ROCREDIT IFN SA

Proiectii 2024 - 2030

Balanta	**2024**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Casa	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Creante asupra institutiilor de credit	44,143,272	49,143,272	54,143,272	58,025,259	63,552,976	66,517,383	68,481,762
Total casa + creante asupra institutiilor de credit	**44,193,272**	**49,193,272**	**54,193,272**	**58,075,259**	**63,602,976**	**66,567,383**	**68,531,762**
% Disponibilitati in total active	**8.89%**	**8.74%**	**8.56%**	**8.30%**	**8.29%**	**7.95%**	**7.57%**
Creante asupra clientelei	388,336,329	450,470,142	518,040,663	587,976,152	658,533,290	730,971,952	804,069,148
% Crestere credite	**18.94%**	**16.00%**	**15.00%**	**13.50%**	**12.00%**	**11.00%**	**10.00%**
Ajustari pentru deprecierea creditelor	-20,588,963	-24,788,963	-30,488,963	-36,188,963	-41,888,963	-47,588,963	-53,288,963
Credite nete	**367,747,366**	***425,681,179***	***487,551,700***	***551,787,189***	***616,644,328***	***683,382,989***	***750,780,185***
%Ajustari pentru deprecierea creditelor / Creante asupra clientelei	**-5.30%**	**-5.50%**	**-5.89%**	**-6.15%**	**-6.36%**	**-6.51%**	**-6.63%**
Parti in cadrul societatilor comerciale legate	4,742,676	4,742,676	4,742,676	4,742,676	4,742,676	4,742,676	4,742,676
Majorare parti in cadrul societatilor legate din repartizare profit	284,444	601,557	953,682	593,830	645,644	710,696	781,603
Imobilizari necorporale	1,822,064	1,522,064	1,322,064	1,122,064	1,022,064	922,064	822,064
Imobilizari corporale	35,314,691	33,051,562	30,096,316	26,883,638	23,670,960	20,265,873	17,007,059
Alte active	24,981,242	28,254,607	31,909,859	32,708,123	32,941,465	34,229,085	35,169,278
Cheltuieli in avans si venituri angajate	17,916,948	19,783,659	22,252,534	23,857,975	24,130,122	26,171,021	27,015,939
- din care: creante atasate	16,435,136	18,064,757	20,774,471	21,579,024	22,168,507	22,607,043	23,867,748
Total active	**497,002,703**	**562,830,576**	**633,022,103**	**699,770,755**	**767,400,235**	**836,991,787**	**904,850,566**

Balanta	2024	2025	2026	2027	2028	2029	2030
Datorii privind institutiile de credit	21,433,893	23,570,765	26,751,002	28,118,869	29,387,659	30,121,558	31,772,146
Datorii privind finantarile externe	327,260,694	375,269,017	417,486,781	460,157,318	501,871,477	543,575,874	582,344,064
Datorii privind finantari de la actionarii	29,810,524	32,052,451	37,380,279	42,546,839	47,742,460	53,074,130	57,822,085
Alte datorii	23,057,393	25,812,675	30,488,837	35,619,236	40,635,274	45,250,769	49,887,545
Venituri înregistrate în avans si datorii angajate	8,829,543	9,204,932	12,618,429	14,330,334	16,059,682	18,838,671	20,905,251
Provizioane - alte provizioane	0	0	0	0	0	0	0
Total datorii	***410,392,047***	***465,909,840***	***524,725,328***	***580,772,596***	***635,696,552***	***690,861,002***	***742,731,091***
Capitaluri							
Capital social	45,100,860	50,751,630	57,305,510	64,877,970	73,498,162	83,306,128	94,587,345
Imprumuturi subordonate de natura capitalurilor proprii	26,805,327	29,094,179	31,594,179	31,869,574	32,677,214	33,677,214	34,044,936
Rezerve legale	3,316,049	4,001,034	4,783,470	5,698,140	6,750,810	7,955,128	9,348,213
Alte rezerve	180,000	180,000	180,000	175,000	200,000	250,000	250,001
Rezerve din reevaluare	1,954,140	1,954,140	1,954,140	1,954,140	1,954,140	1,954,140	1,954,140
Actiuni proprii	0	0	0	0	0	0	0
Rezultat reportat	116,992	116,992	116,992	116,992	116,992	116,992	116,992
Rezultatul exercitiului financiar	9,710,849	11,507,746	13,144,920	15,211,807	17,551,072	20,065,562	23,198,725
Repartizarea profitului	-573,561	-684,985	-782,436	-905,465	-1,044,707	-1,194,379	-1,380,876
Total capitaluri	**86,610,656**	**96,920,737**	**108,296,775**	**118,998,159**	**131,703,683**	**146,130,785**	**162,119,475**
Total pasive si capitaluri	**497,002,703**	**562,830,577**	**633,022,103**	**699,770,755**	**767,400,235**	**836,991,787**	**904,850,566**

	ROCREDIT IFN SA	Proiectii 2024 - 2030						
	Profit si pierdere	**2024**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
1	**Venituri financiare**							
	Venituri din servicii financiare	63,422,764	73,570,406	82,766,707	92,077,961	101,285,757	110,570,285	119,784,476
	Venituri din comisioane	26,063,509	29,191,130	32,475,132	35,763,239	38,981,931	42,197,940	45,362,786
	Alte venituri din exploatare	1,373,400	1,538,208	1,711,256	1,884,521	2,054,128	2,223,594	2,390,363
	Venituri din participatii	25,631	56,903	72,362	673,428	733,202	807,009	887,548
	Total venituri financiare	**90,885,304**	**104,356,647**	**117,025,457**	**130,399,150**	**143,055,018**	**155,798,828**	**168,425,173**
2	**Cheltuieli financiare**							
	Dobanzi la imprumuturi actionari	2,017,223	2,403,934	2,803,521	3,191,013	3,580,684	3,980,560	4,303,616
	Dobanzi si comisioane pentru finantari	27,011,892	31,897,866	35,486,376	39,113,372	42,659,076	46,203,949	49,499,245
	Comisioane bancare	122,000	131,760	142,301	153,685	165,980	179,258	193,599
	Total cheltuieli financiare	**29,151,115**	**34,433,560**	**38,432,198**	**42,458,070**	**46,405,740**	**50,363,767**	**53,996,460**
	Marja financiara bruta	**61,734,189**	**69,923,087**	**78,593,259**	**87,941,080**	**96,649,279**	**105,435,061**	**114,428,713**
3	**Venituri/Cheltuieli cu provizioanele**							
	Venituri/Cheltuieli cu provizioane de credit si dobanda, alte ajustari si diferente de curs valutar	(5,700,000)	(5,700,000)	(5,700,000)	(5,700,000)	(5,700,000)	(5,700,000)	(5,700,000)
	Pierderi creante nerecuperabile	(4,500,000)	(4,400,000)	(4,300,000)	(4,200,000)	(4,100,000)	(4,000,000)	(4,000,000)
	Total venituri/cheltuieli cu proviz.	**(10,200,000)**	**(10,100,000)**	**(10,000,000)**	**(9,900,000)**	**(9,800,000)**	**(9,700,000)**	**(9,700,000)**
	Marja financiara neta	**51,534,189**	**59,823,087**	**68,593,259**	**78,041,080**	**86,849,279**	**95,735,061**	**104,728,713**

	Profit si pierdere	2024	2025	2026	2027	2028	2029	2030
4	**Cheltuieli operationale**							
	Cheltuieli cu salariile si asimilate, componenta variabila bonusuri, indemnizatii administratori cf.Act constitutiv, salarii administratori executivi, remuneratii comitet de audit si taxe aferente	24,957,721	26,989,762	31,038,226	35,228,387	39,455,793	42,795,930	45,575,523
	Cheltuieli administrative	10,731,464	14,420,498	16,583,573	18,471,109	20,464,709	22,920,474	24,941,726
	Alte costuri operationale	1,250,000	1,450,000	1,867,500	2,519,613	2,321,966	2,577,382	2,835,120
	Amortizari	3,088,838	3,263,129	3,455,246	3,712,678	3,712,678	3,553,701	3,758,814
	Total costuri operationale	**40,028,023**	**46,123,389**	**52,944,545**	**59,931,786**	**65,955,146**	**71,847,487**	**77,111,183**
	% Cheltuieli operationale	44.04%	44.20%	45.24%	45.96%	46.10%	46.12%	45.78%
	Profit/Pierdere operational brut	**11,506,166**	**13,699,698**	**15,648,714**	**18,109,294**	**20,894,133**	**23,887,574**	**27,617,529**
	%Rezultat financiar	13%	13%	13%	14%	15%	15%	16%
6	**Impozit pe profit**	1,795,318	2,191,952	2,503,794	2,897,487	3,343,061	3,822,012	4,418,805
7	**Profit/Pierdere operational net**	**9,710,849**	**11,507,746**	**13,144,920**	**15,211,807**	**17,551,072**	**20,065,562**	**23,198,725**
8	**Total venituri extraordinare**							
9	**Profit net**	**9,710,849**	**11,507,746**	**13,144,920**	**15,211,807**	**17,551,072**	**20,065,562**	**23,198,725**
10	**Rezerva legala**	573,561	684,985	782,436	905,465	1,044,707	1,194,379	1,380,876
11	**Profit**	**9,137,288**	**10,822,761**	**12,362,484**	**14,306,343**	**16,506,365**	**18,871,184**	**21,817,848**
12	**Dividend pe actiune**	**20.26%**	**21.32%**	**21.57%**	**22.05%**	**22.46%**	**22.65%**	**23.07%**

	PROIECTII PORTOFOLIU CREDITE						
EVOLUTIE PORTOFOLIU	**2024**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Portofoliul de credite BRUT final an	388,336,330.00	450,470,142.00	518,040,663.00	587,976,152.00	658,533,290.00	730,971,952.00	804,069,148.00
Provizion risc credit final an	-20,588,962.97	-24,788,962.97	-30,488,962.97	-36,188,962.97	-41,888,962.97	-47,588,962.97	-53,288,962.97
Rata dobanzii:							
Minim	10%	10%	10%	10%	10%	10%	10%
Maxim	14%	14%	14%	14%	14%	14%	14%
Calitatea portofoliului							
Credit curent	361,124,592	420,590,152	484,881,479	551,523,497	618,225,487	686,289,565	755,007,060
Portofoliul aflat in risc:							
1 - 30 zile	15,313,567	17,834,825	20,557,739	23,463,475	26,371,556	29,732,416	32,756,994
30 - 90 zile	4,834,728	5,252,664	6,084,367	6,747,745	7,404,396	8,064,413	8,765,273
> 90 zile	7,063,443	6,792,501	6,517,078	6,241,435	6,531,851	6,885,558	7,539,821
Total portfolio at risk	27,211,738	29,879,990	33,159,184	36,452,655	40,307,803	44,682,387	49,062,088
Total portofoliu brut de credite	**388,336,330**	**450,470,142**	**518,040,663**	**587,976,152**	**658,533,290**	**730,971,952**	**804,069,148**
Portofoliul brut de credite la inceput de an	326,496,029	388,336,330	450,470,142	518,040,663	587,976,152	658,533,290	730,971,952
Valoare totala disbursata	783,590,470	932,007,191	1,081,128,340	1,243,297,590	1,411,142,764	1,580,479,896	1,754,332,685
Valoare totala rambursata	726,250,169	874,273,379	1,017,857,819	1,177,562,101	1,344,685,626	1,512,041,234	1,685,235,489
Written-off	-4,500,000	-4,400,000	-4,300,000	-4,200,000	-4,100,000	-4,000,000	-4,000,000
Portofoliul brut de credite la final de an	388,336,330	450,470,142	518,040,663	587,976,152	658,533,290	730,971,952	804,069,148

Director General
Lese Flaviu Teofil

SOCIETATEA COMERCIALA C.U.I. 20898897 ROCREDIT IFN S.A. J 24/2177/2007 BAIA MARE - ROMANIA

Director Executiv
Sandu Crinuta Lenuta