

# **Propunere Buget 2018 dupa aprobarea fuziunii cu Bancpost**

# Rezultatele la care ne asteptam in 2018

## Buget aprobat AGA Aprilie 2018

- **ROE:** maximizarea capitalului alocat 13.3%
- **Cost / Venit:** max. 54.9%
- **Credite / Depozite:** 68.9%
- **Total active:** crestere 21.6%
- **Total credite:** crestere 29.6%

## Propunere buget dupa aprobare fuziune

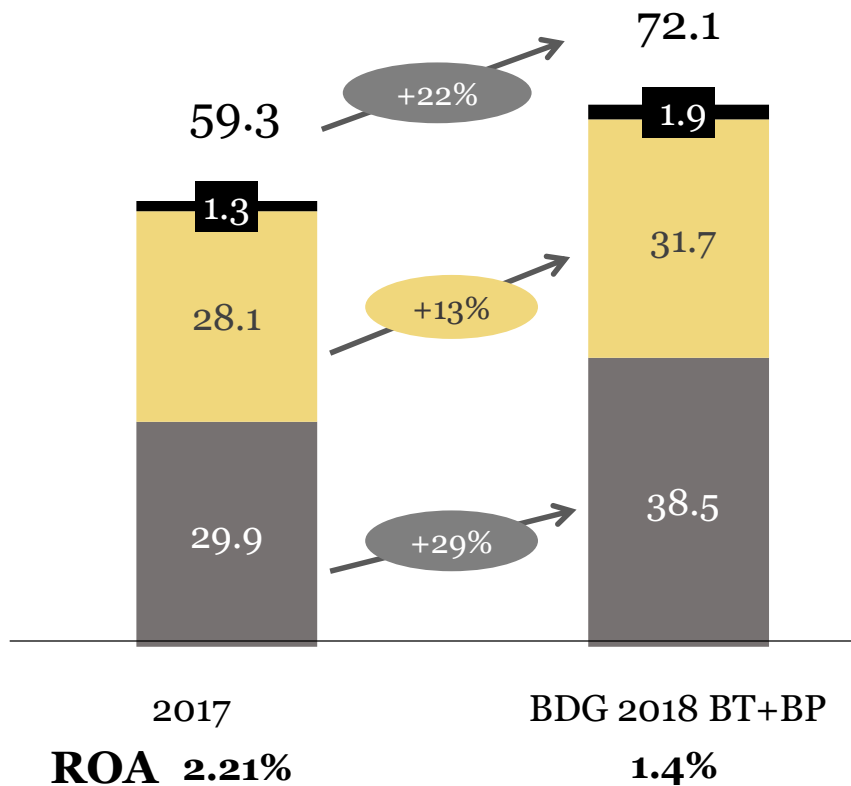
- 17.5%
- max. 52.3%
- 65.3%
- crestere 24.5%
- crestere 24.1%



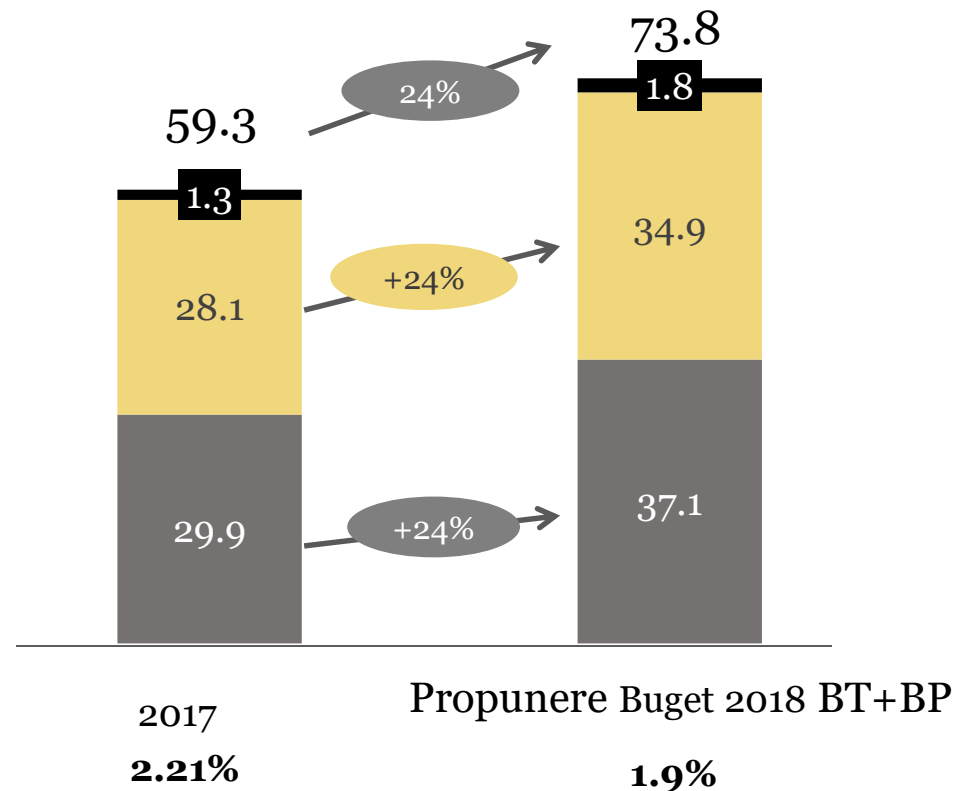
# Total Active (mld. Ron)



## Buget aprobat AGA Aprilie 2018



## Propunere buget dupa aprobare fuziune

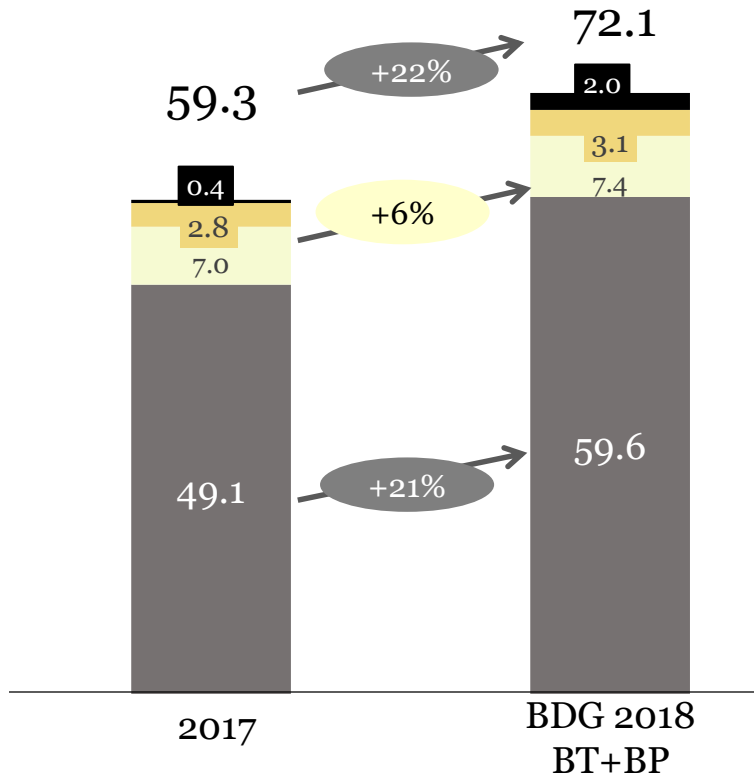


- Alte active
- Lichiditati si titluri
- Credite, net

# Total Pasive (mld. Ron)

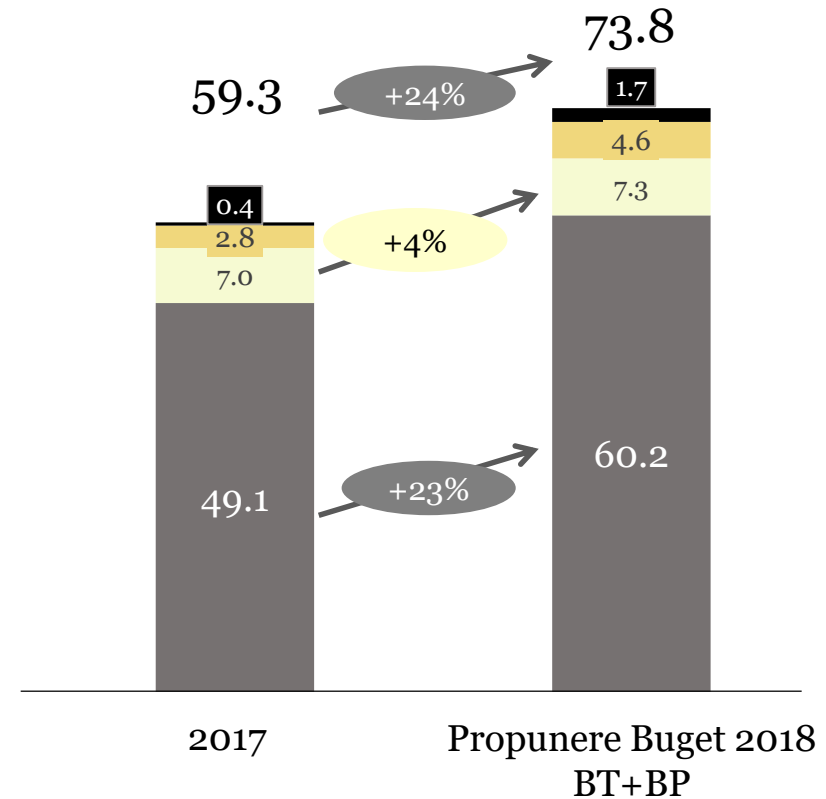


## Buget aprobat AGA Aprilie 2018



- Imprumut subordonat
- Imprumuturi TL, banci si altele
- Capitaluri proprii
- Resurse clienti

## Propunere buget dupa aprobare fuziune



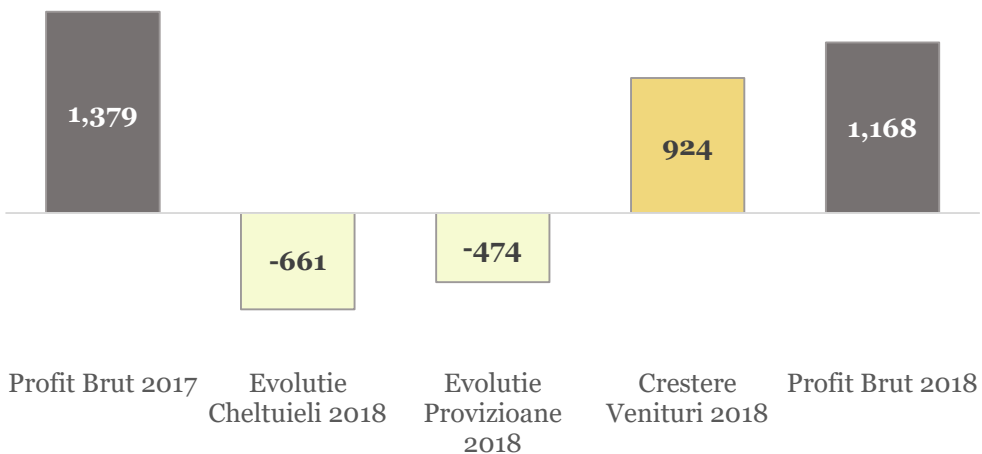
	2017	Buget AGA Aprilie 2018	Propunere Buget 2018 BT+BP
Credite / Depozite	64.5%	68.9%	65.3%

# Profit brut (mil.Ron)

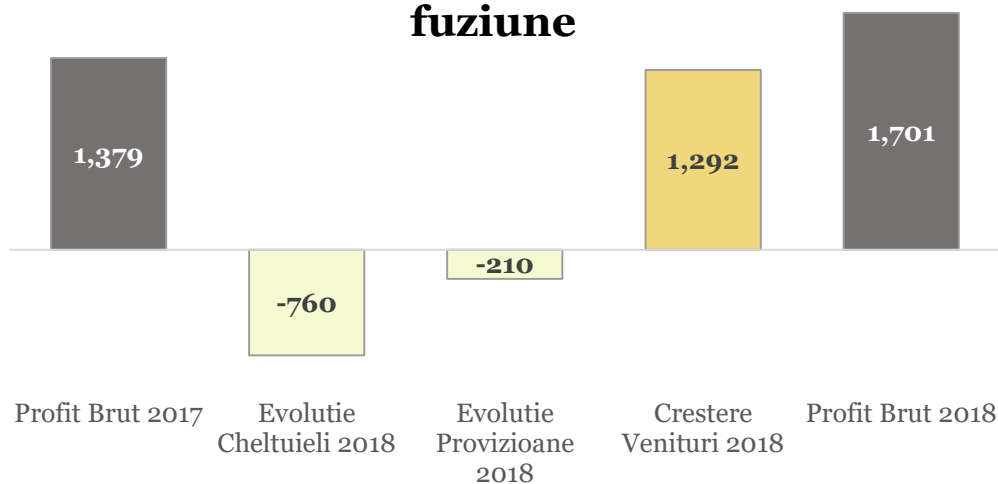


	2017	Buget AGA Aprilie 2018	Propunere Buget 2018 BT+BP
ROE	18.3%	13.3%	17.5%
Cost / Venit	48.5%	54.9%	52.3%

## Buget aprobat in AGA aprilie 2018



## Propunere buget dupa aprobare fuziune

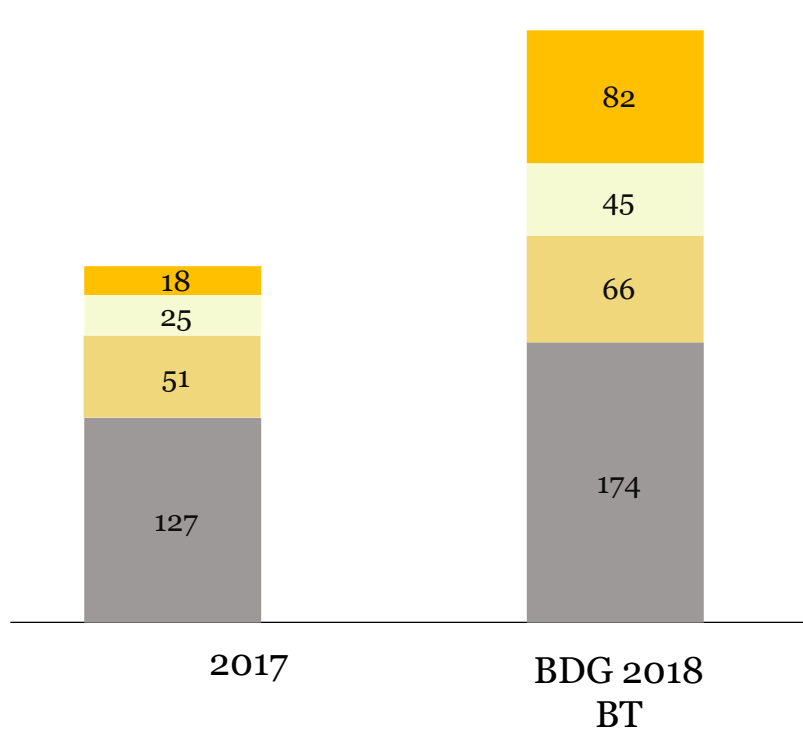


# Investitii (mil.Ron)

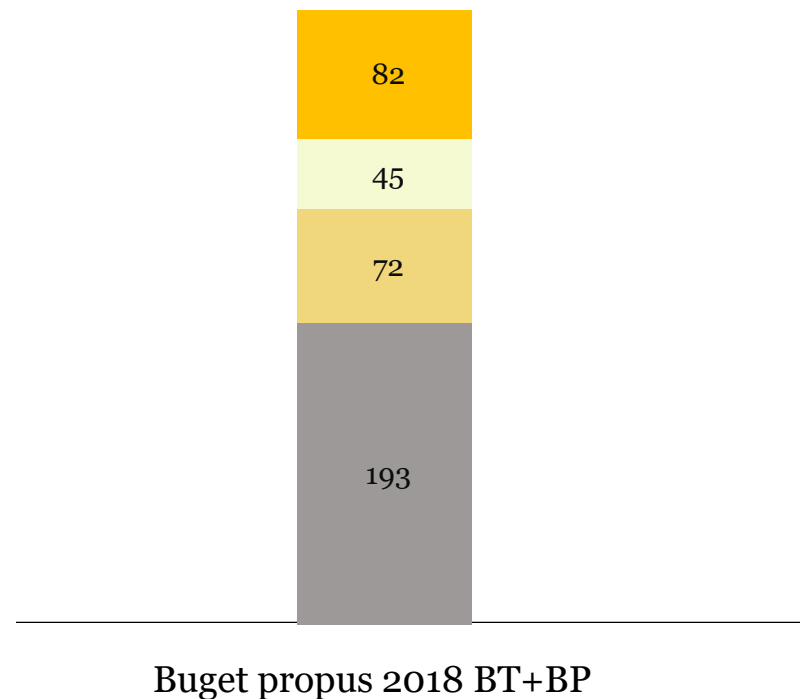
## Buget aprobat AGA Aprilie 2018

221

367



## Propunere buget dupa aprobare fuziune



- Proiecte speciale
- Diverse
- Investitii It si Carduri
- Sucursale si cladiri