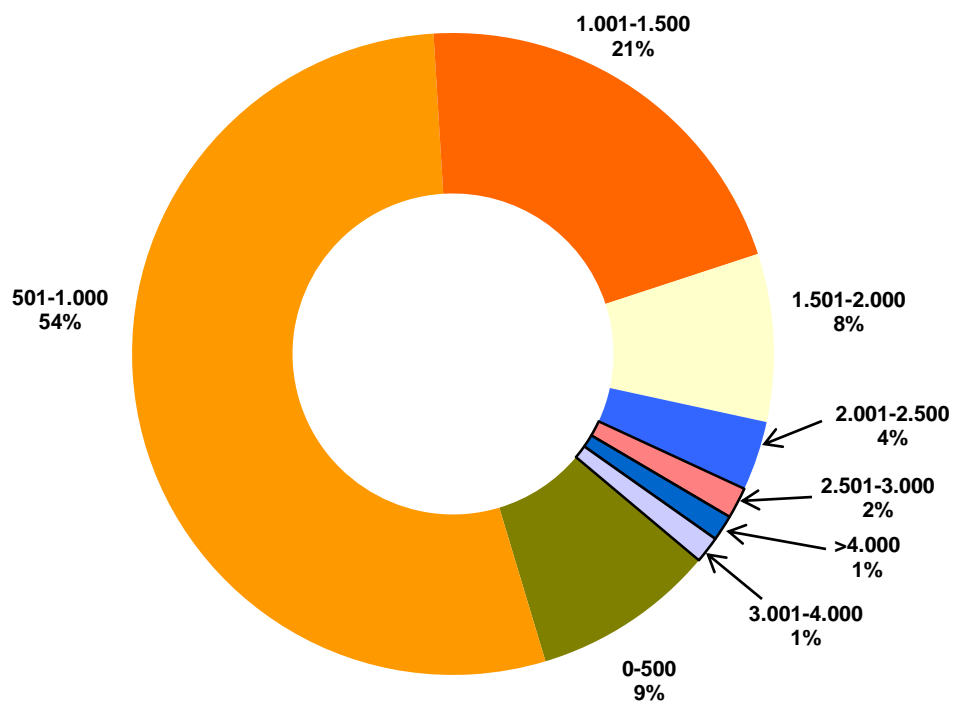
New credit granted by education in 2011

Credite noi acordate dupa gradul de educatie in 2011



New credit granted by net income of applicant in 2011 (RON)

Credite noi acordate dupa venitul net al solicitantilor in 2011 (RON)



Consumer Credit Loan Type – December 2011 Tipul de credit de consum – decembrie 2011

% of number of new contracts / % al numarului de contracte noi

