

AMCC



ASOCIAȚIA DE MANAGEMENT
AL CREAȚELOR COMERCIALE



AMCC's mission is to represent its members at national and international level, to promote the concept of credit services management and support it in the national legislation.

AMCC wants to be a **national representative association for debt collection agencies** in Romania and to implement a high standard of quality in the management of receivables.

Since its establishment, AMCC is a full member of FENCA – Federation of European National Collection Associations.

Through AMCC, Romania became the 15th Member of FENCA.

AMCC's scope:

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.

*AMCC was founded in 2007 at the initiative of Coface, EOS KSI and Creditreform.
Currently it brings together 15 members.*



AGENCY FOR CONTROL
OF OUTSTANDING DEBTS



CREDITEXPRESS



Cycle



Changing finances
for the better.



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IMPROVEMENT CREDIT COLLECTION

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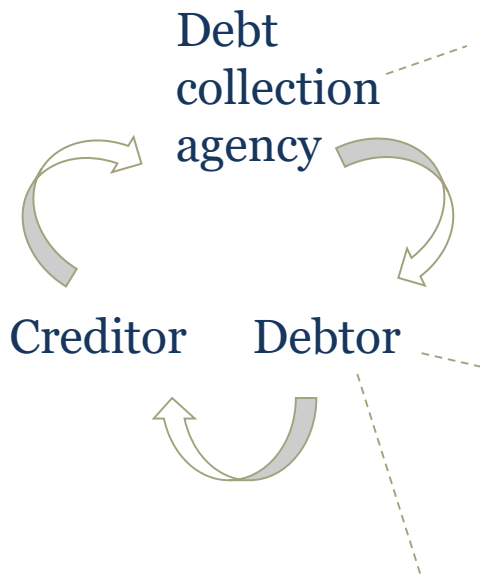
RECOLLECTION
we speak facts

■ What is debt collection?

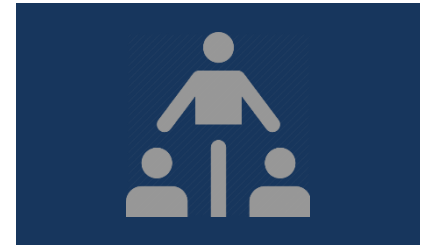
- Debt collection market evolution and trends in S1 2022
 - Romanian B2C debt collection market:
 - B2C – Serviced debt
 - B2C – Purchased debt
 - Romanian B2B debt collection market
 - Debt collection market for international clients
- Macroeconomic environment
- Continuous improvement measures

Why do companies choose to externalize debt collection?

- A possible answer would be due to legislation (e.g.: prudential rules regarding non-performing loans), cash flows constraints and decisions to increase operational efficiency can lead to debt collection externalization.



- A debt collection agency acts as an intermediary between a debtor and a creditor. It can facilitate a payment schedule for the debtors.



- A creditor can have two categories of clients, B2C and B2B.
- B2C clients are natural persons (e.g. people who have a telecom subscription, etc.)
- B2B clients are legal persons (e.g. companies/NGOs that receive loans from banks, etc.)



- The communication between the collection agents and the debtors is the quickest and easiest way to solve the debt situation under conditions that are favorable to all parties.



Who are the companies (**creditors**) that refer collection of debt?

- **Banking institution**
- **Telecom companies**
- **Leasing**
- **Insurance**
- **FMCG**
- **Universities**
- **Pharma etc.**

How is debt transferred to debt collection companies?

a. Purchase rights for the debt
(Debt purchased)

b. Collection based on success fee
(Debt Serviced)

What does this mean for the **debtor**?

- **Rights** over the **debt** are **referred** to a **debt collection agency** or a **consortium of companies**.
- **Collection** is taken over by the **company** which **owns the rights over the debt**.

- **Rights** over the **debt** are **kept** by the **creditor**
- **Debt collection operations** are **performed** by the **contracted company**, in return receiving a **fee**, according to the **service agreement**.

Who is a **debtor**?

- **Natural persons** (employees, students, etc.)
- **Legal persons** (limited liability company, corporations, etc.)

How is the debtor contacted?

- Phone calls
- E-mail
- Written correspondence
- Field activities

What is the general approach?

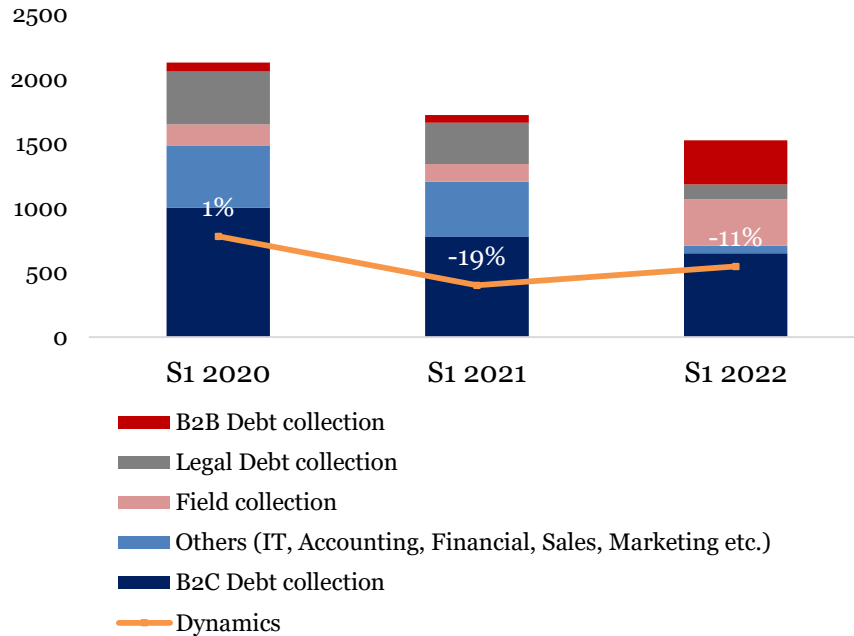
- Discussions with the debtor include:
- 1. Identify solutions** for payment of debt;
 - 2. Decide** on the **best option** for both the debtor and the creditor;
 - 3. Agree** and **sign a written agreement** based on previous discussions.

Creditor

Debtor

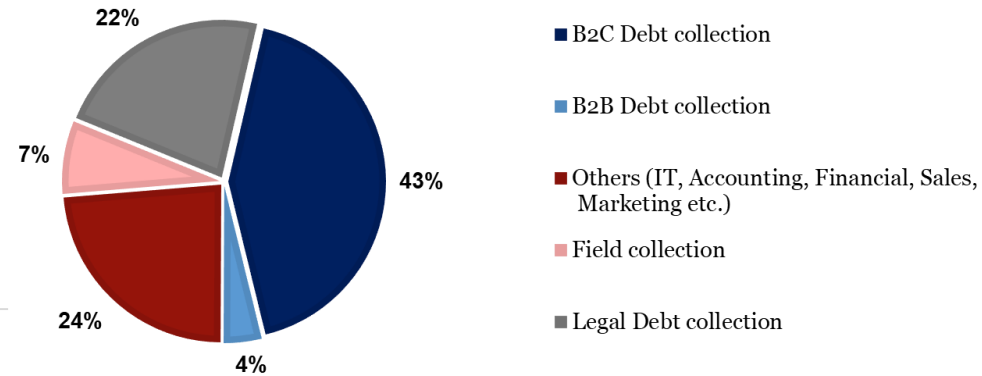
Employee structure

Total number of employees by service performed (full & part time)
S1 2020- S1 2022 evolution

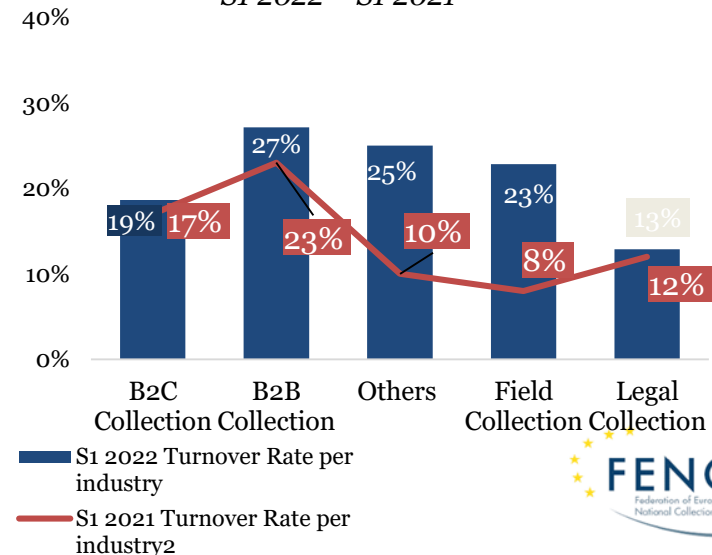


- Continuous decrease in total number of employees in S1 2022 vs S1 2021.
- B2C debt collection is the most employee-intensive function, accounting for approx. 43% of the total full-time employees.

Full-time employee structure by service performed
S1 2022

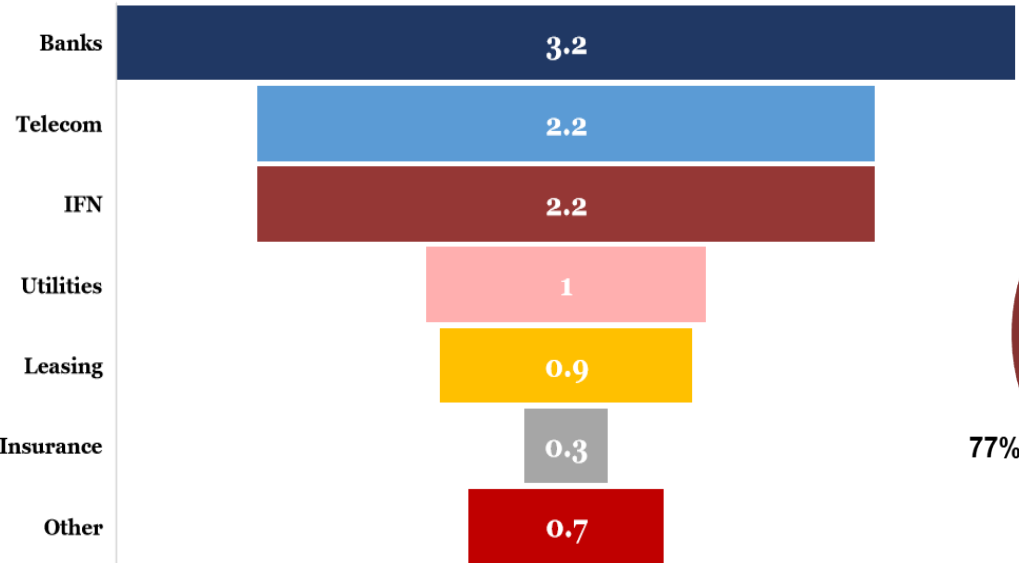


Employee turnover rate by service performed
S1 2022 - S1 2021

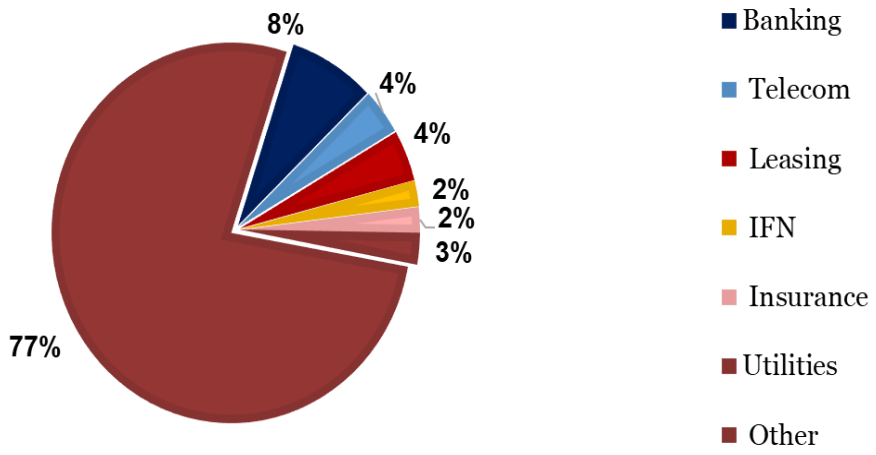


Active clients

B2C – Average clients per respondent 2021



B2B - Active clients by activity sector S1 2022



- **B2C segment:** The number of active Banking clients has slightly decreased in S1 2022 compared to S1 2021.
- **B2B segment:** Most of the active clients come from other industries such as FMCG, Pharma, IT, Distribution, with a very low representation from Banking, Telecom and Leasing sectors.
- In S1 2021, 61% of B2C active clients were from the financial services sector (Banking, NBFI, Insurance and Leasing).

- What is debt collection?

- **Debt collection market evolution and trends in S1 2022**

- Romanian B2C debt collection market:
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Debt collection market in S1 2022

Romanian B2C debt collection market – Serviced debt.

- In S1 2022, serviced debt outsourced rose by 175% in terms of debt value, whilst only increasing by almost 1% in terms of number of cases.
- The value recovered from B2C cases and returned into the economy by debt collecting companies was ~128 mil EUR, almost an 100% increase compared to S1 2021.
- Average value per case for serviced debt outsourced in S1 2022 was 327 EUR/case, while for debt recovered was 173 EUR/case.
- The most important sector in terms of number of cases outsourced remains the Telecom sector.

Romanian B2C debt collection market – Purchased debt.

- The value of purchased debt sold is recovering in S1 2022 having a significant 427% increase compared to S1 2021.
- Average value per case for purchased debt sold in S1 2022 was 996 EUR/case, while for debt recovered, 335 EUR/case.

Romanian B2B debt collection market – Serviced debt

- In terms of serviced debt outsourced, the number of cases in S1 2022 registered an increase of ~5% compared to S1 2021, mainly due to the high average value of the cases in the Telecom sector.
- The average value per case for serviced debt outsourced was 1,577 EUR/case in S1 2021, while the average recovered value per case was 1,683 EUR/case.

Romanian B2B debt collection market – Purchased debt

- In S1 2022, there were 92 cases on the B2B purchased debt sold market with a value of ~5,6 mil EUR.

Most debt collection players expect an increase in the market in terms of debt collection.

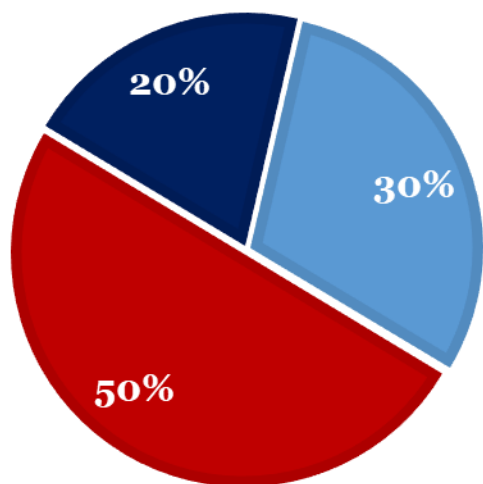
The Survey was commissioned by AMCC to MEDNET Research and was prepared in accordance to data submitted by each participating AMCC member.

Debt total market S1 2022 (EUR)			Debt recovered S1 2022 (EUR)			Revenues S1 2022 (EUR)		
Romanian Market			Romanian Market			B2C		
B2C	175%	1,108,103,774	B2C	86%	310,199,343	Collection	-3%	7,716,630
B2B	93%	145,101,913	B2B	122%	85,002,129	Collection	80%	5,035,785
Total	172%	1,253,205,687	Total	93%	395,201,472	Debt purchased	-14%	16,739,838
						Total	-2%	29,492,253

- Debt total market in 2022 has risen by 172% in terms of total value, with a significant 175% rise in the B2C sector. The debt recovered sector has also increased by 93% since 2021.
- Revenues have slightly decreased in S1 2022 compared to 2021 by 2% in total.

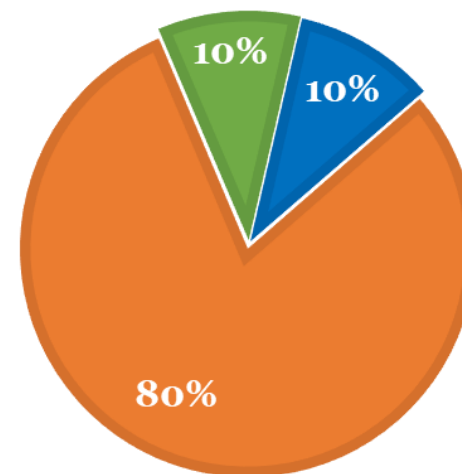
Market trends for the second semester of 2022

Members perspective – Indebted population Evolution in the next 6 months



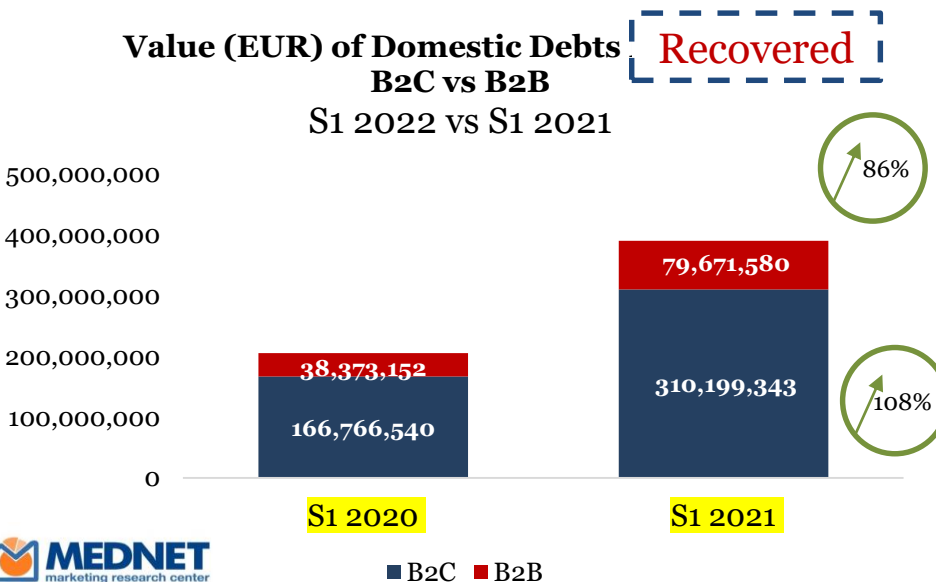
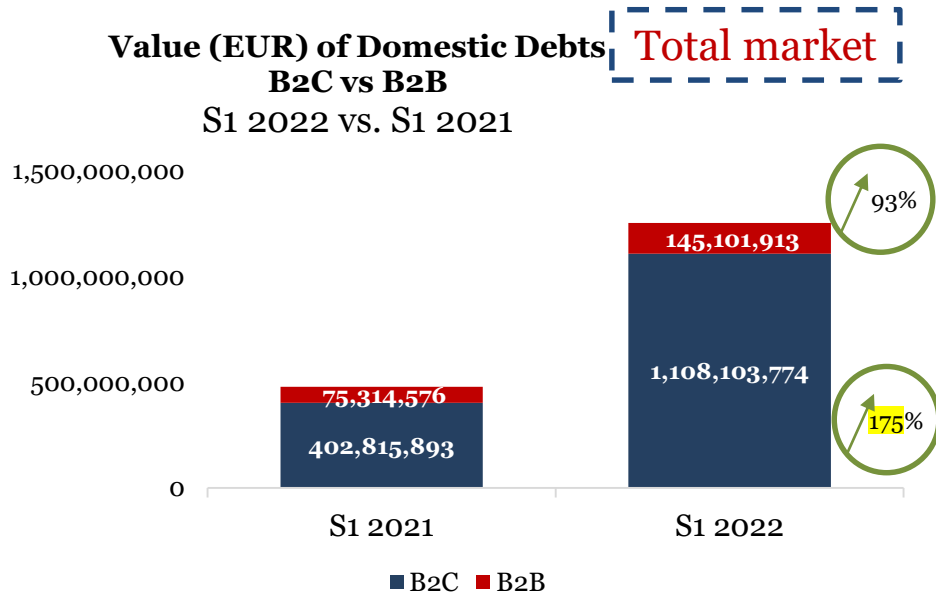
■ Decrease ■ Increase ■ Constant

Members perspective – Number of customers with repayment difficulties Evolution in the next 6 months



■ Decrease ■ Increase ■ Constant

Sector evolution in S1 2022 vs. S1 2021



Sector evolution. All sectors have registered massive recoveries in terms of value of debt referred and recovered in S1 2022, compared to S1 2021.

Market evolution until the end of the year. The respondents still expect the market to be highly influenced by the pandemic but are expecting revenues to start recovering.

The respondents, on average, expect the market to continue to increase or stagnate in the second half of the year.

Half anticipate a small growth due to new projects with existing clients.

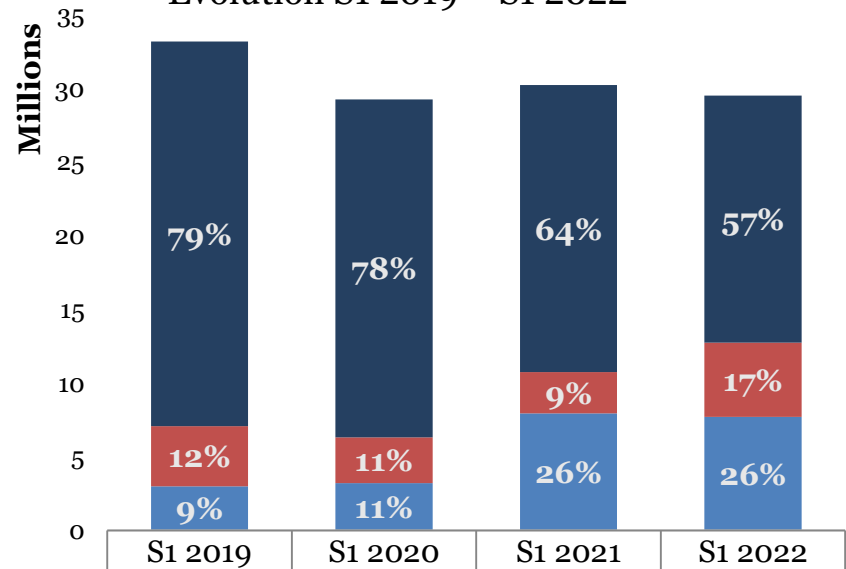
We can notice a slight decrease of 2% in revenues in S1 2022, despite the B2B sector having a massive increase.

Revenues

S1 2021/2022	Revenues (EUR)		Dynamics
	S1 2021	S1 2022	
B2C Collection	7,948,974	7,716,630	-3%
B2B Collection	2,792,931	5,035,785	80%
Debt purchased	19,468,285	16,739,838	-14%
Total	30,210,190	29,492,253	-2%

- **Volume.** The reported revenues for S1 2022 almost reached ~**30 mil EUR**, a slight decrease of -2% when compared to S1 2021.

Revenues (EUR/Millions)
 Evolution S1 2019 – S1 2022



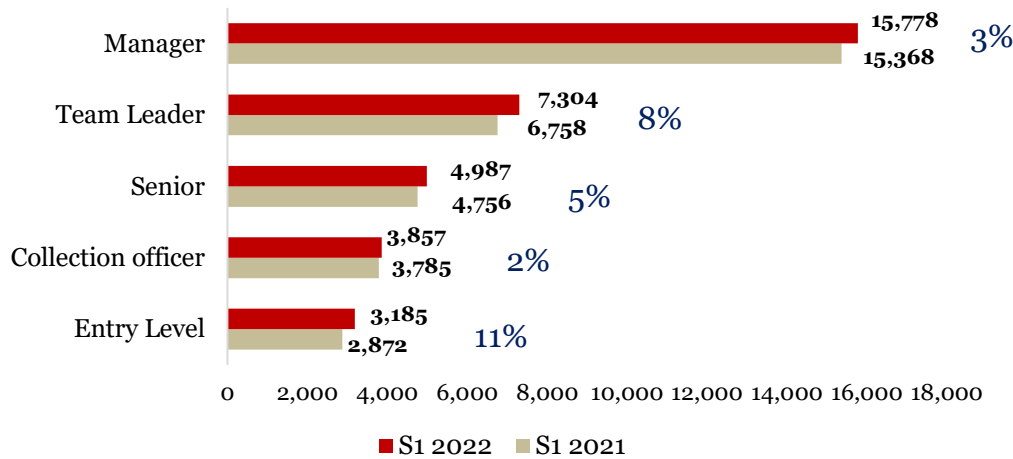
- **Revenue split:** 57% of the revenues from S1 2022 originated from debt purchase.
- We notice that the relative and absolute values of revenues coming from B2B Debt collection have had a significant increase compared to previous years.
- B2C and Debt purchased sectors have registered slight decreases in S1 2022 compared to S1 2021.

	S1 2019	S1 2020	S1 2021	S1 2022
■ Debt purchased	26,094,444	22,916,269	19,468,285	16,739,838
■ B2B Debt collection	4,067,793	3,093,830	2,792,931	5,035,785
■ B2C Debt collection	3,007,483	3,225,506	7,948,974	7,716,630

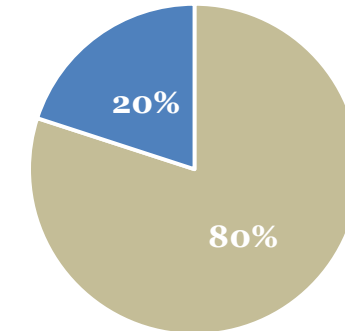
Salaries in the debt collection sector have seen a slight increase during the first semester of 2022 compared to S1 2021.

Salaries

Monthly salaries (Gross)*
RON, S1 2021 vs. S1 2022

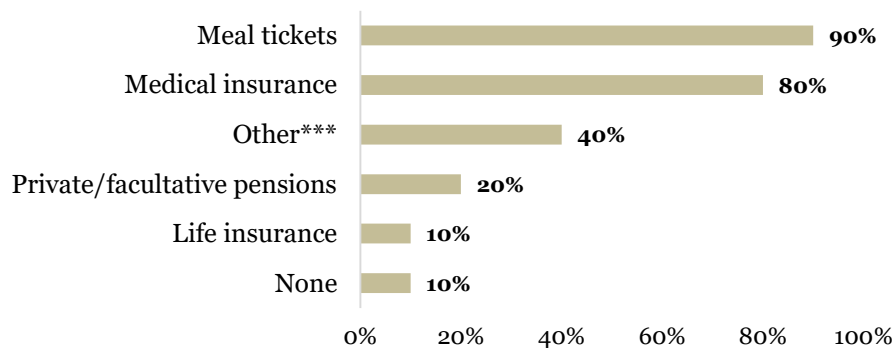


Share of fixed salary and commission in monthly salary** RON, S1 2022



■ Fixed salary ■ Commission

Employees benefits offered by AMCC members (% of total members)



- **Salaries.** The share between fixed salary and commission has increased in S1 2022 (20%) compared to S1 2021 (19%) for commission-based income.
- When compared to S1 2021, all salaries have increased between 2-11%.
- **Employees benefits.** 9 of the 10 respondents offer meal tickets, out of which 8 also offer medical services coverage, with almost half of them extending benefits to other services such as transportation. We can notice that one respondent has opted to not offer any benefits for their employees.

*Values represent weighted average between the salaries from 8 respondents, based on hierarchical level, only for full-time employees

**Weighted average is based on percentages provided by the respondents, between 74/26% and 100/0% fixed salary/commission).

***Other benefits consist in: Transport, Benefit Platforms (holidays, gift vouchers)

^Some respondents only offers these types of benefits to managers or the field dept.

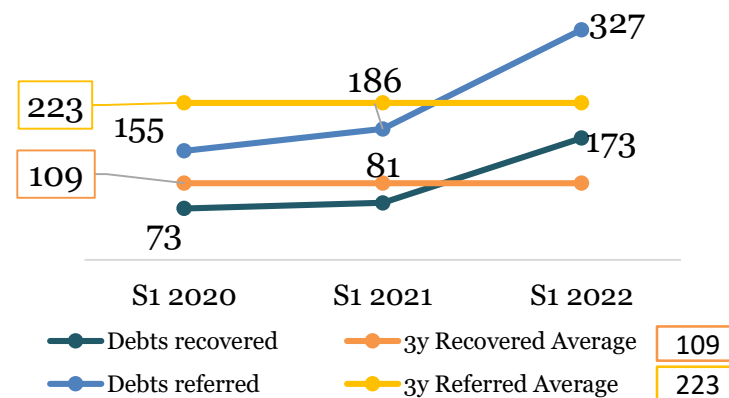
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Romanian B2C serviced market has registered an increase in terms of number of cases (24%), as well as the unit value/case has increased (87%).

Romanian B2C debt collection market – Serviced debt

Serviced debt	Number of cases		Value in EUR		Avg. Value in EUR/Case	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021	S1 2022
Debt Outsourced	1,546,503	2,143,875	287,910,172	502,131,538	186	327
Debt Recovered	784,746	737,689	63,855,350	127,654,257	81	173

Debt serviced outsourced and recovered - Average value (EUR)/case



- **B2C market dynamics.** The B2C serviced debt outsourced in S1 2022 increased by 74% in terms of value managed and also by 39% in terms of number of cases.
- **B2C market volume.** The total value of serviced debt recovered decreased by ~100% from its S1 2021 value, while the average value per case increased by ~114% to 173 EUR/case.

Telecom and Banking serviced debt represent together 89% of the value of total B2C service debt outsourced in S1 2022

Romanian B2C debt collection market – Serviced debt

Serviced debt	Number of cases				Values (EUR)				Avg. Value in EUR/Case			
	Debt Outsourced		Debt Recovered		Debt Outsourced		Debt Recovered		Debt Outsourced		Debt Recovered	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021 ('000)	S1 2022 ('000)	S1 2021 ('000)	S1 2022 ('000)	S1 2021	S1 2022	S1 2021	S1 2022
Sectors												
Banking	153,021	120,901	129,544	114,975	111,755	209,877	23,488	51,670	730	1736	181	449
Telecom	1,081,172	1,141,980	420,787	446,126	107,273	237,289	19,885	52,521	99	208	47	118
Leasing	87	430	65	395	117	210.792	87	188.21	1,348	490	1,354	476
NBFI	72,652	47,967	45,607	45,413	43,639	20,247	6,688	7,133	601	422	147	157
Insurance	110	0	79	1	31	0	15	0.102	290	-	196	102
Utilities	216,604	199,535	120,495	117,291	23,663	31,319	6,806	14,961	109	157	56	128
Other*	22,857	24,466	68,169	13,488	1,427	3,188	6,886	1,182	62	130	101	88
Total	1,546,503	1,535,279	784,746	737,689	287,910	502,132	63,855	127,654	186	327	81	173

- **Guaranteed/Non-Guaranteed debt.** Guaranteed serviced debts outsourced in S1 2021 represent ~46% out of the total Romanian Banking debt referred in terms of value, while guaranteed recovered debt accounts for ~25% of the total value of recovered Romanian Banking debt.
- **Sector split.** The most active sector in terms of number of cases referred remains the Telecom sector with 74% of the total number of cases B2C debts outsourced. In terms of serviced debt recovered, the sectors with the highest number of debts successfully recovered in S1 2022 are Telecom, Banking and Utilities.

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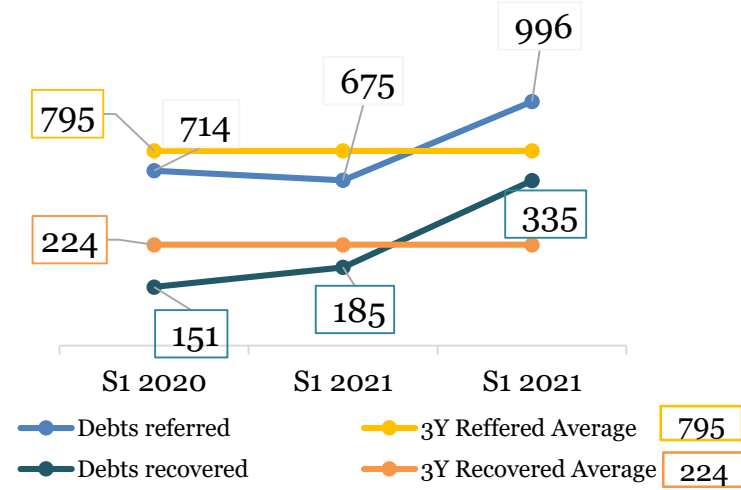
The value of purchased debt has registered a massive increase (427%) compared to S1 2022, reaching ~606 mil EUR

Romanian B2C debt collection market – Purchased Debt

Purchased debt	Number of cases		Value in EUR		Avg. Value in EUR/Case	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021	S1 2022
Debt Purchased	170,236	608,596	114,905,721	605,972,236	675	996
Debt Recovered	556,269	545,183	102,991,190	182,545,086	185	335

- **B2C by category split.** In S1 2022, purchased debt referred accounted for ~28% of the total Romanian B2C debt (serviced and purchased) in terms of number of cases. Purchased debt recovered accounted for ~42% of the total number of cases of B2C debt outsourced (serviced and purchased).
- **B2C market dynamics.** In S1 2022, the number of cases of purchased debt referred has increased by ~257%, compared to S1 2021.
- **B2C market volume.** The value of purchased debt recovered increased to ~182 mil EUR in S1 2022 compared to the previous year, while the average value per case also increased to 335 EUR/case.

Debt purchased referred and recovered - Average value (EUR)/case



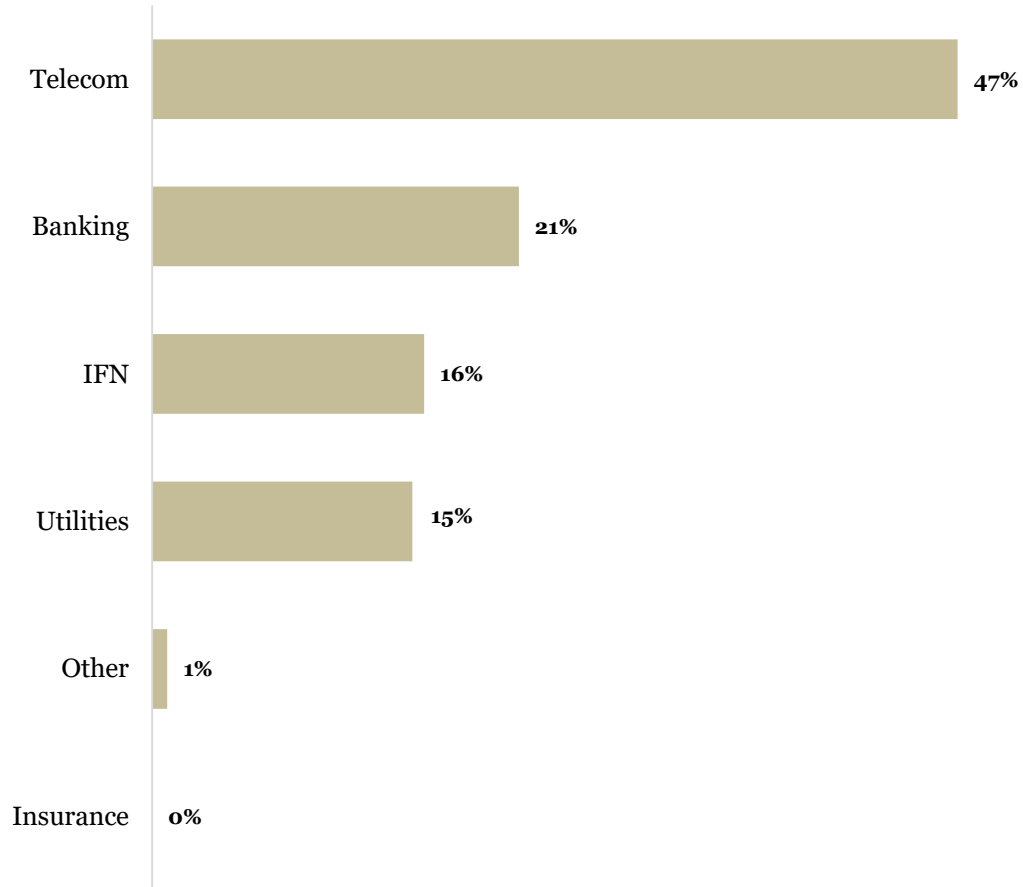
In terms of recovered purchased debt, ~85% of the value was acquired from the Banking sector

Romanian B2C debt collection market – Purchased Debt

Purchased debt	Number of cases				Values (EUR)				Avg. Value in EUR/Case			
	Debt Sold		Debt Recovered		Debt Sold		Debt Recovered		Debt Sold		Debt Recovered	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021 ('000)	S1 2022 ('000)	S1 2021 ('000)	S1 2022 ('000)	S1 2021	S1 2022	S1 2021	S1 2022
Sectors												
Banking	3,717	23,117	384,675	359,628	5,120	400,046	79,930	154,530	1,377	17,305	206	430
Telecom	124,533	545,387	59,404	65,574	62,499	175,917	4,258	5,644	502	323	72	86
NBFI	41,986	31,009	95,935	104,188	47,287	29,262	15,840	17,657	1,126	944	165	169
Insurance	-	-	16,222	15,206	-	-	2,881	4,697	-	-	178	309
Utilities	-	9083	-	518	-	746.428	-	13.769	-	82	-	27
Other*	-	-	33	69	-	-	1	3.516	-	-	37	51
Total	170,236	608,596	556,269	545,183	114,906	605,972	102,911	182,545	675	996	185	335

- **Guaranteed/Non-Guaranteed debt.** Guaranteed consumer debt acquainted in S1 2022 for 85% of the purchased debt sold, while recovered guaranteed purchased debt represented only ~12% of the total value of recovered Banking debt acquired.
- **Sector split.** In terms of cases of purchased debts recovered, the most active sectors are Banking with 66% and NBFI with 19%, while in terms of value, Banking tops at 85% share, with Telecom and NBFI at 3% and 10% respectively.

B2C cases



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The total value of B2B debt outsourced in S1 2022 increased (~85%) to ~140 mil EUR

Romanian B2B debt collection market

Serviced debt	Number of cases		Value in EUR		Avg. Value in EUR/Case	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021	S1 2022
Debt Outsourced	83,765	88,453	75,314,576	139,520,657	899	1,577
Debt Recovered	37,717	47,335	31,011,461	79,671,580	822	1,683

Purchased debt	Number of cases		Value in EUR		Avg. Value in EUR/Case	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021	S1 2022
Debt Purchased	-	92	-	5,581,256	-	60,666
Debt Recovered	2,181	1,801	7,361,691	5,330,549	3,375	2,960

- **B2B by category split.** In S1 2022 in terms of value, serviced debt outsourced accounted ~70% of the total Romanian B2B market. The number of B2B debt portfolios for sale has increased, compared to the previous year.
- **B2B market dynamics.** In S1 2022, we can see a return of purchased debts, with a value of 5,5 mil EUR.

The most important sectors in terms of value for B2B debt serviced outsourced are Telecom (~40% share) followed by Banking (~25%)

Romanian B2B debt collection market – Serviced Debt

Serviced debt	Number of cases				Values (EUR)				Avg. Value in EUR/Case			
	Debt Outsourced		Debt Recovered		Debt Outsourced		Debt Recovered		Debt Outsourced		Debt Recovered	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021 ('000)	S1 2022 ('000)	S1 2021 ('000)	S1 2022 ('000)	S1 2021	S1 2022	S1 2021	S1 2022
Sectors												
Banking	1,800	1,028	2,006	3,790	25,769	34,419	11,565	26,549	14,316	33,482	5,760	7,005
Telecom	40,288	42,740	18,863	18,657	21,763	55,526	6,032	27,240	540	1,299	320	1,460
Leasing	6,155	9,161	4,810	6,935	10,967	16,857	7,634	12,173	1,782	1,840	1,587	1,755
NBFI	615	712	202	479	824	1531	427	486	1,339	2,150	2,116	1,014
Insurance	137	11	24	2	132	29	41	5	963	2,666	1,714	2,516
Utilities	2,390	6,314	1,305	5,372	3,727	1,853	1,389	1,539	1,559	293	1,064	286
Other*	32,380	28,487	10,505	12,100	12,133	29,306	3,922	11,681	375	1,029	373	965
Total	83,765	88,453	37,717	47,335	75,315	139,521	31,011	79,672	899	1,577	822	1,683

- **Guaranteed/Non-Guaranteed debt.** Guaranteed B2B serviced debt outsourced in S1 2022 is 18% out of the total Banking B2B serviced debt outsourced in terms of value, and 82% out of the total Banking B2B serviced debt recovered value.
- **Sector split.** The most active sector in terms of number of B2B serviced debt outsourced cases is the Telecom sector with ~48% of the total number of B2B serviced debt referred cases in S1 2022, followed by Other with a ~32% share. In terms of value, B2B Telecom serviced debt referred in this semester registered the highest share (~40%) among Romanian B2B debt referred, with a value of approx. 56 mil EUR.

In S1 2022, B2B debt collection purchased was insignificantly represented, with total recovered of 5 mil EUR

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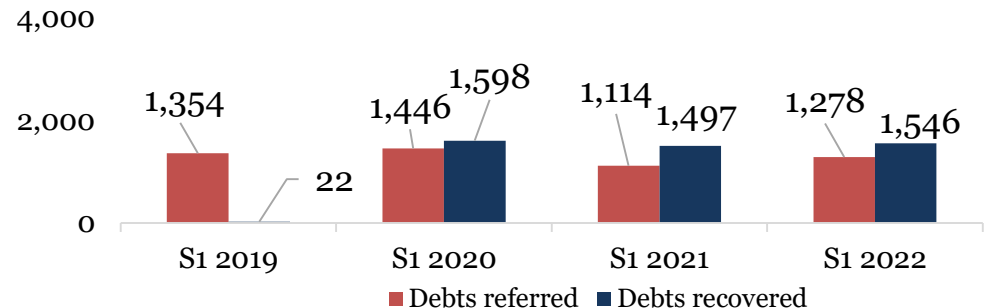
Collection market for international clients – Debts referred & recovered

International debt referred	Number of cases		Value in EUR		Avg. Value in EUR/Case	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021	S1 2022
B2C	283,782	254,259	325,522,491	307,543,425	1,147	1,210
B2B	20,857	27,461	13,791,320	52,481,412	661	1,911

International debt recovered	Number of cases		Value in EUR		Avg. Value in EUR/Case	
	S1 2021	S1 2022	S1 2021	S1 2022	S1 2021	S1 2022
B2C	117,119	117,948	188,415,637	178,191,959	1,609	1,511
B2B	14,932	16,447	9,313,998	29,568,072	624	1,798

- **B2C by category split.** In S1 2020, international B2C debt accounted for 90% of the total market in terms of number of cases.
- **Market dynamics.** The numbers of international debt recovered and referred B2C cases have both seen a decrease compared to S1 2021.

International debt referred and recovered - Average value (EUR)/case (B2C & B2B combined)



The most important sectors for S1 2022 in terms of number of international debt referred cases are Banking, Telecom and Utilities

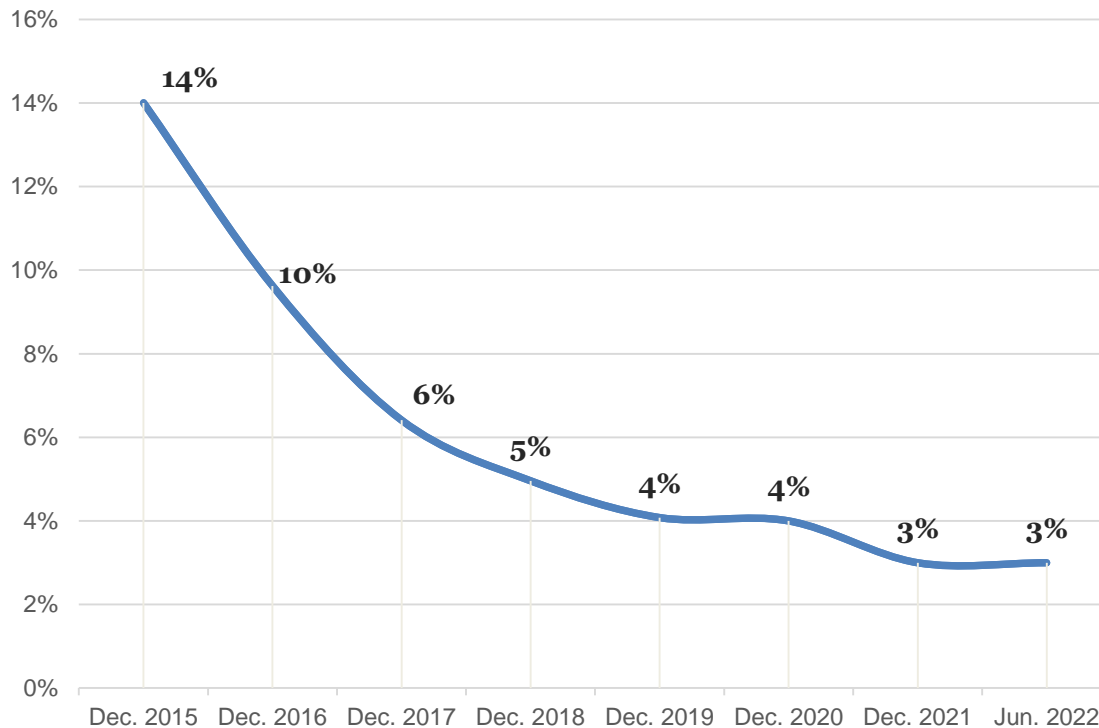
Collection market for international clients – Debts outsourced & recovered

International debt	Number of cases				Values (EUR)				Avg. Value in EUR/Case			
	Debt Referred		Debt Recovered		Debt Referred		Debt Recovered		Debt Referred		Debt Recovered	
	B2C	B2B	B2C	B2B	B2C ('000)	B2B ('000)	B2C ('000)	B2B ('000)	B2C	B2B	B2C	B2B
Sectors												
Banking	140,583	5,129	66,566	2,267	289,873	13,846	168,816	8,560	2,062	2,699	2,536	3,776
Telecom	22,966	2,852	6,864	889	5,533	450.191	864	114.341	241	158	126	129
Leasing	155	1722	88	893	1,868	26,682	1,327	13,420	12,050	15,495	15,082	15,028
NBFI	44,261	1163	5958	286	1124.307	85.382	233.663	11.469	25	73	39	40
Insurance	-	-	-	-	-	-	-	-	-	-	-	-
Utilities	44,127	16,398	38,175	12,050	8,474	8,742	6,928	7,349	192	533	181	610
Other*	2,167	197	297	62	672	2,676	24	113	310	13,583	80	1,823
Total	254,259	27,461	117,948	16,447	307,543	52,481	178,192	29,568	1,210	1,911	1,511	1,798

- **Guaranteed/Non-Guaranteed debt.** No guaranteed consumer debt was outsourced or recovered in S1 2022.
- **Sector split.** Banking (55%), Telecom (17%) and Utilities (17%) account for 90% of the total B2C number of cases outsourced in S1 2022.

- What is debt collection?
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 - Romanian B2C debt collection market:
 - B2C – Serviced debt
 - B2C – Purchased debt
 - Romanian B2B debt collection market
 - International collection
- **Macroeconomic environment**
 - Continuous improvement measures

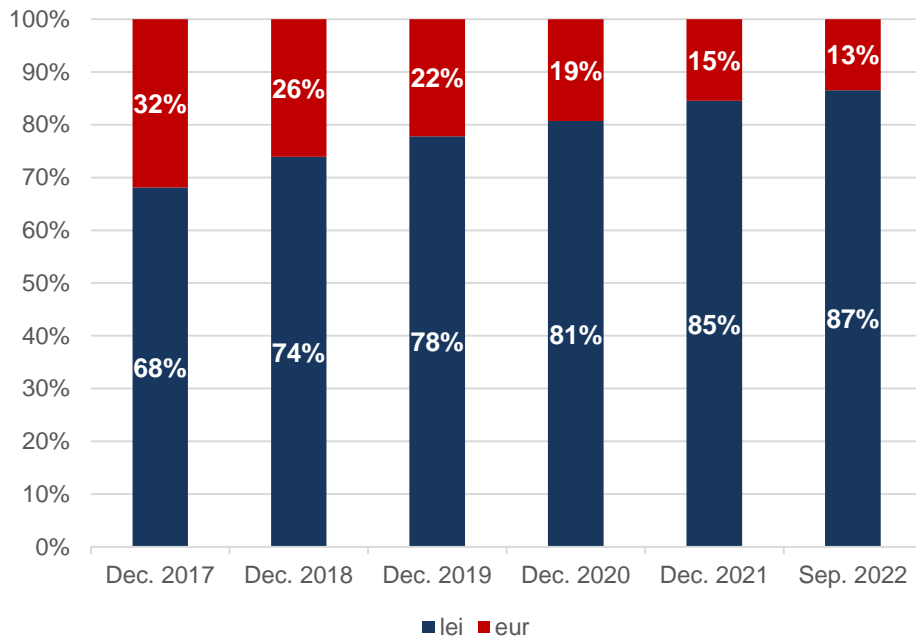
Non-performing loans % Evolution 2015-2022



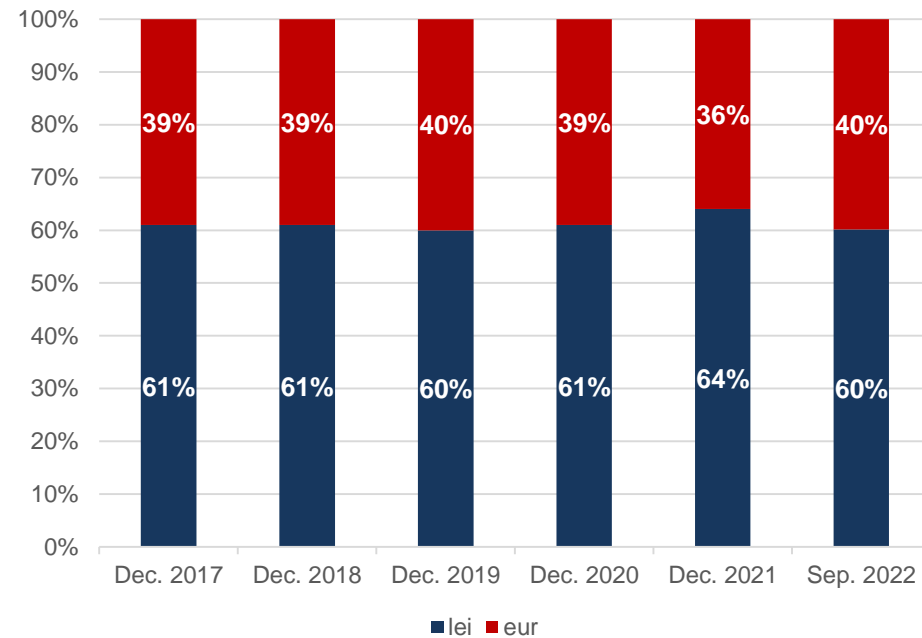
- The non-performing loan rate has slightly decreased as the retail and corporate debtors become more self-sustainable as the economy grows.
- After a significant drop, the situation seems to have now stabilized

The number of retail and corporate clients preferring to borrow in RON remains on an increasing path in 2022.

Retail credit split evolution
 Evolution 2017-2022



Corporate credit split evolution
 Evolution 2017-2021

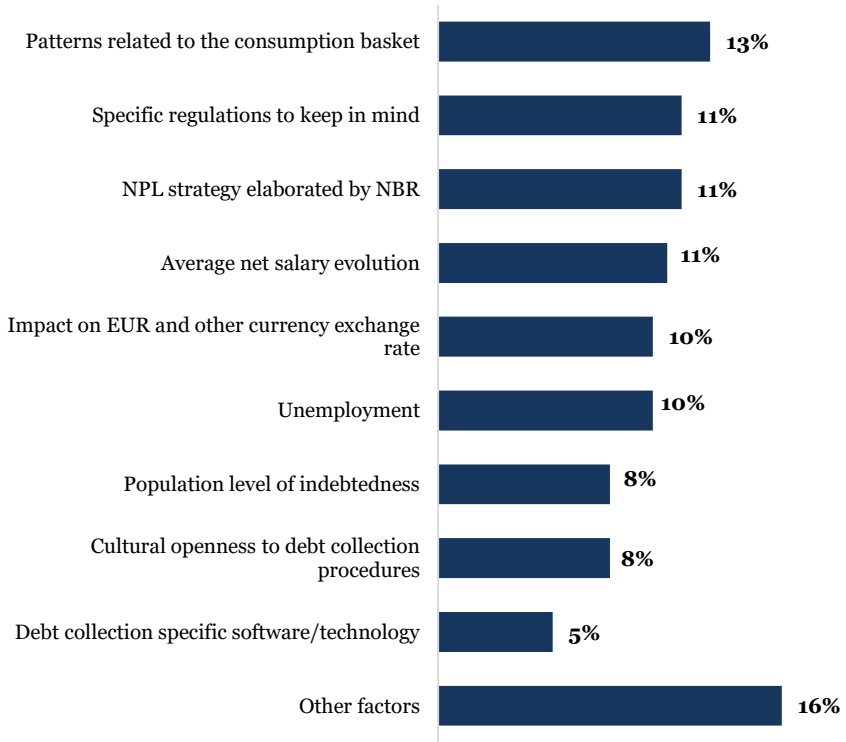


- NBR's strong support for credits in the national currency resulted in credits to retail in RON being more than 87% of total credits to retail in 2022.

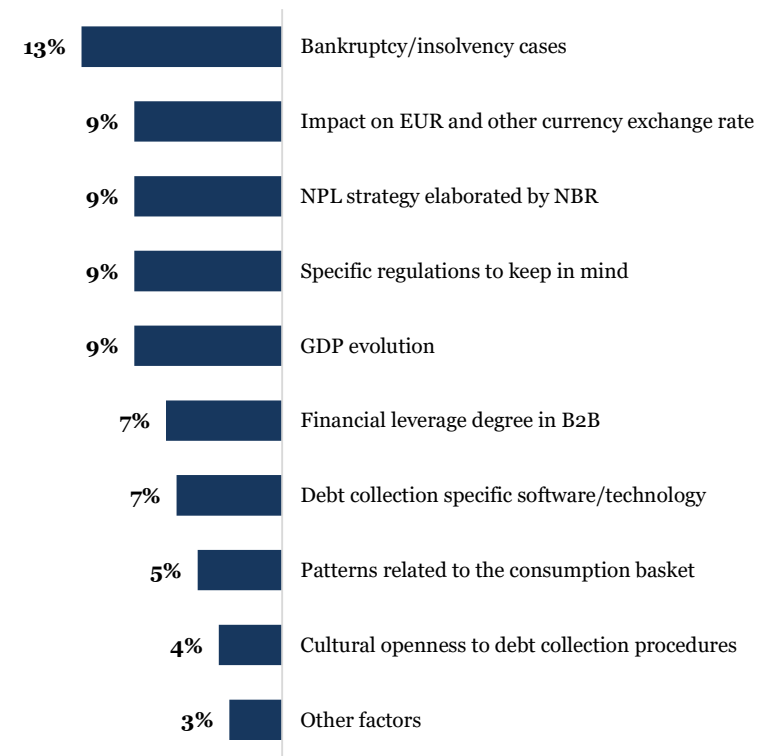
- Corporate credits in RON have been relatively steady over the past 5 years. 60% of credits were in RON in 2022 whereas 40% of companies still prefer the hard currency, a slight increase from 2021.

S1 2022 Major drivers of the debt collection market*

B2C Collection



B2B Collection



- **B2C collection.** For B2C Collection market in S1 2022 for our respondents the first place is occupied by *patterns related to the consumption basket* while the second place is shared by *specific regulations to keep in mind, NPL strategy elaborated by NBR* and *average net salary evolution*
- **B2B business improvement.** For B2B collection, *bankruptcy/insolvency cases* occupy the first place, the second is taken by the *impact on EUR and other currency exchange rate, NPL strategy elaborated by NBR, specific regulations to keep in mind* and *GDP evolution*.

*Weighted analysis based on the importance order listed by the respondent.

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Thank You!

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