



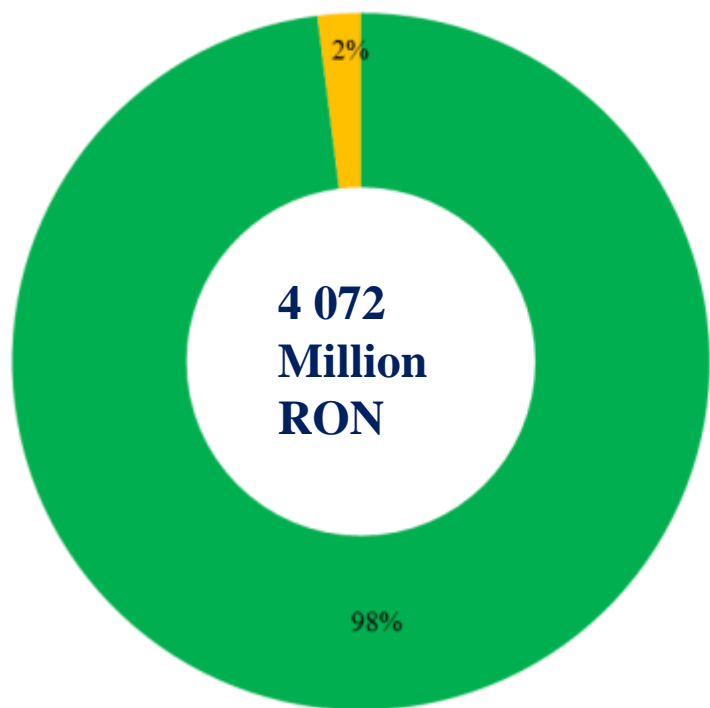
The Financial Companies Association – ALB Romania
Asociația Societăților Financiare - ALB Romania

Consumer Credit Market in Romania
Piata creditului de consum in Romania
30.09.2015

Total Outstanding in Romania

Portofoliul total in Romania

30.09.2015

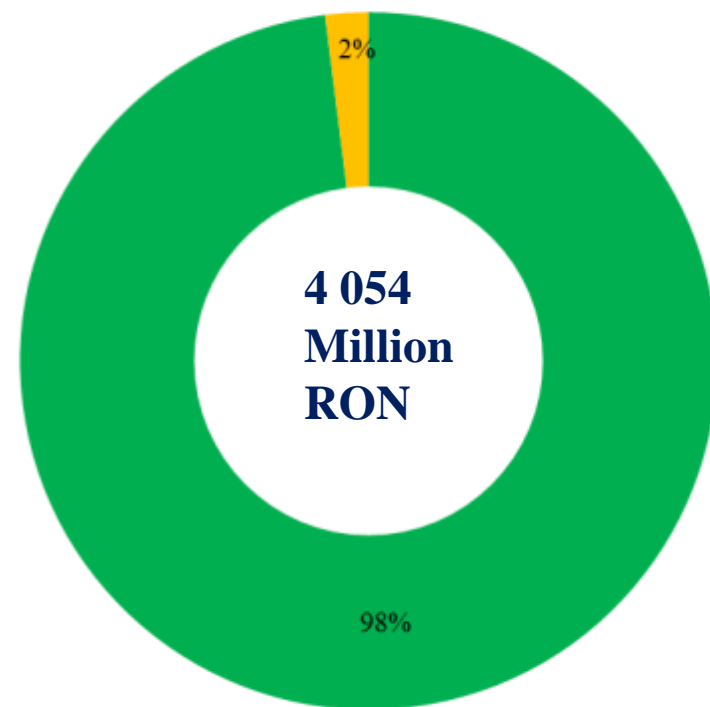


**4 072
Million
RON**

98%

■ ALB TOTAL
■ NON- AFFILIATED

30.09.2014

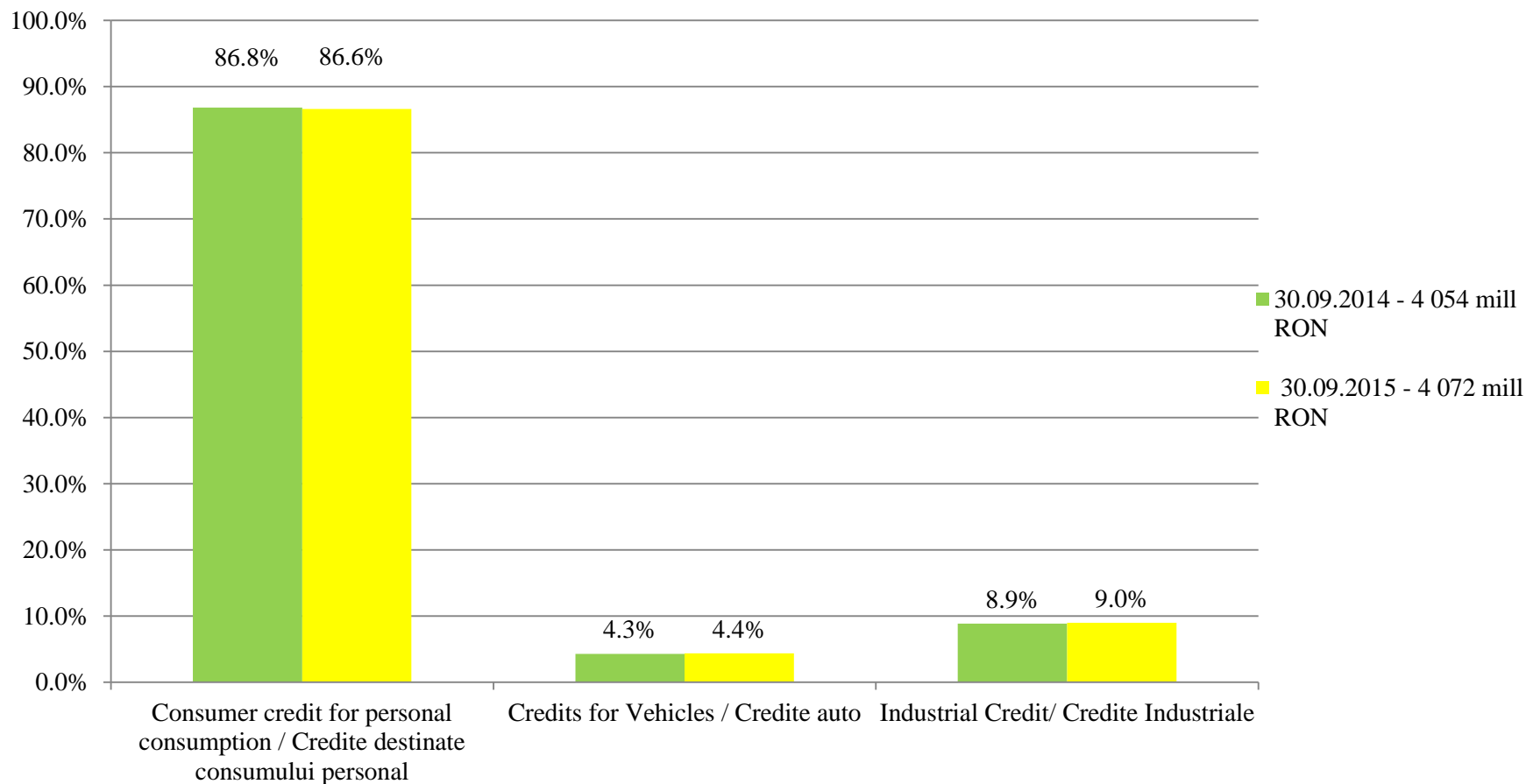


**4 054
Million
RON**

98%

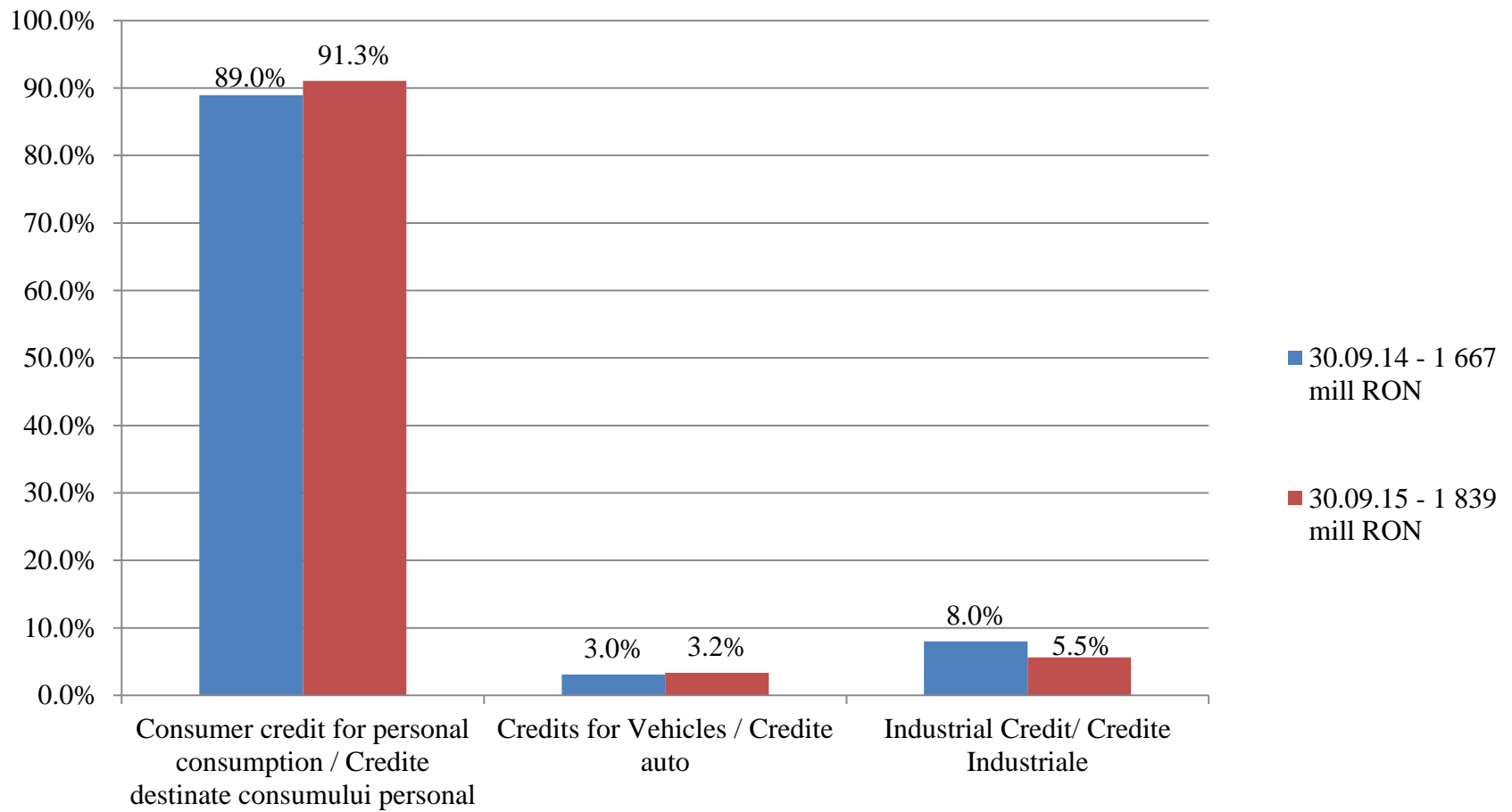
Outstanding by Loan Type

Portofoliul dupa tipul de credit (Total ALB)



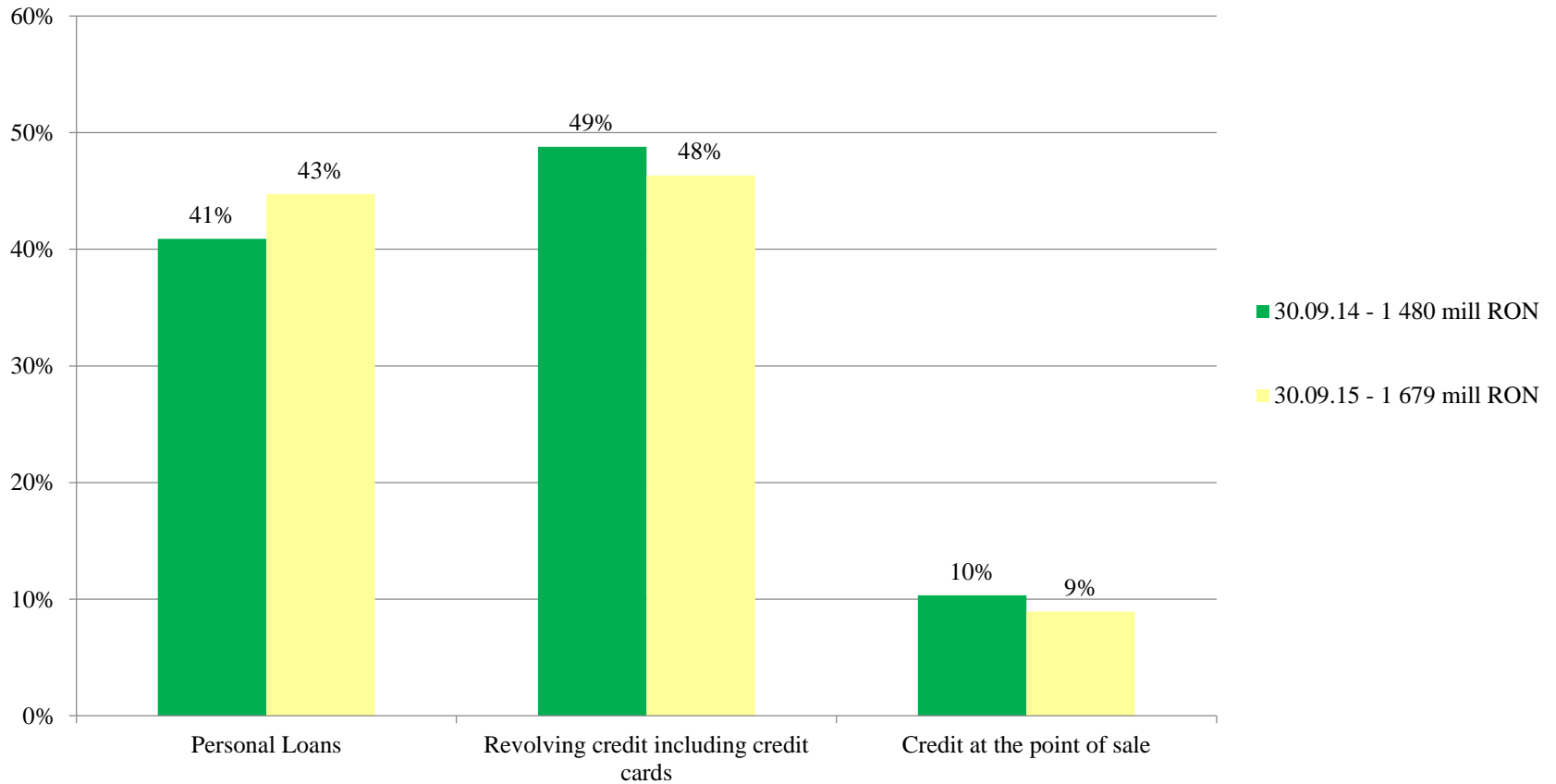
New credit granted by Loan Type

Credite noi acordate dupa tipul de credit (Total ALB)



New Credit for Personal Consumption

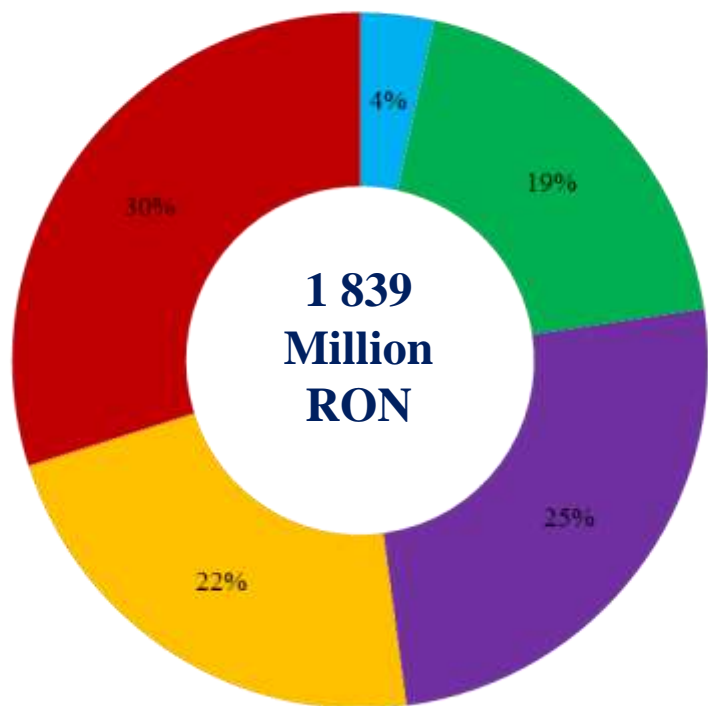
Credite noi acordate pentru consum personal (Total ALB)



New Credit Granted by Client Age

Credite noi acordate dupa varsta clientilor (Total ALB)

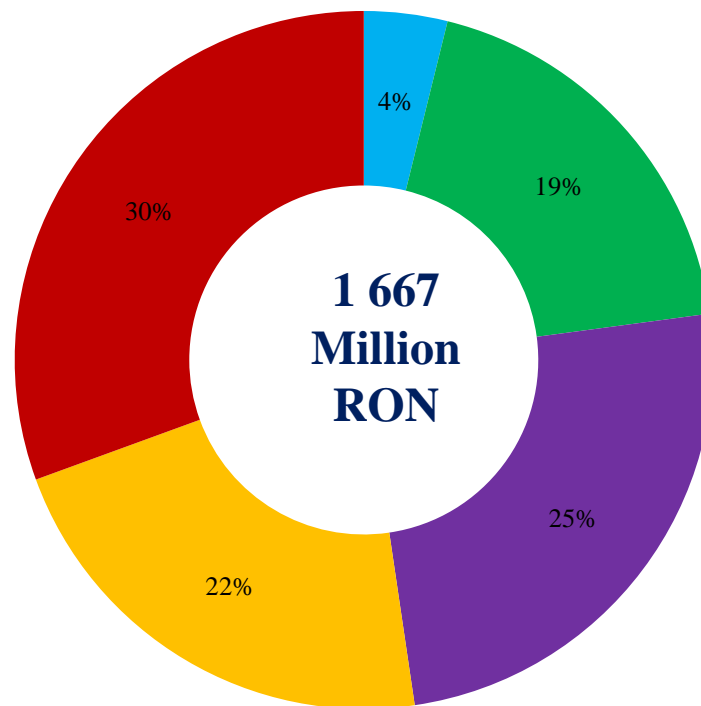
30.09.2015



1 839
Million
RON

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

30.09.2014

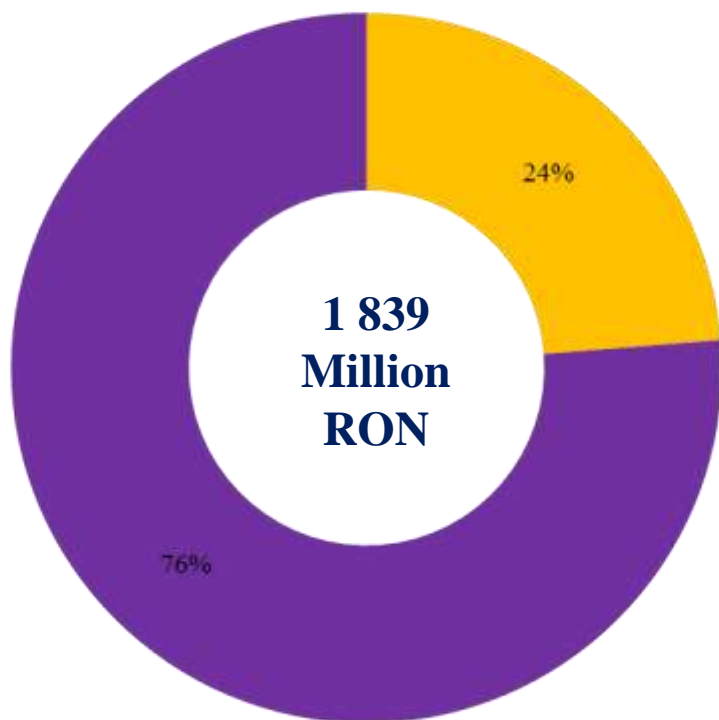


1 667
Million
RON

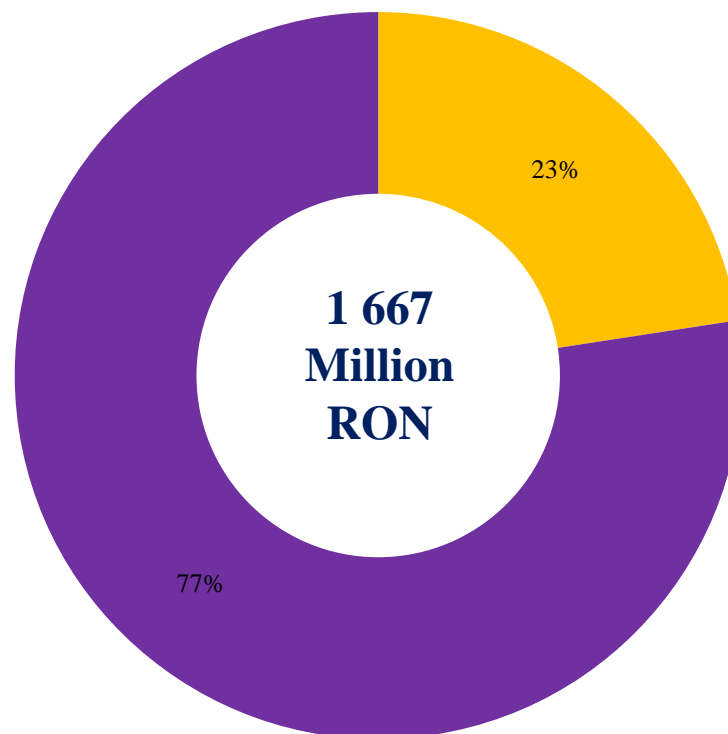
New Credit Granted by Client Residential Areas

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

30.09.2015



30.09.2014

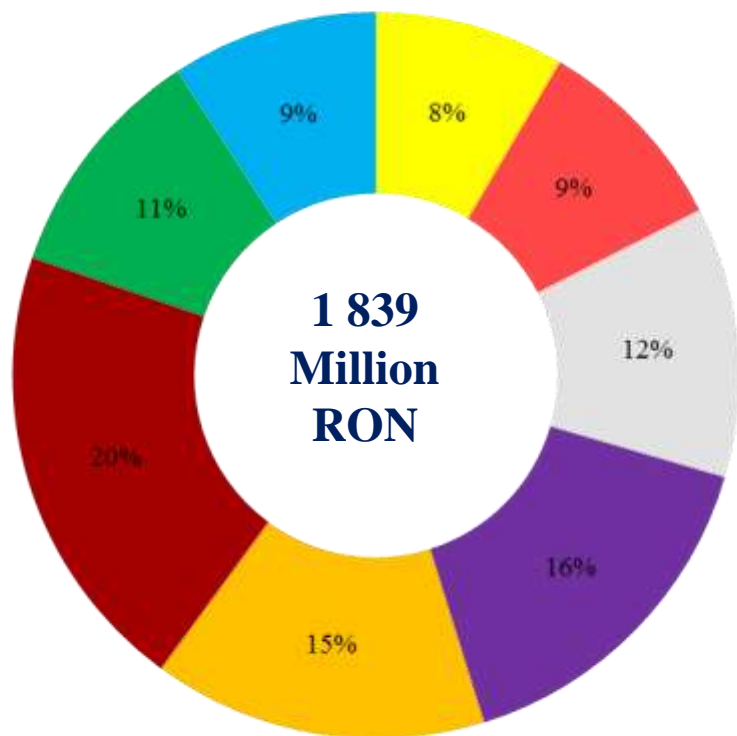


■ Rural
■ Urban

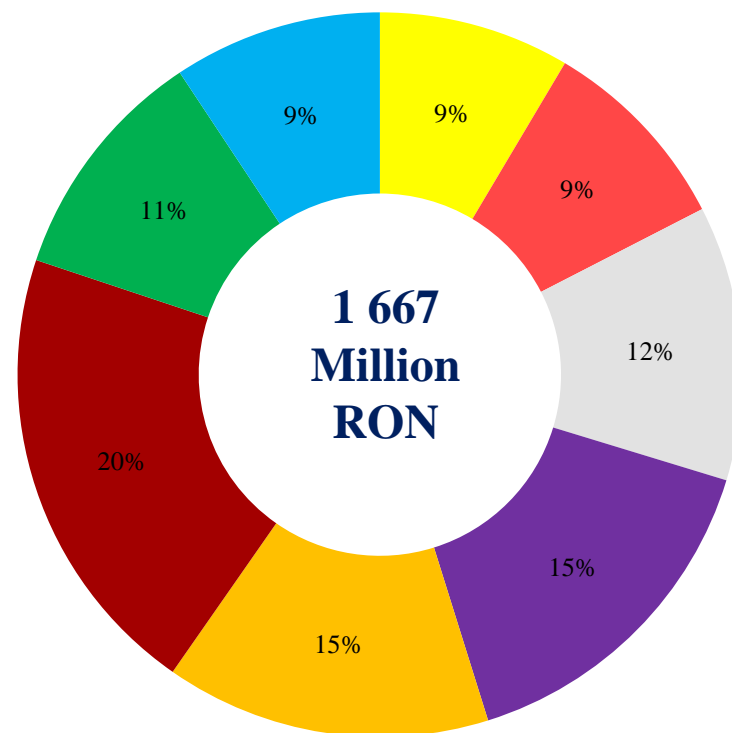
New Credit Granted by Client Macro-Regions Areas

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

30.09.2015



30.09.2014

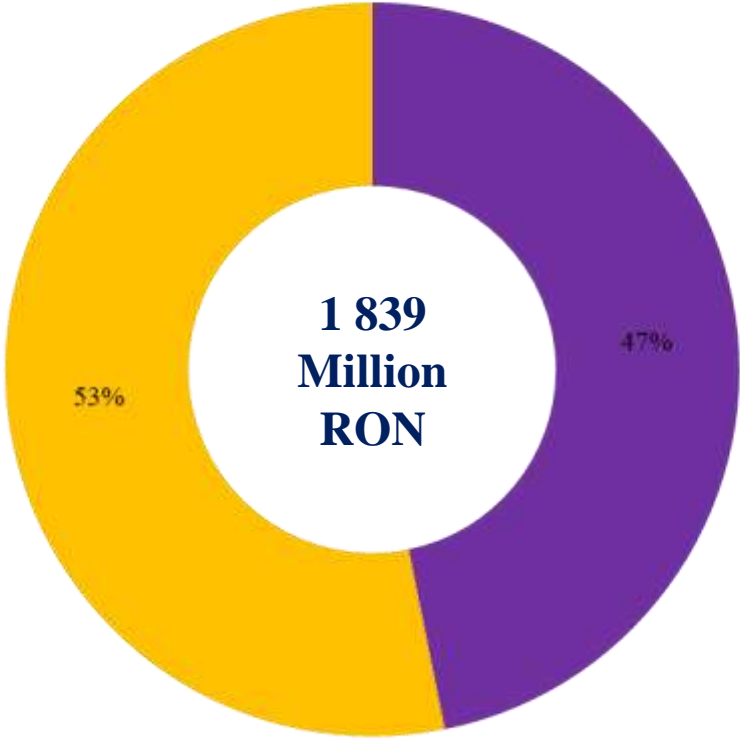


- Nord - Vest
- Centru
- Nord - Est
- Sud-Est
- Sud-Muntenia
- Bucuresti-Ilfov
- Sud-Vest
- Vest

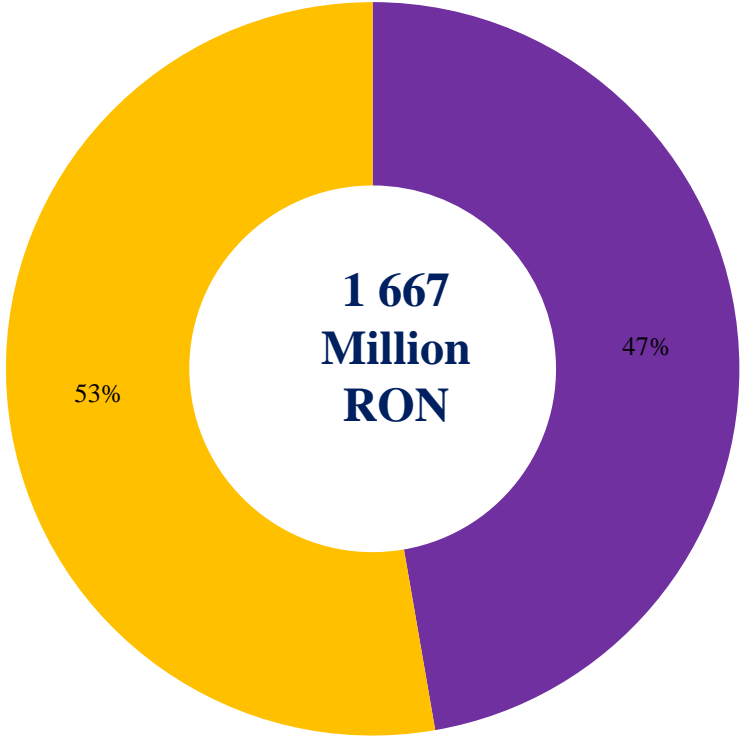
New Credit Granted by Client Gender

Credite noi acordate dupa sexul clientilor (Total ALB)

30.09.2015



30.09.2014

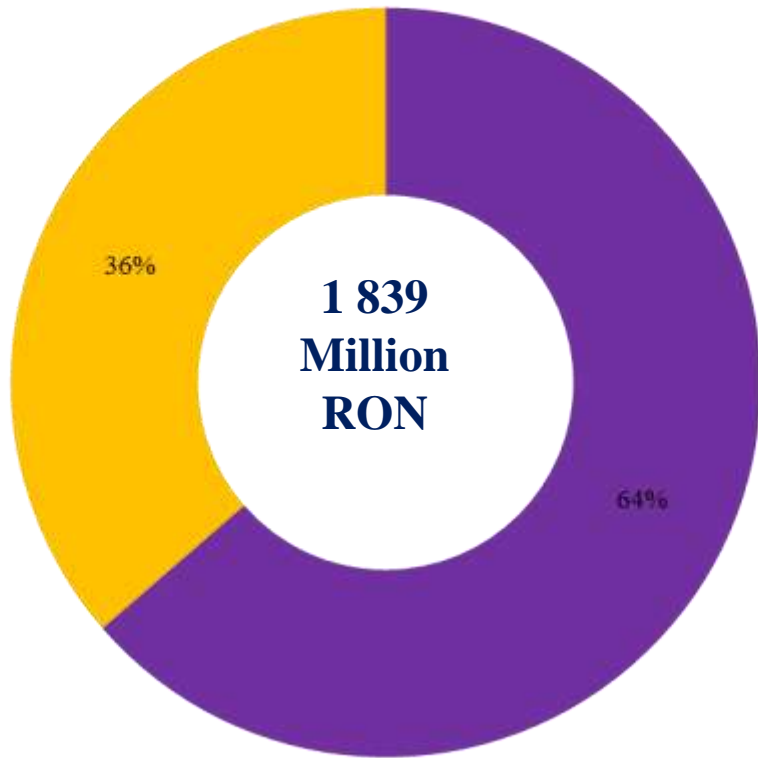


■ F
■ M

New Credit Granted by Marital Status

Credite noi acordate dupa starea civila (Total ALB)

30.09.2015

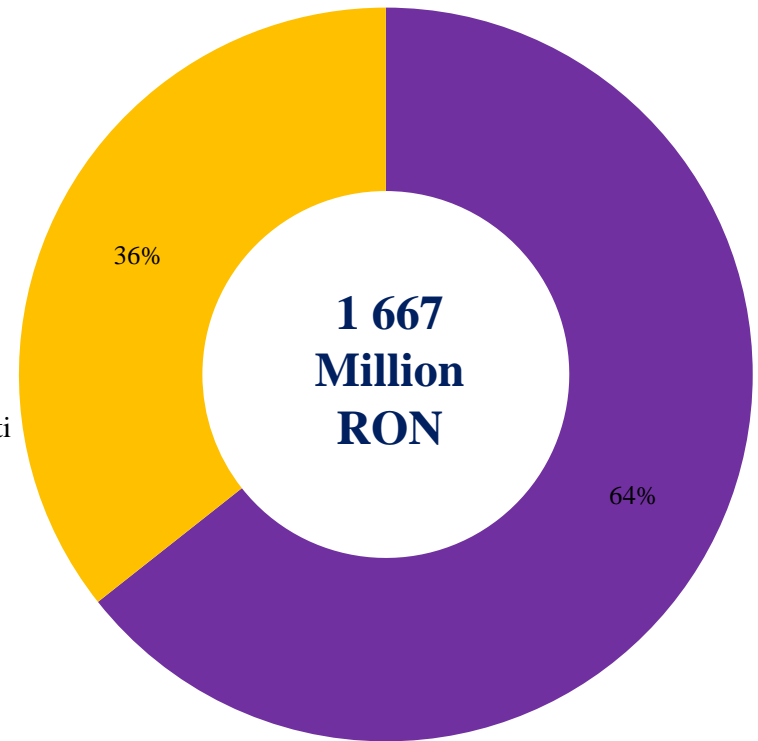


1 839
Million
RON

■ Married/Casatoriti

■ Unmarried/Necasatoriti

30.09.2014

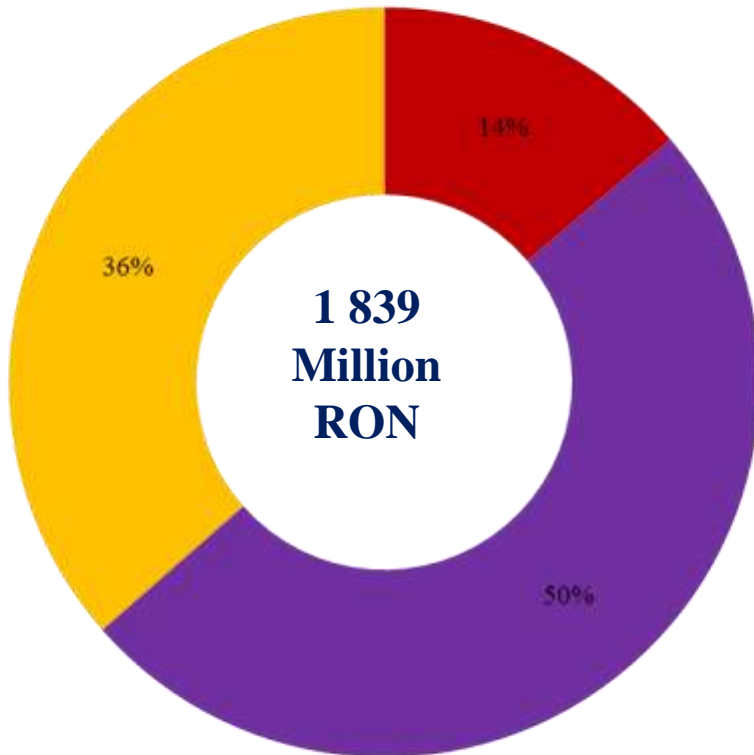


1 667
Million
RON

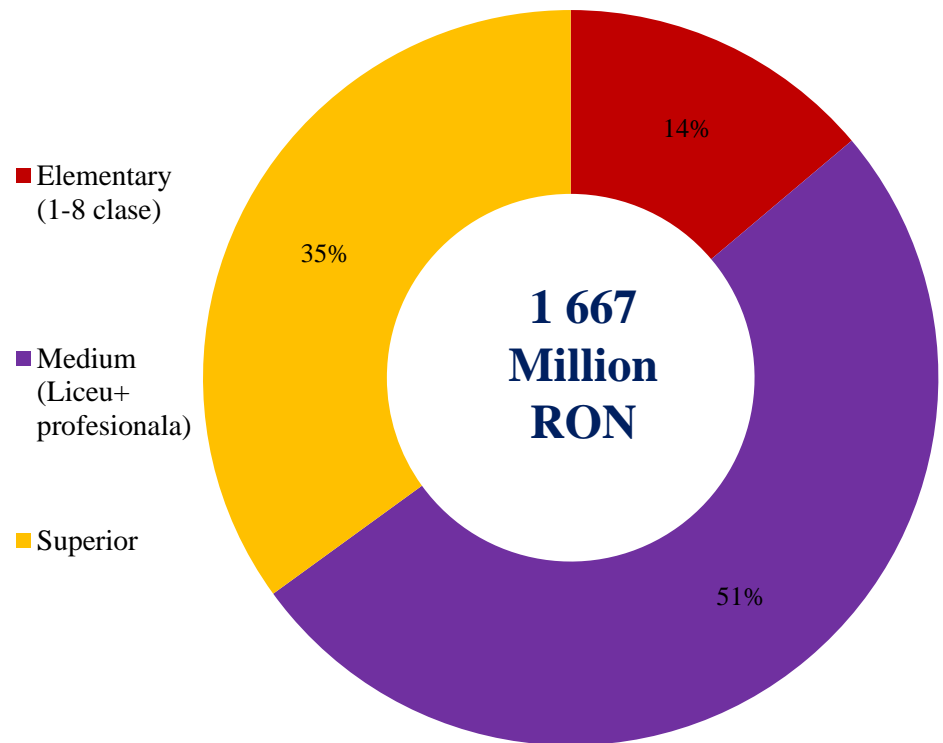
New Credit Granted by Education

Credite noi acordate dupa gradul de educatie (Total ALB)

30.09.2015



30.09.2014

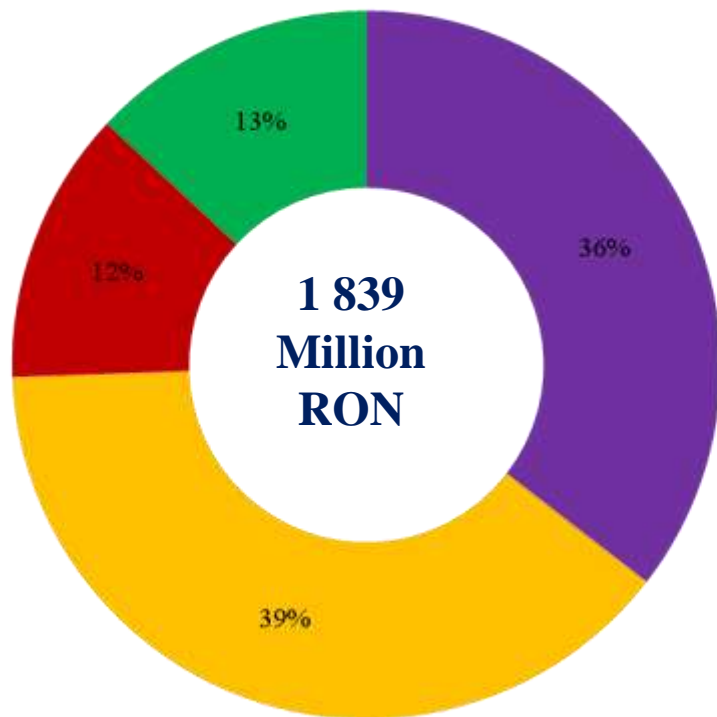


- Elementary (1-8 clase)
- Medium (Liceu+ profesionala)
- Superior

New Credit Granted by Value

Credite noi acordate dupa valoare (Total ALB)

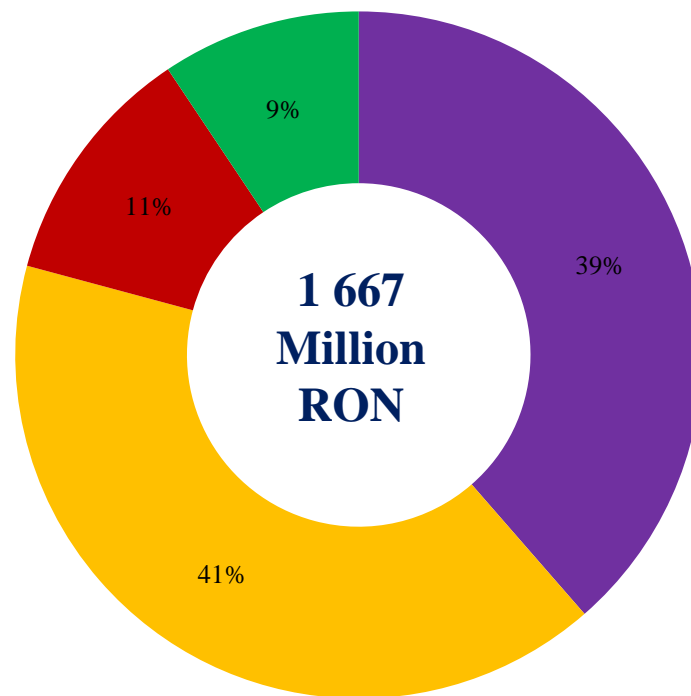
30.09.2015



1 839
Million
RON

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

30.09.2014

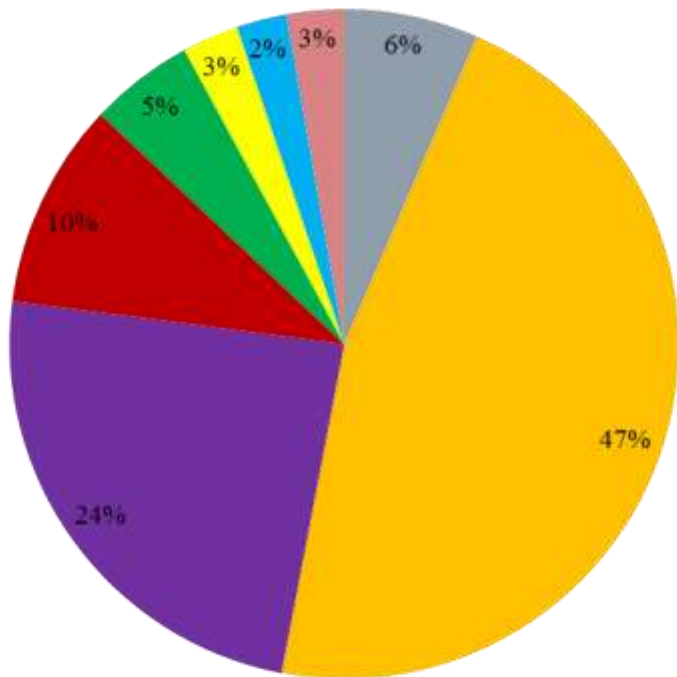


1 667
Million
RON

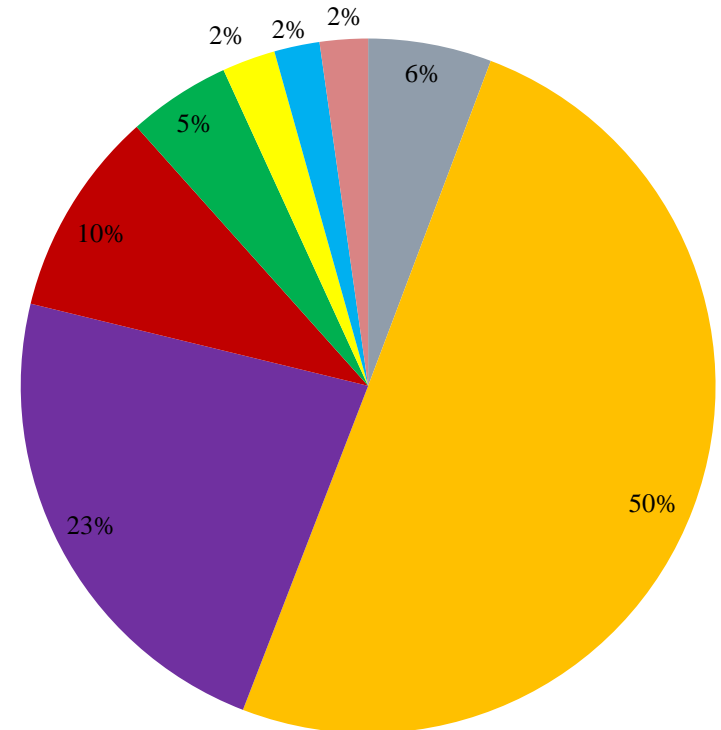
New Credit Granted by Net Income of Applicant

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

30.09.2015



30.09.2014



- 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