

|

BRD

Budget 2015

General Shareholders Assembly

BRD stand alone, according to IFRS

BANCA TA. ECHIPA TA



GRUPE SOCIETE GENERALE

Main activity indicators (BRD standalone, IFRS)

		Actual 2013	Actual 2014	Evolution 14/13	Budget 2015	Evolution B15/14
Clients (thousands)		2,279	2,234	-2.0%	2,278	2.0%
Net loans (RON bn)	Total	27.8	26.5	-4.7%	27.6	4.5%
	<i>Retail</i>	17.4	17.1	-1.7%	17.2	0.8%
	<i>Non Retail</i>	10.4	9.4	-9.8%	10.4	11.3%
Deposits (RON bn)	Total	36.1	36.0	-0.3%	38.6	7.2%
	<i>Retail</i>	20.6	20.7	0.8%	22.1	6.7%
	<i>Non Retail</i>	15.6	15.3	-1.7%	16.5	7.8%
Loans/deposits		77%	73%	-3 pts	72%	-2 pts

Main profitability indicators (BRD standalone, IFRS)

		Actual 2013	Actual 2014	Evolution 14/13	Perspectives for 2015
Financial Results	M RON				
	NET BANKING INCOME	2,726	2,498	-8.4%	<i>Increase by around 3%</i>
	OPERATING EXPENSES	(1,292)	(1,255)	-2.9%	<i>below inflation increase</i>
	GROSS OPERATING INCOME	1,434	1,243	-13.3%	
	NET COST OF RISK	(2,083)	(1,193)	-42.7%	<i>significant decrease</i>
	NET RESULT	(386)	43	na	<i>significant improvement</i>
Ratios	COST/INCOME RATIO	47.4%	50.2%	2.8 pts	
	ROE	-7.2%	0.8%	8.0 pts	