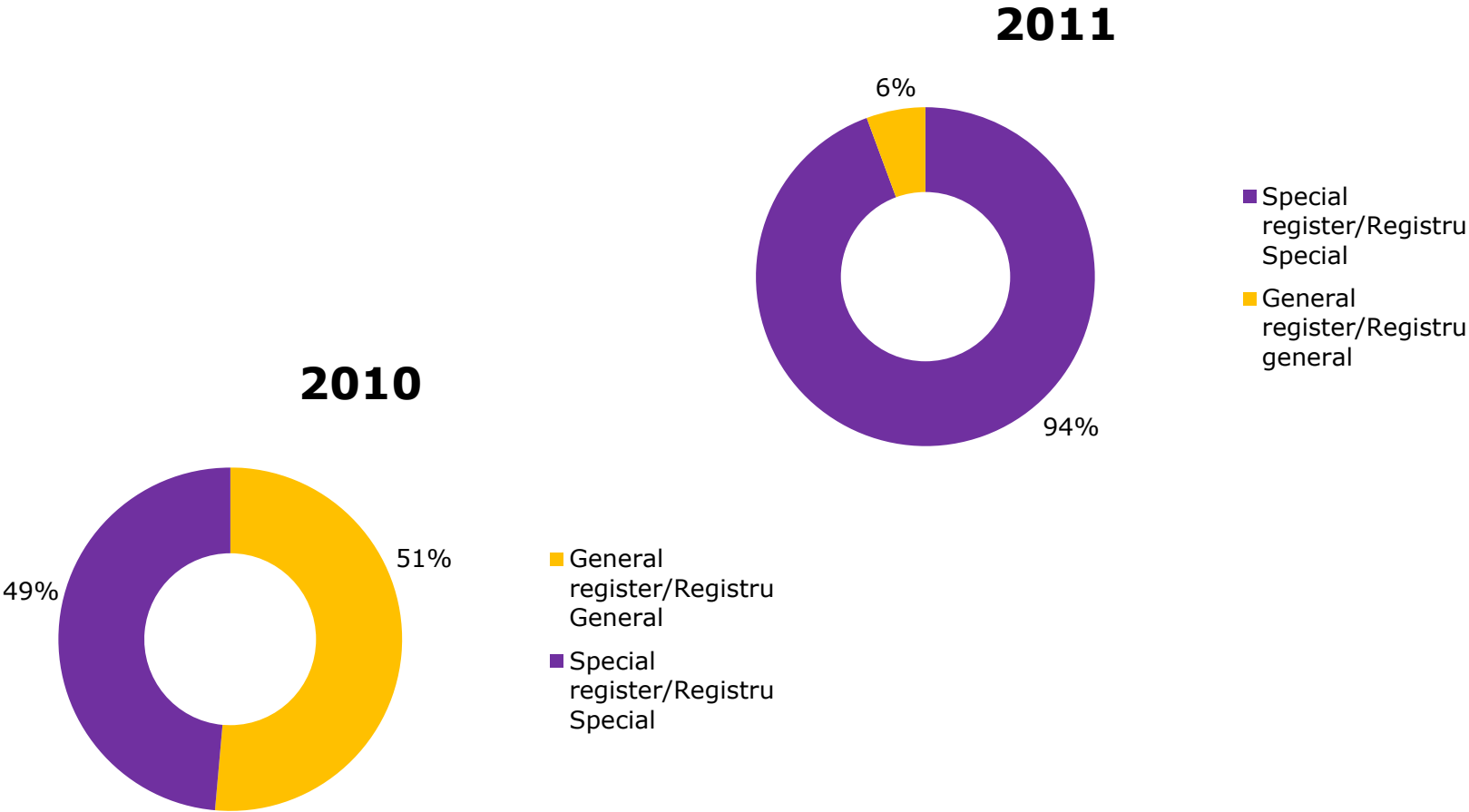




The Financial Companies Association – ALB Romania
Asociația Societăților Financiare - ALB Romania

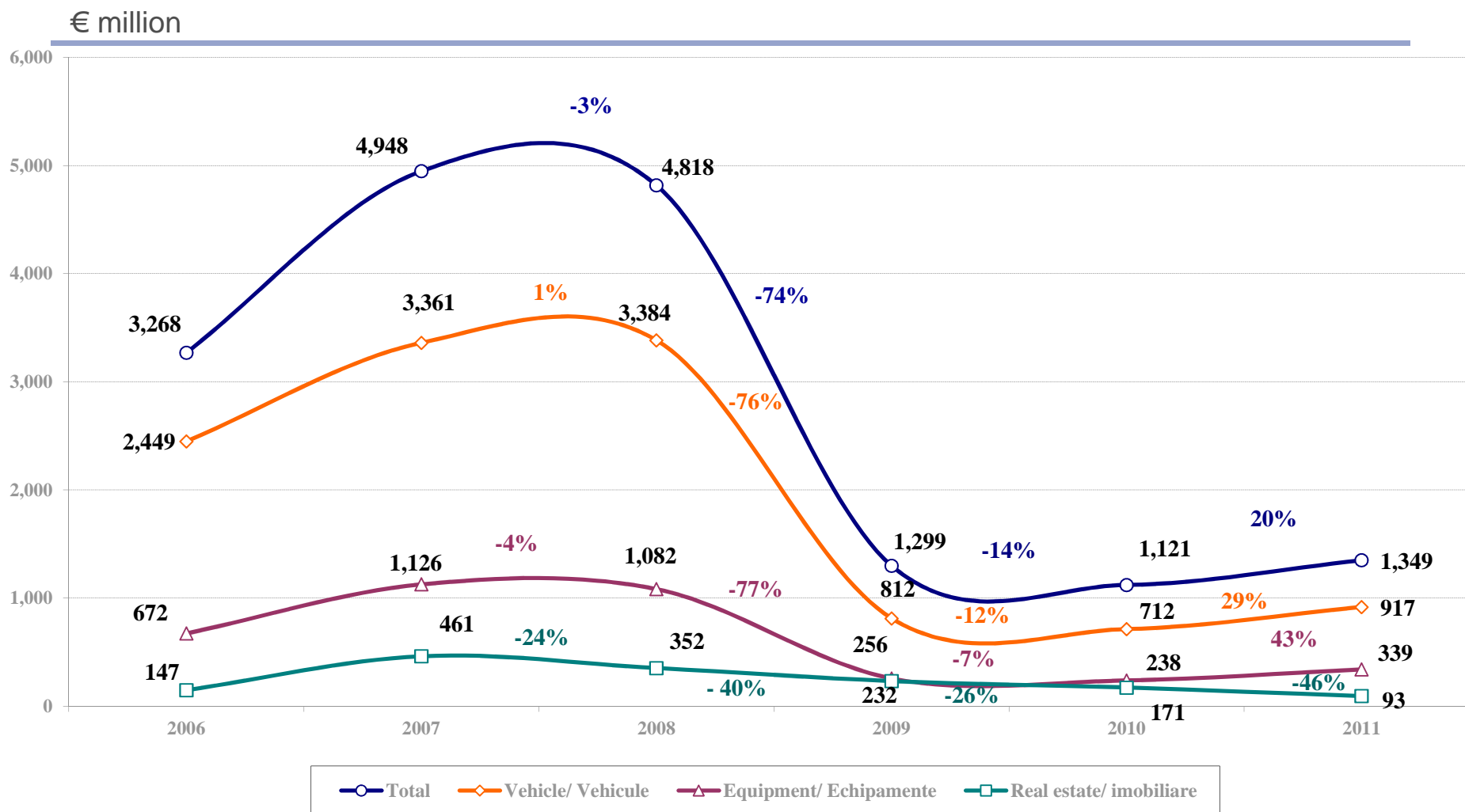
NBFI Financial Leasing Market in Romania
Piața leasingului financiar IFN în România
2011

Case of granted credits: Special register – General register / Situatia creditelor acordate: Registru special – Registru general 2010 vs 2011



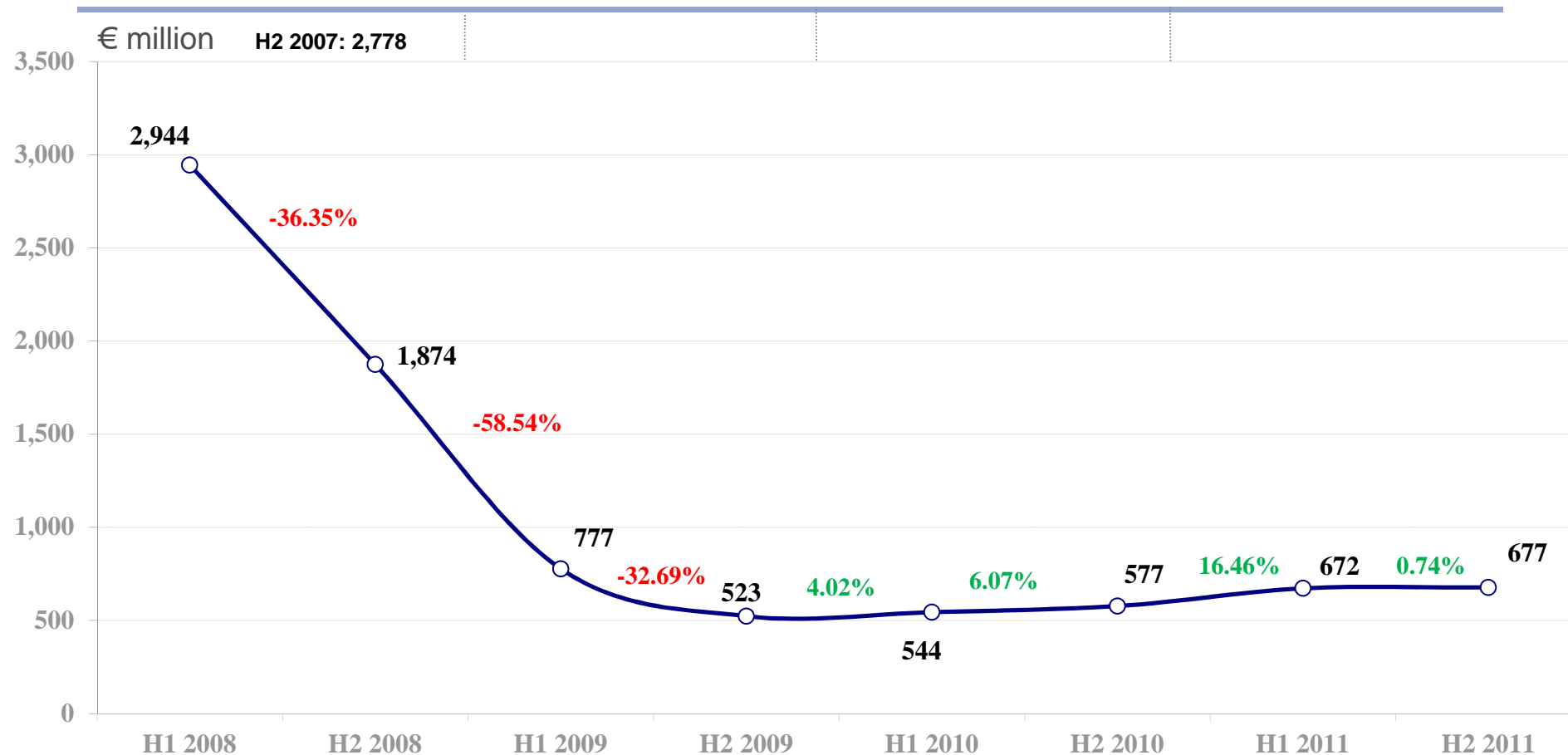
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

Financial Leasing Market Evolution (annual growth rates) Evolutia pietei de leasing financiar (cresteri anuale) 2006-2011



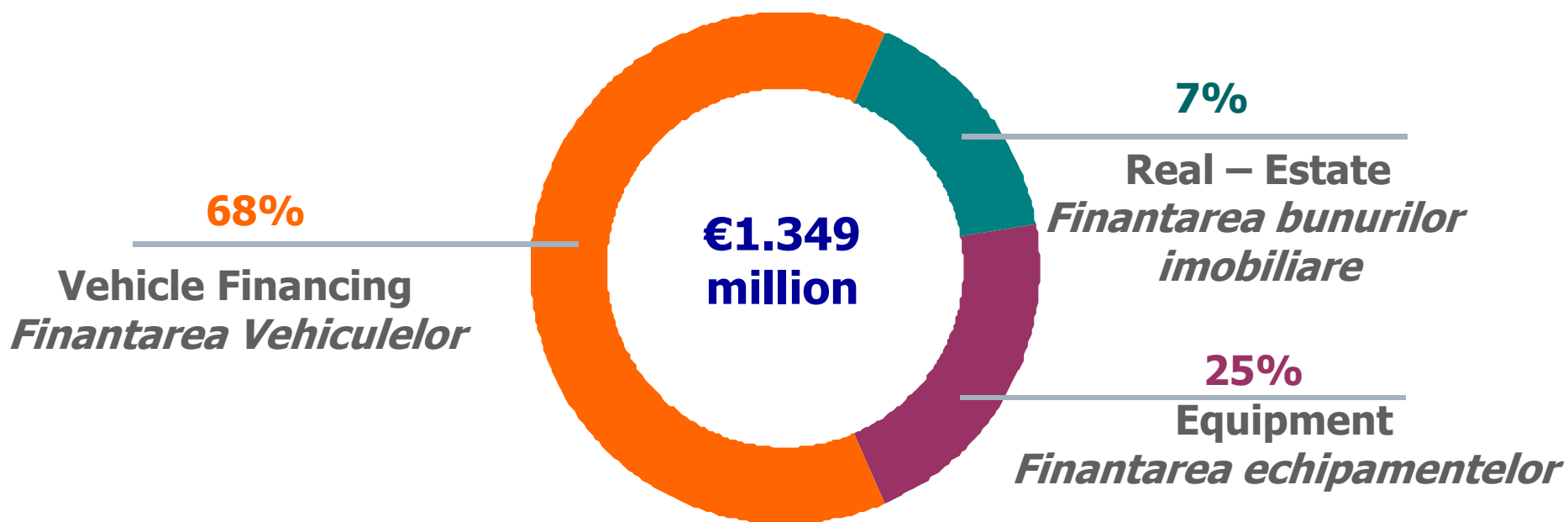
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Financial Leasing Market evolution (half-year growth rates) Evolutia pietei de leasing financiar (evolutie semestriala) 2008-2011

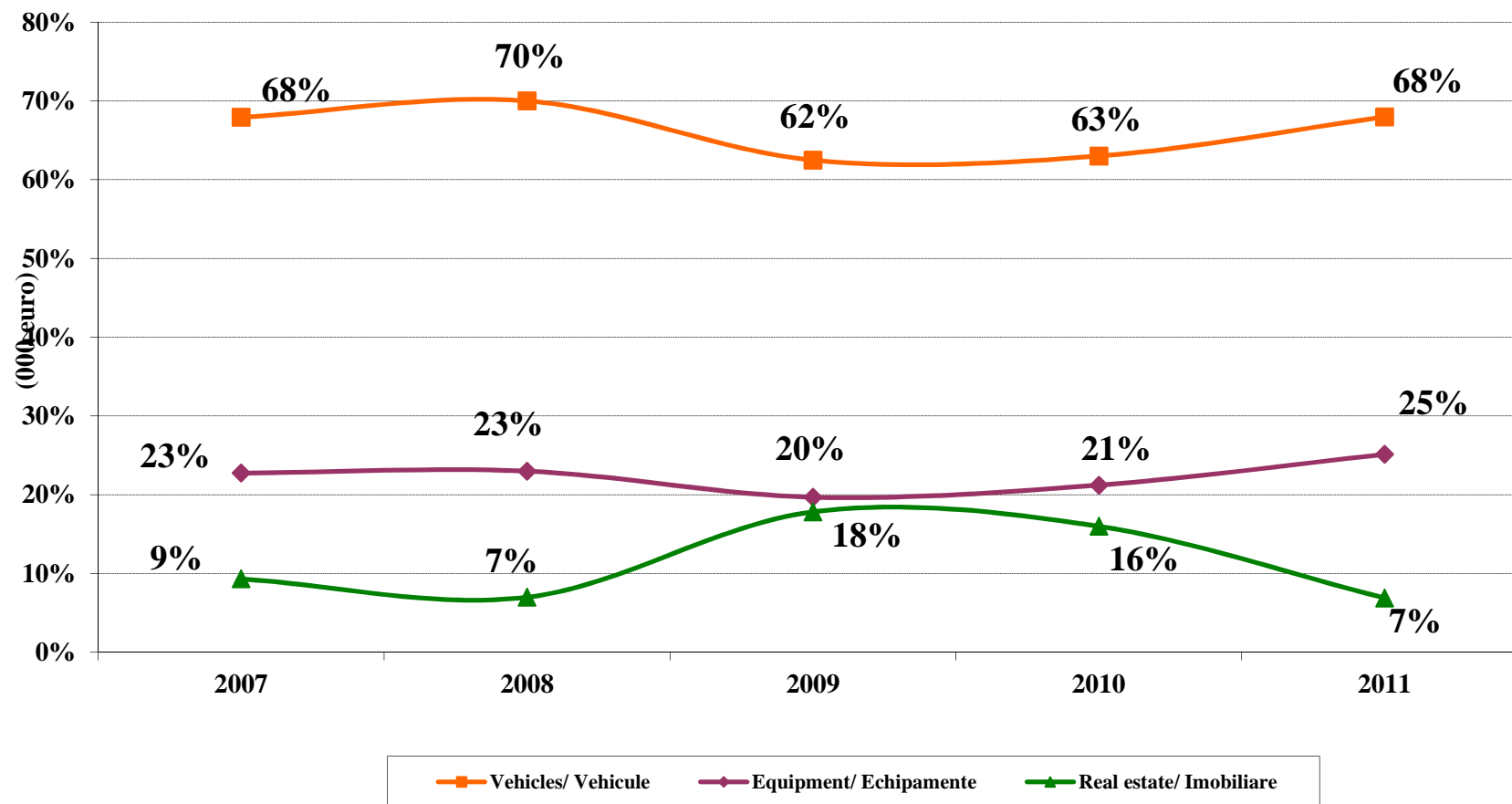


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

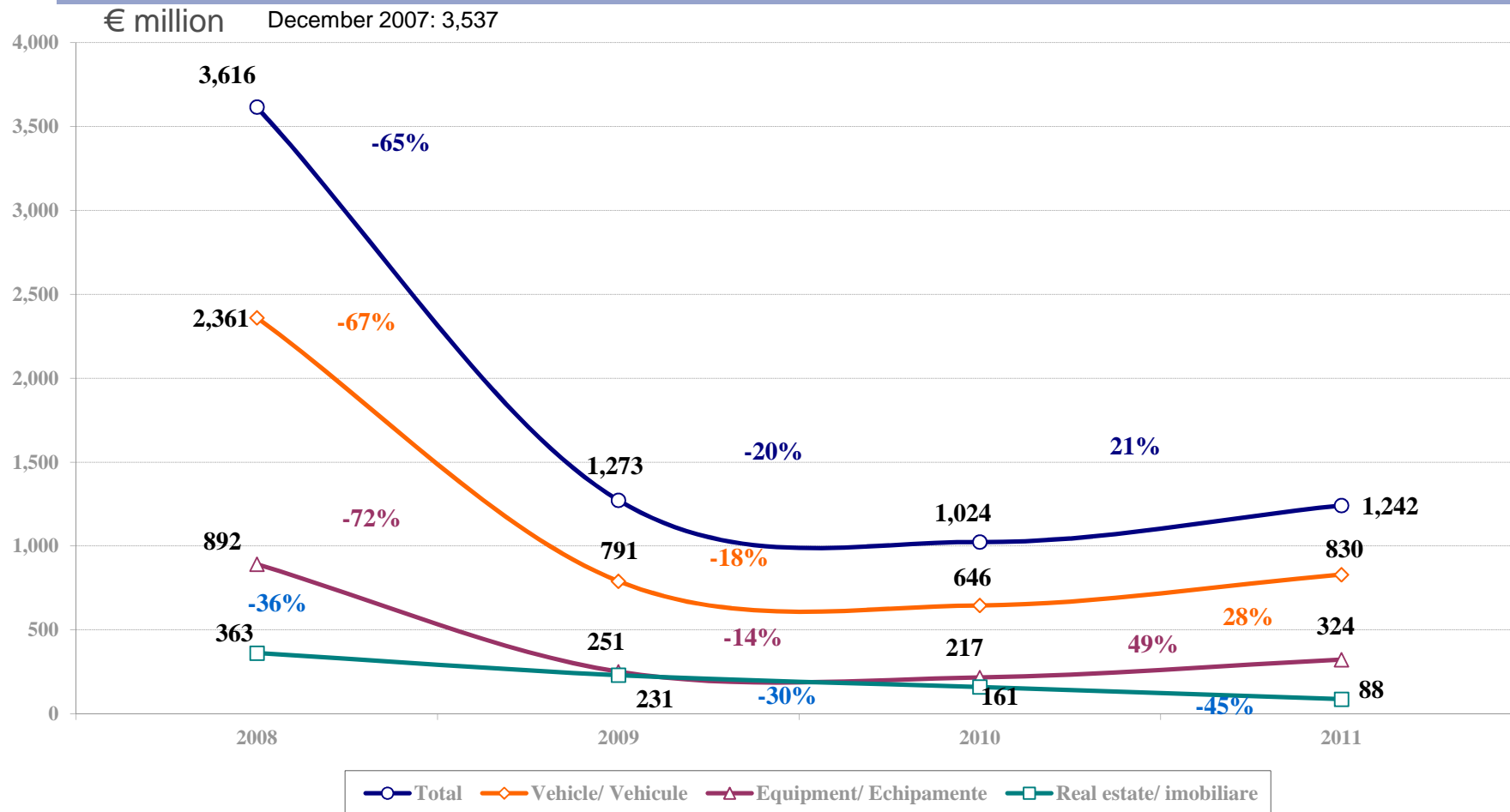
Romanian Financial Leasing Market / *Piata de leasing financiar din Romania*
New leasing volume per asset type in 2011 / *Noi finantari in leasing dupa categoria bunului*



Romanian Financial Leasing Market by Weight per Good Segment / Piata de Leasing Financiar in Romania dupa Ponderea segmentelor in total finantari 2007 - 2011

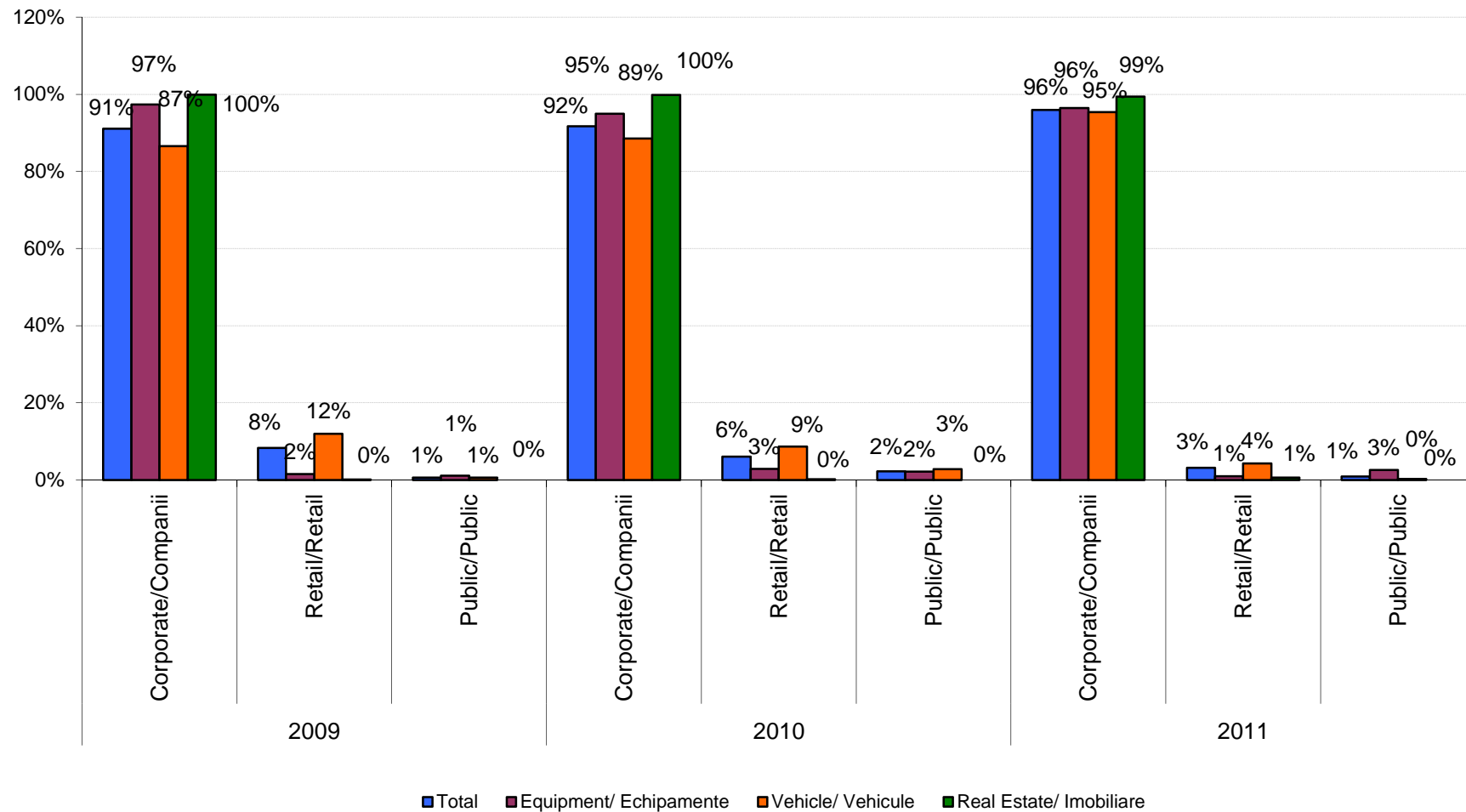


ALB Market Evolution (annual growth rates)
 Evolutia pietei ALB (cresteri anuale) 2008-2011
 ALB Market – 92% out of NBF1 Market 2011
 Piata ALB – 92% din piata IFN



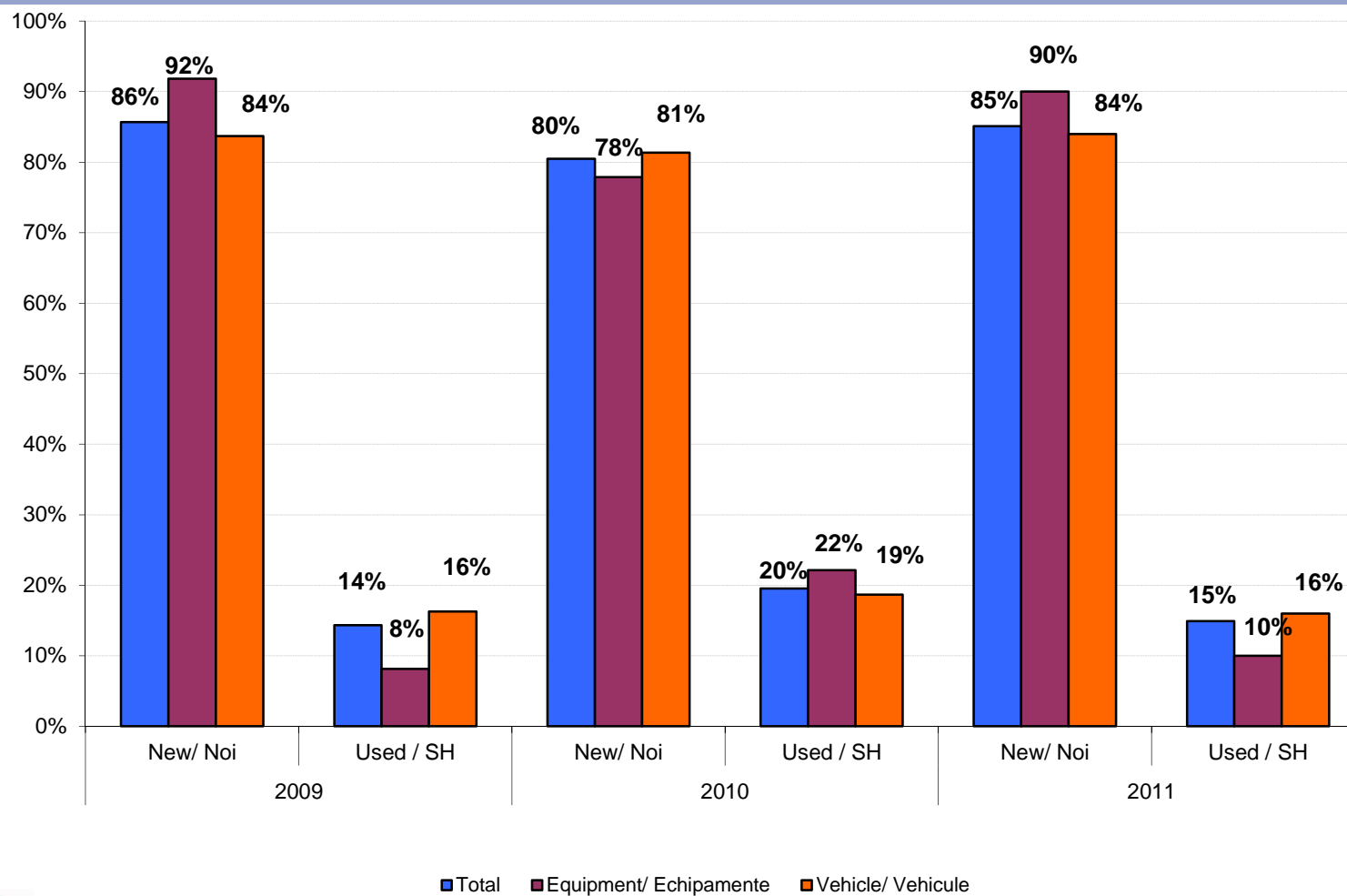
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

Romanian Financial Leasing Market Structure by Customer Type/ *Piata de leasing financiar din Romania dupa categoria utilizatorului* 2009-2011



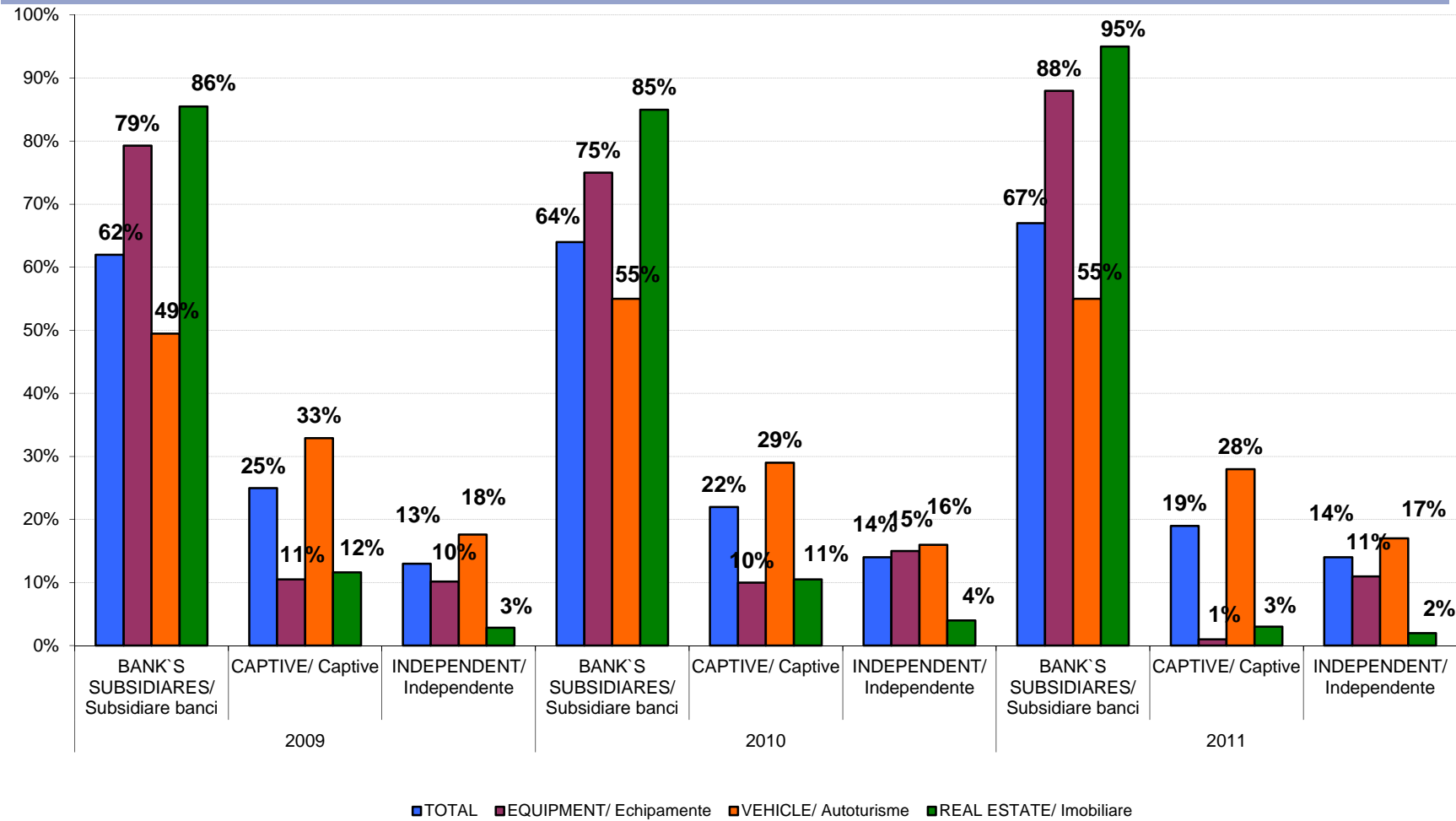
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Romanian Leasing Market (equipment and vehicles) Structure by Acquisition Type/ Piata de leasing din Romania (echipamente si vehicule) dupa tipul achizitiei 2009-2011



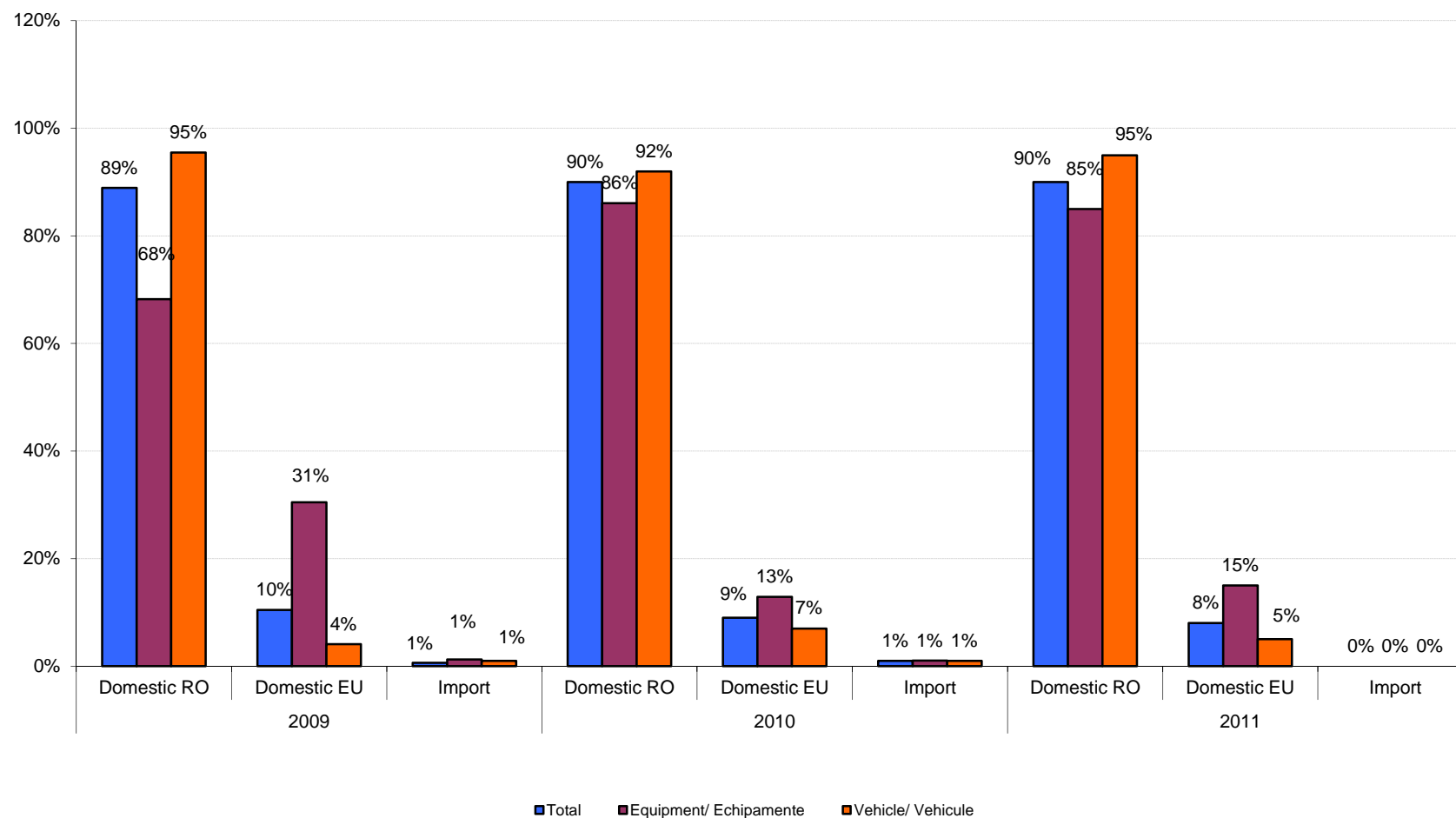
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Romanian Financial Leasing Market Structure by Type of Lessor/ Piata de leasing financiar din Romania dupa categoria societatilor de leasing 2009-2011



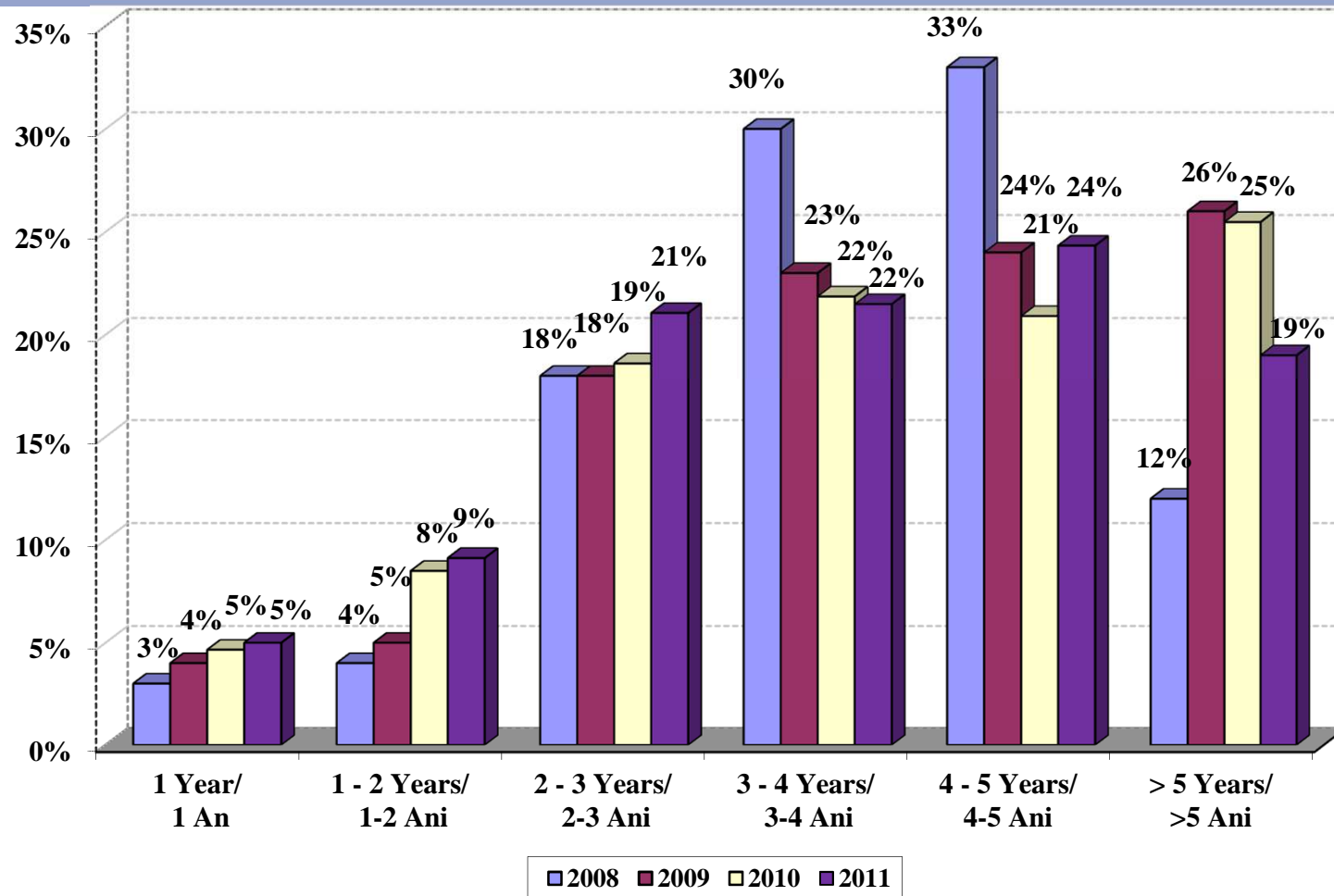
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Romanian Financial Leasing Market (equipment and vehicles) Structure by Origin/ Piata de leasing financiar (echipamente si vehicule) din Romania dupa originea bunului 2009-2011



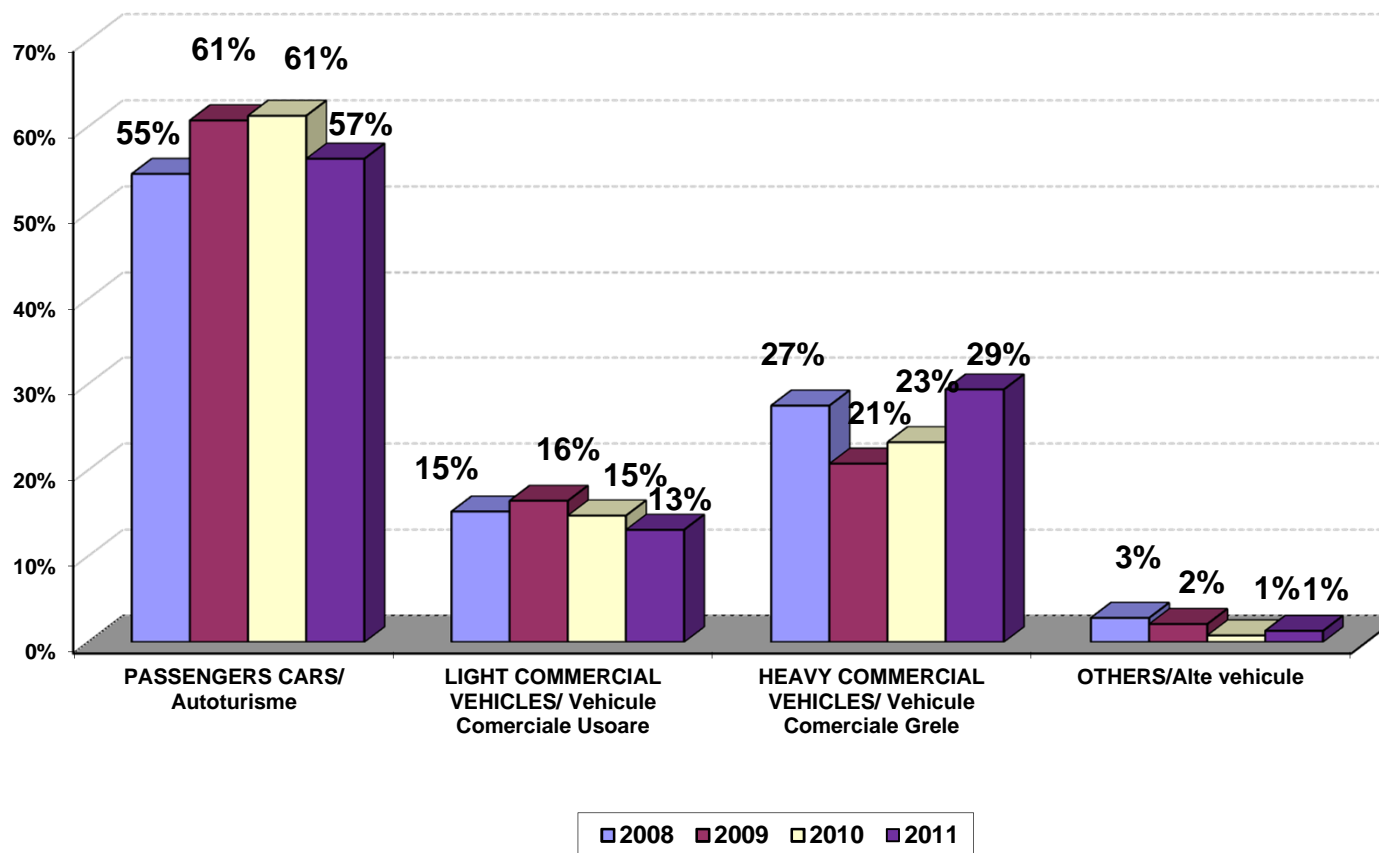
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Romanian Financial Leasing Market Structure By Duration of Contract / Piata de Leasing Financiar din Romania dupa durata contractului 2008-2011

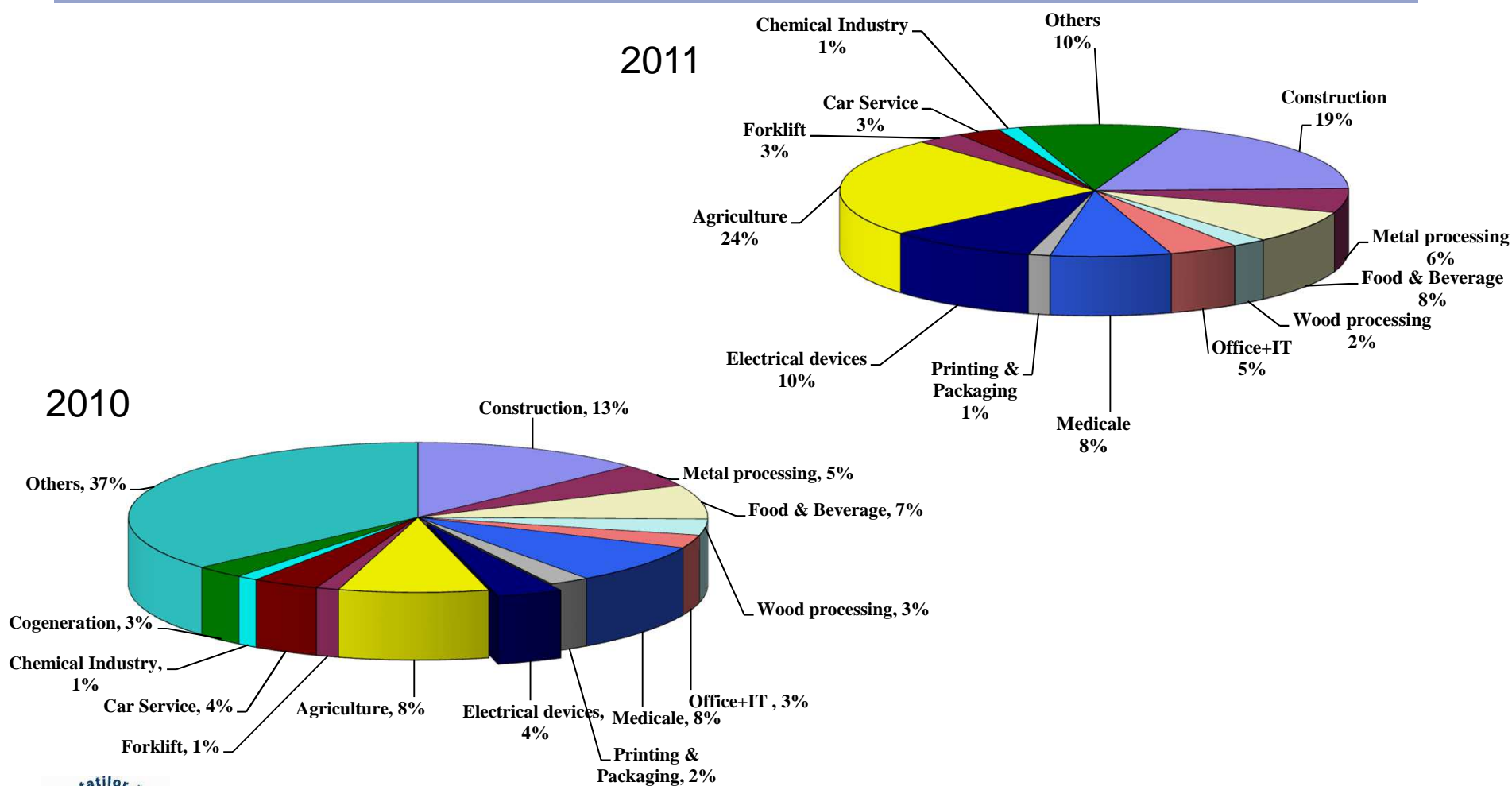


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

Romanian Financial Leasing by Market Vehicle Financing/ *Piata de leasing financiar din Romania dupa finantarea vehiculelor 2008-2011*



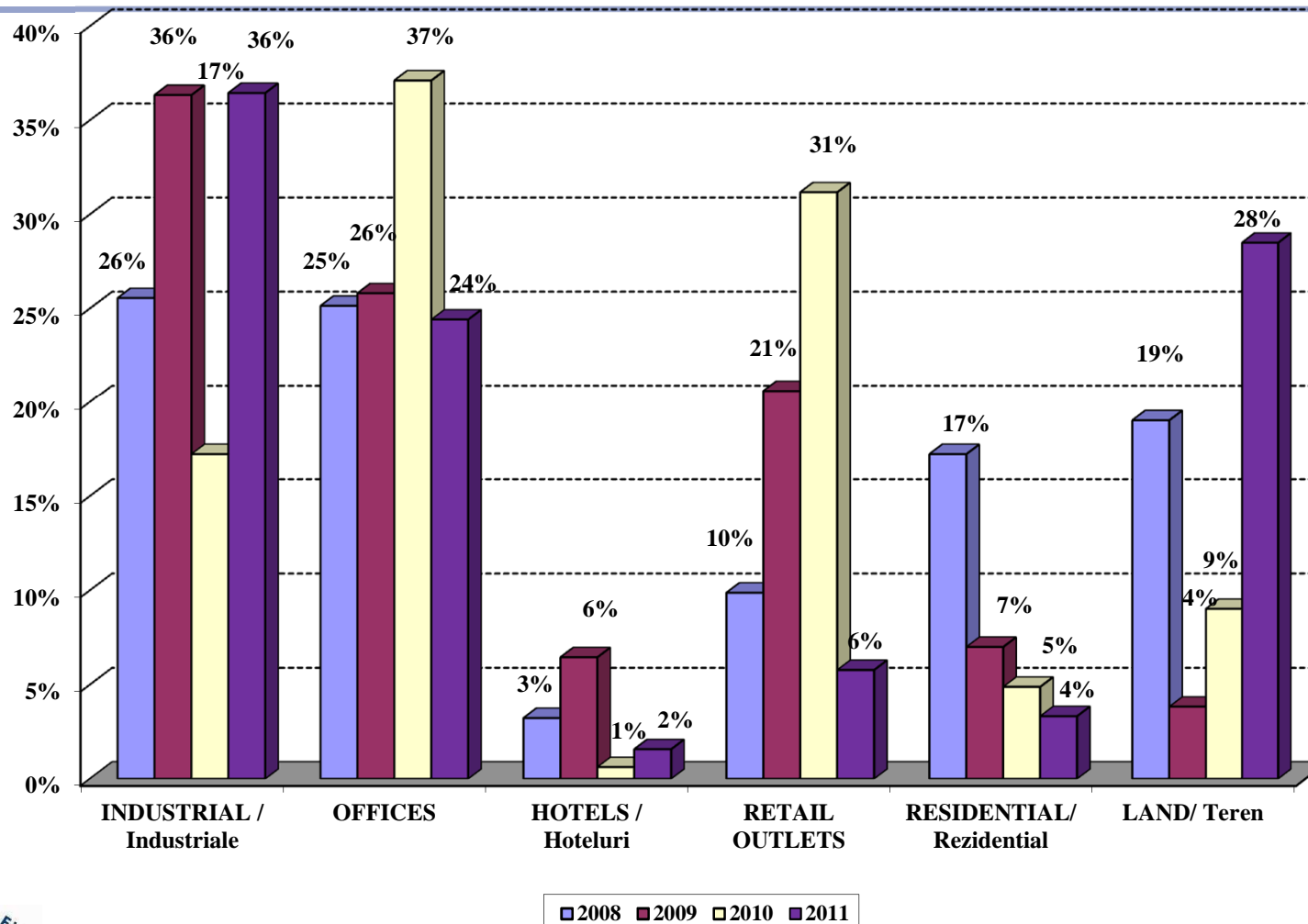
Romanian Leasing Market by Equipment Financing/ *Piata de leasing din Romania dupa finantarea echipamentelor* 2010 vs 2011



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



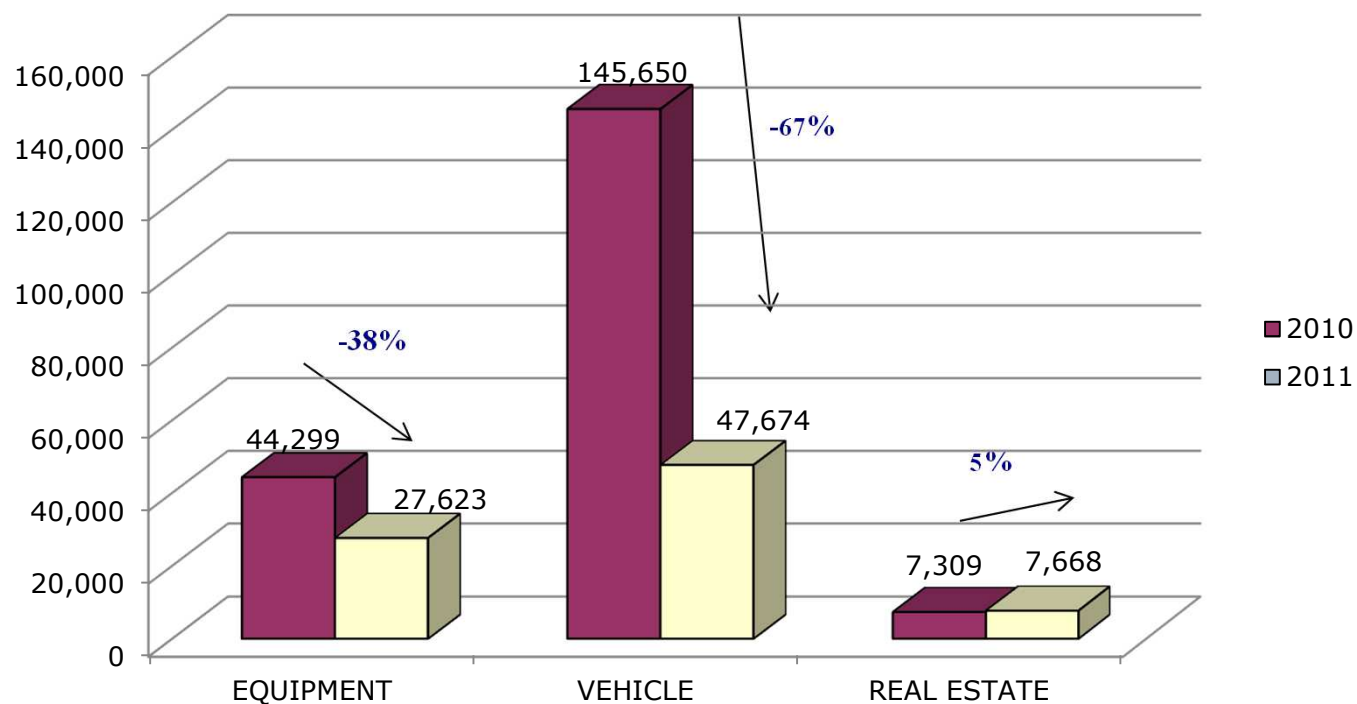
Romanian Financial Leasing Market Real by Estate Financing/ *Piata de leasing din Romania dupa finantarea sectorului imobiliar* *September YtD 2008 ÷ September YtD 2011*



■ 2008 ■ 2009 □ 2010 ■ 2011

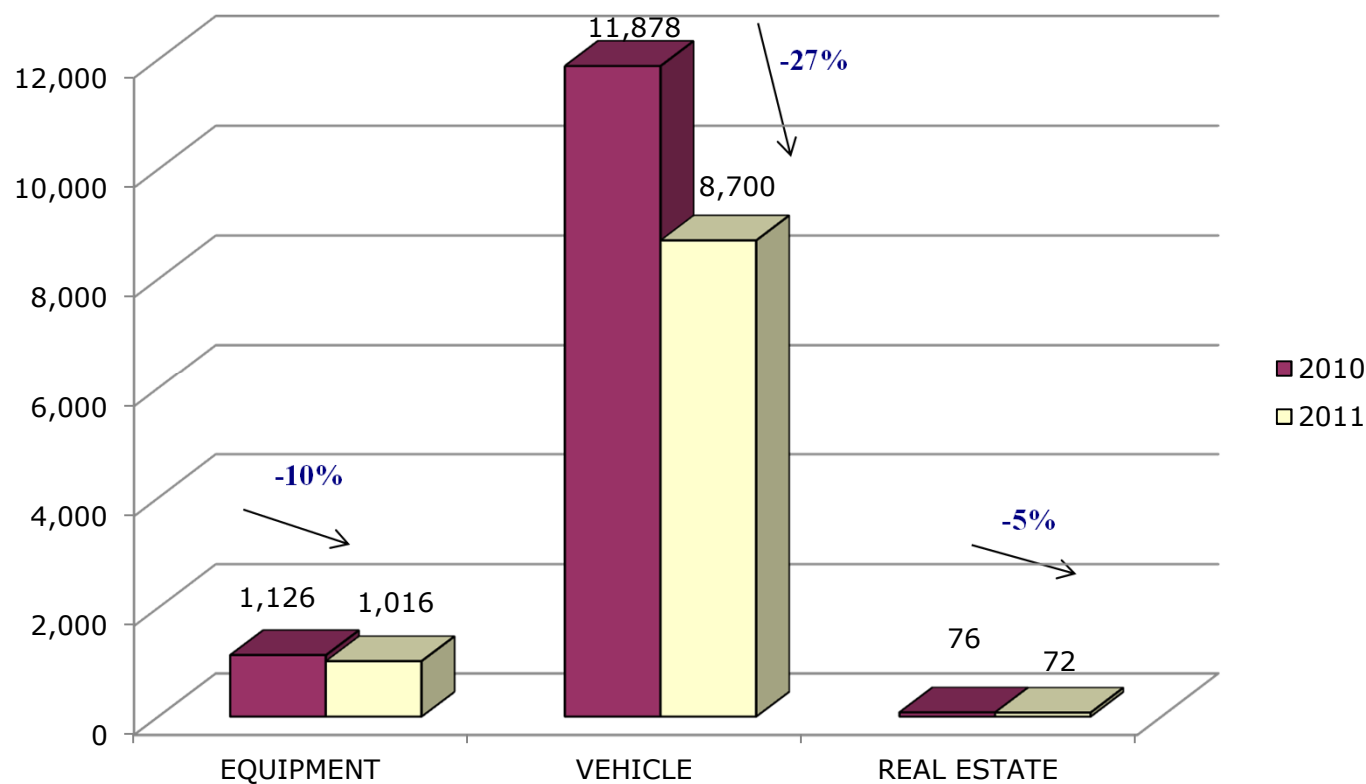
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

Romanian Leasing Market By Outstanding Of Early Terminated And Not Repossessed Leased Assets / Piata de leasing din Romania dupa restante ale contractelor terminate anticipat cu bunuri nerecuperate 2010-2011 (million Euro)



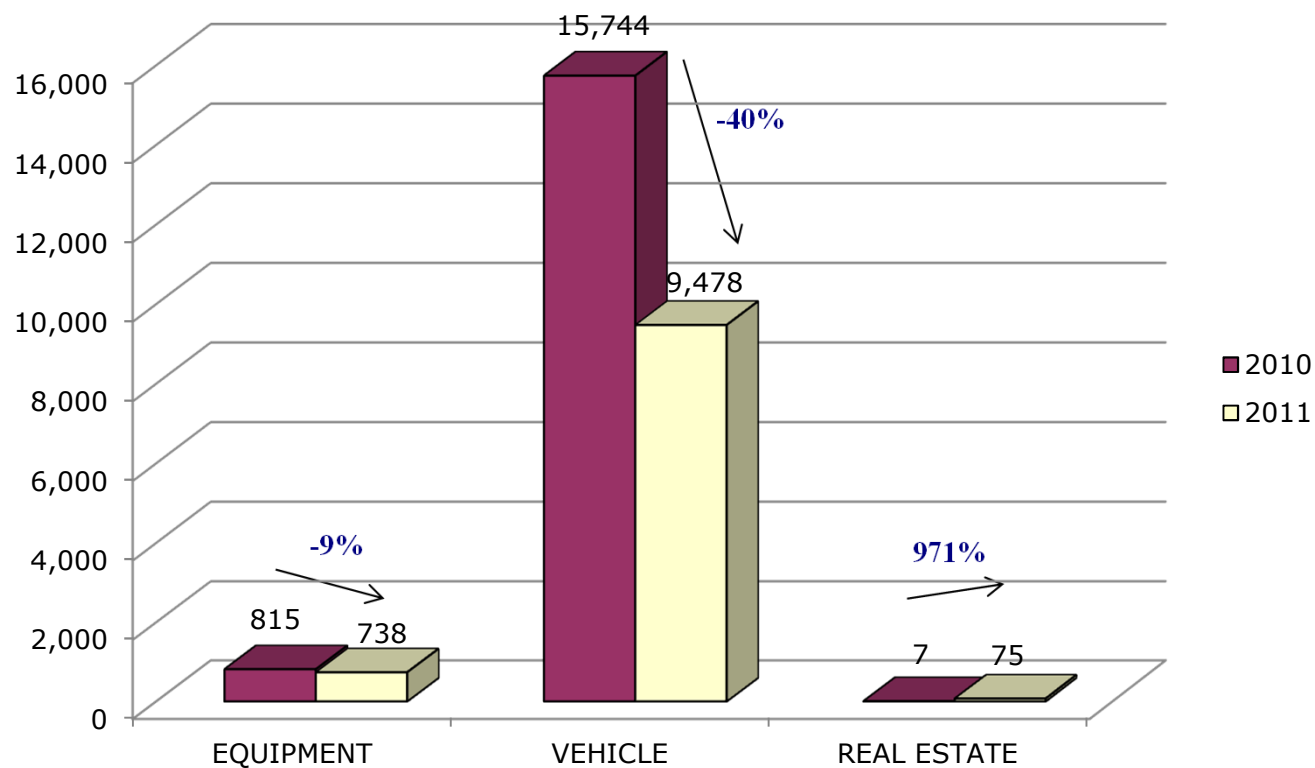
Drawn up based on reports received from 14 members, representing 53,6% market share.
Intocmit pe baza raportarilor primite de la 14 membri, reprezentand 53,6% din cota de piata.

Romanian Leasing market by No. of repossessed assets/ Piata de leasing din Romania dupa numarul activelor reposedate 2010-2011



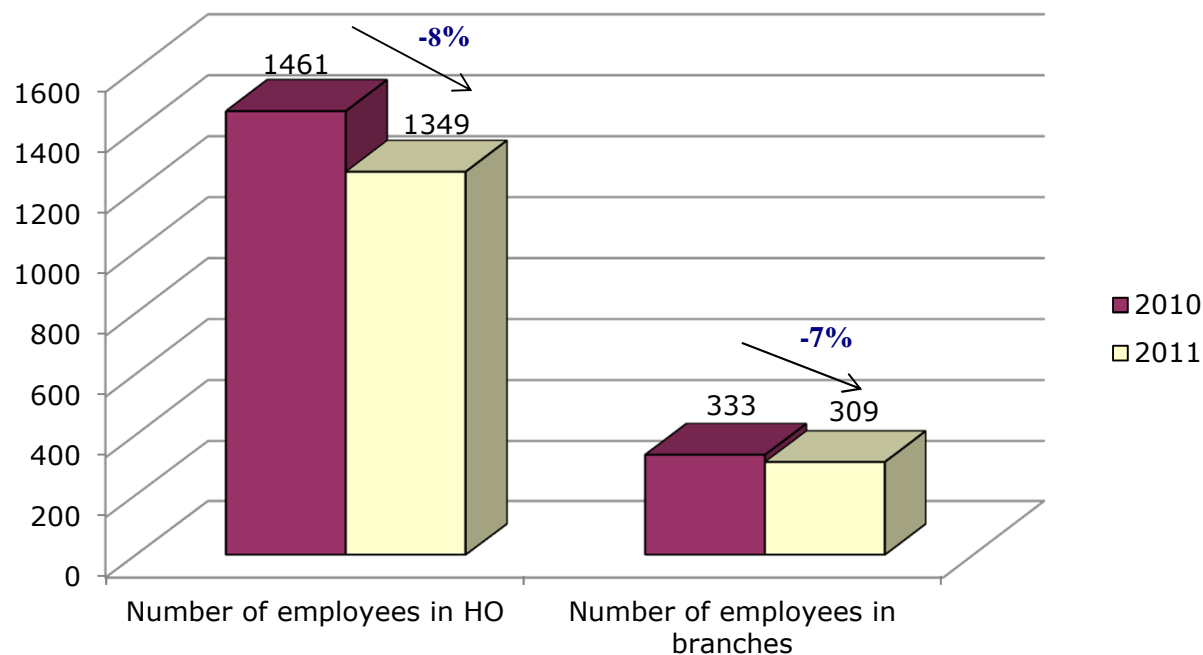
Drawn up based on reports received from 16 members, representing 69,5% market share.
Intocmit pe baza raportarilor primite de la 16 membri, reprezentand 69,5% din cota de piata.

Romanian leasing market by No. of remarketed assets/Piata de leasing din Romania dupa numarul activelor revandute 2010-2011



Drawn up based on reports received from 16 members, representing 69,5% market share.
Intocmit pe baza raportarilor primite de la 16 membri, reprezentand 69,5% din cota de piata.

Romanian Leasing Market by No. of Employees / *Piata de leasing din Romania dupa numarul de angajati 2010-2011*



Drawn up based on reports received from 24 members, representing 89,8% market share.
Intocmit pe baza raportarilor primite de la 24 membri, reprezentand 89,8% din cota de piata.