

**BRD – Groupe Société Générale S.A.**

**Summary of consolidated and separate statement of financial position and profit or loss**

**BRD – Groupe Société Générale S.A.**  
**COMPARATIVES CONSOLIDATED FINANCIAL POSITION**  
*(Amounts in thousands RON)*

	September 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	September 30, 2024
	(Unaudited)		(Unaudited)	(Unaudited)	(Unaudited)
<b>ASSETS</b>					
Cash and cash equivalents	13,080,686	12,461,891	14,075,743	11,819,652	9,391,059
Due from banks	2,421,930	5,616,968	3,171,468	5,044,312	4,554,734
Derivatives and other financial instruments held for trading	1,705,971	2,135,709	2,183,363	2,330,631	2,201,294
Financial assets at fair value through profit and loss	12,863	11,376	11,299	12,508	10,242
Financial assets at fair value through other comprehensive income	13,204,542	13,429,670	13,368,563	12,885,432	13,394,224
Financial assets at amortised cost	44,908,944	45,795,821	46,867,271	49,564,277	52,254,509
Loans and advances to customers	39,673,660	40,613,391	41,641,033	43,153,033	45,604,587
Treasury bills at amortised cost	5,235,284	5,182,430	5,226,238	6,411,244	6,649,922
Finance lease receivables	1,650,627	1,691,734	1,769,813	1,885,311	1,956,356
Investments in subsidiaries, associates and joint ventures	86,345	64,883	67,063	63,855	70,763
Property, plant and equipment	1,040,932	1,073,896	1,114,213	1,093,962	1,069,466
Investment property	14,873	14,536	14,514	14,400	14,287
Goodwill	50,130	50,130	50,130	50,130	50,130
Intangible assets	456,244	505,958	518,484	539,886	558,762
Current tax asset	-	-	-	2,118	1,726
Deferred tax asset	382,613	309,089	302,612	319,310	282,094
Other assets	459,253	470,308	493,037	442,637	707,564
Assets held for sale	8,633	216,992	180,199	142,255	10,961
<b>Total assets</b>	<b>79,484,586</b>	<b>83,848,961</b>	<b>84,187,772</b>	<b>86,210,676</b>	<b>86,528,171</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
Due to banks	1,143,307	1,146,540	1,406,418	1,290,615	1,363,276
Derivatives and other financial instruments held for trading	774,104	1,272,450	1,066,141	1,101,321	827,101
Due to customers	60,584,823	62,405,609	62,953,579	65,460,598	65,386,510
Borrowed funds	5,768,832	7,004,362	7,003,913	7,106,948	7,167,169
Subordinated debts	1,245,495	1,245,400	1,244,467	1,246,225	1,245,789
Current tax liability	91,274	36,181	65,089	63,833	64,965
Provisions	345,976	348,066	328,058	328,186	307,194
Other liabilities	815,261	1,528,347	953,530	975,001	949,034
<b>Total liabilities</b>	<b>70,769,072</b>	<b>74,986,955</b>	<b>75,021,195</b>	<b>77,572,727</b>	<b>77,311,038</b>
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622
Other reserves	(1,517,882)	(1,157,341)	(1,179,114)	(1,257,933)	(1,060,667)
Retained earnings and capital reserves	7,653,537	7,436,057	7,760,238	7,308,803	7,713,411
Non-controlling interest	64,237	67,668	69,831	71,457	48,767
<b>Total shareholders' equity</b>	<b>8,715,514</b>	<b>8,862,006</b>	<b>9,166,577</b>	<b>8,637,949</b>	<b>9,217,133</b>
<b>Total liabilities and shareholders' equity</b>	<b>79,484,586</b>	<b>83,848,961</b>	<b>84,187,772</b>	<b>86,210,676</b>	<b>86,528,171</b>
Tier 1 ratio	16.8%	19.3%	20.2%	19.3%	not available
CAR	20.1%	22.7%	23.7%	22.7%	not available

(\*) BRD total capital ratio and Tier 1 ratio as of December 31, 2023 and March 31, 2024 were recomputed after dividends distribution and 50% of 2023 profit integration.

**BRD – Groupe Société Générale S.A.**  
**COMPARATIVES CONSOLIDATED PROFIT OR LOSS**  
*(Amounts in thousands RON)*

	9M ended September 30, 2023	Year ended December 31, 2023	3M ended March 31, 2024	6M ended June 30, 2024	9M ended September 30, 2024
	(Unaudited)		(Unaudited)	(Unaudited)	(Unaudited)
Interest from loans and financial leases	2,402,368	3,287,338	898,158	1,832,511	2,785,901
Interest from deposits with banks	227,718	318,097	97,186	189,691	255,108
Interest from treasury bonds	443,352	613,001	167,978	339,367	529,516
Interest income from hedging instruments	-	1,388	358	358	358
<b>Interest and similar income</b>	<b>3,073,438</b>	<b>4,219,824</b>	<b>1,163,680</b>	<b>2,361,927</b>	<b>3,570,883</b>
Interest on deposits	(773,504)	(1,086,569)	(319,893)	(680,674)	(1,038,593)
Interest on borrowings and other debts	(220,032)	(311,959)	(101,770)	(204,298)	(305,194)
Interest expense on lease liabilities	(4,254)	(5,628)	(2,102)	(4,058)	(5,992)
Interest expense from hedging instruments	(65,937)	(90,514)	(23,698)	(47,176)	(68,600)
<b>Interest and similar expense</b>	<b>(1,063,727)</b>	<b>(1,494,670)</b>	<b>(447,463)</b>	<b>(936,206)</b>	<b>(1,418,379)</b>
<b>Net interest income</b>	<b>2,009,711</b>	<b>2,725,154</b>	<b>716,217</b>	<b>1,425,721</b>	<b>2,152,504</b>
Fees and commission income	872,843	1,180,975	294,692	617,731	970,119
Fees and commission expense	(309,662)	(430,732)	(108,577)	(233,694)	(370,807)
<b>Fees and commissions, net</b>	<b>563,181</b>	<b>750,243</b>	<b>186,115</b>	<b>384,037</b>	<b>599,312</b>
Gain on derivative, other financial instruments held for trading and foreign exchange	255,694	340,792	92,505	174,617	261,601
Gain / (Loss) from financial instruments at fair value through profit and loss	5,287	5,341	(136)	3,174	891
Net income from associates and joint ventures	3,497	15,758	2,185	7,385	14,966
Other income / (expense)	(6,505)	(3,065)	(12,222)	(26,889)	(44,940)
<b>Total non-interest income</b>	<b>257,973</b>	<b>358,826</b>	<b>82,332</b>	<b>158,287</b>	<b>232,518</b>
<b>Net banking income</b>	<b>2,830,865</b>	<b>3,834,223</b>	<b>984,664</b>	<b>1,968,045</b>	<b>2,984,334</b>
Personnel expenses	(706,123)	(962,958)	(244,678)	(494,035)	(754,750)
Depreciation, amortization and impairment on tangible and intangible assets	(184,411)	(248,423)	(69,094)	(139,889)	(212,889)
Contribution to Guarantee Scheme and Resolution Fund	(68,094)	(68,094)	(43,052)	(43,517)	(43,517)
Other operating expenses	(431,508)	(615,670)	(172,646)	(350,505)	(500,775)
<b>Total operating expenses</b>	<b>(1,390,136)</b>	<b>(1,895,145)</b>	<b>(529,470)</b>	<b>(1,027,946)</b>	<b>(1,511,931)</b>
<b>Gross operating profit</b>	<b>1,440,729</b>	<b>1,939,078</b>	<b>455,194</b>	<b>940,099</b>	<b>1,472,403</b>
Cost of risk	35,487	57,378	(54,263)	(90,801)	(135,927)
<b>Operating profit</b>	<b>1,476,216</b>	<b>1,996,456</b>	<b>400,931</b>	<b>849,298</b>	<b>1,336,476</b>
<b>Profit before income tax</b>	<b>1,476,216</b>	<b>1,996,456</b>	<b>400,931</b>	<b>849,298</b>	<b>1,336,476</b>
Current tax expense	(238,023)	(324,514)	(63,982)	(146,741)	(234,165)
Deferred tax (expense) / income	(11,283)	(16,113)	(10,604)	(8,904)	(8,543)
<b>Total income tax</b>	<b>(249,306)</b>	<b>(340,627)</b>	<b>(74,586)</b>	<b>(155,645)</b>	<b>(242,708)</b>
<b>Profit for the period</b>	<b>1,226,910</b>	<b>1,655,829</b>	<b>326,345</b>	<b>693,653</b>	<b>1,093,768</b>
Profit attributable to equity holders of the parent	1,214,094	1,639,581	324,183	689,864	1,095,589
Profit attributable to non-controlling interests	12,816	16,248	2,162	3,789	(1,821)
C/I	49.1%	49.4%	53.8%	52.2%	50.7%

**BRD – Groupe Société Générale S.A.**  
**COMPARATIVES SEPARATE FINANCIAL POSITION**  
*(Amounts in thousands RON)*

	September 30, 2023	December 31, 2023	March 31, 2024	June 30, 2024	September 30, 2024
	(Unaudited)		(Unaudited)		(Unaudited)
<b>ASSETS</b>					
Cash and cash equivalents	13,080,608	12,461,819	14,075,662	11,819,546	9,390,956
Due from banks	2,406,717	5,601,603	3,155,950	5,044,312	4,554,682
Derivatives and other financial instruments held for trading	1,684,935	2,110,661	2,162,989	2,303,163	2,173,927
Financial assets at fair value through profit and loss	11,398	11,376	11,299	12,508	10,242
Financial assets at fair value through other comprehensive income	13,204,542	13,429,670	13,368,563	12,885,432	13,394,224
Financial assets at amortised cost	44,223,968	45,384,120	46,469,154	49,154,849	51,847,217
Loans and advances to customers	38,988,684	40,201,690	41,242,916	42,743,605	45,197,295
Treasury bills at amortised cost	5,235,284	5,182,430	5,226,238	6,411,244	6,649,922
Investments in subsidiaries, associates and joint ventures	115,744	103,872	103,872	99,225	86,099
Property, plant and equipment	1,017,927	1,051,237	1,092,380	1,083,972	1,059,461
Investment property	14,873	14,536	14,514	14,400	14,287
Goodwill	50,130	50,130	50,130	50,130	50,130
Intangible assets	454,424	504,221	516,619	538,151	557,535
Deferred tax asset	375,132	303,152	297,778	317,728	280,337
Other assets	355,127	347,847	357,654	292,426	584,816
Assets held for sale	8,633	7,106	7,008	8,496	8,200
<b>Total assets</b>	<b>77,004,158</b>	<b>81,381,350</b>	<b>81,683,572</b>	<b>83,624,338</b>	<b>84,012,113</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
Due to banks	1,143,307	1,146,540	1,406,418	1,290,615	1,363,276
Derivatives and other financial instruments held for trading	774,104	1,272,450	1,066,141	1,101,321	827,101
Due to customers	60,812,603	62,641,838	63,139,953	65,653,095	65,668,790
Borrowed funds	3,587,227	4,834,225	4,844,130	4,865,698	4,878,148
Subordinated debts	1,245,495	1,245,400	1,244,467	1,246,225	1,245,789
Current tax liability	90,426	35,074	62,620	60,754	61,429
Provisions	332,853	333,810	313,398	320,432	299,781
Other liabilities	713,605	1,406,990	841,108	863,673	857,337
<b>Total liabilities</b>	<b>68,699,620</b>	<b>72,916,327</b>	<b>72,918,235</b>	<b>75,401,813</b>	<b>75,201,651</b>
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622
Other reserves	(1,517,882)	(1,157,341)	(1,179,114)	(1,257,933)	(1,060,667)
Retained earnings and capital reserves	7,306,798	7,106,742	7,428,829	6,964,836	7,355,507
<b>Total shareholders' equity</b>	<b>8,304,538</b>	<b>8,465,023</b>	<b>8,765,337</b>	<b>8,222,525</b>	<b>8,810,462</b>
<b>Total liabilities and shareholders' equity</b>	<b>77,004,158</b>	<b>81,381,350</b>	<b>81,683,572</b>	<b>83,624,338</b>	<b>84,012,113</b>
Tier 1 ratio	16.8%	19.4%	20.4%	19.5%	24.0%
CAR	20.3%	23.0%	24.1%	23.1%	27.6%

(\* ) BRD total capital ratio and Tier 1 ratio as of December 31, 2023 and March 31, 2024 were recomputed after dividends distribution and 50% of 2023 profit integration.

(\*\* ) BRD total capital ratio and Tier 1 ratio for September 30, 2024 were computed with OCI quickfix impact.

**BRD – Groupe Société Générale S.A.**  
**COMPARATIVES SEPARATE PROFIT OR LOSS**  
*(Amounts in thousands RON)*

	9M ended September 30, 2023	Year ended December 31, 2023	3M ended March 31, 2024	6M ended June 30, 2024	9M ended September 30, 2024
	(Unaudited)		(Unaudited)		(Unaudited)
Interest from loans and financial leases	2,259,983	3,092,418	846,849	1,729,816	2,638,681
Interest from deposits with banks	227,258	317,486	97,036	189,497	254,914
Interest from treasury bonds	443,352	613,001	167,978	339,367	529,516
Interest income from hedging instruments	-	1,388	358	358	358
<b>Interest and similar income</b>	<b>2,930,593</b>	<b>4,024,293</b>	<b>1,112,221</b>	<b>2,259,038</b>	<b>3,423,469</b>
Interest on deposits	(779,755)	(1,095,051)	(322,134)	(684,910)	(1,045,106)
Interest on borrowings and other debts	(170,734)	(241,423)	(80,268)	(160,416)	(238,704)
Interest expense on lease liabilities	(4,134)	(5,448)	(2,044)	(3,974)	(5,867)
Interest expense from hedging instruments	(65,937)	(90,514)	(23,698)	(47,176)	(68,600)
<b>Interest and similar expense</b>	<b>(1,020,560)</b>	<b>(1,432,436)</b>	<b>(428,144)</b>	<b>(896,476)</b>	<b>(1,358,277)</b>
<b>Net interest income</b>	<b>1,910,033</b>	<b>2,591,857</b>	<b>684,077</b>	<b>1,362,562</b>	<b>2,065,192</b>
Fees and commission income	844,176	1,142,224	284,573	597,074	937,425
Fees and commission expense	(303,792)	(423,361)	(106,971)	(230,403)	(365,739)
<b>Fees and commissions, net</b>	<b>540,384</b>	<b>718,863</b>	<b>177,602</b>	<b>366,671</b>	<b>571,686</b>
Gain on derivative, other financial instruments held for trading and foreign exchange	253,634	337,774	91,998	173,809	259,770
Gain / (Loss) from financial instruments at fair value through profit and loss	4,896	4,873	(136)	3,174	891
Net income from associates and joint ventures	16,602	38,452	-	1,677	1,677
Other income /(expense)	2,833	30,690	(12,021)	(16,434)	(15,478)
<b>Total non-interest income</b>	<b>277,965</b>	<b>411,789</b>	<b>79,841</b>	<b>162,226</b>	<b>246,860</b>
<b>Net banking income</b>	<b>2,728,382</b>	<b>3,722,509</b>	<b>941,520</b>	<b>1,891,459</b>	<b>2,883,738</b>
Personnel expenses	(672,065)	(914,991)	(233,520)	(471,927)	(721,885)
Depreciation, amortization and impairment on tangible and intangible assets	(180,900)	(243,868)	(67,855)	(137,466)	(209,321)
Contribution to Guarantee Scheme and Resolution Fund	(68,094)	(68,094)	(43,052)	(43,517)	(43,517)
Other operating expenses	(411,152)	(587,845)	(166,513)	(345,074)	(496,469)
<b>Total operating expenses</b>	<b>(1,332,211)</b>	<b>(1,814,798)</b>	<b>(510,940)</b>	<b>(997,984)</b>	<b>(1,471,192)</b>
<b>Gross operating profit</b>	<b>1,396,171</b>	<b>1,907,711</b>	<b>430,580</b>	<b>893,475</b>	<b>1,412,546</b>
Cost of risk	27,889	47,924	(36,370)	(69,075)	(113,101)
<b>Operating profit</b>	<b>1,424,060</b>	<b>1,955,635</b>	<b>394,210</b>	<b>824,400</b>	<b>1,299,445</b>
<b>Profit before income tax</b>	<b>1,424,060</b>	<b>1,955,635</b>	<b>394,210</b>	<b>824,400</b>	<b>1,299,445</b>
Current tax expense	(231,162)	(316,546)	(62,620)	(144,639)	(229,198)
Deferred tax (expense) / income	(1,623)	(4,909)	(9,502)	(4,549)	(4,365)
<b>Total income tax</b>	<b>(232,785)</b>	<b>(321,455)</b>	<b>(72,122)</b>	<b>(149,188)</b>	<b>(233,563)</b>
<b>Profit for the period</b>	<b>1,191,275</b>	<b>1,634,180</b>	<b>322,088</b>	<b>675,212</b>	<b>1,065,882</b>
C/I	48.8%	48.8%	54.3%	52.8%	51.0%