

13<sup>th</sup>

Conference



[www.icapcrif.com](http://www.icapcrif.com)

# Credit Risk Management

**Nikitas Konstantellos, President & Group CEO, ICAP CRIF**

# About ICAP CRIF

ICAP CRIF (previously ICAP S.A. Group of Companies), with **250** competent professionals is the Market Leader in Credit Risk & Business Information in Southeastern Europe.

As of December 23, 2021, ICAP CRIF is a wholly owned company of CRIF.



# About CRIF



- ❑ **6,200** Professionals
- ❑ **40** Countries in **4** Continents
- ❑ **€608 M** Total Revenues for 2021
- ❑ CRIF is a global Company, specializing in :
  - Credit & Business Information Systems,
  - Analytics,
  - Outsourcing and Processing Services
  - Advanced Digital Solutions for Credit and Open Banking.
- ❑ Provides added value solutions to its Global Clients:
  - **10,500** Financial Institutions
  - **600** Insurance Companies
  - **82,000** Businesses and **1,000,000** Consumers

## Business Lines

- ❑ Business Information & Credit Risk Solutions
- ❑ Consulting, Technology Solutions
- ❑ Ratings & Analytics Services
- ❑ Marketing Sales & Solutions
- ❑ Risk Training Institute

58

58 years of successful operation



Exclusive Partner of Dun & Bradstreet, the world leader in Business Information, for the 4 Countries of our region



Information base with 7.9 M companies in 4 Countries



4 Countries / 7,200+ customers



One of the few companies in Europe registered as a Credit Rating Agency (CRA), by the European Securities and Markets Authority (ESMA)



36,600 Credit Rating Assessments in companies & bond ratings; securitizations over 5,7 Billion GBV



## New Business Lines



Synesgy is the **global alliance** of leading companies enhancing the **transition to sustainability** with data and information gathered through an **innovative digital platform**.

A single information system on the sustainability of worldwide suppliers

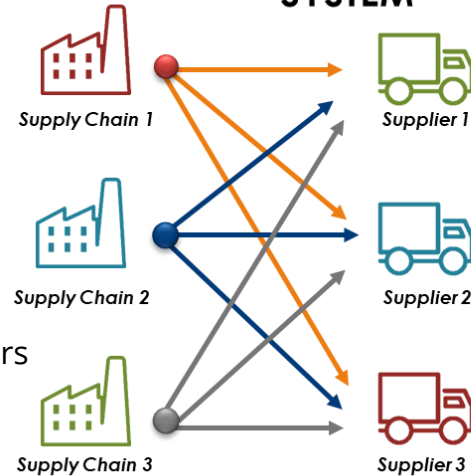
A worldwide standard

Information are constantly updated

Country-specific procedures

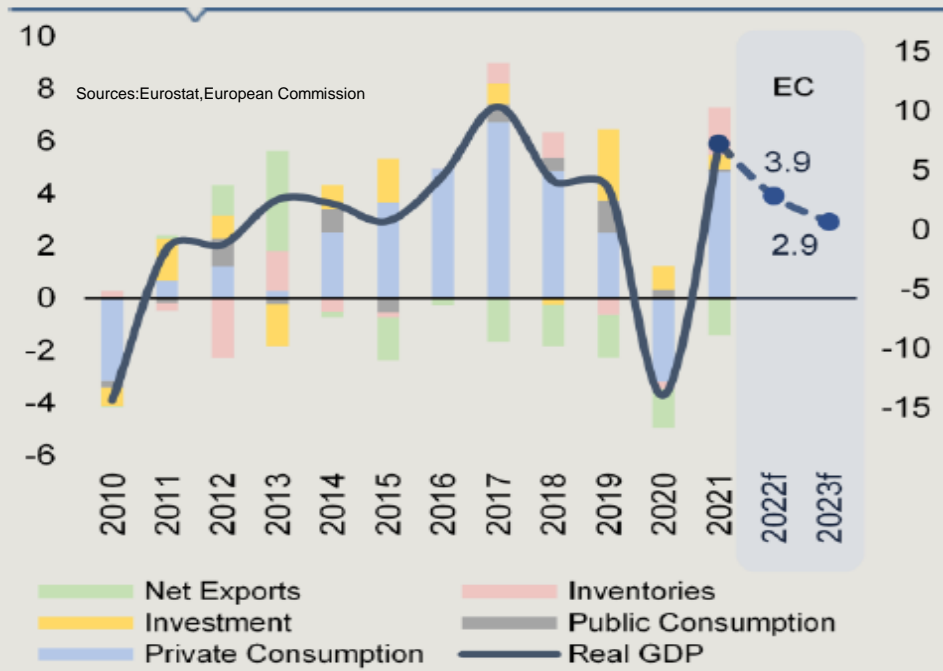


## WORLDWIDE INFORMATION SYSTEM

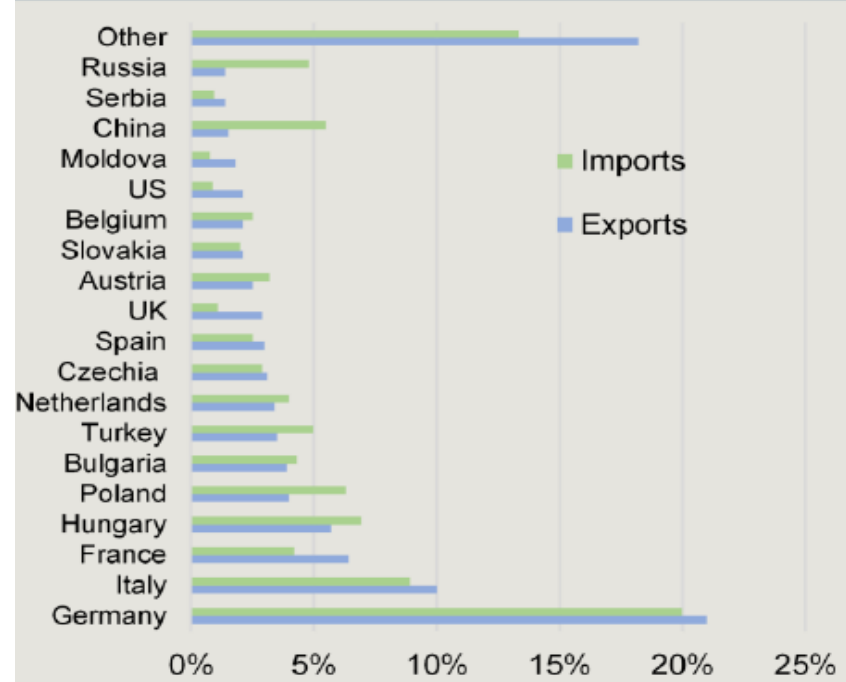


# Romanian Economy Development

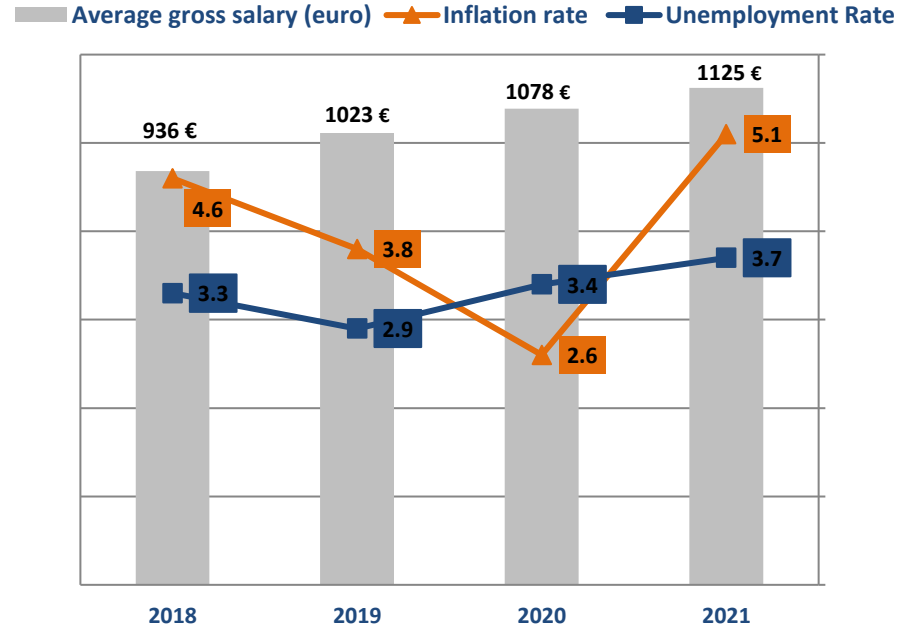
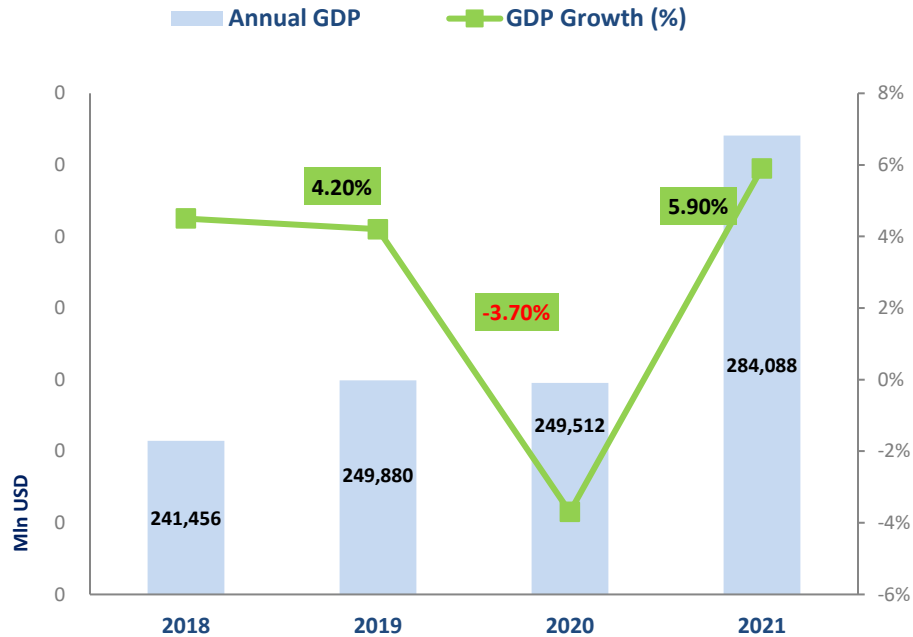
Contributions to GDP and the positive growth prospects



Romania's main trading partners (2021)

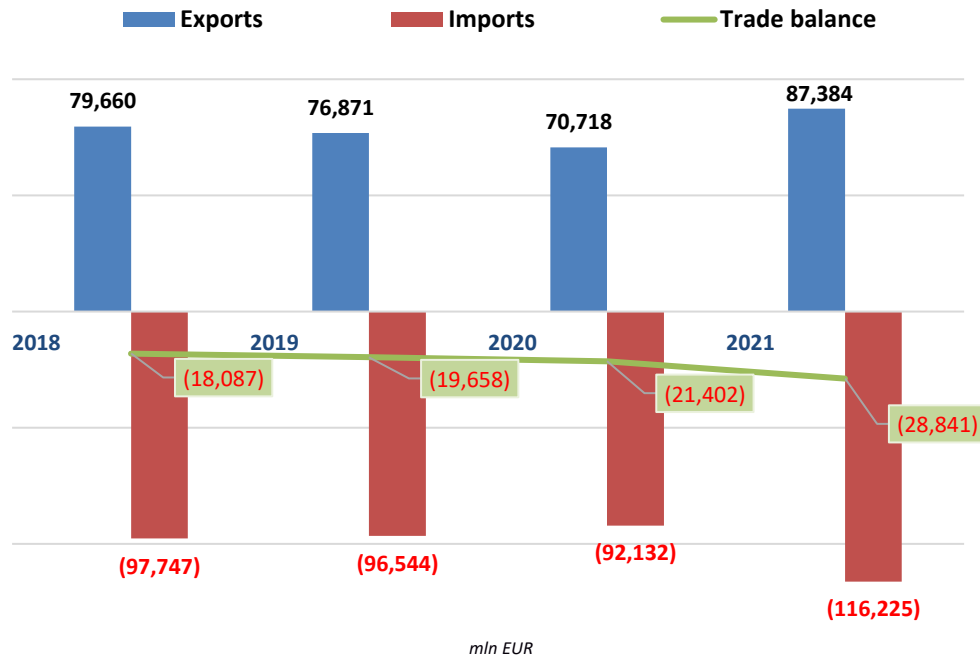
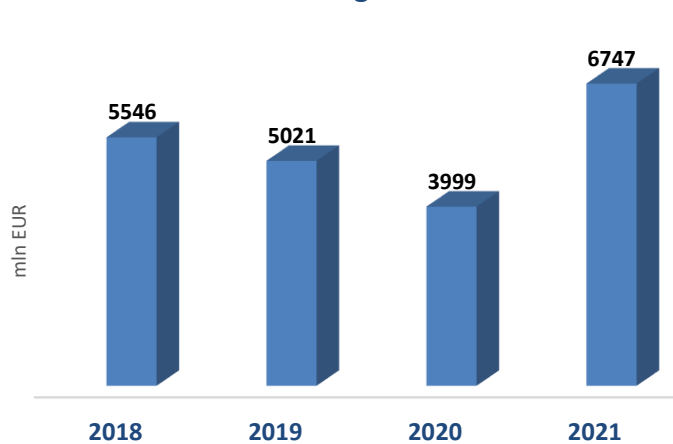


# Romanian Economy Development

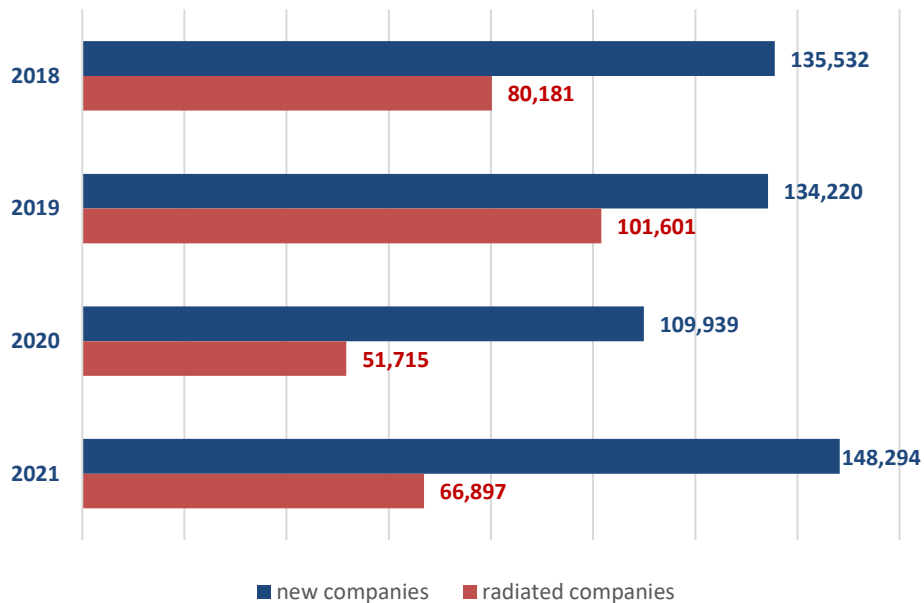


# Romanian Economy Development

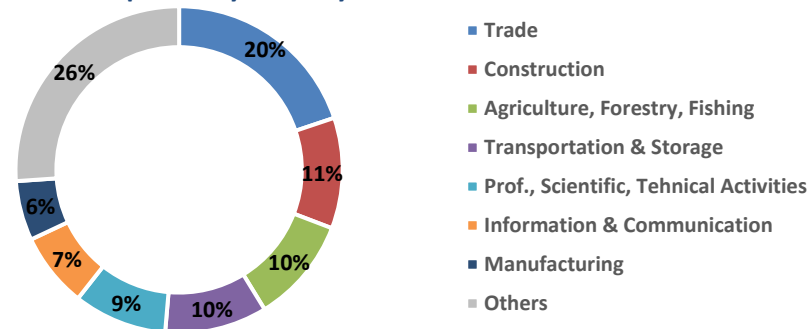
## Direct Foreign Investments



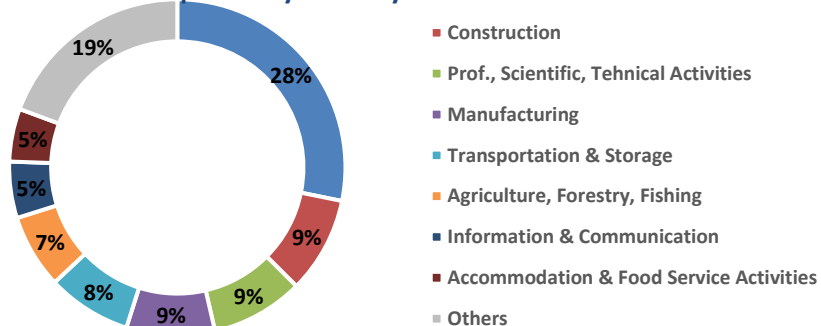
# Romanian Business Development



no of new companies by industry



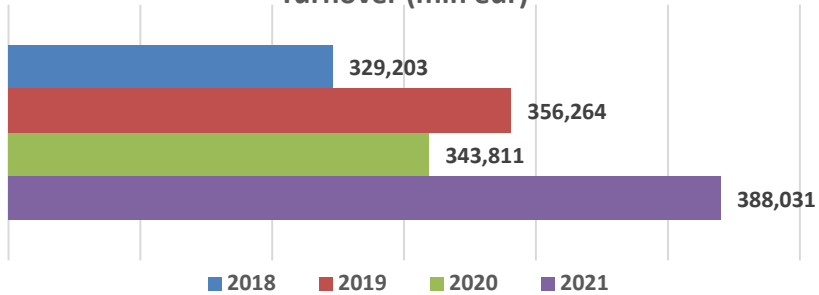
no of radiated companies by industry



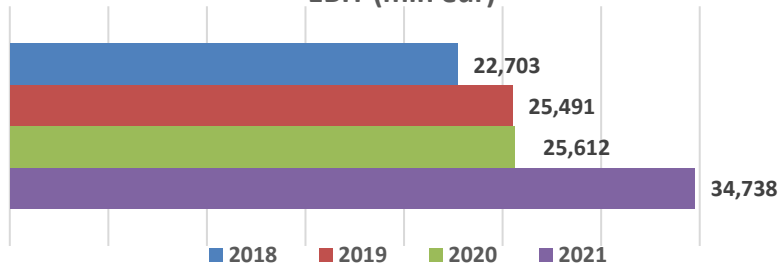


# Romanian Business Development

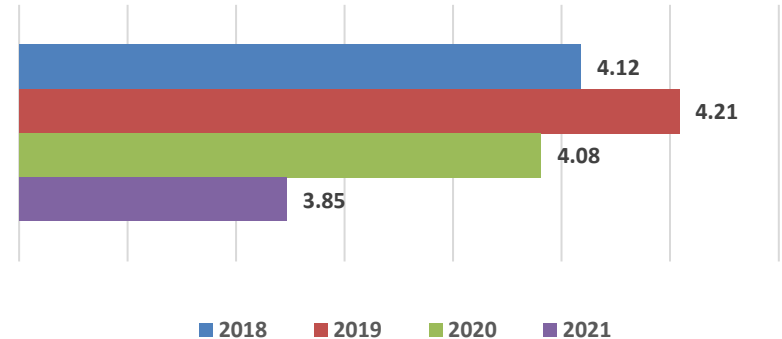
### Turnover (mln eur)



### EBIT (mln eur)



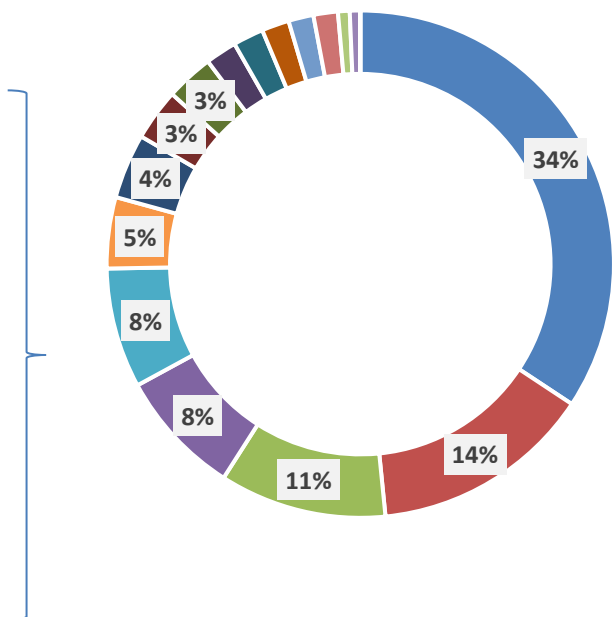
### Employees no (mln)



# Romanian Business Development

Industries	Change	Employees no 2021 vs 2020
Activities of Households	5%	5
Public Administration & Defence; Education	2%	235
Human Health & Social Activities	1%	167
Construction	0.4%	293
Professional, Scientific & Tehnical Activities	-1%	(4,688)
Administrative & Support Service Activities	-2%	(4,562)
Trade	-3%	(7,732)
Real Estate Activities	-3%	(24,964)
Arts, Entertainment & Recreation	-4%	(1,552)
Water supply	-4%	(1,749)
Accommodation & Food Service Activities	-5%	(4,104)
Manufacturing	-7%	(10,644)
Agriculture, Forestry & Fishing	-8%	(80,447)
Other Service Activities	-8%	(9,703)
Information & Communication	-9%	(3,651)
Transportation & Storage	-9%	(17,941)
Mining & Quarrying	-9%	(33,102)
Electricity, Gas, Steam & Air Conditioning supply	-10%	(3,747)
Financial & Insurance Activities	-11%	(7,145)
Real Estate Activities	-50%	(18,805)

“no of employees” decrease by industries

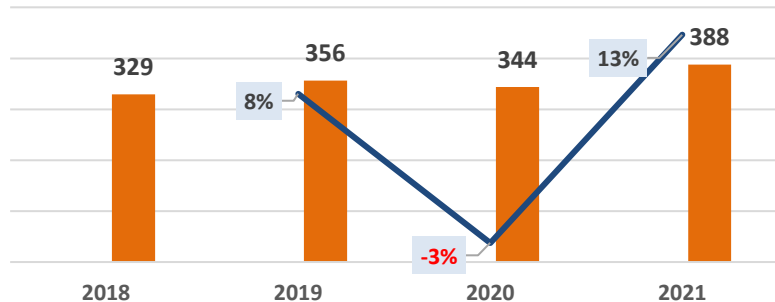


- Manufacturing
- Transportation & Storage
- Trade
- Financial & Insurance Activities
- Information & Communication
- Accommodation & Food Service Activities
- Agriculture, Forestry & Fishing
- Administrative & Support Service Activities
- Electricity
- Construction
- Prof., Scientific & Tehnical Activities
- Water supply
- Mining & Quarrying
- Other Service Activities
- Arts, Entertainment & Recreation
- Real Estate Activities

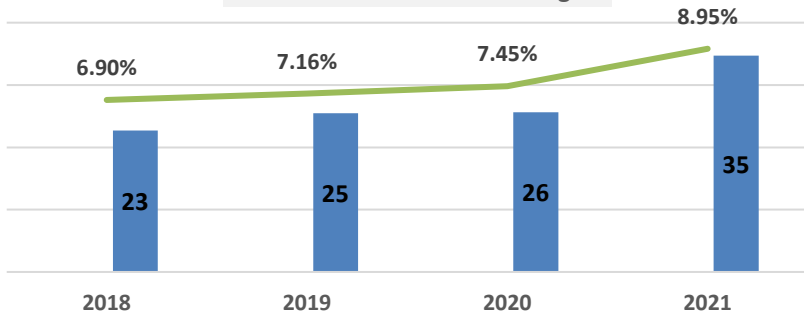


# Romanian Business Development

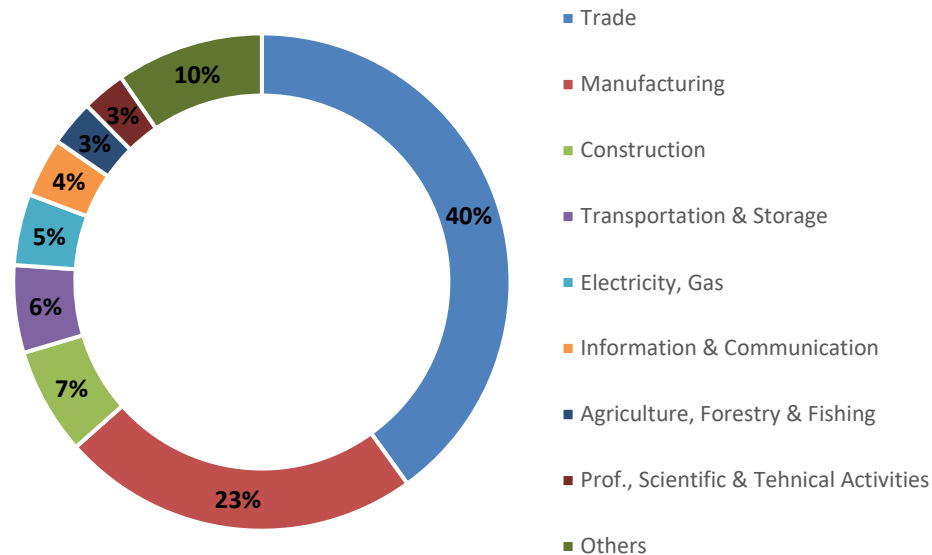
Turnover change



EBIT Profit Margin

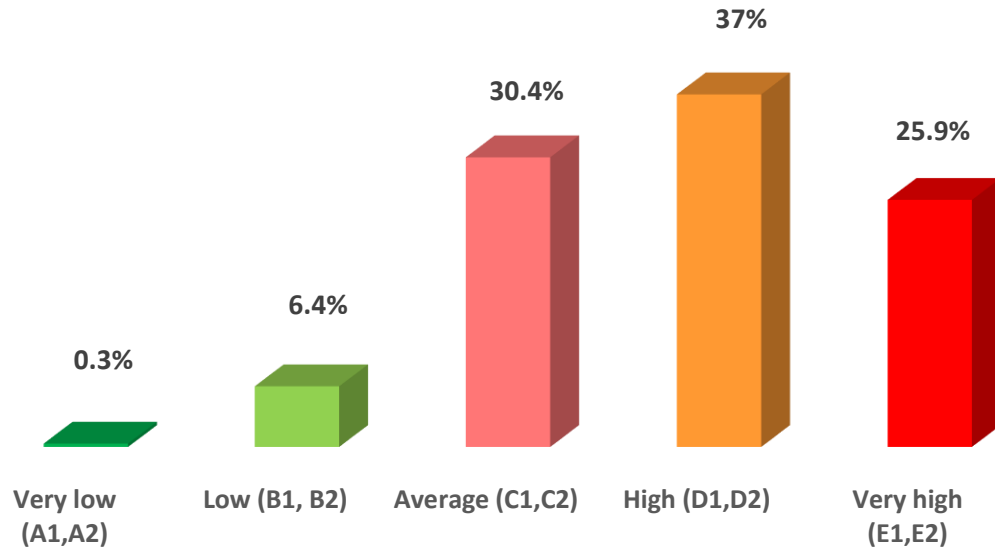


Turnover distribution by industry 2021



# Romanian Business Development

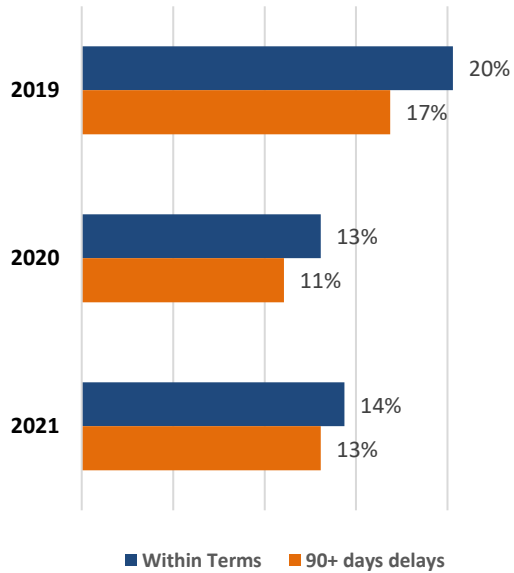
## Credit Risk Distribution in Romanian Business



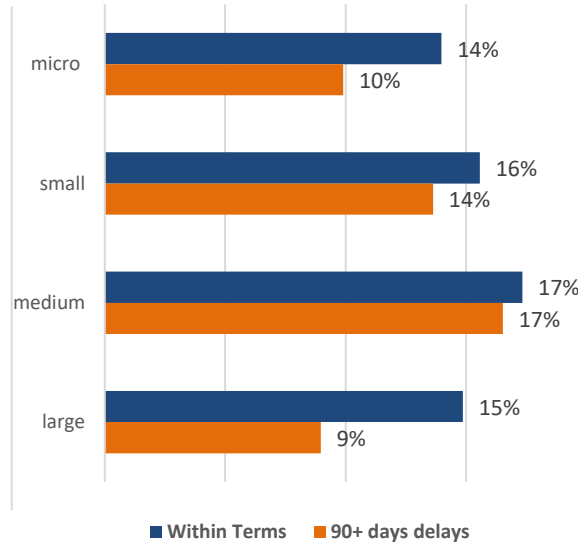
ICAP Score	Probability of Default
A1	0.03%
A2	0.07%
B1	0.12%
B2	0.50%
C1	1.32%
C2	3.30%
D1	7%
D2	14.50%
E1	35%
E2	75%

# Non-Payment Risk Trends in Romania

## Overall Payment Behavior

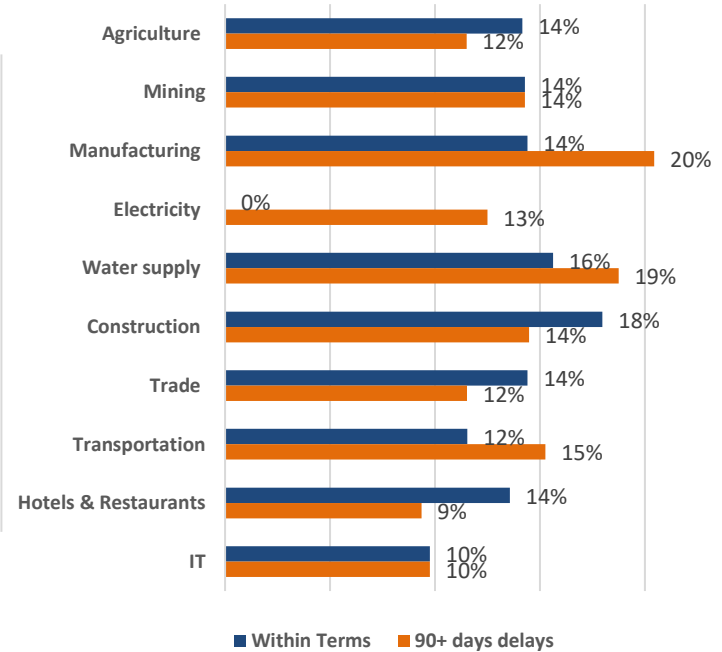


## 2021 Payment Trends by Company Size



Source: ICAP CRIF data base

## 2021 Payment Trends by Industry



13<sup>th</sup>

Conference

Thank you  
for your attention

Credit Risk Management