



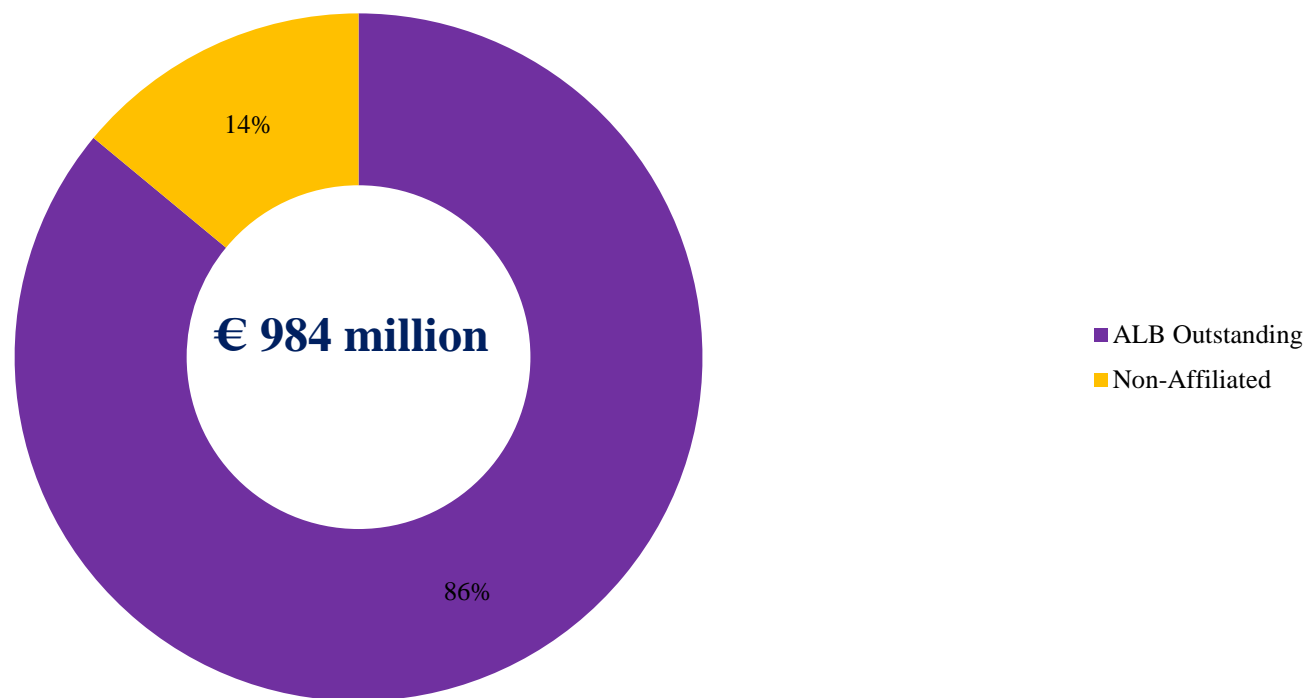
*The Financial Companies Association – ALB Romania*  
Asociația Societăților Financiare - ALB Romania

**Piata creditului de consum IFN in Romania**  
***NBFIs Consumer Credit Market in Romania***  
***(estimari pentru 30.09.2012 - 30.09.2013)***  
***(estimated for 30.09.2012 - 30.09.2013)***

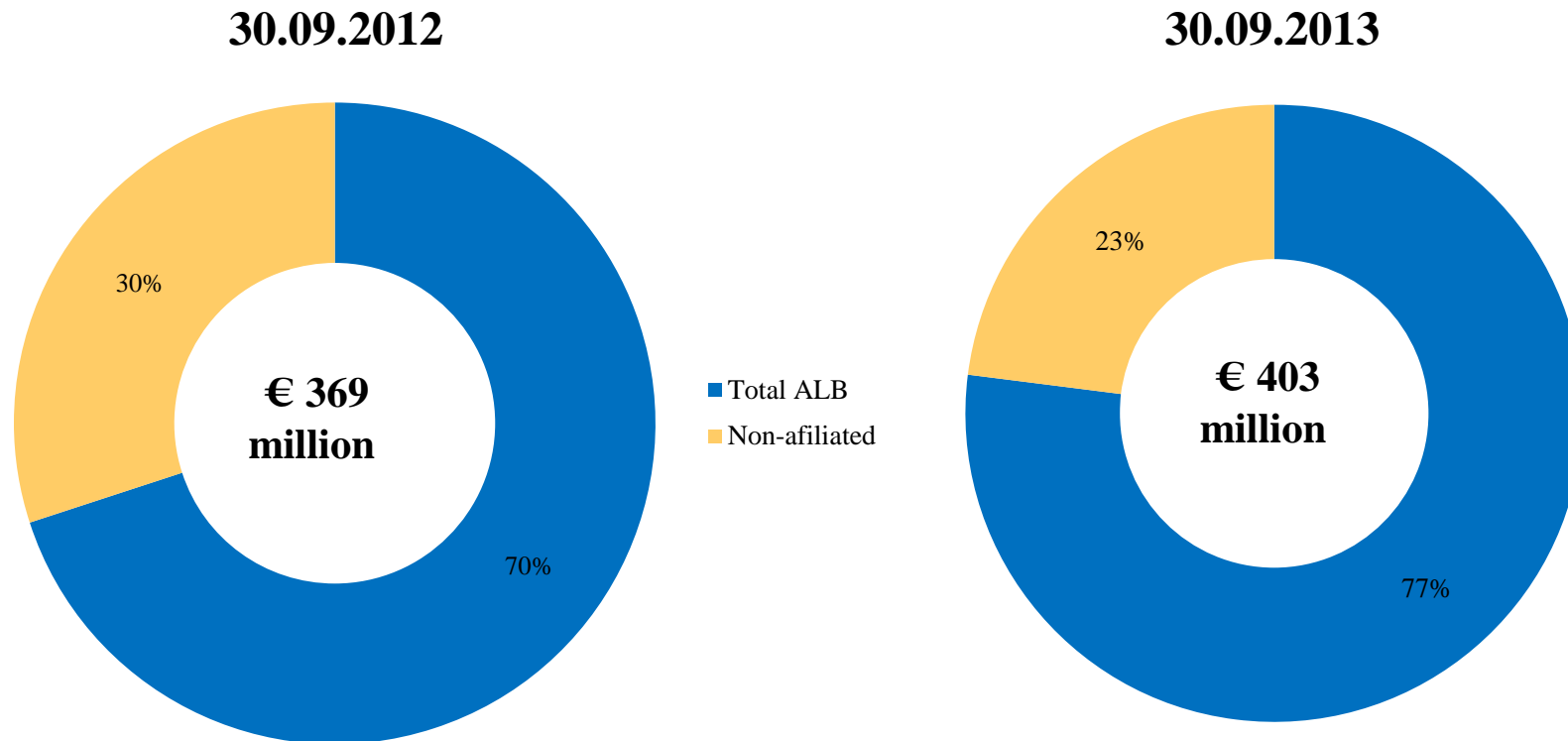
## *Portofoliul total al creditului de consum IFN in Romania* **Total Consumer Credit Outstanding by NBFIs in Romania**

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**30.09.2013**

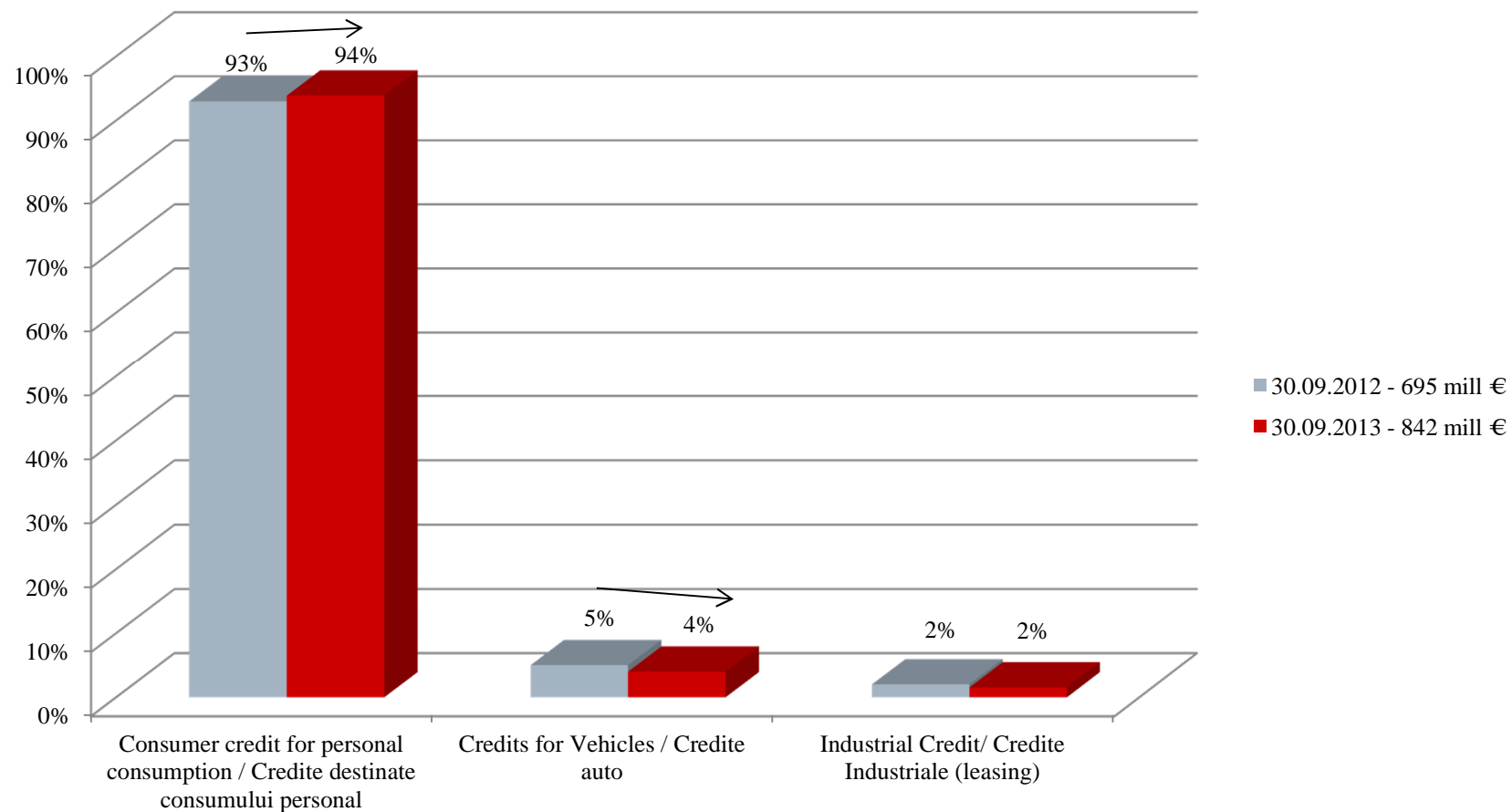


## *Piata creditului de consum IFN din Romania septembrie 2012 vs septembrie 2013* **Romanian NBFIs Consumer Credit Market September 2012 vs September 2013**



## Portofoliul ALB dupa tipul de credit

### ALB Outstanding by Loan Type

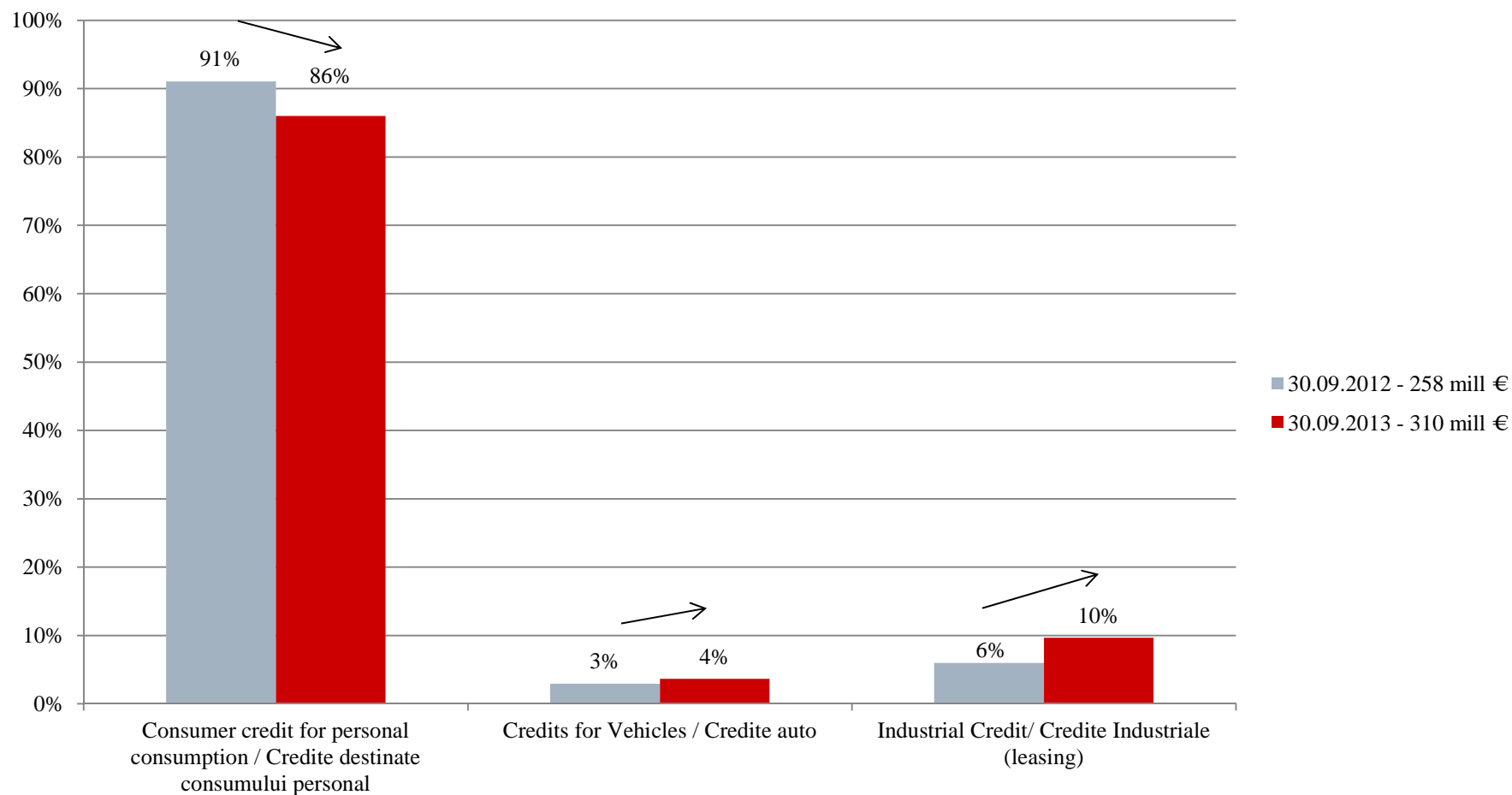


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## Credite ALB nou acordate dupa tipul de credit ALB New Credit Granted by Loan Type

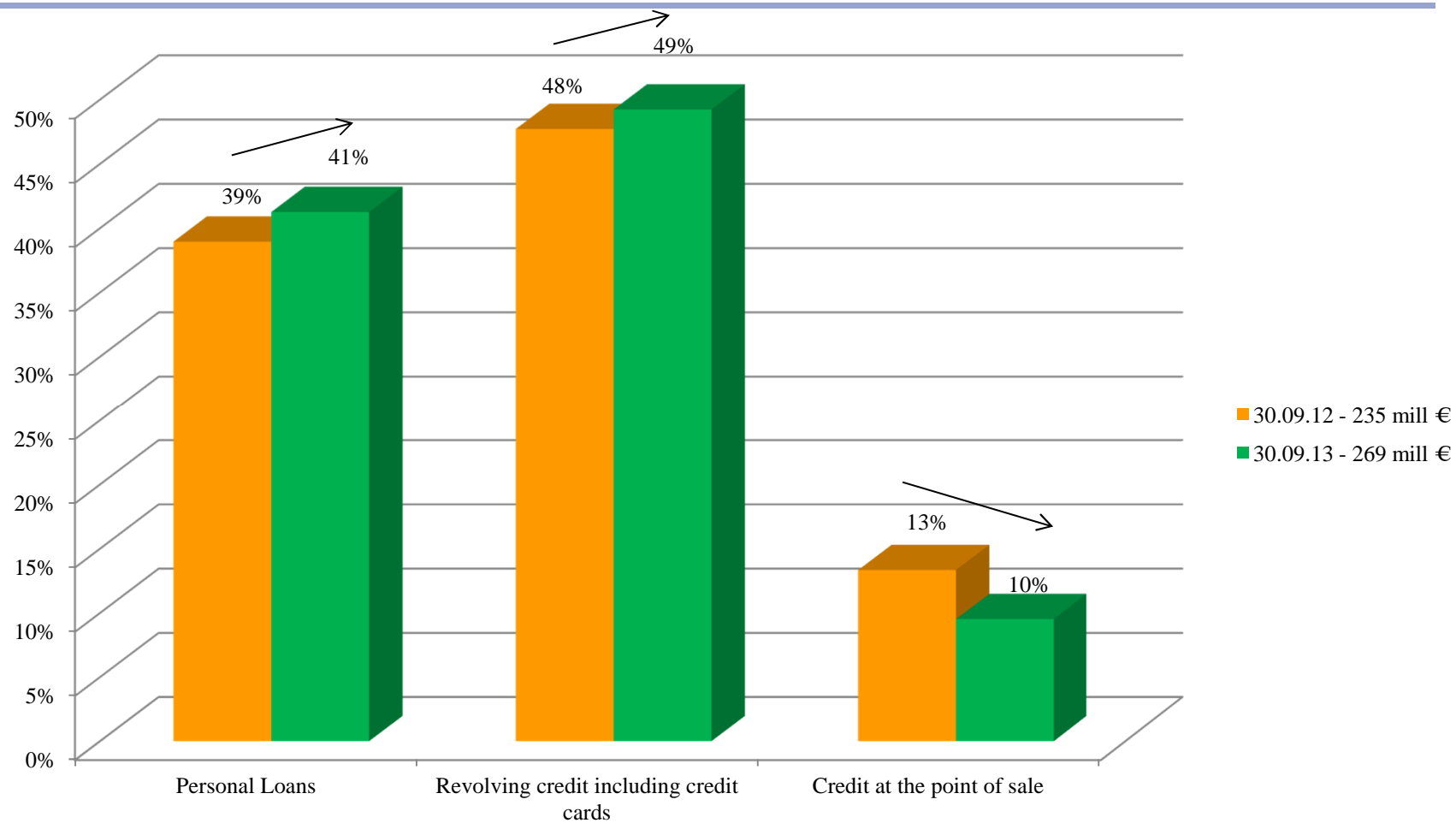


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**



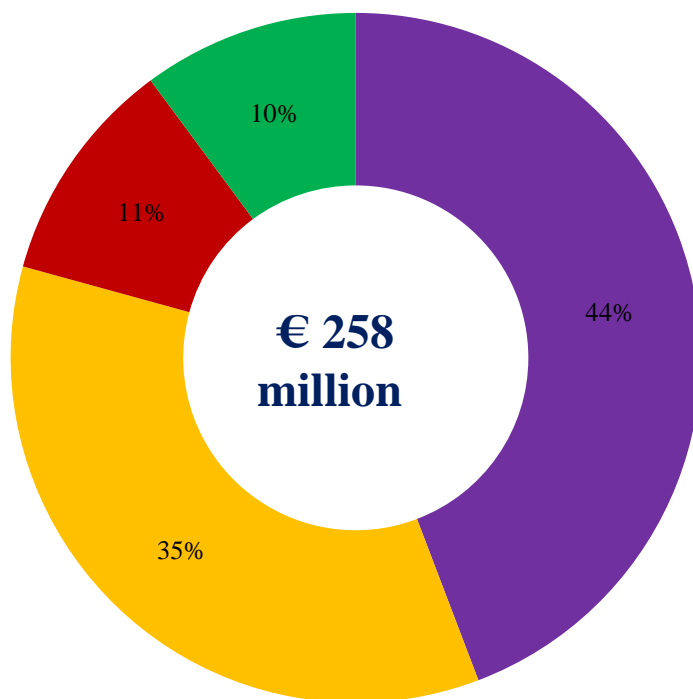
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## Credite ALB nou acordate pentru consum personal ALB New Credit for Personal Consumption

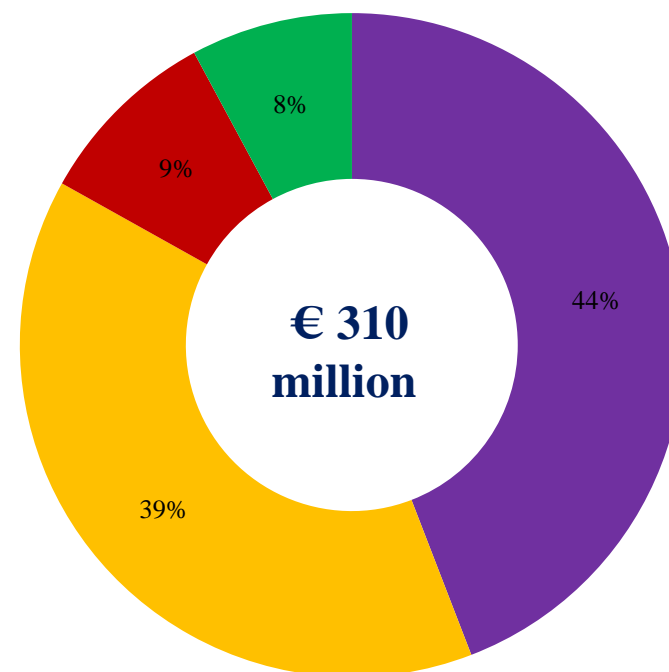


## Credite ALB nou acordate dupa valoare ALB New Credit Granted by Value

30.09.2012



30.09.2013

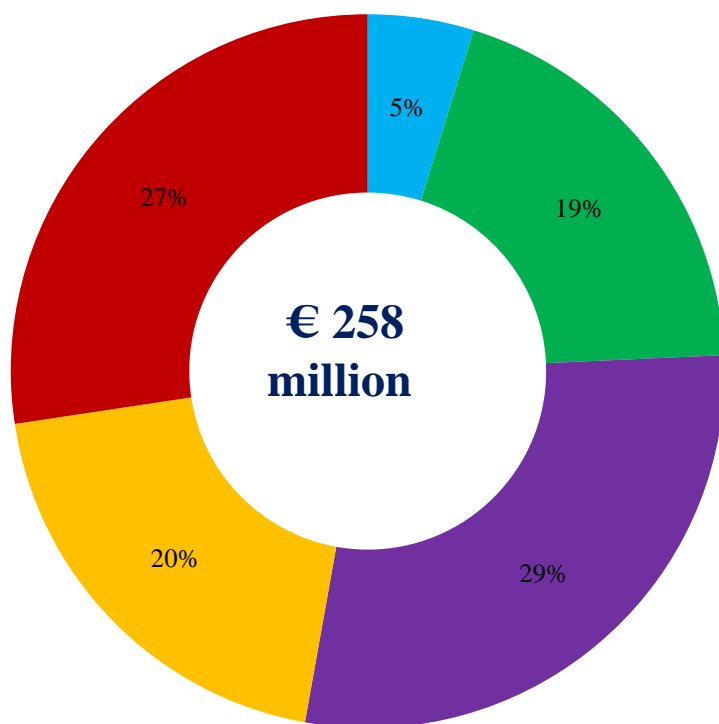


- 0-1000 Euro
- 1000 - 5000 Euro
- 5000-10000 Euro
- >10000 Euro

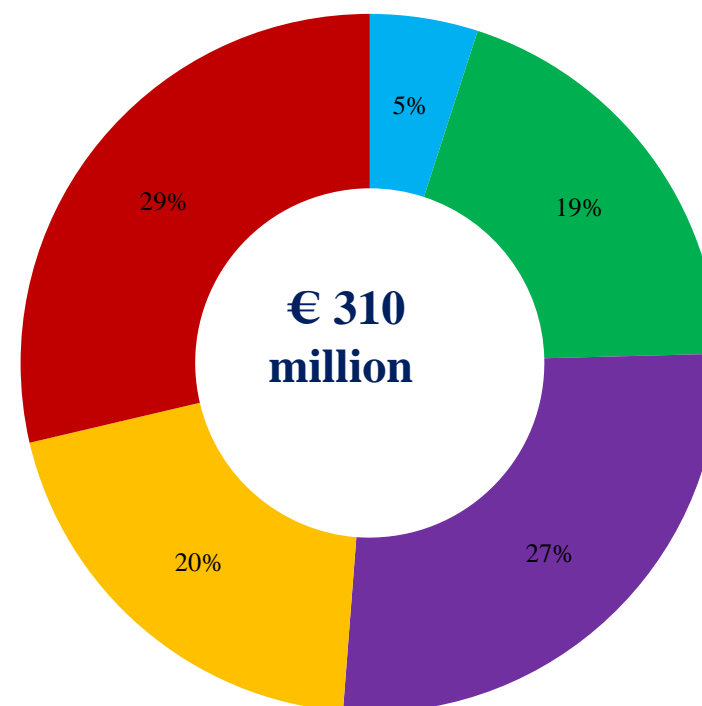
## Credite ALB nou acordate dupa varsta clientilor

### ALB New Credit Granted by Clients' Age

30.09.2012



30.09.2013



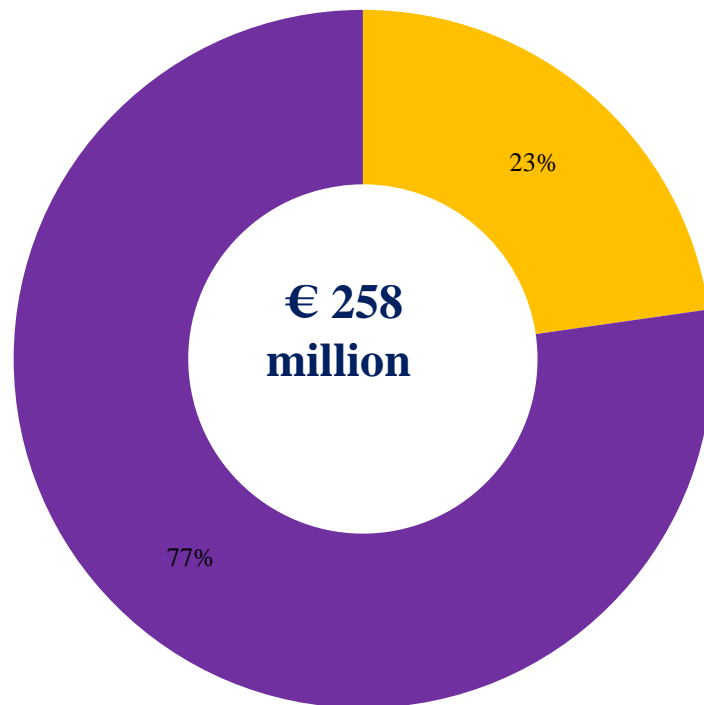
- < 25 years old
- 25-35 years old
- 35-45 years old
- 45-55 years old
- >55 years old



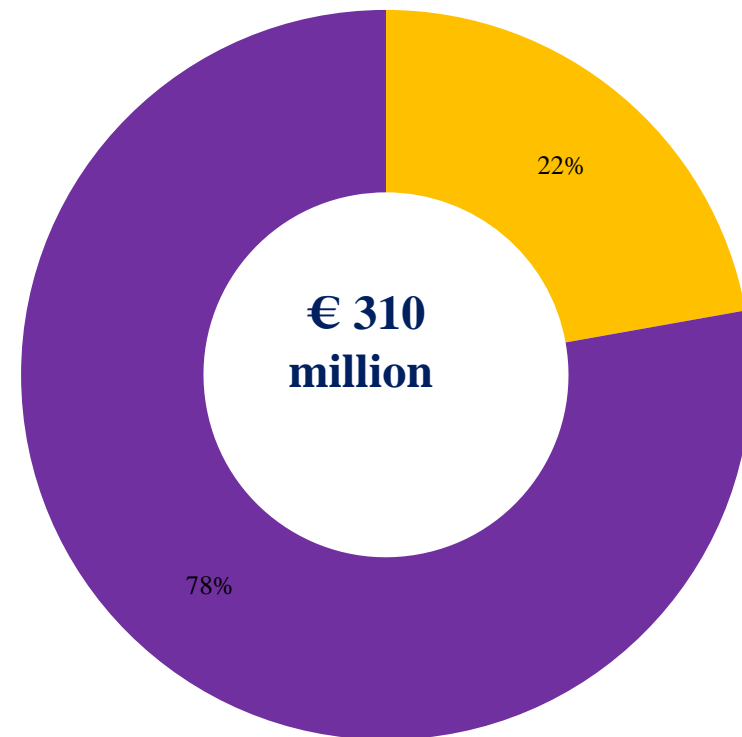
## Credite ALB nou acordate dupa zona de resedinta a clientilor

### ALB New Credit Granted by Clients' Residential Areas

30.09.2012



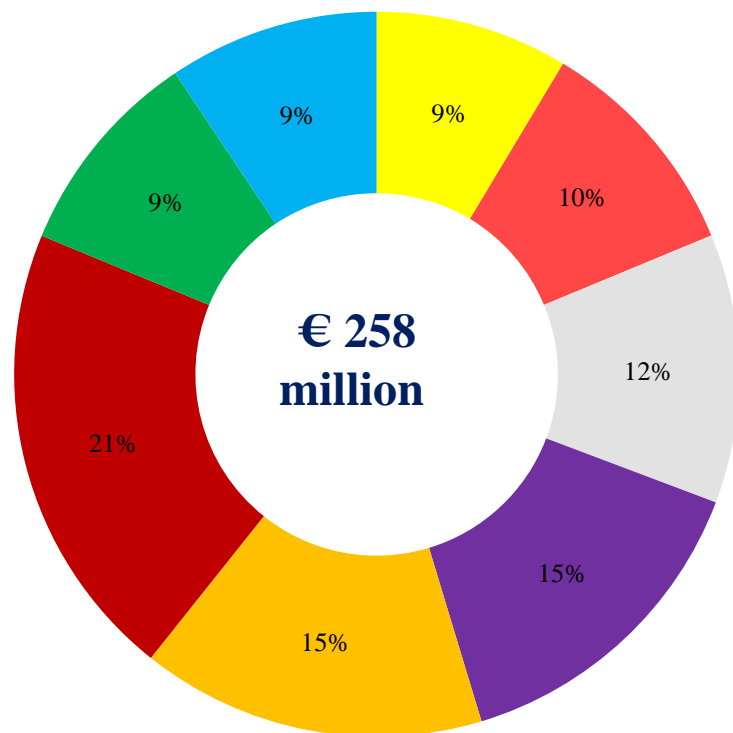
30.09.2013



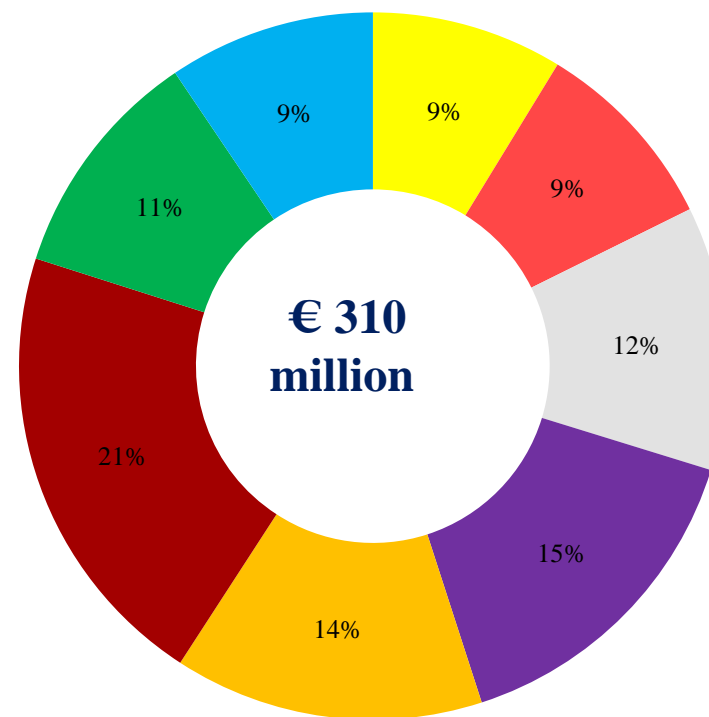
■ Rural  
■ Urban

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

30.09.2012



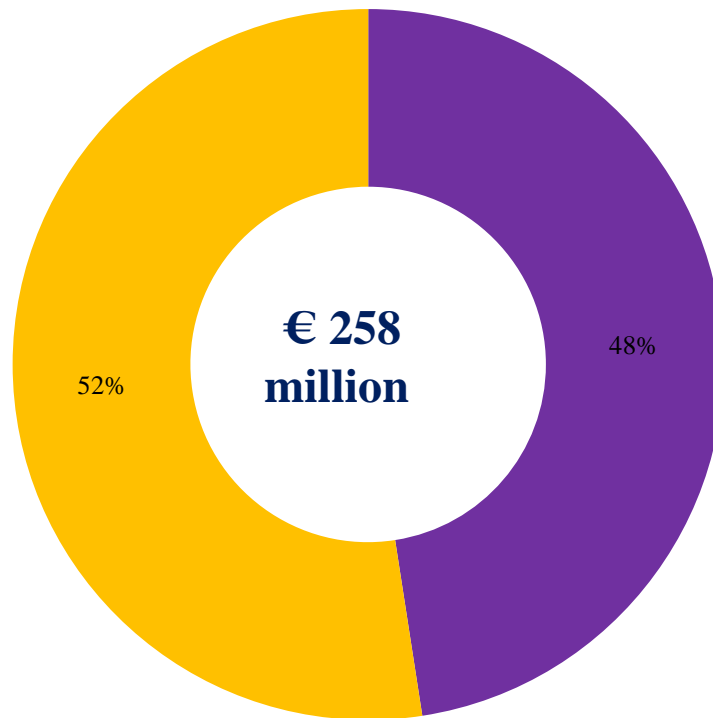
30.09.2013



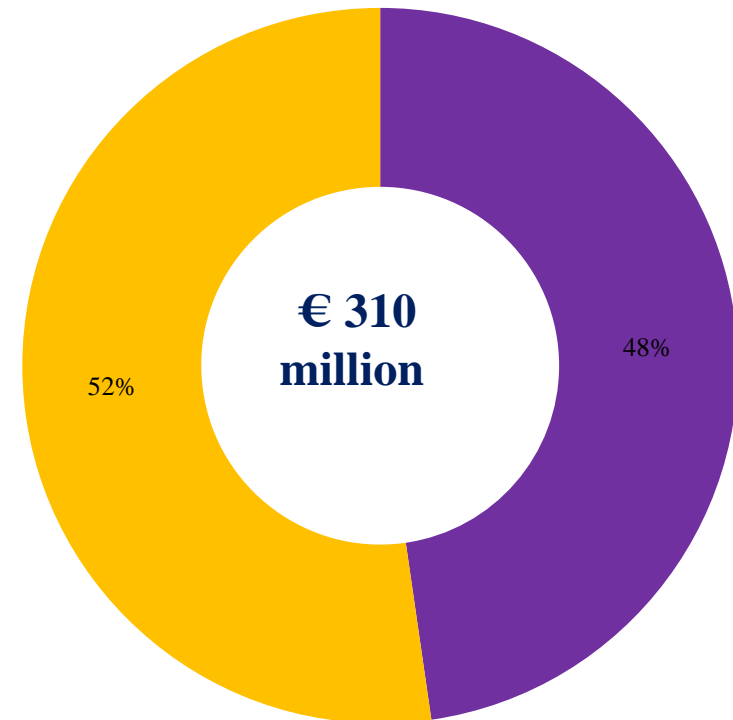
- Nord - Vest
- Centru
- Nord - Est
- Sud-Est
- Sud-Muntenia
- Bucuresti-Ilfov
- Sud-Vest
- Vest

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

30.09.2012

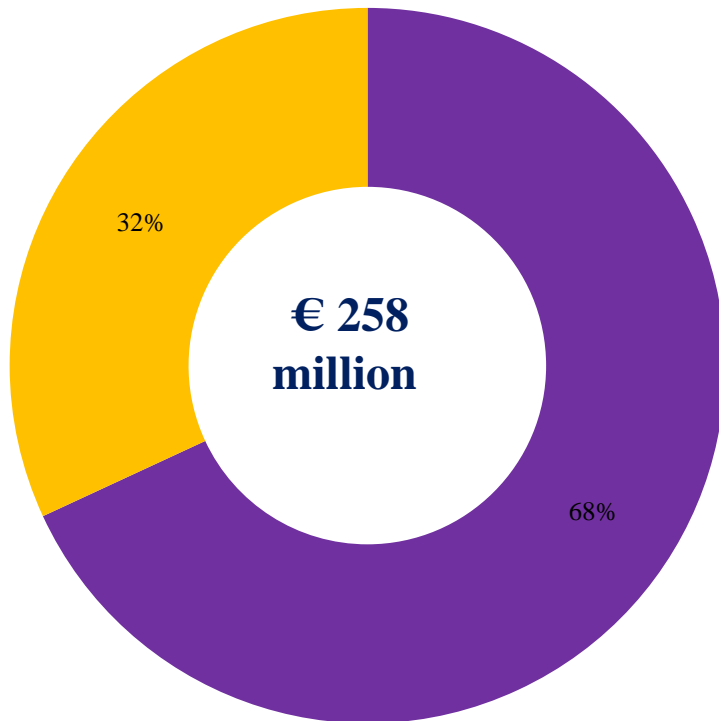


30.09.2013

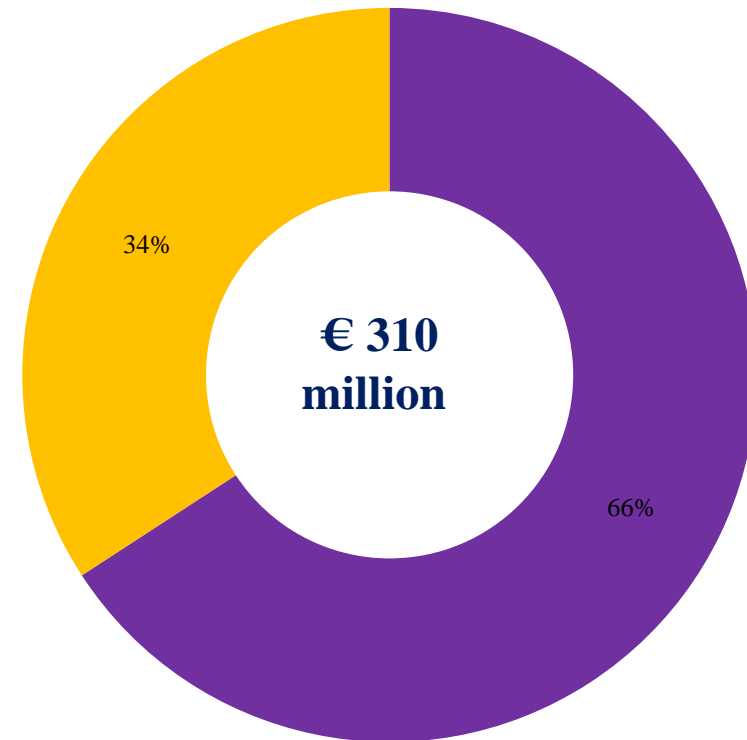


## Credite ALB nou acordate dupa starea civila a clientilor ALB New Credit Granted by Clients' Marital Status

30.09.2012



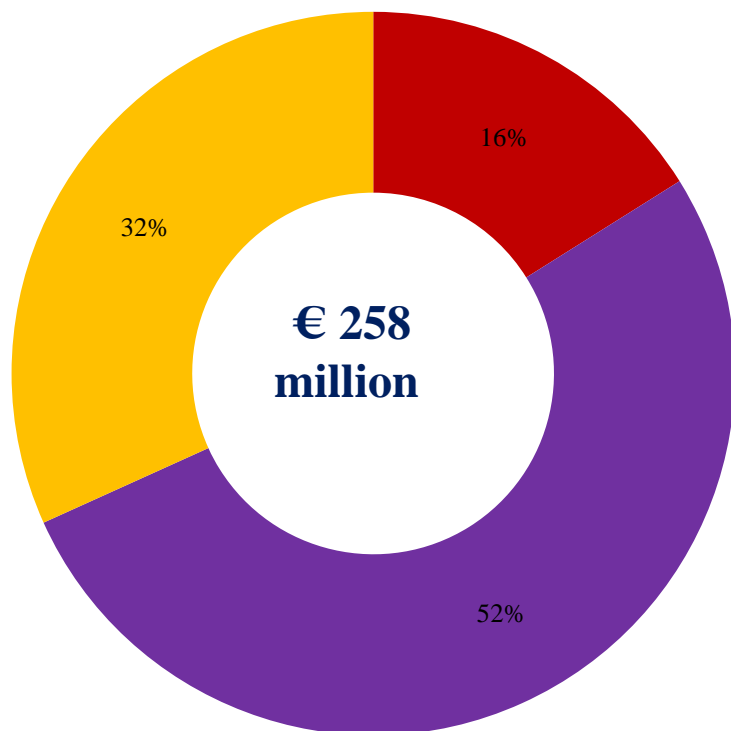
30.09.2013



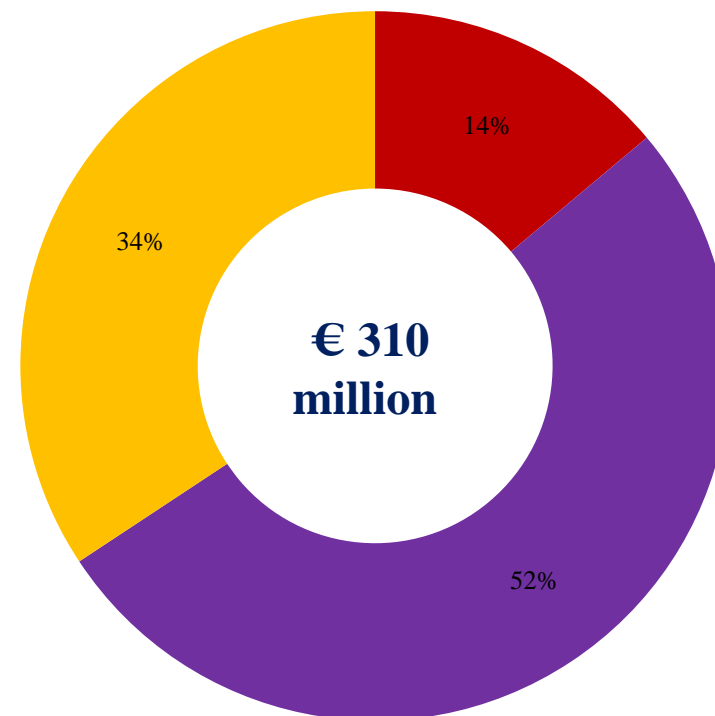
■ Married/Casatoriti  
■ Unmarried/Necasatoriti

## Credite ALB nou acordate dupa gradul de educatie al clientilor ALB New Credit Granted by Clients' Level of Education

30.09.2012



30.09.2013



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

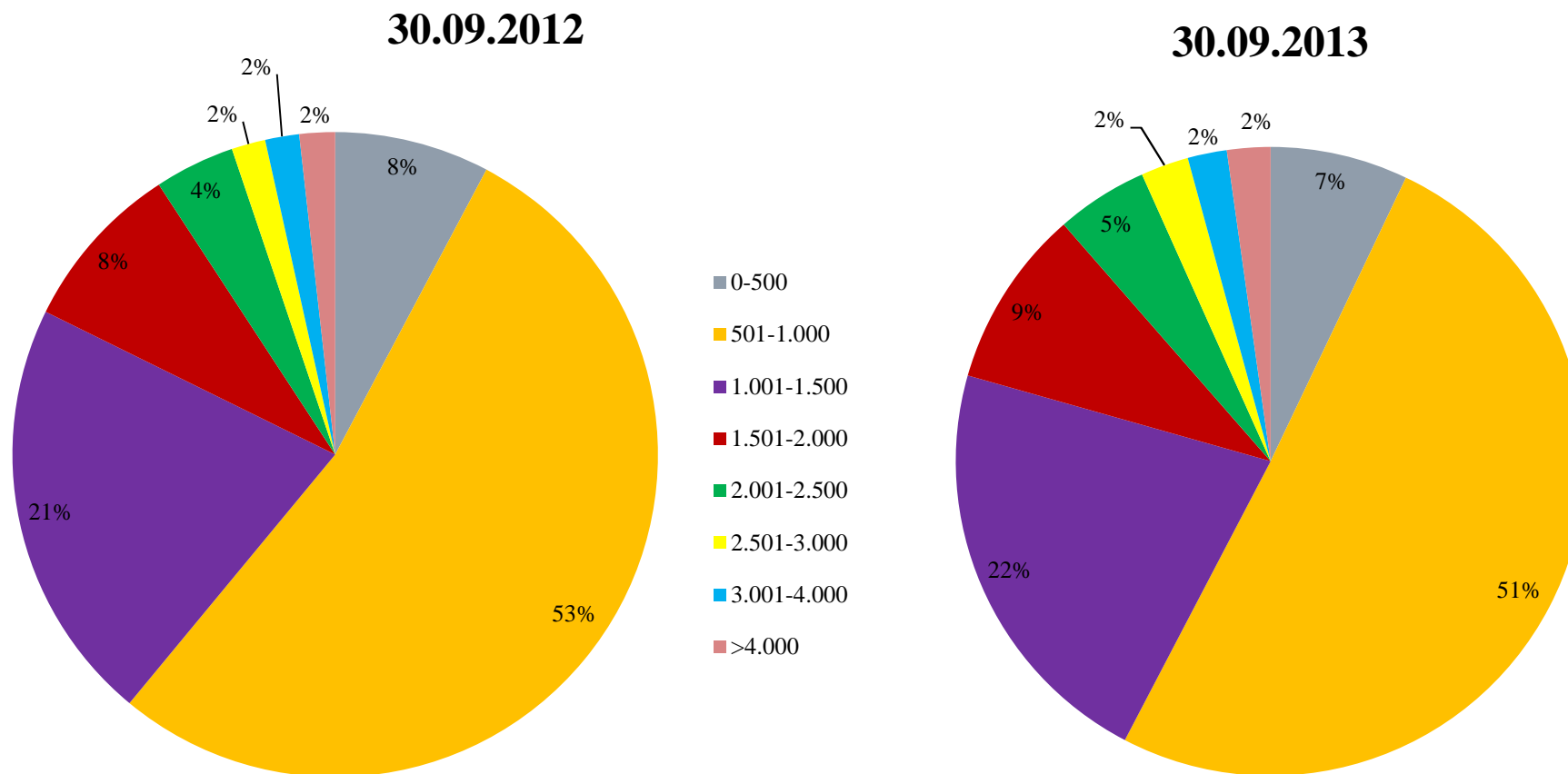


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## *Credite ALB nou acordate dupa venitul net al solicitantilor* ALB New Credit Granted by Net Income of the Applicants



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