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BRD

Buget 2015

ADUNAREA GENERALĂ ORDINARĂ A ACȚIONARILOR

BRD individual, IFRS

BANCA TA. ECHIPA TA



GROUPE SOCIETE GENERALE

BUGET 2015 - PRINCIPALII INDICATORI DE ACTIVITATE (BRD INDIVIDUAL, IFRS)

		Realizat 2013	Realizat 2014	Evolutie 14/13	Buget 2015	Evolutie B15/14
Cienti (mii)		2,279	2,234	-2.0%	2,278	2.0%
Credite nete (Mld RON)	Total	27.8	26.5	-4.7%	27.6	4.5%
	<i>Retail</i>	17.4	17.1	-1.7%	17.2	0.8%
	<i>Non Retail</i>	10.4	9.4	-9.8%	10.4	11.3%
Depozite (Mld RON)	Total	36.1	36.0	-0.3%	38.6	7.2%
	<i>Retail</i>	20.6	20.7	0.8%	22.1	6.7%
	<i>Non Retail</i>	15.6	15.3	-1.7%	16.5	7.8%
Credite nete/depozite		77%	73%	-3 pts	72%	-2 pts

BUGET 2015 - PRINCIPALII INDICATORI DE PROFITABILITATE (BRD INDIVIDUAL, IFRS)

	Realizat 2013	Realizat 2014	Evolutie 14/13	Perspective 2015
M RON				
Rezultate financiare				
VENIT NET BANCAR	2,726	2,498	-8.4%	crestere de aproximativ 3%
CHELTUIELI OPERATIONALE	(1,292)	(1,255)	-2.9%	crestere inferioara inflatiei
REZULTAT BRUT OPERATIONAL	1,434	1,243	-13.3%	
COSTUL NET AL RISCULUI	(2,083)	(1,193)	-42.7%	scadere semnificativa
PROFITUL/PIERDEREA EXERCITIULUI FINANCIAR	(386)	43	n/a	imbunatatire semnificativa
Ratii				
RAPORT COST/VENIT	47.4%	50.2%	+ 2.8 pts	
ROE	-7.2%	0.8%	+ 8.0 pts	