



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

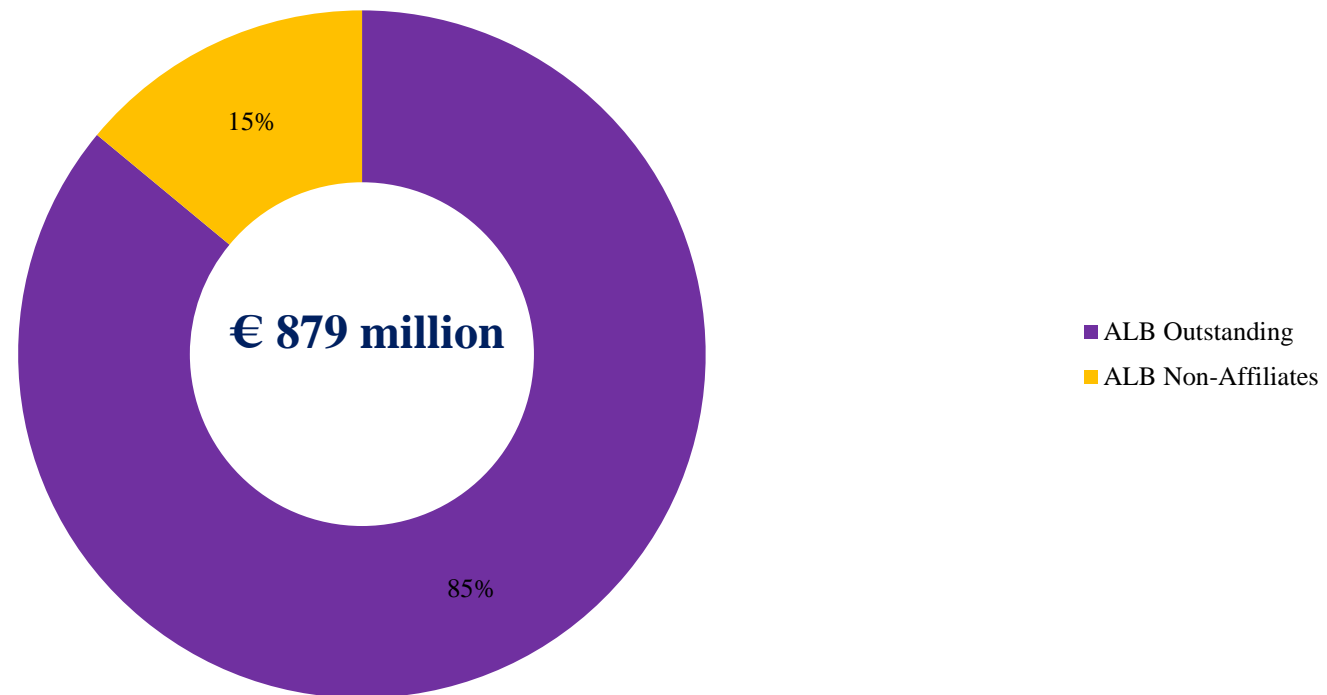
***Consumer Credit Market in Romania***  
***Piata creditului de consum in Romania***  
***30.06.2013***

# Total Outstanding in Romania

## *Portofoliul total in Romania*

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**Outstanding 30.06.2013**



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

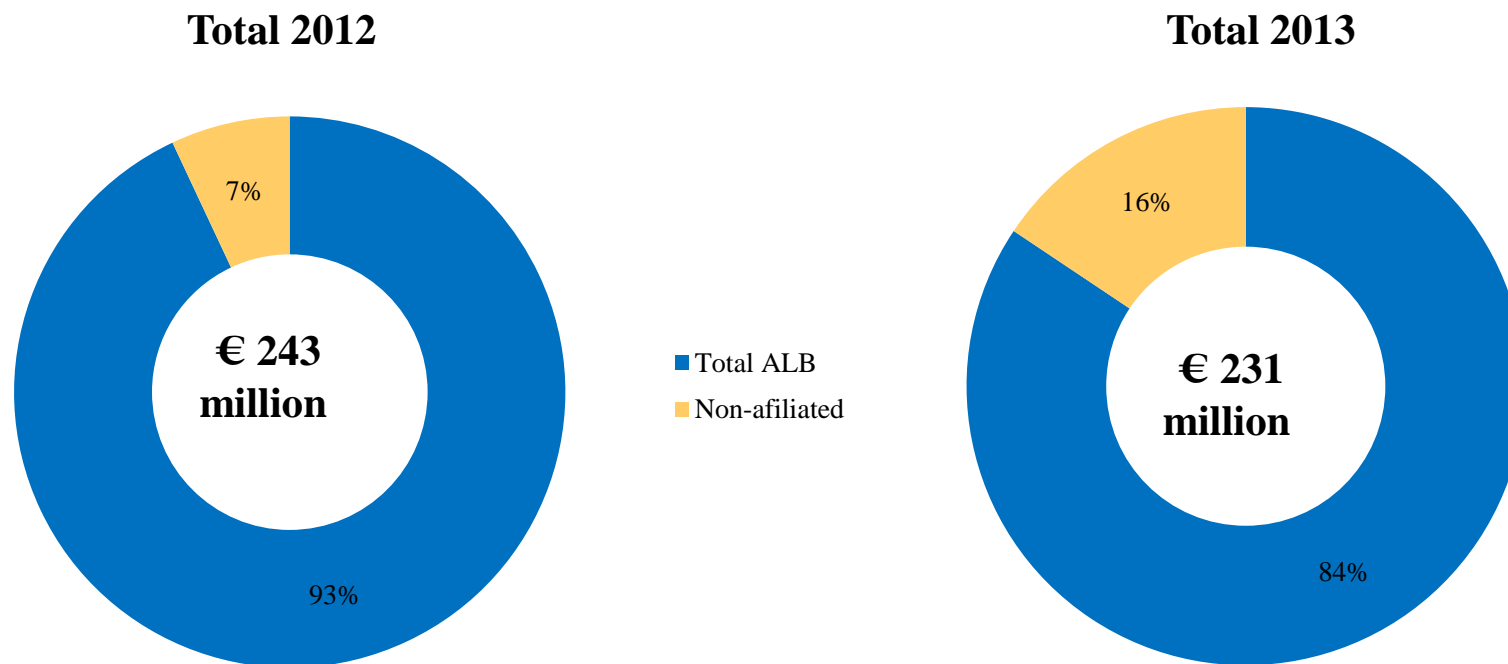


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## Romanian consumer credit market (ALB and non-affiliated) 2012 vs 2013

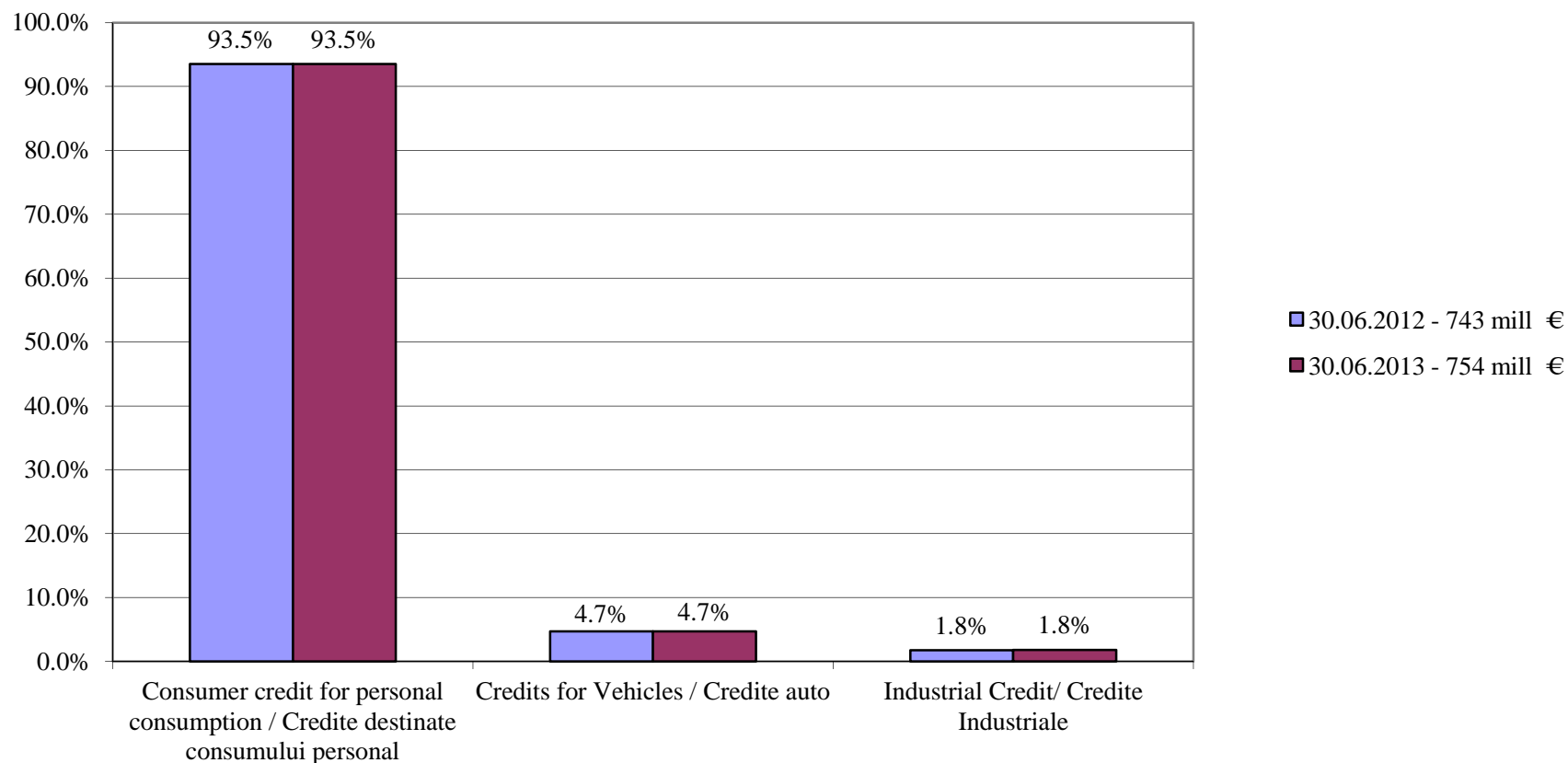
*Piata creditului de consum din Romania (ALB si non-afiliate) 2012 vs 2013*

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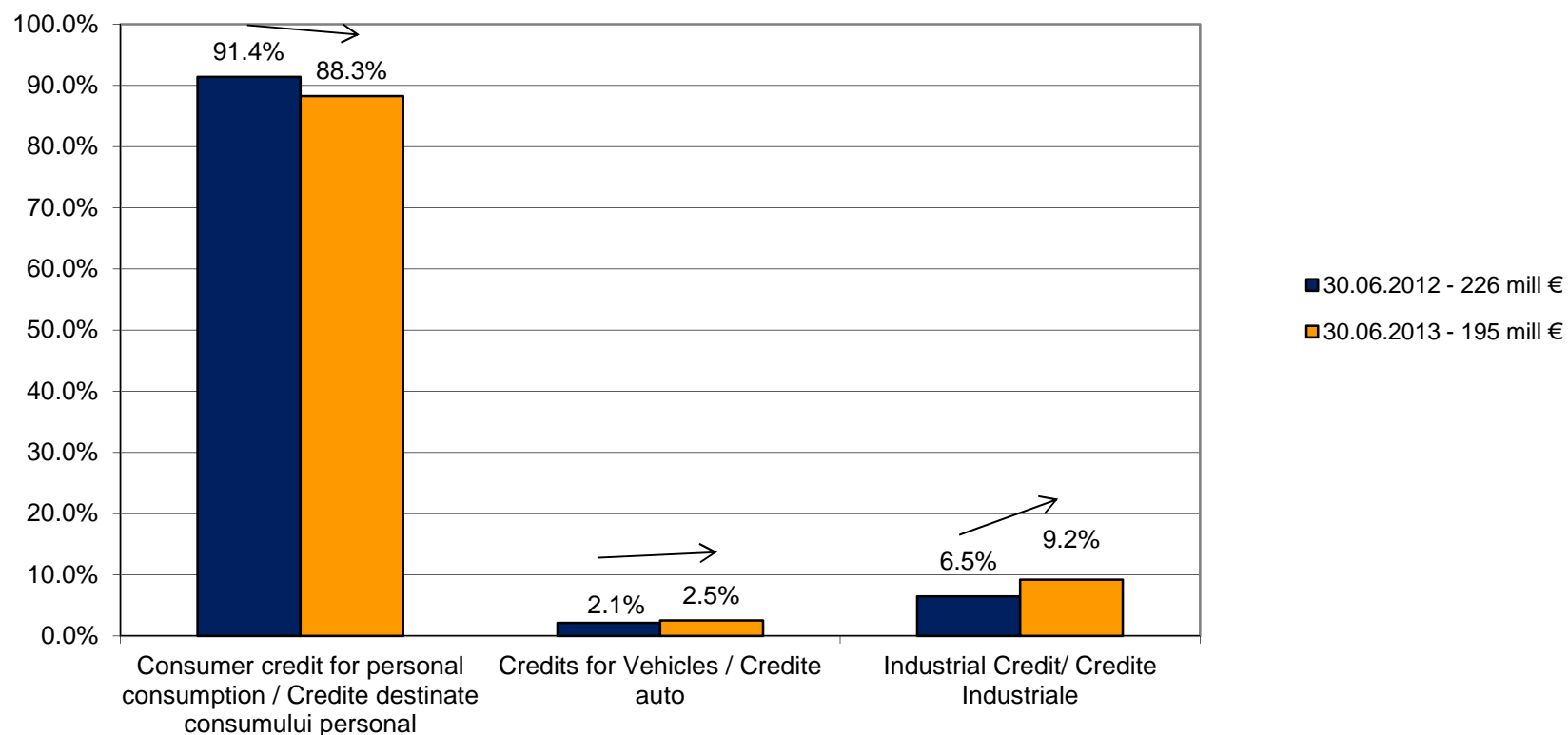
## Outstanding by Loan Type

*Portofoliul dupa tipul de credit (Total ALB)*



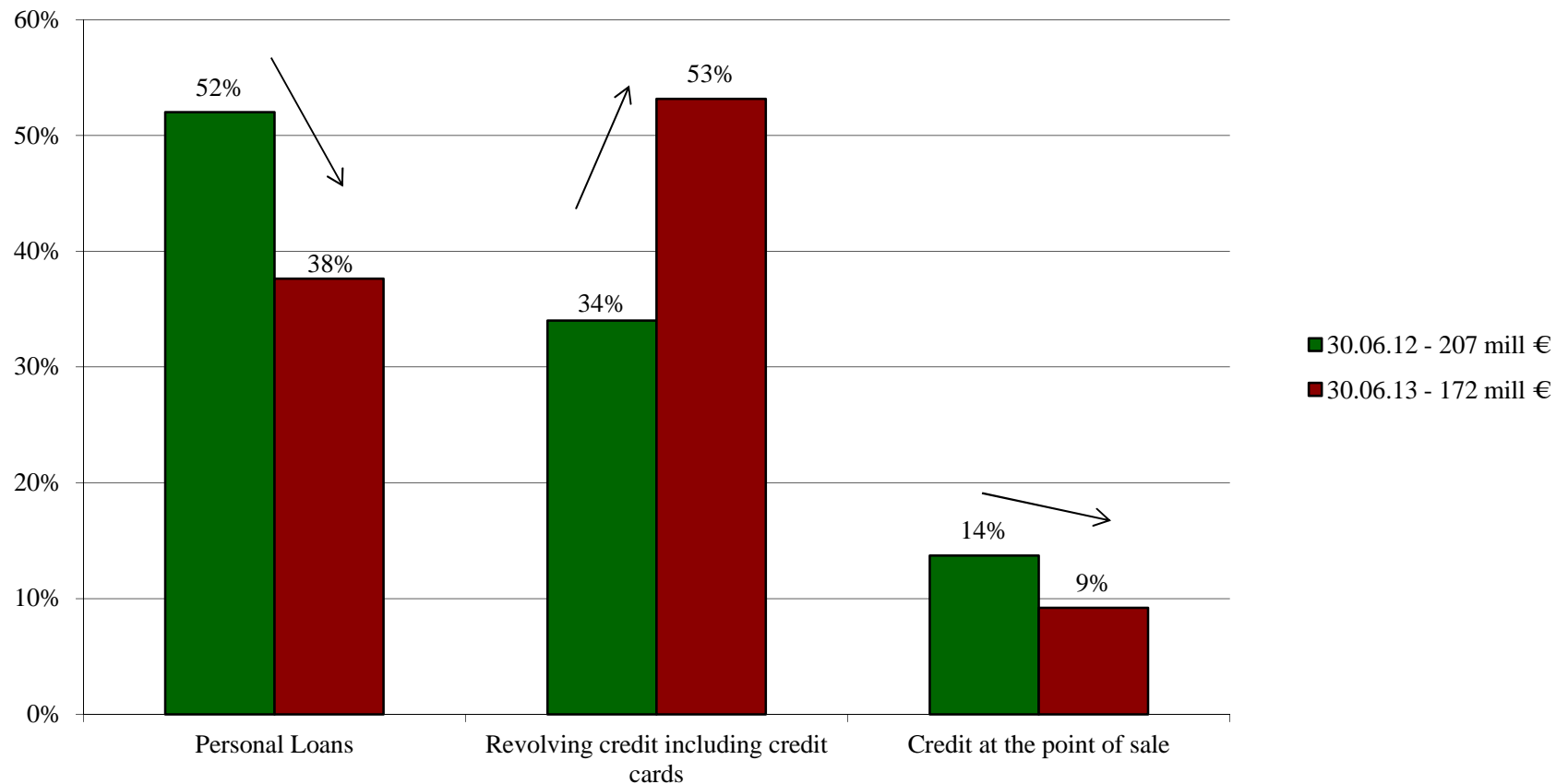
## New credit granted by Loan Type

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



## New Credit for Personal Consumption

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

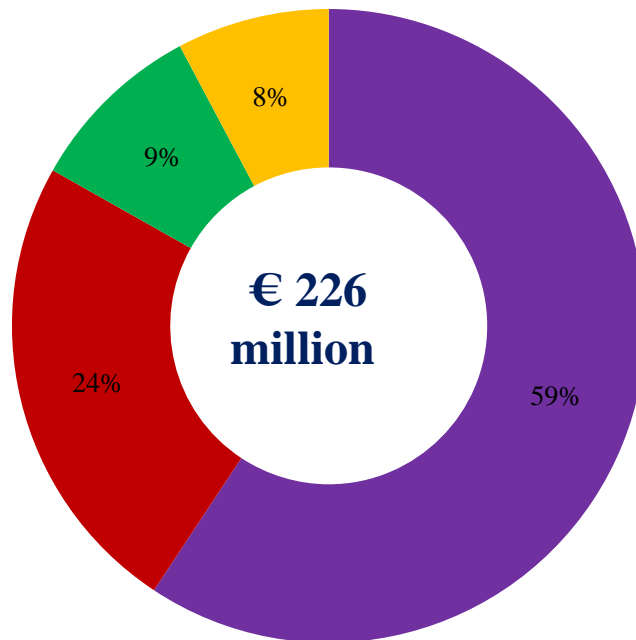


## New Credit Granted by Value

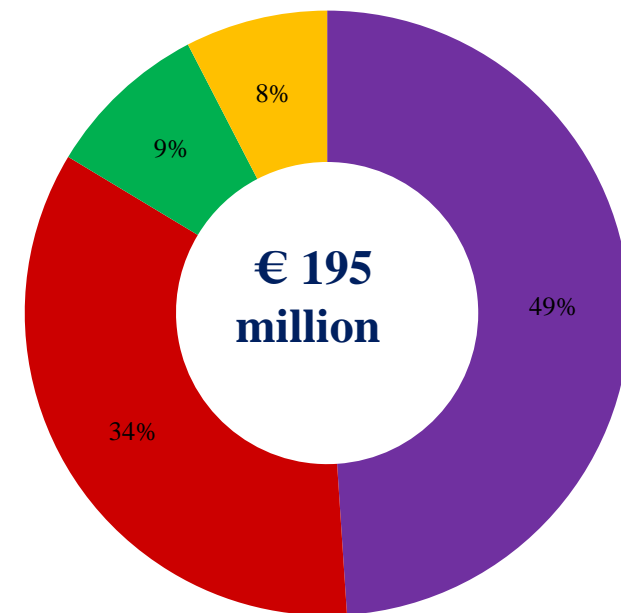
*Credite noi acordate dupa valoare (Total ALB)*

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30.06.2012



30.06.2013

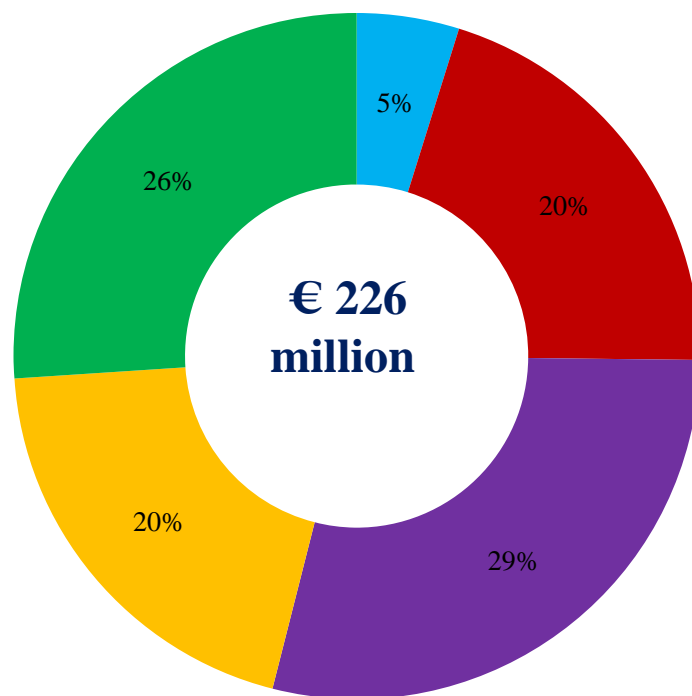


- 0-1000 Euro
- 1000 - 5000 Euro
- 5000-10000 Euro
- >10000 Euro

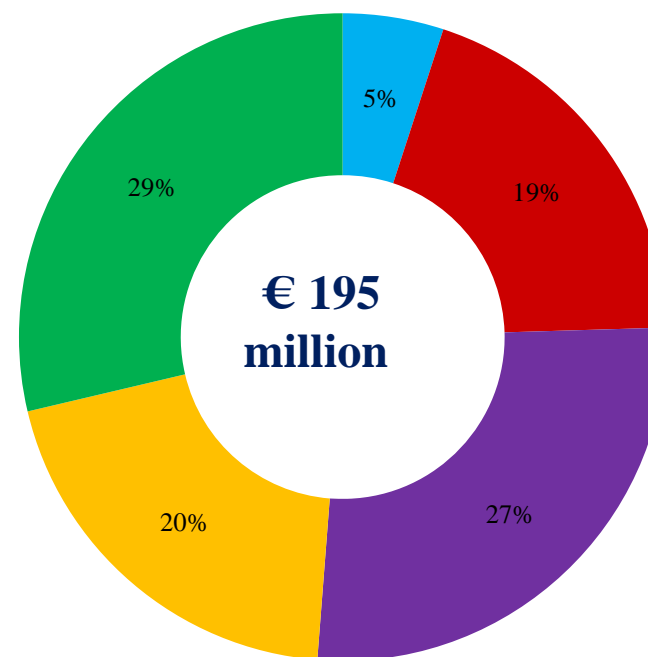
## New Credit Granted by Client Age

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

30.06.2012



30.06.2013



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



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

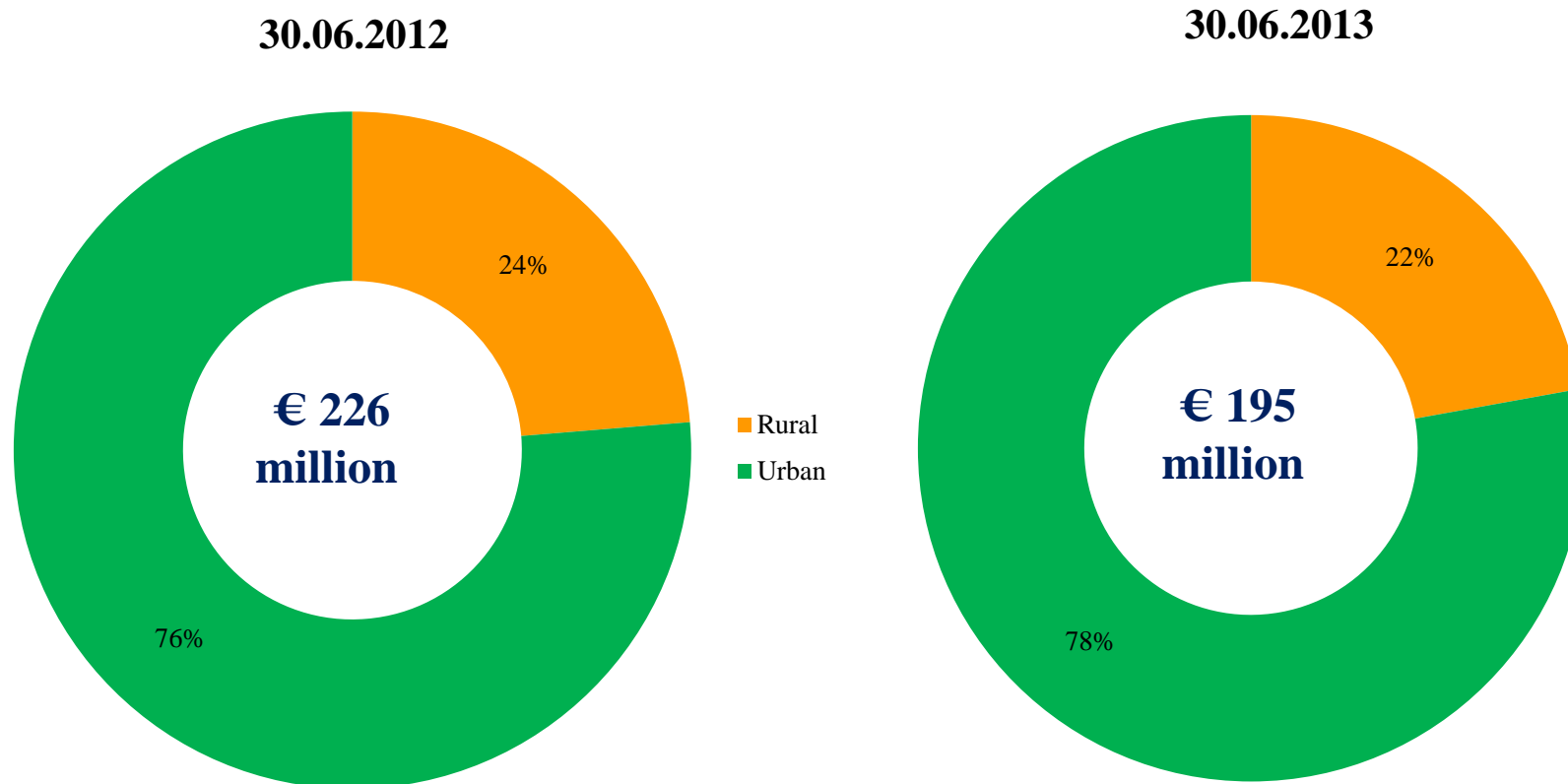


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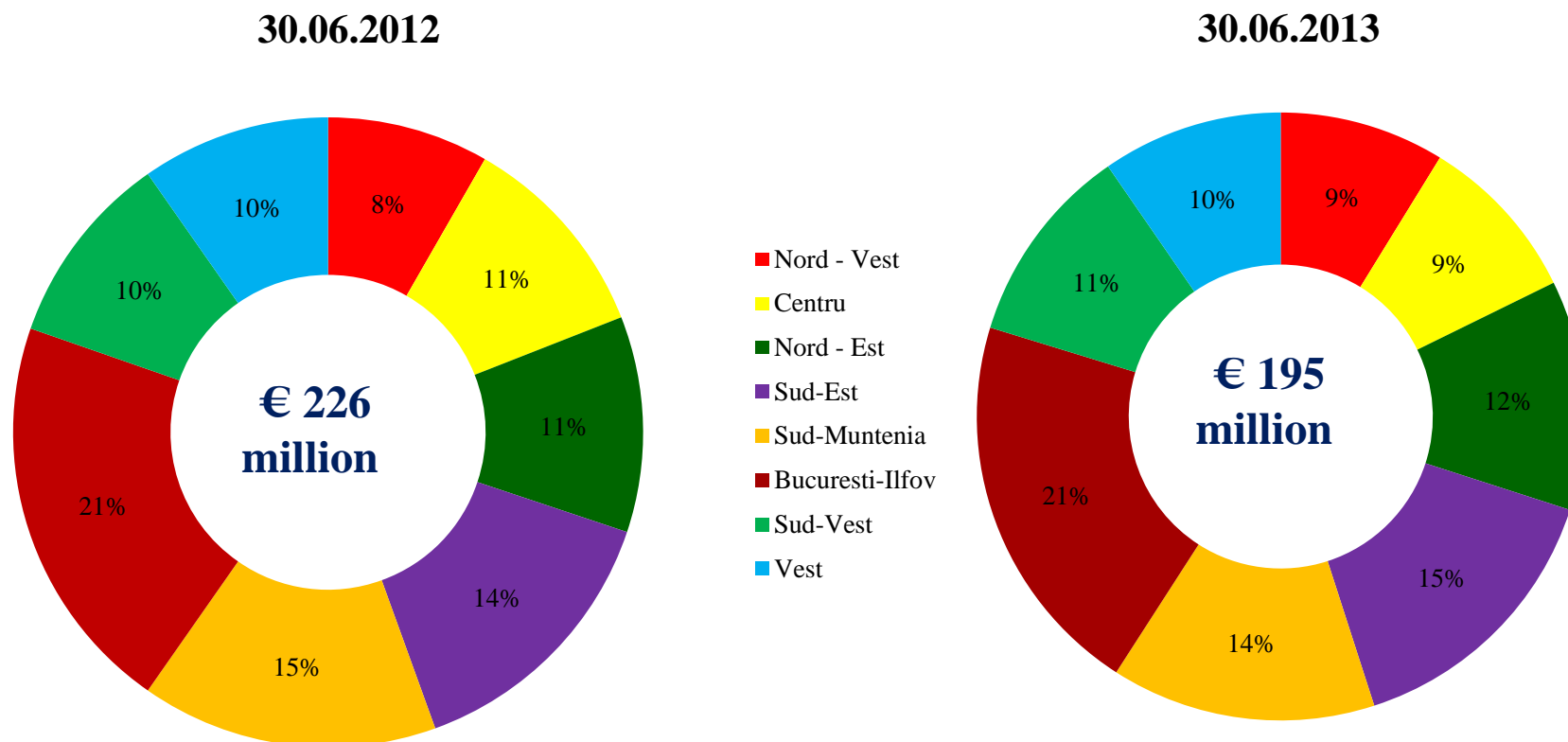
## New Credit Granted by Client Residential Areas

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



## New Credit Granted by Client Macro-Regions Areas

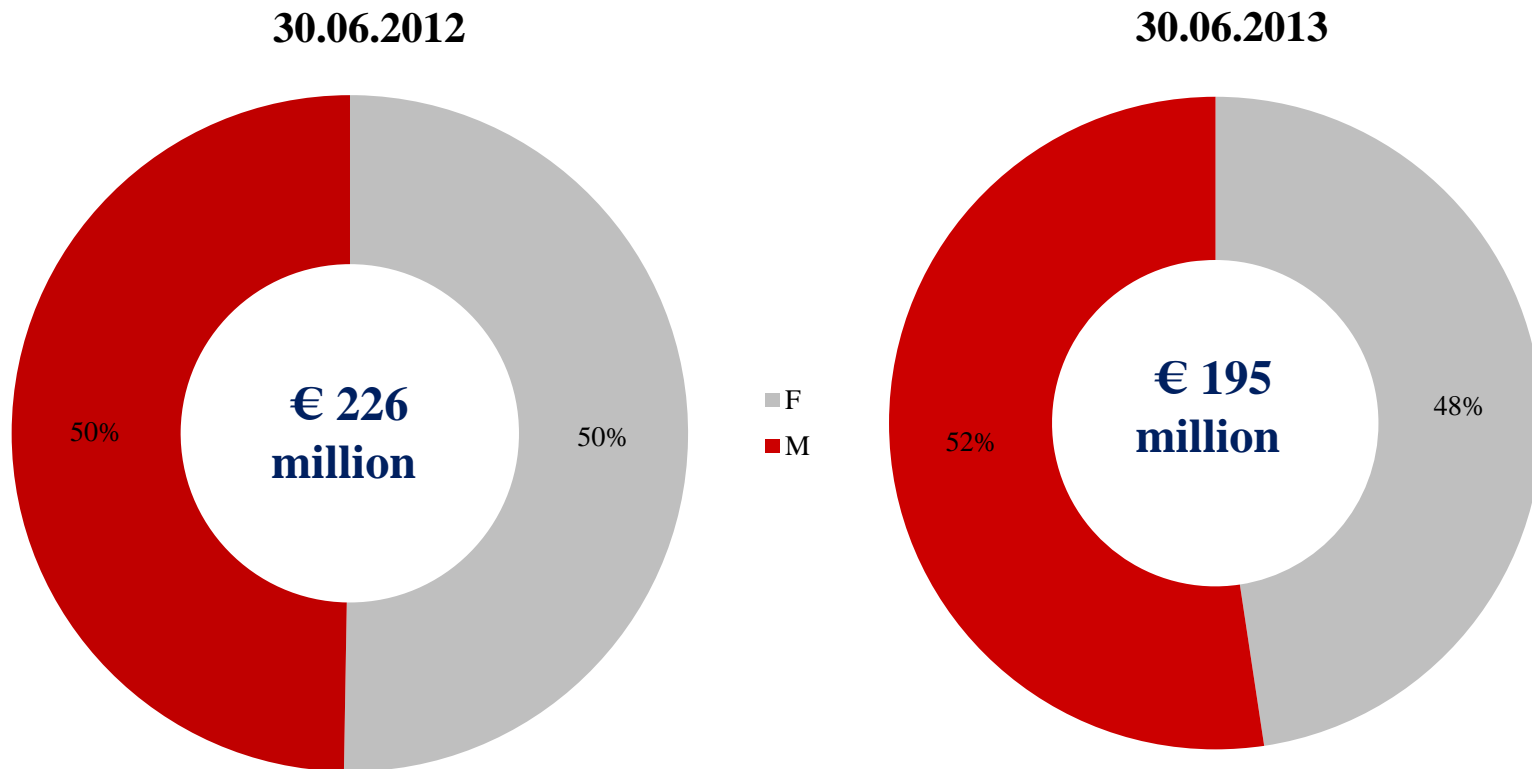
*Credite noi acordate dupa zona de macro-regiune a clientilor (Total ALB)*



## New Credit Granted by Client Gender

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

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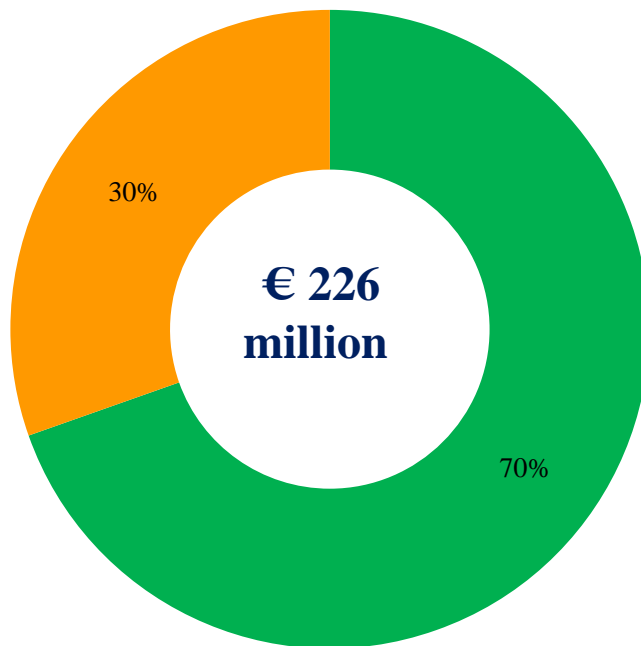


## New Credit Granted by Marital Status

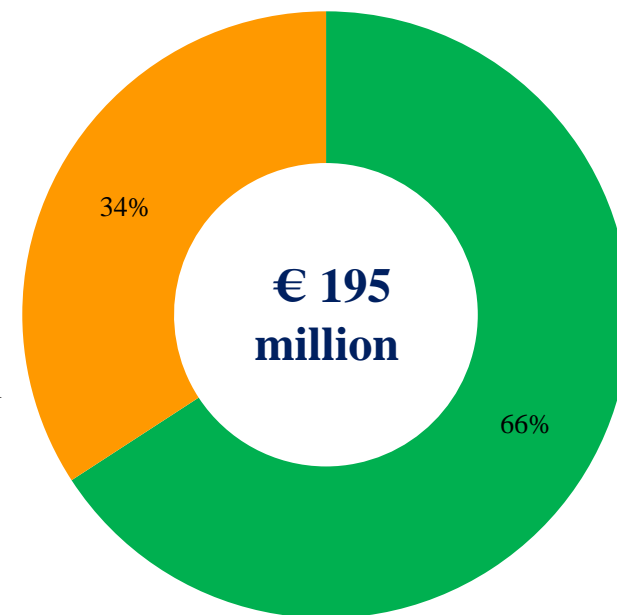
*Credite noi acordate dupa starea civila (Total ALB)*

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30.06.2012



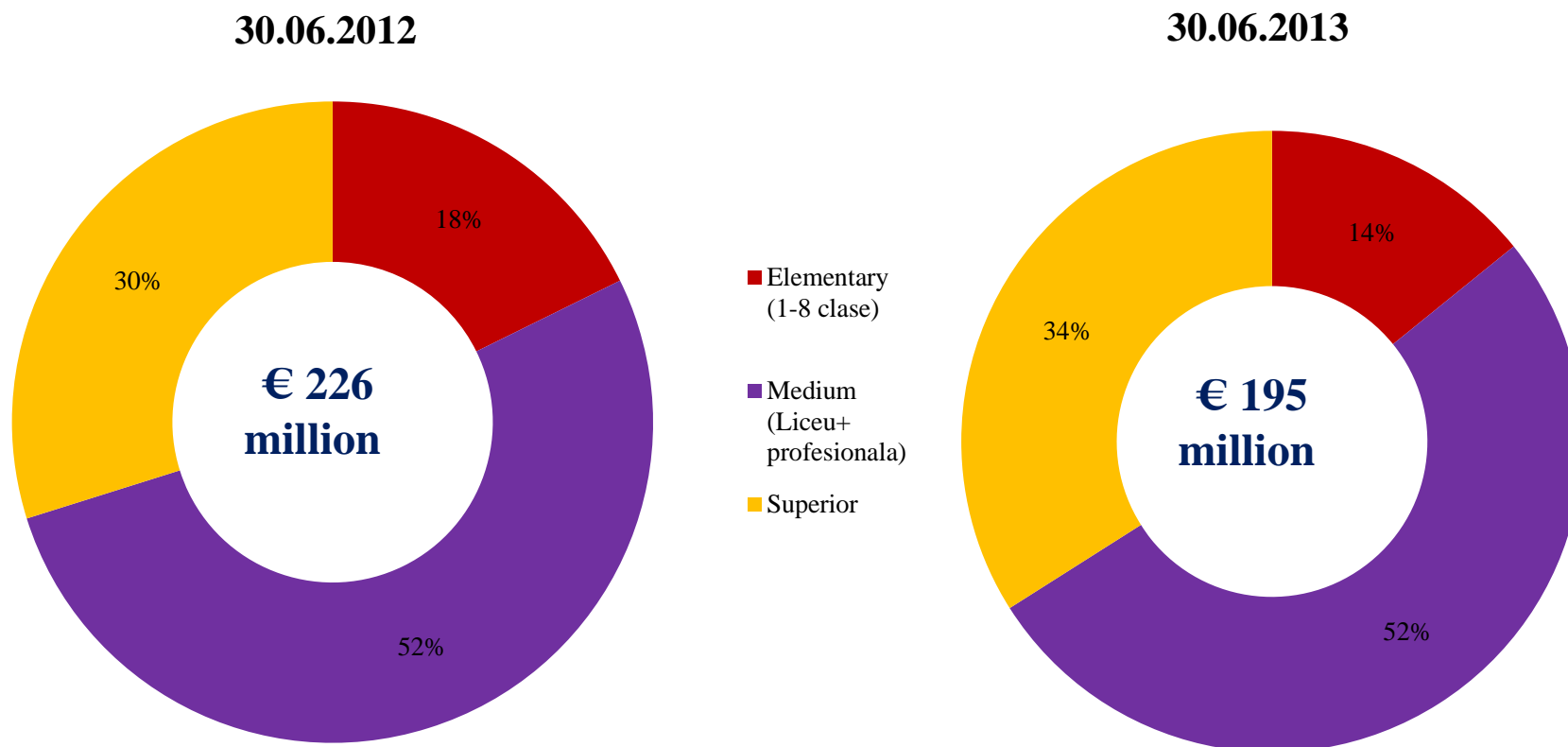
30.06.2013



- Married/Casatoriti
- Unmarried/Necasatoriti

## New Credit Granted by Education

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



## New Credit Granted by Net Income of Applicant

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

