

**ROCREDIT IFN SA**
**Proiectii 2025 - 2031**

Balanta	2025	2026	2027	2028	2029	2030	2031
Casa	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Creante asupra institutiilor de credit	78,006,097	83,006,097	87,506,097	94,510,585	99,238,614	101,414,192	106,382,157
<b>Total casa + creante asupra institutiilor de credit</b>	<b>78,056,097</b>	<b>83,056,097</b>	<b>87,556,097</b>	<b>94,560,585</b>	<b>99,288,614</b>	<b>101,464,192</b>	<b>106,432,157</b>
<b>% Disponibilitati in total active</b>	<b>13.82%</b>	<b>12.97%</b>	<b>12.12%</b>	<b>11.58%</b>	<b>10.92%</b>	<b>10.16%</b>	<b>10.08%</b>
Creante asupra clientelei	412,599,956	478,615,949	550,408,342	627,465,510	709,036,026	794,120,349	881,473,587
<b>% Crestere credite</b>	<b>18.78%</b>	<b>16.00%</b>	<b>15.00%</b>	<b>14.00%</b>	<b>13.00%</b>	<b>12.00%</b>	<b>11.00%</b>
Ajustari pentru deprecierea creditelor	-27,750,660	-32,750,660	-37,750,660	-43,126,354	-48,732,780	-54,556,068	-60,557,235
<b>Credite nete</b>	<b>384,849,296</b>	<b>445,865,289</b>	<b>512,657,681</b>	<b>584,339,155</b>	<b>660,303,245</b>	<b>739,564,281</b>	<b>820,916,352</b>
<b>%Ajustari pentru deprecierea creditelor / Creante asupra clientelei</b>	<b>-6.73%</b>	<b>-6.84%</b>	<b>-6.86%</b>	<b>-6.87%</b>	<b>-6.87%</b>	<b>-6.87%</b>	<b>-6.87%</b>
Parti in cadrul societatiilor 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 societatiilor legate din repartizare profit	1,051,055	828,062	991,853	593,227	710,449	849,697	1,018,362
Imobilizari necorporale	1,822,064	1,803,843	1,785,805	1,767,947	1,750,267	1,732,765	1,715,437
Imobilizari corporale	46,482,545	51,414,075	55,007,051	62,085,056	64,961,086	66,773,203	68,621,865
Alte active	25,848,299	28,701,826	33,407,967	37,472,751	44,265,812	45,641,854	10,469,546
Cheltuieli in avans si venituri angajate	21,916,948	23,783,659	26,252,534	30,857,975	33,130,122	38,171,021	42,015,939
- din care: creante atasate	17,399,655	19,605,970	22,731,579	26,368,632	30,060,240	34,607,043	39,867,748
<b>Total active</b>	<b>564,768,980</b>	<b>640,195,527</b>	<b>722,401,664</b>	<b>816,419,372</b>	<b>909,152,271</b>	<b>998,939,688</b>	<b>1,055,932,334</b>

Balanta	2025	2026	2027	2028	2029	2030	2031
Datorii privind institutiile de credit	22,433,893	23,570,765	26,751,002	28,118,869	29,387,659	30,121,558	31,772,146

Datorii privind finantarile externe	388,723,034	438,916,854	498,371,105	570,228,872	638,170,296	703,454,315	728,563,108
Datorii privind finantari de la actionarii	32,256,245	37,937,204	43,039,353	48,634,469	54,470,605	59,074,130	67,822,085
Alte datorii	24,483,019	29,335,820	33,639,402	38,304,820	42,555,467	45,790,015	50,223,435
Venituri înregistrate în avans si datorii angajate	2,145,667	2,204,932	2,618,429	3,330,334	4,059,682	5,838,671	6,405,251
Provizioane - alte provizioane	0	0	0	0	0	0	0
<b>Total datorii</b>	<b>470,041,857</b>	<b>531,965,575</b>	<b>604,419,291</b>	<b>688,617,363</b>	<b>768,643,708</b>	<b>844,278,689</b>	<b>884,786,025</b>
<b>Capitaluri</b>							
Capital social	53,715,748	61,692,427	68,506,667	75,357,334	84,400,214	93,306,128	104,587,345
Imprumuturi subordonate de natura capitalurilor proprii	22,077,327	24,577,327	24,852,722	25,101,249	25,352,262	27,352,262	29,352,262
Rezerve legale	4,468,143	5,347,929	6,355,780	7,464,469	8,686,639	9,850,988	10,350,987
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
<b>Rezultatul exercitiului financiar</b>	<b>13,027,614</b>	<b>15,046,121</b>	<b>16,798,509</b>	<b>18,538,290</b>	<b>20,843,023</b>	<b>23,024,868</b>	<b>25,915,458</b>
Repartizarea profitului	-812,842	-684,985	-782,436	-905,465	-1,044,707	-1,194,379	-1,380,876
<b>Total capitaluri</b>	<b>94,727,122</b>	<b>108,229,952</b>	<b>117,982,374</b>	<b>127,802,009</b>	<b>140,508,563</b>	<b>154,660,999</b>	<b>171,146,309</b>
<b>Total pasive si capitaluri</b>	<b>564,768,980</b>	<b>640,195,527</b>	<b>722,401,664</b>	<b>816,419,372</b>	<b>909,152,271</b>	<b>998,939,688</b>	<b>1,055,932,334</b>

PROIECTII PORTOFOLIULUI CREDITE							
EVOLUTIE PORTOFOLIULUI	2025	2026	2027	2028	2029	2030	2031
Portofoliul de credite BRUT final an	412,599,956	478,615,949	550,408,342	627,465,510	709,036,026	794,120,349	881,473,587
Provizion risc credit final an	-27,750,660	-32,750,660	-37,750,660	-43,126,354	-48,732,780	-54,556,068	-60,557,235
<b>Rata dobanzii:</b>							
Minim	12%	11%	10%	10%	10%	10%	10%
Maxim	16%	15%	14%	14%	14%	14%	14%
<b>Calitatea portofoliului</b>							
<b>Credit curent</b>	383,899,240	444,714,565	511,082,737	582,241,063	657,860,158	739,403,378	820,737,748
<b>Portofoliul aflat in risc:</b>							
1 - 30 zile	14,431,822	16,916,746	19,623,426	22,566,940	25,926,311	30,037,468	33,341,590
30 - 90 zile	4,843,345	6,519,663	7,562,809	8,697,231	9,534,843	10,079,024	11,187,717
> 90 zile	9,425,549	10,464,975	12,139,370	13,960,276	15,714,714	14,600,479	16,206,532
<b>Total portfolio at risk</b>	28,700,716	33,901,384	39,325,605	45,224,447	51,175,868	54,716,971	60,735,839
<b>Total portofoliu brut de credite</b>	<b>412,599,956</b>	<b>478,615,949</b>	<b>550,408,342</b>	<b>627,465,510</b>	<b>709,036,026</b>	<b>794,120,349</b>	<b>881,473,587</b>
<b>Portofoliul brut de credite la inceput de an</b>	347,374,956	412,599,956	478,615,949	550,408,342	627,465,510	709,036,026	794,120,349
Valoare totala disbursata	833,699,894	990,239,894	1,148,678,278	1,320,980,021	1,505,917,224	1,701,686,462	1,905,888,838
Valoare totala rambursata	763,474,894	919,223,901	1,071,885,885	1,238,922,853	1,419,346,708	1,611,602,139	1,813,535,600
Written-off	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
<b>Portofoliul brut de credite la final de an</b>	412,599,956	478,615,949	550,408,342	627,465,510	709,036,026	794,120,349	881,473,587

## ROCREDIT IFN SA

Proiectii 2025 - 2031

	2025	2026	2027	2028	2029	2030	2031
<b>Profit si pierdere</b>							
<b>1 Venituri financiare</b>							
Venituri din servicii financiare	79,324,520	90,301,123	101,138,763	113,477,692	128,229,792	134,822,895	149,445,174
Venituri din comisioane	29,538,979	31,040,454	34,532,505	38,331,081	42,547,499	44,197,940	46,362,786
Alte venituri din exploatare	1,768,909	3,400,042	4,415,588	5,980,761	7,108,073	8,613,898	10,102,002
Venituri din participatii	1,088,055	868,062	1,036,853	643,227	765,449	909,697	1,088,362
<b>Total venituri financiare</b>	<b>111,720,463</b>	<b>125,609,681</b>	<b>141,123,709</b>	<b>158,432,761</b>	<b>178,650,813</b>	<b>188,544,429</b>	<b>206,998,323</b>
<b>2 Cheltuieli financiare</b>							
Dobanzi la imprumuturi actionari	2,173,267	2,845,290	3,527,951	4,233,541	5,037,914	5,680,560	6,503,616
Dobanzi si comisioane pentru finantari	27,208,935	30,886,421	34,954,894	39,125,481	43,796,539	46,203,949	49,499,245
Comisioane bancare	3,944,236	4,002,848	4,050,692	4,111,452	4,380,033	179,258	193,599
<b>Total cheltuieli financiare</b>	<b>33,326,438</b>	<b>37,734,559</b>	<b>42,533,537</b>	<b>47,470,475</b>	<b>53,214,486</b>	<b>52,063,767</b>	<b>56,196,460</b>
<i>Marja financiara bruta</i>	<b>78,394,025</b>	<b>87,875,122</b>	<b>98,590,172</b>	<b>110,962,286</b>	<b>125,436,327</b>	<b>136,480,662</b>	<b>150,801,863</b>
<b>3 Venituri/Cheltuieli cu provizioanele</b>							
<b>Venituri/Cheltuieli cu provizioane de credit si dobanda, alte ajustari si diferente de curs valutar</b>	(7,000,000)	(7,000,000)	(8,000,000)	(9,000,000)	(10,000,000)	(10,500,000)	(12,000,000)
<b>Pierderi creante nerecuperabile</b>	(5,000,000)	(5,000,000)	(5,000,000)	(5,000,000)	(5,000,000)	(5,000,000)	(5,000,000)
<b>Total venituri/cheltuieli cu proviz.</b>	<b>(12,000,000)</b>	<b>(12,000,000)</b>	<b>(13,000,000)</b>	<b>(14,000,000)</b>	<b>(15,000,000)</b>	<b>(15,500,000)</b>	<b>(17,000,000)</b>
<i>Marja financiara neta</i>	<b>66,394,025</b>	<b>75,875,122</b>	<b>85,590,172</b>	<b>96,962,286</b>	<b>110,436,327</b>	<b>120,980,662</b>	<b>133,801,863</b>

	<b>Profit si pierdere</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>	<b>2031</b>
<b>4</b>	<b>Cheltuieli operationale</b>							
	Cheltuieli cu salariile si asimilate, componenta variabila bonusuri, indemnizatii administratori cf.Act constitutiv, salarii administratori executivi, remuneratii comitet de audit si taxe aferente	31,295,615	34,637,105	37,762,670	41,578,937	45,932,418	50,795,930	57,149,587
	Cheltuieli administrative	13,846,948	17,112,889	20,796,018	25,629,880	31,289,218	34,343,092	36,606,606
	Alte costuri operationale	1,250,000	1,450,000	1,867,500	2,019,613	2,221,966	2,577,382	2,835,120
	Amortizari	4,057,870	4,461,779	4,719,211	5,002,364	5,327,518	5,853,701	6,358,814
	<b>Total costuri operationale</b>	<b>50,450,433</b>	<b>57,661,773</b>	<b>65,145,400</b>	<b>74,230,793</b>	<b>84,771,120</b>	<b>93,570,105</b>	<b>102,950,127</b>
	% Cheltuieli operationale	45.16%	45.91%	46.16%	46.85%	47.45%	49.63%	49.73%
	Profit/Pierdere operational brut	<b>15,943,592</b>	<b>18,213,349</b>	<b>20,444,772</b>	<b>22,731,493</b>	<b>25,665,207</b>	<b>27,410,557</b>	<b>30,851,736</b>
	%Rezultat financiar	14%	14%	14%	14%	14%	15%	15%
<b>6</b>	<b>Impozit pe profit</b>	2,915,978	3,167,227	3,646,264	4,193,204	4,822,184	4,385,689	4,936,278
<b>7</b>	<b>Profit/Pierdere operational net</b>	<b>13,027,614</b>	<b>15,046,121</b>	<b>16,798,509</b>	<b>18,538,290</b>	<b>20,843,023</b>	<b>23,024,868</b>	<b>25,915,458</b>
<b>8</b>	<b>Total venituri extraordinare</b>							
<b>9</b>	<b>Profit net</b>	<b>13,027,614</b>	<b>15,046,121</b>	<b>16,798,509</b>	<b>18,538,290</b>	<b>20,843,023</b>	<b>23,024,868</b>	<b>25,915,458</b>
<b>10</b>	<b>Rezerva legala</b>	812,842	879,785	1,012,851	1,144,522	1,293,310	1,370,528	1,542,587
<b>11</b>	<b>Profit</b>	<b>12,214,772</b>	<b>14,166,336</b>	<b>15,785,658</b>	<b>17,393,768</b>	<b>19,549,713</b>	<b>21,654,340</b>	<b>24,372,871</b>
<b>12</b>	<b>Dividend pe actiune</b>	<b>22.74%</b>	<b>22.96%</b>	<b>23.04%</b>	<b>23.08%</b>	<b>23.16%</b>	<b>23.21%</b>	<b>23.30%</b>

Director General

Lese Flaviu Teofil




Director Executiv

Sandu Crinuta Lenuta

