



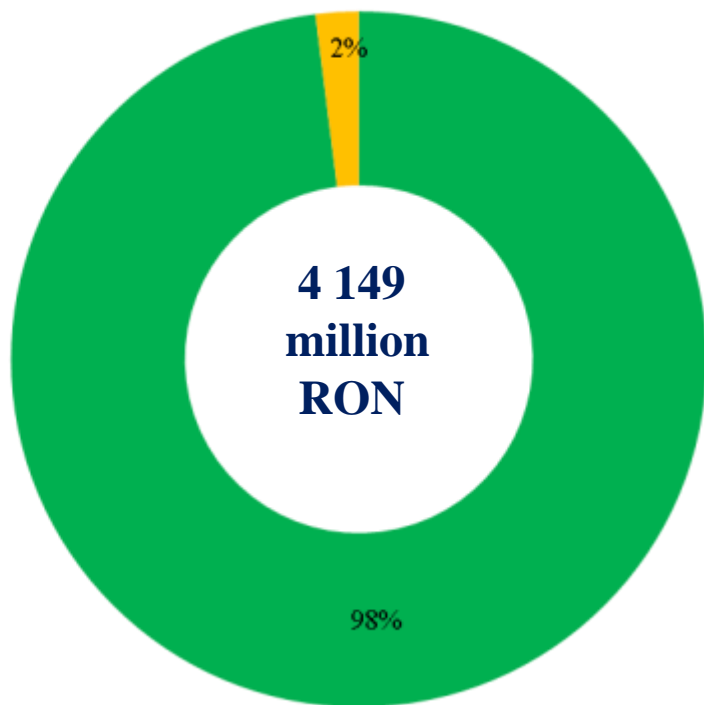
The Financial Companies Association – ALB Romania
Asociația Societăților Financiare - ALB Romania

Piata creditului de consum IFN in Romania
NBFI's Consumer Credit Market in Romania
31.12.2015

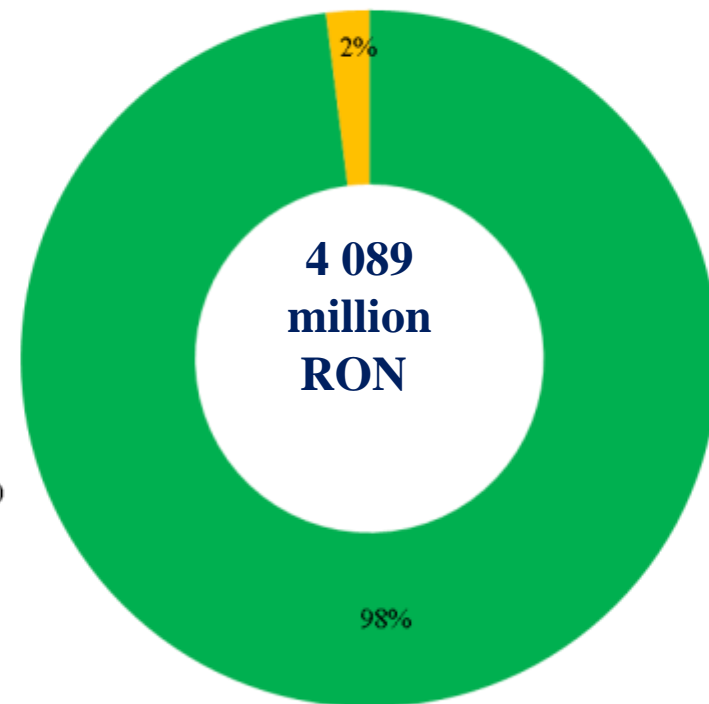
Portofoliul total al creditului de consum IFN in Romania

Total Outstanding for NBFI's Consumer Credit in Romania

31.12.2015



31.12.2014



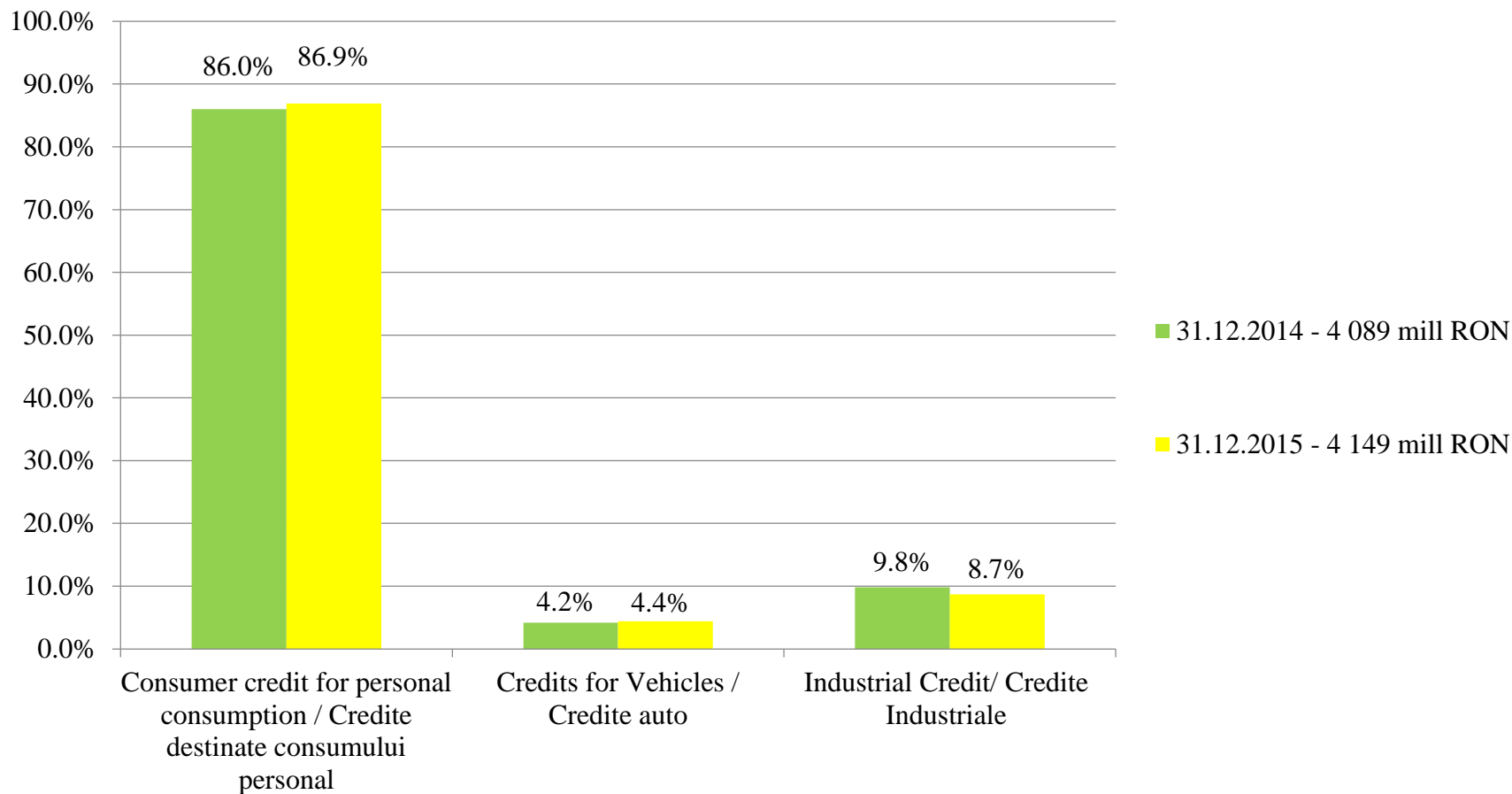
■ ALB TOTAL

■ NON- AFFILIATED

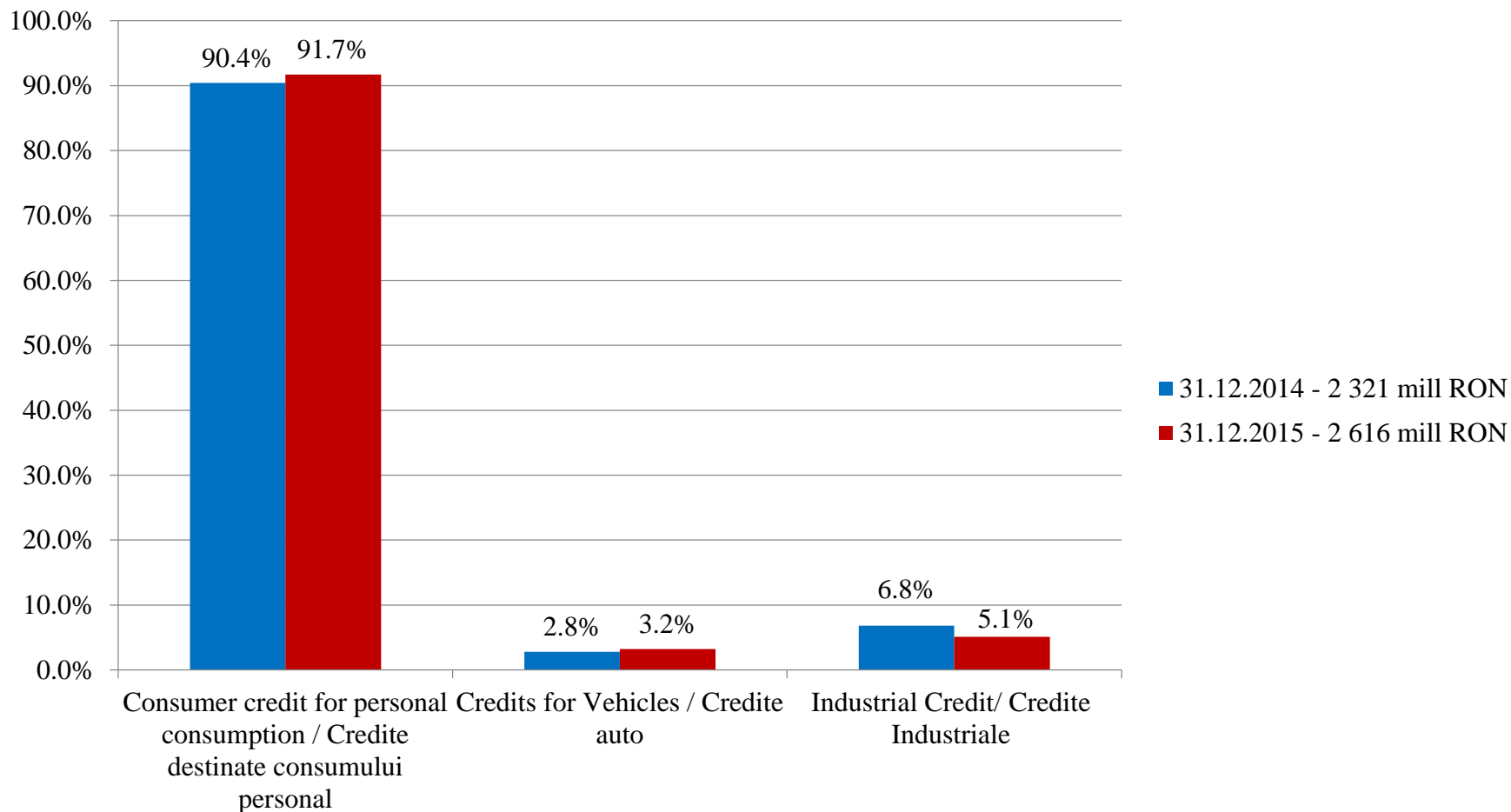


Portofoliul ALB dupa tipul de credit

ALB Outstanding by Loan Type

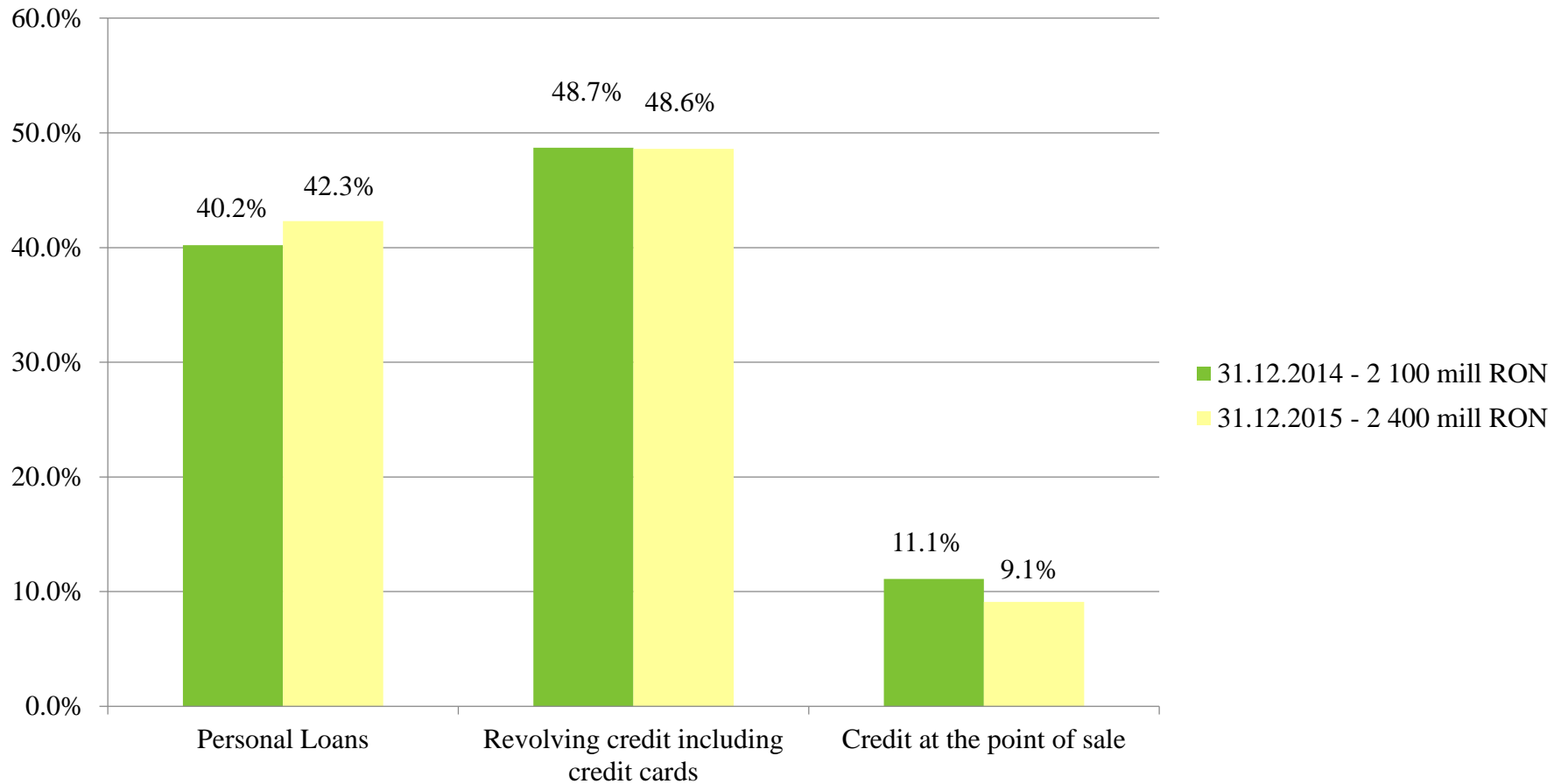


Credite ALB nou acordate dupa tipul de credit ALB New Credit Granted by Loan Type



Credite ALB nou acordate pentru consum personal

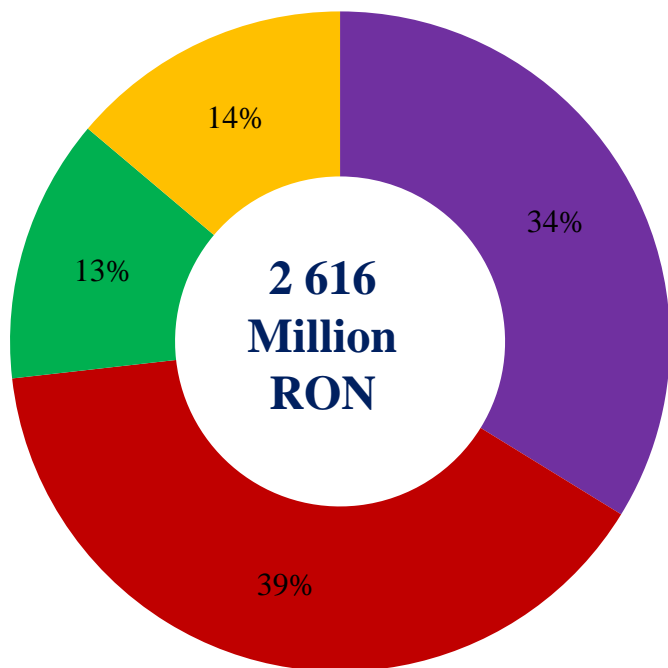
ALB New Credit for Personal Consumption



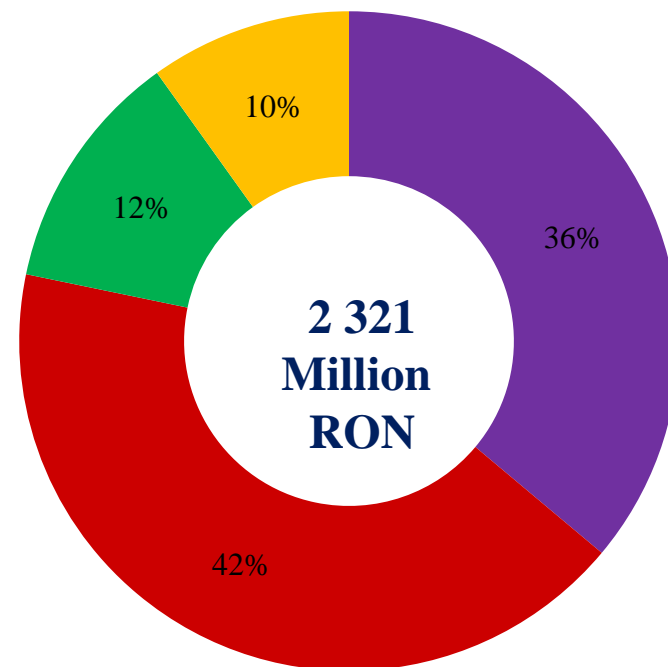
Credite ALB nou acordate dupa valoare

ALB New Credit Granted by Value

31.12.2015



31.12.2014



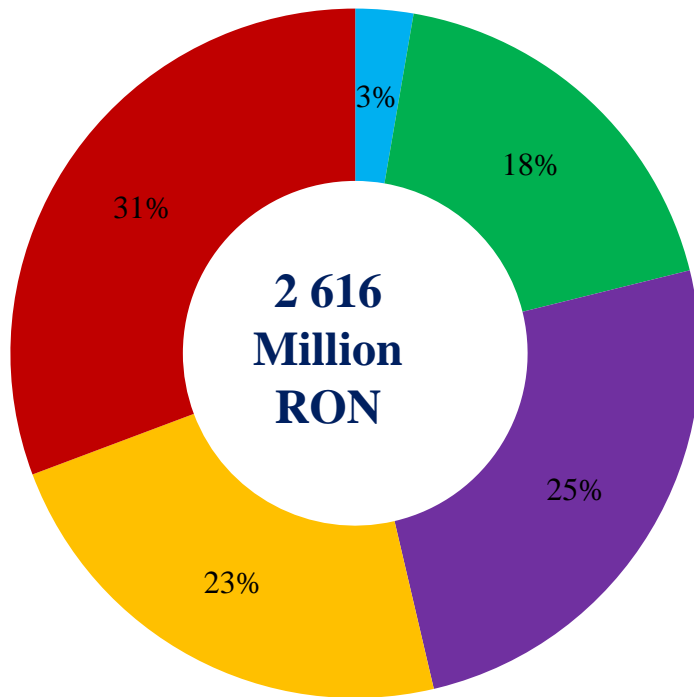
- 0-1000 Euro
- 1000 - 5000 Euro
- 5000-10000 Euro
- >10000 Euro



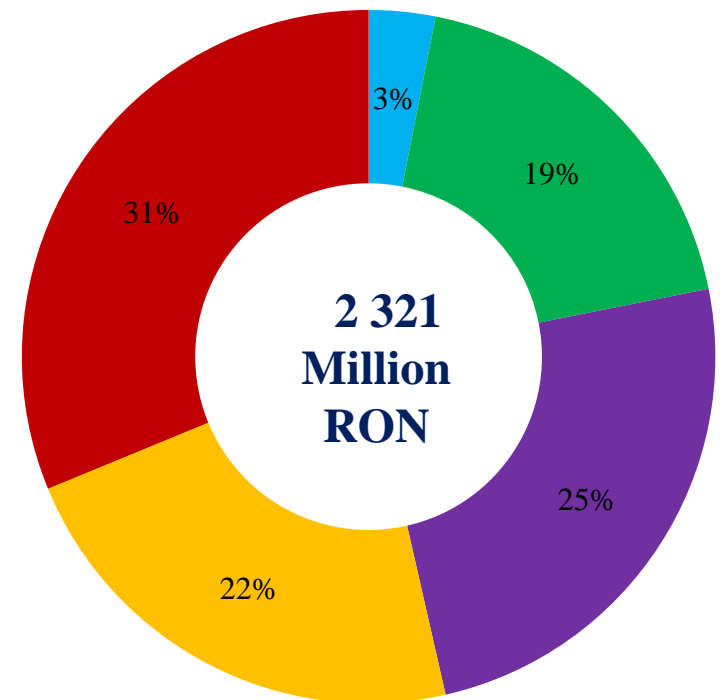
Credite ALB nou acordate dupa varsta clientilor

ALB New Credit Granted by Clients' Age

31.12.2015



31.12.2014

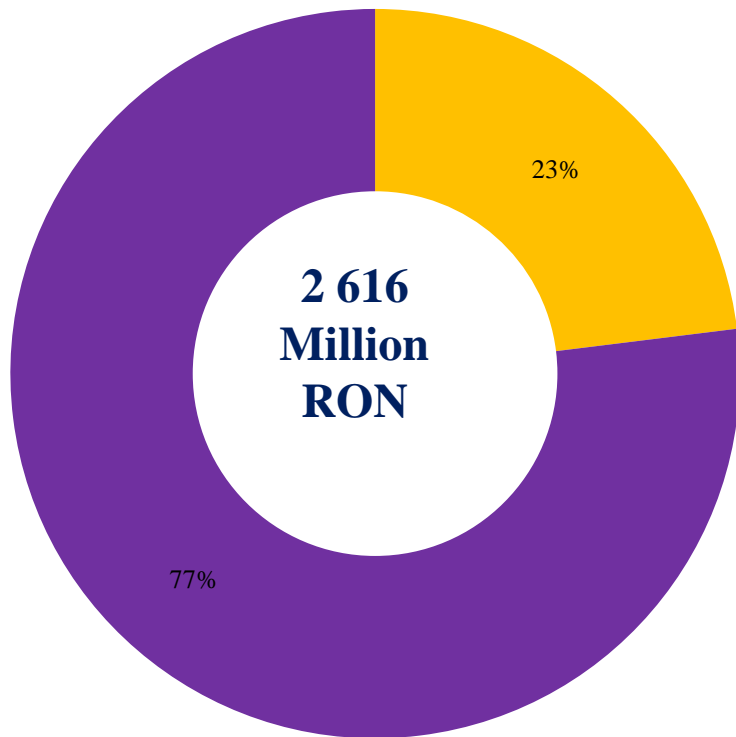


- < 25 years old
- 25-35 years old
- 35-45 years old
- 45-55 years old
- >55 years old

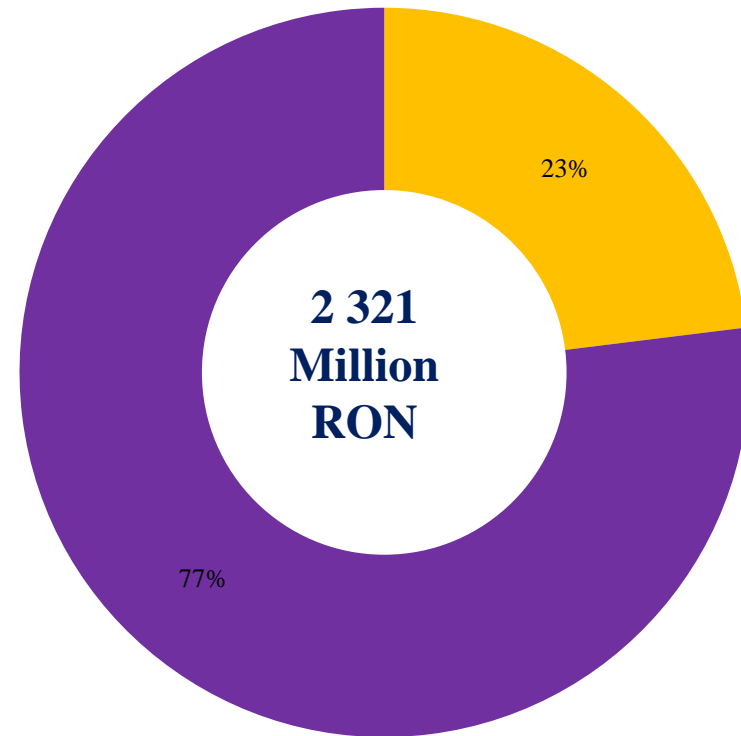
Credite ALB nou acordate dupa zona de resedinta a clientilor

ALB New Credit Granted by Clients' Residential Areas

31.12.2015



31.12.2014



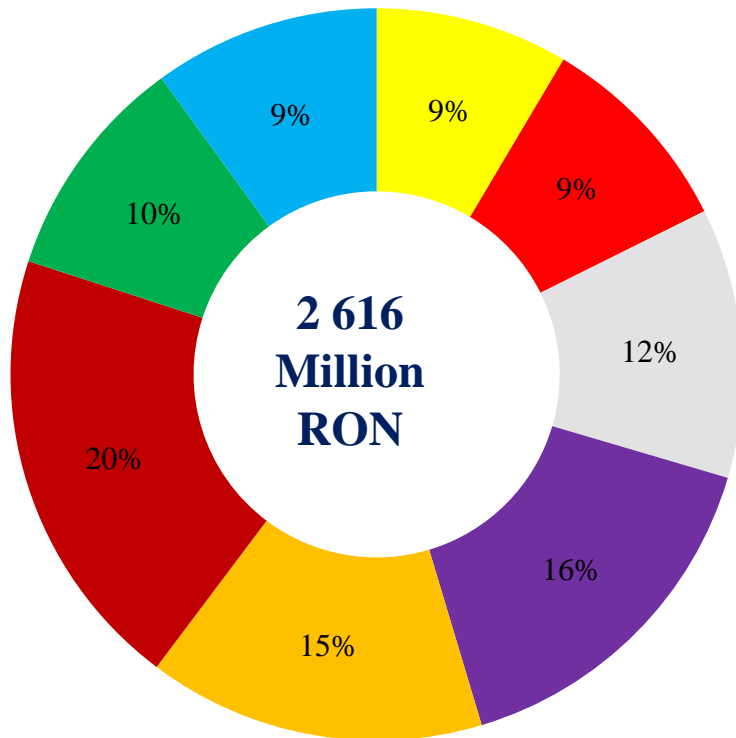
■ Rural
■ Urban



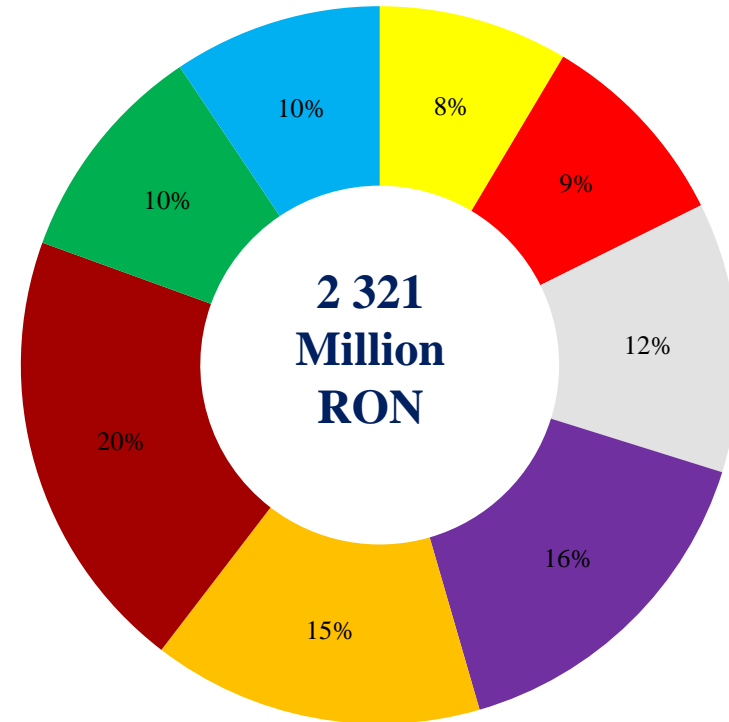
Credite ALB nou acordate dupa zona de macro-regiune a clientilor

ALB New Credit Granted by Clients' Macro-Regions Areas

31.12.2015



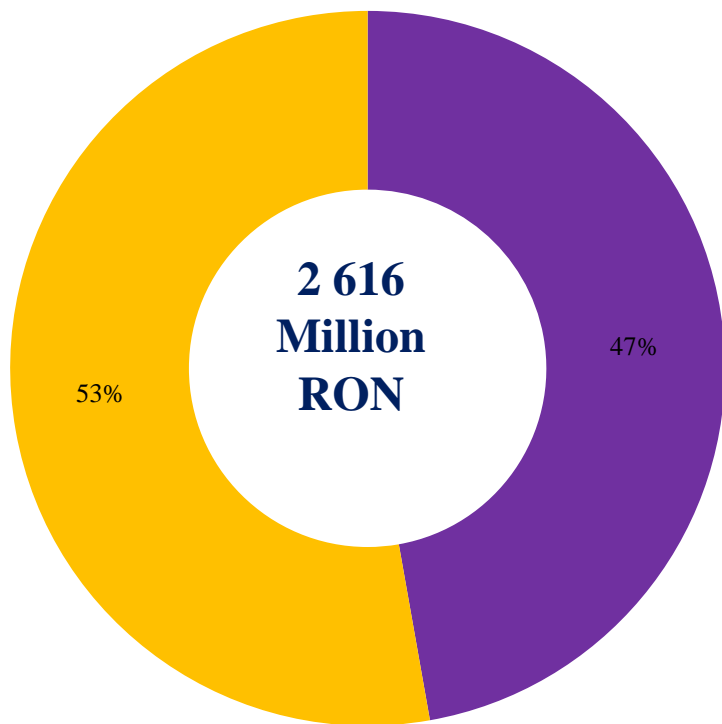
31.12.2014



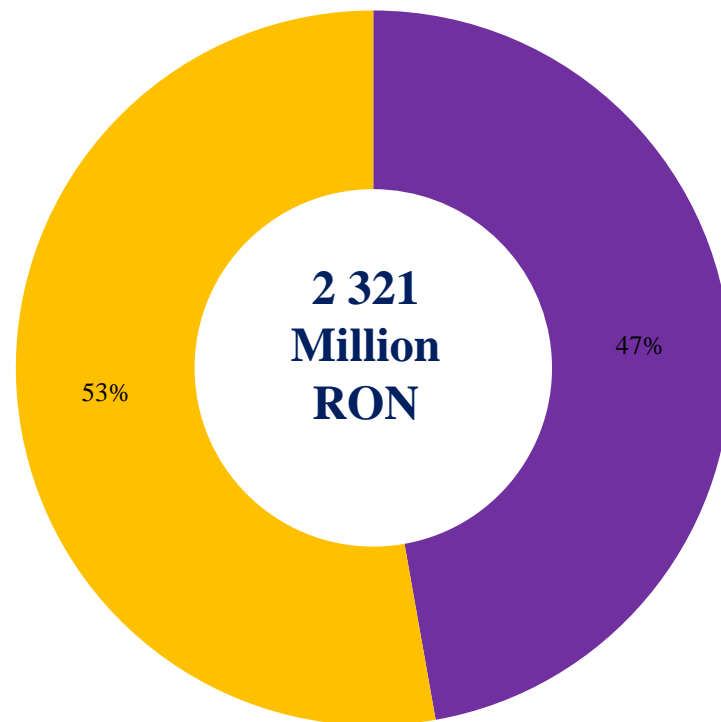
- Nord - Vest
- Centru
- Nord - Est
- Sud-Est
- Sud-Muntenia
- Bucuresti-Ilfov
- Sud-Vest
- Vest

Credite ALB nou acordate dupa sexul clientilor ALB New Credit Granted by Clients' Gender

31.12.2015



31.12.2014



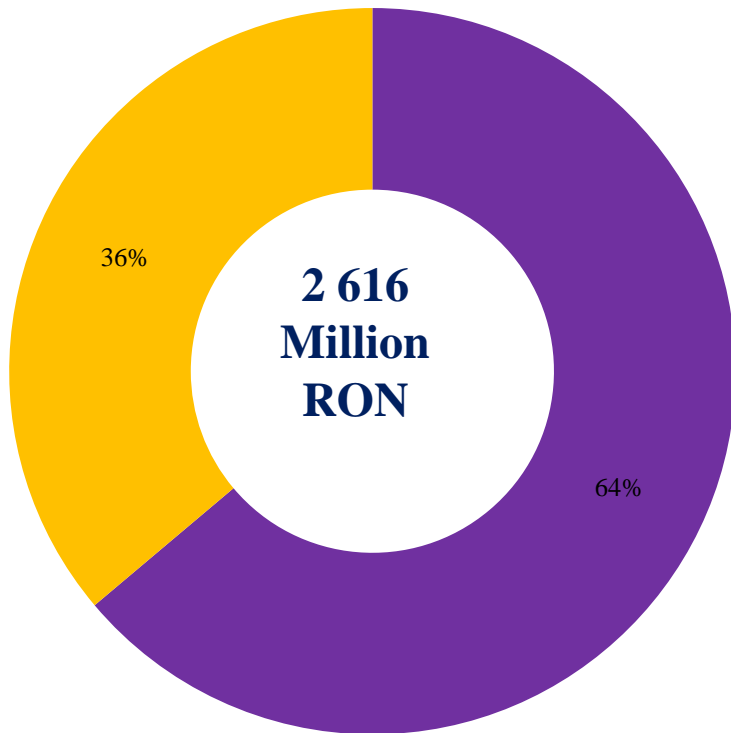
■ F
■ M



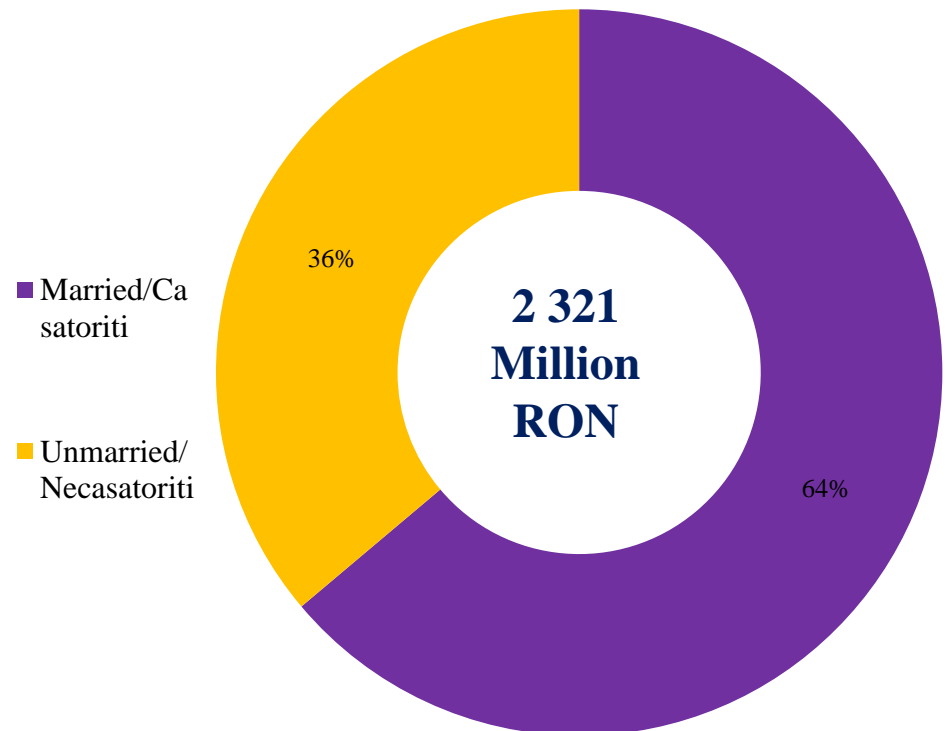
Credite ALB nou acordate dupa starea civila a clientilor

ALB New Credit Granted by Clients' Marital Status

31.12.2015



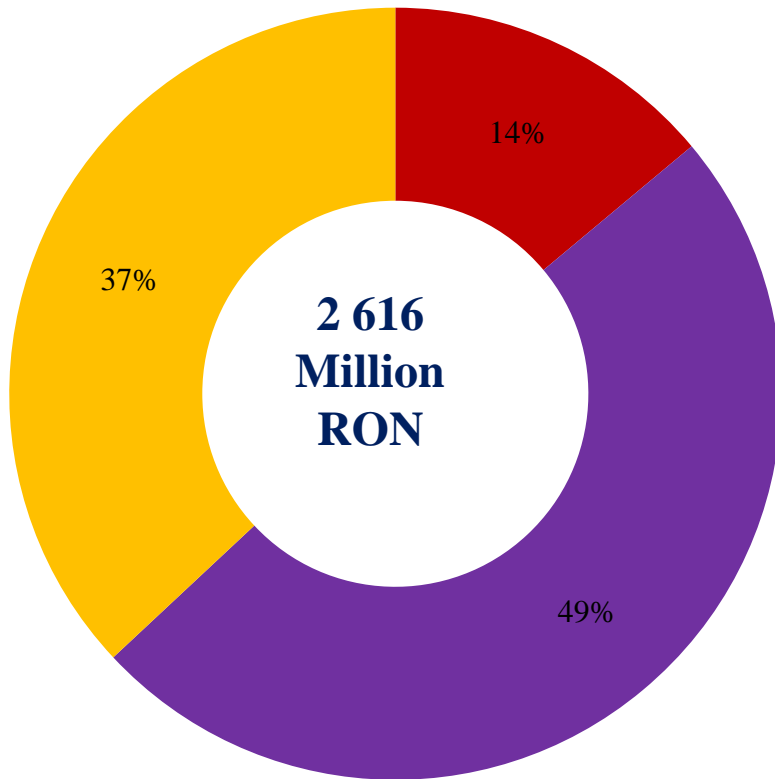
31.12.2014



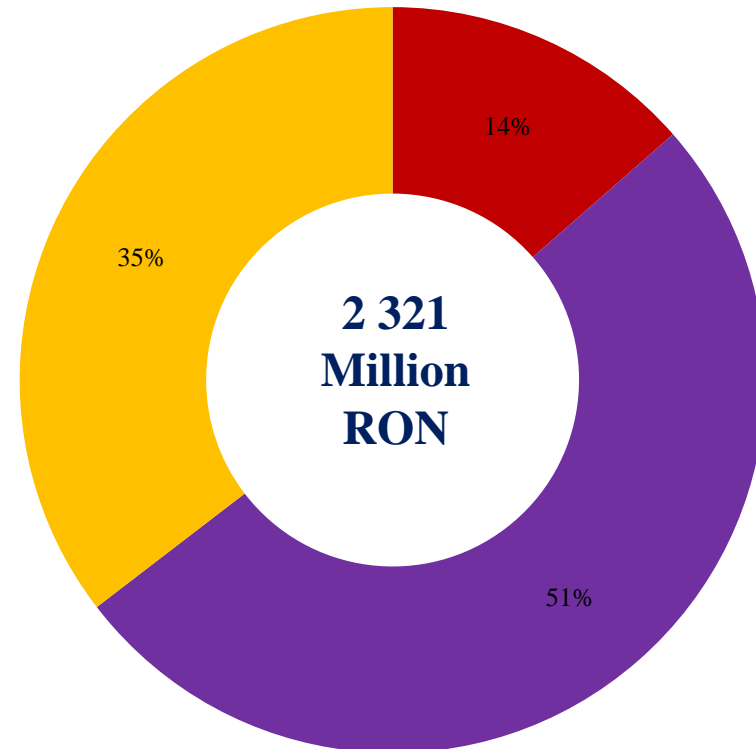
Credite ALB nou acordate dupa gradul de educatie al clientilor

ALB New Credit Granted by Clients' Level of Education

31.12.2015



31.12.2014



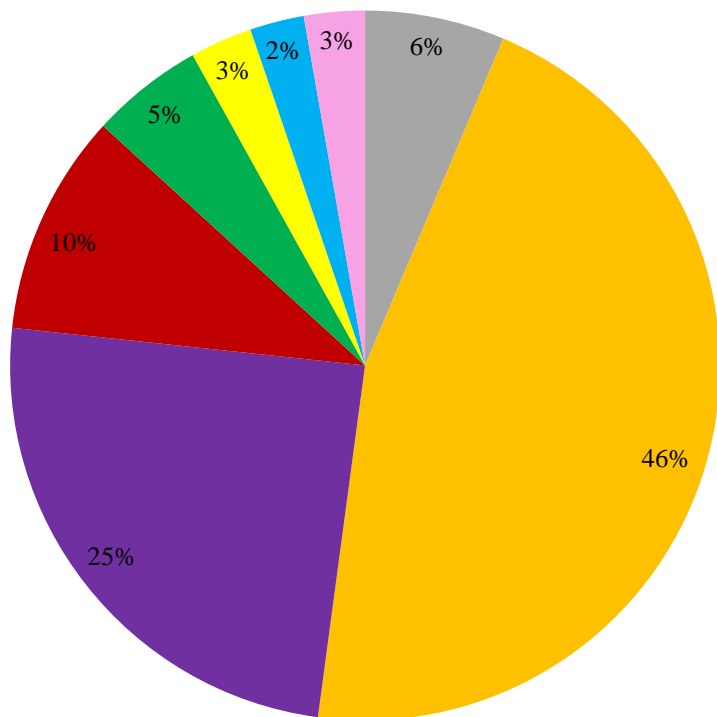
- Elementary (1-8 clase)
- Medium (Liceu+ profesionala)
- Superior



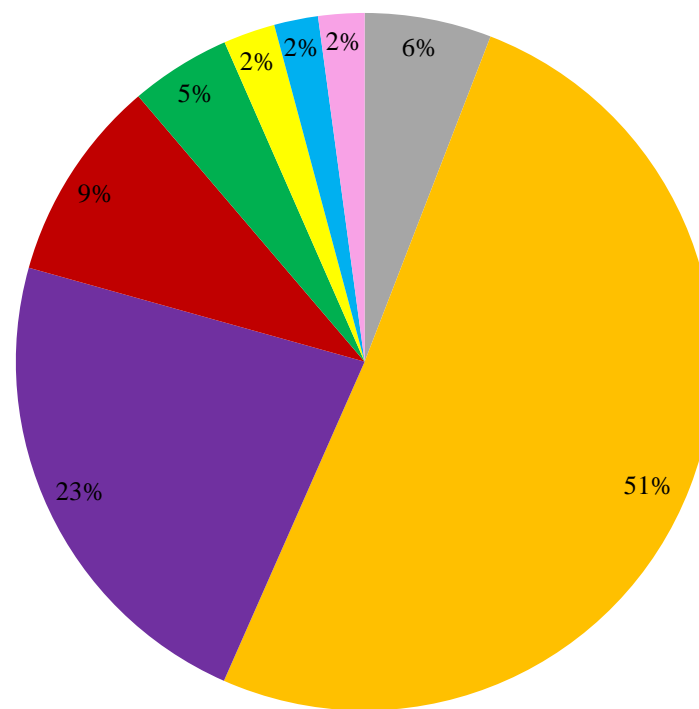
Credite ALB nou acordate dupa venitul net al solicitantilor

ALB New Credit Granted by Net Income of the Applicants

31.12.2015



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

