

Nr crt.	Denumirea indicatorilor	Obiectiv:	12/31/2010	12/31/2011	12/31/2012	12/31/2013	Indici %
	<b>P. Analiza protectiei financiare</b>						
1	<b>TOTAL ACTIV</b> (Form Activ rd.48 =Form Pasiv rd.90)	<b>Crestere</b> ↑	37,445,689	42,984,544	49,407,712	56,808,514	114.98%
2	Situatia neta (capitaluri totale) =Total activ -Datorii totale-Venit avans- Proviz.	<b>Pozitiva,</b> ↑	34,675,110	40,925,112	47,713,558	55,492,971	116.30%
3	Risc global(lichidativ)=Situatia neta-Fd.social-Fd. deces-Alte fd /Total. Activ	<b>&lt; 0,3</b>	0.15	0.14	0.13	0.12	92.68%
4	Activ net (capitaluri proprii) (Form.Pasiv rd.65)	<b>Crestere</b>	5,471,433	6,048,371	6,560,484	6,990,715	106.56%
5	Fd rulment = Pasive pe termen lung - Active imobiliz. (For.Pasiv rd.54)	<b>Pozitiv</b>	234,100	1,551,454	1,593,374	2,013,945	126.39%
6	Necesar fond rulment = Fond de rulment - Casa si conturi la banci	<b>Pozitiv</b>	-7,319	1,204,491	1,244,050	1,664,500	134%
7	Trezoreria neta = Fd. rulment - Necesar fd. Rulment (For.Activ rd.41)	<b>Pozitiv</b>	241,419	346,963	349,324	349,445	100.03%
	<b>R. Analiza ratelor de structura a bilantului</b>						
	<b>R.1. Structura activelor:</b>						
8	Sld net al imprumuturilor = Imprumut.acordat membrilor-ajustari / total activ	<b>70 - 85%</b>	65.76%	67.15%	78.67%	79.83%	101.47%
9	Investitii financiare (depozite+titluri de valoare) / total active	<b>17 - 20%</b>	23.71%	22.26%	12.46%	13.27%	106.52%
10	Soldul net active fixe = Imobilizari corporale + necorporale/total activ	<b>≤ 5%</b>	9.40%	9.31%	7.65%	5.82%	76.13%
11	Creante si cheltuieli in avans	<b>≤ 5%</b>	0.48%	0.48%	0.52%	0.47%	90.18%
12	Alte active	<b>≤ 3%</b>	0.64%	0.81%	0.71%	0.62%	87.00%
	<b>R.2. Structura pasivelor:</b>						
13	Fd.social al membrilor / total pasiv (Formular: Pasiv: rd.86 / rd.90)	<b>70 - 85%</b>	77.96%	81.10%	82.94%	85.05%	102.54%
14	Datorii >1an / total pasiv (Formular: Pasiv: rd.56 / rd.90)	<b>≤ 5%</b>	6.02%	4.10%	2.70%	1.65%	61.18%
15	Datorii < 1an / total pasiv (Formular: Pasiv: rd.49 / rd.90)	<b>≤ 2%</b>	0.93%	0.24%	0.23%	0.21%	90.69%
16	Capital institutional (capitaluri proprii) / total pasiv	<b>≤ 20%</b>	14.61%	14.07%	13.28%	12.31%	92.68%
17	(Venituri in avans + Fond deces + alte fonduri)/Total pasiv	<b>≤ 3%</b>	0.49%	0.49%	0.85%	0.79%	92.51%
	<b>R.3. Autonomie financiara:</b>						

18	Rata de finantare stabila a imobiliz=Capitaluri permanente/Activ imob.net	≥ 1	1.01	1.04	1.03	1.04	100.33%
19	Rata de lichiditate generala = Activ circulant/Datorii pe termen scurt	≥ 1	2.13	18.02	17.32	20.34	117.44%
20	Rata indatorarii globale = Datorii totale/Capitaluri proprii	≤ 0,5	0.48	0.31	0.22	0.15	68.49%
21	Capacitatea de indatorare = Capitaluri proprii/(Capital proprii+Datorii>1an)	≥ 0,5	0.71	0.77	0.83	0.88	106.09%
	<b>O. Calitatea activelor</b>						
22	Active productive / total activ (Formular: Activ: rd. 46 / rd.48)	> 95%	89.56%	89.61%	91.21%	93.26%	102.25%
	<b>din care:</b> Restanta totala = Imprumuturi restante / Total imprumuturi	≤ 5%	1.99%	1.72%	2.46%	3.06%	153.75%
23	Active neproductive / total activ (Formular: Activ: rd. 47 / rd.48)	≤ 5%	10.44%	10.39%	8.79%	6.74%	76.66%
	<b>S. Solvabilitatea si protectia activelor</b>						
24	Ajustari pentru imprumuturi / Imprumuturi restante >12 luni	100%	100%	100%	100%	100%	100.00%
25	Ajustari pentru imprumuturi / Imprumuturi restante >1 - 12 luni	≥ 35%	35.01%	35.05%	35.06%	35.00%	99.97%
26	Solvabilitate=Capitaluri total/Fd.Social+Fd ajutor de deces+Total datorii	≥ 110%	109.03%	111.40%	112.44%	112.38%	99.94%
	<b>P. Lichiditate</b>						
27	Active lichide - datorii termen scurt / Fond social	≥ 15%	28.34%	23.88%	11.70%	11.87%	101.41%
28	Active lichide neproductive (casa) / total activ	< 1%	0.55%	0.60%	0.63%	0.46%	72.00%
	<b>E. Activitate CAR</b>						
29	<b>E.1 Fondul social al membrilor (Formular Pasiv rd.86)</b>	Crestere ↑	29,191,777	34,860,001	40,980,327	48,315,044	117.90%
30	<b>E.2 Imprumuturi acordate membrilor (Formular Activ rd.25)</b>	Crestere ↑	24,863,455	29,106,606	39,233,774	45,853,941	116.87%
31	<b>E.3 Numarul membrilor</b>	Crestere ↑	11,258	11,467	12,691	13,454	106.01%
	<b>R. Analiza pe structura a cheltuielilor</b>	<b>BVC 2013</b>	<b>12/31/2010</b>	<b>12/31/2011</b>	<b>12/31/2012</b>	<b>12/31/2013</b>	<b>Real/BVC</b>
32	Ch.financiare (dobanzi(ct.666)+pierderi din creante imob.(663)+alte ch(668)	2,936,000	2,480,719	2,796,051	2,537,885	2,850,559	97.09%
33	Cheltuieli cu personalul, inclusiv asigurari sociale (ct.641+642+645)	1,717,000	1,397,652	1,462,590	1,438,550	1,610,030	93.77%
34	Ch.de reprezentare [colaboratori, consil. director, cenzori,(ct.621) ]	138,400	86,800	98,000	119,075	137,600	99.42%

35	Ch.administrare:consumabile,ob.inv , energie, intret.- repar, asig.,comis, onorarii, transport, ch. deplasare, tel, serv.banc,exec.terti, prot., taxesi altele	826,000	646,627	754,767	656,243	576,218	69.76%
36	Cheltuieli cu amortizarea (ct.681), provizioane (ct.686)	324,650	893,215	151,462	348,836	545,939	168.16%
37	Cheltuieli de reclama si publicitate (ct.623.02)	200,000	119,346	170,476	163,049	103,605	51.80%
	<b>TOTAL CHELTUIELI</b>	<b>6,142,050</b>	<b>5,624,359</b>	<b>5,433,346</b>	<b>5,263,638</b>	<b>5,823,951</b>	<b>94.82%</b>

CAR FAUR - I.F.N.

Formular 10 - pag 1

BILANT

lei RON

ACTIV	Simbol cont	Nr.	SOLD LA	SOLD LA
Denumirea indicatorului		rd.	1/1/2013	12/31/2013
A		B	1	2
<b>A. ACTIVE IMOBILIZATE - TOTAL (rd.02 + 06 + 21)</b>		<b>1</b>	<b>47,454,442</b>	<b>54,417,561</b>
<b>I. IMOBILIZARI NECORPORALE (rd.03+04-05)</b>		<b>2</b>	<b>864</b>	<b>61</b>
Concesiuni, brevete, licente	2051	3	33,753	33,753
Alte imobilizari necorporale	2081	4	0	0
Amotizari privind imobilizarile necorporale	2805	5	32,889	33,692
<b>II. IMOBILIZARI CORPORALE (rd.07+16)</b>		<b>6</b>	<b>3,776,360</b>	<b>3,306,268</b>
- privind activitatile fara scop patrimonial (rd.08+09+10+11+12+13+14-15)		<b>7</b>	<b>3,355,304</b>	<b>2,942,560</b>
Terenuri	2111.01	8	862,185	862,185
Constructii	2121.01	9	2,177,301	1,915,424
Echipamente tehnologice(masini, utilaje si instalatii de lucru)	2131.01	10	12,200	12,200
Mijloace de transport	2133.01	11	92,560	92,560

Mobilier, aparatura birotica, echipamente de protectie	2141.01	12	839,542	831,378
Imobilizari corporale in curs	2311	13	0	0
Avansuri acordate pentru imobilizari corporale	232	14	0	0
Amortizari privind imobilizarile corporale	281.01	15	628,484	771,187
- privind activitatile economice (rd.17+18 + 19 - 20)		<b>16</b>	<b>421,056</b>	<b>363,708</b>
Constructii	2121.02	17	369,077	333,654
Mobilier, ap.birotica, echip. protectie,alte active pt amenaj.interioara	2141.02	18	95,604	95,604
Imobilizari corporale in curs	2311	19	0	0
Amortizari privind imobilizarile corporale	281.02	20	43,625	65,550
<b>III. IMOBILIZARI FINANCIARE (rd.25+...+ 28 - 29)</b>		<b>21</b>	<b>43,677,218</b>	<b>51,111,232</b>
Imprumuturi acordate membrilor CAR termen scurt (<=1 an)	2678.01	22	837,016	889,716
Imprumuturi acordate membrilor CAR termen mediu (1-3 ani)	2678.01	23	8,247,814	8,309,831
Imprumuturi acordate membrilor CAR termen lung (>3 ani)	2678.01	24	30,148,944	36,654,394
<b>Total imprumuturi acordate membrilor CAR (rd.22+ 23+ 24)</b>	<b>2678.01</b>	<b>25</b>	<b>39,233,774</b>	<b>45,853,941</b>
Depozite constituite la banci	2678.03	26	4,559,695	5,502,647
Creante imobilizate in fondul de rulment	2678.04	27	360	360
Dobanzi aferente imprumuturilor acordate	2679.01	28	247,229	259,525
Ajustari pt.pierderea de valoare a impr.lor acord.membrilor CAR	296.01	29	363,840	505,241
<b>B. ACTIVE CIRCULANTE - TOTAL (rd. 31 + 32 + 38 + 41)</b>		<b>30</b>	<b>1,950,916</b>	<b>2,389,191</b>
<b>I. STOCURI</b>	<b>302+303</b>	<b>31</b>	<b>0</b>	<b>0</b>
<b>II. CREANTE (rd. 33 + 34 + 35+36 + 37)</b>		<b>32</b>	<b>6,129</b>	<b>3,880</b>
Furnizori debitori	409	33	0	
Cienti si conturi asimilate	411+418-491	34	157	3,083
Creante in legatura cu personalul	425+4282+431+437+444+447	35	5,708	241
Debitori diversi net	461 – 496	36	264	556
Decontari intre unitate si subunitati / -intre subunitati	481+482	37	0	
<b>III. INVESTITII FINANCIARE PE TERMEN SCURT (rd.39 + 40)</b>	<b>508</b>	<b>38</b>	<b>1,595,463</b>	<b>2,035,866</b>
Alte titluri de plasament	5081	39	1,595,463	1,877,446
Dobanzi la obligatiuni si titluri de plasament	5088	40		158,420
<b>IV. CASA SI CONTURI LA BANCII (rd. 42 + 43 + 44)</b>		<b>41</b>	<b>349,324</b>	<b>349,445</b>
Casa in lei si in valuta	5311+5314	42	312,400	258,638
Conturi la banci in lei si in valuta	5121+5124	43	36,924	90,807
Alte valori	5125+532+542	44		
<b>C. CHELTUIELI IN AVANS</b>	<b>471</b>	<b>45</b>	<b>2,354</b>	<b>1,762</b>
<b>TOTAL ACTIVE PRODUCTIVE (rd.21 - 28 + 38 + 43)</b>		<b>46</b>	<b>45,062,376</b>	<b>52,978,380</b>

<b>TOTAL ACTIVE NEPRODUCTIVE (rd.2 + 6+28+31+32+42+44+45)</b>		<b>47</b>	<b>4,345,336</b>	<b>3,830,134</b>
<b>TOTAL ACTIV (rd.46 + 47) sau (rd. 1 + 30 + 45)</b>		<b>48</b>	<b>49,407,712</b>	<b>56,808,514</b>

CAR FAUR - I.F.N.

Formular 10 - pag 2

lei RON

<b>PASIV</b>	<b>Simbol cont</b>	<b>Nr.</b>	<b>SOLD LA</b>	<b>SOLD LA</b>
<b>Denumirea indicatorului</b>		<b>rd.</b>	<b>1/1/2013</b>	<b>12/31/2013</b>
<b>A</b>		<b>B</b>	<b>1</b>	<b>2</b>
<b>D. DATORII CE TREBUIE PLATITE INTR-O PERIOADA &lt; DE UN AN</b>	<b>(rd.50 +51+52+53)</b>	<b>49</b>	<b>112,667</b>	<b>117,483</b>
Furnizori si conturi asimilate	401+404+408	50	17,262	12,790
Datorii in legatura cu personalul	421+423+426+427+428+431+437+4381+444+446+447	51	80,258	90,679
Creditori diversi (<1 an)	din 462	52	15147	14,014
Decontari din operatii in curs de clarificare	473	53	0	0
<b>E. ACTIVE CIRCULANTE NETE / DATORII CURENTE NETE</b>	<b>Activ(rd.30+45)-Pasiv(rd.49+64)</b>	<b>54</b>	<b>1,593,374</b>	<b>2,013,945</b>
<b>F. TOTAL ACTIVE MINUS DATORII CURENTE</b>	<b>Activ(rd.1) + Pasiv(rd.54 -63)</b>	<b>55</b>	<b>49,047,816</b>	<b>56,431,506</b>
<b>G. DATORII CE TREBUIE PLATITE INTR-O PERIOADA &gt; UN AN</b>	<b>(rd.57 +58 +59)</b>	<b>56</b>	<b>1,334,258</b>	<b>938,535</b>
Credite bancare pe termen lung	162	57	1,189,256	781,511
Alte datorii in legatura cu personalul pe termen lung - garantii	4281	58	129,398	146,024

Creditori diversi (>1 an)	din 462		59	15,604	11,000
<b>DATORII TOTALE (rd. 49 + 56)</b>			<b>60</b>	<b>1,446,925</b>	<b>1,056,018</b>
<b>H. PROVIZIOANE PENTRU RISCURI SI CHELTUIELI</b>	151		<b>61</b>	<b>0</b>	<b>0</b>
<b>I. VENITURI IN AVANS (rd. 63 + 64)</b>			<b>62</b>	<b>247,229</b>	<b>259,525</b>
- subventii pentru investitii	131+132+133+134+138		63	0	0
- venituri inregistrate in avans	472		64	247,229	259,525
<b>J. CAPITALURI PROPRII - TOTAL (rd.66+67+68+69-70+77-78-83)</b>			<b>65</b>	<b>6,560,484</b>	<b>6,990,715</b>
<b>I. CAPITAL</b>	101		66	359,986	386,756
<b>II. REZERVE DIN REEVALUARE</b>	105		67	335,326	268,970
<b>III. REZERVE</b>	106		68	5,250,186	5,826,817
<b>IV. EXCEDENT/PROFIT sau DEFICIT/PIERDERE RAPORTAT</b>	117	Sold C	<b>69</b>	<b>3,188</b>	<b>0</b>
(rd.71+73+75) -(72+74+76) sau (rd.72+74+76)-(71+73+76)	117	Sold D	<b>70</b>		
Rezultatul reportat reprezentand <b>excedentul</b> nerepartizat sau	1171.01	Sold C	71	3188	
<b>deficitul</b> neacoperit privind activitatea fara scop patrimonial	1171.01	Sold D	72		
Rezultatul reportat reprezentand <b>profitul</b> nerepartizat sau	1172	Sold C	73		
<b>pierdere</b> neacoperita privind activitatea economica	1172	Sold D	74		
Rezultatul reportat provenit din corectarea erorilor contabile	1174	Sold C	75		
	1174	Sold D	76		
<b>V. EXCEDENT/PROFIT sau DEFICIT/PIERDEREA EXERCITIULUI</b>	121	Sold C	<b>77</b>	<b>667,105</b>	<b>525,064</b>
(rd. 79 + 81), respectiv (rd. 80 + 82)	121	Sold D	<b>78</b>	<b>0</b>	
<b>Excedentul</b> exercitiului financiar sau	1211.01	Sold C	79	653,335	544403
<b>deficitul</b> privind activitatea fara scop patrimonial	1211.01	Sold D	80		
<b>Profitul</b> exercitiului financiar sau	1211.02	Sold C	81	13,770	
<b>pierdere</b> privind activitatea economica	1211.02	Sold D	82		19339
REPARTIZAREA EXCEDENTULUI/PROFITULUI (rd.84 + 85)	129		<b>83</b>	<b>55,307</b>	<b>16,892</b>
Repartizarea <b>excedentului</b> privind <b>activitatea fara scop patrimonial</b>	1291		84	55,307	16892
Repartizarea profitului privind <b>activitatea economica</b>	1292		85		
<b>FONDUL SOCIAL AL MEMBRILOR CAR</b>	113		<b>86</b>	<b>40,980,327</b>	<b>48,315,044</b>
<b>FONDUL PENTRU AJUTOR DE DECES AL MEMBRILOR CAR</b>	114		<b>87</b>	<b>6,100</b>	<b>9,200</b>
ALTE FONDURI privind activitatea fara scop patrimonial	116		88	166647	178,012
<b>CAPITALURI - TOTAL (rd.65 + 86 + 87 + 88)</b>			<b>89</b>	<b>47,713,558</b>	<b>55,492,971</b>
<b>TOTAL PASIV (rd. 60 + 61 + 62 + 89)</b>			<b>90</b>	<b>49,407,712</b>	<b>56,808,514</b>