

**The debt collection market is dynamic and competitive.  
In 2014, debt recovery registered an increase of 24% as compared to 2013.**

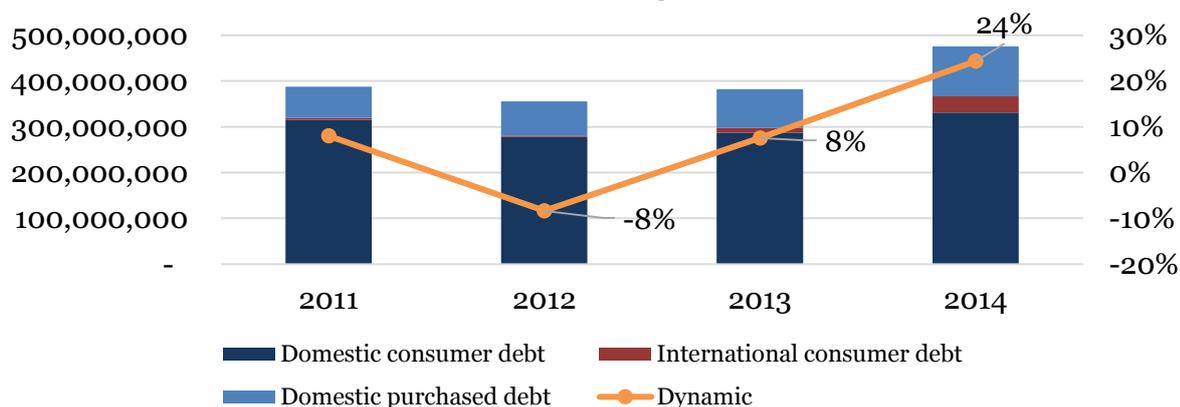
**The expectations for 2015 are rather constant in terms of debt collection due to market and political stability.**

The debt collection sector has registered a 12% yearly decrease in terms of debt referred in the period 2011-2014. In 2014, debt referred has registered a 28% decrease as compared to 2013, mainly due to the B2C debt referred, which has a 34% decrease in 2014, as compared to 2013.

In turn, debt recovery registered a 7% yearly increase in the period 2011-2014. In 2014, debt recovery has registered a 24% increase as compared to 2013.

The overall revenue increase registered in 2014 was of 24% as compared to 2013, mainly due to purchased debt volumes handled during the period. The expectations for the debt collection market in 2015 are constant due to market and political stability.

**Annual value of contracts (EUR) of Debts Recovered  
2011-2014**



The debt collection market is mixed, distributed by activity domains as follows:

**B2C – 60%**

**B2B – 8%**

**Debt Purchase – 32%**

**B2C market volume.** The overall B2C debt referred in the second semester of 2014 reached ~558 mill EUR for the Romanian market.

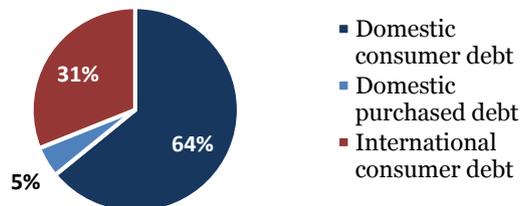
**B2C market dynamics.** The overall B2C debt referred in 2014 has increased by 7% in the second semester of 2014, as compared to the first one in spite of a 24% decrease in B2C serviced consumer debt. The decrease in domestic consumer debt referred is mainly due to a significant decrease in average value in EUR/case referred; Domestic purchased debt has increased from 130 mill EUR to 208 mill EUR, with approximate 60%.

**B2B market volume.** The overall B2B debt referred in the second semester of 2014 reached ~41 mill EUR for the Romanian market, ~7% of overall debt referred in Romania in S2 of 2014.

**B2B market dynamics.** B2B debt referred in 2014 decreased by 67% as compared to the same value registered in the first semester. The B2B domestic consumer debt has registered a 10% decrease for the second semester of 2014 as compared to the similar period of 2013, while domestic purchased debt reached a minimal value for the second semester of 2014.

**B2B average values.** Average EUR values per case are 800 for B2B referred debt, as opposed to 220 for B2C for the same period (S2 of 2014), while registering very fluctuating and heterogeneous values depending on the type of debt being collected.

**Value of contracts (EUR) by type of debt referred**  
S2,2014



**The main purpose of AMCC is to regulate the profession and to set professional ethical principles to be followed by debt collection companies in relation to retail and corporate debtors.**

**The 15 companies members of AMCC** cover a representative estimate of 80% of the total debt collection market (debt servicing and debt purchasing) and 90% in terms of debt servicing market. Currently they have an estimated number of 3000 employees.

The biggest share of debt collection activities targets B2C debt collection, involving almost ~60% of current employees.

**Only 8% of overall employees currently perform legal debt collection activities.**



“The Romanian debt collection market is a dynamic and competitive market. Currently we can see a slight increase of the industry mostly due to the latest trends of banks selling their portfolios of non-performant loans, in order to stimulate the domestic consumers to contract new loans. Debt collection agencies in Romania remain focused on the amicable debt collection phase, while the written correspondence remains the most utilized means for debt collection in Romania.” says Georg Kovacs, President of AMCC.

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AMCC (Asociația de Management al Creanțelor Comerciale) was founded in 2007. It currently brings together 15 members, the most important players in the Romanian debt collection market: COFACE ROMANIA, CREDITREFORM ROMANIA, CREDITEXPRESS ROMANIA, CYCLE EUROPEAN, DBR FACTOR IFN, DEBT COLLECTION AGENCY, EOS KSI ROMANIA, FIRE CREDIT, IFN NEXT CAPITAL FINANCE, KOLCZE, ILIUTA & ASOCIATII, KREDYT INKASO, KRUK ROMANIA, MELLON ROMANIA, RE COLLECTION and TOP FACTORING. For more information please visit: [www.amcc.ro](http://www.amcc.ro)

AMCC is a full member of FENCA (Federation of European National Collection Associations) [www.fenca.com](http://www.fenca.com)



\* The Survey was commissioned by AMCC to Ensign Management Consulting and was prepared in accordance to data submitted by 12 AMCC members.

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