

## Proiectii 2022 - 2028

Balanta	2022	2023	2024	2025	2026	2027	2028
Casa	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Creante asupra institutiilor de credit	40,118,501	28,434,779	16,407,704	15,243,694	18,657,405	18,484,671	18,300,000
<b>Total casa + creante asupra institutiilor de credit</b>	<b>40,368,501</b>	<b>28,684,779</b>	<b>16,657,704</b>	<b>15,493,694</b>	<b>18,907,405</b>	<b>18,734,671</b>	<b>18,550,000</b>
<b>% Disponibilitati in total active</b>	<b>11.23%</b>	<b>7.29%</b>	<b>3.89%</b>	<b>3.28%</b>	<b>3.64%</b>	<b>3.34%</b>	<b>3.06%</b>
Creante asupra clientelei	277,387,196	321,769,148	366,816,828	410,834,848	451,918,333	492,590,982	536,924,171
<b>% Crestere credite</b>	<b>18.85%</b>	<b>16.00%</b>	<b>14.00%</b>	<b>12.00%</b>	<b>10.00%</b>	<b>9.00%</b>	<b>9.00%</b>
Ajustari pentru deprecierea creditelor	-11,193,524	-12,193,524	-13,193,524	-14,193,524	-15,193,524	-16,193,524	-17,393,524
<b>Credite nete</b>	<b>266,193,672</b>	<b>309,575,623</b>	<b>353,623,304</b>	<b>396,641,323</b>	<b>436,724,808</b>	<b>476,397,458</b>	<b>519,530,646</b>
<b>%Ajustari pentru deprecierea creditelor / Creante asupra clientelei</b>	<b>-4.04%</b>	<b>-3.79%</b>	<b>-3.60%</b>	<b>-3.45%</b>	<b>-3.36%</b>	<b>-3.29%</b>	<b>-3.24%</b>
Parti in cadrul societatilor comerciale legate	5,254,850	5,254,850	5,254,850	5,493,068	5,717,806	5,816,063	5,905,284
Imobilizari necorporale	898,684	898,684	898,684	898,684	898,684	898,684	898,684
Imobilizari corporale	10,991,804	11,057,962	11,124,119	11,190,276	11,256,434	11,322,591	11,388,748
Alte active	31,233,261	32,794,924	34,434,670	36,156,403	37,964,224	39,862,435	41,390,840
Cheltuieli in avans si venituri angajate	4,433,227	5,231,202	6,068,195	6,917,742	7,747,871	8,522,658	9,374,924
- din care: creante atasate	2,171,380	2,568,875	2,985,465	3,408,464	3,822,368	4,209,657	4,636,491
<b>Total active</b>	<b>359,373,999</b>	<b>393,498,024</b>	<b>428,061,525</b>	<b>472,791,191</b>	<b>519,217,231</b>	<b>561,554,559</b>	<b>607,039,126</b>

## Proiectii 2022 - 2028

Balanta	2022	2023	2024	2025	2026	2027	2028
Datorii privind institutiile de credit	0	0	0	0	0	0	0
Datorii privind finantarile externe	237,666,385	254,666,885	269,636,600	288,331,412	306,747,982	320,551,642	334,976,465
Datorii privind finantari de la actionarii	30,855,117	33,335,731	38,002,733	43,563,061	48,919,367	54,322,110	61,211,100
Alte datorii	9,359,602	10,857,703	12,377,781	13,863,115	15,249,426	17,621,875	21,210,822
Venituri înregistrate în avans si datorii angajate	6,667,682	7,702,837	8,737,919	9,595,889	9,938,861	10,861,394	11,742,211
Provizioane - alte provizioane	0	0	0	0	0	0	0
<b>Total datorii</b>	<b>284,548,786</b>	<b>306,563,155</b>	<b>328,755,033</b>	<b>355,353,477</b>	<b>380,855,636</b>	<b>403,357,020</b>	<b>429,140,598</b>
<b>Capitaluri</b>							
Capital social	37,100,060	40,044,044	45,145,805	51,603,587	58,534,191	66,467,661	76,377,781
Imprumuturi subordonate de natura capitalurilor proprii	28,585,366	36,659,024	42,659,024	52,659,024	64,659,024	74,659,024	82,018,847
Rezerve legale	2,244,147	2,571,490	2,954,936	3,415,464	3,965,740	4,593,527	5,328,651
Alte rezerve	180,000	180,000	180,000	175,000	200,000	250,000	250,001
Rezerve din reevaluare	2,308,288	2,308,288	2,308,288	2,308,288	2,308,288	2,308,288	2,308,288
Actiuni proprii	0	0	0	0	0	0	0
<b>Rezultatul exercitiului financiar</b>	<b>4,687,969</b>	<b>5,499,366</b>	<b>6,441,885</b>	<b>7,736,880</b>	<b>9,244,627</b>	<b>10,546,826</b>	<b>12,350,083</b>
Repartizarea profitului	-280,617	-327,343	-383,446	-460,529	-550,275	-627,787	-735,124
<b>Total capitaluri</b>	<b>74,825,212</b>	<b>86,934,869</b>	<b>99,306,492</b>	<b>117,437,714</b>	<b>138,361,595</b>	<b>158,197,540</b>	<b>177,898,527</b>
<b>Total pasive si capitaluri</b>	<b>359,373,999</b>	<b>393,498,024</b>	<b>428,061,525</b>	<b>472,791,191</b>	<b>519,217,231</b>	<b>561,554,560</b>	<b>607,039,125</b>

ADMINISTRATOR,

LESE FLAVIU TEOFIL



ÎNTOCMIT

SANDU CRINUTA LENUTA

- Director Executiv




## Proiectii 2022 - 2028

	Profit si pierdere	2022	2023	2024	2025	2026	2027	2028
<b>1</b>	<b>Venituri financiare</b>							
	Venituri din servicii financiare	37,922,819	42,473,558	46,933,281	51,157,276	54,994,072	58,706,172	62,668,839
	Venituri din comisioane	13,388,169	14,994,749	16,569,198	18,060,425	19,414,957	20,725,467	22,124,436
	Alte venituri din exploatare	766,400	858,368	948,497	1,033,861	1,111,401	1,186,421	1,266,504
	Venituri din participatii	59,768	61,600	68,000	313,218	542,956	651,213	748,434
	<b>Total venituri financiare</b>	<b>52,137,156</b>	<b>58,388,274</b>	<b>64,518,975</b>	<b>70,564,782</b>	<b>76,063,387</b>	<b>81,269,273</b>	<b>86,808,212</b>
<b>2</b>	<b>Cheltuieli financiare</b>							
	Dobanzi la imprumuturi actionari	1,613,945	1,833,465	2,090,150	2,395,968	2,690,565	2,987,716	3,366,610
	Dobanzi si comisioane pentru finantari	15,444,166	16,553,348	17,526,379	18,741,542	19,938,619	20,835,857	21,773,470
	Comisioane bancare	92,100	99,468	107,425	116,019	125,301	135,325	146,151
	<b>Total cheltuieli financiare</b>	<b>17,150,211</b>	<b>18,486,281</b>	<b>19,723,955</b>	<b>21,253,530</b>	<b>22,754,485</b>	<b>23,958,898</b>	<b>25,286,232</b>
	<i>Marja financiara bruta</i>	<b>34,986,945</b>	<b>39,901,994</b>	<b>44,795,021</b>	<b>49,311,252</b>	<b>53,308,902</b>	<b>57,310,375</b>	<b>61,521,980</b>
	<i>% Venituri financiare</i>	67%	68%	69%	70%	70%	71%	71%
<b>3</b>	<b>Venituri/Cheltuieli cu provizioanele</b>							
	<b>Venituri/Cheltuieli cu provizioane de credit</b>	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,000,000)
	<b>Venituri/Cheltuieli cu proviz. de dobanzi</b>	(400,000)	(600,000)	(700,000)	(700,000)	(700,000)	(700,000)	(700,000)
	<b>Pierderi creante nerecuperabile</b>	(1,200,000)	(1,600,000)	(1,200,000)	(1,100,000)	(1,000,000)	(900,000)	(800,000)
	<b>Total venituri/cheltuieli cu proviz.</b>	<b>(2,600,000)</b>	<b>(3,200,000)</b>	<b>(2,900,000)</b>	<b>(2,800,000)</b>	<b>(2,700,000)</b>	<b>(2,600,000)</b>	<b>(2,500,000)</b>
	<i>Marja financiara neta</i>	<b>32,386,945</b>	<b>36,701,994</b>	<b>41,895,021</b>	<b>46,511,252</b>	<b>50,608,902</b>	<b>54,710,375</b>	<b>59,021,980</b>
	<i>% Cheltuieli financiare</i>	62%	63%	65%	66%	67%	67%	68%

## Proiectii 2022 - 2028

Profit si pierdere		2022	2023	2024	2025	2026	2027	2028
<b>4</b>	<b>Cheltuieli operationale</b>							
	Cheltuieli cu salariile si asimilate, indemnizatii administratori, salarii administratori executivi, remuneratii comitet de audit si taxe aferente	15,594,069	18,089,120	20,621,597	22,096,189	23,305,808	24,403,331	25,099,630
	Cheltuieli administrative	7,164,961	8,311,355	9,474,944	10,801,437	11,597,609	12,757,370	13,905,533
	Alte costuri operationale	2,000,700	2,320,812	2,695,726	2,969,213	3,266,134	3,560,086	3,880,494
	Amortizari	1,313,602	1,433,843	1,433,843	1,433,843	1,433,843	1,433,843	1,433,843
	Diferente de curs valutar	701,275						
	<b>Total costuri operationale</b>	<b>26,774,607</b>	<b>30,155,130</b>	<b>34,226,110</b>	<b>37,300,681</b>	<b>39,603,394</b>	<b>42,154,629</b>	<b>44,319,500</b>
	Profit/Pierdere operational brut	<b>5,612,338</b>	<b>6,546,864</b>	<b>7,668,910</b>	<b>9,210,571</b>	<b>11,005,508</b>	<b>12,555,746</b>	<b>14,702,480</b>
	%Rezultat financiar	11%	11%	12%	13%	14%	15%	17%
<b>6</b>	<b>Impozit pe profit</b>	924,369	1,047,498	1,227,026	1,473,691	1,760,881	2,008,919	2,352,397
<b>7</b>	<b>Profit/Pierdere operational net</b>	<b>4,687,969</b>	<b>5,499,366</b>	<b>6,441,885</b>	<b>7,736,880</b>	<b>9,244,627</b>	<b>10,546,826</b>	<b>12,350,083</b>
<b>8</b>	<b>Total venituri extraordinare</b>							
<b>9</b>	<b>Profit net</b>	<b>4,687,969</b>	<b>5,499,366</b>	<b>6,441,885</b>	<b>7,736,880</b>	<b>9,244,627</b>	<b>10,546,826</b>	<b>12,350,083</b>
<b>10</b>	<b>Rezerva legala</b>	280,617	327,343	383,446	460,529	550,275	627,787	735,124
<b>11</b>	<b>Profit</b>	<b>4,407,352</b>	<b>5,172,022</b>	<b>6,058,439</b>	<b>7,276,351</b>	<b>8,694,351</b>	<b>9,919,039</b>	<b>11,614,959</b>
<b>12</b>	<b>Dividend pe actiune</b>	<b>11.88%</b>	<b>12.92%</b>	<b>13.45%</b>	<b>14.22%</b>	<b>15.09%</b>	<b>15.33%</b>	<b>15.78%</b>

ADMINISTRATOR,  
LESE FLAVIU TEOFIL




ÎNTOCMIT  
SANDU CRINUTA LENUTA  
- Director Executiv

