

2023: EXCELLENT MOMENTUM ACROSS
ALL BUSINESS SEGMENTS

+13%

RON 42.5 bn

NET LOANS

+10%

RON 62.4 bn


DEPOSITS

+24%

RON 1.7 bn

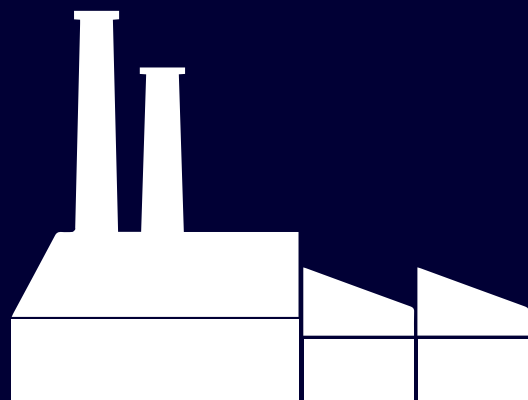
NET RESULT

CONSISTENT PARTNER FOR
OUR CUSTOMERS



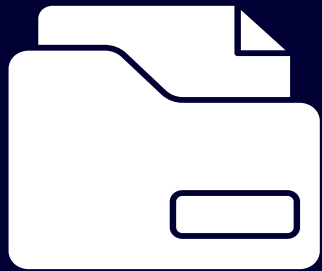
RON 7.7 bn

Record individuals' loan production
1 of 7 loans in stock, granted by BRD



+23%


Strong rhythm of
corporate lending



RON 2.6 bn, +27%


Approved loans under IMM Invest Plus
to support SMEs

COMMITTED IN BUILDING
A SUSTAINABLE ECONOMY



RON 2.3 bn

New sustainable financing



CLIMATE
CHANGE
SUMMIT

2nd edition
>1 million participants

BRD, now rated by Sustainable Fitch

RICH, RELEVANT AND FAST OMNICHANNEL OFFER

Onboarding
Consumer loans
Credit cards
Saving products
Investment products






Online banking

1.4 million users


Highly rated

SOLID BALANCE SHEET AND
HIGH PROFITABILITY




21.5%

TOTAL CAPITAL RATIO



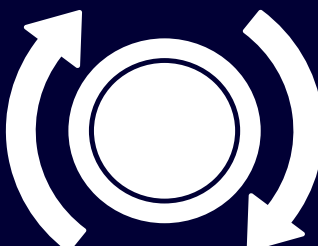
+11%

REVENUES



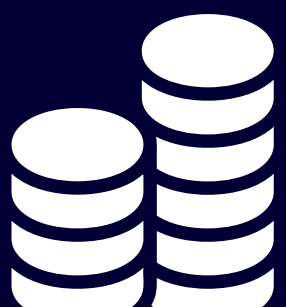
1.9 %

NPL RATIO



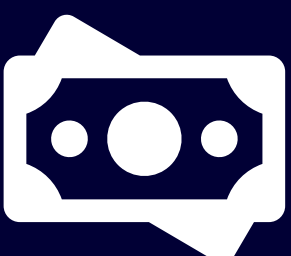
49.4%

COST TO INCOME



>200%

LCR



21%

ROE

RECOGNIZED EXPERTIZE



BANK OF THE YEAR

The Banker



BEST TRADE FINANCE PROVIDER

Global Finance



EXCELLENCE IN FUNDING
ENVIRONMENTAL PROJECTS

Green Report



#1 CASH MANAGEMENT MARKET
LEADER IN ROMANIA

Euromoney Rankings - 2023

* Digital station – for individual customers; You BRD available also for authorized physical persons