

# **Proiectii 2023 - 2029**

Balanta	2023	2024	2025	2026	2027	2028	2029
Casa	350,000	300,000	275,000	250,000	250,000	250,000	250,000
Creante asupra institutiilor de credit	24,117,767	29,117,767	34,117,767	39,117,767	44,117,767	49,117,767	51,117,767
Total casa + creante asupra institutiilor de credit	24,467,767	29,417,767	34,392,767	39,367,767	44,367,767	49,367,767	51,367,767
% Disponibilitati in total active	5.82%	6.05%	6.20%	6.29%	6.39%	6.45%	6.17%
Creante asupra clientelei	359,466,713	420,576,055	487,868,223	556,169,775	622,910,148	691,430,264	760,573,290
% Crestere credite	21.01%	17.00%	16.00%	14.00%	12.00%	11.00%	10.00%
Ajustari pentru deprecierea creditelor	-16,645,945	-20,245,945	-23,945,945	-27,745,945	-31,545,945	-35,345,945	-39,145,945
Credite nete	342,820,768	400,330,109	463,922,278	528,423,829	591,364,202	656,084,318	721,427,345
%Ajustari pentru deprecierea creditelor / Creante asupra clientelei	-4.63%	-4.81%	-4.91%	-4.99%	-5.06%	-5.11%	-5.15%
Parti in cadrul societatilor comerciale legate	5,453,150	5,453,150	6,047,480	6,660,277	7,251,183	8,435,582	9,808,274
Majorare parti in cadrul societatilor legate din repartizare profit	0	594,330	612,797	590,907	1,184,399	1,372,691	1,391,692
Imobilizari necorporale	1,401,217	1,101,217	901,217	701,217	601,217	501,217	401,217
Imobilizari corporale	11,491,927	11,058,084	10,124,242	9,190,399	8,256,556	6,971,328	6,037,485
Alte active	29,396,090	31,743,534	31,909,859	32,736,697	33,006,329	33,729,085	34,169,278
Cheltuieli in avans si venituri angajate	5,576,464	6,524,463	7,069,703	7,747,893	8,039,751	8,502,511	8,608,426
- din care: creante atasate	2,213,821	2,590,171	3,004,598	3,425,242	3,836,270	4,258,260	4,684,086
<b>Total active</b>	<b>420,607,383</b>	<b>486,222,655</b>	<b>554,980,343</b>	<b>625,418,986</b>	<b>694,071,405</b>	<b>764,964,500</b>	<b>833,211,484</b>

Balanta	2023	2024	2025	2026	2027	2028	2029
Datorii privind institutiile de credit	6,000,000	6,000,000	6,000,000	7,400,000	10,900,000	13,900,000	13,900,000
Datorii privind finantarile externe	293,380,597	340,701,910	381,586,140	425,141,791	463,404,552	503,766,106	541,548,564
Datorii privind finantari de la actionarii	26,141,111	28,220,190	35,735,415	45,751,894	56,242,121	65,503,001	74,053,301
Alte datorii	7,132,699	8,336,399	10,456,935	12,920,652	15,201,429	17,007,818	21,711,579
Venituri înregistrate în avans si datorii angajate	8,078,432	9,451,765	10,964,048	12,499,856	14,499,839	16,094,822	18,685,876
Provizioane - alte provizioane	0	0	0	0	0	0	0
<b>Total datorii</b>	<b>340,732,839</b>	<b>392,710,265</b>	<b>444,742,537</b>	<b>503,714,193</b>	<b>560,247,942</b>	<b>616,271,747</b>	<b>669,899,320</b>
<b>Capitaluri</b>							
Capital social	39,798,470	43,822,160	48,275,980	53,344,450	58,866,600	64,902,090	71,726,140
Imprumuturi subordonate de natura capitalurilor proprii	28,597,327	36,958,873	47,950,076	52,950,076	57,950,076	64,950,076	70,445,083
Rezerve legale	2,647,736	3,098,824	3,594,979	4,139,816	4,746,501	5,416,030	6,182,632
Alte rezerve	180,000	180,000	180,000	175,000	200,000	250,000	250,001
Rezerve din reevaluare	2,595,996	2,595,996	2,595,996	2,595,996	2,595,996	2,595,996	2,595,996
Actiuni proprii	0	0	0	0	0	0	0
Rezultatul exercitiului financiar	6,447,373	7,307,625	8,136,930	9,044,293	10,070,976	11,248,091	12,878,914
Repartizarea profitului	-392,358	-451,088	-496,154	-544,837	-606,685	-669,529	-766,602
<b>Total capitaluri</b>	<b>79,874,544</b>	<b>93,512,390</b>	<b>110,237,806</b>	<b>121,704,793</b>	<b>133,823,463</b>	<b>148,692,754</b>	<b>163,312,164</b>
<b>Total pasive si capitaluri</b>	<b>420,607,383</b>	<b>486,222,655</b>	<b>554,980,343</b>	<b>625,418,987</b>	<b>694,071,404</b>	<b>764,964,501</b>	<b>833,211,484</b>

	<b>Profit si pierdere</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
<b>1</b>	<b>Venituri financiare</b>							
	Venituri din servicii financiare	47,601,376	55,693,610	63,119,425	70,483,358	77,531,694	84,638,766	91,691,996
	Venituri din comisioane	19,237,835	21,690,659	24,582,747	27,450,734	30,195,807	32,410,166	34,570,844
	Alte venituri din exploatare	3,488,913	3,733,749	3,981,799	4,399,888	5,045,878	5,362,163	5,564,325
	Venituri din participatii	46,515	66,387	72,362	79,598	87,558	96,314	105,945
	Total venituri financiare	70,374,639	81,184,406	91,756,333	102,413,578	112,860,937	122,507,409	131,933,111
<b>2</b>	<b>Cheltuieli financiare</b>							
	Dobanzi la imprumuturi actionari	1,670,532	2,116,514	2,680,156	3,431,392	4,218,159	4,912,725	5,553,998
	Dobanzi si comisioane pentru finantari	19,239,798	25,552,643	28,618,960	31,885,634	34,755,341	37,782,458	40,616,142
	Comisioane bancare	84,800	92,008	99,829	108,314	117,521	127,510	138,348
	Total cheltuieli financiare	20,995,129	27,761,166	31,398,945	35,425,340	39,091,021	42,822,693	46,308,488
	Marja financiara bruta	49,379,510	53,423,240	60,357,388	66,988,238	73,769,916	79,684,716	85,624,623
	% Venituri financiare	70%	66%	66%	65%	65%	65%	65%
<b>3</b>	<b>Venituri/Cheltuieli cu provizioanele</b>							
	Venituri/Cheltuieli cu provizioane de credit si dobanda, alte ajustari si diferente de curs valutar	(4,130,000)	(3,600,000)	(3,700,000)	(3,800,000)	(3,800,000)	(3,800,000)	(3,800,000)
	Pierderi creante nerecuperabile	(4,600,000)	(2,600,000)	(2,600,000)	(2,600,000)	(2,600,000)	(2,600,000)	(2,600,000)
	Total venituri/cheltuieli cu proviz.	(8,730,000)	(6,200,000)	(6,300,000)	(6,400,000)	(6,400,000)	(6,400,000)	(6,400,000)
	Marja financiara neta	40,649,510	47,223,240	54,057,388	60,588,238	67,369,916	73,284,716	79,224,623
	% Cheltuieli financiare	58%	58%	59%	59%	60%	60%	60%

Profit si pierdere		2023	2024	2025	2026	2027	2028	2029
<b>4</b>	<b>Cheltuieli operationale</b>							
	Cheltuieli cu salariile si asimilate, indemnizatii administratori, salarii administratori executivi, remuneratii comitet de audit si taxe aferente	19,068,054	22,309,623	25,879,163	29,502,245	33,042,515	35,677,192	37,744,911
	Cheltuieli administrative	8,441,328	9,876,354	11,456,570	12,689,622	13,966,169	15,242,109	16,418,741
	Alte costuri operationale	3,915,950	4,581,662	5,364,727	6,065,789	6,793,684	7,540,989	8,295,088
	Amortizari	1,377,009	1,433,843	1,433,843	1,433,843	1,433,843	1,433,843	1,433,843
	Total costuri operationale	32,802,340	38,201,481	44,134,303	49,691,499	55,236,210	59,894,132	63,892,582
	% Cheltuieli operationale	46.61%	47.06%	48.10%	48.52%	48.94%	48.89%	48.43%
<b>5</b>	<b>Profit/Pierdere operational brut</b>	7,847,170	9,021,759	9,923,085	10,896,739	12,133,706	13,390,584	15,332,040
<b>6</b>	<b>Impozit pe profit</b>	1,399,797	1,714,134	1,786,155	1,852,446	2,062,730	2,142,493	2,453,126
<b>7</b>	<b>Profit/Pierdere operational net</b>	6,447,373	7,307,625	8,136,930	9,044,293	10,070,976	11,248,091	12,878,914
<b>8</b>	<b>Total venituri extraordinare</b>							
<b>9</b>	<b>Profit net</b>	6,447,373	7,307,625	8,136,930	9,044,293	10,070,976	11,248,091	12,878,914
<b>10</b>	<b>Rezerva legala</b>	392,358	451,088	496,154	544,837	606,685	669,529	766,602
<b>11</b>	<b>Profit</b>	6,055,015	6,856,537	7,640,775	8,499,456	9,464,291	10,578,561	12,112,312
<b>12</b>	<b>Dividend pe actiune</b>	15.21%	15.65%	15.83%	15.93%	16.08%	16.30%	16.89%

**Director General**

**Director Executiv**

**LEȘE FLAVIU-TEOFIL**

**SANDU CRINUȚA-LENUȚA**

