

RON 56bn
NET LOANS
+13%
RON 75bn
DEPOSITS
+10%
RON 1.5bn
NET RESULT

CONTINUED SUPPORT TO OUR CUSTOMERS

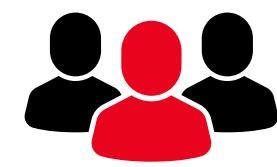
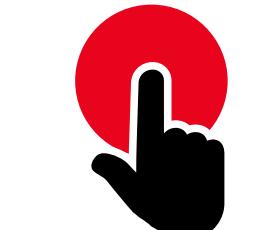
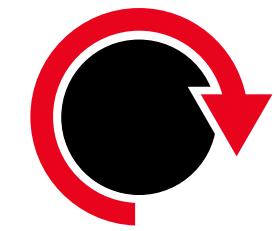
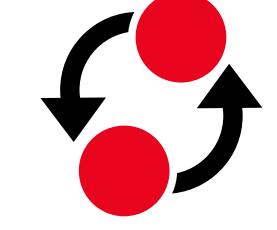
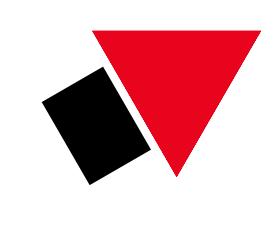
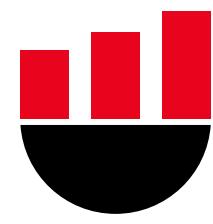
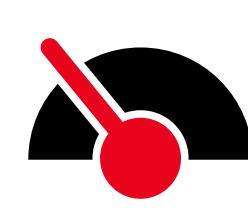
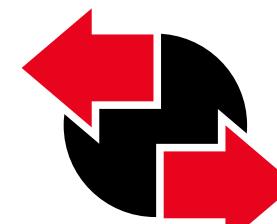
**CORPORATE
LOANS**
+17%

Robust contribution
of large companies, **+24%**
**RETAIL
LOANS**
+10%

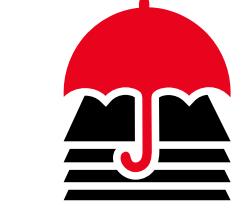
New loans to individuals,
RON 13.4bn, +14%

Housing loan production,
+29%
EUR 919m

new sustainable finance
transactions in 2025

**INTENSIFIED
MOBILE APP
ENGAGEMENT**

1.87m users

~60% enrolled in Cashback
loyalty program

~RON 4m cashback amount
since launch

38m transactions, **+25%**

RON 63.8bn value of
transactions, **+47%**
**RESILIENT FINANCIALS
BUILDING ON SOLID
FUNDAMENTALS**

+8%
REVENUES

2.4%
NPL
RATIO

46.5%
C/I

22.6%
CAR

17%
ROE

~200%
LCR

Notes: All variations are vs. 2024 (for income statement) or December 2024
end (for balance sheet); C/I and ROE, excluding tax on turnover; NPL ratio at
BRD individual level; Capital ratio excluding quick-fix effect