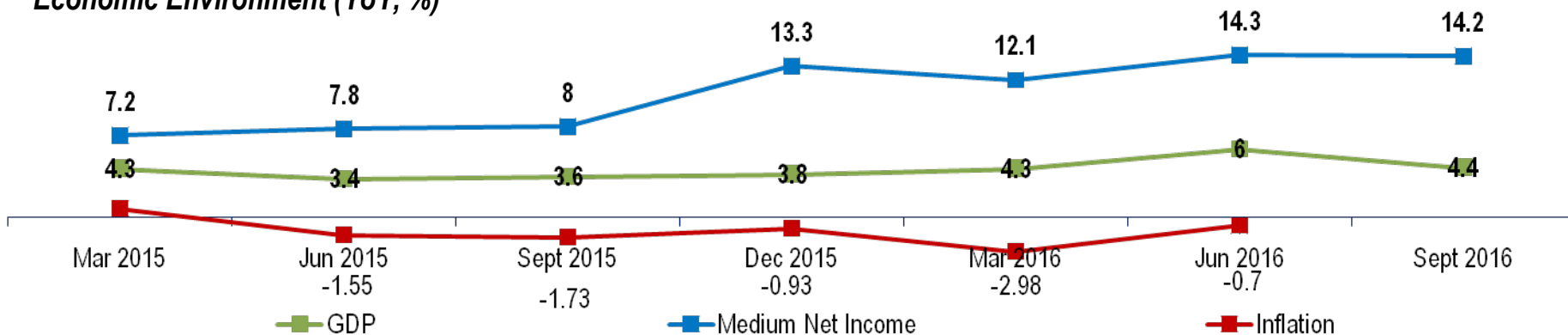


**ALB**

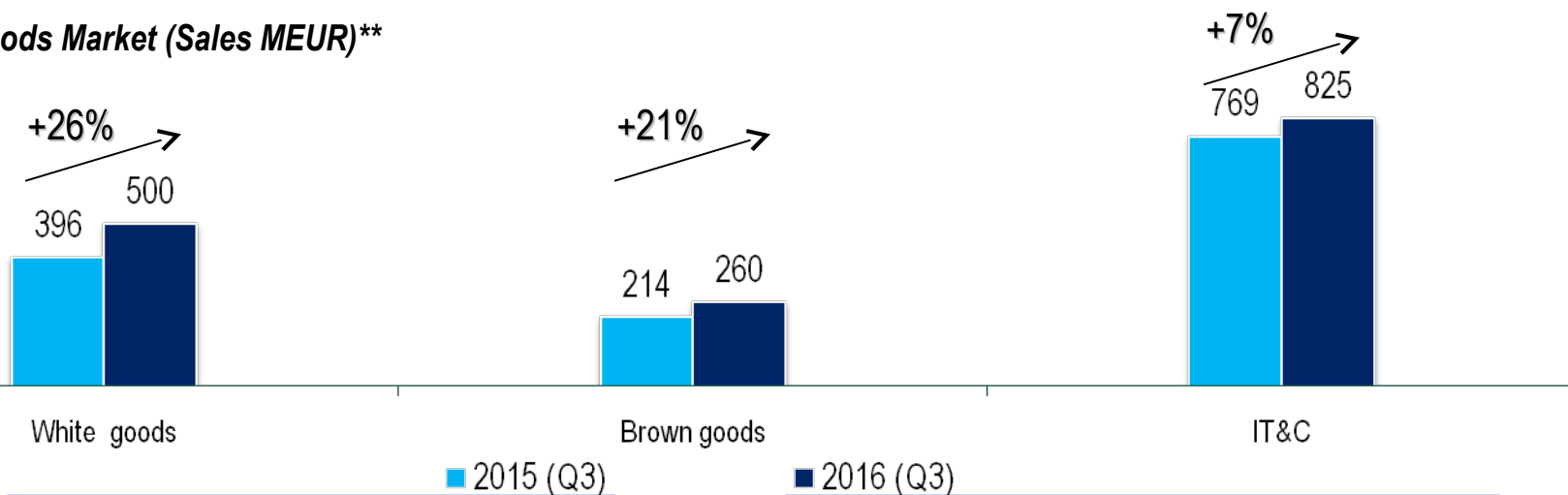
**CONSUMER CREDIT EVOLUTION**

# ECONOMIC ENVIRONMENT

**Economic Environment (YoY, %)\***



**Durable Goods Market (Sales MEUR)\*\***



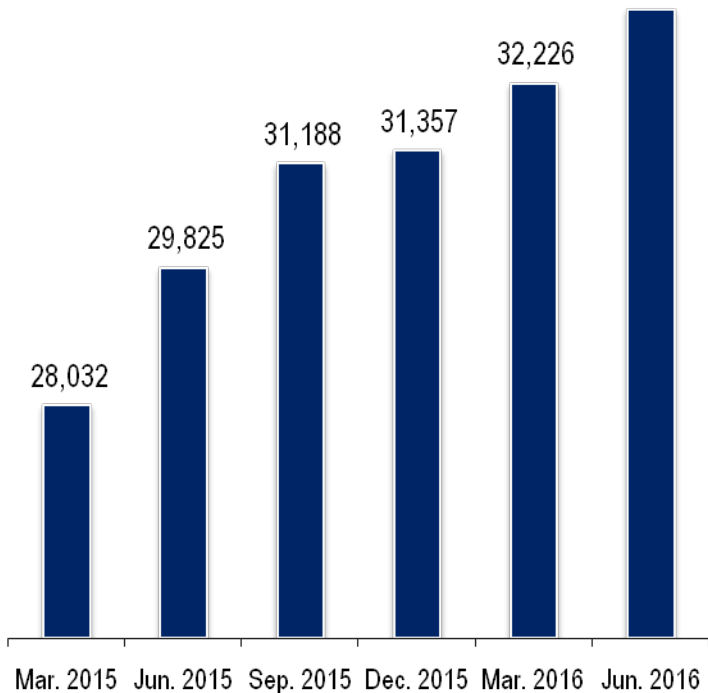
**Data Source:**

\* NBR & INSSE; \*\* Gfk Temax Report

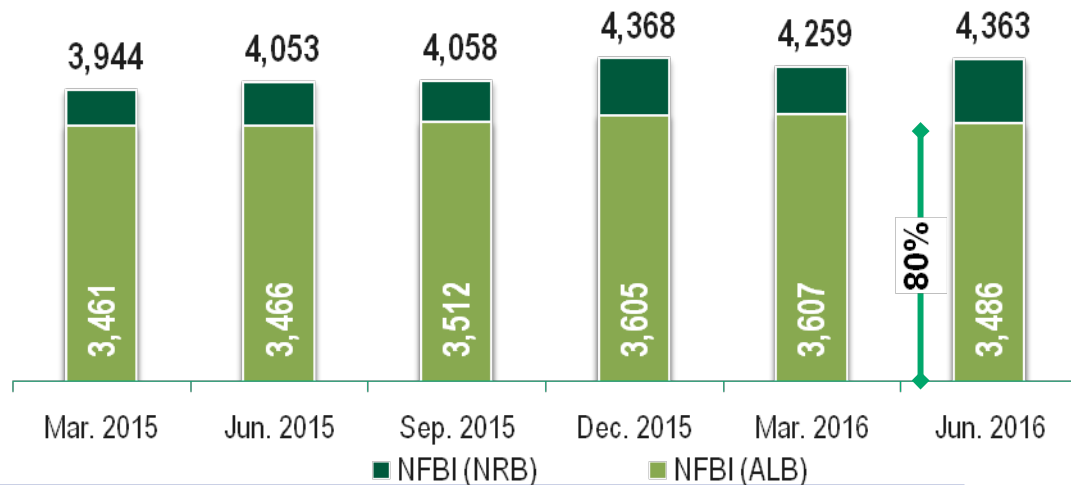
# CONSUMER CREDIT EVOLUTION, BANKS VS NFBI, OUTSTANDING (MRON)

Sustainable growth of consumer credit for both type of players –Banks & NFBI

CONSUMER CREDIT\*,  
OUTSTANDING BANKS – NRB, (MRON) **+11% (YOY)**  
33,201



CONSUMER CREDIT\*\*,  
OUTSTANDING NFBI – NBR & ALB (MRON) **+8% (YOY, NBR)**



Data Source:

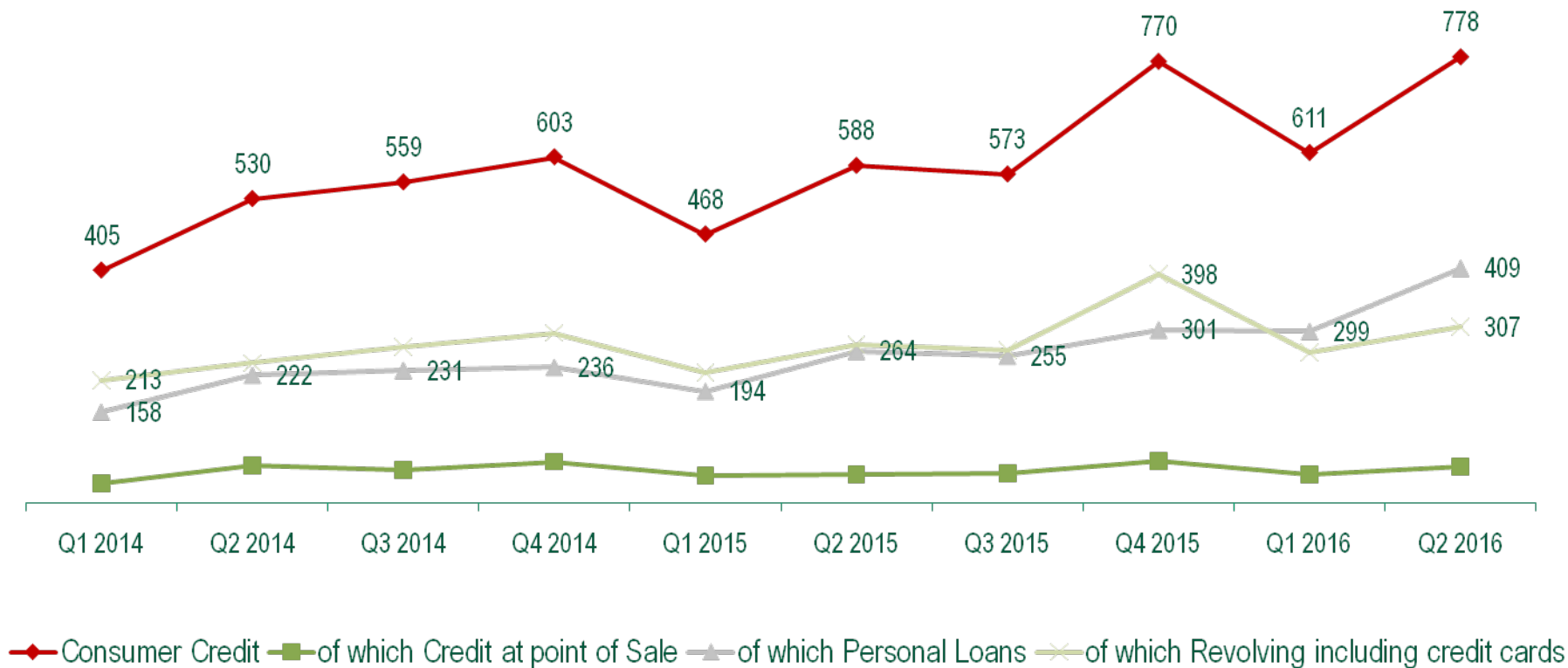
\* NBR; \*\* NBR & ALB;



# CONSUMER CREDIT MARKET, ALB 2014 – 2016

## QUARTERLY EVOLUTION, MRON

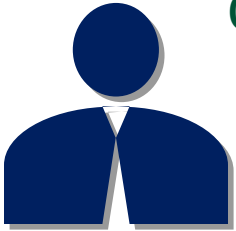
Organic growth for Personal Loans, QoQ growth of 37% in 2016.



Data Source: ALB



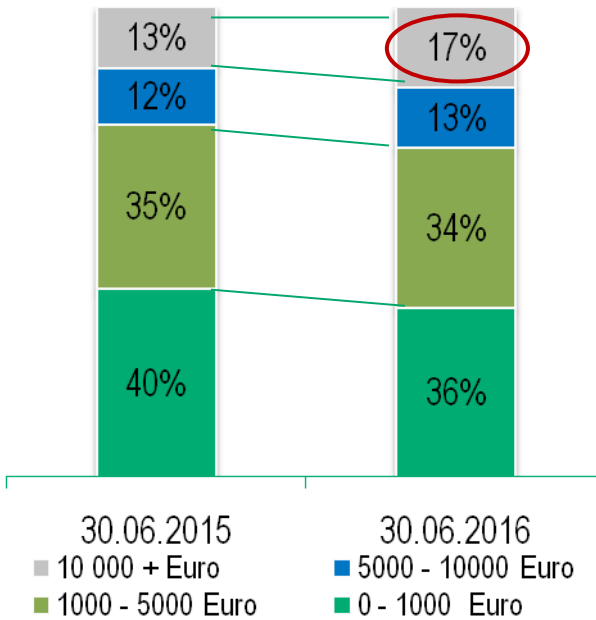
# NBFI – ALB, CUSTOMER PROFILE\*



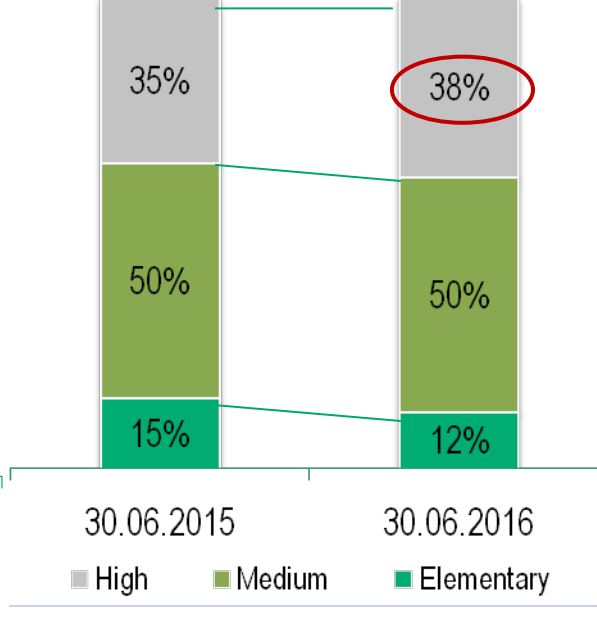
## CUSTOMER PROFILE, NBFI -ALB

Male, over 35 y.o., with medium to high education;  
 Is married and lives in South of Romania;  
 Has income under 1,500 RON and borrows under 5,000 €.

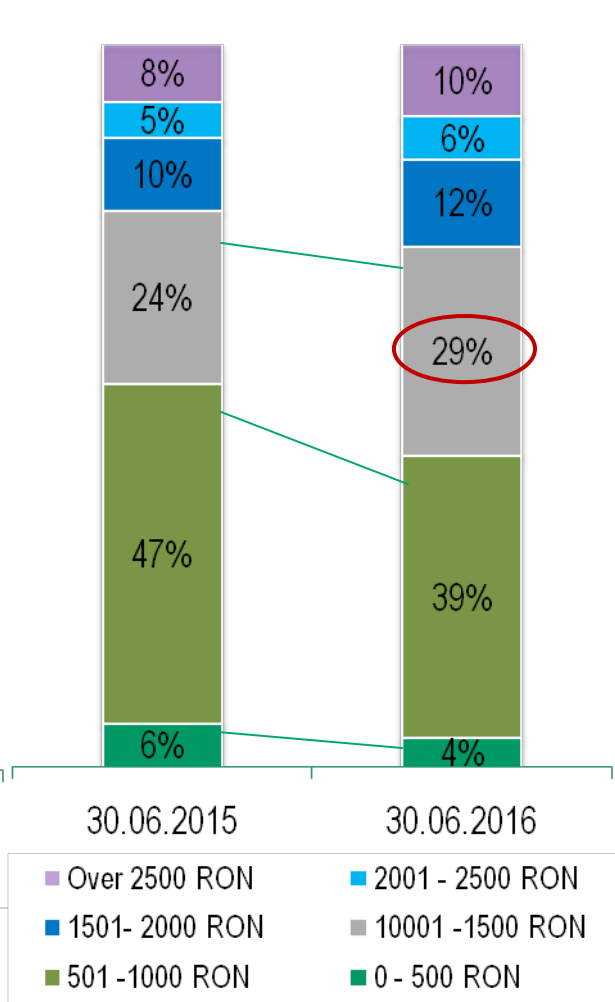
**New Credit, by Ticket Size**



**New Credit, by Customer Education Level**



**New Credit, by Customer Income Level**



\*Data Source: ALB;



# ALBs' 2016 ACHIEVEMENTS – CONSUMER CREDIT INDUSTRY

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 Strong lobby to ANAF and Data Protection on database consultation

 Follow up and lobby on the modifications on executory title of the Law 93/2009 on IFNs




 Follow up and lobby together with CCIFER on the ANPC Statute change

 Feedback on modifications to Regulation 17/2012

 Feedback and follow on Mortgage Directive implementation on consumer credit side



# COMING PRIORITIES FOR ALB AS STAKEHOLDER (1/2)

## NATIONAL LEGISLATION

-  Finalize discussions with ANAF and Data Protection on ANAF database consultation
-  Follow up on implementation of the modifications to CCD done via MCD
-  Follow up on implementation of the modifications to NBR Regulation 17/2012 on DTI ratio



1

## LEGISLATION - PAYMENT SERVICES DIRECTIVES

-  Transposition of Directive 2014/92/EU on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features. ANPC prepared a draft
-  Transposition of Revised Directive on Payment Services (PSD2) by January 2018

2


## LEGISLATION – DATA PROTECTION AND INSURANCE DISTRIBUTION

-  Implementation of General Data Protection Regulation from May 2018
-  Transposition of Insurance Distribution Directive which must be done by January 2018


3

# COMING PRIORITIES FOR ALB AS STAKEHOLDER (2/2)

## CUSTOMER CARE

 Follow up on the implementation of Personal Insolvency Law


Application Norms are to be issued by ANPC

 Review and update of the Code of Conduct

 Involve customers financial education

4

## DIGITALIZATION

 Strongly Increase ALB institutional lobby to authorities to support digitalization of the credit sales processes

5



# ALB CONSUMER CREDIT COUNCIL MEMBERS

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RAFI IFN SA – member since April, 2006



CETELEM IFN SA – member since October, 2008



BRD Finance IFN SA – member since January, 2009



UNICREDIT Consumer Financing – member since January, 2010



ERB Retail Services IFN SA – member since October, 2010



BT Direct IFN SA – member since July, 2016

