



CONTINUED SUPPORT TO OUR CUSTOMERS

CORPORATE
LOANS

+17%



Robust contribution
of large companies, +24%

RETAIL
LOANS

+10%

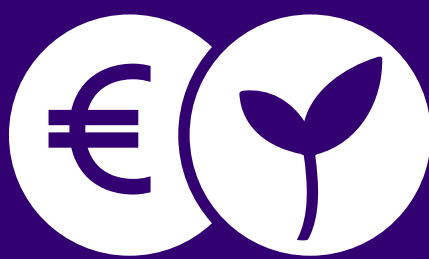


New loans to individuals,
RON 13.4bn, +14%

Housing loan production,
+29%

EUR 919m

new sustainable finance
transactions in 2025



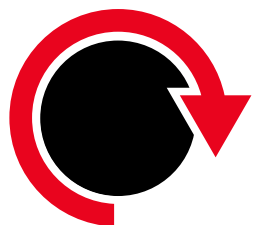
INTENSIFIED
MOBILE APP
ENGAGEMENT



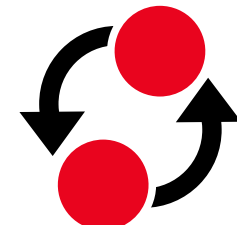
1.87m users



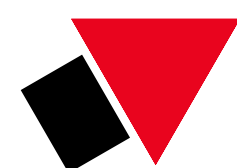
~60% enrolled in Cashback
loyalty program



~RON 4m cashback amount
since launch

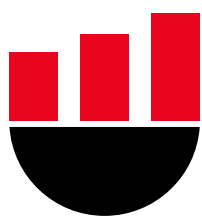


38m transactions, +25%



RON 63.8bn value of
transactions, +47%

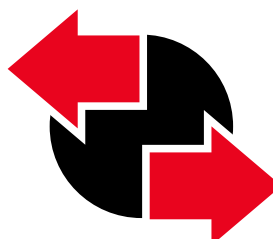
RESILIENT FINANCIALS
BUILDING ON SOLID
FUNDAMENTALS



+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