

RON 58.3bn

NET LOANS

RON 73.7bn

DEPOSITS

RON 784m

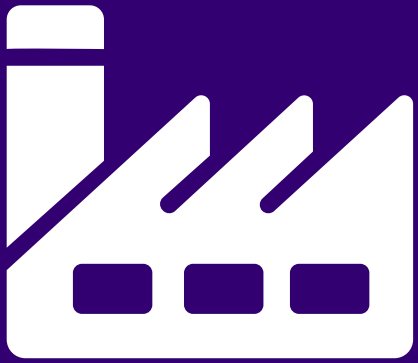
NET RESULT

SUPPORTING GROWTH THROUGH FINANCING

LOANS PORTFOLIO +12%

CORPORATE

+17%



Strong large corporates' lending, +23%

RETAIL

+8%



New loans to individuals, RON 7bn supported by housing loans, RON 3bn

EUR 304m

Sustainable financing, including for renewable energy projects



EUR 2.63bn

Cumulative sustainable financing since 2021



EMPOWERED BY  
BRD



PRODUSUL  
ANULUI  
2026

PENTRU INOVATIE

ENRICHED  
DIGITAL JOURNEY  
DRIVING CUSTOMER  
ENGAGEMENT

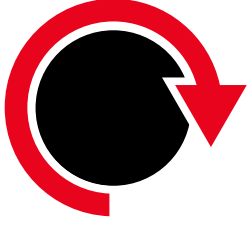
Click to pay - simple and fast payments  
Pre-approved consumer loans  
Insurance policy - RCA  
Travel insurance



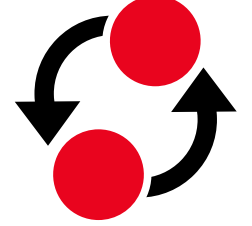
1.96m users



62% enrolled in  
Cashback loyalty program

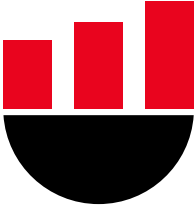


RON 4.8m cashback amount  
in 2Y since launch

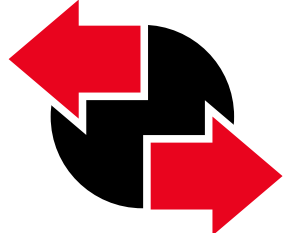


RON 35.2bn through  
22m transactions

SUSTAINABLE  
PERFORMANCE  
ON SOUND BUSINESS  
FOUNDATIONS



+10%  
GOI



43.3%  
C/I



17%  
ROE



2.7%  
NPL



22%  
CAR



170%  
LCR

**Notes:** All variations are vs. H1 2025 (for income statement) or June 2025 end (for balance sheet); new sustainable financing refers to both retail and corporate; GOI, C/I and ROE presented excluding tax on turnover; CAR is preliminary; NPL ratio, LCR, CAR at Bank level.