

Budget 2018 proposal after Bancpost acquisition

Key performance indicators we aim in 2018

Budget approved in GSM April 2018

- **ROE:** maximization of allocated capital 13.3%
- **Cost / Income:** max. 54.9%
- **Loans / Deposits:** 68.9%
- **Total assets:** increase by 21.6%
- **Total loans:** increase by 29.6%

Budget proposal after Bancpost merger

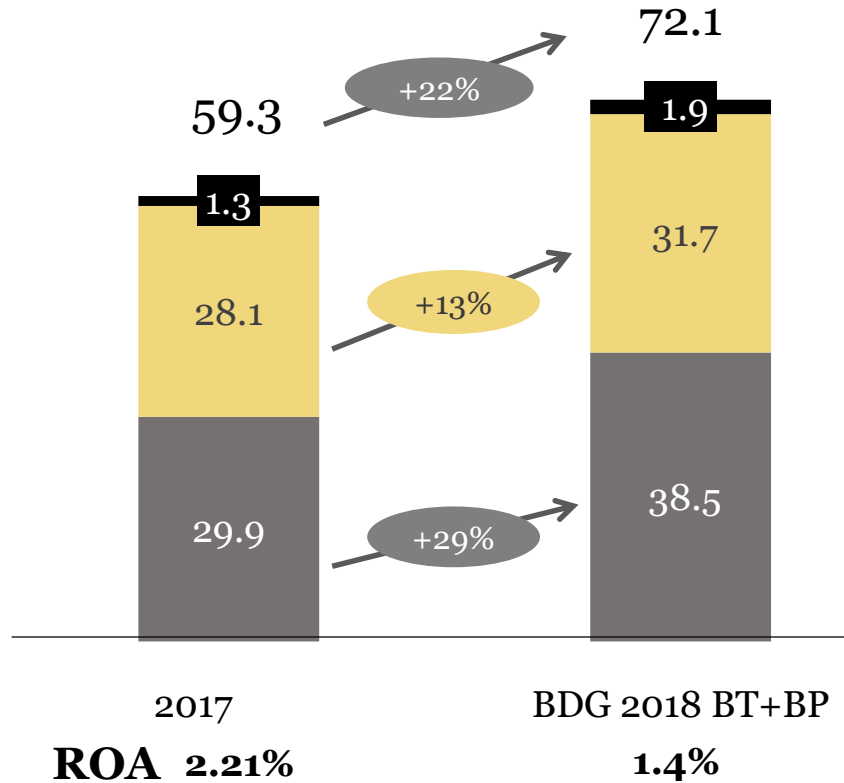
- 17.5%
- max. 52.3%
- 65.3%
- increase by 24.5%
- increase by 24.1%



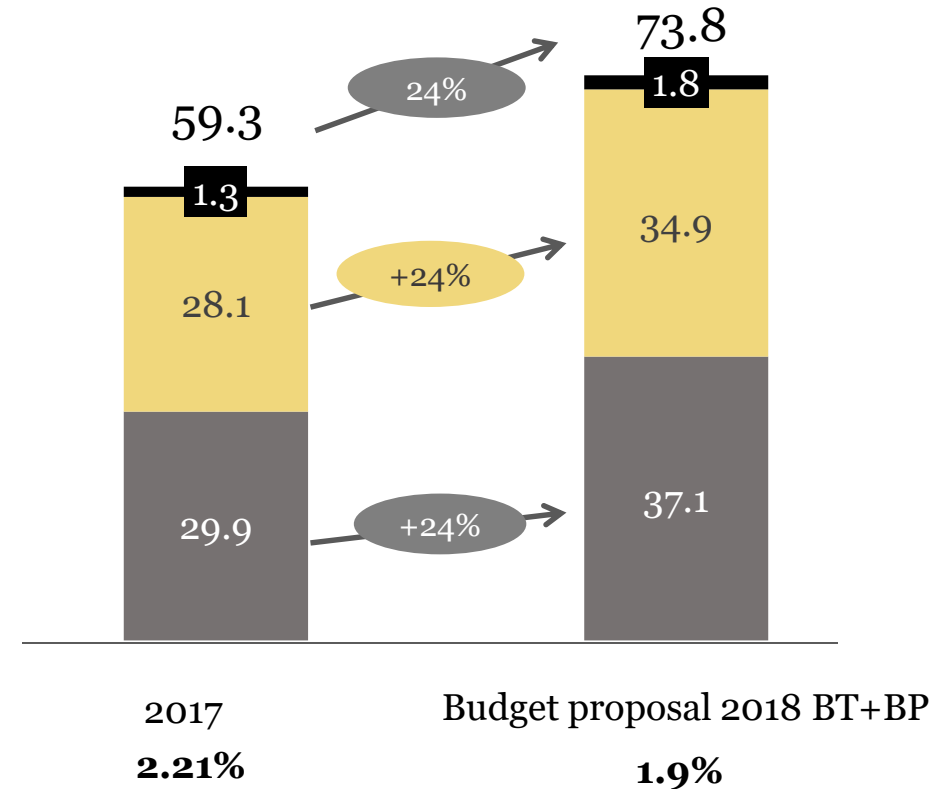


Total Assets (mld. Ron)

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Budget proposal after Bancpost merger



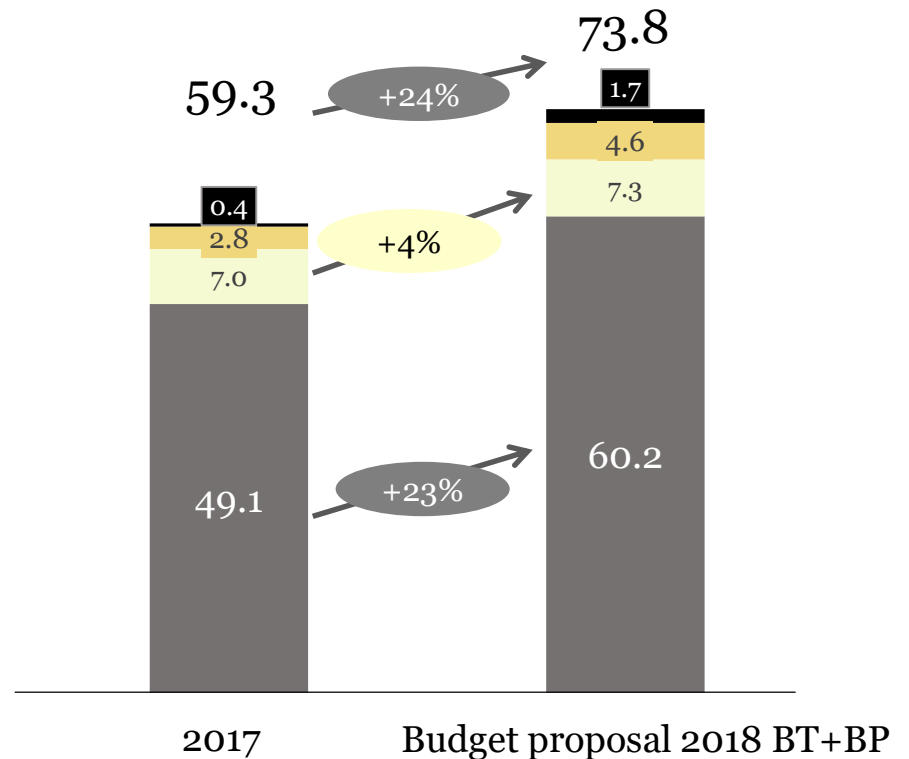
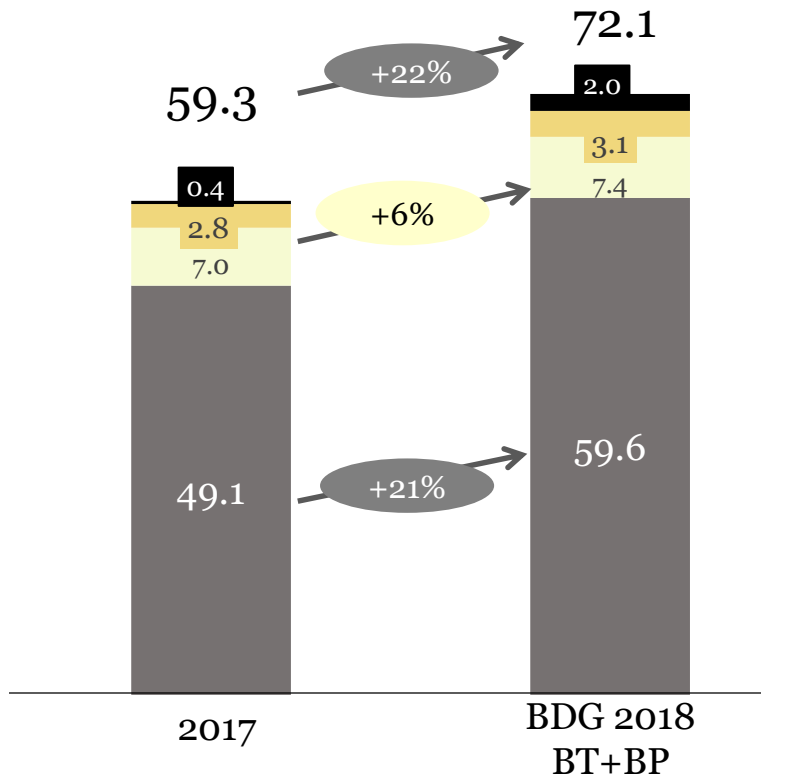
- Other assets
- Cash and T-bills
- Net loans

Total Liabilities (mld. Ron)



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Budget proposal after Bancpost merger



- Subordinated loans
- Interbank deposits and borrowings
- Equity
- Deposits from clients

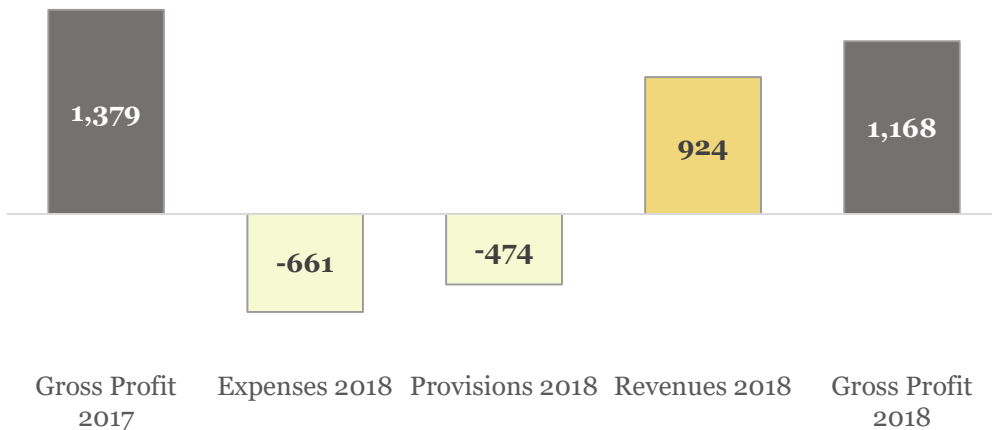
	2017	Budget GSM April 2018	Budget Proposal 2018 BT+BP
Loans / Deposits:	64.5%	68.9%	65.3%

Gross profit (mil.Ron)

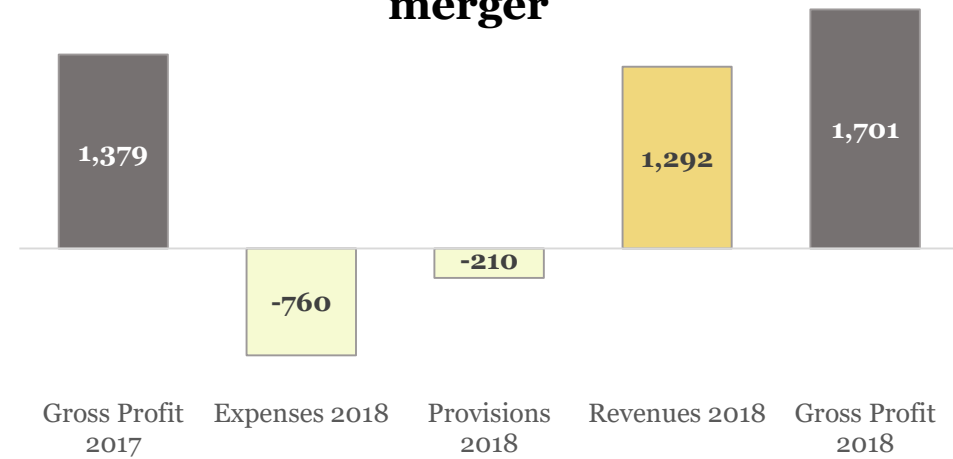


	2017	Buget GSM April 2018	Buget proposal 2018 BT+BT
ROE	18.3%	13.3%	17.5%
Cost / Income	48.5%	54.9%	52.3%

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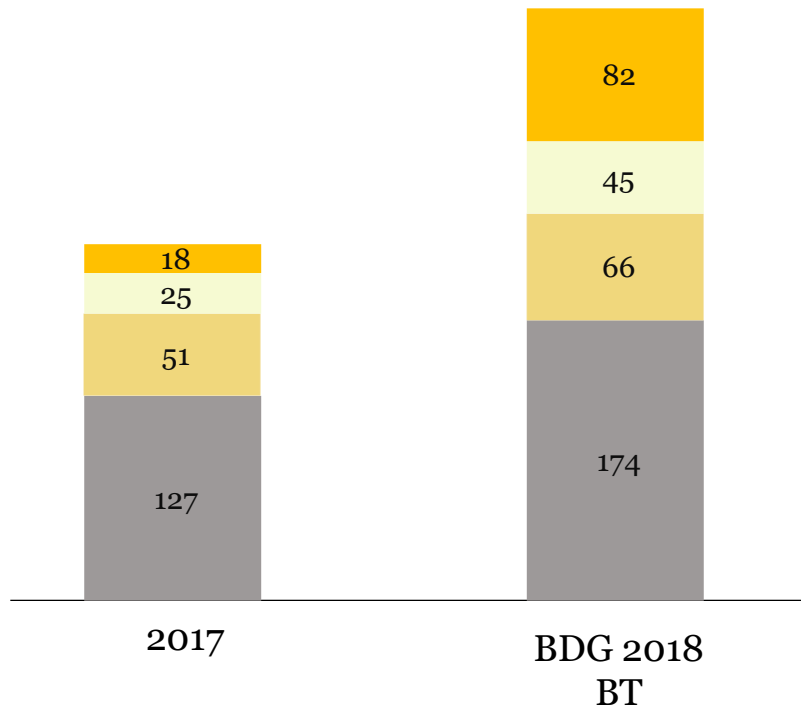


Investments (mil.Ron)

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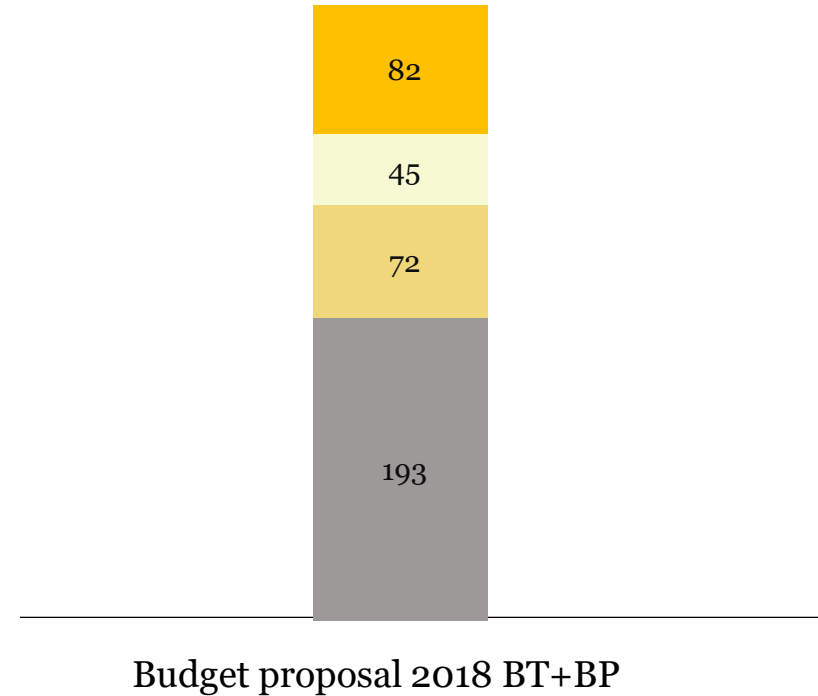
221

367



Budget proposal after Bancpost merger

392



- Special projects
- Others
- IT investments and cards
- Network and buildings