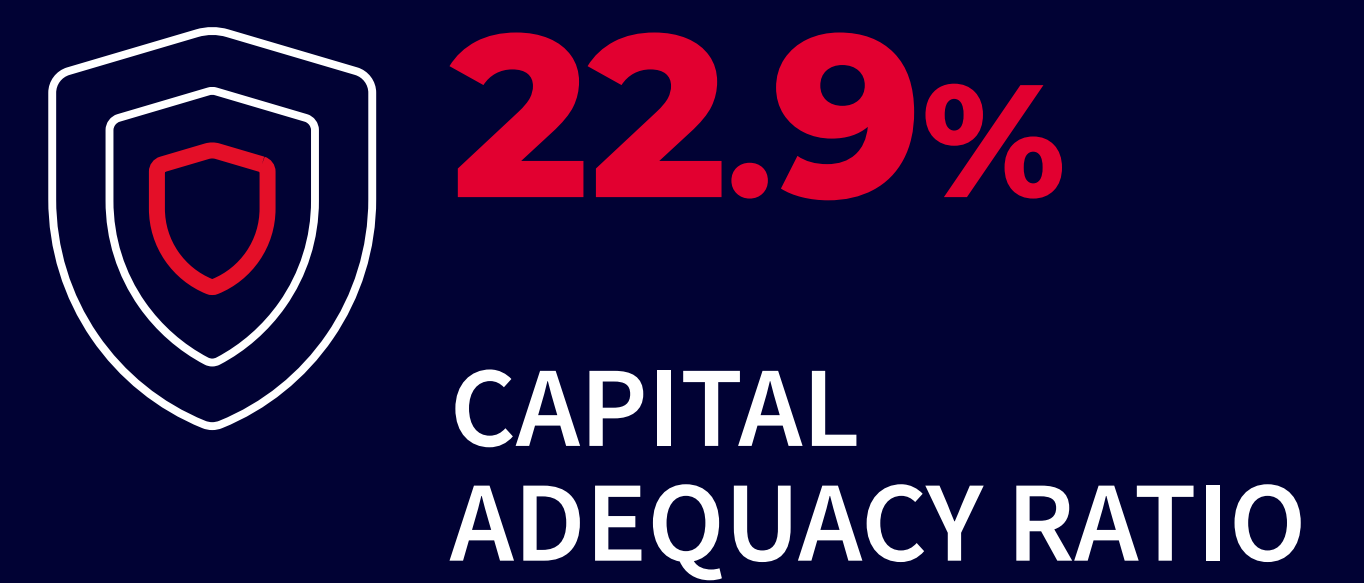


EXCELLENT 2021 PERFORMANCE

HIGH PROFITABILITY AND STRONG BALANCE SHEET



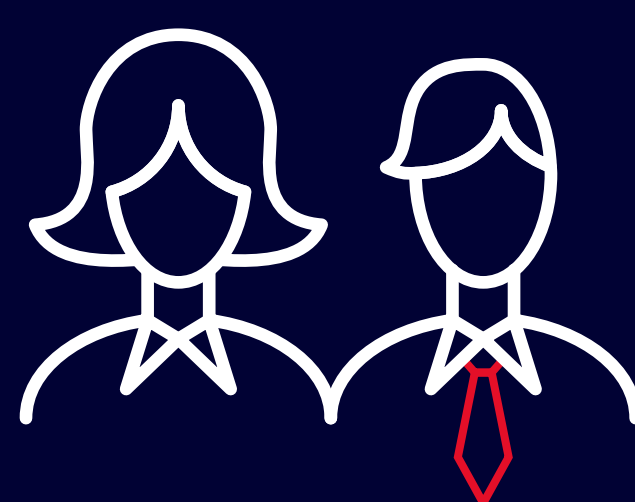
EXCELLENT COMMERCIAL ACTIVITY



+26%
Corporate loan portfolio



+38%
New loans to individuals
Best yearly consumer loans production ever

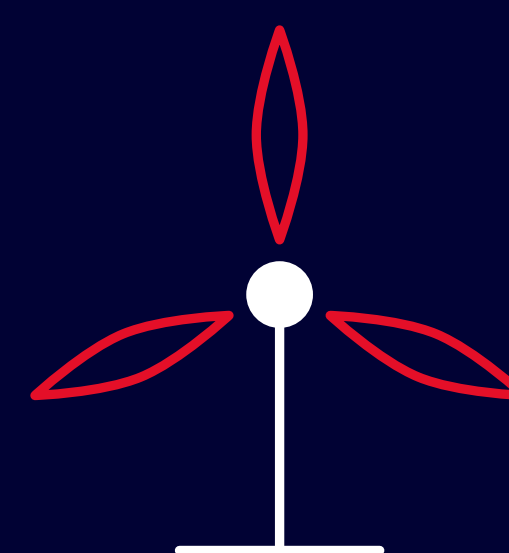


#1
Asset Management leader by number of investors

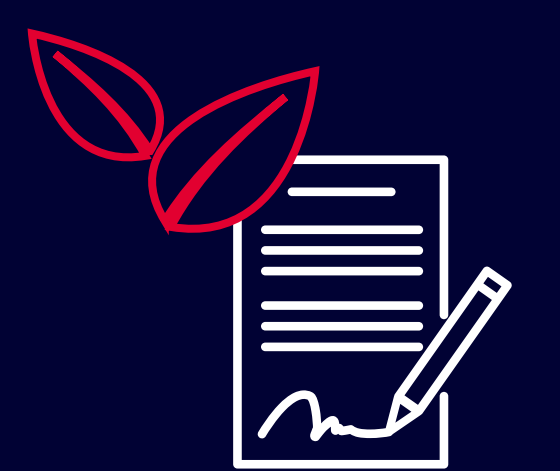
BUILDING A GREENER ECONOMY



Green transactions structured in 2021

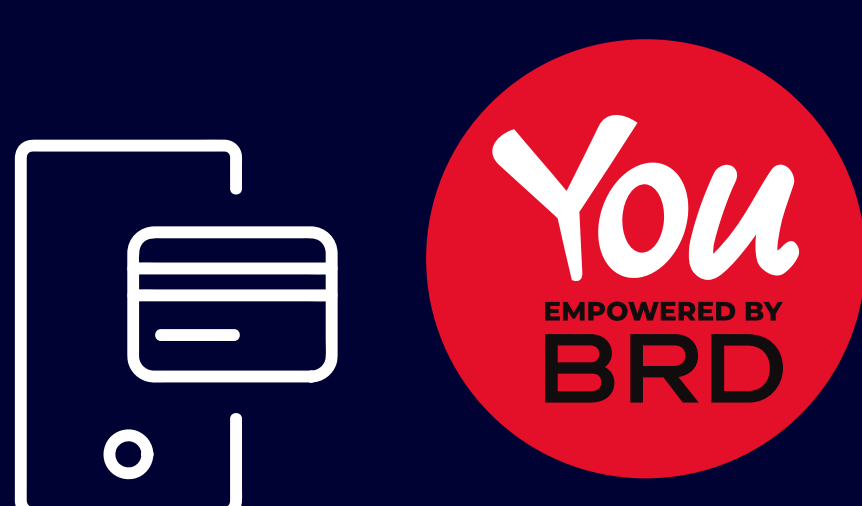


Largest ever green loan on the Romanian market



First sustainability linked bond issuance

WIDENED DIGITAL OFFER, ACCELERATED ADOPTION



New mobile app



Remote onboarding and consumer lending



Digitally active customers since 2019