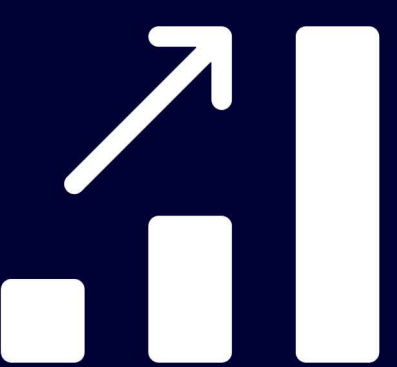
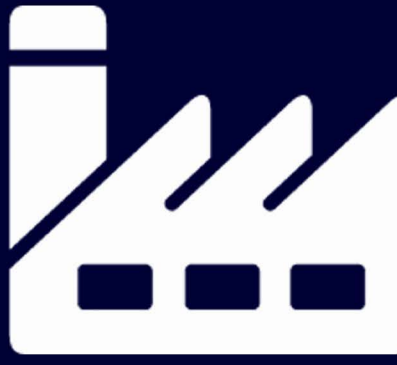


# H1 2023: DYNAMIC BUSINESS PERFORMANCE, EXCELLENT FINANCIAL RESULTS

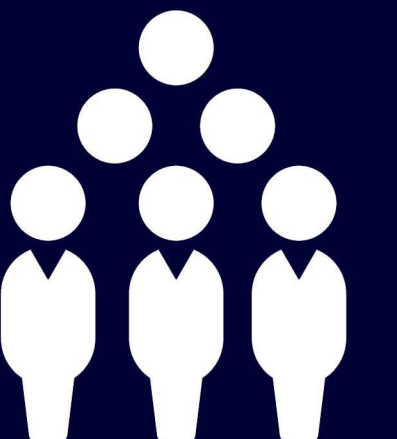
## ACCOMPANYING OUR CLIENTS IN THEIR PROJECTS



**+8% y/y**  
Consistent growth of outstanding loans

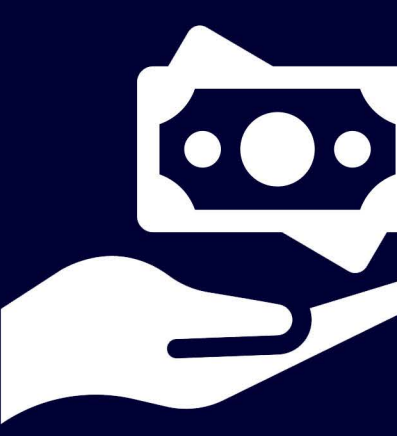


**+18% y/y**  
Robust corporate loan portfolio advance



**> 1500 customers**  
financed under IMM Invest Plus

**1.6 bn RON**



**+13% y/y**  
**2.4 bn RON**  
Record production of consumer loans\*

## EXTENDED USAGE AND ENHANCED FEATURES OF E-CHANNELS



**> 1.3 million** users of You BRD

BRD AM funds & capital market accounts displayed in YouBRD

Instant payments available for corporates

Faster services in You BRD for onboarding and loan granting

## ENGAGED IN SUPPORTING SUSTAINABILITY TRANSITIONS



**>1.2bn RON**

New sustainable financing

## SOUND RESULTS AND SOLID ASSET QUALITY



**+13% y/y**  
Strong NET BANKING INCOME



**2.2%**  
Record low NPL ratio



**+24% y/y**  
Growing NET PROFIT



**20%**  
Elevated ROE

\*excl. BRD Finance