



GROUPE SOCIETE GENERALE

Investor Relations Policy

CONTENTS

1. SCOPE.....	3
2. PRINCIPLE AND OBJECTIVES.....	3
3. COMMUNICATION CHANNELS.....	3
4. TRANSPARENCY AND DISCLOSURE.....	4
5. FAIR AND EQUAL TREATMENT	4
6. COMPLIANCE	4
7. REPORTING STANDARDS	5
8. FREQUENCY OF DISCLOSURES.....	5
9. REVIEW AND UPDATE.....	5

1. Scope

BRD Investor Relations Policy outlines principles and practices that govern communication with investors, shareholders, and the general public for BRD - Groupe Societe Generale S.A. ("the company"), a listed company on the Bucharest Stock Exchange. The objective is to enhance transparency, consistency, while fostering trust and confidence among stakeholders.

BRD communication strategy with shareholders and investors is also part of BRD Corporate Governance Code – which contains a dedicated section regarding Relationship with Shareholders and Investors / Social responsibility and relations with concerned parties.

2. Principle and objectives

BRD's communication strategy relies on the following principles and objectives:

- Equal access to information for all the shareholders/ investors;
- Meeting the deadlines for the publication of the results;
- To uphold transparency, accuracy, and consistency in all communications with shareholders, investors, and the financial community;
- To provide timely and relevant information that empowers shareholders and investors to make informed decisions;
- To cultivate a positive relationship with the investment community grounded on trust and integrity;
- Therefore, to establish a strong reputation among both Romanian and international investors;
- To ensure that BRD's Management Body is informed of relevant insights gained from interactions with investors, analysts, and other stakeholders.

3. Communication Channels

Investors need to have access to information required to make informed decisions. BRD established clear communication channels essential for building trust and maintaining a strong relationship with investors, as described below:

- **BRD Website:** dedicated section on company's website – Investors and shareholders, which includes information related to General Shareholders Meetings, Financial Information, Corporate Governance, information related to BRD shares, Investors and shareholders contact and other investor-related matters (<https://www.brd.ro/en/about-brd/investors-and-shareholders>)
- **Periodic Financial Reports:** BRD publishes periodic reports (quarterly, semi-annual and annual financial reports) that provide detailed information related to bank's commercial and financial performance, risks and strategic direction. These reports are submitted to competent authorities (Bucharest Stock Exchange – BSE and Financial Supervisory Authority Financial Instruments and Investment Sector – FSA FIIS) and publicly disclosed on BRD website (<https://www.brd.ro/en/about-brd/investors-and-shareholders/financial-information/financial-results>)
- **Earnings Webcast and Conference Calls:** Publication of financial results is accompanied by webcast and conference call events for analysts and investors. BRD holds 4 earnings call events during the year which allow investors and analysts to participate and ask questions after the results are publicly disclosed to the market. Details of these events are properly communicated, made available on BRD website, and circulated to interested parties who have registered for notifications.
- **Current Reports:** These reports are submitted to competent authorities (BSE and FSA) and publicly disclosed on BRD website (<https://www.brd.ro/en/about-brd/investors-and-shareholders/financial-information/financial-results>).

- **Press Releases:** BRD publishes press releases in relation to events mentioned by Financial Supervision Authority (ASF) legislation as well as on other events that are not expressly mentioned by legislation. Financial results are accompanied by a press release which ensures timely dissemination of information to the general public.
- **Social Media:** BRD may utilize social media platforms to disseminate information and engage with stakeholders, ensuring at the same time that any material information is disclosed according to regulatory framework applicable for a listed company.
- **Investor Relations Contact:** An Investor Relations team is dedicated to address inquiries and provide information to investors. Contact details are available on BRD website (<https://www.brd.ro/en/about-brd/investors-and-shareholders/contact>).
- **Language:** Company announcements and financial reports are published in both Romanian and English.

4. Transparency and Disclosure

BRD is committed to providing accurate, timely, transparent, and easily understandable information to the investment community.

- All material information that could impact the company's financial performance or stock price will be disclosed promptly and in compliance with applicable regulations.
- Non-public information will be managed in accordance with insider trading laws and company policies.
- BRD does not comment on own shares price movements and refrains from discussing market rumours or speculative inquiries.

Market Abuse Regulation (MAR) - Closed Period

- BRD keeps a list of insiders (persons with access to inside information.)

For 30 days prior to the release of quarterly, semi - annual or annual financial results, BRD will observe a closed period for the insiders and will not comment on or discuss any matters related to financial results or expectations.

5. Fair and Equal Treatment

BRD respects the rights of its shareholders and investors and ensures equal treatment for them.

Relevant information is made available to all shareholders/ investors, within the regulatory time period.

6. Compliance

BRD is committed to adhering to all applicable laws, regulations and capital market rules governing investor relations activities and any other obligations BRD has as a listed entity. Moreover, it was established a comprehensive framework in order to identify, manage and/or prevent any potential conflict of interest that may affect the relation with the investors.

The investor relations team is committed to remain informed about regulatory changes and best practices, ensuring that BRD operates in accordance with sound corporate governance and complies with applicable regulations for companies listed on the Bucharest Stock Exchange, in terms of communication with investors/ shareholders.

BRD has a well-established internal framework to ensure compliance with the Market Abuse regulatory framework in order to prevent unlawful utilisation of inside information and timely publication (when the case).

7. Reporting standards

The current reports are carried out by BRD on a continuous basis, as the information to be reported to FSA FIIS and BSE appears, according to the legal provisions.

BRD prepares the consolidated and separate financial statements of the Bank and its subsidiaries in accordance with the International Financial Reporting Standards (IFRS) as adopted by the European Union ("EU").

8. Frequency of Disclosures

BRD publishes financial results on a quarterly, half-year and annual basis. Significant strategic information will be disclosed as it arises, in compliance with applicable laws, regulations, and stock exchange rules. For clarity, BRD will release its results concurrently with its parent company, Société Générale.

If BRD becomes aware of any material non-public information in relation to its activity, BRD will act in accordance with applicable regulations and Bucharest Stock Exchange Rulebook. This may include a current report disseminated via the Bucharest Stock Exchange which may be also made available on own institutional website.

9. Review and Update

This Investor Relations Policy will be reviewed regularly and updated as needed to reflect changes in the company's operations, regulations, or industry best practices.