



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

Piata creditului de consum IFN in Romania
NBFIs Consumer Credit Market in Romania
Decembrie 2013 – Decembrie 2014
December 2013 to December 2014



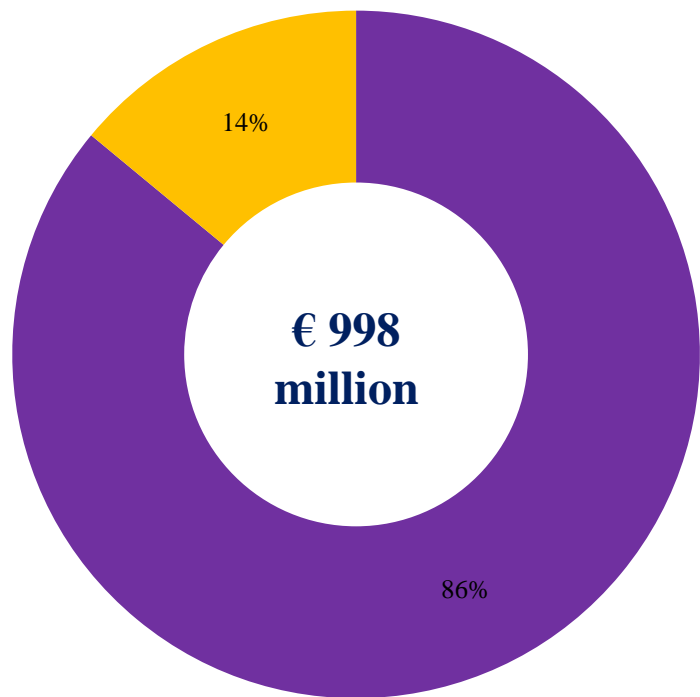
**DIPLOMAT
CONSULT**
Part of Invigors EMEA

Issued by Diplomat Consult for ALB Romania

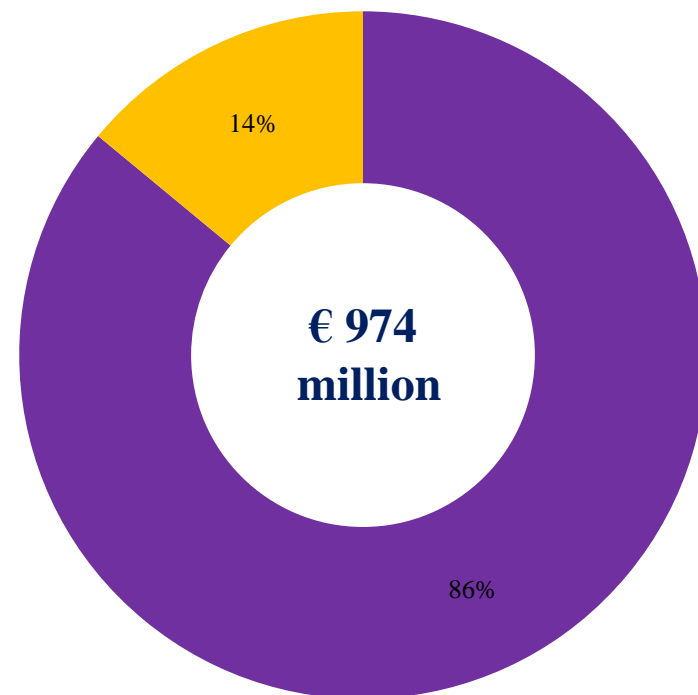
Portofoliul total al creditului de consum IFN in Romania

Total Consumer Credit Outstanding by NBFIs in Romania

31.12.2013



31.12.2014



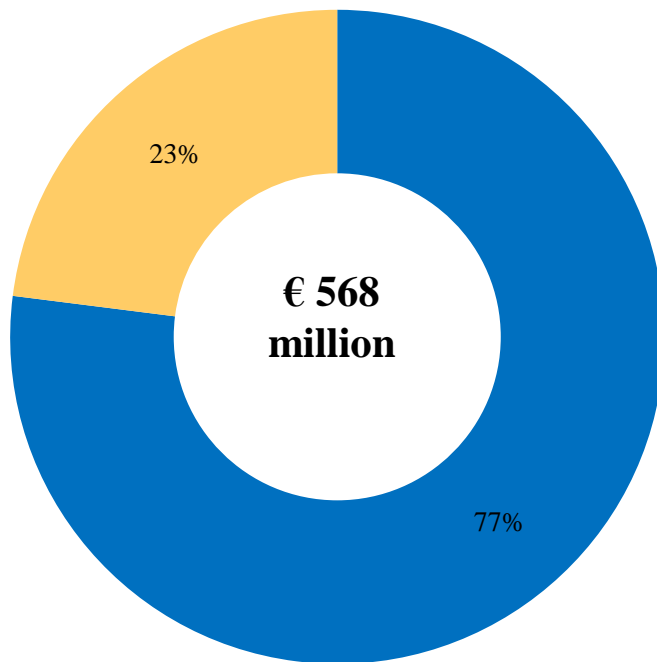
■ ALB Outstanding

■ Non-Affiliated

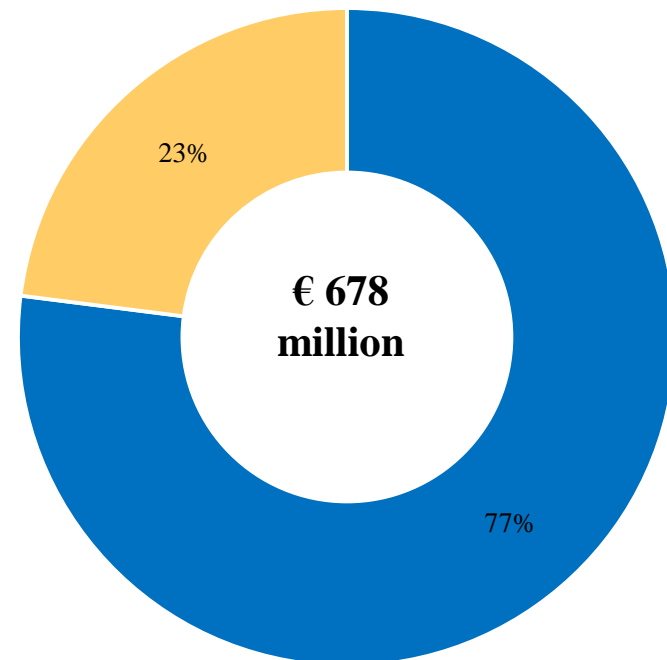
Piata creditului de consum IFN din Romania decembrie 2013 vs decembrie 2014

Romanian NBFIs Consumer Credit Market December 2013 vs December 2014

31.12.2013



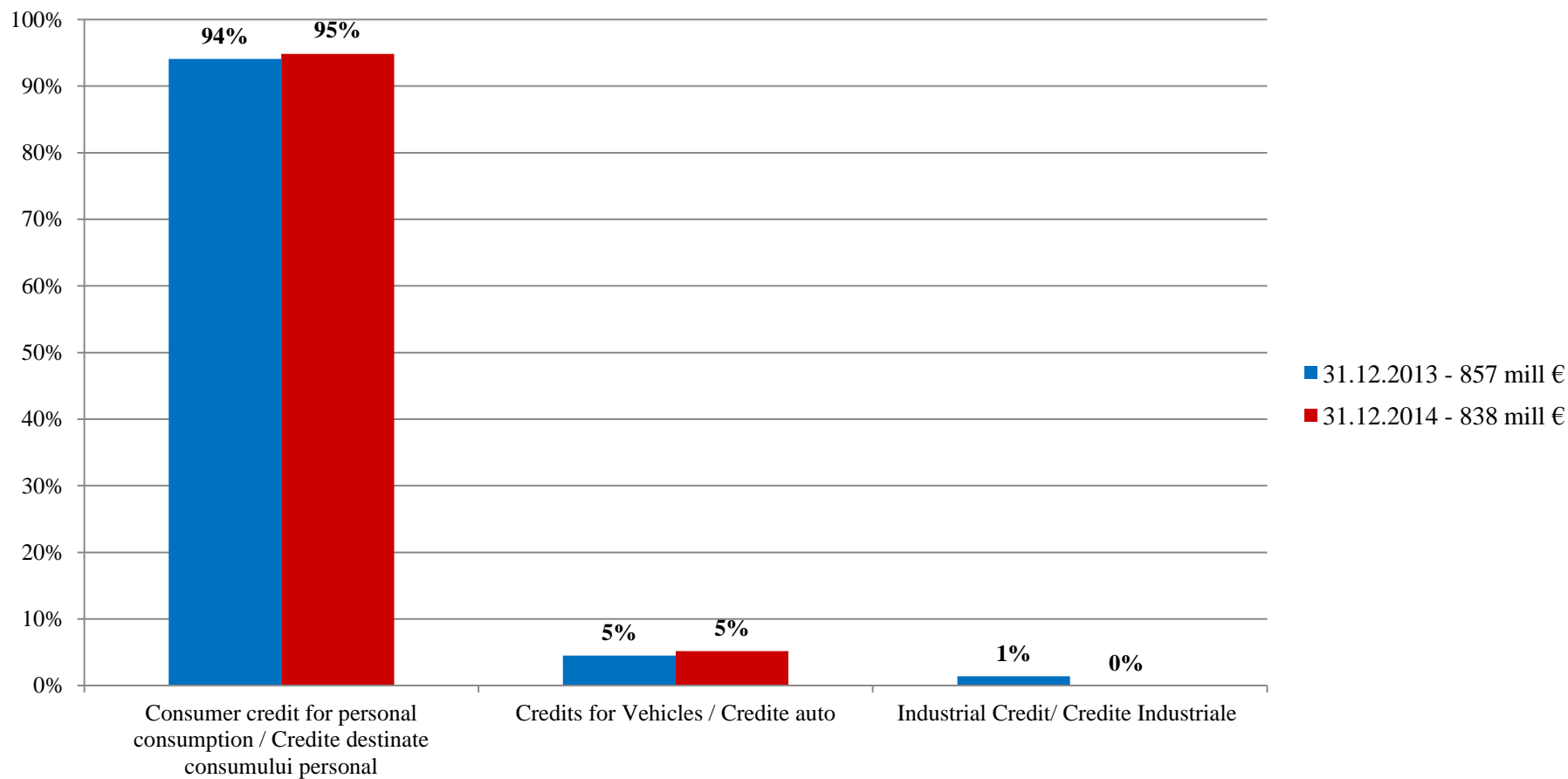
31.12.2014



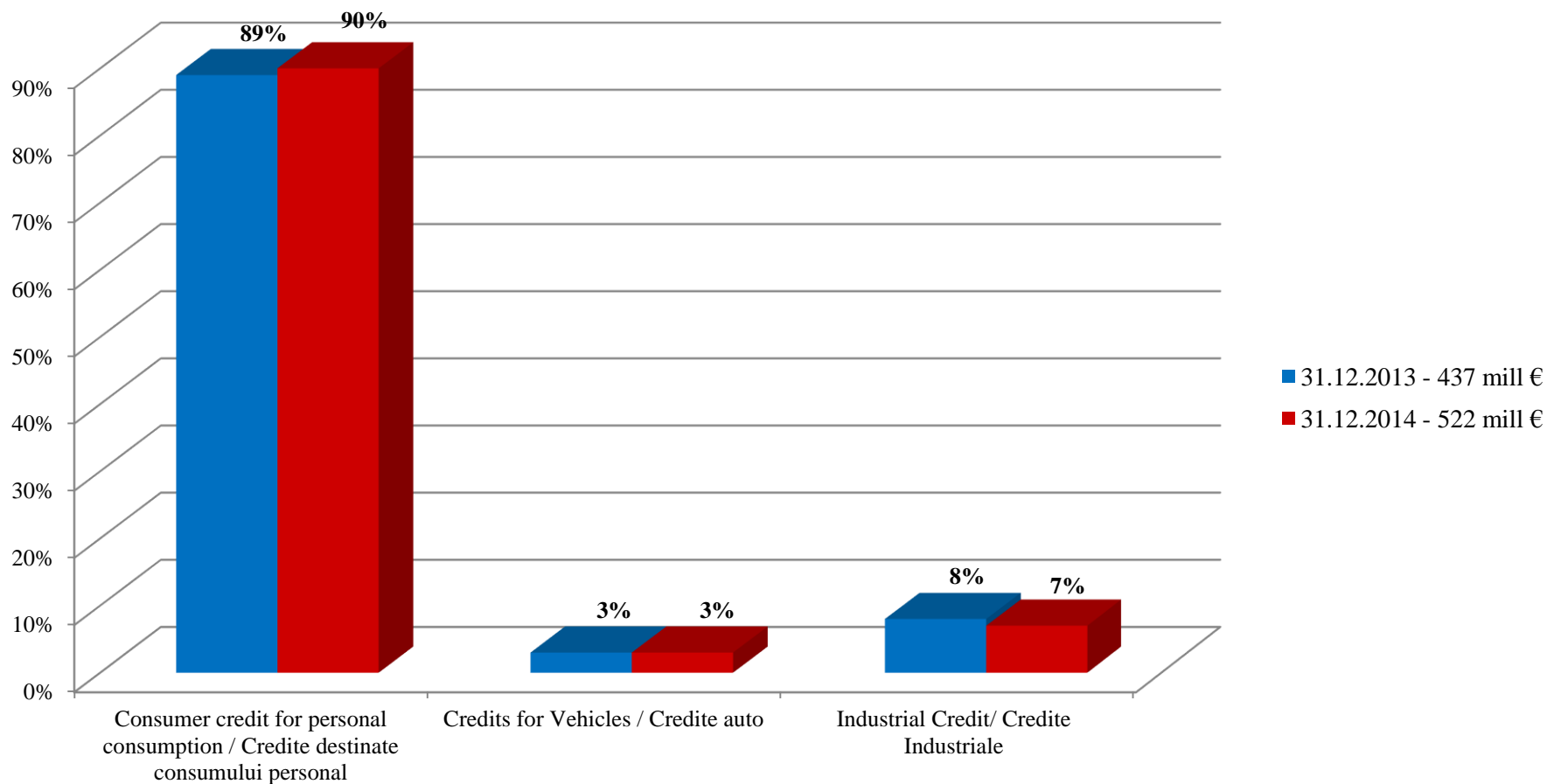
- ALB
- NON - AFFILIATED

Portofoliul ALB dupa tipul de credit

ALB Outstanding by Loan Type

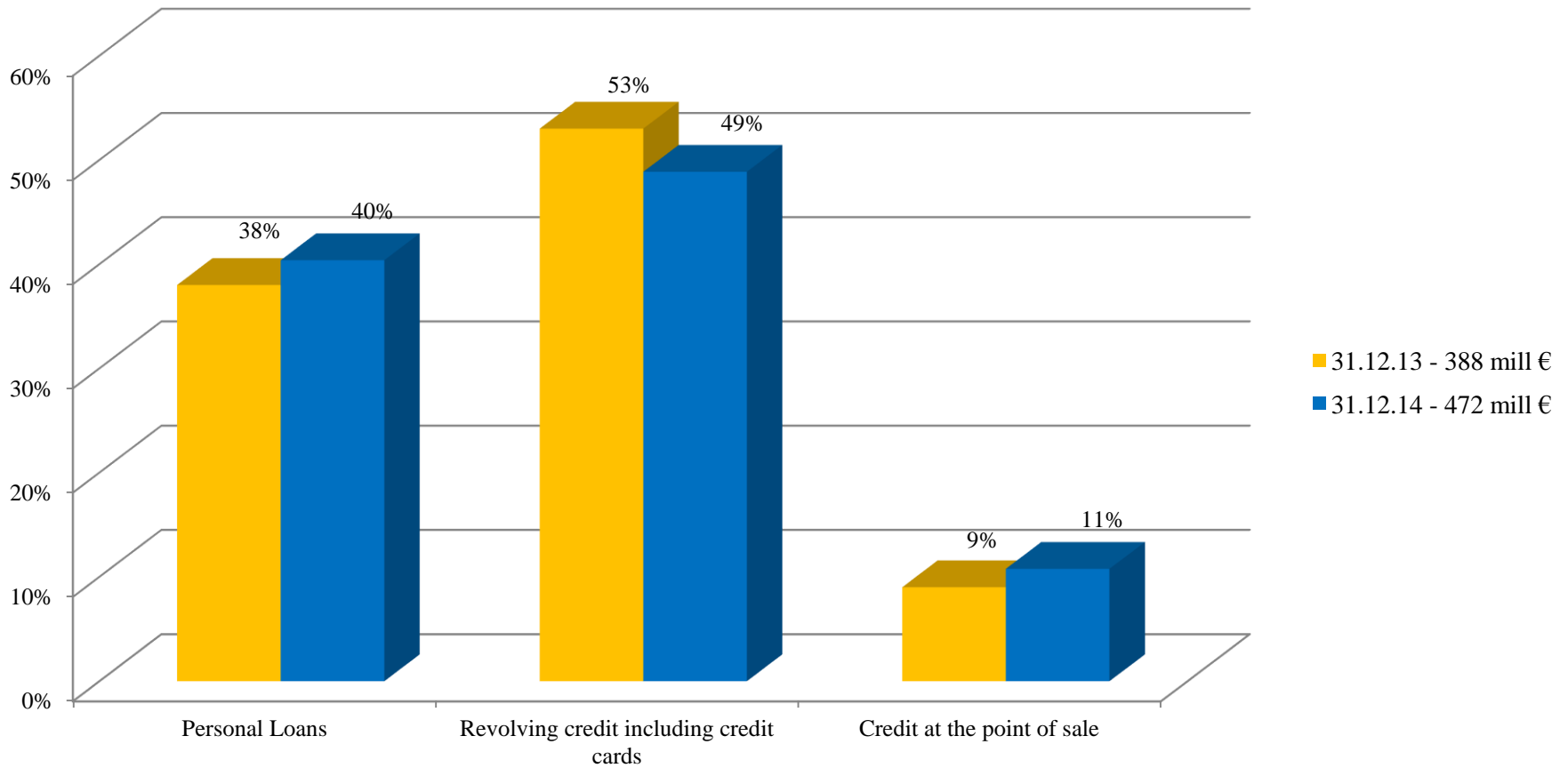


Credite ALB nou acordate dupa tipul de credit ALB New Credit Granted by Loan Type



Credite ALB nou acordate pentru consum personal

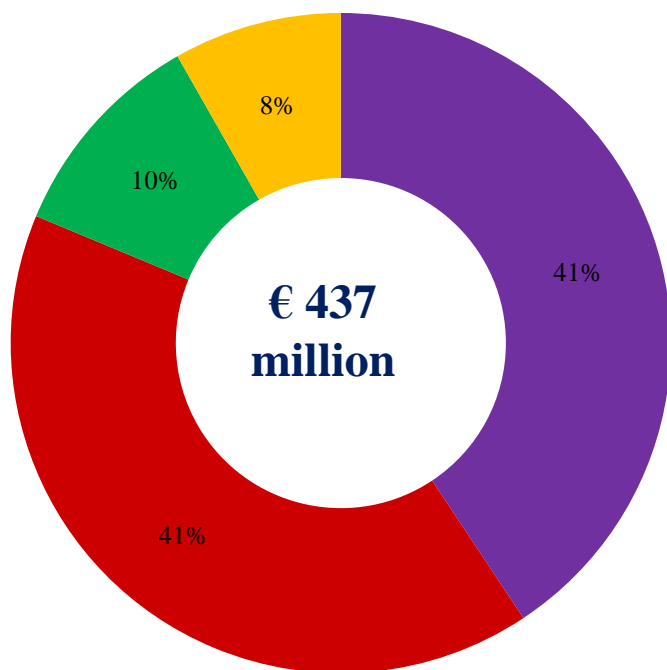
ALB New Credit for Personal Consumption



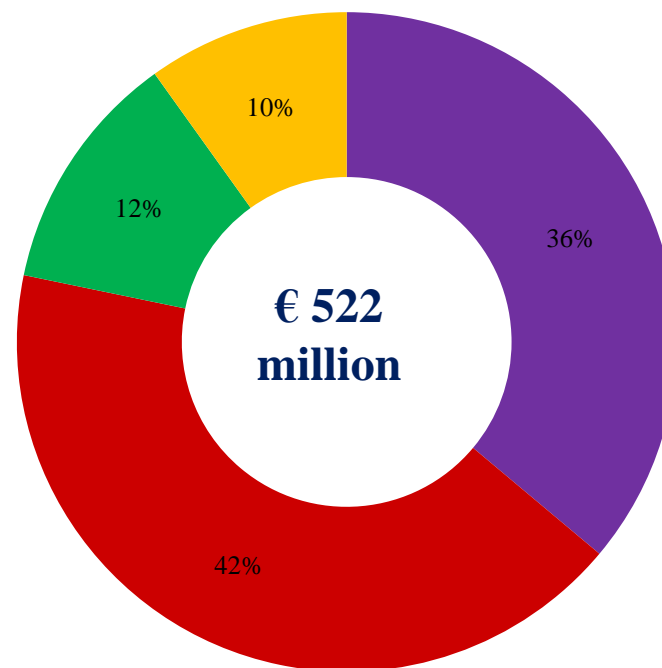
Credite ALB nou acordate dupa valoare

ALB New Credit Granted by Value

31.12.2013



30.12.2014

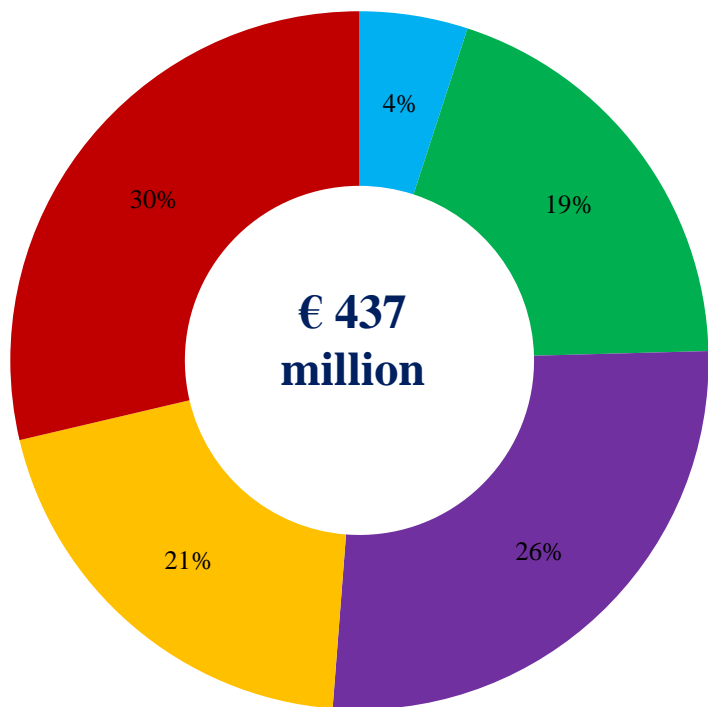


- 0-1000 Euro
- 1000 - 5000 Euro
- 5000-10000 Euro
- >10000 Euro

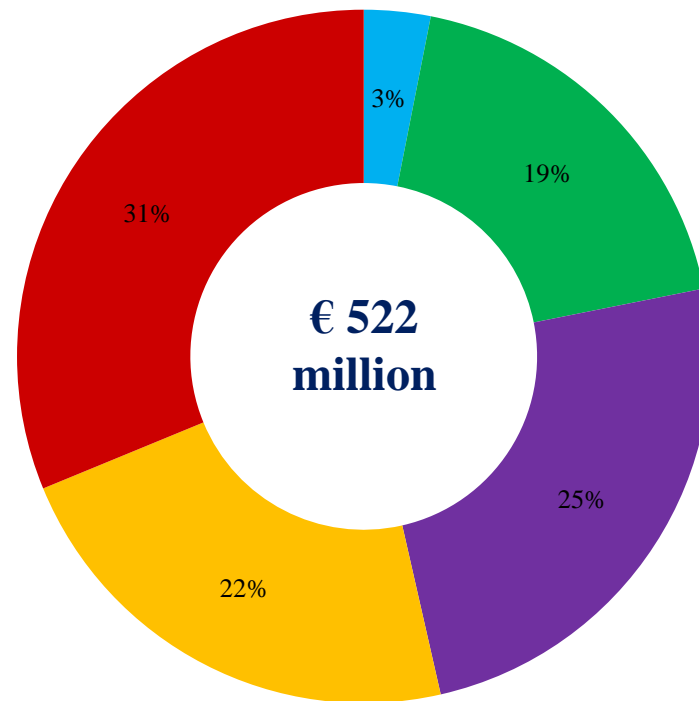
Credite ALB nou acordate dupa varsta clientilor

ALB New Credit Granted by Clients' Age

31.12.2013



30.12.2014

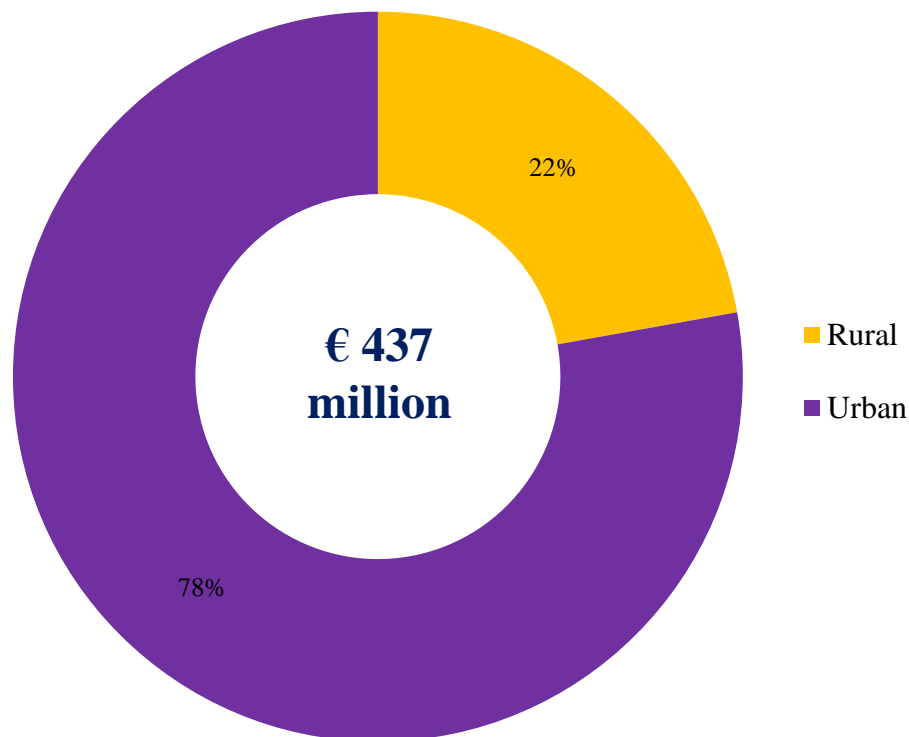


- < 25 years old
- 25-35 years old
- 35-45 years old
- 45-55 years old
- >55 years old

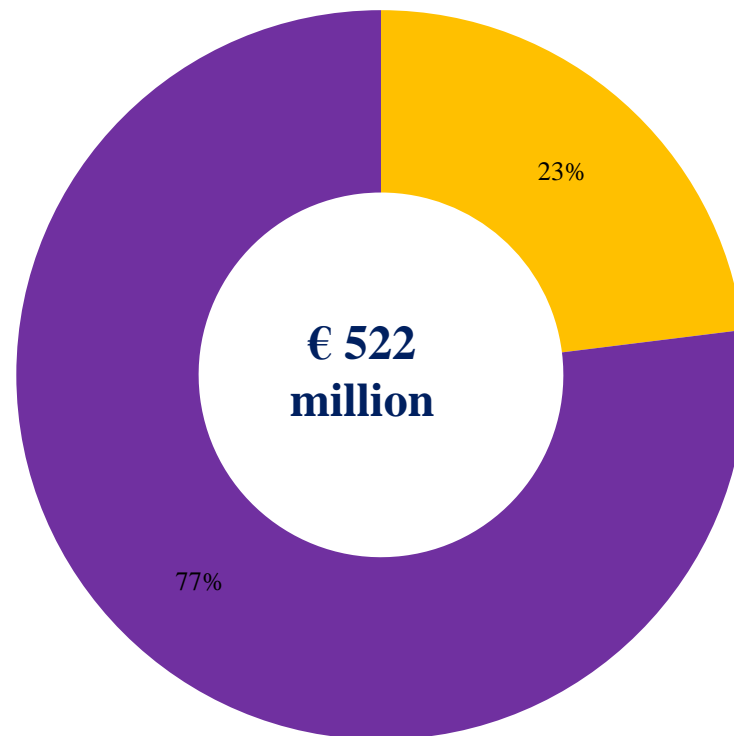
Credite ALB nou acordate dupa zona de resedinta a clientilor

ALB New Credit Granted by Clients' Residential Areas

31.12.2013

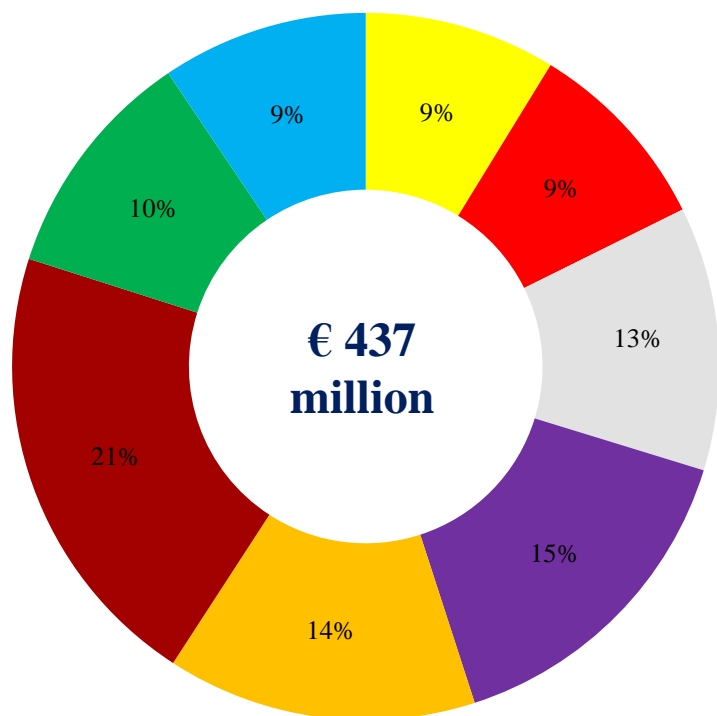


31.12.2014

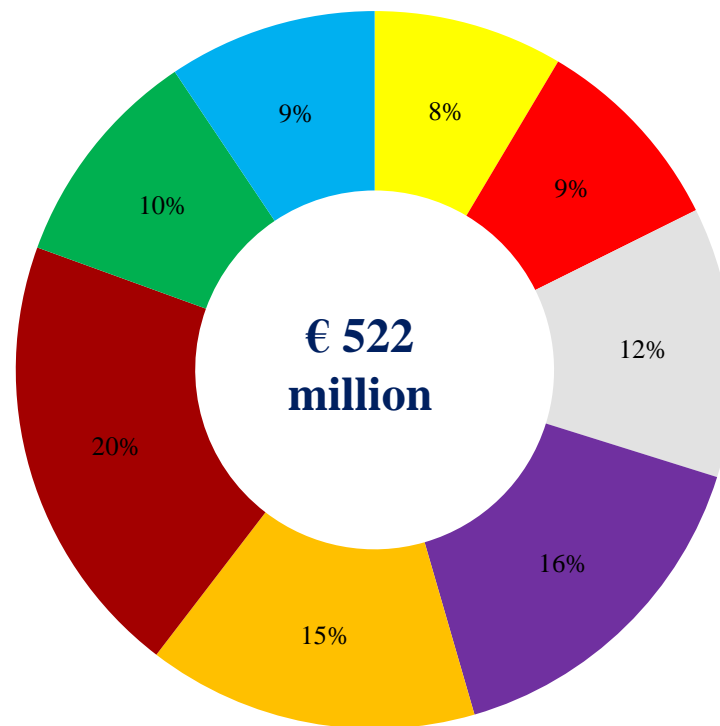


Credite ALB nou acordate dupa zona de macro-regiune a clientilor ALB New Credit Granted by Clients' Macro-Regions Areas

31.12.2013



30.12.2014

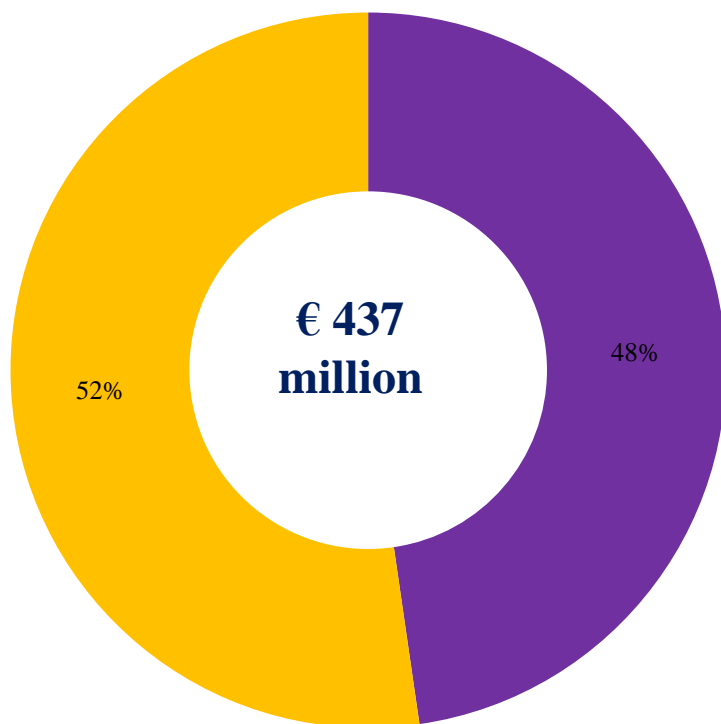


- Nord - Vest
- Centru
- Nord - Est
- Sud-Est
- Sud-Muntenia
- Bucuresti-Ilfov
- Sud-Vest
- Vest

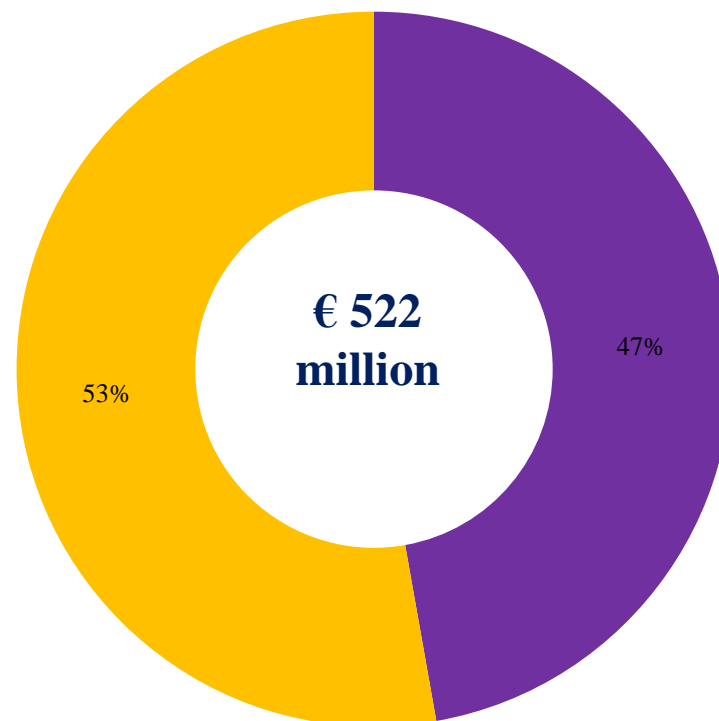
Credite ALB nou acordate dupa sexul clientilor

ALB New Credit Granted by Clients' Gender

31.12.2013



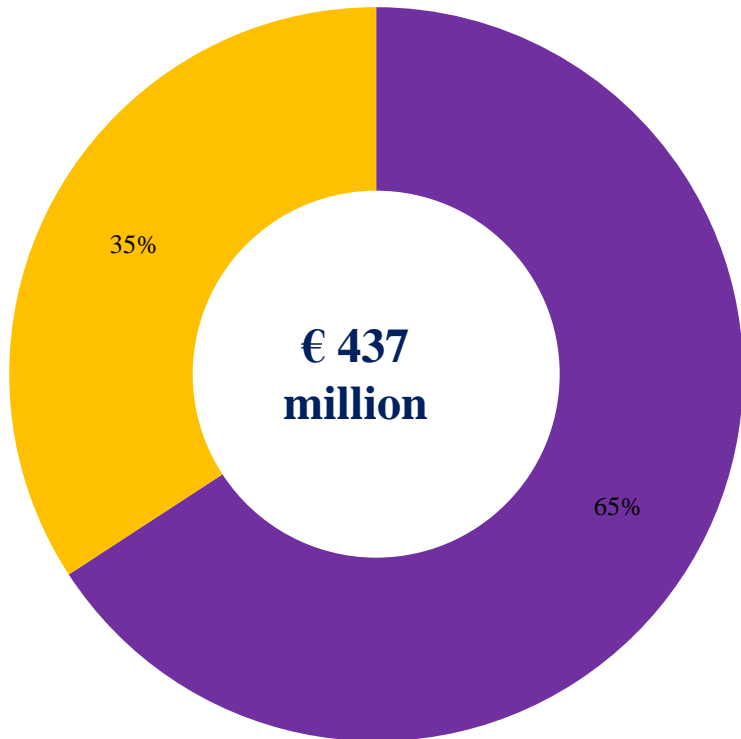
31.12.2014



Credite ALB nou acordate dupa starea civila a clientilor

ALB New Credit Granted by Clients' Marital Status

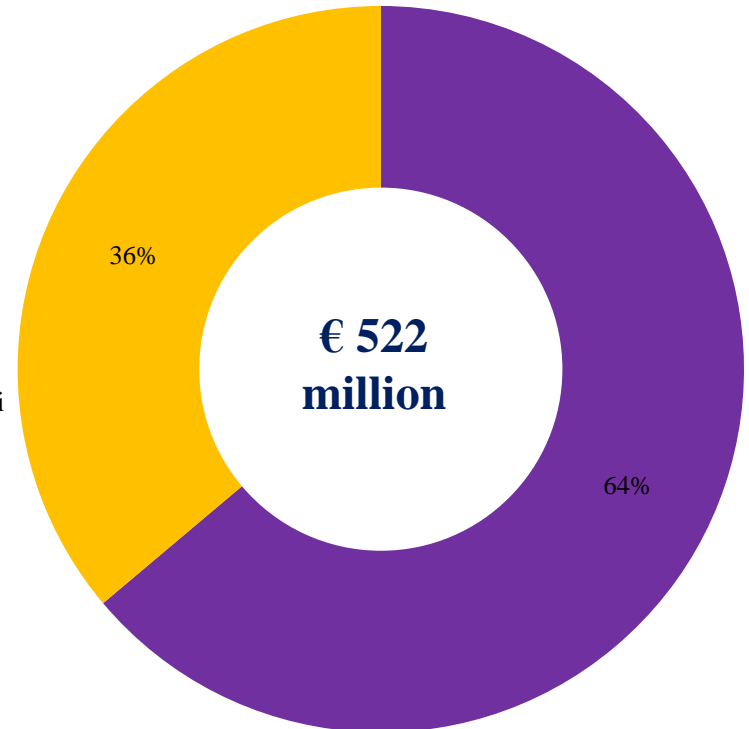
31.12.2013



€ 437
million

- Married/Casatoriti
- Unmarried/Necasatoriti

31.12.2014

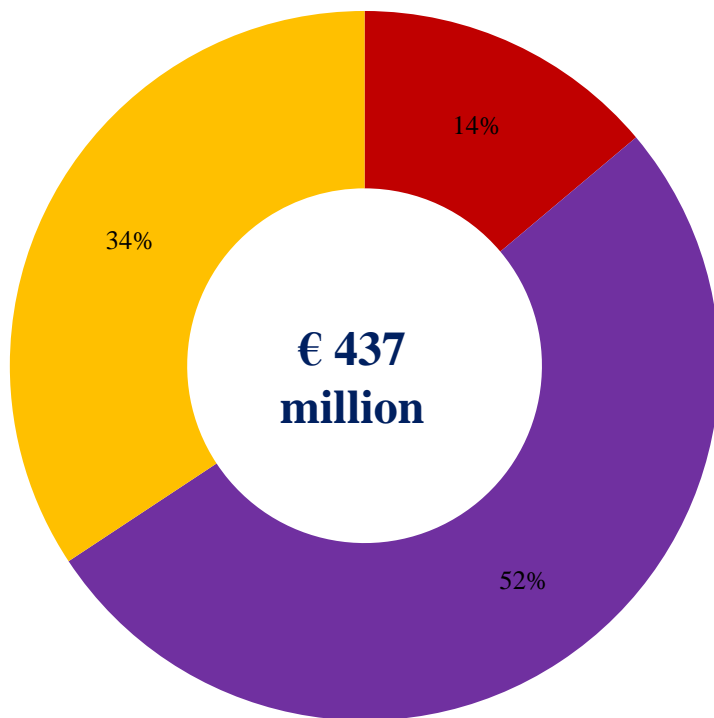


€ 522
million

Credite ALB nou acordate dupa gradul de educatie al clientilor

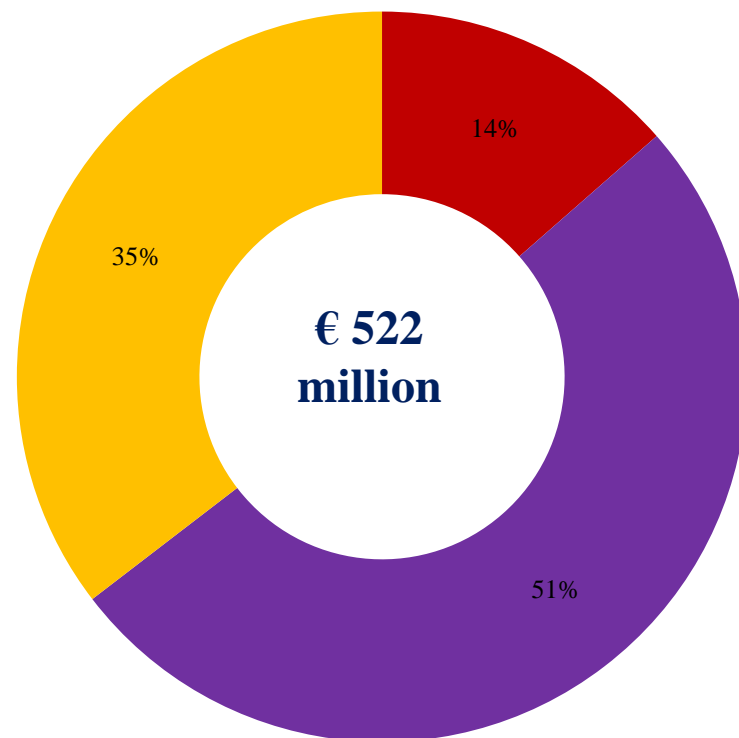
ALB New Credit Granted by Clients' Level of Education

31.12.2013



31.12.2014

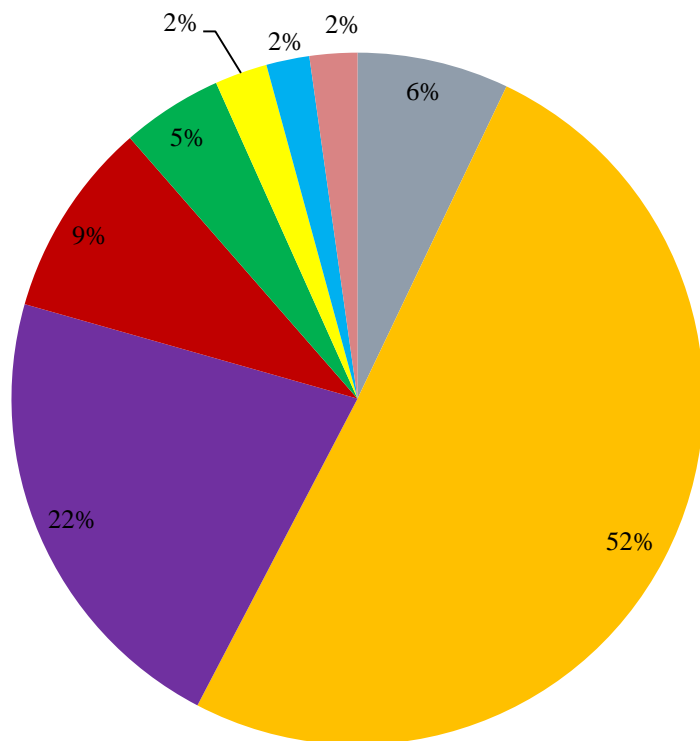
- Elementary (1-8 clase)
- Medium (Liceu+ profesionala)
- Superior



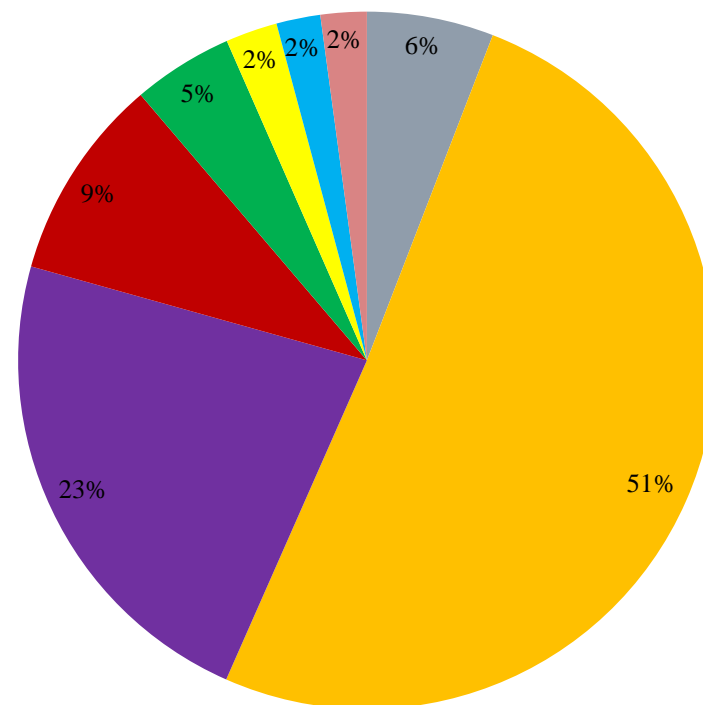
Credite ALB nou acordate dupa venitul net al solicitantilor

ALB New Credit Granted by Net Income of the Applicants

31.12.2013



31.12.2014



- 0-500
- 501-1.000
- 1.001-1.500
- 1.501-2.000
- 2.001-2.500
- 2.501-3.000
- 3.001-4.000
- >4.000