

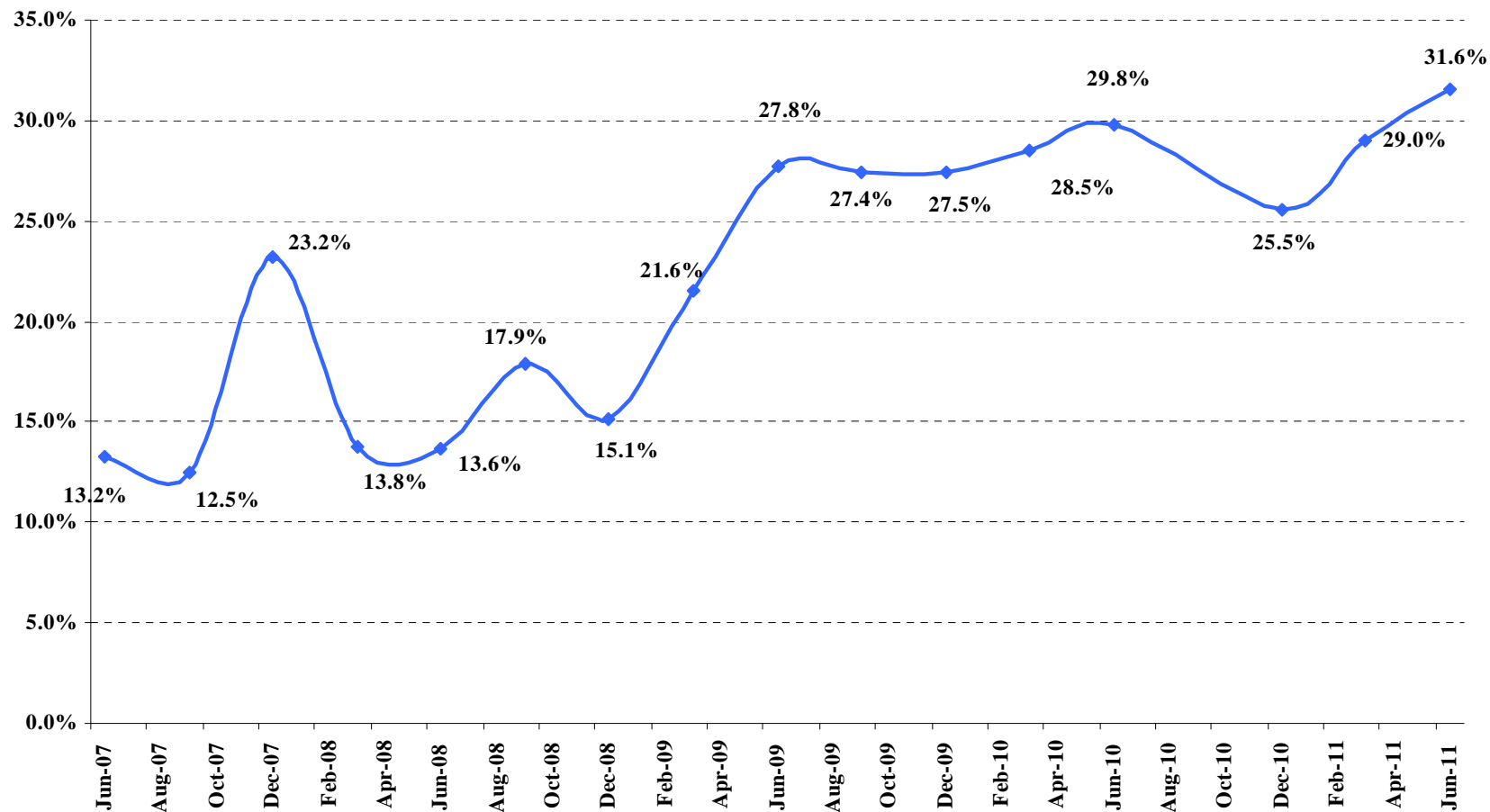


Asociația Societăților Financiare - ALB România
The Financial Companies Association – ALB Romania

***Financial Leasing Market in Romania
H1 2011***

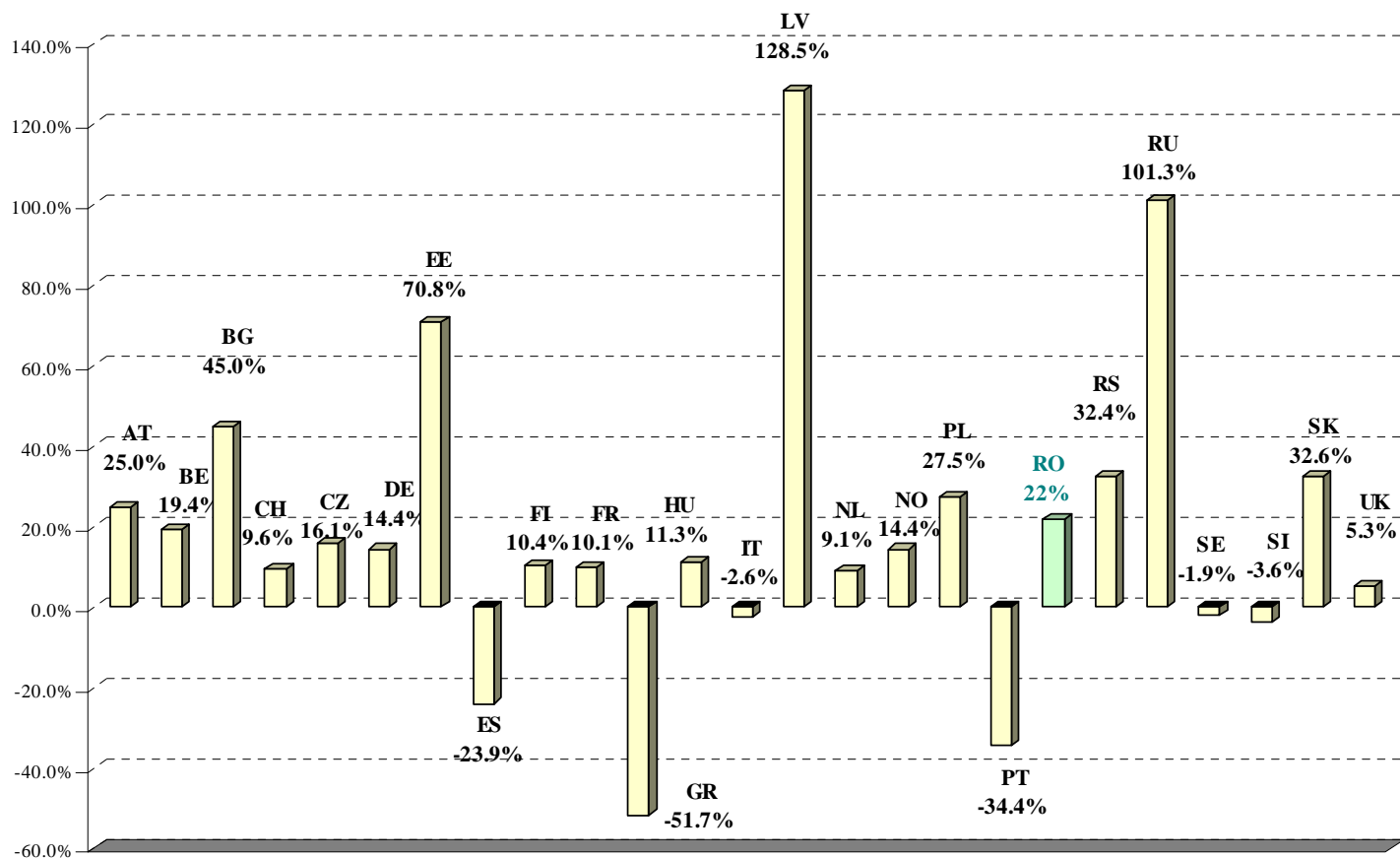
Piața de leasing financiar în România

Evolution of Non Performing Loans from Total Granted Credits Evolutia creditelor neperformante din total credite acordate



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

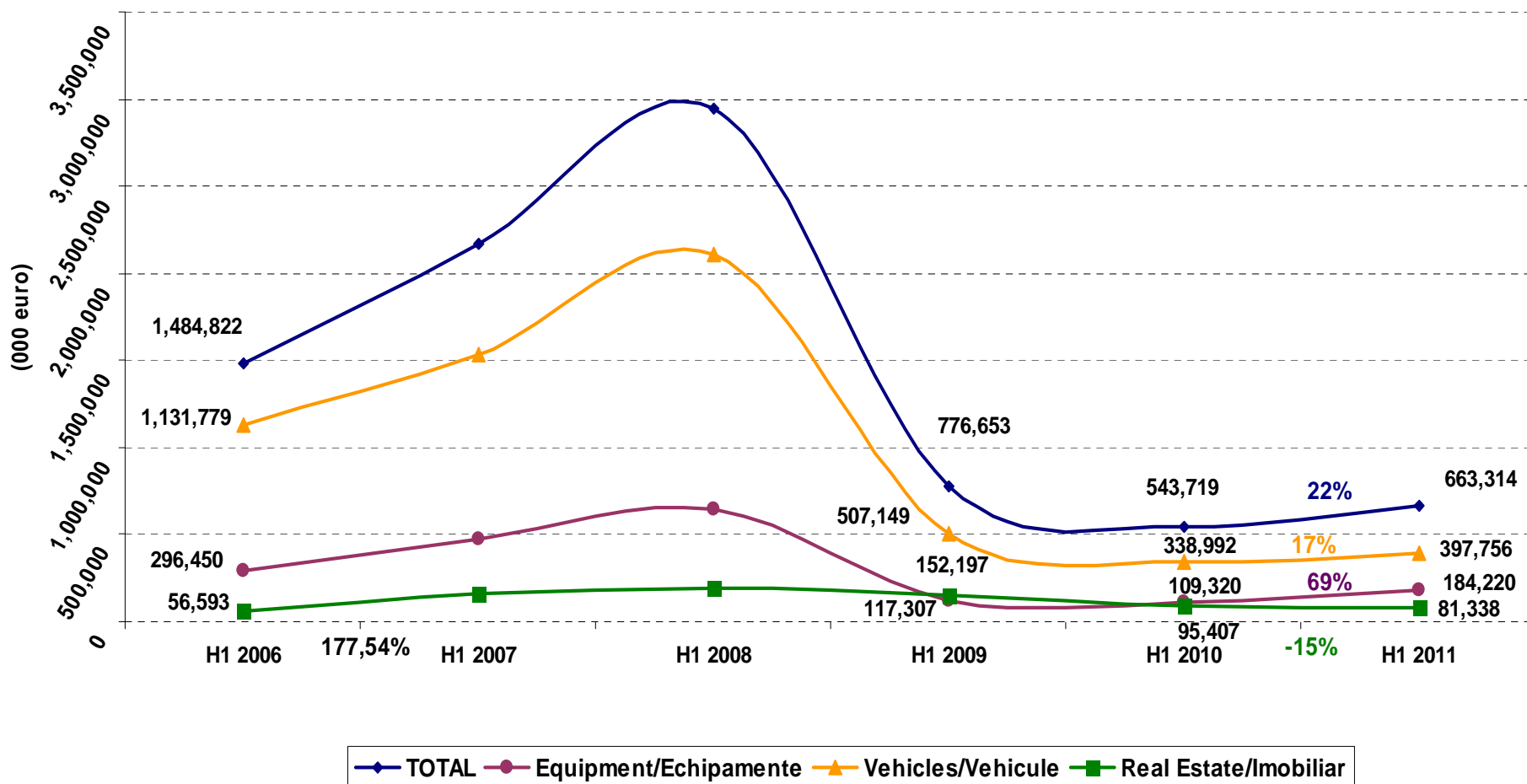
Growth rates / Rate de crestere European Financial Leasing Market / Piata de leasing financiar in Europa H1 2010 vs. H1 2011



Financial Leasing Market Evolution (Biannual Growth Rates) in Romania

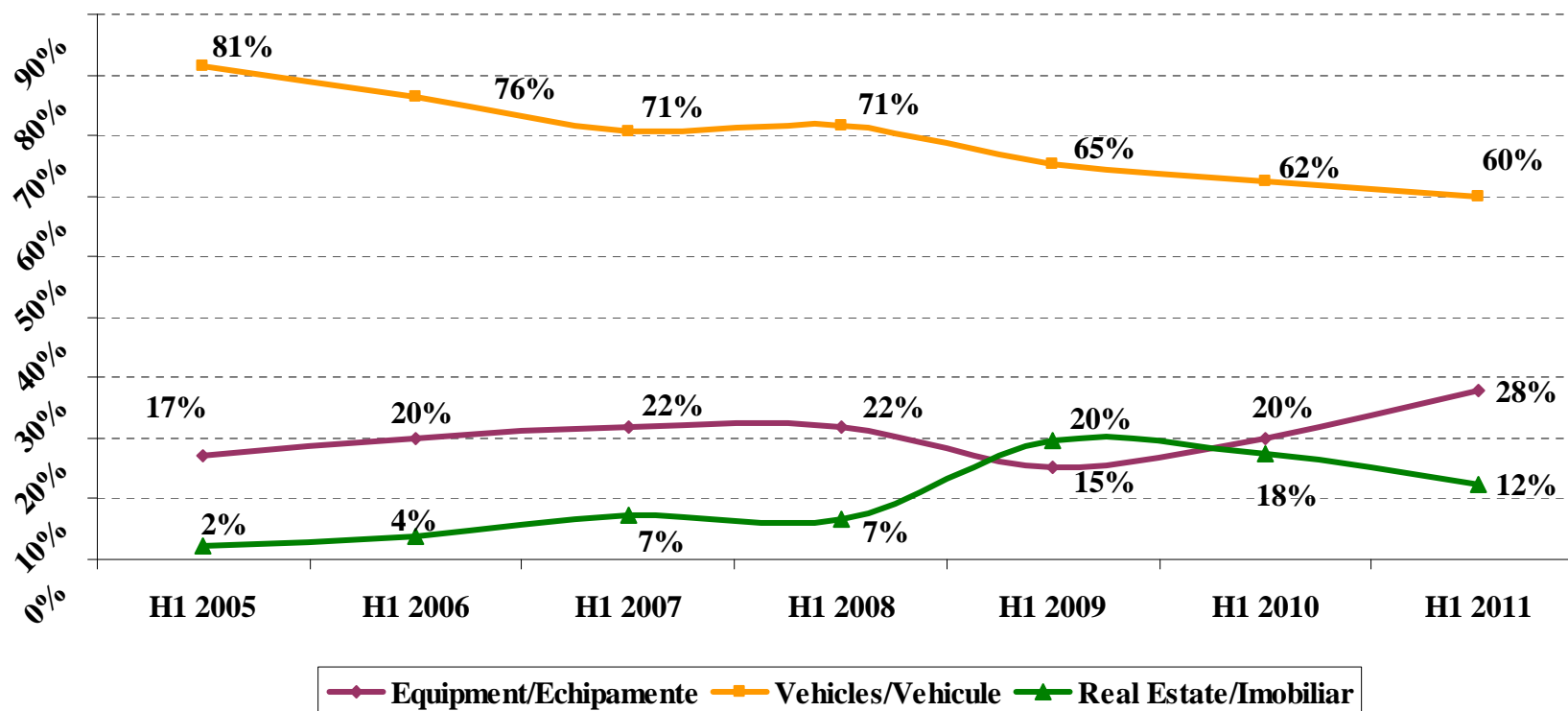
Evolutia pietei de leasing financiar (cresteri semestriale) in Romania

H1 2005- H1 2011

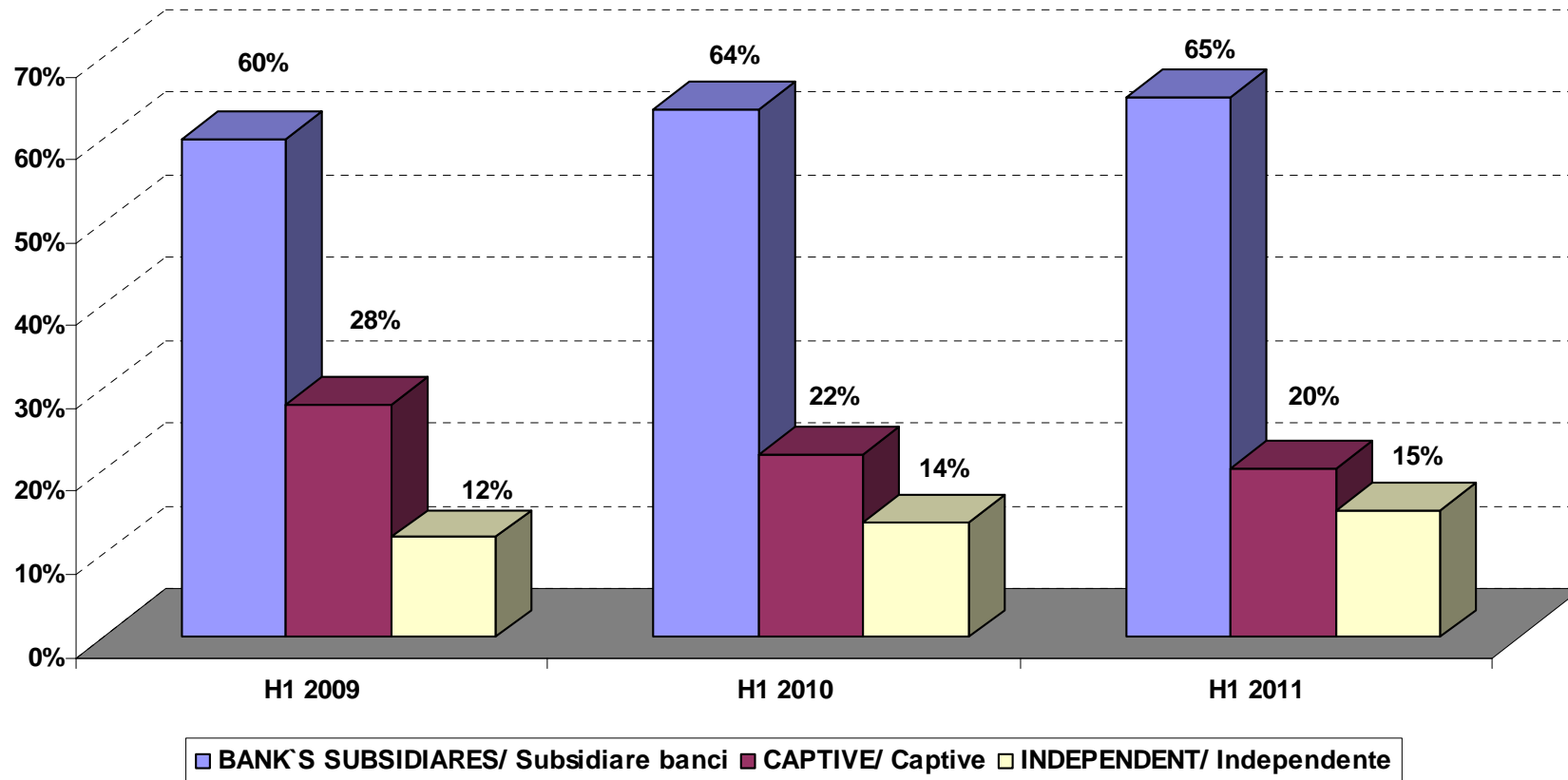


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

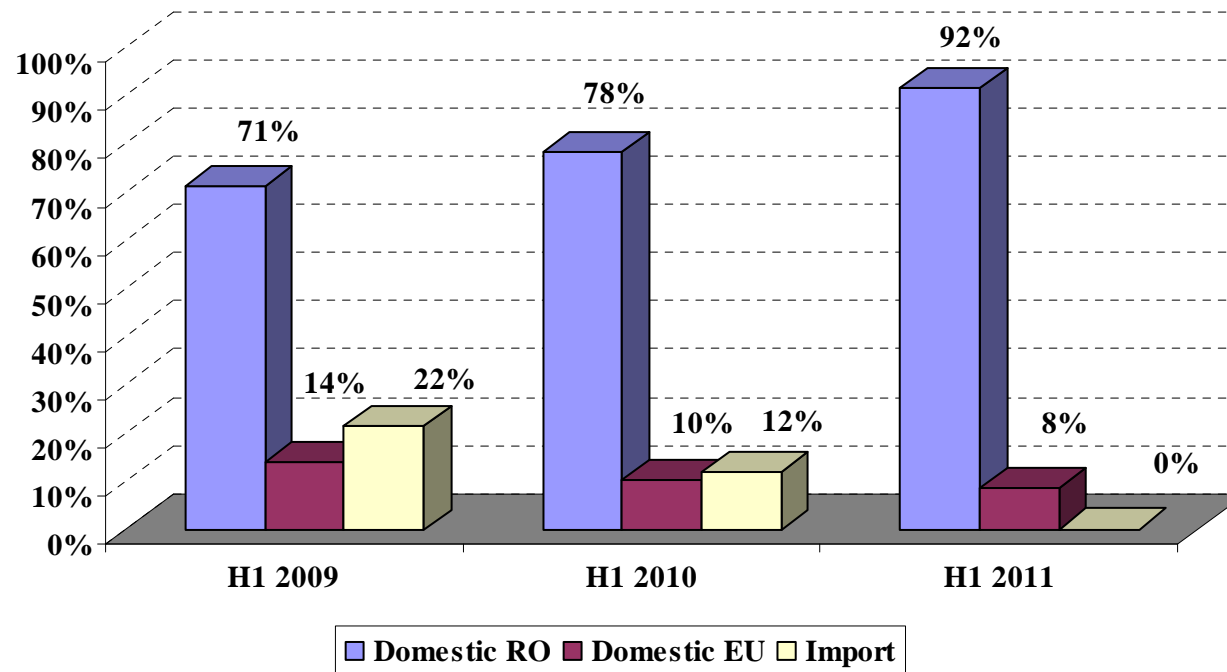
Romanian Financial Leasing Market - Weight per Good Segment / Piata de Leasing Financiar in Romania - Ponderea segmentelor in total finantari H1 2005 - H1 2011



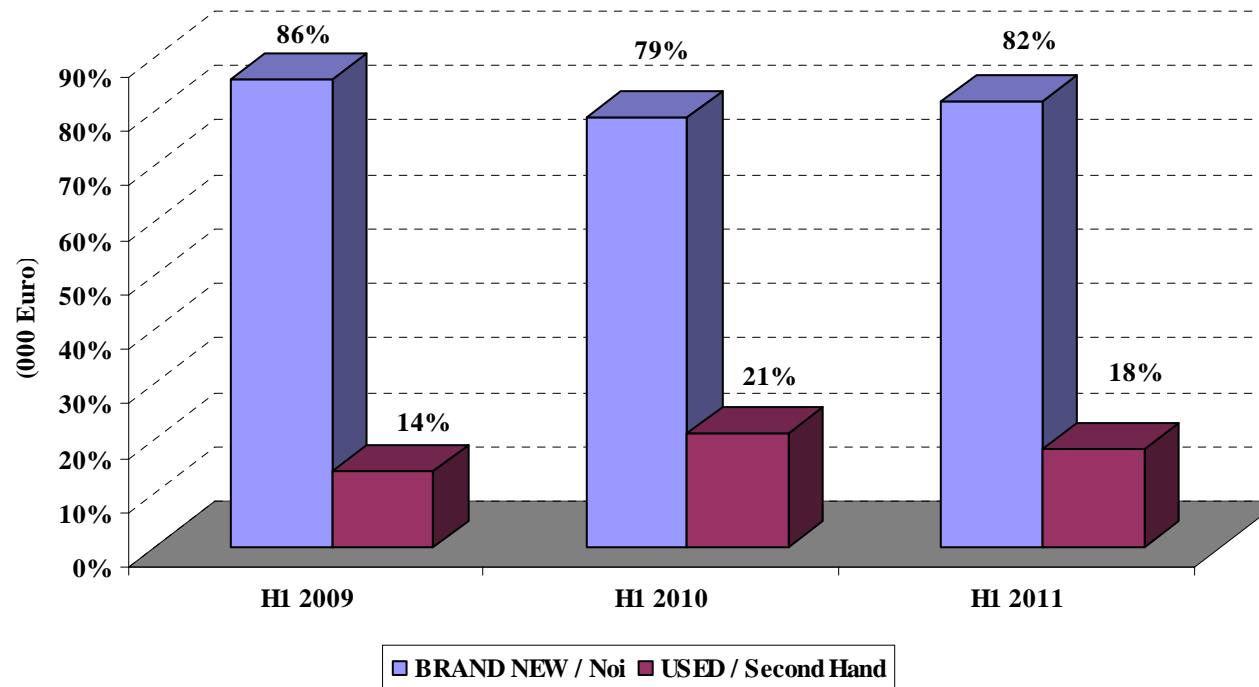
Romanian Financial Leasing Market Structure by Type of Lessor/ *Piata de leasing financiar din Romania dupa categoria societatilor de leasing* H1 2009 ÷ H1 2011



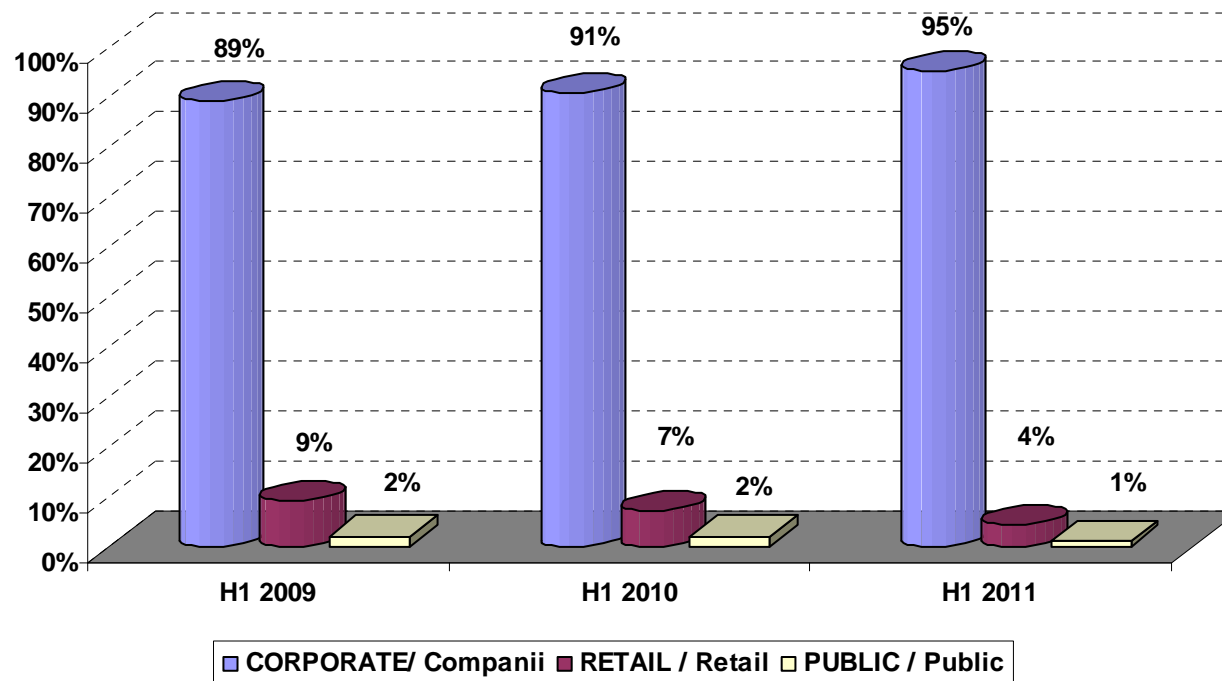
Romanian Financial Leasing Market Structure by Origin/ *Piata de leasing financiar din Romania dupa originea bunului* H1 2009 ÷ H1 2011



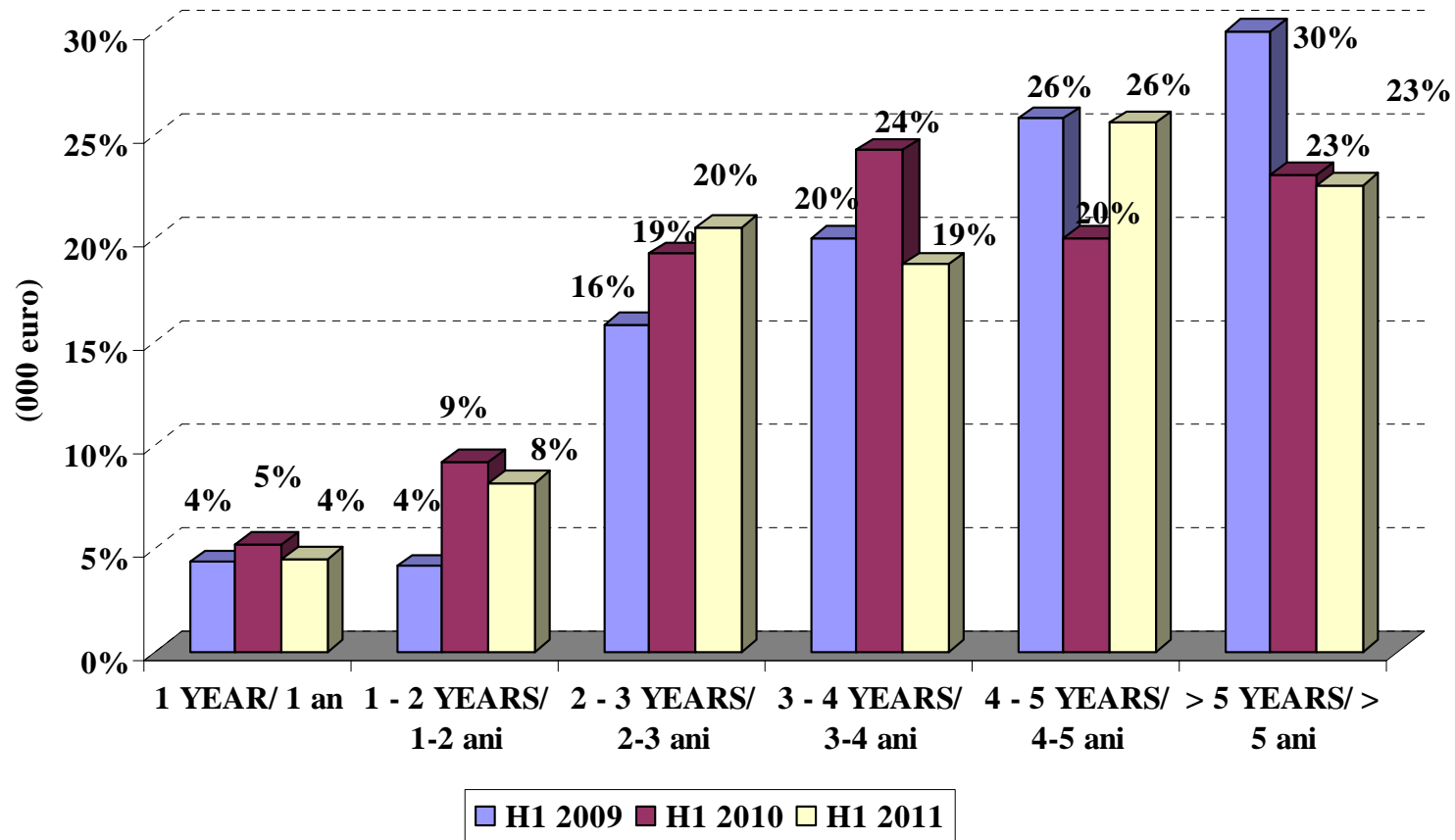
Romanian Leasing Market Structure by Acquisition Type/ *Piata de leasing din Romania dupa tipul achizitiei* H1 2009 ÷ H1 2011



Romanian Financial Leasing Market Structure by Customer Type/ *Piata de leasing financiar din Romania dupa categoria utilizatorului* H1 2009 ÷ H1 2011

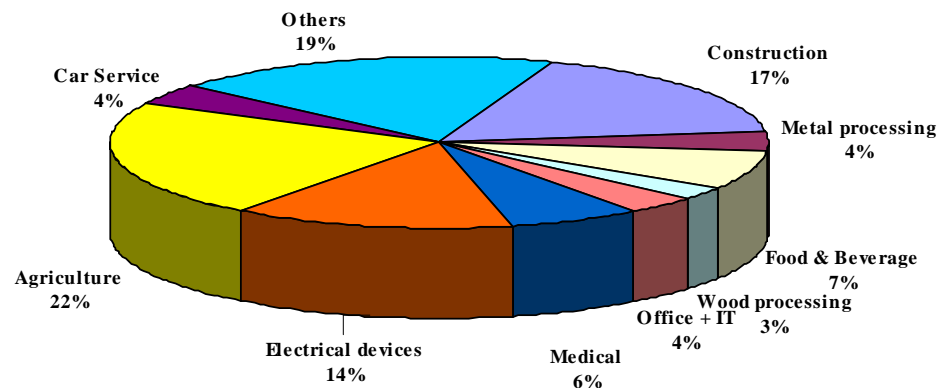


**Romanian Financial Leasing Market Structure By Contract Duration/
Piata de Leasing Financiar din Romania dupa durata contractului
H1 2009 ÷ H1 2011**

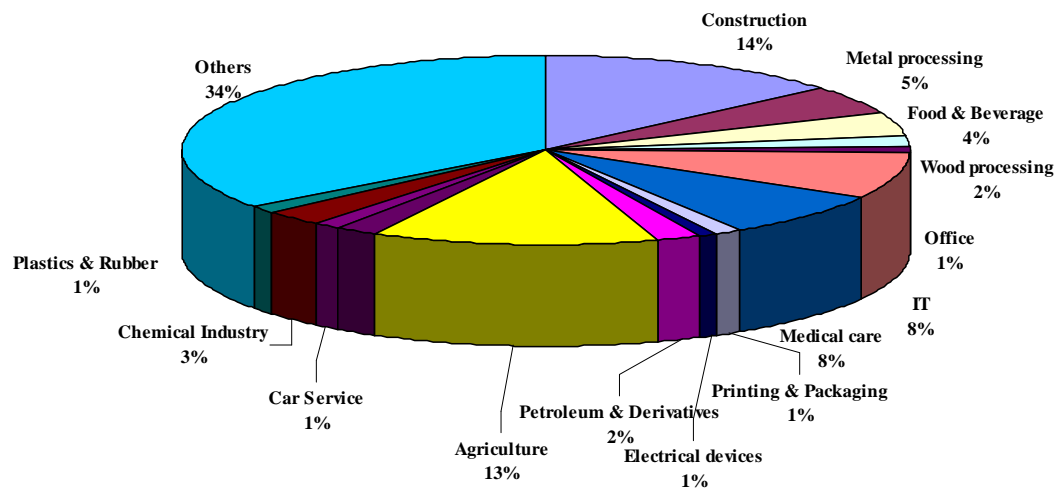


Romanian Leasing Market Equipment Financing/ Piata de leasing din Romania finantarea echipamentelor H1 2010 Vs. H1 2011

H1 2011

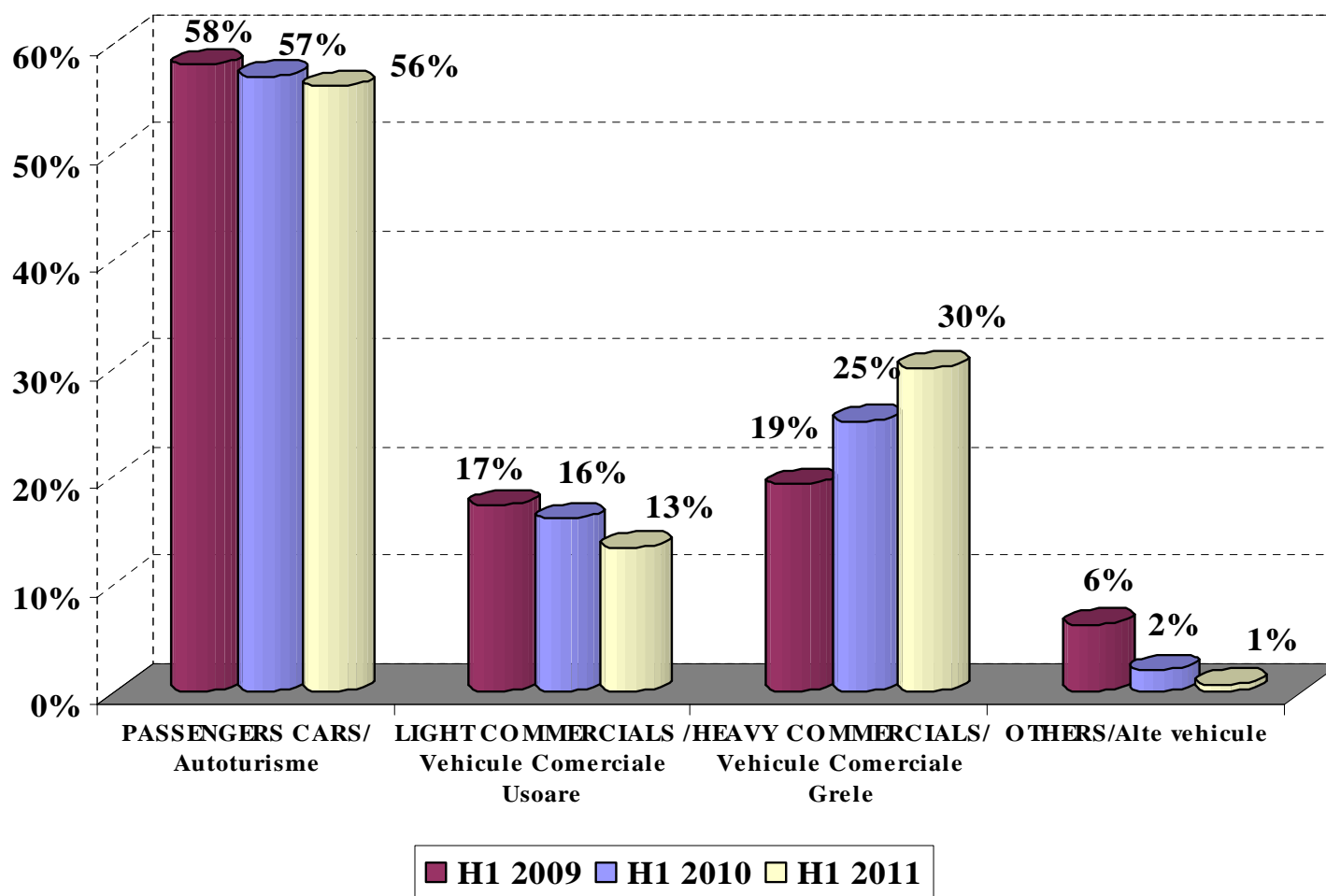


H1 2010



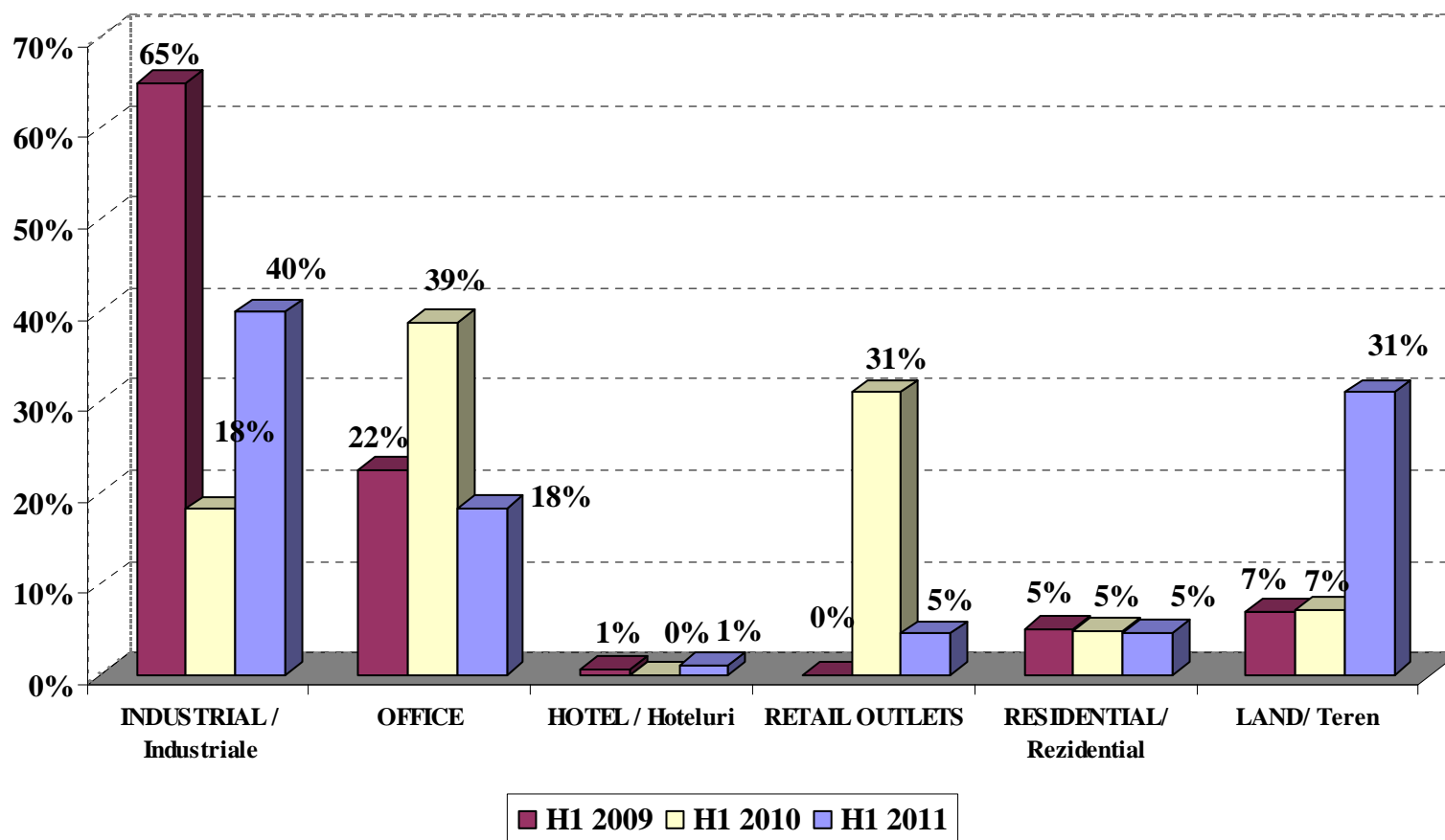
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

Romanian Financial Leasing Market Vehicle Financing/ *Piata de leasing financiar din Romania finantarea vehiculelor* H1 2009 ÷ H1 2011



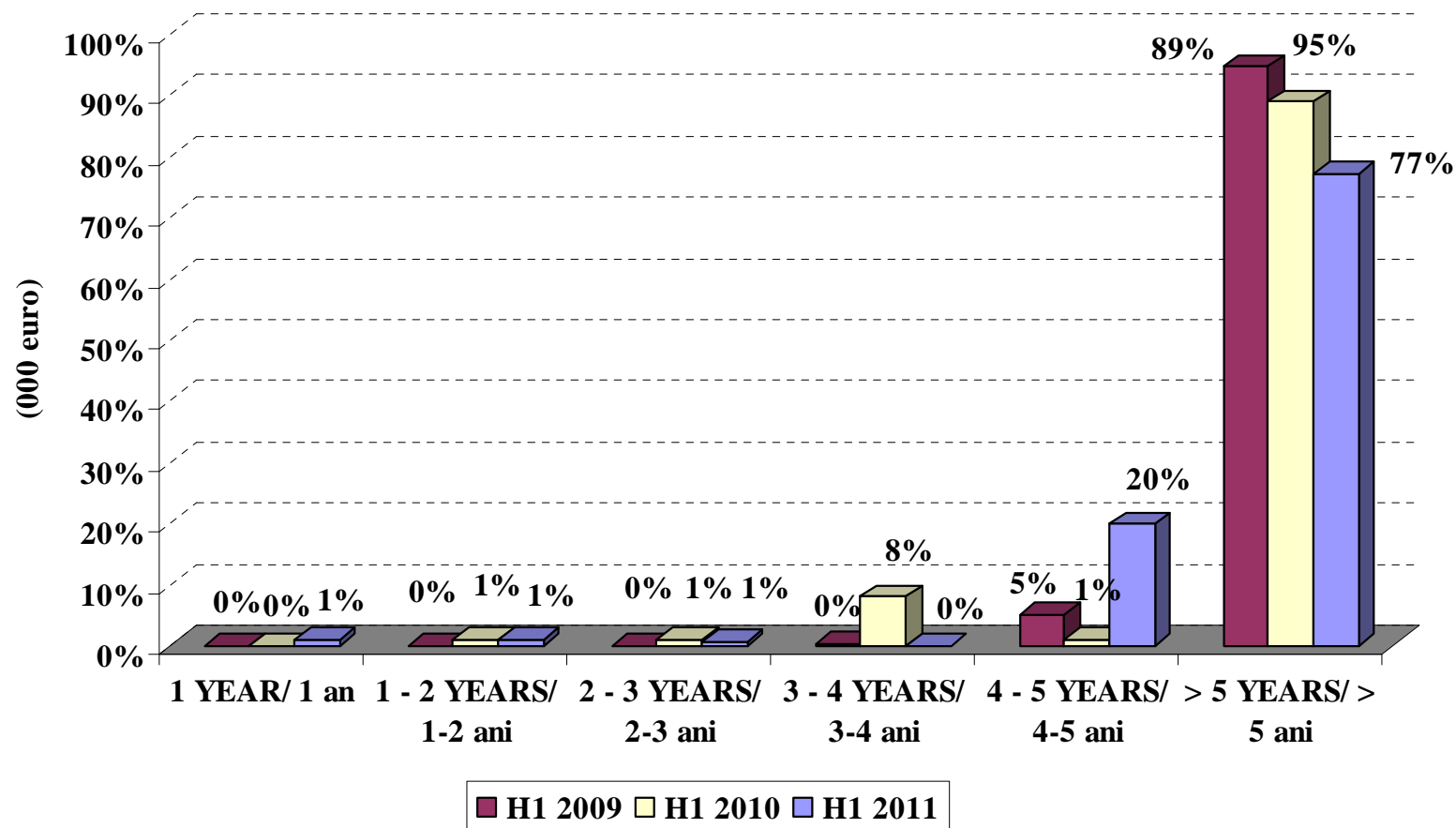
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE – **ALB ROMANIA**

Romanian Financial Leasing Market Real - Estate Financing / *Piata de leasing din Romania - finantarea sectorului imobiliar* H1 2009 ÷ H1 2011

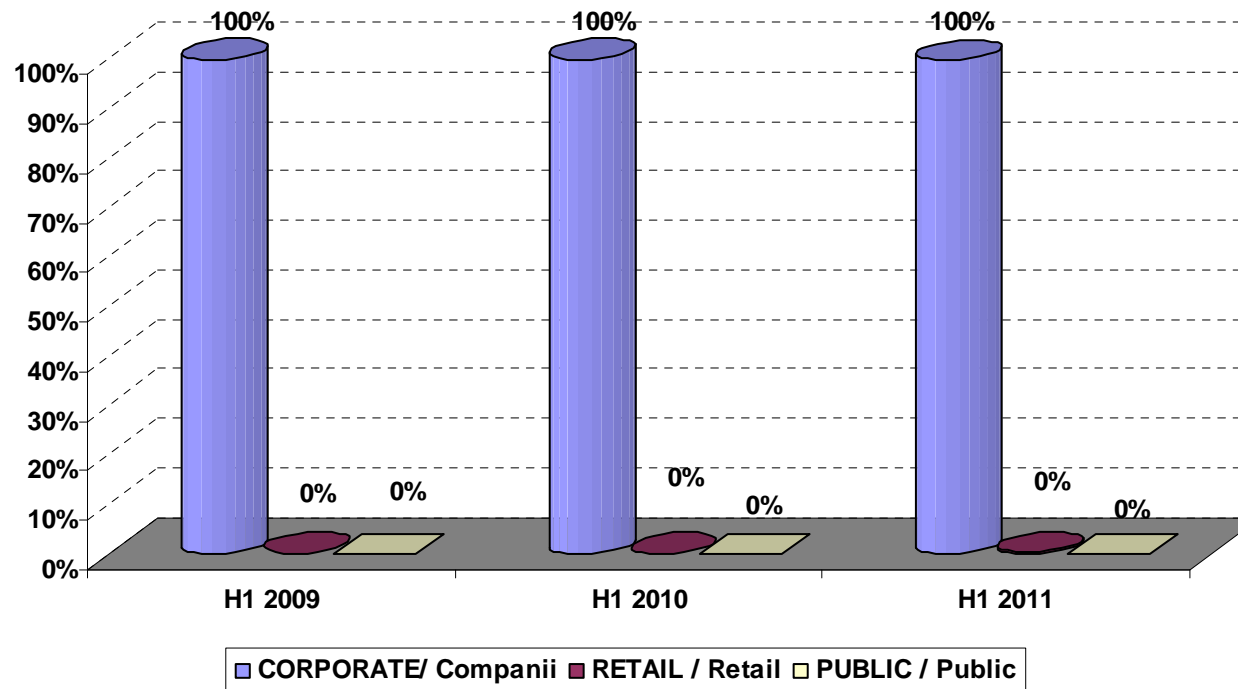


Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

Real Estate Financing By Duration of the Contract / *Finantarea bunurilor imobiliare dupa durata contractului* H1 2009 ÷ H1 2011



Real-estate Financing by Customer Type/ *Finantarea bunurilor imobiliare dupa categoria utilizatorului* H1 2009 ÷ H1 2011





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

NBFI Consumer Credit Market - H1 2011
Piața creditului de consum IFN - S1 2011

Total new consumer credit (for personal consumption and car financing)

% change period on same period a year ago

Total noi credite de consum (credite de nevoi personale si credite auto)

% variatia fata de aceasi perioada cu un an inainte

Eurofinas Market



■ Included: BE, CZ, DE, DK, ES, FI, FR, UK, IT, NO, PT, SE, LT, PL

Note: LT included from Q1 2010 onwards, PL - from Q1 2011 onwards;
BE figures do not include revolving credit for Q4 2010 and onwards

Source: Eurofinas

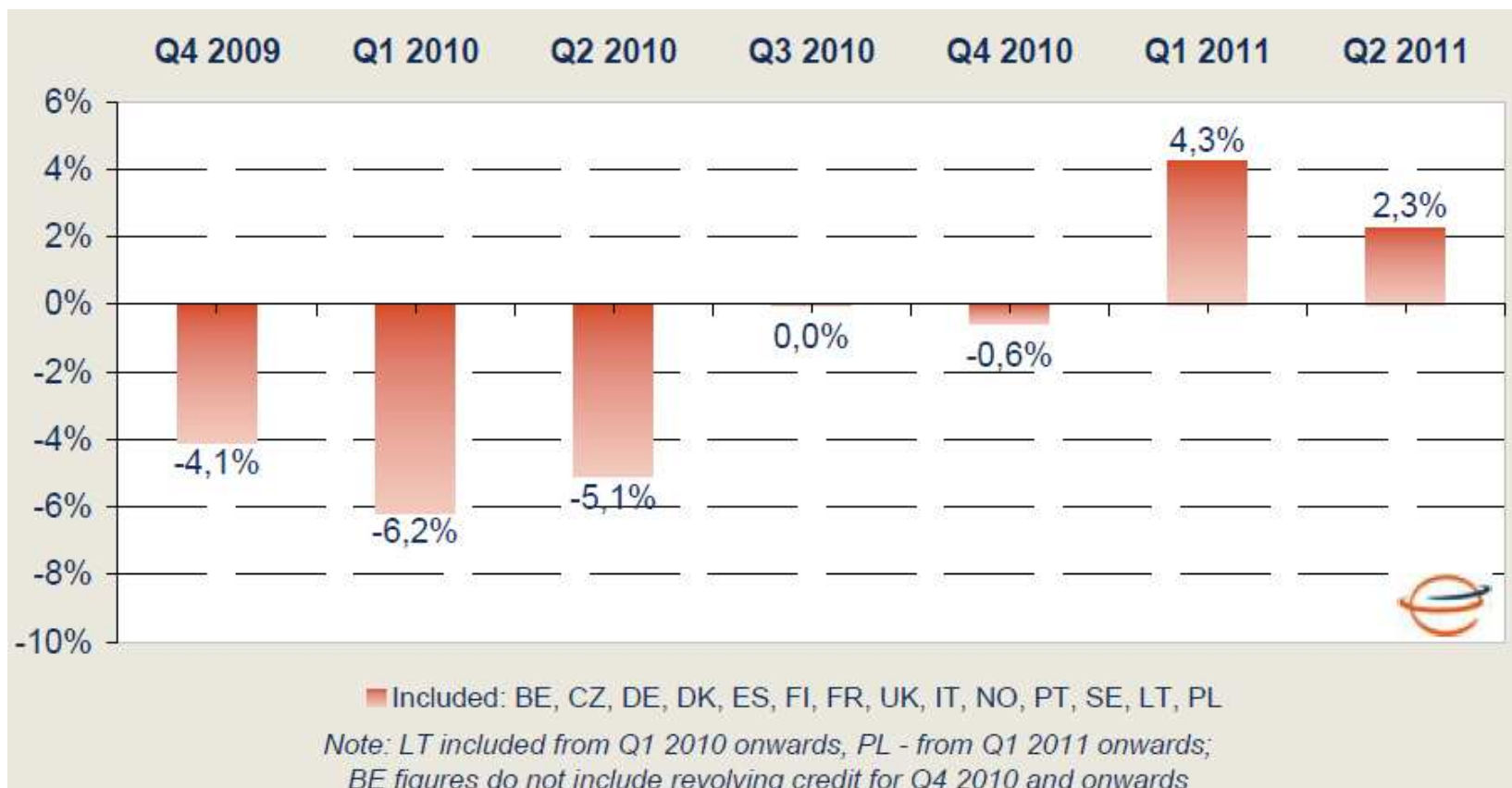
Total new consumer credits for personal consumption

% change period on same period a year ago

Total noi credite de nevoi personale

% variatia fata de aceasi perioada cu un an inainte

Eurofinas Market



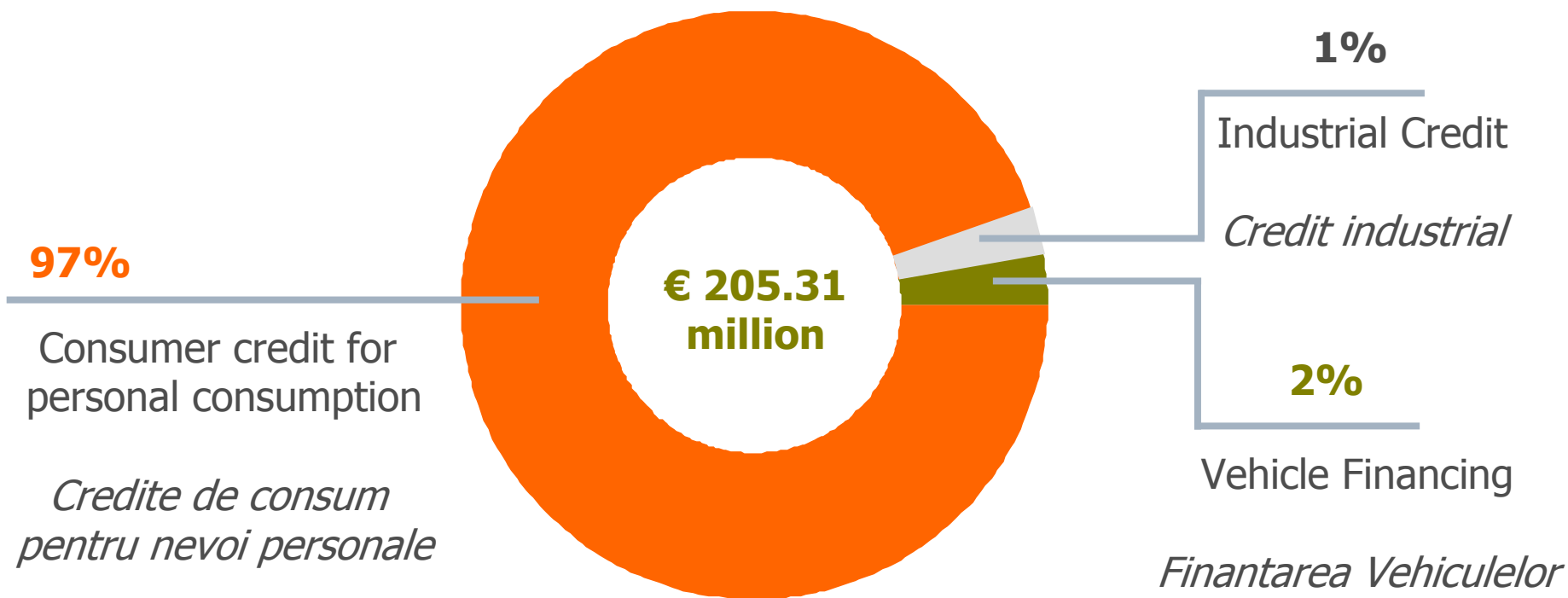
New credit granted by product type in H1 2011

% of new credit granted

Noi credite acordate dupa tipul de produs

% din volum de credite noi acordate

ALB-Romania Market

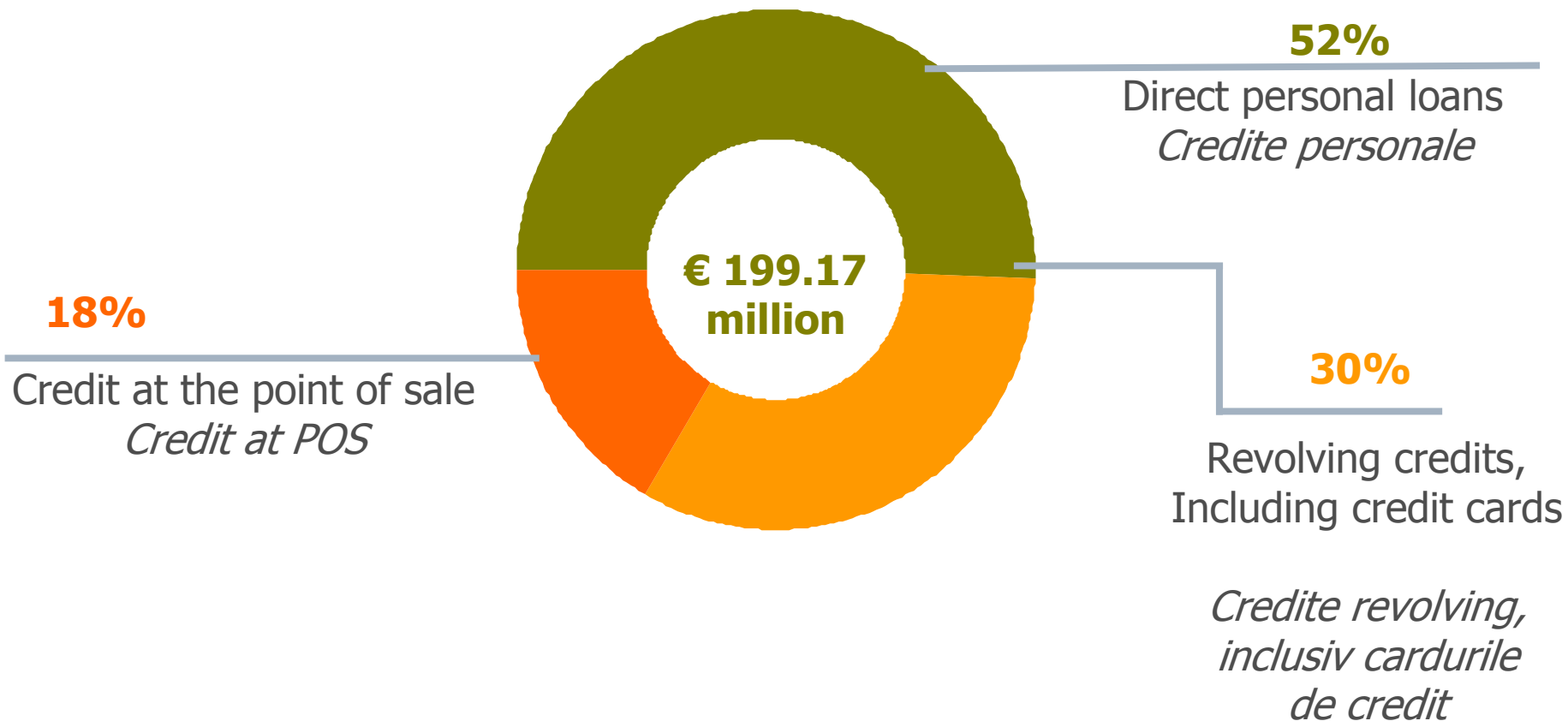


Consumer Credit for Personal Consumption in H1 2011

% of new credit granted

Credite de consum pentru nevoie personale H1 2011

% of new credit granted

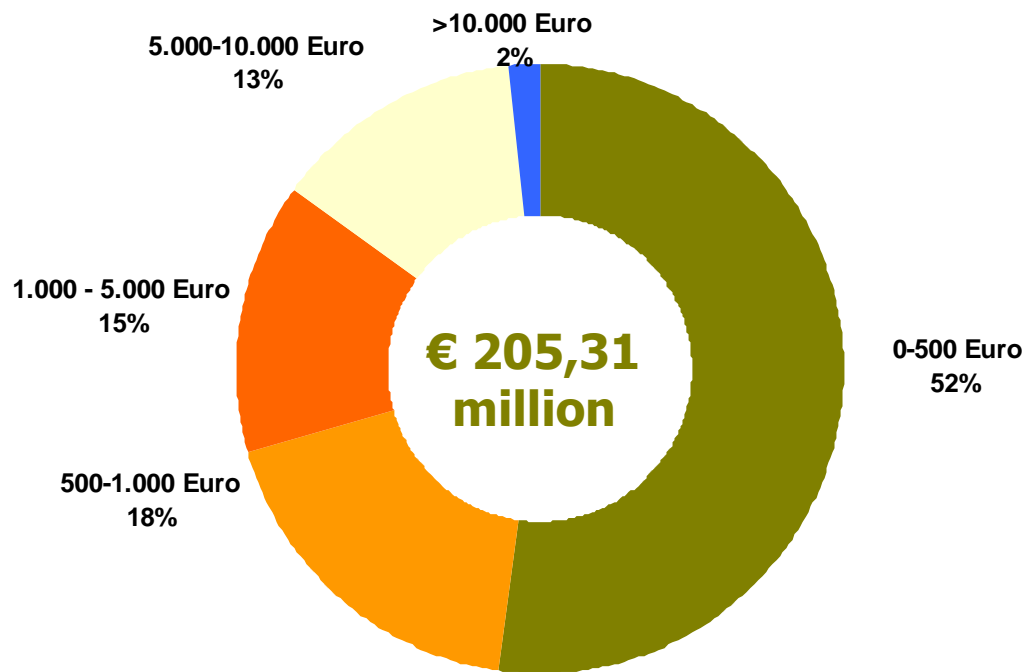


New credit granted by credit value in H1 2011

% of new credit granted

Credite noi acordate dupa valoarea creditului in H1 2011

% din noi credite acordate

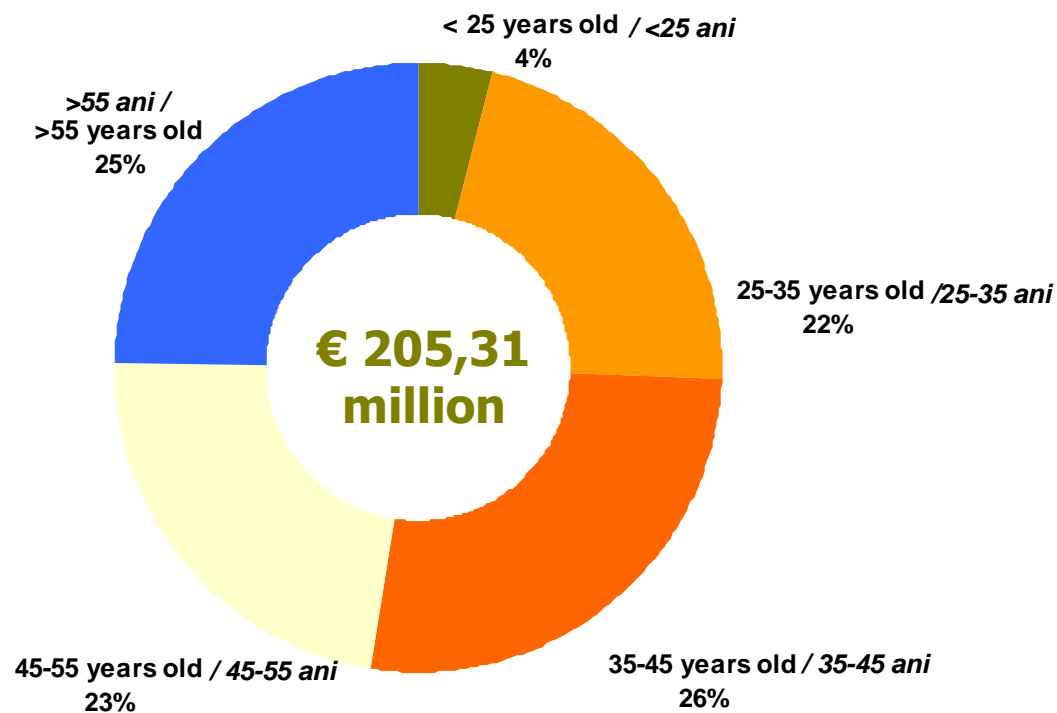


New credit granted by client age in H1 2011

% of new credit granted

Credite noi acordate dupa varsta clientului in H1 2011

% din noi credite acordate

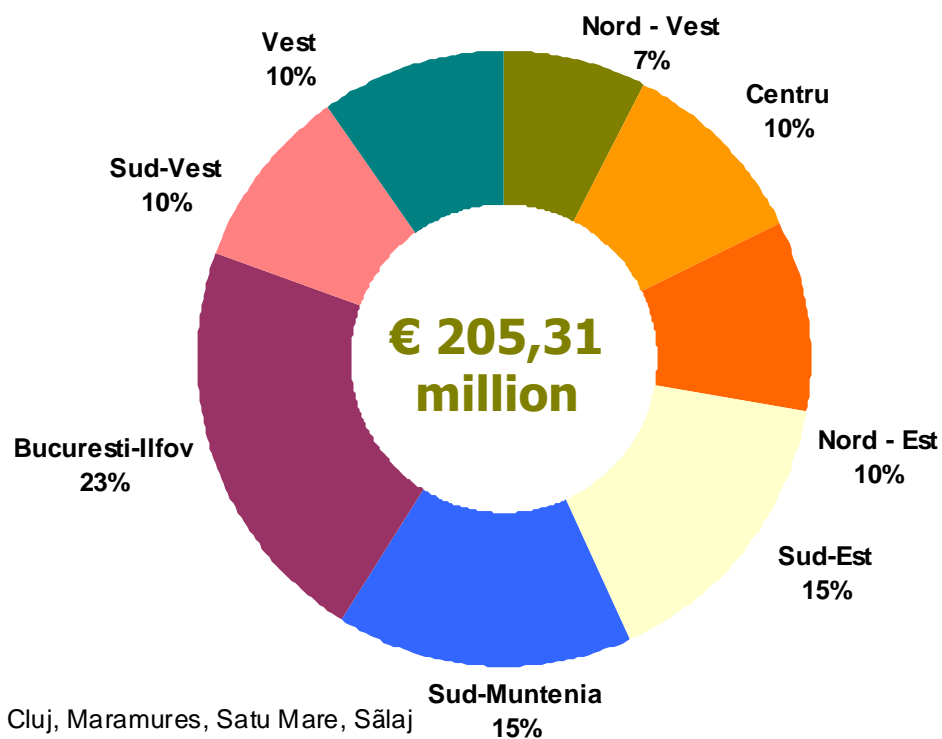


New credit granted by client macro-regions areas in H1 2011

% of new credit granted

Credite noi acordate dupa regiunile macro in H1 2011

% din noi credite acordate



Nord -Vest	Bihor, Bistrita-Nasaud, Cluj, Maramures, Satu Mare, Sălaj
Centru	Alba, Brasov, Covasna, Harghita, Mures, Sibiu
Nord-Est	Bacau, Botosiani, Iasi, Neamt, Suceava, Vaslui
Sud-Est	Braila, Buzau, Constanta, Galati, Tulcea, Vrancea
Sud-Muntenia	Arges, Calarasi, Dâmbovita, Giurgiu, Ialomita, Prahova, Teleorman
Bucuresti Ilfov	Ilfov, Municipiul Bucuresti
Sud-Vest	Gorj, Dolj, Mehedinti, Olt, Vâlcea
Vest	Arad, Caras-Severin, Hunedoara, Timis



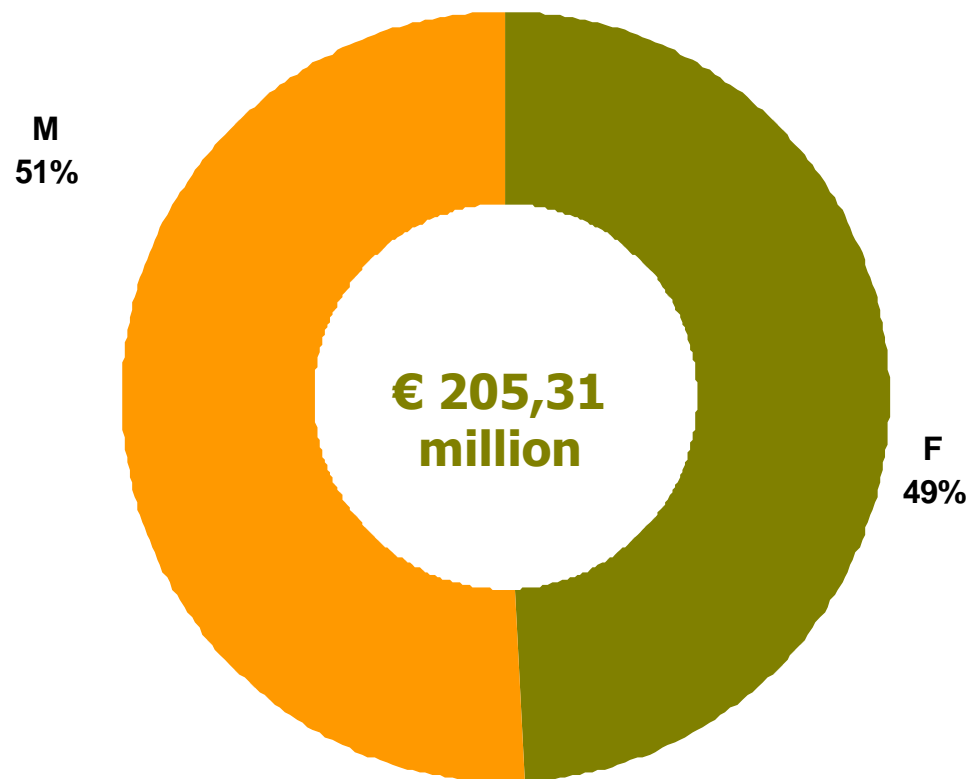
Source/Sursa: ASOCIATIA SOCIETATILOR FINANCIARE - **ALB ROMANIA**

New credit granted by client gender in H1 2011

% of new credit granted

Credite noi acordate dupa sexul clientului in H1 2011

% din noi credite acordate

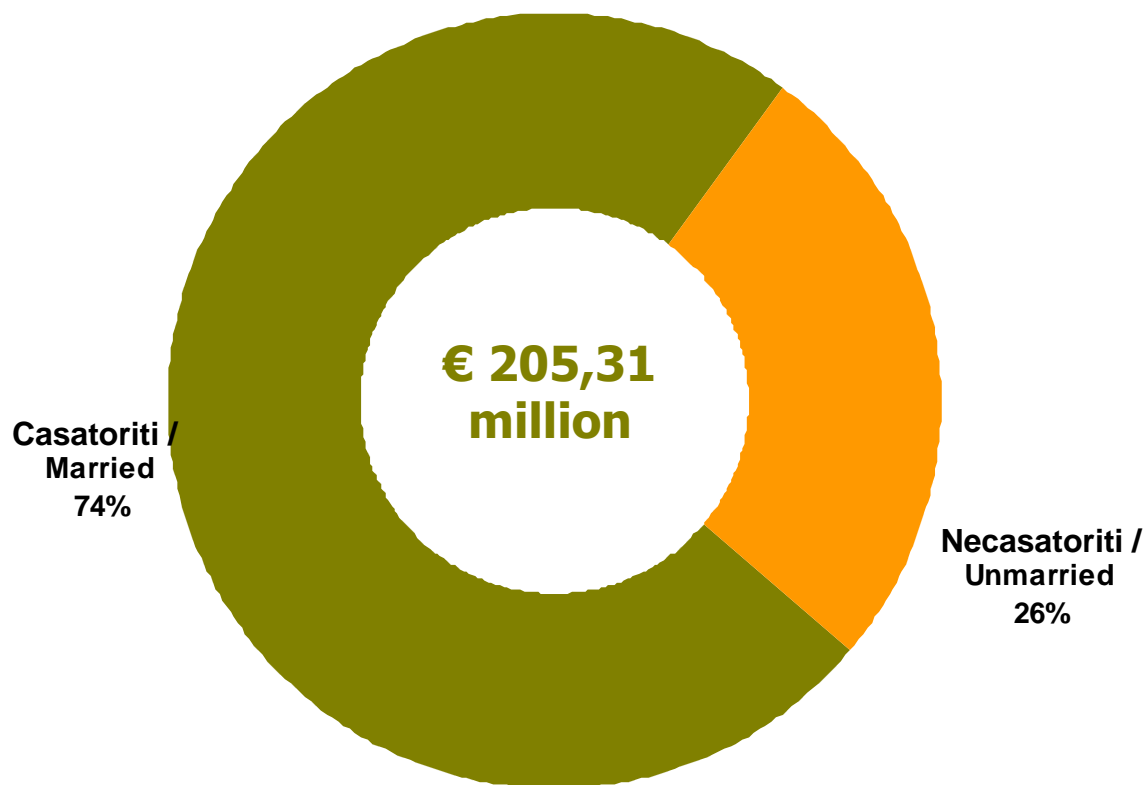


New credit granted by marital status in H1 2011

% of new credit granted

Credite noi acordate dupa starea civila clientului in H1 2011

% din noi credite acordate



New credit granted by net income of applicant in H1 2011 (RON)

% of new credit granted

Credite noi acordate dupa venitul net al solicitantului in H1 2011

% din noi credite acordate

