

BRD - Groupe Société Générale S.A.

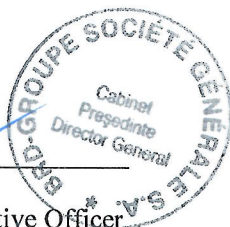
PRELIMINARY FINANCIAL STATEMENTS

DECEMBER 31, 2013

BRD – Groupe Société Générale S.A.
INDIVIDUAL STATEMENT OF FINANCIAL POSITION
as of and for the period ended December 31, 2013
(Amounts in thousands RON)

	December 31, 2013	December 31, 2012
ASSETS		
Cash in hand	1,101,381	990,281
Due from Central Bank	8,678,096	8,392,575
Due from banks	686,945	368,030
Derivatives and other financial instruments held for trading	754,923	535,915
Loans, gross	33,496,653	35,389,905
Impairment reserve for loans	(5,733,055)	(3,912,276)
Loans and advances to customers	27,763,598	31,477,629
Financial investments available for sale	6,499,268	4,549,005
Investments in associates and subsidiaries	157,460	157,577
Property, plant and equipment	958,097	1,066,941
Goodwill	50,130	50,130
Intangible assets	81,964	76,262
Deferred tax asset	153,273	-
Other assets	194,569	259,714
Total assets	47,079,704	47,924,059
LIABILITIES AND SHAREHOLDERS' EQUITY		
Due to banks	1,344,705	4,215,258
Due to customers	36,145,990	31,892,477
Debt issued and borrowed funds	3,391,590	4,791,283
Subordinated debt	450,327	892,071
Derivative financial instruments	138,214	164,385
Deferred tax liability	-	103,844
Other liabilities	447,299	357,659
Total liabilities	41,918,125	42,416,977
Share capital	2,515,622	2,515,622
Reserves from revaluation of available for sale assets	78,301	58,536
Reserves from defined pension plan	(3,017)	(16,250)
Retained earnings	2,570,673	2,949,174
Total equity	5,161,579	5,507,082
Total liabilities and equity	47,079,704	47,924,059

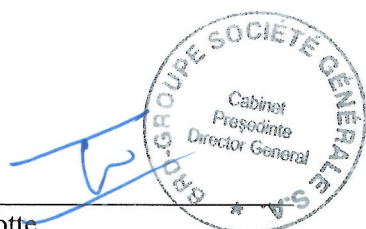
Philippe Lhotte
 President and Chief Executive Officer



Petre Bunescu
 Deputy Chief Executive Officer

BRD – Groupe Société Générale S.A.
INDIVIDUAL INCOME STATEMENT
as of and for the period ended December 31, 2013
(Amounts in thousands RON)

	<u>2013</u>	<u>2012</u>
Interest and similar income	2,573,962	3,062,061
Interest and similar expense	<u>(924,538)</u>	<u>(1,206,235)</u>
Net interest income	1,649,424	1,855,826
Fees and commissions, net	737,572	773,459
Foreign exchange gain	342,213	325,415
Gain on derivative and other financial instruments held for trading	58,276	20,854
Income from associates	3,642	4,771
Contribution to Deposit Guarantee Fund	(79,093)	(68,503)
Other income	119	1,420
Total non-interest income	325,157	283,957
Operating income	2,712,153	2,913,242
Personnel expenses	(624,993)	(635,903)
Depreciation, amortisation and impairment on tangible assets	(153,166)	(156,088)
Other operating expenses	<u>(499,924)</u>	<u>(562,182)</u>
Total operating expenses	(1,278,083)	(1,354,173)
Credit loss expense	(2,082,648)	(1,937,418)
Result before income tax	(648,578)	(378,349)
Deferred tax income	263,402	47,173
Total income tax	263,402	47,173
Result for the year	(385,176)	(331,176)



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