

H1 2024: CONTINUED BUSINESS GROWTH ALL OVER THE BOARD

RON 45 bn

Net loans

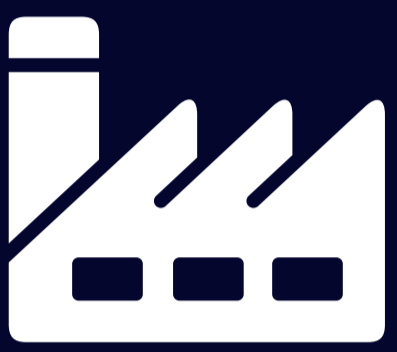
RON 65.5 bn

Deposits

RON 694m

Net result

FURTHER SUPPORTING OUR CUSTOMER PROJECTS


+22.3%

 Solid advance of
corporate loan portfolio

RON 3 bn
+90% vs H1 2023

 Approved loans under **IMM PLUS**
to support **SMEs**

+8.5%

 Accelerated loans outstanding
growth on **retail**

RON 5.2 bn
+51% vs H1 2023

 Individuals' loan production,
half-year record level

GROWING MOMENTUM IN POSITIVE IMPACT FINANCE


**RON
700m**

New sustainable financing

>EUR 1bn cumulative sustainable
financing over last 3 years, exceeding
initial target set for 2025

Landmark SRT transaction with IFC
on a corporate portfolio of **EUR 700m**,
incl. **ESG redeployment** commitment for
>EUR 300m

ENRICHING AND EXPANDING E-CHANNELS OFFER


>1.6m YouBRD users, **+20%**
14.5m transactions via YouBRD, **+30%**
100% online APIA loans, via www.brd.ro
Cashback loyalty program, directly in YouBRD
>300k users in just one month after launch

SOLID BALANCE SHEET AND HIGH PROFITABILITY



Notes: all variations are vs. H1 2023 (for income statement related items) or June 2023 end (for balance sheet related items)

C/I excluding tax on turnover. ROE including the tax on turnover; NPL ratio at BRD individual level