



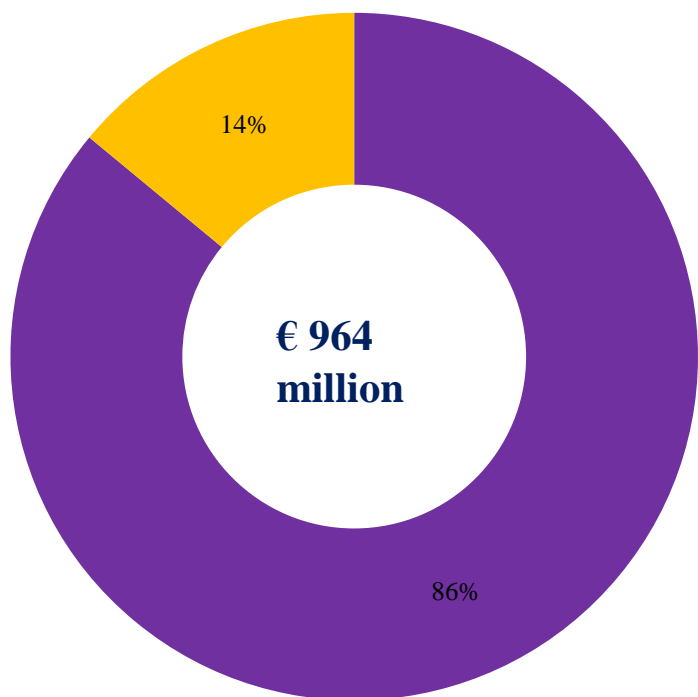
*The Financial Companies Association – ALB Romania*  
Asociația Societăților Financiare - ALB Romania

***Consumer Credit Market in Romania***  
***Piata creditului de consum in Romania***  
***31.03.2015***

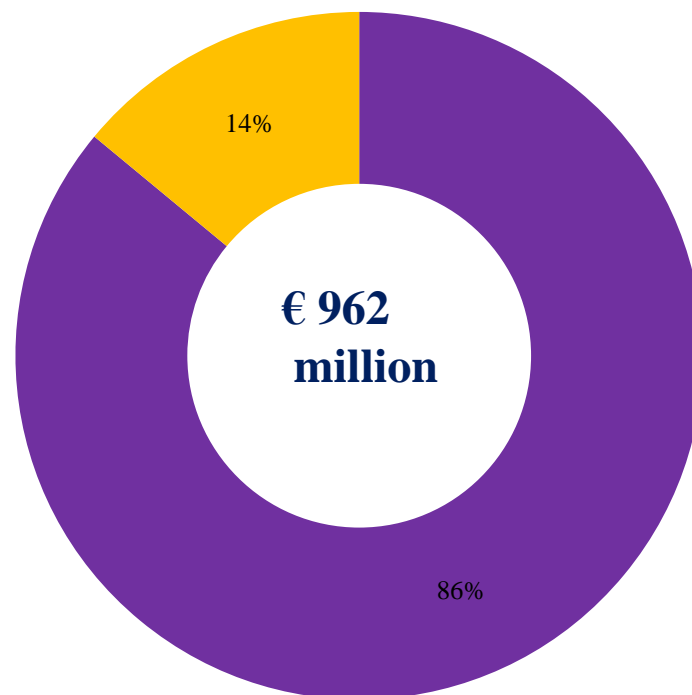
# Total Outstanding in Romania

## Portofoliul total in Romania

Outstanding 31.03.2015



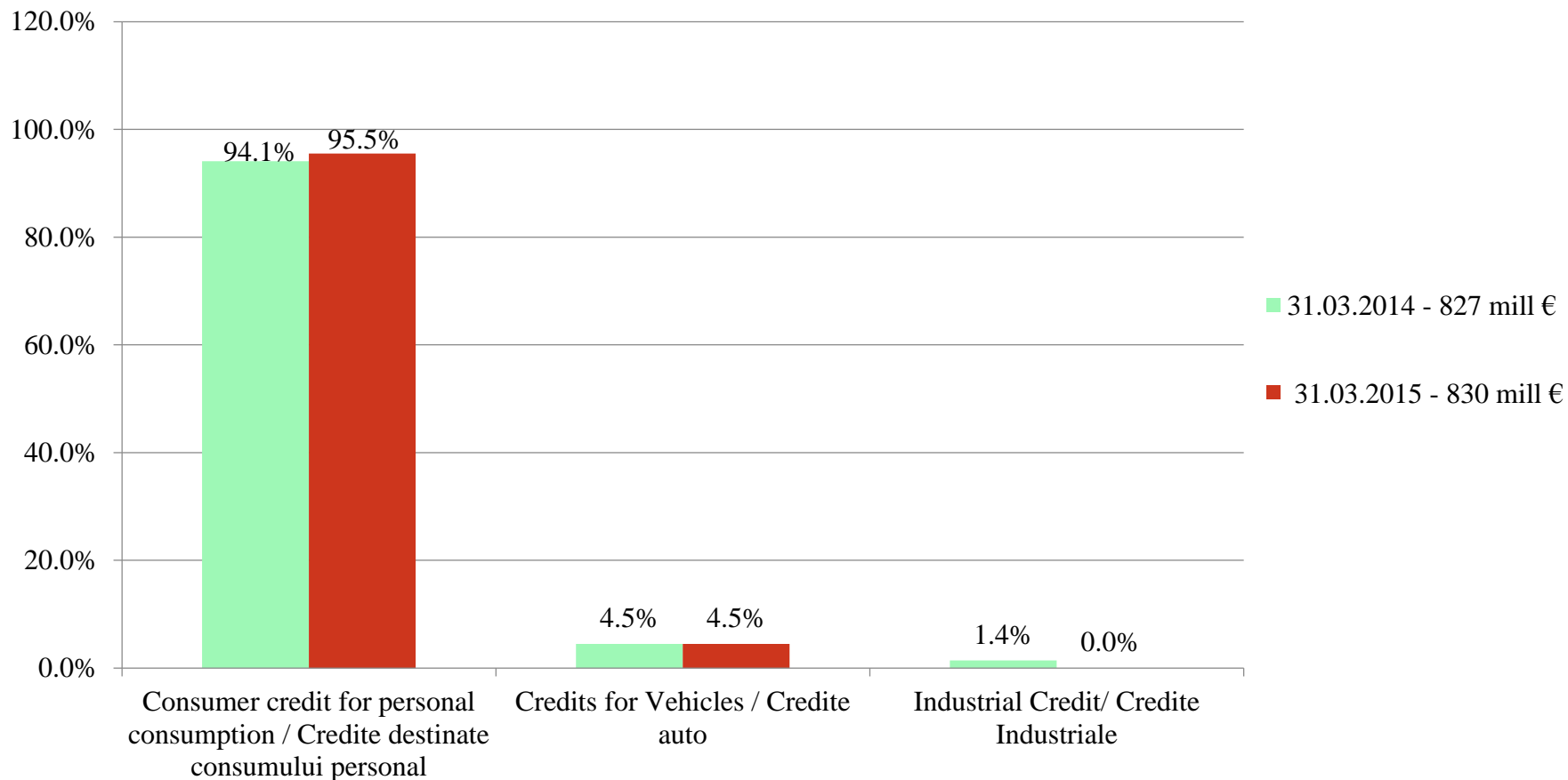
Outstanding 31.03.2014



■ ALB Outstanding  
■ ALB Non-Affiliates

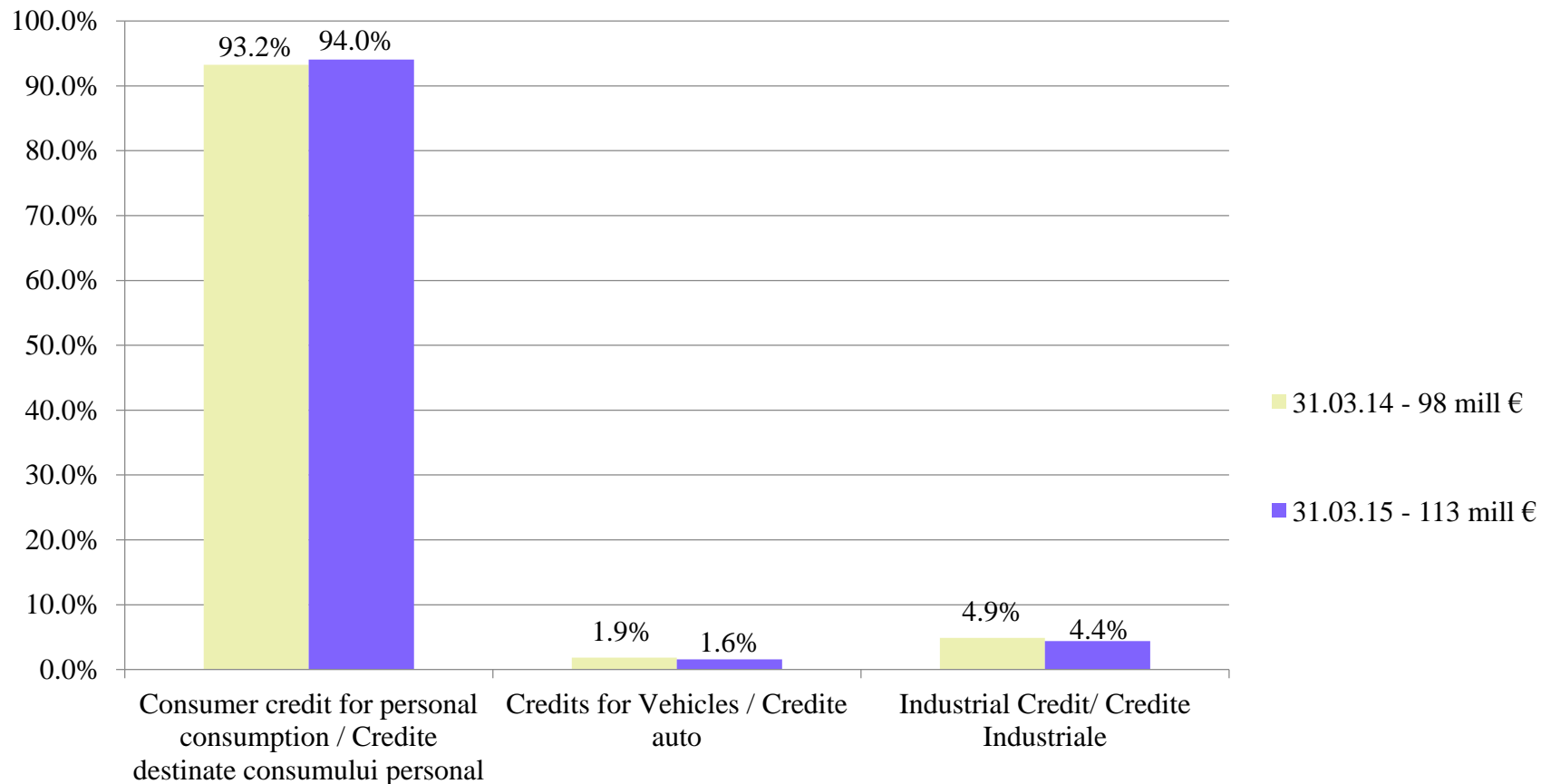
# Outstanding by Loan Type

## Portofoliul dupa tipul de credit (Total ALB)



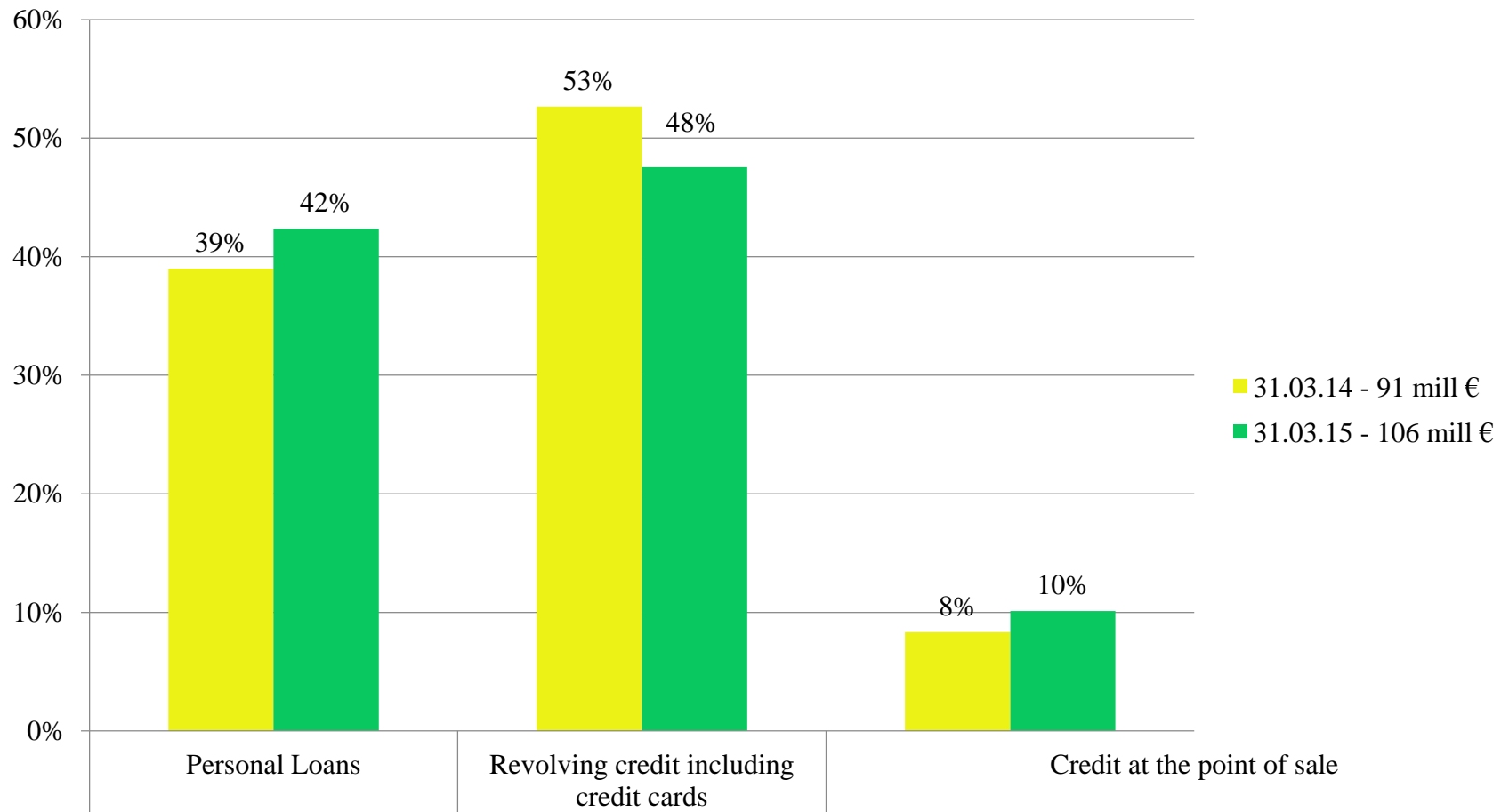
# New credit granted by Loan Type

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



# New Credit for Personal Consumption

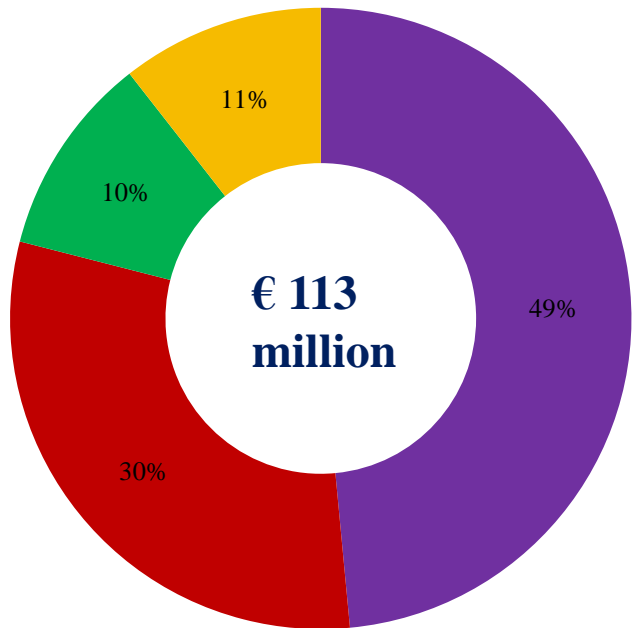
## *Credite noi acordate pentru consum personal (Total ALB)*



# New Credit Granted by Value

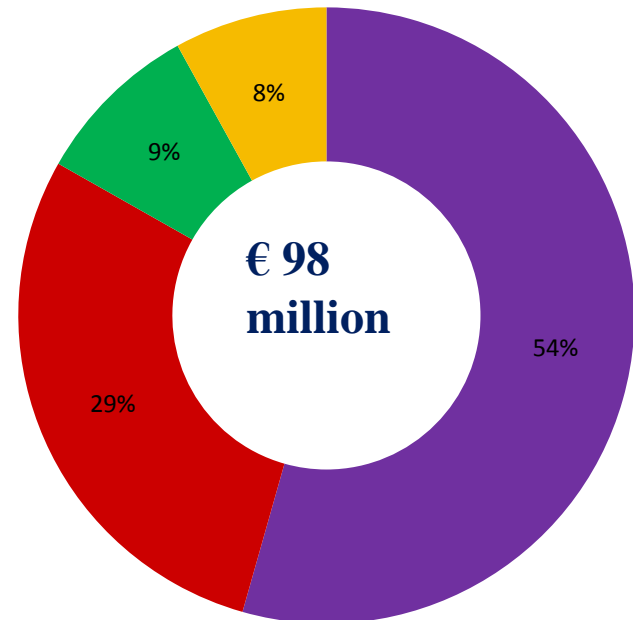
*Credite noi acordate dupa valoare (Total ALB)*

31.03.2015



€ 113  
million

31.03.2014



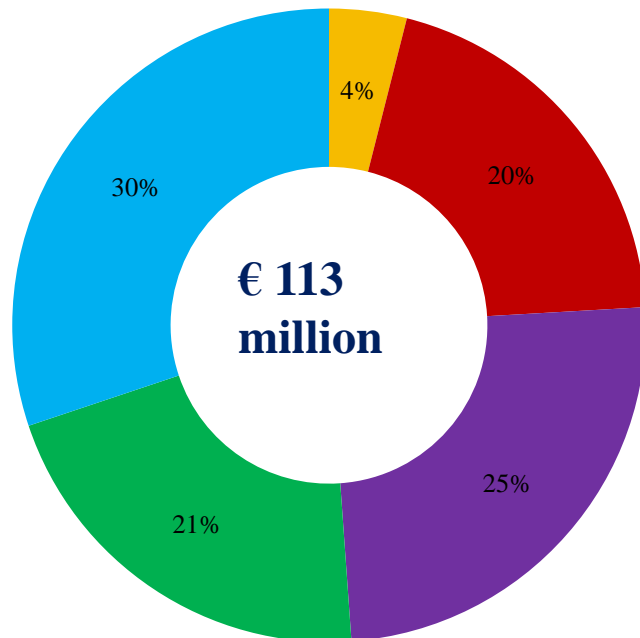
€ 98  
million

- 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)*

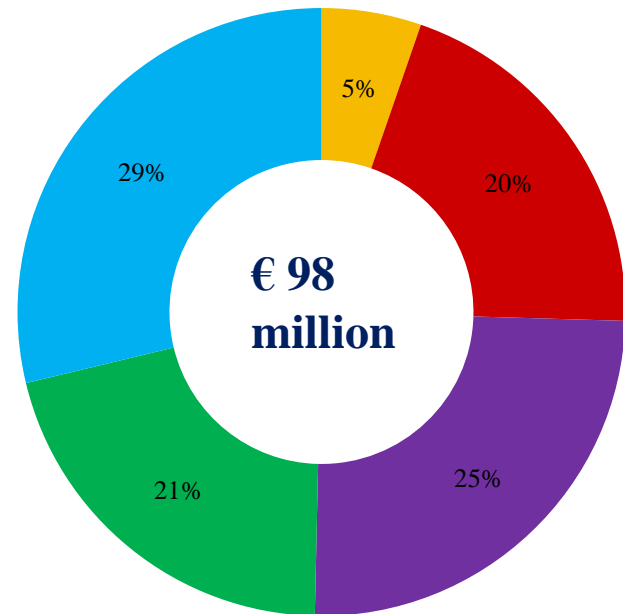
31.03.2015



€ 113  
million

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

31.03.2014

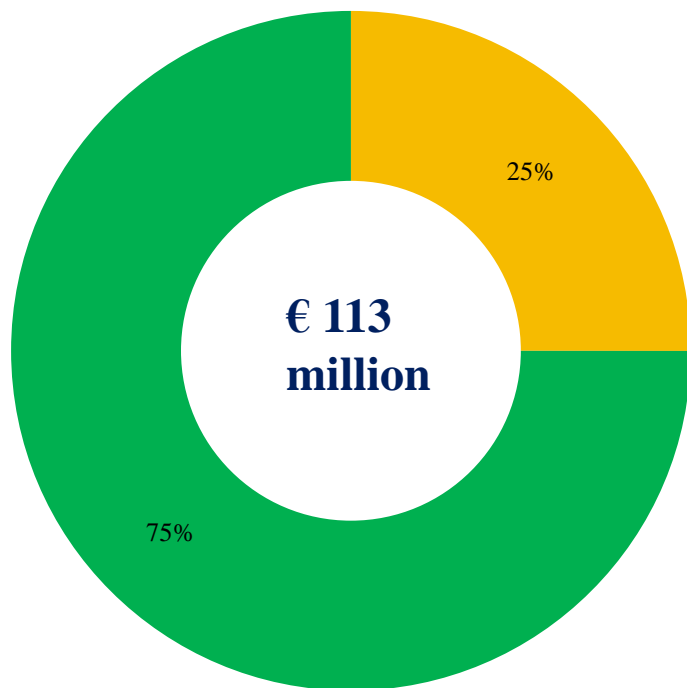


€ 98  
million

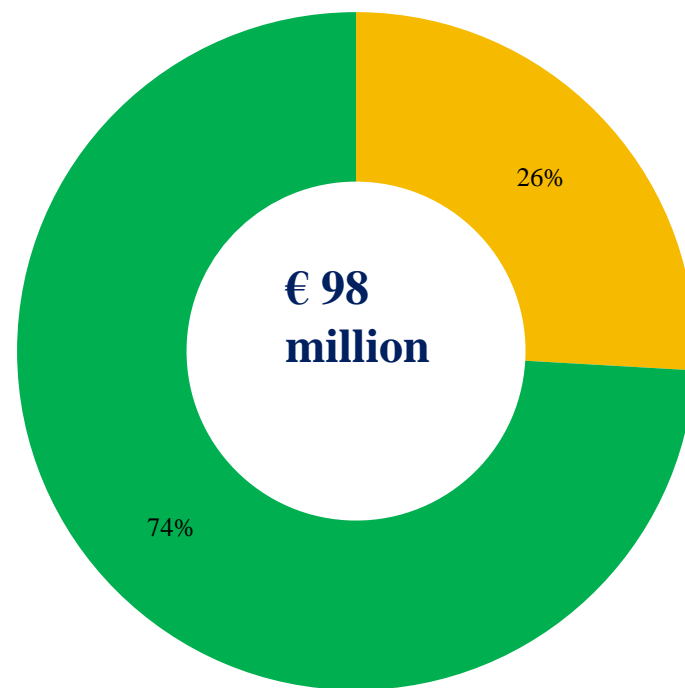
# New Credit Granted by Client Residential Areas

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

31.03.2015



31.03.2014



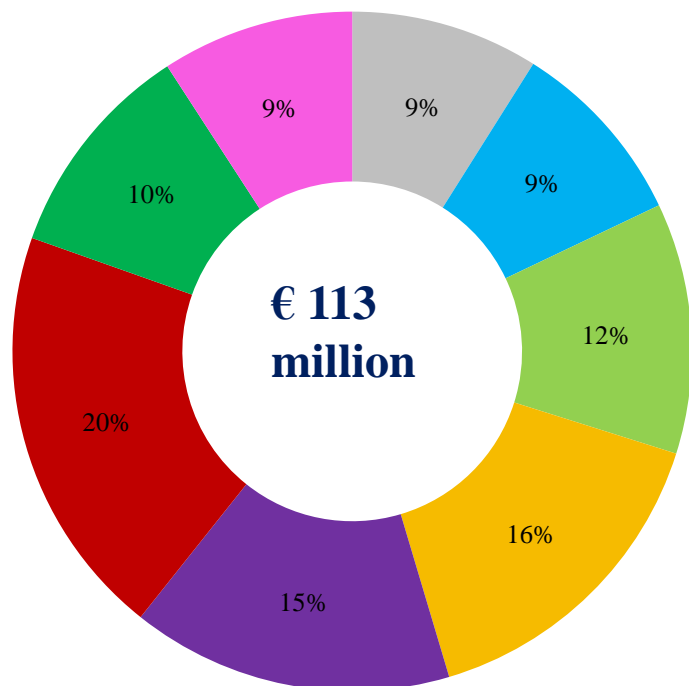
■ Rural  
■ Urban



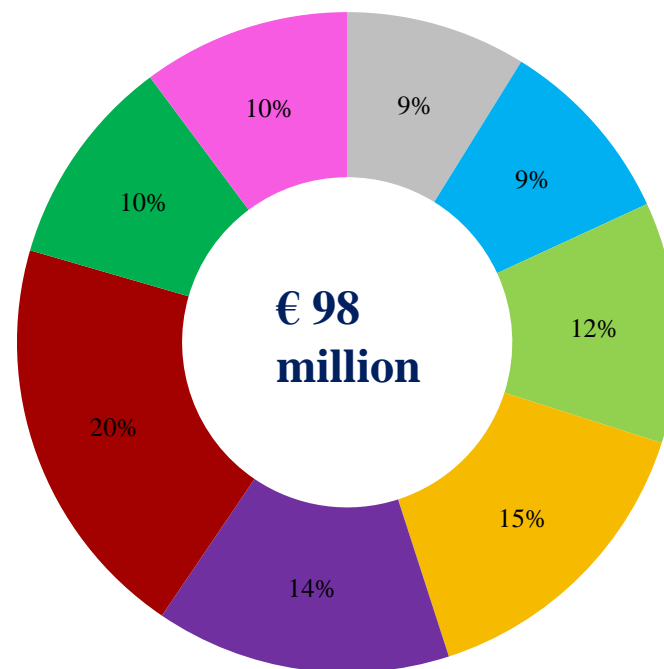
# New Credit Granted by Client Macro-Regions Areas

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

31.03.2015



31.03.2014

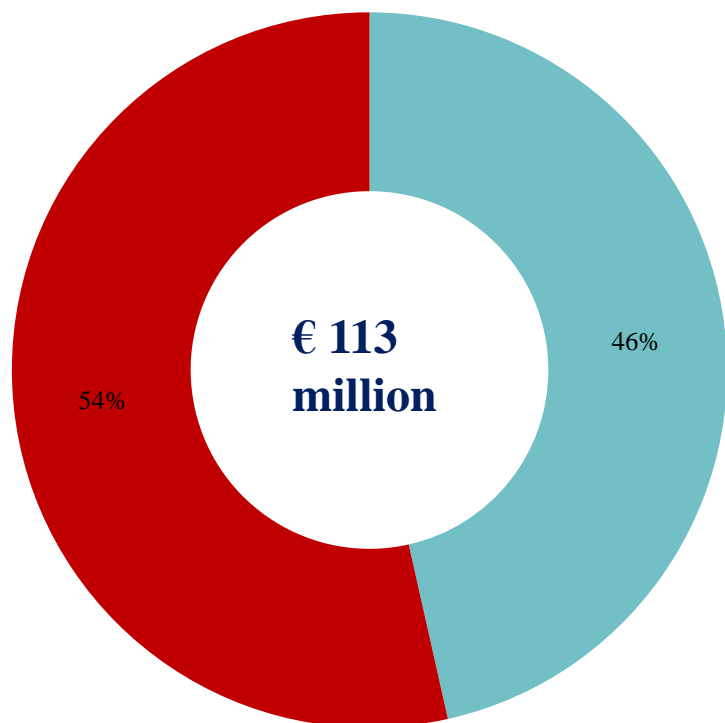


- Nord - Vest
- Centru
- Nord - Est
- Sud-Est
- Sud-Muntenia
- Bucuresti-Ilfov
- Sud-Vest
- Vest

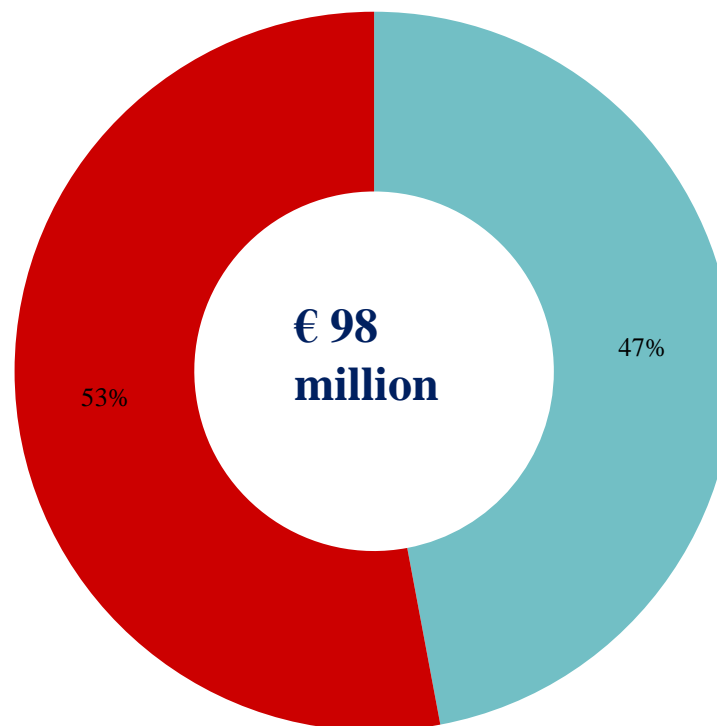
## New Credit Granted by Client Gender

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

31.03.2015



31.03.2014



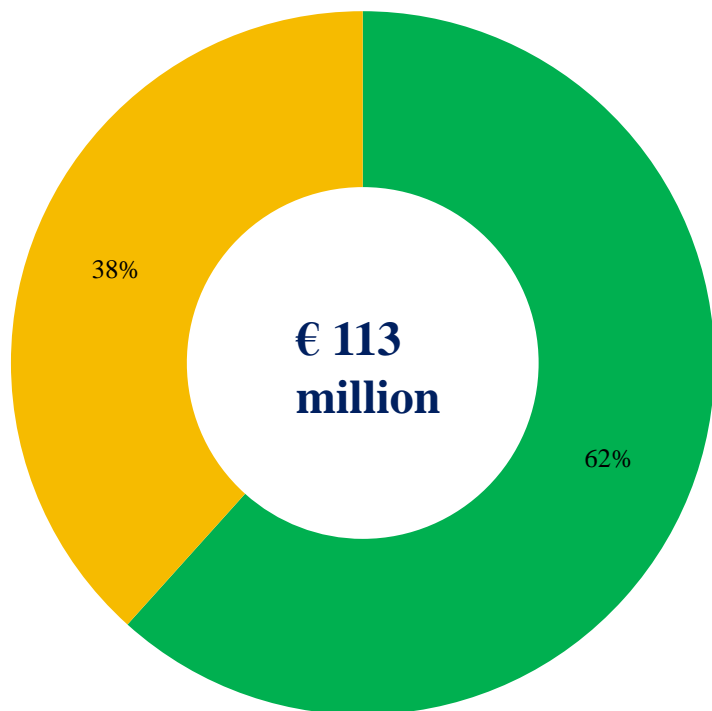
F

M

# New Credit Granted by Marital Status

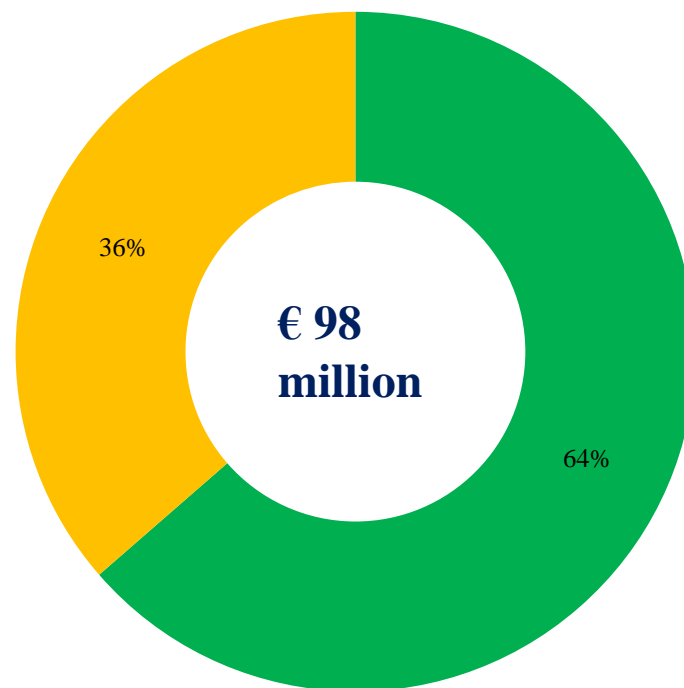
*Credite noi acordate dupa starea civila (Total ALB)*

31.03.2015



- Married/Casatoriti
- Unmarried/Necasatoriti

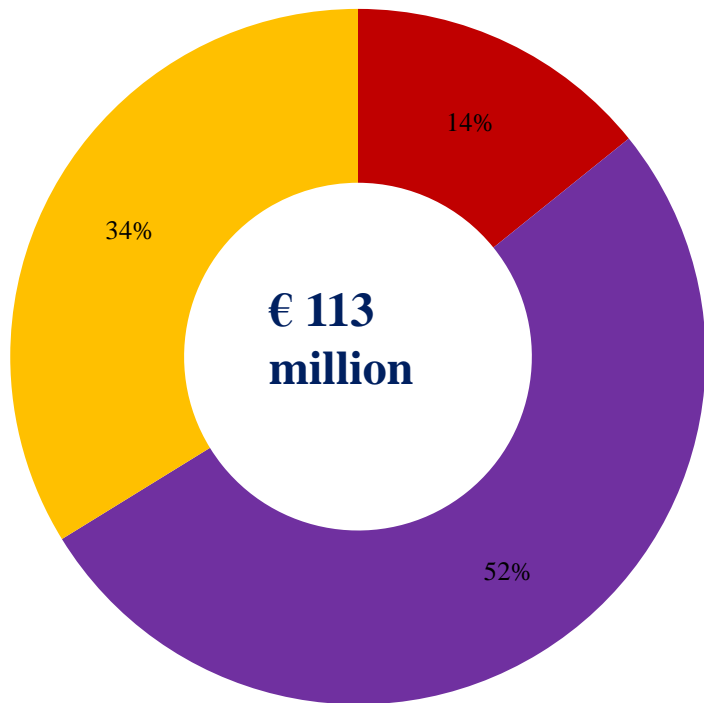
31.03.2014



# New Credit Granted by Education

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

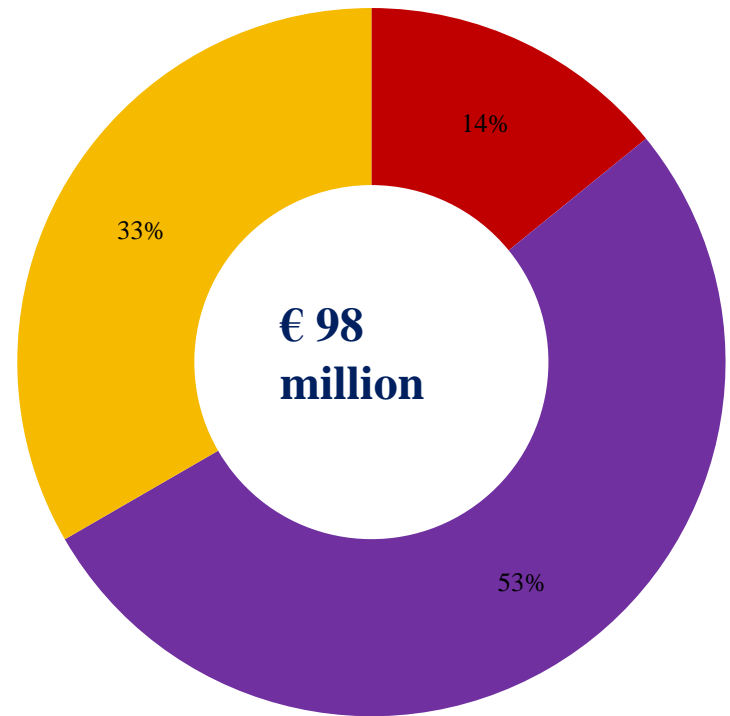
31.03.2015



**€ 113  
million**

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

31.03.2014



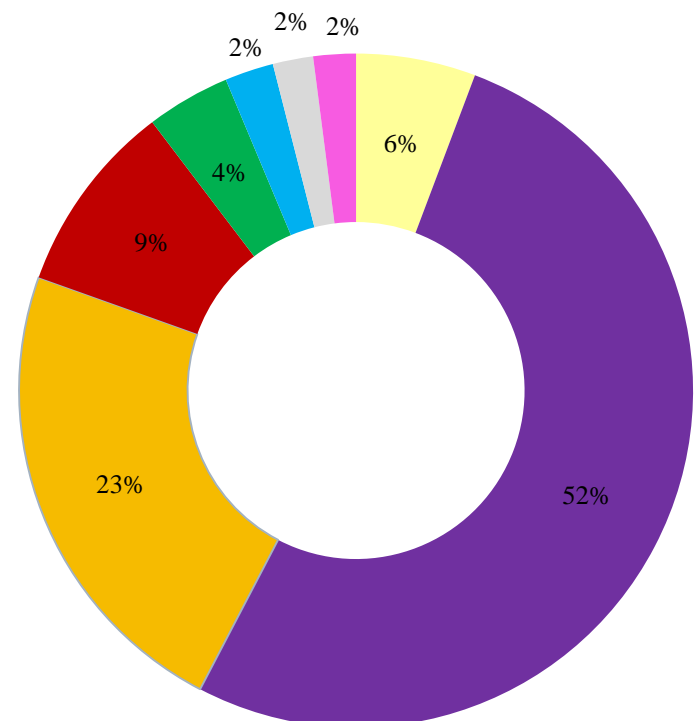
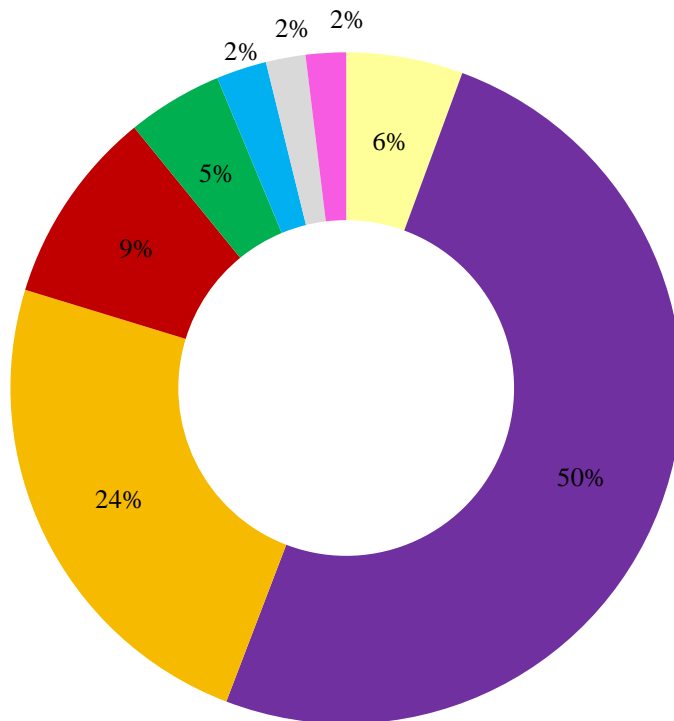
**€ 98  
million**

# New Credit Granted by Net Income of Applicant

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

**31.03.2015**

**31.03.2014**



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