

REMUNERATION REPORT

FOR THE YEAR 2024

BRD – Groupe Société Générale

1. INTRODUCTION

Starting 28.08.2020, in Romania entered into force the Law no. 158 for the amendment, completion and repealing of certain legislative acts, including Law no. 24/ 2017, for issuers whose securities are admitted to trading on a regulated market.

This document that complies with the provisions of the Law no. 158/ 2020 represents the Report on the remuneration of Executive and Non-Executive Directors for the year 2024 (hereinafter called the “**Remuneration Report**” or the “**Report**”) of **BRD – Groupe Société Générale** (hereinafter called “**BRD**” or the “**Bank**”).

The Remuneration Report is subject to the approval of the Board of Directors along with the consolidated and separate financial statements for the given year and is submitted to vote within the Ordinary General Shareholders’ Meeting, the opinion of the shareholders within the Ordinary General Shareholders Meeting regarding the Remuneration Report, resulting from the vote, having advisory character. Once approved, the Report is published on BRD’s website and can be inspected there for a period of ten years.

The principles of the remuneration of Executive and Non-Executive Directors are defined in a document called The Remuneration Policy for Executive and Non-Executive Directors (hereinafter called the “**Remuneration Policy**”), which was defined by the Board of Directors following the recommendations of the Remuneration Committee and approved in the Ordinary General Shareholders’ Meeting held on April 25, 2024. We remind that the Remuneration Policy includes governance and remuneration principles, including key elements of the remuneration package for :

- the Non-Executive Directors, members of the Board of Directors;
- the Executive Directors, members of the Management Committee.

BRD’s remuneration principles provide a strong alignment between the achievement of long-term strategic objectives, values and long-term interests of the Bank and the delivery of value to shareholders, align the interest of the Bank and of its clients, employees and shareholders and prevent inadequate risk appetite and imprudent conduct. The Remuneration Policy is an integral part of the Bank’s overall business strategy.

The Remuneration Report contains information regarding the remuneration of all Executive and Non-Executive Directors who were subject during 2024 to the Remuneration Policy approved in the Ordinary General Shareholders’ Meeting held on April 25, 2024. The Remuneration Report does not contain information about:

- former Executive Directors who were not subject to the Remuneration Policy during 2024 but who may, nevertheless, still receive variable remuneration components under the relevant deferred and retention schemes for the past periods;
- portion of variable remunerations granted to current Executive Directors for performance periods prior to 2024 and paid during 2024.

2. THE 2024 OVERVIEW OF THE REMUNERATION COMPONENTS OF NON-EXECUTIVE DIRECTORS, MEMBERS OF THE BOARD OF DIRECTORS

At the end of 2024, the Board of Directors at BRD consisted of eight (8) Non-Executive Directors.

The remuneration of Non-Executive Directors, members of the Board of Directors, is paid in accordance with the Remuneration Policy approved by the Ordinary General Meeting of Shareholders.

The remuneration of Non-Executive Directors in 2024 consisted of gross fixed monthly fee.

If new members are appointed to the Board of Directors as Non-Executive Directors while this Remuneration Policy is in effect, the same remuneration as outlined above will apply to them.

2.1. Fixed remuneration components

The Ordinary General Shareholders' Meeting, held on April 25, 2024, approved for 2024 the monthly individual fixed remuneration for Non-Independent Non-Executive Directors amounting to 1,800 Euros gross/ month and for Independent Non-Executive Directors amounting to 3,600 Euros gross/ month. If a member of the Board of Directors is also an Executive Director, he/ she does not receive monthly fixed remuneration.

No change to the Non-Executive Directors' fixed remuneration was made over the past five years, except the change in Independent Non-Executive Directors' fixed remuneration made in 2019 from 1,800 Euros gross/ month to 3,600 Euros gross/ month.

Non-Executive Directors, members of the Board of Directors have no pension benefits for their membership of the Board of Directors.

Non-Executive Directors were paid an annual gross fixed individual remuneration for 2024 as follows:

Independent Non-Executive Director, members

Bogdan Alexandru Drăgoi	→ 215,342 lei
Liliana Ionescu-Feleagă	→ 215,342 lei
Jean-Pierre Georges Vigroux	→ 215,342 lei
Benoît Jean Marie Ottenwaelter	→ 215,342 lei

Non-Independent Non-Executive Director, members

Delphine, Garcin-Meunier (06.06.-31.12.2024)	→ 61,493 lei
Valérie Marcelle Villafranca	→ 107,891 lei
Aurore Brigitte Gaspar (01.01-30.06.2024)	→ 53,942 lei
Veronique Schreiber Loctin	→ 107,891 lei
Mathieu, Vedrenne (06.12-31.12.2024)	→ 7,200 lei

2.2. Variable remuneration in 2024

To guarantee total independence in fulfilling their mandates, the Non-Executive Directors do not benefit from variable remuneration. Non-Executive Directors do not participate in remuneration schemes where payout is linked to performance.

2.3. Extra payments

Non-Executive Directors were not provided with any extra payments in 2024.

3. THE 2024 OVERVIEW OF THE REMUNERATION COMPONENTS OF EXECUTIVE DIRECTORS, MEMBERS OF THE MANAGEMENT COMMITTEE

At 31.12.2024 the Management Committee in BRD consisted of six (6) Executive Directors

- Maria Rousseva, Chief Executive Officer
 - Madalina Teodorescu, Deputy Chief Executive Officer, Retail
 - Jean-Philippe Guillaume, Deputy Chief Executive Officer, Corporate, starting 23.05.2024
 - Claudiu Cercel, Deputy Chief Executive Officer, Financial Markets
 - Vladimir Pojer Deputy Chief Executive Officer, Finance and Treasury, starting 15.11.2024
 - Philippe Thibaud, Deputy Chief Executive Officer, Risk
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- Etienne Loulergue, Deputy Chief Executive Officer, Finance and Treasury, terminated his mandate on 30.08.2024 and was replaced by Vladimir Pojer starting 15.11.2024
 - Mirela Medeleian, Deputy Chief Executive Officer, Project and Operations, terminated her mandate on 20.06.2024

In accordance the Remuneration Policy, the remuneration of the members of Executive Directors in 2024 consisted of fixed components of remuneration and variable components of remuneration.

- (i) The fixed components of remuneration** in 2024 consisted of (i) gross monthly allowance and (ii) benefits in kind (financial and non-financial benefits).

Executive Directors did not benefit from discretionary pension benefits.

- (ii) The awarded variable component of remuneration for 2024 year performance:**

- (i) will be paid out in accordance with the deferred and retention bonus scheme set out in Remuneration Policy;
- (ii) is a component of remuneration which is awarded based on performance achievement rate and the manner, circumstances and context under which the objectives were achieved;
- (iii) is based on quantitative and qualitative, collective and individual objectives (detailed below), thus combining an evaluation of the Bank's financial performance put in the context of the Group's performance with an assessment of managerial skills, in line with the Bank's strategy and leadership model;
- (iv) shall not exceed 100% of the fixed component of the total remuneration for each individual member of Management Committee;
- (v) does not refer to long-term incentives (LTI) as Executive Directors are not eligible for it;
- (vi) was not subject to the application of malus and claw-back arrangements;
- (vii) does not include any extra reward.

The Management Committee members didn't receive any shares or shares options in 2024 from BRD or Société Générale.

3.1. Objectives for the year 2024

Objectives for the given financial year are proposed by the Remuneration Committee and approved by the Board of Directors. Every objective has its weight expressed as a percentage their sum being equal to 100%. The objectives are divided into quantitative and qualitative objectives and the qualitative portion has a weight that cannot exceed 50% (excepting for the Executive Director of RISK for whom the financial performance cannot be taken into account in order to ensure his/ her independence):

- (i) **Quantitative objectives :**
 - **Return on Equity (ROE):** measures the effectiveness of the invested capital.
 - **Cost Income Ratio (C/I):** represents an efficiency ratio by measuring operating costs as a percentage of operating income.
 - **Client Satisfaction** is measured by using the **Net Promoter Score** in the Bank’s key areas of business – Retail and Corporate
 - **Digital transformation-** digital roadmap implementation
 - **Sustainability linked objectives** - volume of sustainable financing activity, Bank’s operations CO2 footprint, reduction of oil and gas exposures
 - **Employee Satisfaction:** using the Staff Engagement Rate measured through a regular survey.
- (ii) **Qualitative objectives :**
 - **Implementation of the Bank’s Strategy** and short and long-term **Business Priorities.** Execution of 2024 projects roadmap.
 - **Managerial culture and conduct:** reflects the development of managerial culture in the area under the responsibility of the Executive Director taking into account the commitment for Bank’s values set out in the Code of Conduct and the reinforcement of the animation of the teams towards the strategic objectives.
 - **Assessment of compliance with regulatory requirements**

The **collective** and **individual** objectives for 2024 and their weights are as follows:

2024 Objectives		Maria Rousseva	Jean-Philippe Guillaume	Madalina Teodorescu	Claudiu Cercel	Etienne Loulergue	Mirela Medeleian	Philippe Thibaud**
Collective SG Group*	It includes financial performance, client satisfaction	40%	10%	10%	10%	10%	10%	15%
Individual BRD	Strategy, execution & Financial Roadmap it includes financial performance, client satisfaction, sustainability linked objectives, digital roadmap	30%	75%	75%	75%	75%	75%	55%

	Leadership and people it includes employee satisfaction, culture of excellence and conduct	30%	15%	15%	15%	15%	15%	30%
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*SG Group for CEO and SG International Retail Banking for the rest of Executive Directors

** Financial performance objectives not taken into account (specific Kpi for Deputy General Director Risk)

3.2. Achievement rate for 2024 of Executive Directors' individual performance

The annual assessment of Executive Directors' performance evaluation for 2024 is made by the Board of Directors at its meeting held on 12 March 2025 in accordance with the Remuneration Policy. Objectives and targets of Executive Directors for 2024 were set by the Board of Directors, at the proposal of the Remuneration Committee, at its meeting held on 22 March 2024.

The breakdown of performance achievement rates by collective and individual objectives approved by the Board of Directors on 12 March 2025 are presented in the table below:

Name	Function	Global achievement rate for the 2024 objectives
Maria ROUSSEVA	Chief Executive Officer	111.1%
Jean-Philippe GUILLAUME	Deputy Chief Executive Officer, Corporate	106.9%
Madalina TEODORESCU	Deputy Chief Executive Officer, Retail	104.8%
Claudiu CERCEL	Deputy Chief Executive Officer, Financial Markets	106.7%
Etienne LOULERGUE	Deputy Chief Executive Officer, Finance and Treasury	106.7%
Mirela MEDELEAN	Deputy Chief Executive Officer, Projects and Operations	n/a
Philippe THIBAUD	Deputy Chief Executive Officer, Risk	100.0%

3.3. The deferral and retention scheme regarding the variable remuneration component for 2024 year performance

The variable remuneration component for the performance in 2024 which is awarded by the Board of Directors on 12 March 2025 following the recommendations of the Remuneration Committee will be paid out between 2025 and 2031 according to the below deferral and retention scheme. The variable remuneration component awarded for 2024 did not exceed 100% of the fixed remuneration component for 2024 of any of the Executive Directors with respect of the Remuneration Policy.

Allocation	Vesting			Month of payment
	%	Type	Month	
40% on spot	20%	cash	March 2025	March 2025
	20%	BRDTP	March 2025	March 2026
60% deferred	12%	cash	March 2026	March 2026
	12%	cash	March 2027	March 2027
	12%	BRDTP	March 2028	March 2029
	12%	BRDTP	March 2029	March 2030
	12%	BRDTP	March 2030	March 2031

According to the Remuneration Policy, we remind that BRDTP or share equivalents is a component of the variable remuneration expressed in units, whose value is determined based on the price of BRD shares, listed on BVB for a relevant reference period preceding the date of:

- bonus granting for 2024: the trade-weighted average (VWAP) of February 2025;
- bonus payment: the trade-weighted average (VWAP) of the previous month of payment.

3.4. Information on total remuneration awarded for 2024 to each Executive Director

For 2024, **Maria Rousseva**, Chief Executive Officer, received fixed remuneration including an annual indemnity of 2,001,796 Ron gross and benefits in kind of 102,377 Ron gross that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance in 2024 was 355,000 Euro gross out of which 142,000 Euro gross vested in March 2025 and 213,000 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For 2024, 54.34% of her total remuneration is fixed remuneration, and 45.66% is variable remuneration².

²an exchange rate of 4,98 Ron/Euro was taken into account

For the year 2024 Maria Rousseva did not receive any additional fixed remuneration or variable remuneration from other entities of BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package was made in 2024.

For 2024, **Madalina Teodorescu, Deputy Chief Executive Officer**, received fixed remuneration including an annual indemnity of 1,649,617 Ron gross and benefits in kind of 5,445 Ron gross that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance in 2024 was 170,000 Euro gross out of which 68,000 Euro gross vested in March 2025 and 102,000 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For 2024, 66.16% of her total remuneration is fixed remuneration, and 33.84% is variable remuneration².

For the year 2024 Madalina Teodorescu did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package was made in 2024.

For 2024, (01.01.2024 – 22.05.2024 as General Director adviser and 23.05.2024 – 31.12.2024 as Deputy Chief Executive Officer) **Jean-Philippe Guillaume** received fixed remuneration including an annual indemnity of 1,298,604 Ron gross and benefits in kind of 650,986 Ron gross¹ that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance in 2024 was 160,000 Euro gross out of which 64,000 Euro gross vested in March 2025 and 96,000 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For 2024, 70.99% of his total remuneration is fixed remuneration, and 29.01% is variable remuneration².

For the year 2024 Jean-Philippe Guillaume did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package was made in 2024.

For 2024, **Claudiu Cercel, Deputy Chief Executive Officer**, received fixed remuneration including an annual indemnity of 1,038,872 Ron gross and benefits in kind of 5,690 Ron gross that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance in 2024 was 140,000 Euro gross out of which 56,000 Euro gross vested in March 2025 and 84,000 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For 2024, 59.97% of his total remuneration is fixed remuneration, and 40.03% is variable remuneration².

¹ including employer's contribution maintained in the home-country (FR)

² an exchange rate of 4,98 Ron/Euro was taken into account

For the year 2024 Claudiu Cercel did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package was made in 2024.

For 01.01.2024-30.08.2024, **Etienne Loulergue, Deputy Chief Executive Officer**, received fixed remuneration including an annual indemnity of 709,697 Ron gross and benefits in kind of 518,050 Ron gross¹ that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance for the period 01.01.2024-30.08.2024 was 73,700 Euro gross out of which 29,480 Euro gross vested in March 2025 and 44,220 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For the period 01.01.2024-30.08.2024, 76.99% of his total remuneration is fixed remuneration, and 23.01% is variable remuneration².

For the period 01.01.2024-30.08.2024 Etienne Loulergue did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package was made in the period 01.01.2024-30.08.2024.

For the period 15.11.2024 – 31.12.2024 (as Deputy Chief Executive Officer), **Vladimir Pojer**, received fixed remuneration including an annual indemnity of 105,667 Ron gross and benefits in kind of 449,841 Ron gross that were paid according to the Remuneration Policy.

For the period 15.11.2024 – 31.12.2024 (as Deputy Chief Executive Officer), Vladimir Pojer did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any variable or exceptional variable remuneration. No change to the composition of the total remuneration package as Deputy Chief Executive Officer was made in the period 15.11.2024-31.12.2024.

For the period 01.01.2024 – 20.06.2024, **Mirela Medeleian, Deputy Chief Executive Officer**, received fixed remuneration including an annual indemnity of 528,545 Ron gross and benefits in kind of 8,012 Ron gross that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance for the period 01.01.2024 – 20.06.2024 was 50,000 Euro gross out of which 20,000 Euro gross vested in March 2025 and 30,000 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For the period 01.01.2024 – 20.06.2024, 68.30% of Projects and Operations Deputy Chief Executive Officer's total remuneration is fixed remuneration, and 31.70% is variable remuneration².

She received 1,244,225 Ron gross as severance payment.

For the period 01.01.2024 – 20.06.2024, Mirela Medeleian did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package as Deputy Chief Executive Officer was made in the period 01.01.2024-20.06.2024.

¹ including employer's contribution maintained in the home-country (FR)

² an exchange rate of 4,98 Ron/Euro was taken into account

For 2024, **Philippe Thibaud, Deputy Chief Executive Officer**, received fixed remuneration including an annual indemnity of 1,156,767 Ron gross and benefits in kind of 507,524 Ron gross¹ that were paid according to the Remuneration Policy.

The variable remuneration granted for the performance in 2024 was 85,000 Euro gross out of which 34,000 Euro gross vested in March 2025 and 51,000 Euro gross non-vested and deferred. Payment of variable remuneration for 2024 will be made according to the deferral and retention scheme in either cash (44% of variable remuneration) or share equivalents (56% of variable remuneration).

For 2024, 79.72% of Risk Deputy Chief Executive Officer's total remuneration is fixed remuneration, and 20.28% is variable remuneration².

For the year 2024 Philippe Thibaud did not receive any additional fixed remuneration or variable remuneration from BRD Group or Société Générale Group nor any exceptional variable remuneration. No change to the composition of the total remuneration package was made in 2024.

All variable remunerations awarded are subject to application of malus and claw-back arrangements. The malus and claw-back arrangements are part of the mandate contracts signed by all Executive Directors.

Variable remuneration awarded, either granted but not yet vested or paid, either already vested or paid, is object of the total or partial subsequent withdrawal in case it is proven that evaluation of performance is based on information significantly flawed, including when variable remuneration beneficiary prevented, in any form, the evaluator's access to real and accurate information, required in the annual evaluation process. BRD's payment obligation concerning the variable remuneration portion already granted but not yet vested or paid, is cancelled in case of fraud, perpetrated by or with the complicity of the remuneration beneficiary or in case of serious misconduct.

Moreover, if the Board of Directors observes, after the departure of an Executive Director, that a decision taken during his/ her term of office has particularly significant consequences for the Bank's results or image, it may decide to apply either the malus or the claw-back clause.

3.5. Changes in Executive Directors' remunerations compared with the change in average employee remuneration

Changes (%) in Executive Directors' remuneration*	2020	2021	2022	2023	2024
Maria Rousseva, Chief Executive Officer	N/A	N/A	N/A	3.5%	14.13%
Madalina Teodorescu, Deputy Chief Executive Officer, Retail starting 09.06.2023	N/A	N/A	N/A	N/A	0.0%
Jean-Philippe GUILLAUME, Deputy Chief Executive Officer, Corporate					N/A
Claudiu Cercel, Deputy Chief Executive Officer, Financial Markets	-5.3%	9.6%	3.3%	0.0%	4.48%

¹ including employer's contribution maintained in the home-country (FR)

² an exchange rate of 4,98 Ron/Euro was taken into account

Mirela Medelean, Deputy Chief Executive Officer, Projects and Operations	N/A	N/A	27.9%	10.8%	115.89%
Philippe Thibaud, Deputy Chief Executive Officer, Risk	N/A	6.3%	10.6%	10.8%	6.83%
Etienne Loulergue, Deputy Chief Executive Officer, Finance and Treasury	N/A	N/A	N/A	0.0%	29.80%
	2020	2021	2022	2023	2024
Change (%) in average employee remuneration*	6.4%	6.5%	14.6%	9.8%	11.4%

**compared to the previous year*

3.6. BRD performance over the past five years

Despite the challenging environment, BRD demonstrated an exceptional commercial performance and good financial results.

BRD's loan portfolio grew by +19,1% compared to 2023-year end. Loan origination for individuals remained very dynamic, reaching record levels, totaling almost RON 12 billion, up by 54%, driven by volume growth on both consumer and housing loans. The corporate segment led the way with a +29% YoY increase, while commercial momentum on retail further intensified up to +13% YoY. BRD has further strengthened its commitment to support sustainability transitions also by entering into partnerships with international financial institutions (IFC and EIF) aimed at stimulating production, while diversifying the Bank's offer with blue and gender financing solutions. For 2024, BRD new sustainable financing reached over RON 1,8 billion, leading the cumulative production over the last 3 years to almost EUR 1,3 billion, well above the target initially set for end of 2025.

BRD remained engaged to further develop its digital capabilities, to improve its services and enhance its clients' experience. BRD'S mobile application is constantly enriched with new features, among the latest ones being the instant proximity instant payment, RoPAY, or Cashback loyalty program, and its penetration is further increasing, reaching 1,7 million users at 2024 end.

As a recognition of BRD's collective determination to better serve its customers, BRD was awarded for the second year in a row as "The Bank of the year" by The Banker.

Financially, BRD's revenue growth, fueled by broad based higher volumes, combined with disciplined cost and risk management, resulted in a double digit ROE, of 16,6% and an improved cost-to-income ratio, excluding the impact of the new turnover tax. Asset quality remains solid, while liquidity and capital levels are robust, well positioning BRD for continued growth.

Looking ahead, BRD is committed to maintaining a drive for growth enabled by sustainable practices, digital innovation and simplification, ensuring to meet the ever-changing needs of its customers.

KEY FIGURES									
BRD, individual level (RONm)	2024	2023	2022	2021	2020	Evo '24/'23	Evo '23/'22	Evo '22/'21	Evo '21/'20
Net banking income	3,895	3,723	3,289	2,930	2,927	+4.6%	+13.2%	+12.3%	+0.1%
Operating expenses	(1,965)	(1,815)	(1,641)	(1,494)	(1,481)	+8.2%	+10.6%	+9.8%	+0.9%
Gross operating income	1,930	1,908	1,648	1,436	1,445	+1.2%	+15.8%	+14.8%	-0.6%
Cost/income	50.4%	48.8%	49.9%	51.0%	50.6%	+1.7 pt	-1.1 pt	-1.1 pt	+0.4 pt
Net profit	1,475	1,634	1,286	1,279	952	-9.8%	+27.1%	+0.5%	+34.4%
Shareholders' equity	9,024	8,465	6,577	9,539	9,472	+6.6%	+28.7%	-31.1%	+0.7%
Return on equity (ROE)	16.9%	21.7%	16.0%	13.5%	11.0%	-4.9 pt	+5.8 pt	+2.5 pt	+2.5 pt
Total capital ratio*	22.8%	23.0%	24.9%	24.1%	33.7%	-0.2 pt	-2.0 pt	+0.8 pt	-9.6 pt
Loans and deposits (RON bn)									
Loans and advances to customers	47.4	39.6	35.5	32.2	28.9	+19.5%	+11.5%	+10.4%	+11.5%
Due to customers	68.2	62.6	56.9	52.9	50.2	+8.9%	+10.1%	+7.6%	+5.5%

*Note:

Rata capitalului total pentru 31 decembrie 2024, include 30% din profitul net din S1 2024 și exclude impactul noilor tratamente temporare de reglementare (puse în aplicare prin articolul 468 și articolul 500a din CRR3 în iulie 2024).

Rata raportată, care include impactul noilor tratamente temporare de reglementare, se situează la 27%.

Creditele nete aferente 2023 sunt retratate

4. CLOSING PARTS OF THE REMUNERATION REPORT

4.1. Compliance with the Remuneration Policy

There have been no deviations from the Remuneration Policy in relation to remuneration for the Board of Directors and the Management Committee in 2024. The remuneration followed the structure and principles outlined in the Remuneration Policy for all remuneration components.