

UniCredit Consumer Financing

presentation for

Statistical Tools for Finance Lecture



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Soluții pentru lucrurile
care contează.



ABOUT US: UniCredit Consumer Financing



- Part of UniCredit Group, **UniCredit Consumer Financing (UCFin)** started its activity in **Romania in 2008**.
- UCFin is specialized in **finance of private individuals**.
- Products offered and selling channels:



UniCredit Bank Branch network

- **Personal Loans** (including Refinancing) without mortgage
- 2x Mastercard **Credit cards** : UniCreditCard Principal and Premium



Partner stores (ex. Altex, Media Galaxy, Dedeman etc.)

- **Loans in stores** (dedicated for goods acquisitions)
- 1 x **credit card** Mastercard: UniCreditCard Partnerer



Auto dealers (Ex. Ford)

Auto Loans with fix and variable interest



Risk Management & Decision Systems



Mitigate losses and risks due to retail revolving and non-revolving loans through monitoring, reporting and improving modelling / policy rules /parameters for loan decision

- Periodic monitoring (daily, monthly, quarterly, half-yearly and yearly) of applications and customers' loans (applications) taken through branch or point of service;
- Historical data analysis, profile analysis, comparisons, monitoring trends, so as to determine criteria for improving decision making models parameters;
- Improve and manage policy rules in Decision System;
- Improve portfolio quality and recovery rates
- Extract, update and model data in SAS Risk Data Mart.

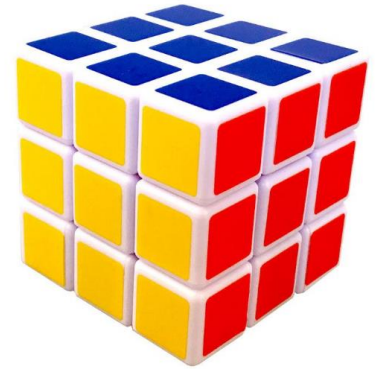
Improving performance within the company strategy

- Automatize reporting, analyze patterns and optimize risk policies using SAS, Groovy, R system, Microsoft Office package





- ✓ Numeracy skills [knowledge, understanding, interpreting of numbers and figures];
- ✓ Strategic thinking skills [ability to learn, flexibility, prioritization]
- ✓ Attention to details [time management, active listening, organization];
- ✓ Technical skills – basic statistics and programming – SAS, R system, SQL, Java or Groovy to deal with large datasets



Please contact us : roucfinhr@unicredit.ro





Thank You

Viorel Dediu
Head of Credit Risk Management Function
viorel.dediu@unicredit.ro

