



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

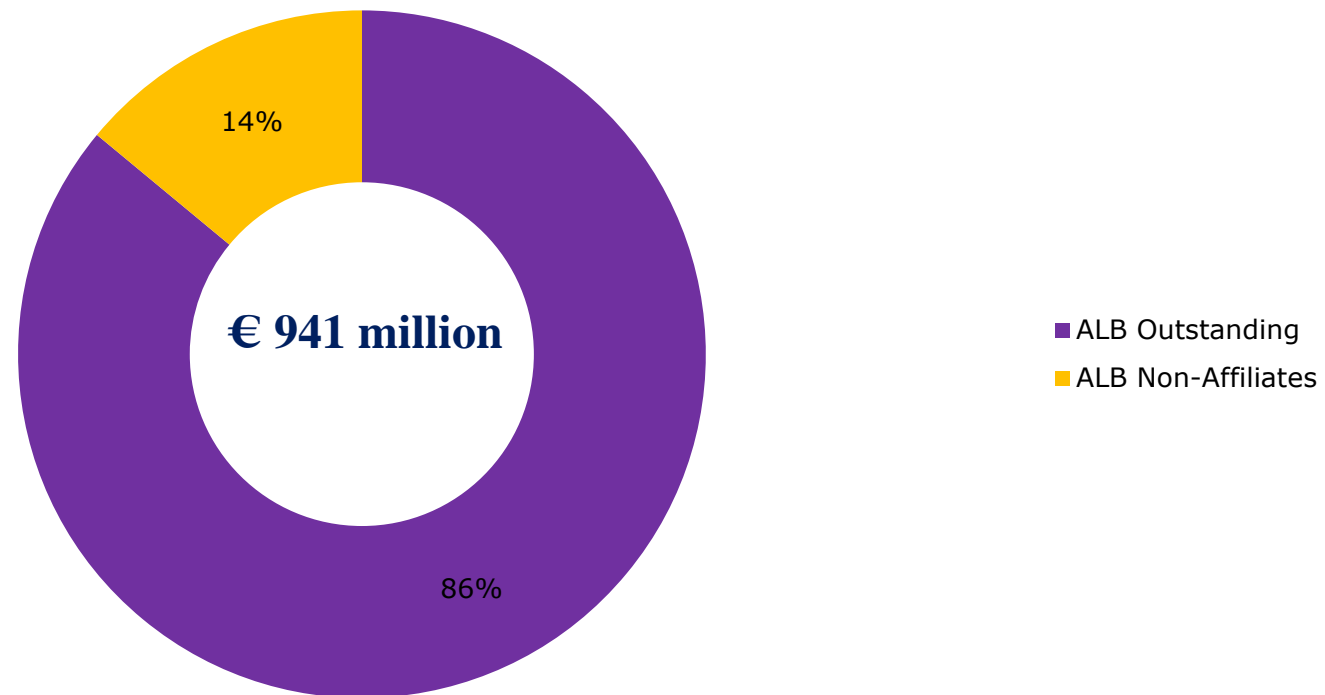
***Consumer Credit Market in Romania***  
***Piata creditului de consum in Romania***  
***31.12.2012***

## Total Outstanding in Romania

### *Portofoliul total in Romania*

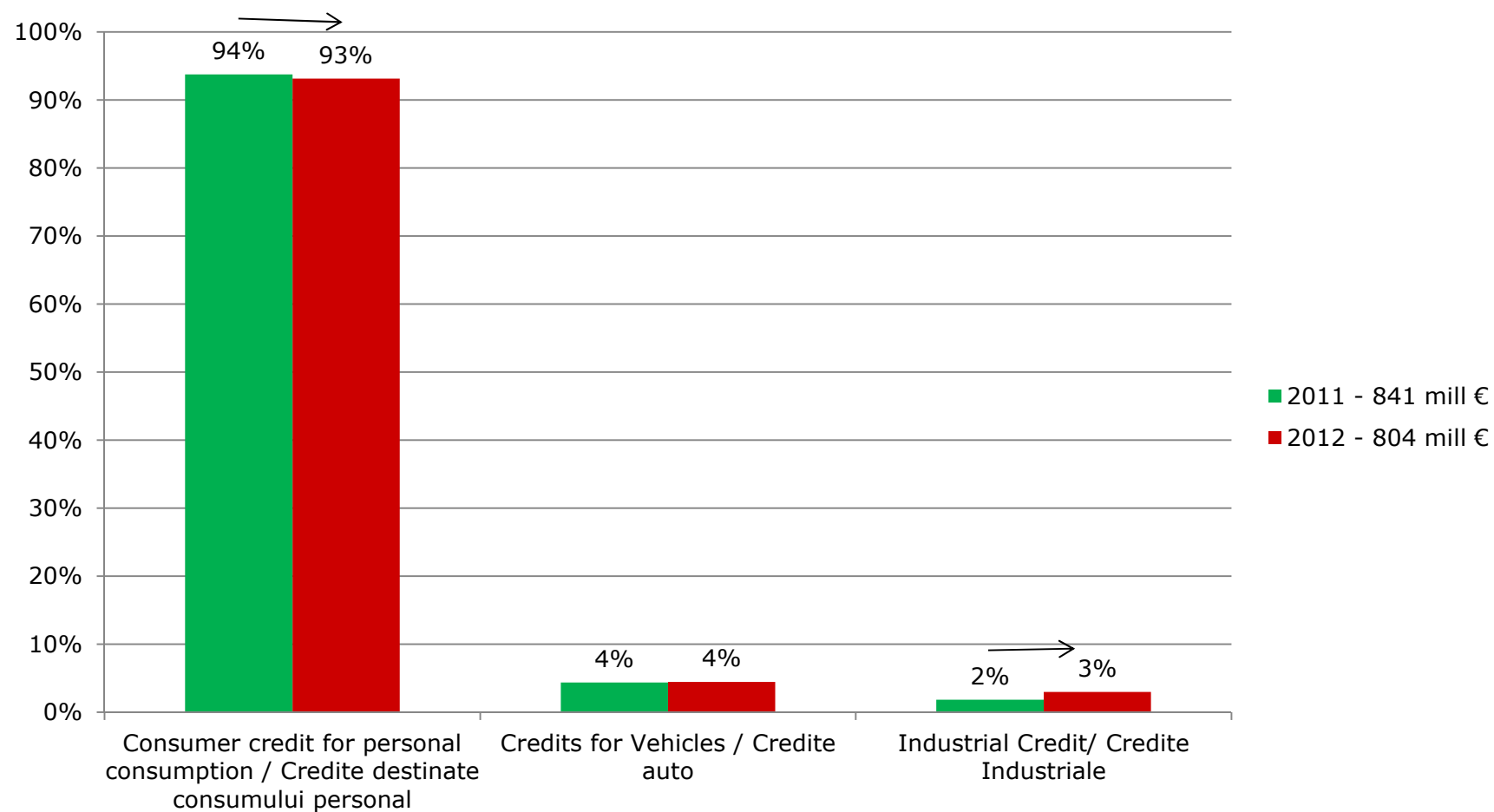
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**Outstanding 31.12.2012**



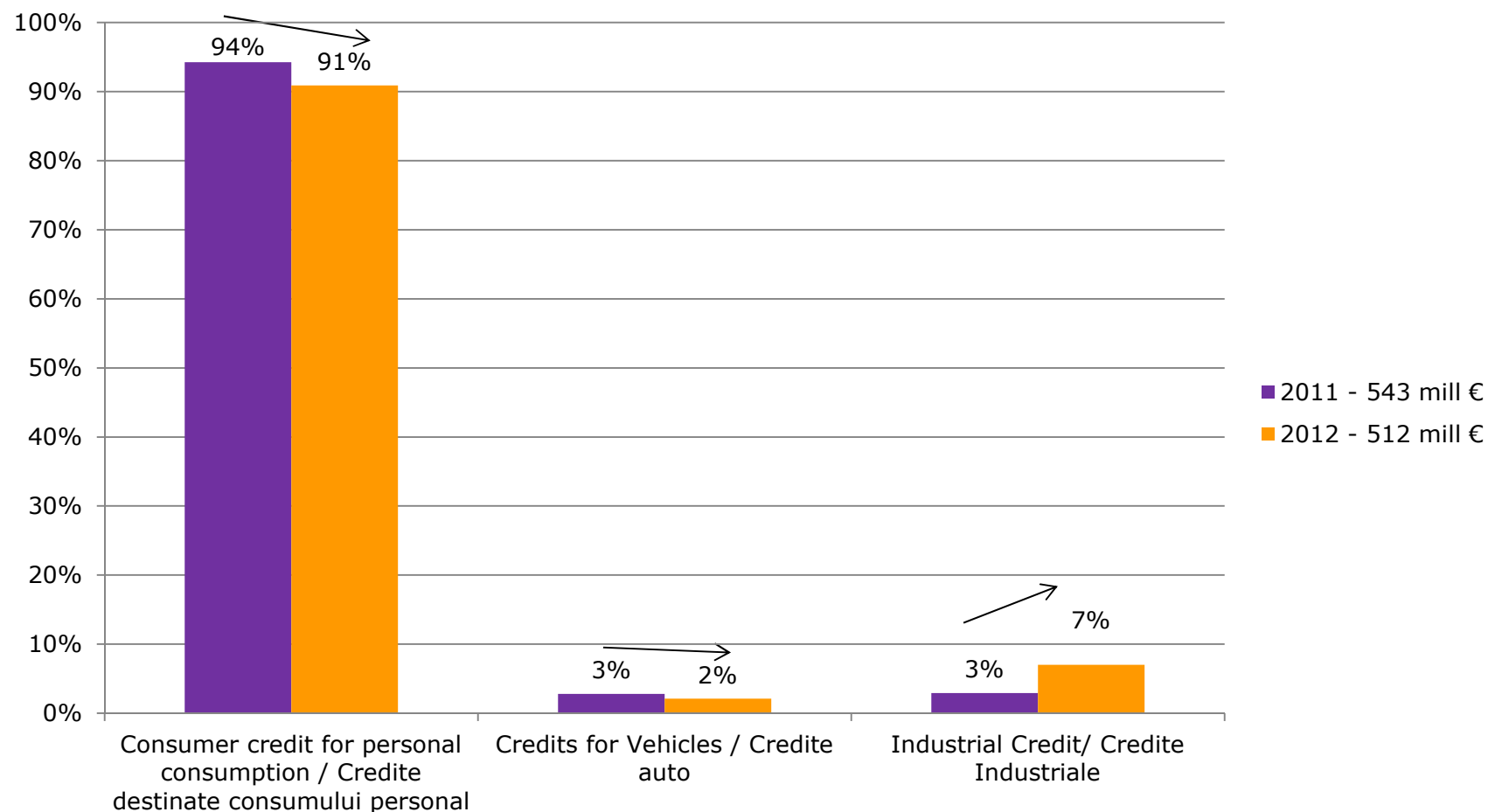
## Outstanding by Loan Type

*Portofoliul dupa tipul de credit (Total ALB)*



## New credit granted by Loan Type

### *Credite noi acordate dupa tipul de credit (Total ALB)*



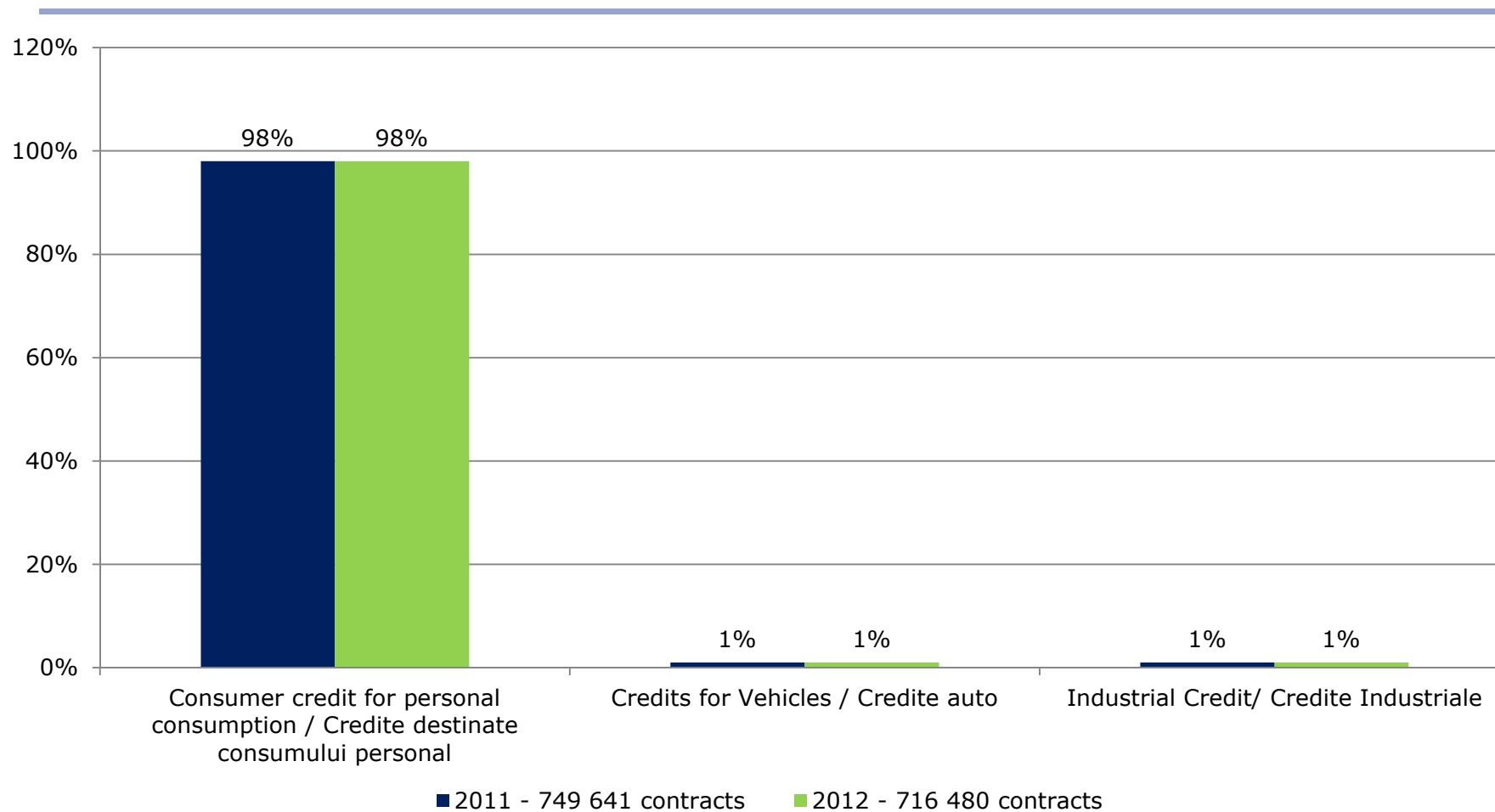
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**



Issued by Diplomat Consult for ALB Romania

## No. of Contracts by Loan Type

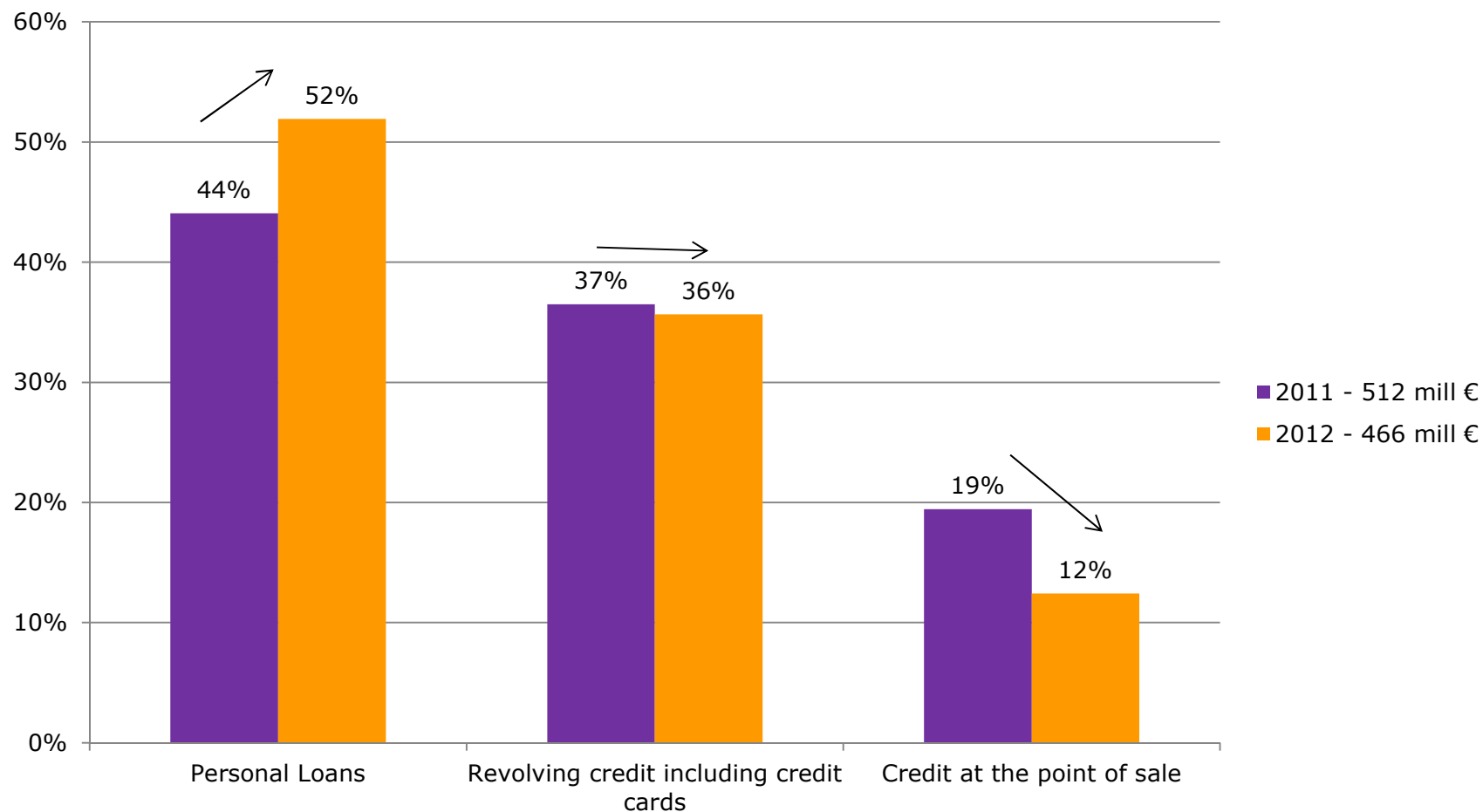
*Nr. de contracte dupa tipul de credit (Total ALB)*



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

## New Credit for Personal Consumption

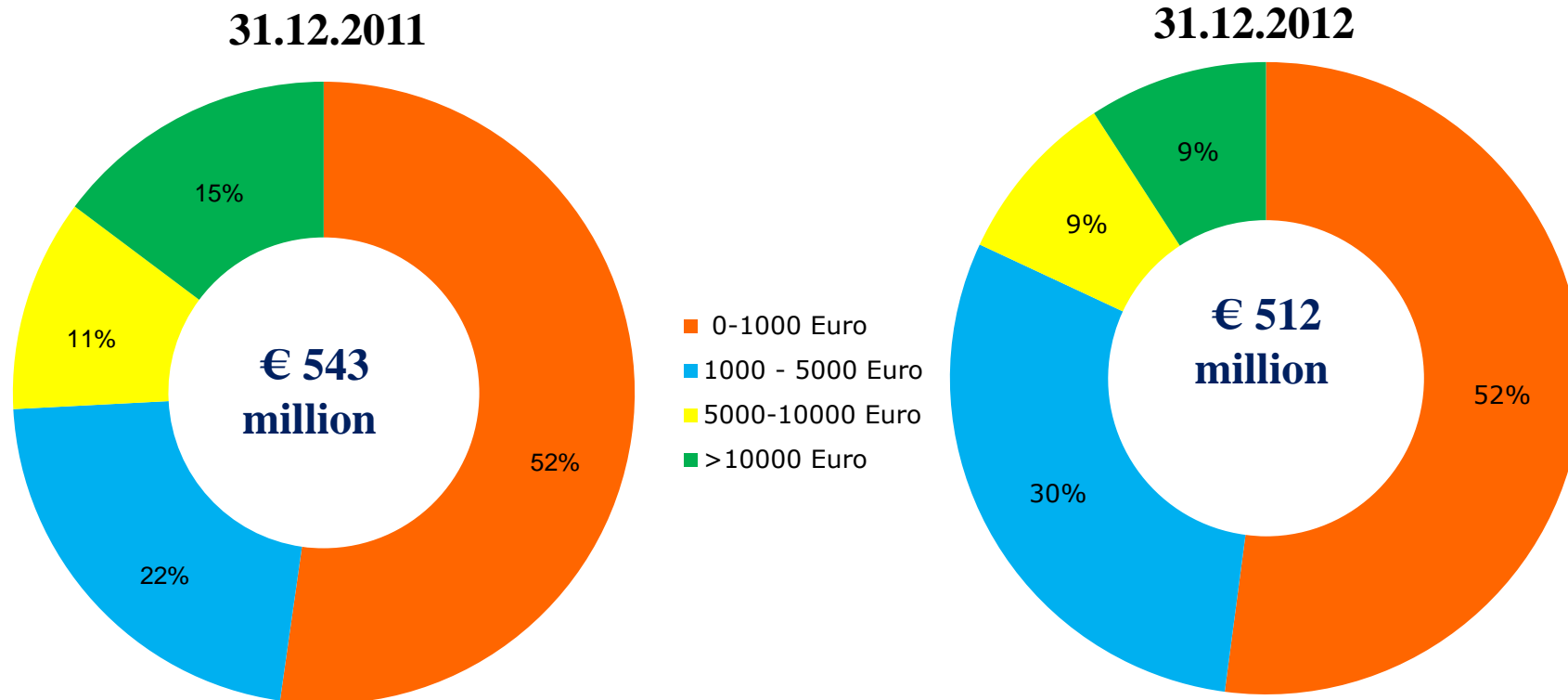
### *Credite noi acordate pentru consum personal (Total ALB)*



## New Credit Granted by Value

*Credite noi acordate dupa valoare (Total ALB)*

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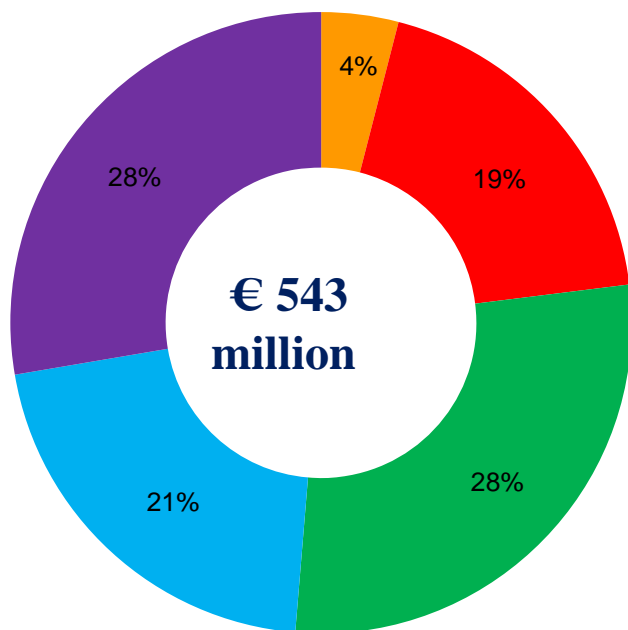


## New Credit Granted by Client Age

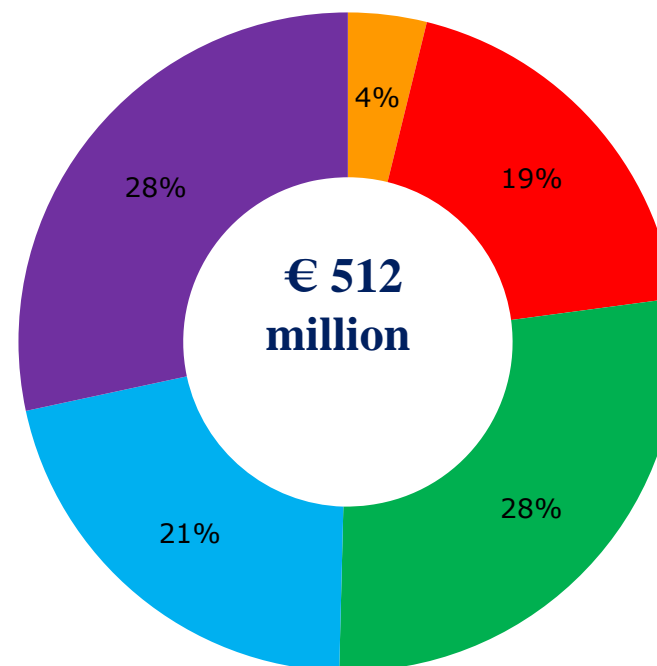
*Credite noi acordate dupa varsta clientilor (Total ALB)*

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31.12.2011



31.12.2012

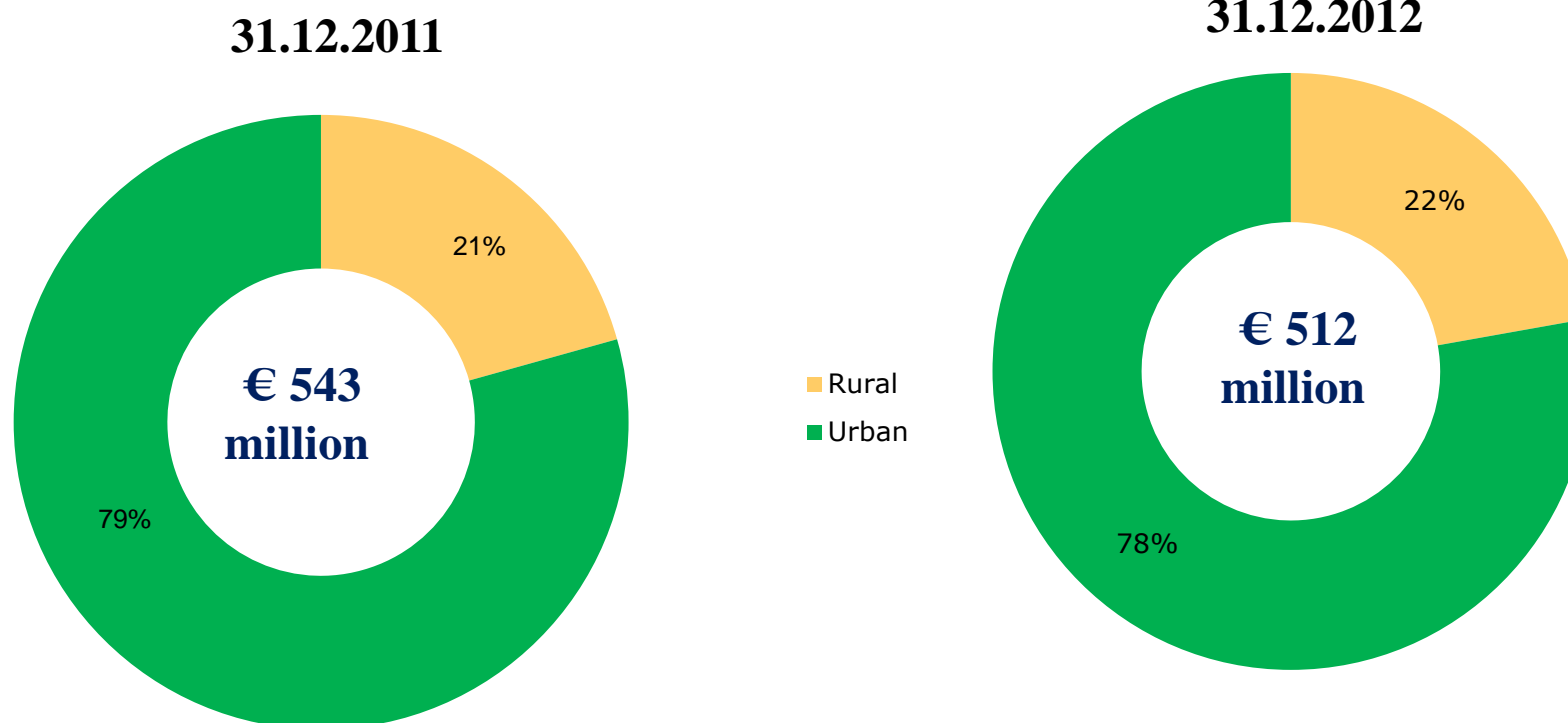


- < 25 years old
- 25-35 years old
- 35-45 years old
- 45-55 years old
- > 55 years old



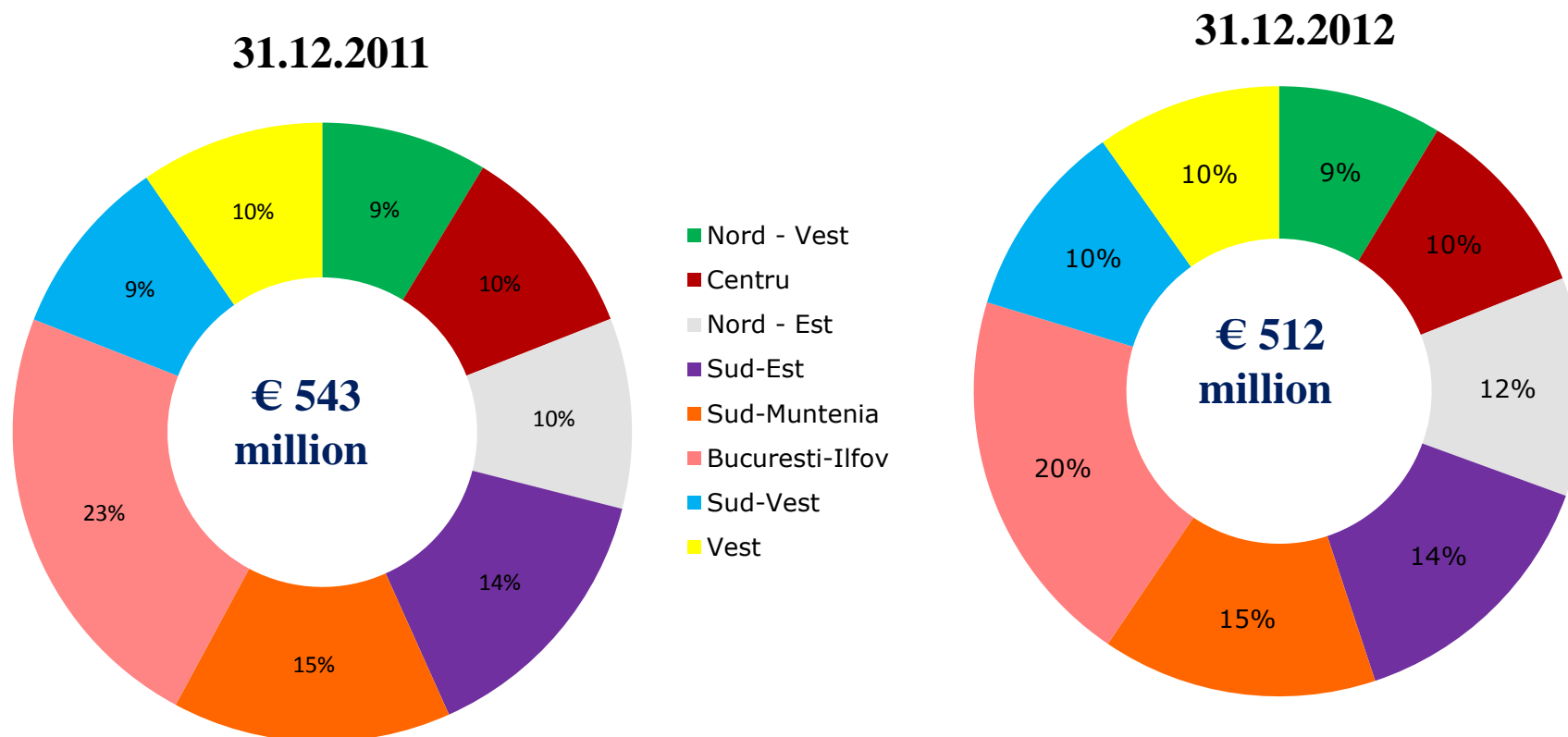
## New Credit Granted by Client Residential Areas

*Credite noi acordate dupa zona de resedinta a clientilor (Total ALB)*



## New Credit Granted by Client Macro-Regions Areas

*Credite noi acordate dupa zona de macro-regiune a clientilor (Total ALB)*

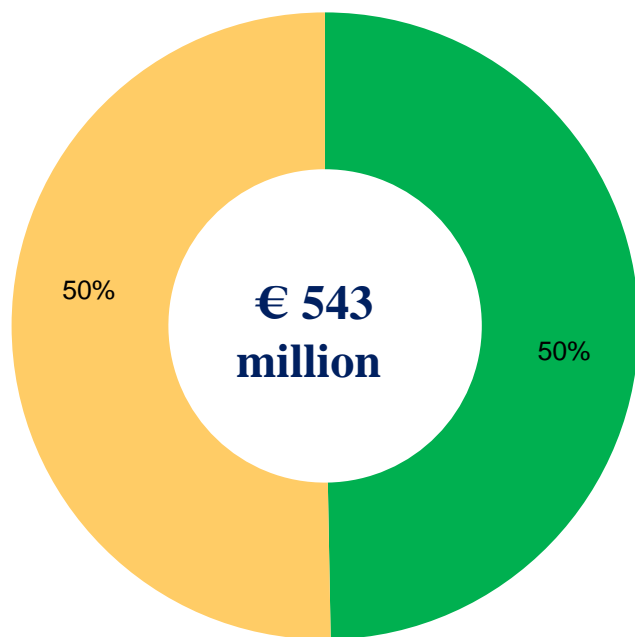


## New Credit Granted by Client Gender

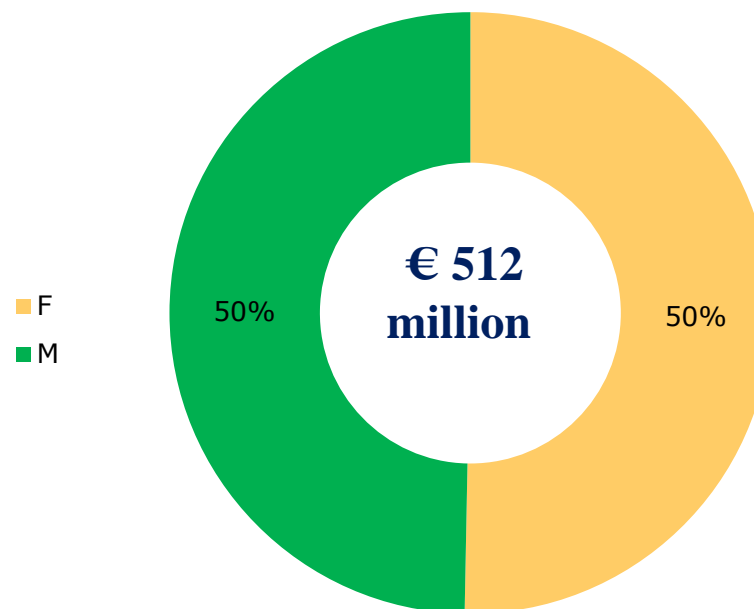
*Credite noi acordate dupa sexul clientilor (Total ALB)*

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31.12.2011



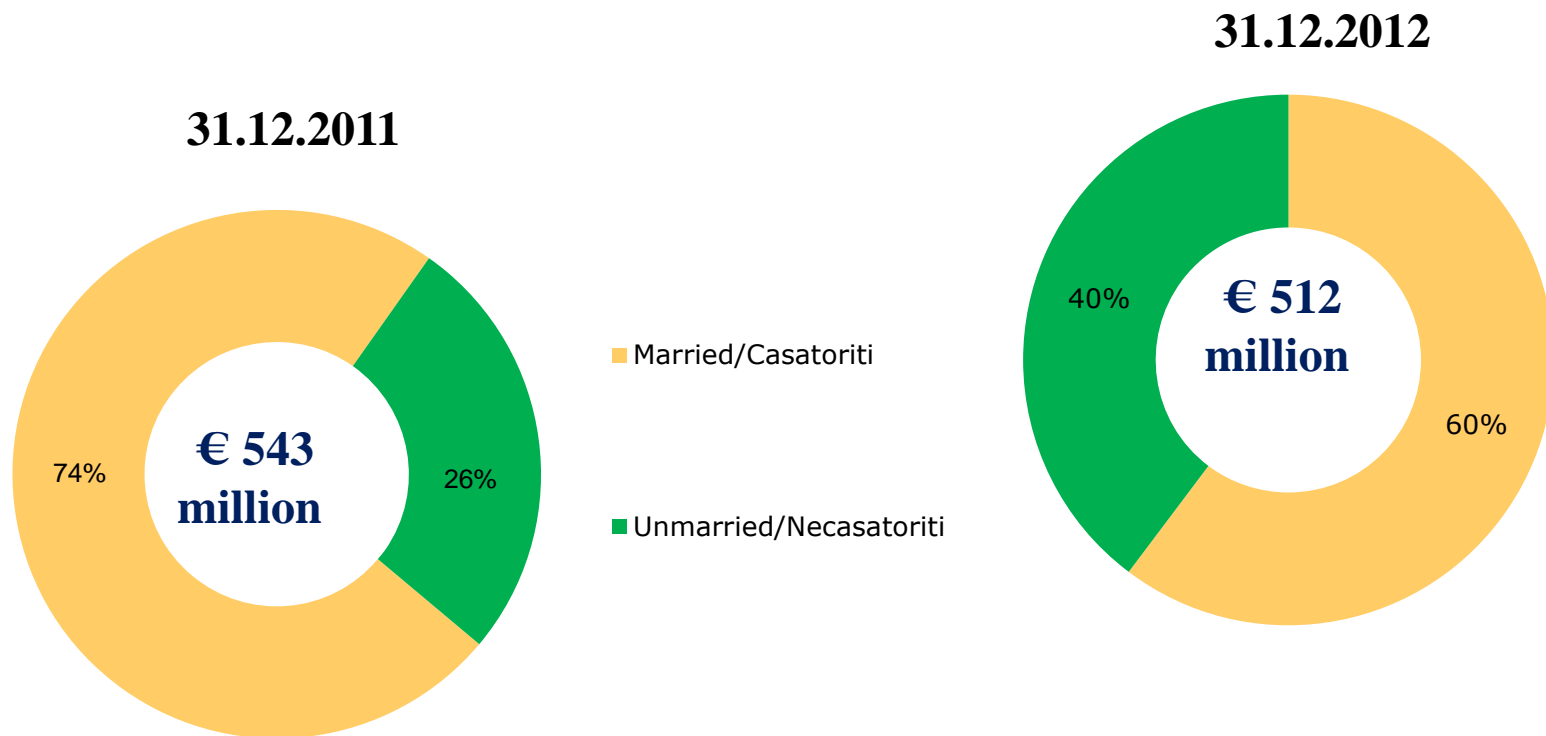
31.12.2012



## New Credit Granted by Marital Status

*Credite noi acordate dupa starea civila (Total ALB)*

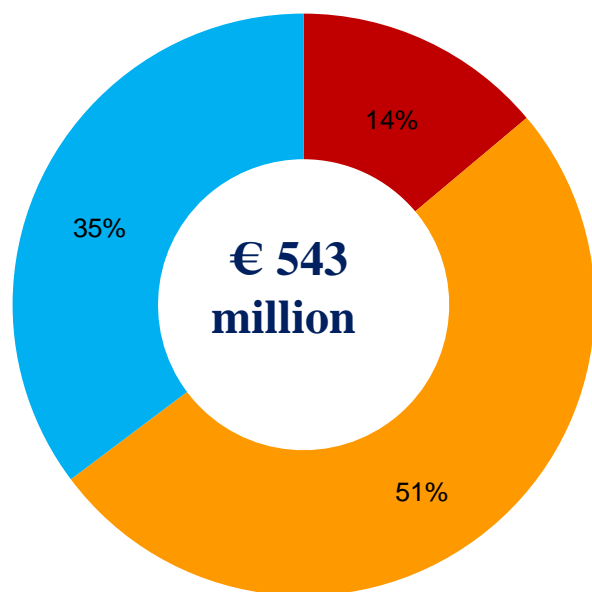
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## New Credit Granted by Education

*Credite noi acordate dupa gradul de educatie (Total ALB)*

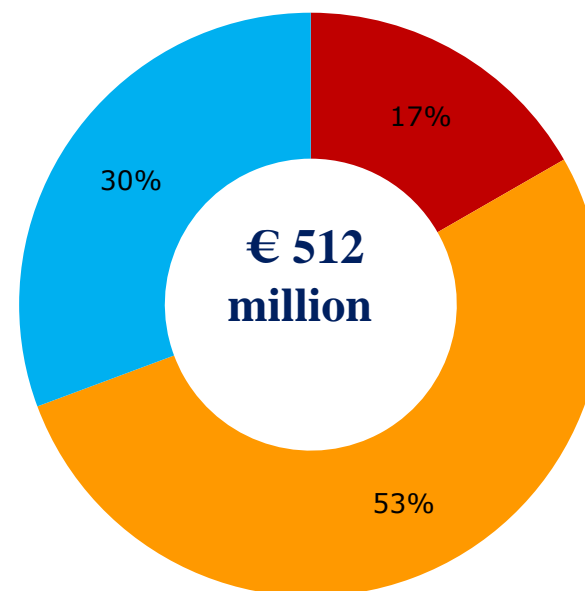
31.12.2011



€ 543  
million

- Elementary (1-8 clase)
- Medium (Liceu+ profesionala)
- Superior

31.12.2012



€ 512  
million

## New Credit Granted by Net Income of Applicant

### *Credite noi acordate dupa venitul net al solicitantului (Total ALB)*

