

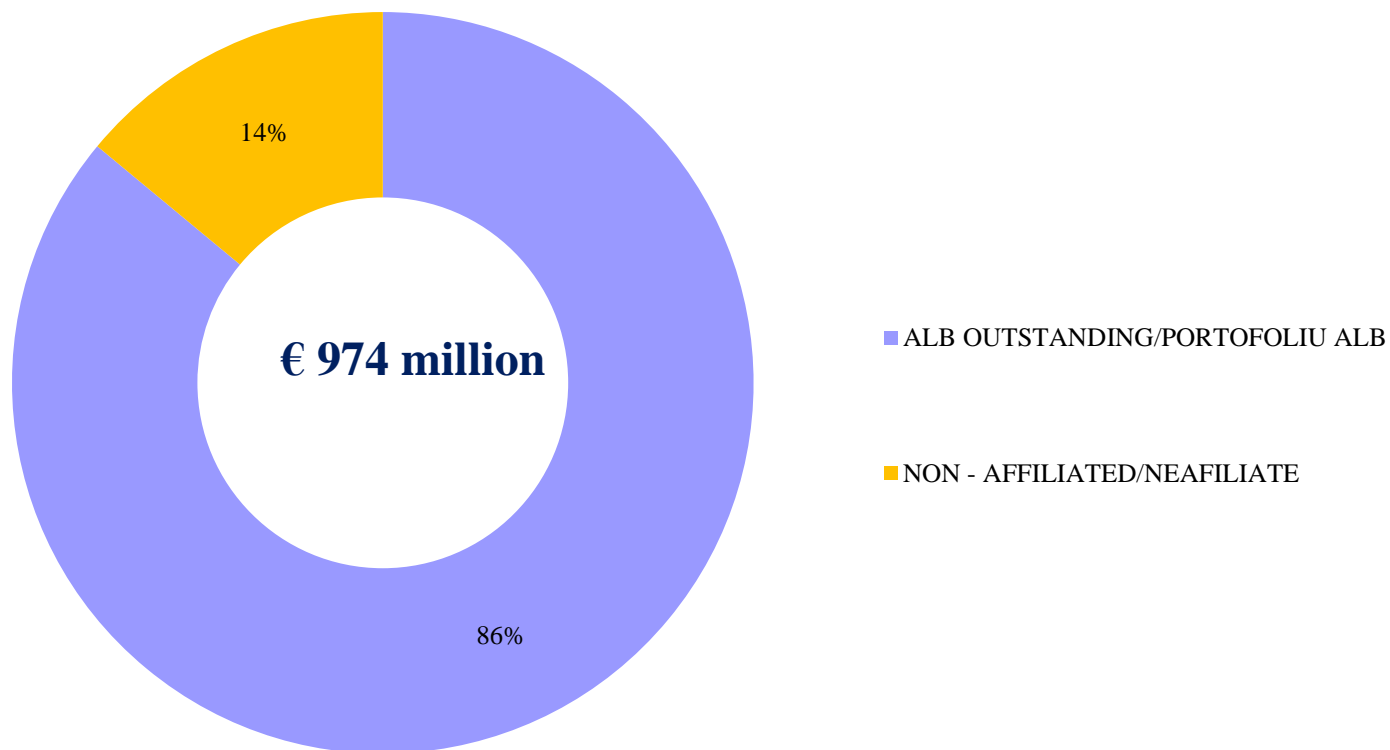
*Asociatia Societatilor Financiare - ALB Romania*  
The Financial Companies Association – ALB Romania

*Piata creditului de consum IFN in Romania*  
**NBFIs Consumer Credit Market in Romania**  
*(30.09.2013 - 30.09.2014)*

# Portofoliul total al creditului de consum IFN in Romania

## Total Consumer Credit Outstanding by NBFIs in Romania

30.09.2014



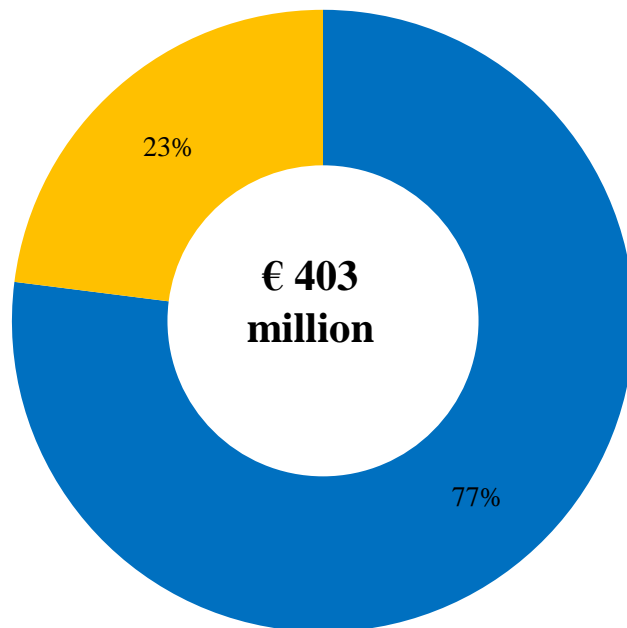
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

# Piata creditului de consum IFN din Romania septembrie 2013 vs septembrie 2014

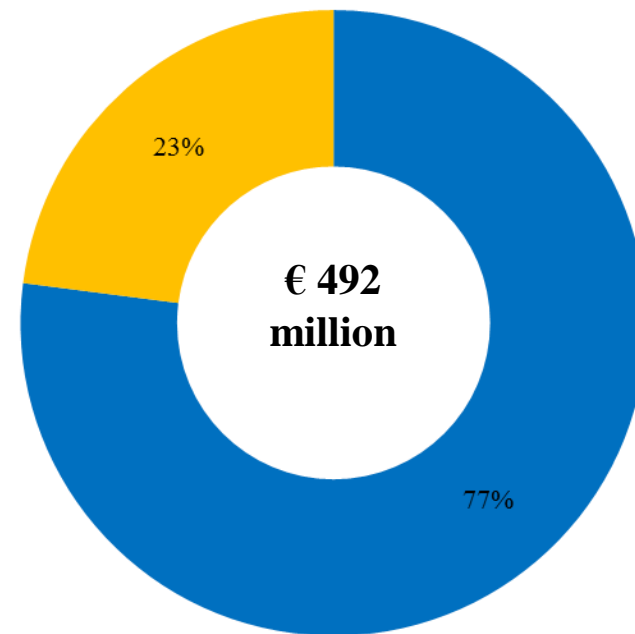
## Romanian NBFIs Consumer Credit Market September 2013 vs September 2014

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30.09.2013



30.09.2014

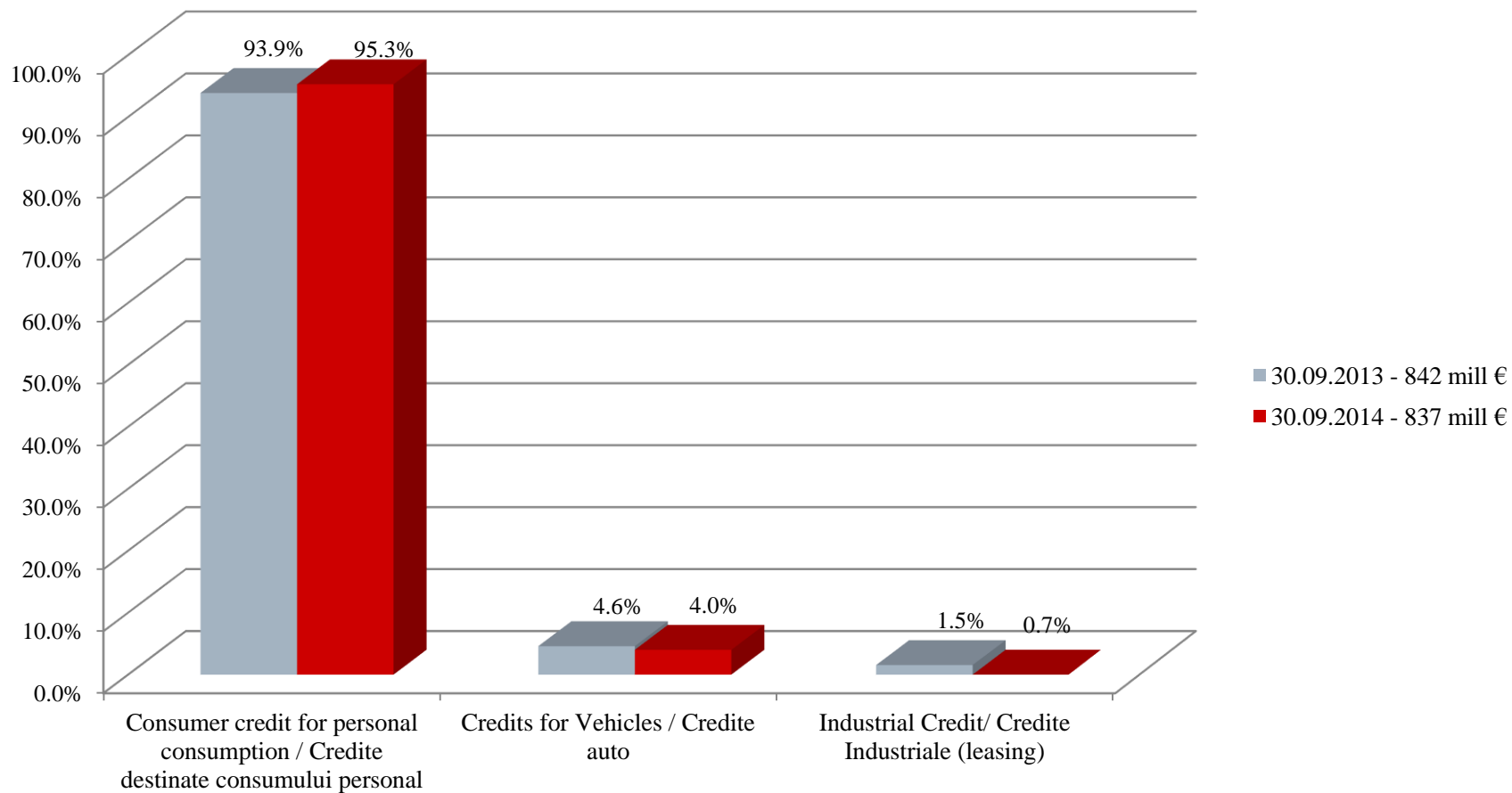


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Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

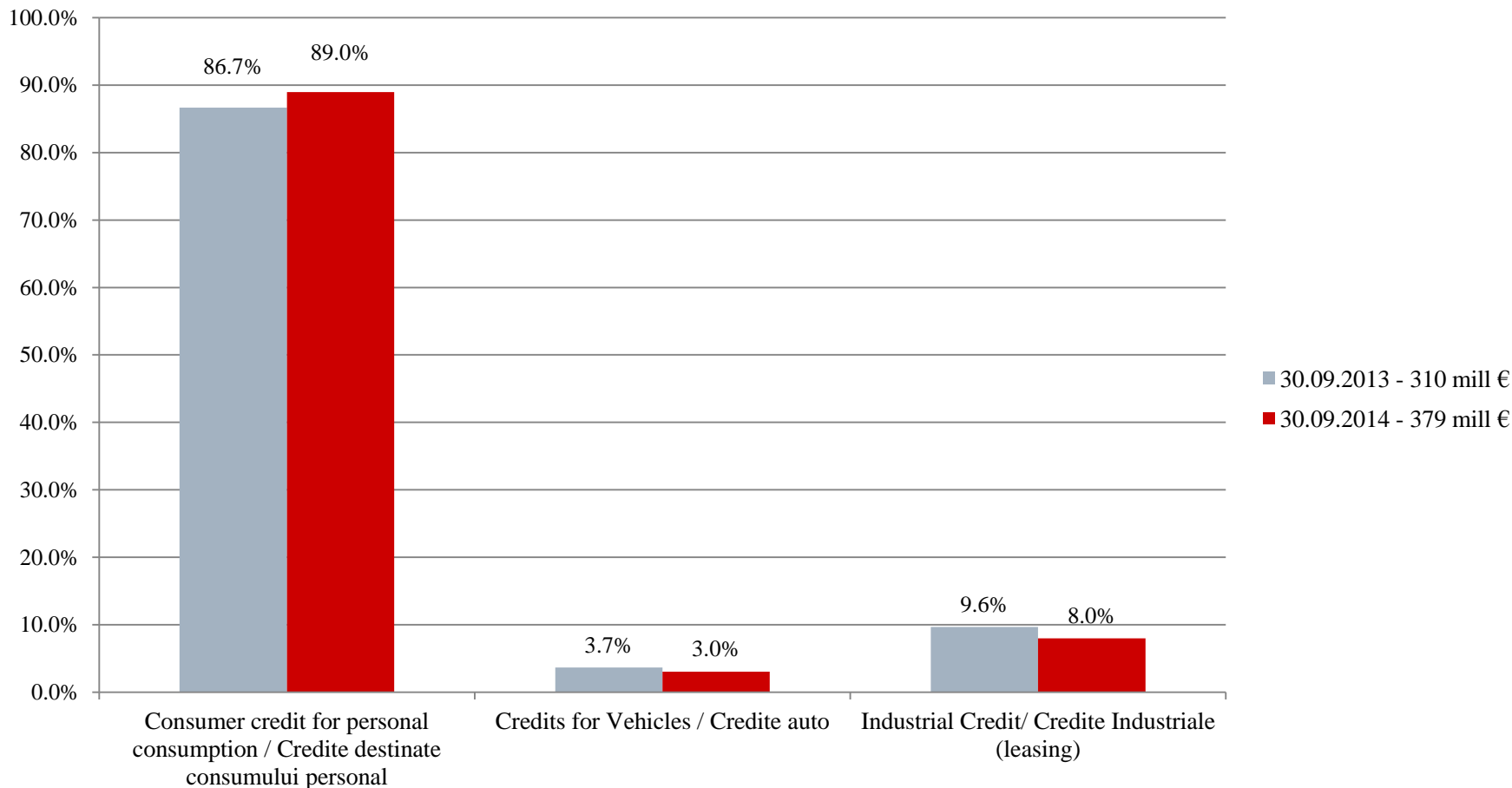
# Portofoliul ALB dupa tipul de credit

## ALB Outstanding by Loan Type



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

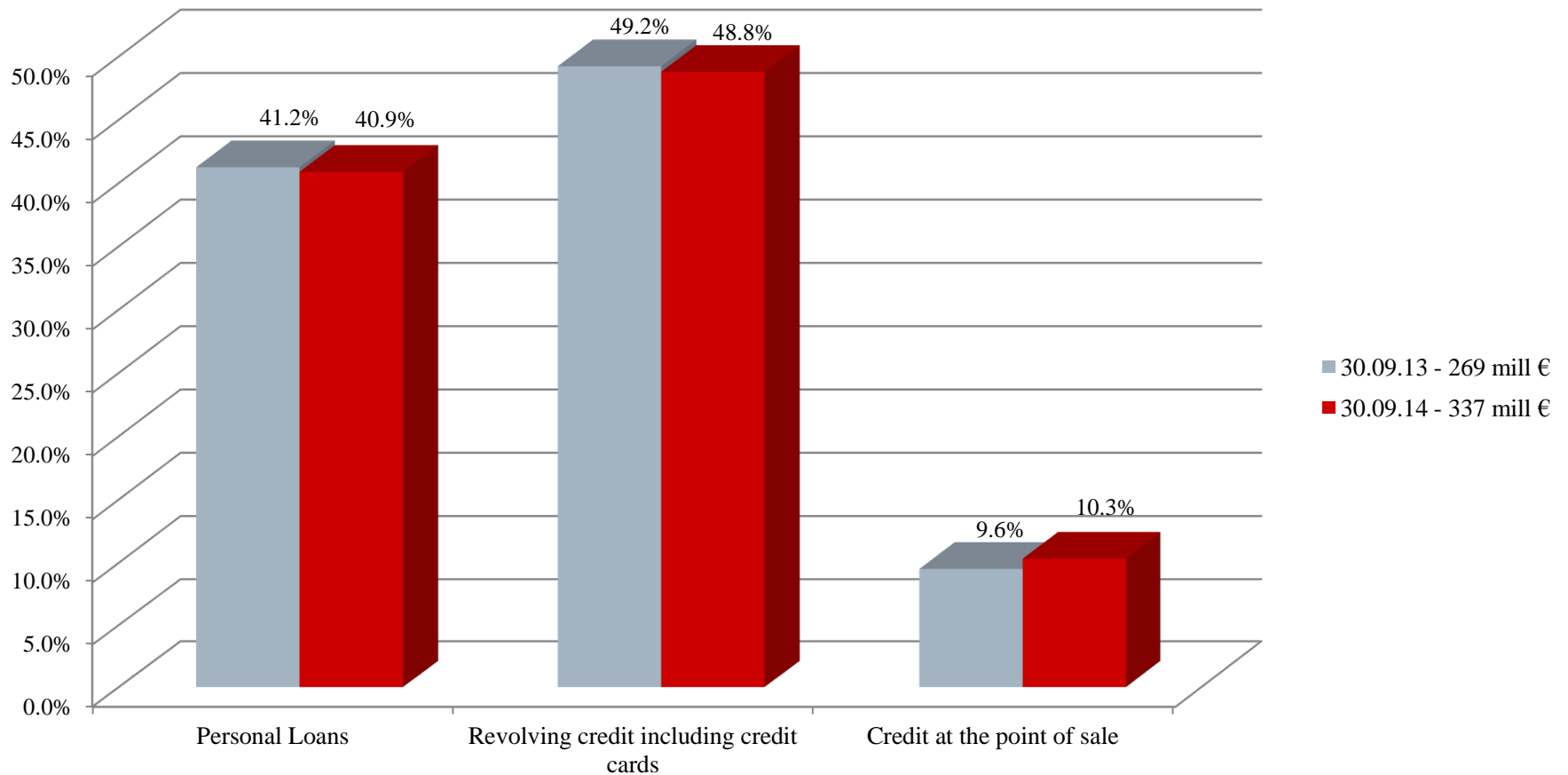
## *Credite ALB nou acordate dupa tipul de credit* **ALB New Credit Granted by Loan Type**



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

## Credite ALB nou acordate pentru consum personal

### ALB New Credit for Personal Consumption

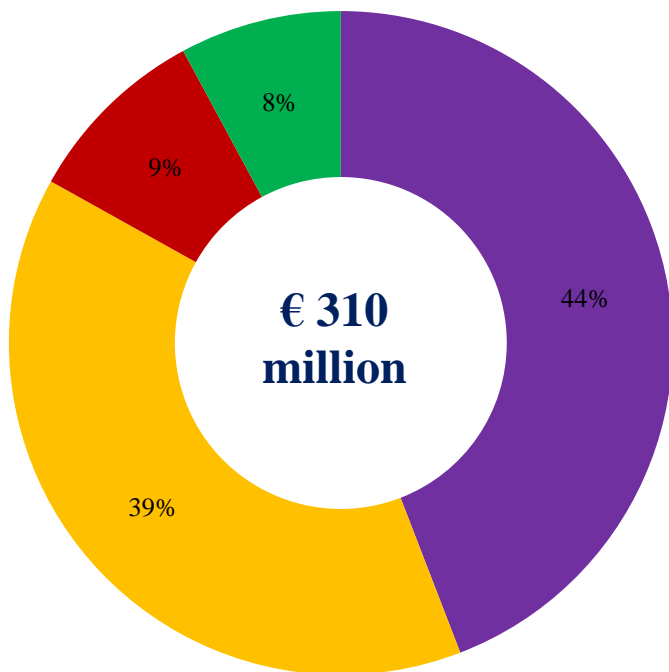


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

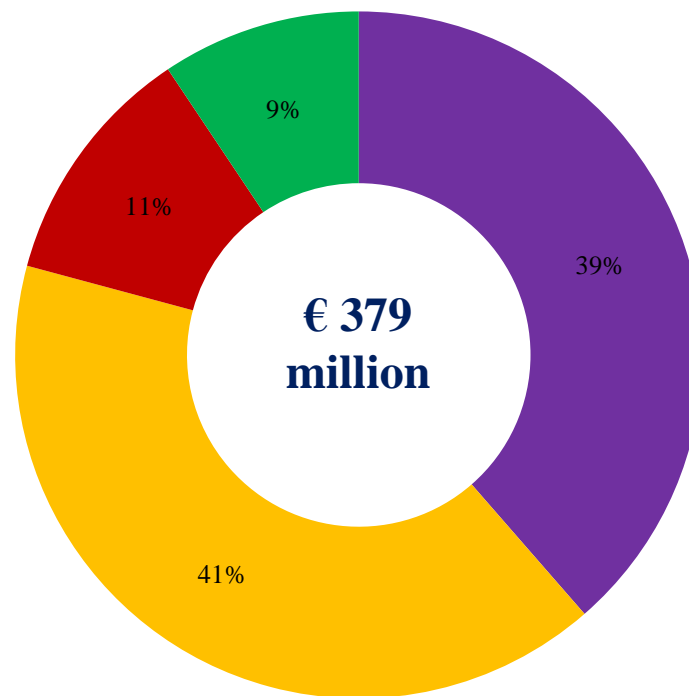
# Credite ALB nou acordate dupa valoare

## ALB New Credit Granted by Value

30.09.2013



30.09.2014



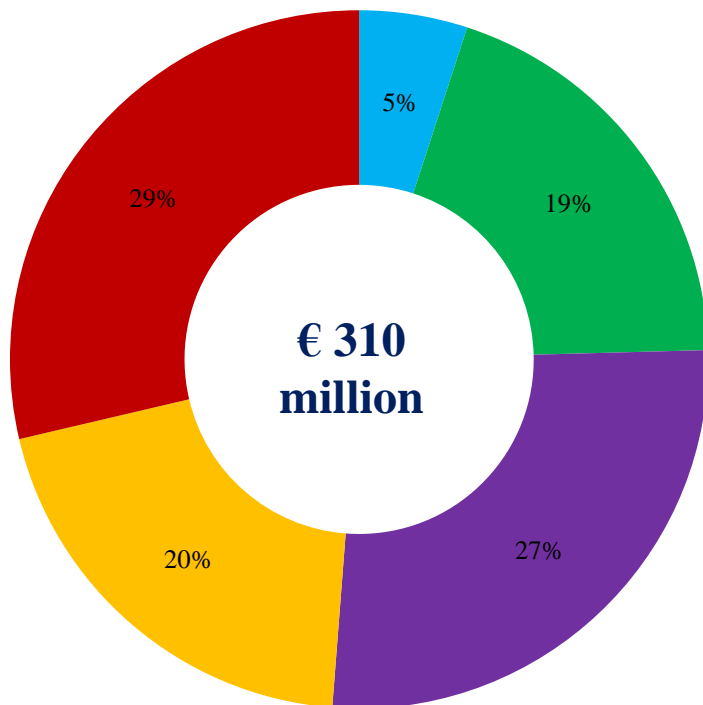
- 0-1000 Euro
- 1000 - 5000 Euro
- 5000-10000 Euro
- >10000 Euro

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

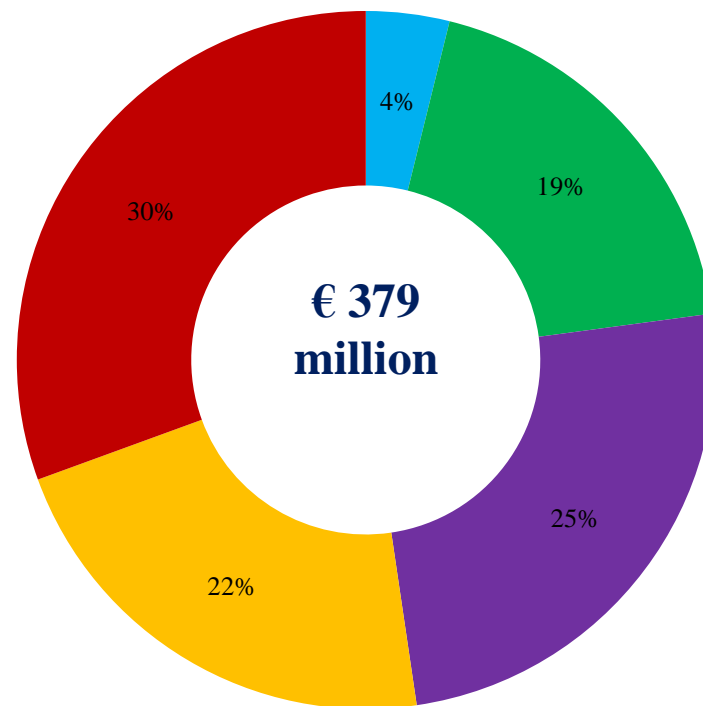
# Credite ALB nou acordate dupa varsta clientilor

## ALB New Credit Granted by Clients' Age

30.09.2013



30.09.2014

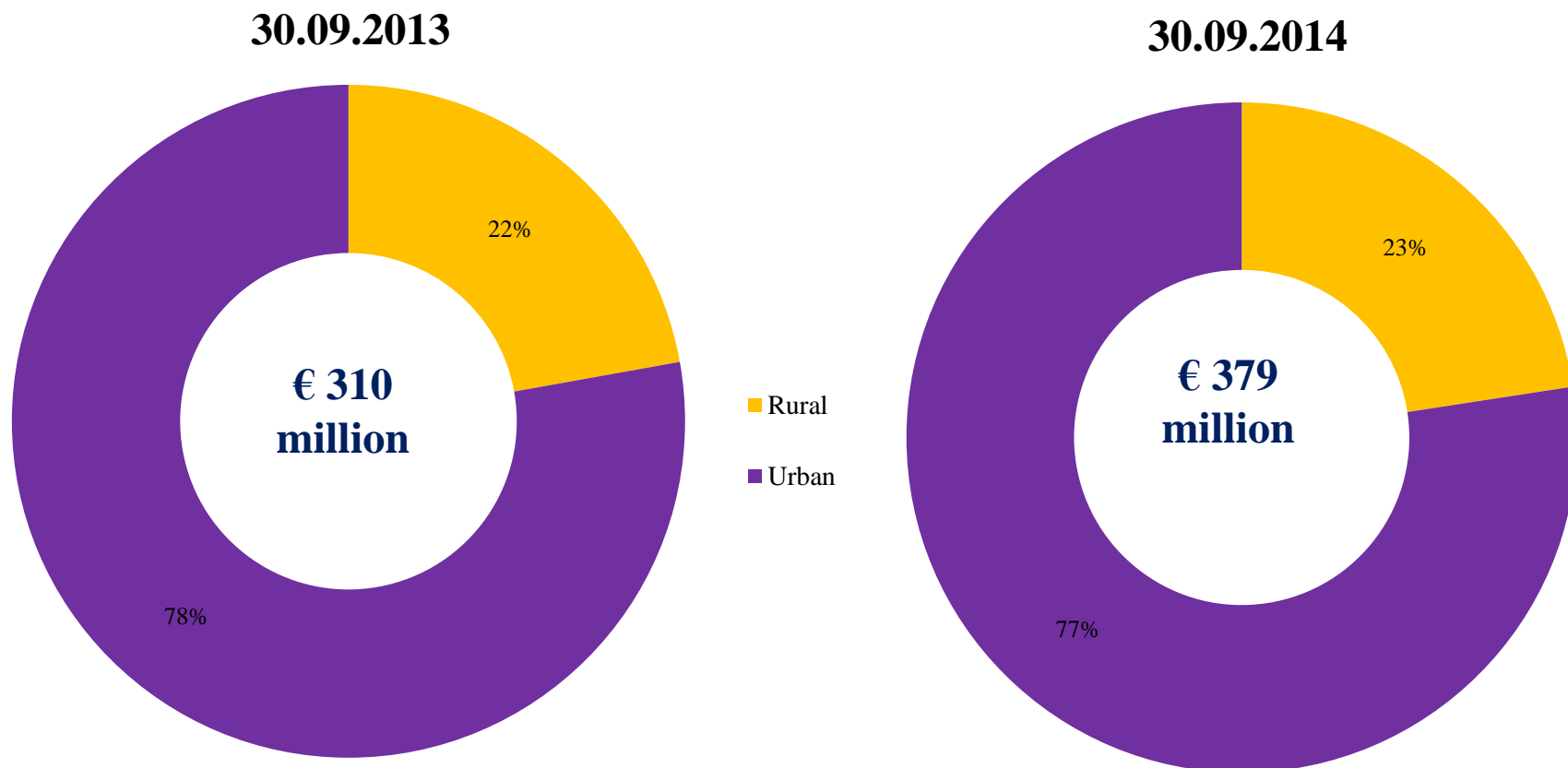


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**



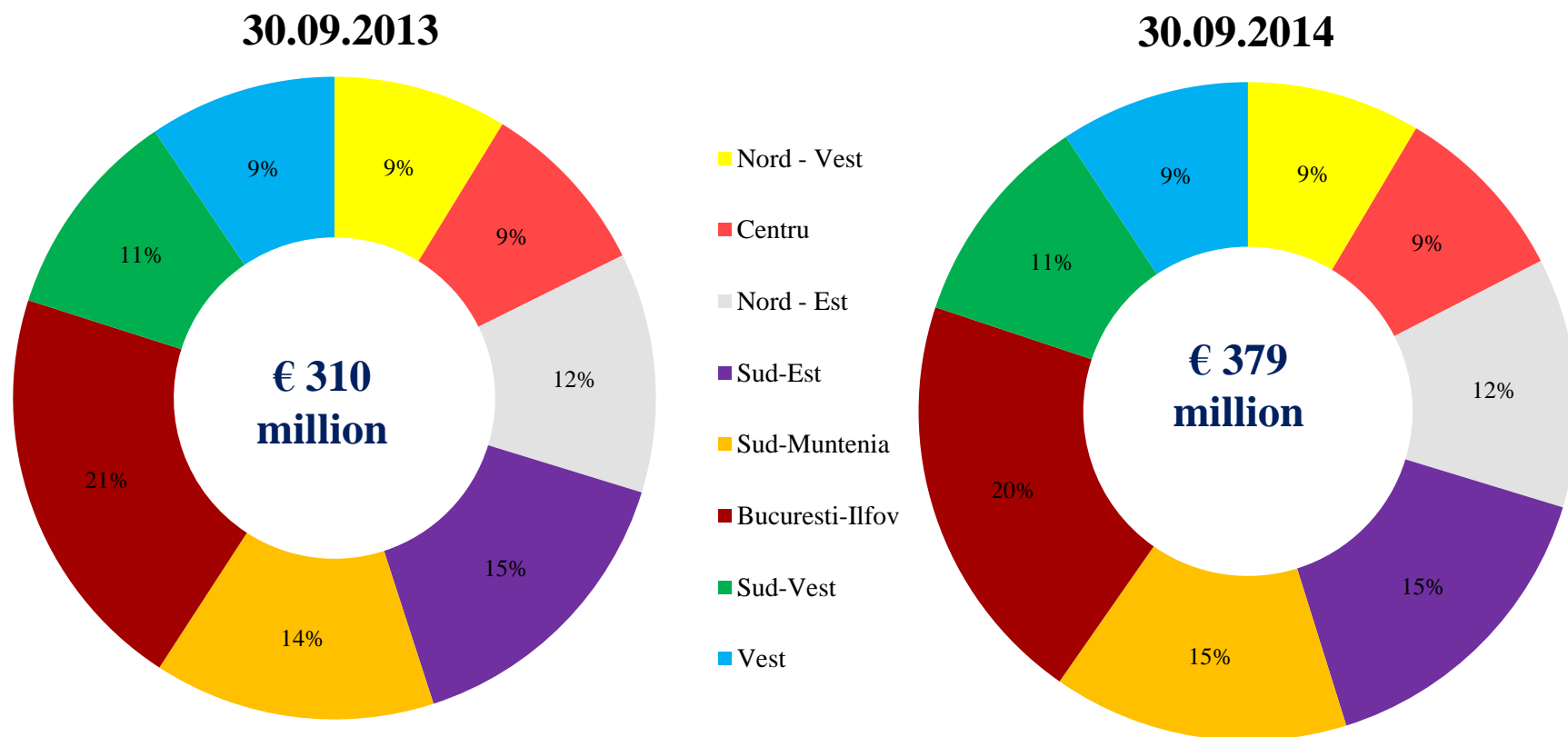
# Credite ALB nou acordate dupa zona de resedinta a clientilor

## ALB New Credit Granted by Clients' Residential Areas



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

## Credite ALB nou acordate dupa zona de macro-regiune a clientilor ALB New Credit Granted by Clients' Macro-Regions Areas

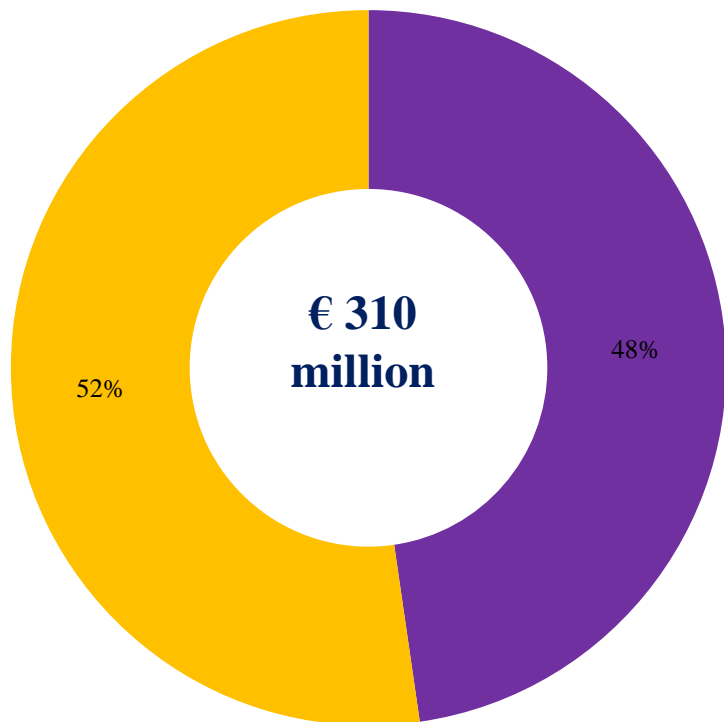


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

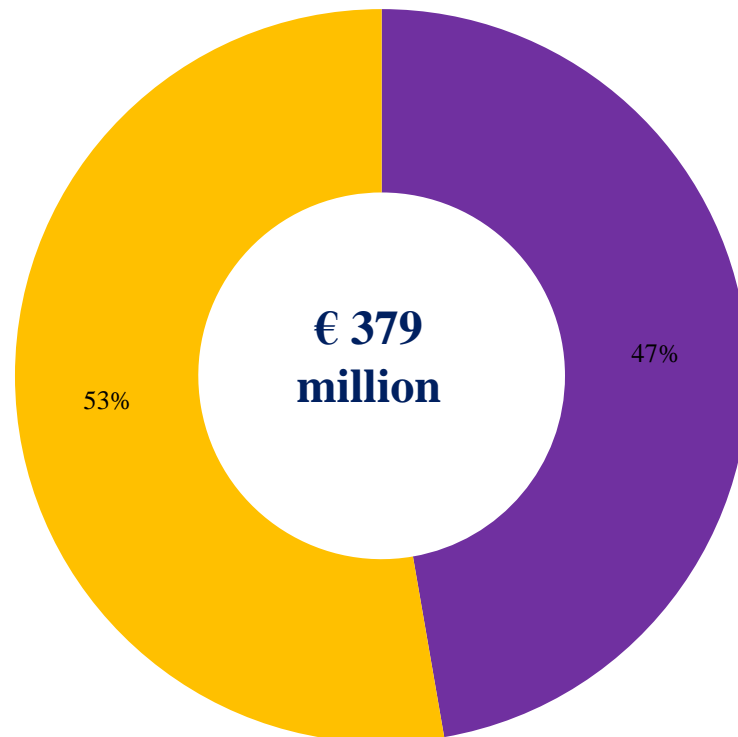
# Credite ALB nou acordate dupa sexul clientilor

## ALB New Credit Granted by Clients' Gender

30.09.2013



30.09.2014

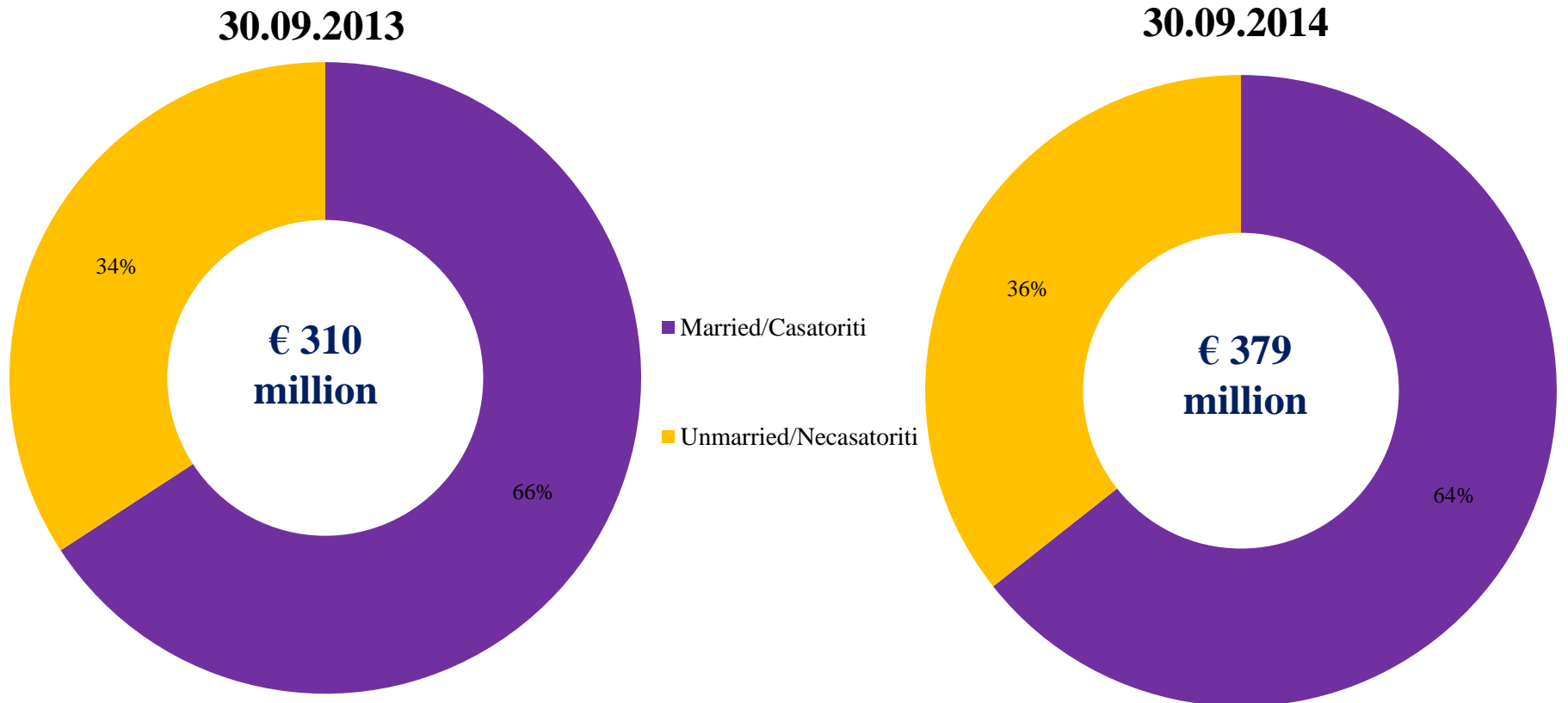


■ F  
■ M

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

# Credite ALB nou acordate dupa starea civila a clientilor

## ALB New Credit Granted by Clients' Marital Status

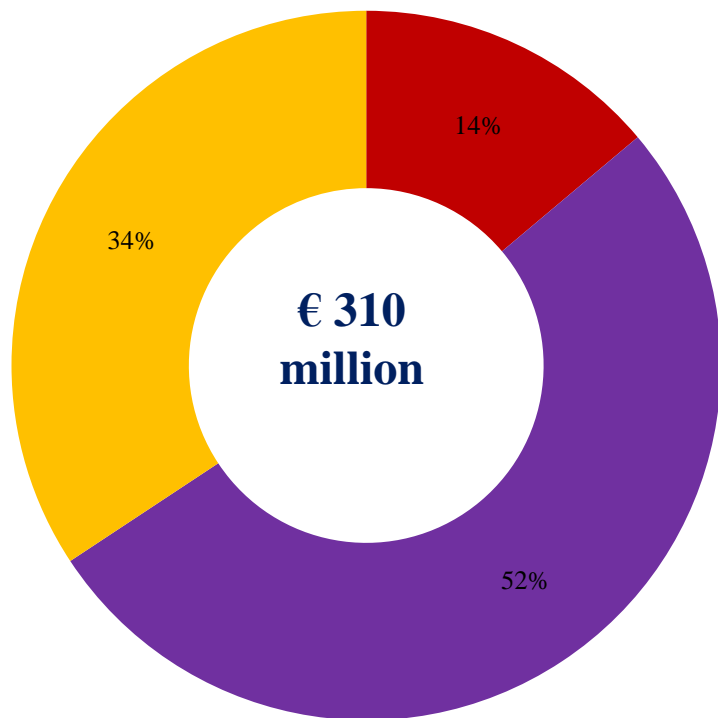


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

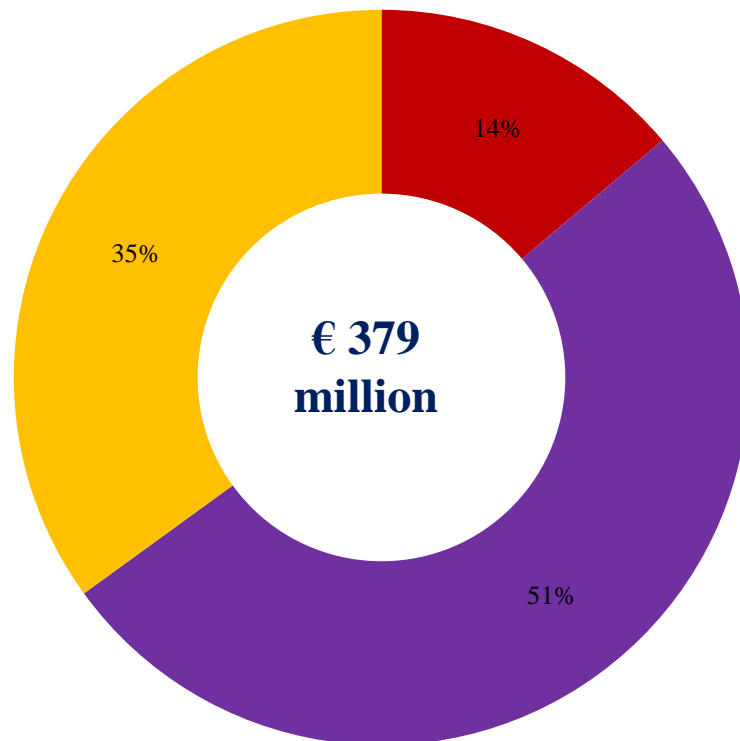
# Credite ALB nou acordate dupa gradul de educatie al clientilor

## ALB New Credit Granted by Clients' Level of Education

30.09.2013



30.09.2014

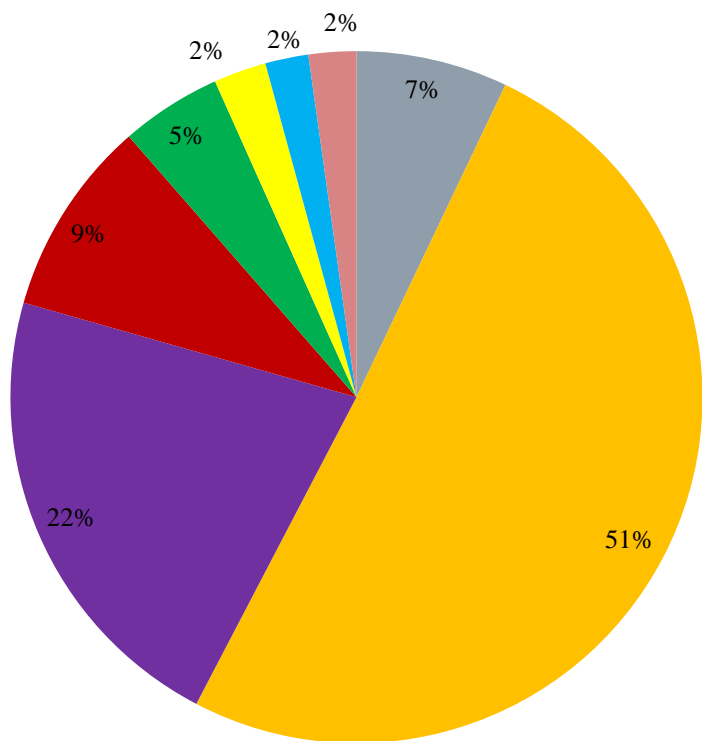


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

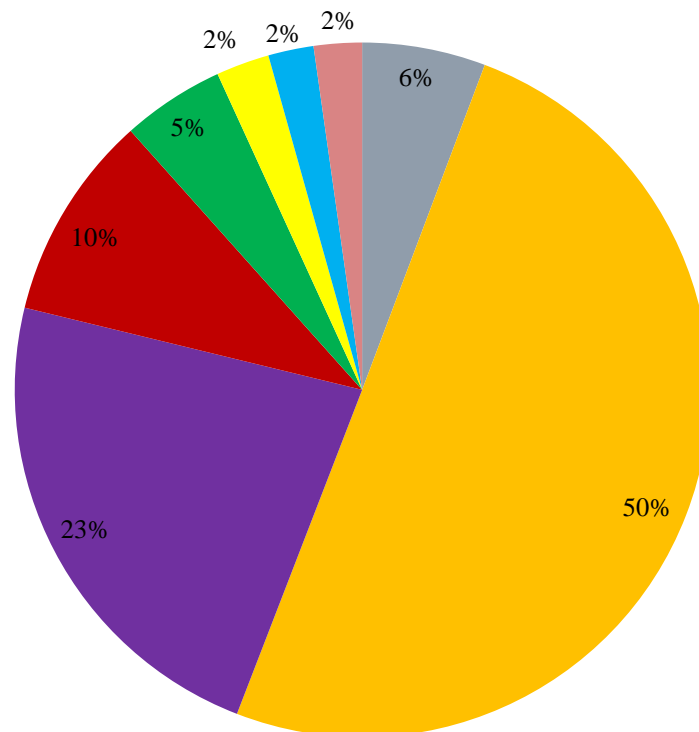
# Credite ALB nou acordate dupa venitul net al solicitantilor

## ALB New Credit Granted by Net Income of the Applicants

30.09.2013



30.09.2014



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