

ROCREDIT IFN SA	Proiectii 2021 - 2027						
Balanta	2021	2022	2023	2024	2025	2026	2027
Casa	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Creante asupra institutiilor de credit	34,579,727	19,692,598	12,774,066	11,862,220	11,544,222	11,330,186	11,300,000
Total casa + creante asupra institutiilor de credit	34,829,727	19,942,598	13,024,066	12,112,220	11,794,222	11,580,186	11,550,000
% Disponibilitati in total active	10.96%	5.66%	3.36%	2.79%	2.45%	2.21%	2.01%
Creante asupra clientelei	243,142,273	286,907,882	332,813,143	379,406,983	424,935,821	467,429,403	514,172,344
% Crestere credite	19.37%	18.00%	16.00%	14.00%	12.00%	10.00%	10.00%
Ajustari pentru deprecierea creditelor	-10,742,039	-11,942,039	-13,242,039	-14,542,039	-15,742,039	-16,742,039	-17,742,039
Credite nete	232,400,234	274,965,844	319,571,105	364,864,945	409,193,783	450,687,365	496,430,305
%Ajustari pentru deprecierea creditelor / Creante asupra clientelei	-4.42%	-4.16%	-3.98%	-3.83%	-3.70%	-3.58%	-3.45%
Parti in cadrul societatilor 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	500,000	700,000	900,000	1,100,000	1,100,000	1,100,000	1,100,000
Imobilizari corporale	11,471,187	11,537,344	11,603,501	11,669,659	11,735,816	11,801,973	11,868,131
Alte active	27,862,173	29,255,281	30,718,045	32,253,948	33,866,645	35,559,977	37,337,976
Cheltuieli in avans si venituri angajate	5,562,956	10,780,825	6,391,422	7,297,300	8,149,758	9,013,747	9,928,606
- din care: creante atasate	2,767,571	1,374,829	1,597,856	1,824,325	2,045,969	2,253,437	2,482,152
Total active	317,881,126	352,436,741	387,462,989	434,552,921	481,095,073	524,998,099	573,469,868

ROCREDIT IFN SA	Proiectii 2021 - 2027						
Balanta	2021	2022	2023	2024	2025	2026	2027
Datorii privind institutiile de credit	0	0	0	0	0	0	0
Datorii privind finantarile externe	200,043,819	215,980,520	230,401,994	249,046,750	267,989,555	281,389,032	295,458,484
Datorii privind finantari de la actionarii	25,323,355	27,614,661	32,033,007	37,517,628	43,019,743	48,321,718	55,153,889
Alte datorii	12,415,612	14,650,986	16,995,144	19,374,464	21,699,399	25,869,339	31,459,252
Venituri înregistrate în avans si datorii angajate	5,813,274	6,859,663	7,957,209	9,071,219	10,159,765	11,720,037	12,892,040
Provizioane - alte provizioane	0	0	0	0	0	0	0
Total datorii	243,596,060	265,105,830	287,387,354	315,010,060	342,868,462	367,300,126	394,963,666
Capitaluri							
Capital social	35,326,870	36,896,294	41,741,062	47,908,757	54,470,501	61,989,169	71,676,106
Imprumuturi subordonate de natura capitalurilor proprii	32,279,297	41,589,571	48,243,902	59,998,048	70,217,308	80,044,956	88,689,962
Rezerve legale	1,823,510	2,127,908	2,488,331	2,919,584	3,436,939	4,047,013	4,768,172
Alte rezerve	180,000	180,000	180,000	175,000	200,000	250,000	250,001
Rezerve din reevaluare	1,727,660	1,727,660	1,727,660	1,727,660	1,727,660	1,727,660	1,727,660
Actiuni proprii	0	0	0	0	0	0	0
Rezultatul exercitiului financiar	3,138,848	5,113,876	6,055,103	7,245,065	8,691,557	10,249,249	12,115,461
Repartizarea profitului	-191,119	-304,397	-360,423	-431,254	-517,355	-610,074	-721,158
Total capitaluri	74,285,067	87,330,912	100,075,635	119,542,861	138,226,611	157,697,973	178,506,203
Total pasive si capitaluri	317,881,126	352,436,742	387,462,989	434,552,921	481,095,073	524,998,099	573,469,868

ADMINISTRATOR,
LESE FLAVIU TEOFIL




ÎNTOCMIT
SANDU CRINUTA LENUTA
- Director Executiv



Profit si pierdere	2021	2022	2023	2024	2025	2026	2027
Venituri financiare							
Venituri din servicii financiare	34,945,641	39,663,302	44,422,898	49,087,303	53,505,160	57,518,047	61,831,900
Venituri din comisioane	10,518,965	11,939,025	13,371,708	14,775,738	16,105,554	17,313,470	18,611,981
Alte venituri din exploatare	1,470,250	1,668,734	1,868,982	2,065,225	2,251,095	2,419,927	2,601,422
Venituri din participatii	0	0	216,300	267,300	331,000	410,700	600000
Total venituri financiare	46,934,855	53,271,061	59,879,888	66,195,565	72,192,809	77,662,145	83,645,303
Cheltuieli financiare							
Dobanzi la imprumuturi actionari	1,344,932	1,518,806	1,761,815	2,063,470	2,366,086	2,657,694	3,033,464
Dobanzi si comisioane pentru finantari	14,002,385	14,038,734	14,976,130	16,188,039	17,419,321	18,290,287	19,204,801
Comisioane bancare	1,084,695	1,182,318	1,288,726	1,404,711	1,531,136	1,668,938	1,819,142
Total cheltuieli financiare	16,432,012	16,739,858	18,026,671	19,656,220	21,316,542	22,616,919	24,057,407
Marja financiara bruta	30,502,843	36,531,203	41,853,217	46,539,345	50,876,266	55,045,225	59,587,895
% Venituri financiare	65%	69%	70%	70%	70%	71%	71%
Venituri/Cheltuieli cu provizioane de credit	-1,200,000	-1,200,000	-1,300,000	-1,300,000	-1,200,000	-1,000,000	-1,000,000
Venituri/Cheltuieli cu proviz. de dobanzi	-800,000	-800,000	-1,000,000	-1,000,000	-900,000	-800,000	-800,000
Pierderi creante nerecuperabile	-2,200,000	-2,000,000	-1,900,000	-1,900,000	-1,600,000	-1,400,000	-1,400,000
Total venituri/cheltuieli cu proviz.	(4,200,000)	(4,000,000)	(4,200,000)	(4,200,000)	(3,700,000)	(3,200,000)	(3,200,000)
Marja financiara neta	26,302,843	32,531,203	37,653,217	42,339,345	47,176,266	51,845,225	56,387,895
% Cheltuieli financiare	56%	61%	63%	64%	65%	67%	67%
Cheltuieli operationale							
Cheltuieli cu salariile si asimilate, indemnizatii administratori, salarii administratori executivi, remuneratii comitet de audit si taxe aferente	13,363,309	15,768,705	18,291,698	19,852,536	21,234,840	22,358,324	23,094,156

Profit si pierdere	2021	2022	2023	2024	2025	2026	2027
Cheltuieli administrative	7,597,108	8,964,587	10,398,921	12,062,749	13,751,534	15,401,718	16,941,890
Alte costuri operationale	234,000	276,120	320,299	365,141	408,958	449,854	494,839
Amortizari	1,286,039	1,433,843	1,433,843	1,433,843	1,433,843	1,433,843	1,433,843
Total costuri operationale	22,480,456	26,443,255	30,444,761	33,714,268	36,829,174	39,643,738	41,964,728
% Cheltuieli operationale	47.90%	49.64%	50.84%	50.93%	51.02%	51.05%	50.17%
Profit/Pierdere operational brut	3,822,387	6,087,948	7,208,456	8,625,077	10,347,092	12,201,487	14,423,168
%Rezultat financiar	8%	11%	12%	13%	14%	16%	17%
Impozit pe profit	683,539	974,072	1,153,353	1,380,012	1,655,535	1,952,238	2,307,707
Profit/Pierdere operational net	3,138,848	5,113,876	6,055,103	7,245,065	8,691,557	10,249,249	12,115,461
Total venituri extraordinare							
Profit net	3,138,848	5,113,876	6,055,103	7,245,065	8,691,557	10,249,249	12,115,461
Rezerva legala	191,119	304,397	360,423	431,254	517,355	610,074	721,158
Profit	2,947,729	4,809,479	5,694,680	6,813,811	8,174,203	9,639,175	11,394,302
Dividend pe actiune	8.34%	13.04%	13.64%	14.22%	15.01%	15.55%	15.90%

ADMINISTRATOR,

LESE FLAVIU TEOFIL



ÎNTOCMIT

SANDU CRINUTA LENUTA

- Director Executiv