

2024: STRONG FINANCING PARTNER FOR THE ROMANIAN ECONOMY

RON 49.7 bn
Net loans

RON 67.9 bn
Deposits

BANK OF THE YEAR
The Banker - Financial Times Group



STANDING BY OUR CUSTOMERS



+29%
Strong **corporate lending** momentum



RON 3.6 bn
Approved **IMM PLUS** loans
to support **SMEs**



RON 11.7 bn +54%
Record **individuals' loan production**



84%
of our customers are **You BRD** users

SOUND FINANCIALS



2.1%
NPL RATIO



47%
COST TO INCOME



>200%
LCR



16.6%
ROE

COMMITTED FOR A SUSTAINABLE ECONOMY

>300 MEUR ESG redeployment commitment under landmark SRT transaction with IFC

Notes:

All variations are vs. 2023 end

C/I excluding tax on turnover (RON 129m). ROE including the tax on turnover.

NPL ratio at BRD individual level