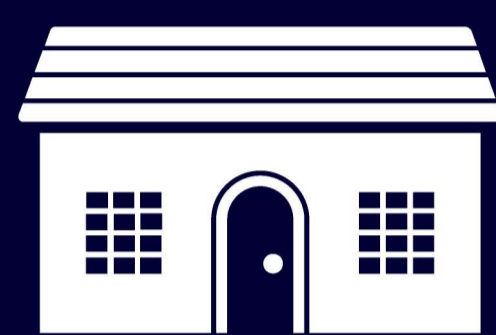
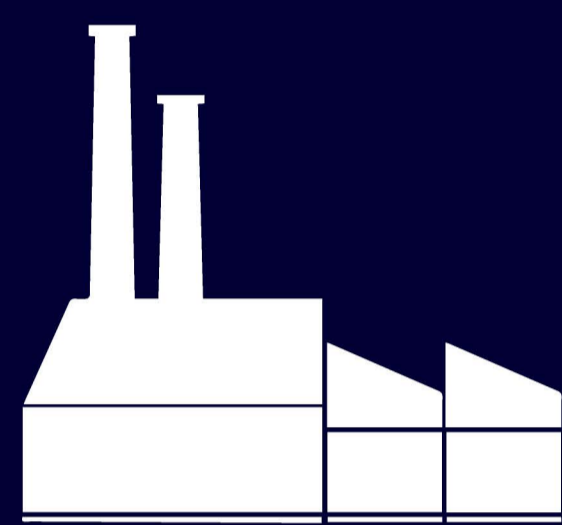


2022: BRD, SOLID AND COMMITTED TO SUPPORT CUSTOMERS

CONSISTENTLY FUNDING CUSTOMERS' PROJECTS

**+58%**

Record production of housing loans

**+26%**

Remarkable corporate loan portfolio growth

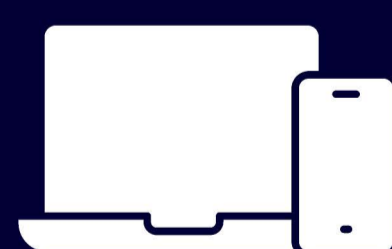
**>2 bn RON**

Approved loans under IMM Invest

CONTINUOUSLY ENHANCING DIGITAL JOURNEYS



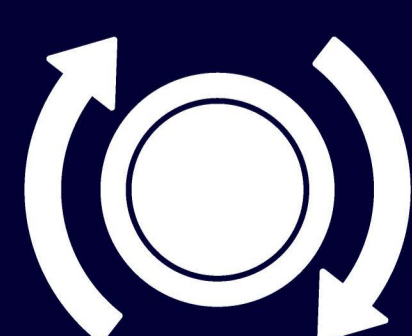
- > 1 million users
- Instant payments available
- Fully online credit card issuance



BUILDING ON A SOLID BALANCE SHEET AND SOUND FINANCIALS

**+12%**

NET BANKING INCOME

**~50%**

COST TO INCOME RATIO

**2.5%**

NPL RATIO

DEVELOPING SOLUTIONS FOR SUSTAINABILITY TRANSITIONS



LAUNCHED IN APRIL

Offer for green consumer and housing loans

**>1 bn RON**

New sustainable finance transactions



CLIMATE CHANGE SUMMIT

BRD, founding partner of the first summit in Romania dedicated to climate changes and raising awareness on ESG, with 1 million viewers