

ROCREDIT IFN SA

Balanta	2020	2021	2022	2023	2024	2025	2026
	5%	10%	11%	11%	12%	13%	12%
Casa	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Creante asupra institutiilor de credit	12,814,169	11,872,127	12,618,075	11,999,627	11,544,222	11,330,186	11,000,000
Total casa + creante asupra institutiilor de credit	13,064,169	12,122,127	12,868,075	12,249,627	11,794,222	11,580,186	11,250,000
% Disponibilitati in total active	4.91%	4.27%	4.20%	3.68%	3.21%	2.84%	2.50%
Creante asupra clientelei	213,891,477	235,280,625	261,161,494	289,889,258	324,675,969	366,883,845	410,909,906
% Crestere credite	5.01%	10.00%	11.00%	11.00%	12.00%	13.00%	12.00%
Ajustari pentru deprecierea creditelor	-7,973,458	-8,273,458	-8,773,458	-9,373,458	-10,173,458	-11,173,458	-12,173,458
Credite nete	205,918,019	227,007,167	252,388,036	280,515,800	314,502,511	355,710,387	398,736,448
	-3.73%	-3.52%	-3.36%	-3.23%	-3.13%	-3.05%	-2.96%
Parti in cadrul societatiilor comerciale legate	5,254,850	5,254,850	5,254,850	5,254,850	5,254,850	5,254,850	5,254,850
Imobilizari necorporale	400,000	400,000	400,000	400,000	400,000	400,000	400,000
Imobilizari corporale	10,455,314	10,021,472	9,979,512	9,014,815	8,490,233	7,856,390	7,119,497
Alte active	27,814,454	24,505,293	20,730,557	20,197,196	20,438,813	20,165,175	19,173,434
Cheltuieli in avans si venituri angajate	3,221,024	4,540,143	5,047,761	5,610,317	6,255,932	7,114,208	7,974,729
- din care: creante atasate	1,017,432	1,135,036	1,261,940	1,402,579	1,572,513	1,778,552	1,993,682
Total active	266,127,830	283,851,052	306,668,790	333,242,605	367,136,560	408,081,196	449,908,959

Datorii privind institutiile de credit	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Datorii privind finantarile externe	180,909,956	189,955,454	202,885,521	217,763,792	237,362,533	257,933,953	275,456,535
Datorii privind finantari de la actionarii	21,178,543	24,296,397	27,969,001	32,045,591	36,891,062	42,686,900	49,809,328
Alte datorii	8,000,000	8,800,000	9,768,000	10,842,480	12,143,578	15,722,243	20,608,912
Venituri înregistrate în avans si datorii angajate	4,000,000	4,400,000	4,884,000	5,421,240	6,071,789	7,405,416	8,294,066
Provizioane - alte provizioane	0	0	0	0	0	0	0
Total datorii	219,088,499	232,451,851	250,506,522	271,073,103	297,468,962	328,748,512	359,168,841
Capitaluri							
Capital social	34,378,390	35,900,730	38,772,600	42,280,440	47,437,930	54,402,150	62,069,750
Evolutie capital	10.65%	4.43%	8.00%	9.05%	12.20%	14.68%	14.09%
Imprumuturi subordonate de natura capitalurilor proprii	7,913,659	8,705,025	9,662,581	10,725,460	11,512,514	12,509,141	14,010,241
Rezerve legale	1,724,397	1,930,468	2,178,805	2,498,610	2,892,596	3,363,828	3,942,500
Alte rezerve	93,217	95,000	150,000	175,000	200,000	250,000	250,001
Rezerve din reevaluare	1,512,048	1,512,048	1,474,560	1,437,072	1,399,584	1,362,096	1,324,609
Actiuni proprii	0	0	0	0	0	0	0
Rezultatul exercitiului financiar	1,522,340	3,462,002	4,172,060	5,372,725	6,618,961	7,916,700	9,721,688
Repartizarea profitului	-104,720	-206,072	-248,337	-319,805	-393,986	-471,232	-578,672
Total capitaluri	47,039,331	51,399,201	56,162,269	62,169,502	69,667,598	79,332,684	90,740,117
Total pasive si capitaluri	266,127,830	283,851,052	306,668,790	333,242,605	367,136,560	408,081,196	449,908,958

Director General
LEȘE FLAVIU-TEOFIL

Director Executiv
SANDU CRINUȚA-LENUȚA

