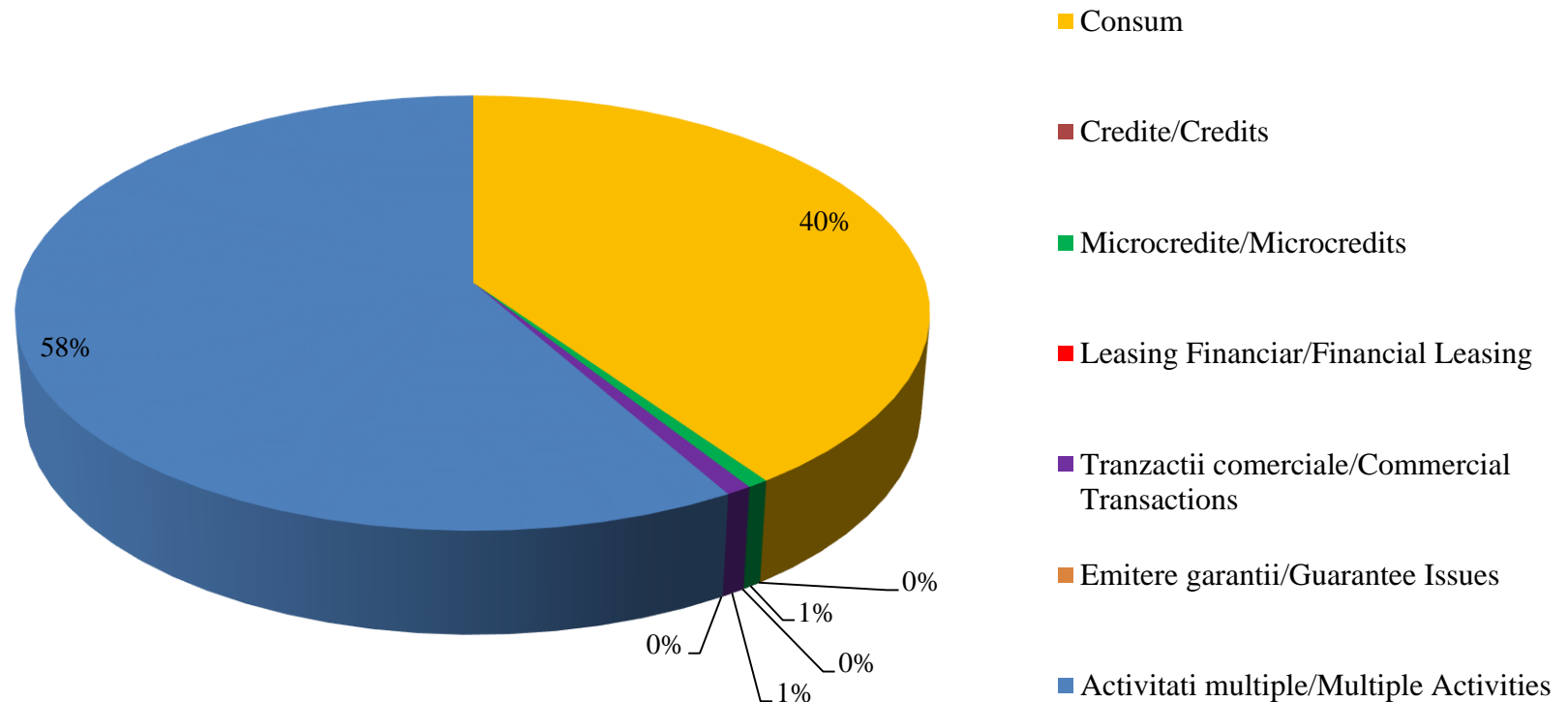


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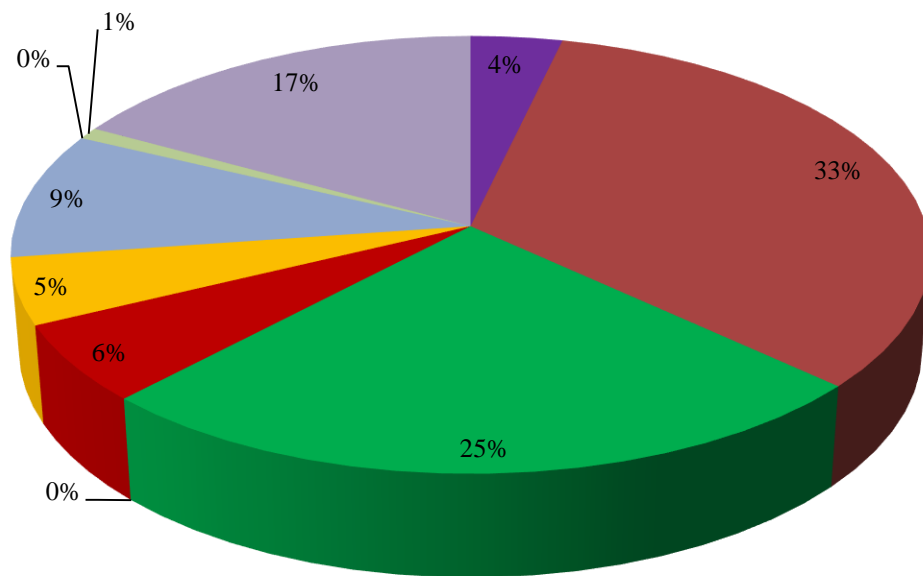
# PCIFN

# Creditul Online

# Portofoliul Registrului General IFN dupa codul CAEN la 31.12.2015

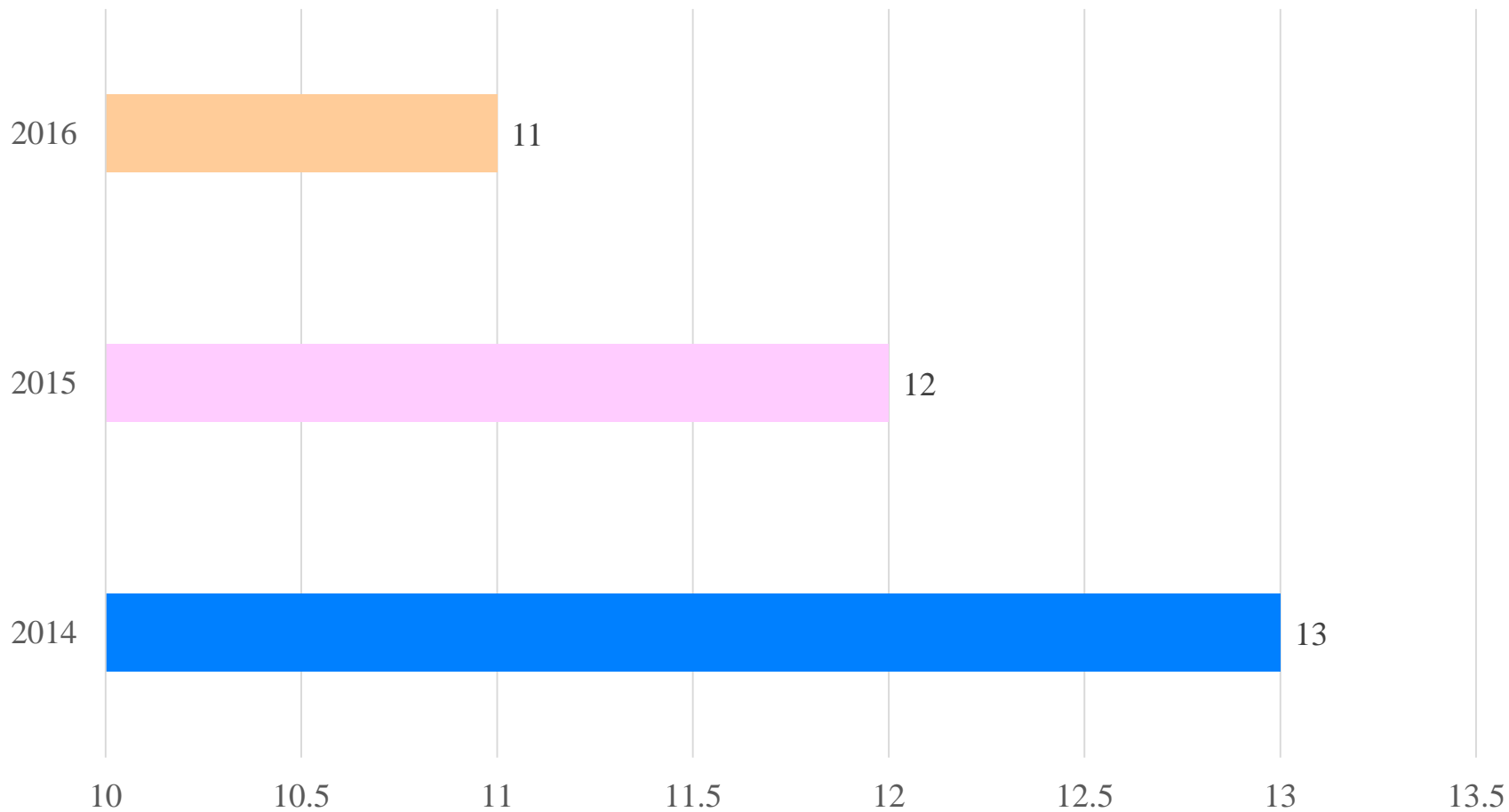


# Portofoliul Registrului General IFN dupa tipul de produs la 31.12.2015

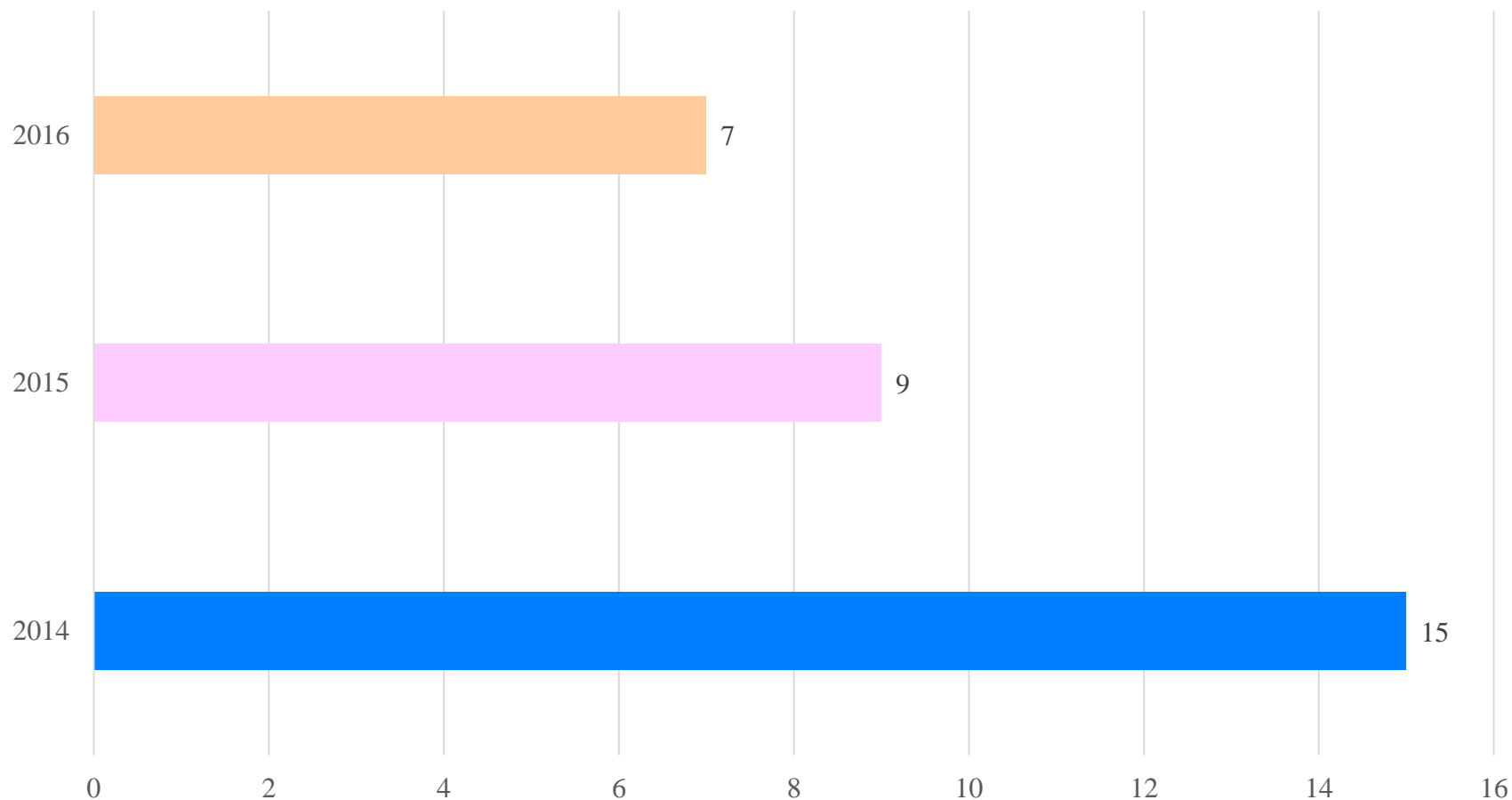


- Creante comerciale/Commercial receivables
- Credite de trezorerie/Treasury credits
- Credite de consum si vânzari în rate/Consumer and installment credits
- Credite pentru finantarea operatiunilor de comert exterior/Credits for financing foreign trade operations
- Credite pentru finantarea stocurilor si pentru echipamente/Credits for financing stock and equipment
- Credite pentru investitii imobiliare/Credits for real-estate investments
- Alte credite acordate clientelei/Other credits granted to clients
- Credite acordate institutiilor financiare/Credits granted to financial institutions
- Microcredite/Microcredits
- Creante din operatiuni de leasing financiar/Receivables from financial leasing operations

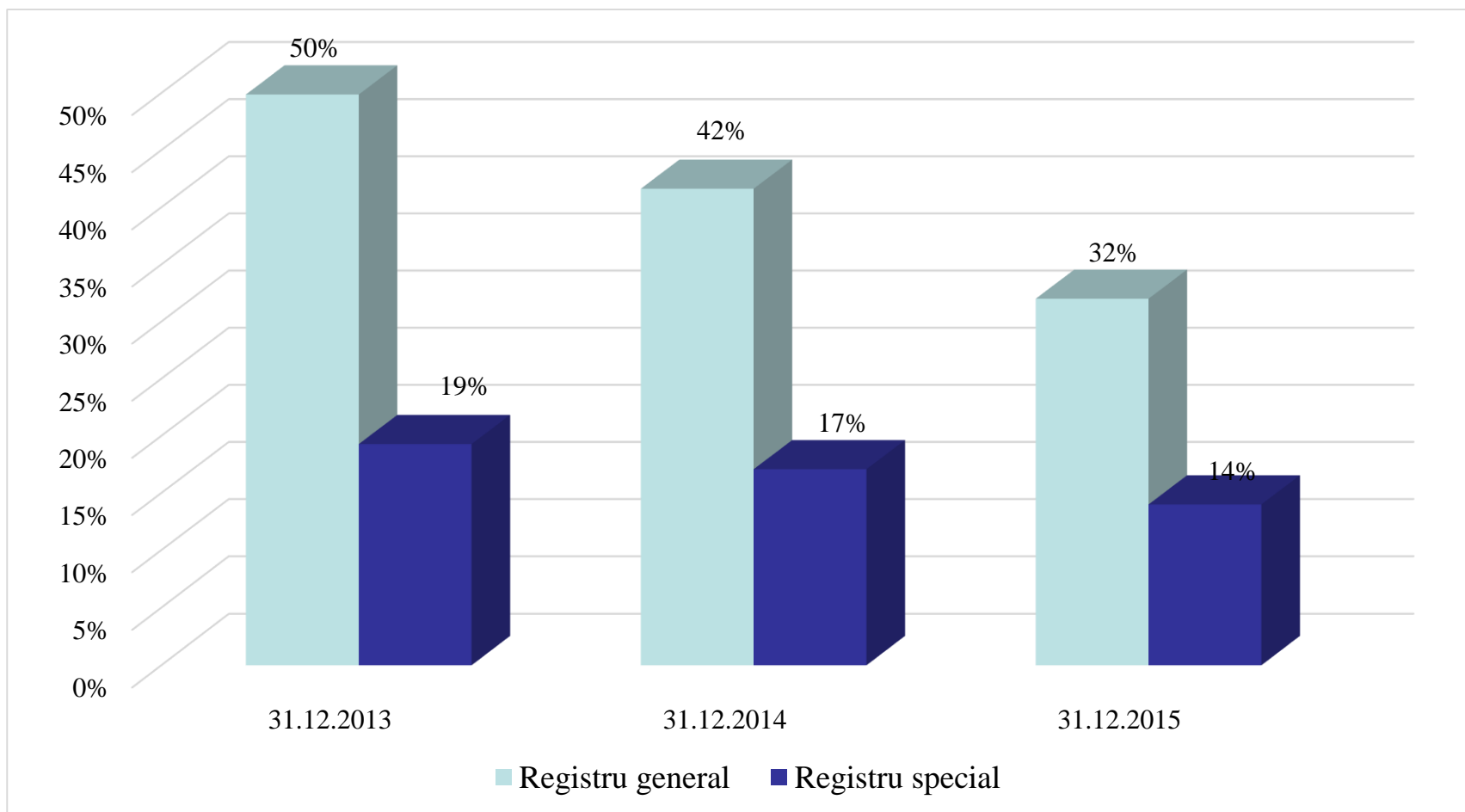
# IFN-uri nou inregistrate in Registrul General BNR 2014 - 2016



# IFN-uri radiate din Registrul General BNR 2014 - 2016



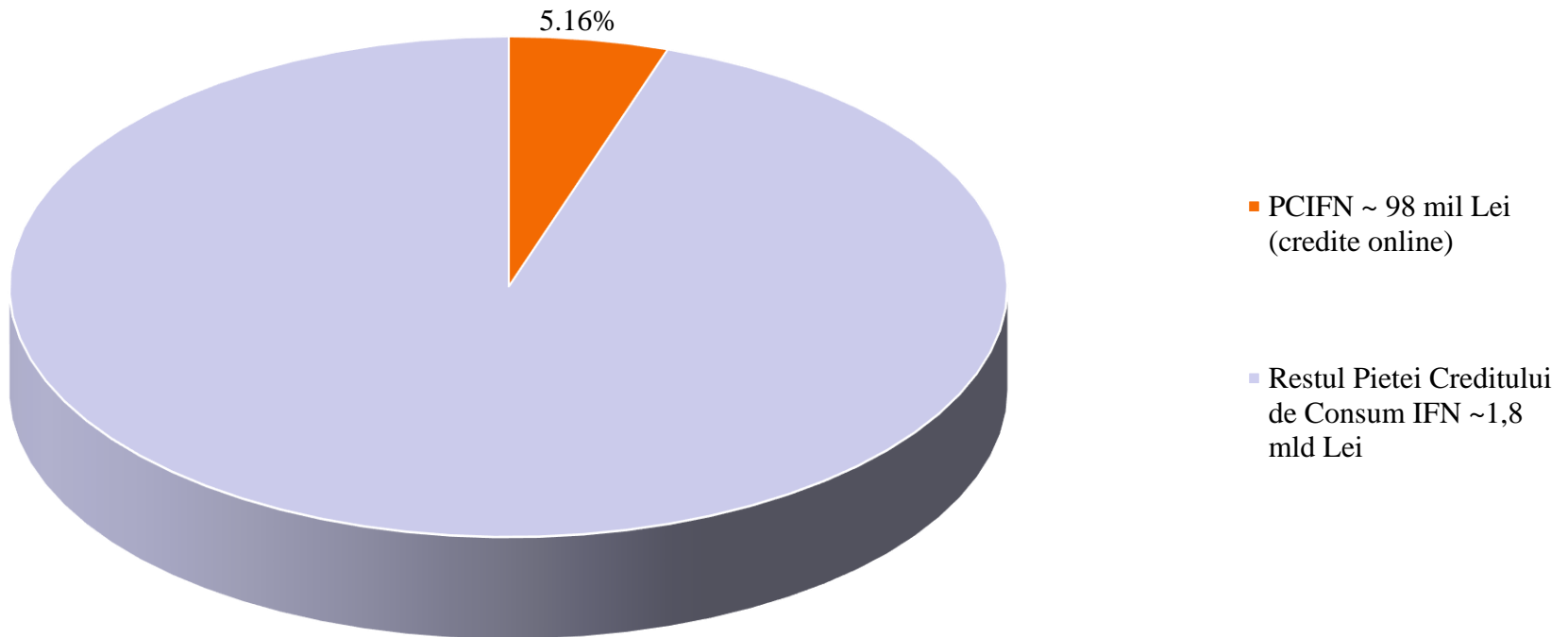
# Evolutia creditului neperformant 31.12.2013 – 31.12.2015 Registru General vs Registru Special



# Credite nou acordate – 01.01 - 30.06.2016

## PCIFN vs Total Piata CC IFN

**Total Piata Creditului de Consum IFN = 1,9 mld Lei**

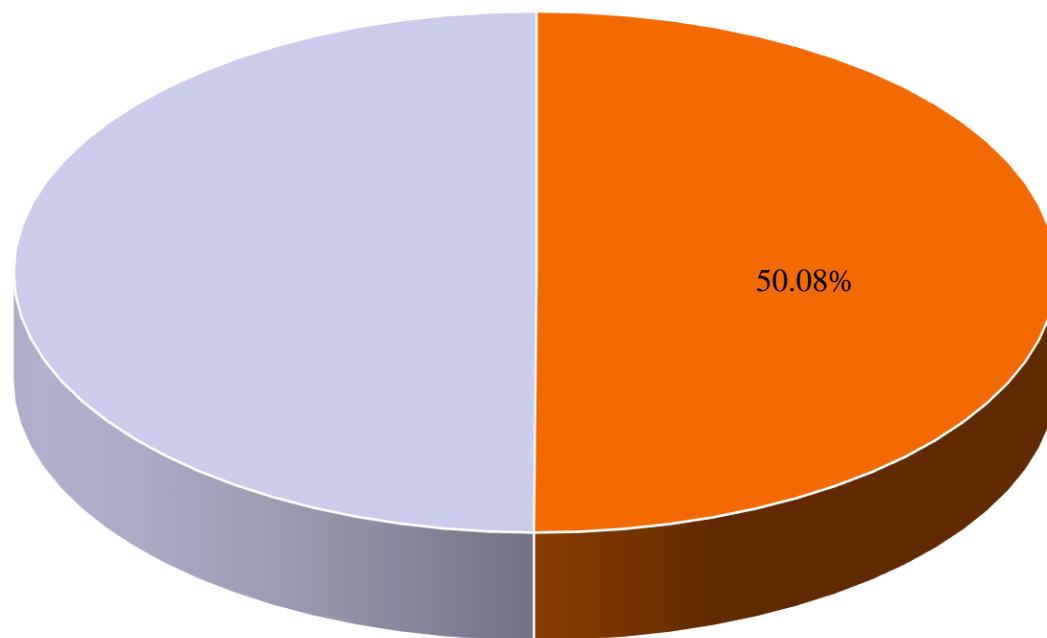


Total Piata creditului de consum IFN in valoare de 1,9 mld Lei reprezinta credite de consum nou acordate de catre IFN-urile din Registrul General si Registrul Special

# Numar contracte noi – 01.01 - 30.06.2016

## PCIFN vs Total Piata CC IFN

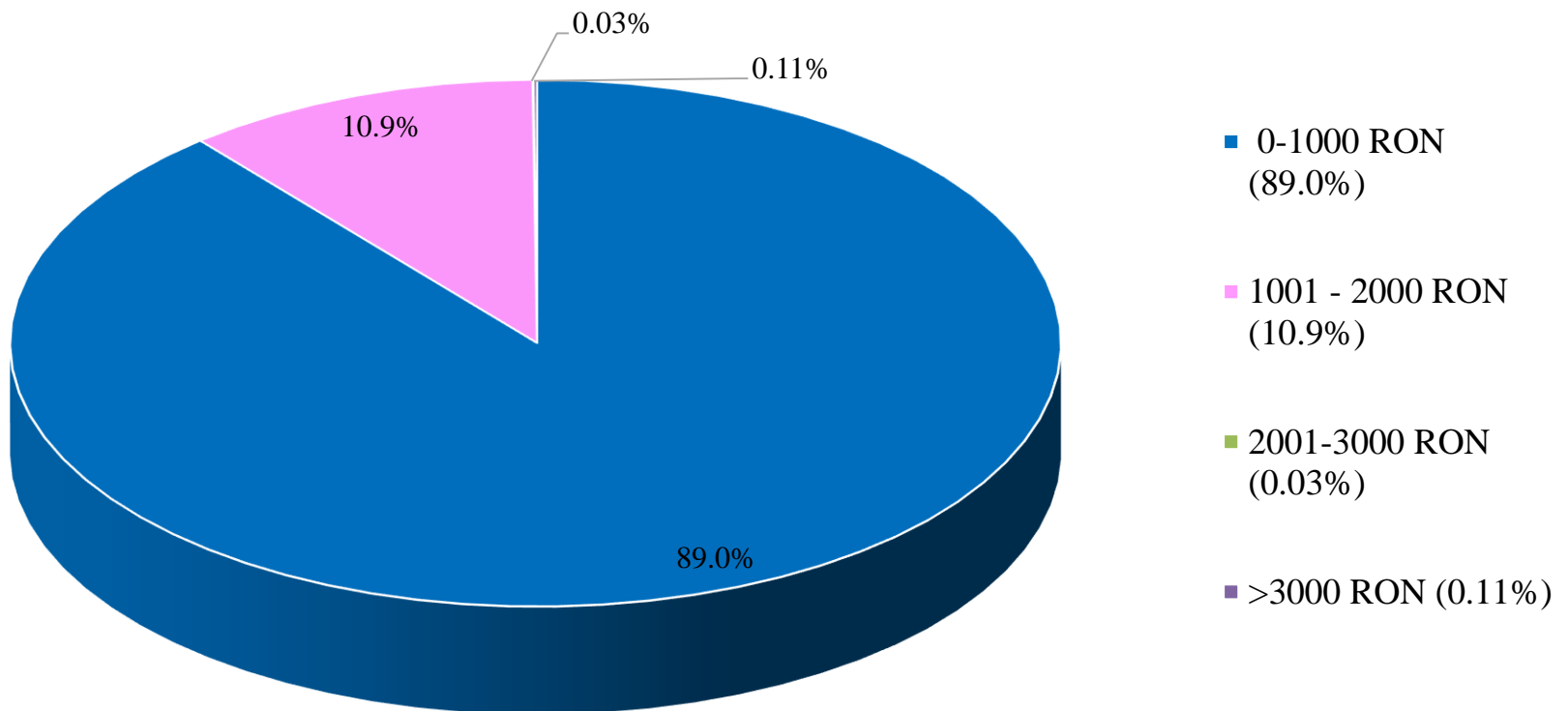
**Total Piata Creditului de Consum IFN = 360 000 contracte noi**



- PCIFN ~ 180 000 contracte noi (credite online)
- Restul Pietei Creditului de Consum IFN ~180 000 contracte noi



# PCIFN – credite acordate dupa valoare 01.01 - 30.06.2016



Va multumim!

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