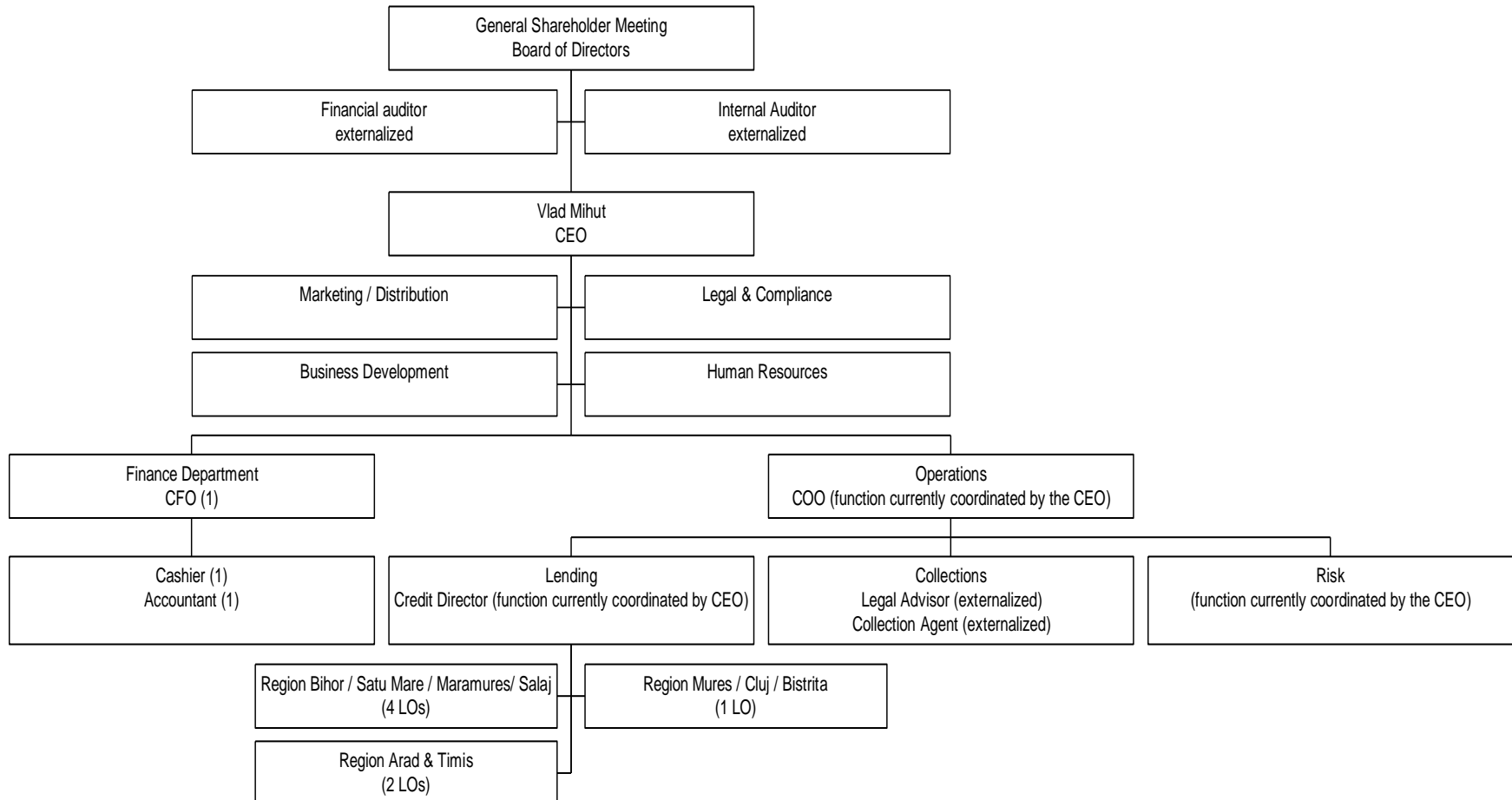


# **SOCIETATE DE MICROFINANTARE IFN ROMCOM SA**

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- **Full name:** SOCIETATE DE MICROFINANTARE IFN ROMCOM SA
  - **Form:** joint stock company
  - **Incorporation:** Jan 2006
  - **Headquarters:** 49A Gheorghe Doja St, Oradea, Bihor, 410169, Romania
  - **Sole registration code:** 18297835
  - **Commerce registry no:** J05/103/2006
  - **NBR registration no:** RG-PJR-05-110179
  - **Web:** [www.romcom.ro](http://www.romcom.ro)

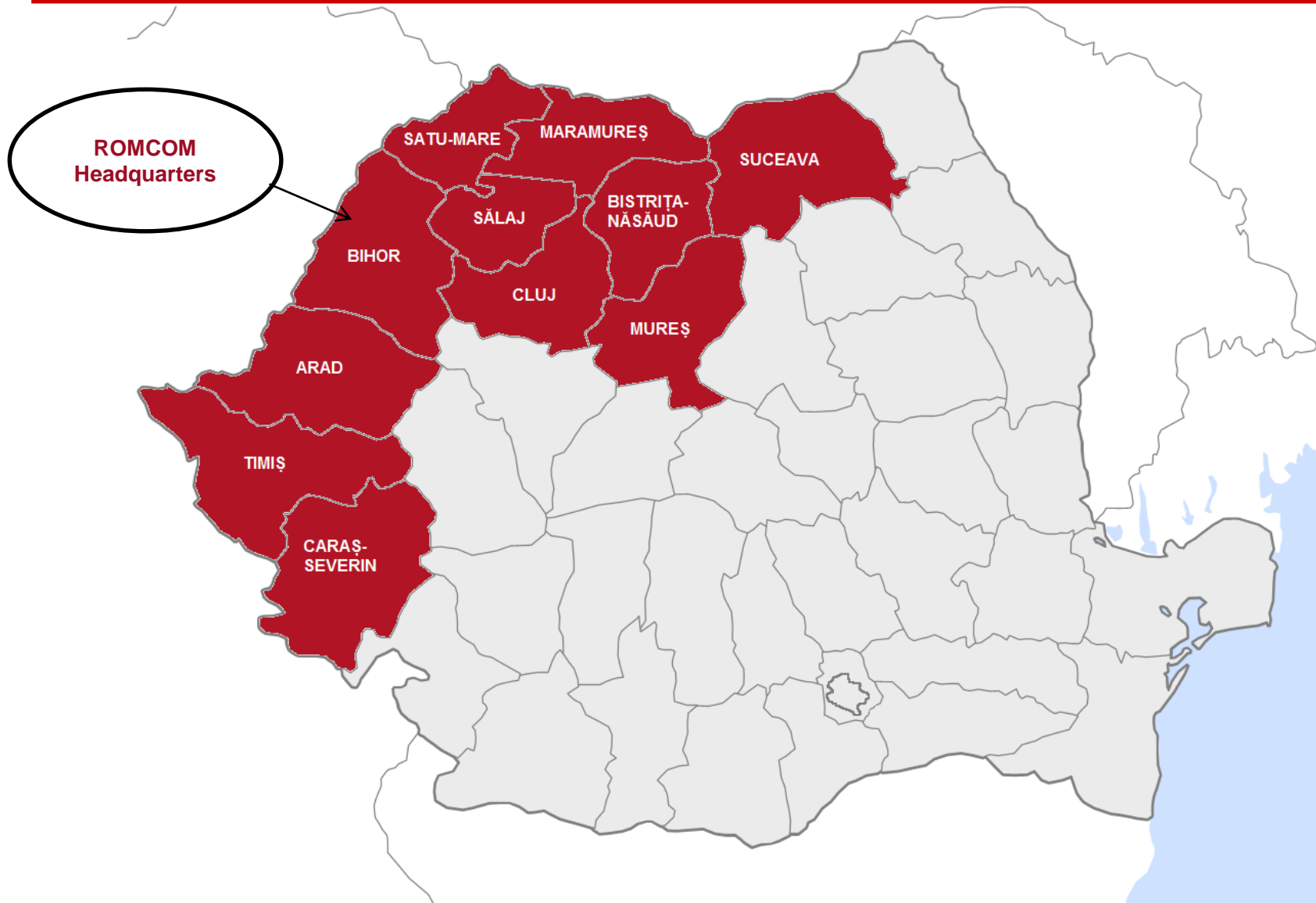
# ROMCOM Organization Chart



# Markets, products & competition

# Geographical coverage

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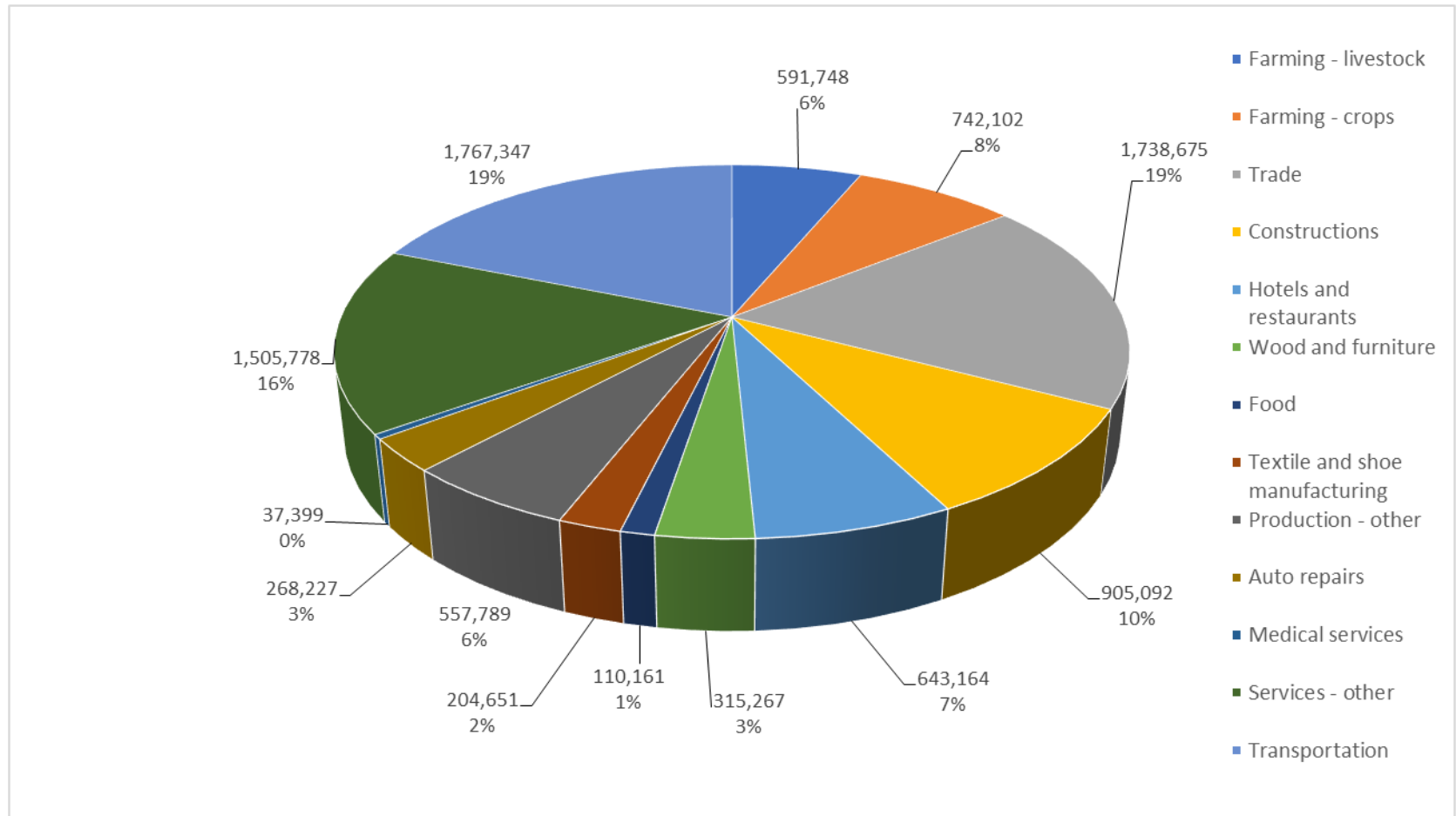


# Client Profile

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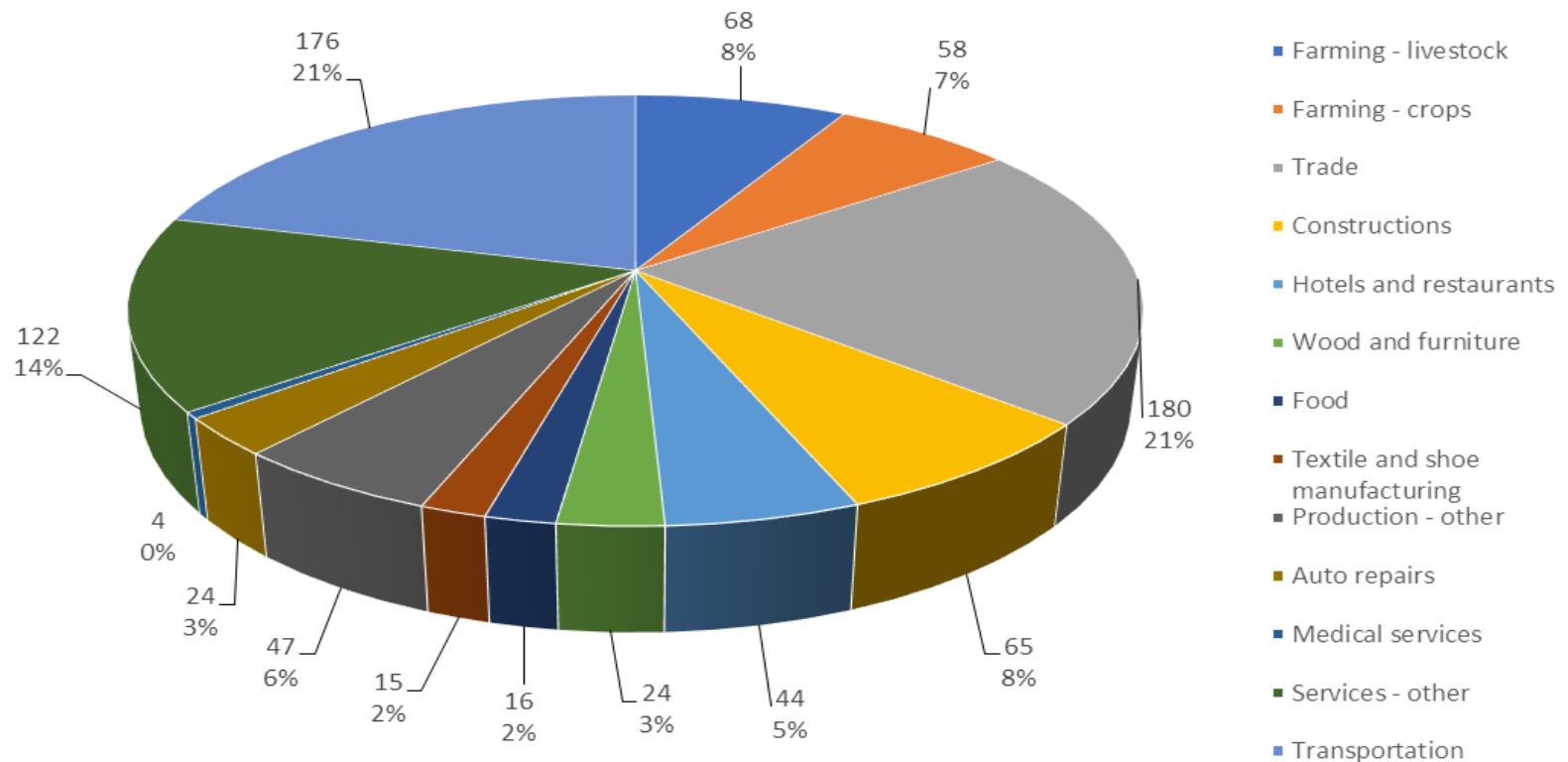
- Micro / Small business
- Early stage, including start-ups
- Not bankable, or hardly bankable
- Turnover up to 100k Euro/year
- 0-5 employees

# Portfolio structure (EUR)



**Note:** Data as of 31 Dec 2018

# Portfolio structure (loans)



**Note:** Data as of 31 Dec 2018



# Loan products

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- Investment loans for production, service and agriculture businesses
- Short term (working capital) loans for production, service and agriculture businesses
- Bridge loans
- Loans without periodical installments

# Loan characteristics

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- Loan type: individual business loans
- Loan size: up to 120.000 RON (app. 25.500 Eur), up to 220.000 RON (app 46.800 Eur) total exposure per client;
- Tenor: 3-60 mths
- Grace period: up to 6 mths (only interest payable)
- Repayment: flexible, typically equal mthly repayments
- Guarantees: real estate (land, buildings) or equipment (machinery, vehicles), covering 120% the loan amount

# Competition – banks

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- Banca Transilvania – BT Mic – new division focusing on MSMEs
- Patria Bank
- Raiffeisen Bank
- BRD-SG
- CEC
- Libra Bank – focus on professionals

# Competition – MFIs

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- Opportunity Microfinance
- Vitas
- FAER
- LAM
- Good.Bee Credit
- RoCredit
- ImoCredit
- Agricover
- Easy Credit



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