

COUNTY 41
 NAME OF THE CREDIT INSTITUTION: BRD GROUPE SOCIETE GENERALE
 ADDRESS CITY: BUCHAREST, sector 1
 ST.: 1-7 Bd. Ion Mihalache
 TELEPHONE: 3016825 FAX: 3016828
 N° IN THE TRADE REGISTER J40/608/1991

FORM OF PROPERTY 34
 ACTIVITY (the preponderant activity to be specified)
 Monetary
 CAEN group code 6419
 FISCAL CODE 361579

BALANCE SHEET
as of September 30, 2009

- RON -

ASSETS	Position code	Balance at:	
		Beginning of the year	End of the period
Cash and current accounts with Central Banks	010	14,254,499,241	9,706,456,921
Treasury bills and other bills eligible for refinancing with Central Banks	020	756,913,667	2,388,634,942
- treasury bills and similar securities	023	756,913,667	2,388,634,942
- other bills eligible for refinancing with Central Banks	026	-	-
Loans and advances to credit institutions	030	521,500,322	2,723,493,223
- on demand	033	188,360,322	1,194,852,223
- others	036	333,140,000	1,528,641,000
Loans and advances to customers	040	31,521,074,668	30,746,983,065
Bonds and other fixed-income securities	050	3,500,000	3,500,000
- issued by public bodies	053	-	-
- issued by others, out of which:	056	3,500,000	3,500,000
- own-debt securities	058	-	-
Shares and other similar securities	060	49,983,372	53,551,071
Participating interests, out of which:	070	58,622,038	59,401,222
- participating interests in credit institutions	075	29,017,185	29,017,185
Investments in affiliated undertakings, out of which:	080	66,594,348	71,645,029
- investments in credit institutions	085	-	-
Intangible assets, out of which:	090	56,989,658	72,348,317
- set-up costs	093	-	-
- goodwill, to the extent it was acquired for valuable consideration	096	4,503,329	1,125,832
Tangible assets, out of which:	100	1,569,835,659	1,552,272,529
- land and buildings for the operating activity	105	1,265,139,921	1,252,341,531
Subscribed capital unpaid	110	-	-
Other assets	120	105,483,616	137,866,040
Prepaid expenses and accrued income	130	274,624,173	334,662,217
Total Assets	140	49,239,620,762	47,850,814,576

ADMINISTRATOR,
 (MANAGER OF THE CREDIT INSTITUTION)

Name, first name, signature
 and stamp of the credit institution

PATRICK GELIN

MANAGER OF THE FINANCIAL AND ACCOUNTING
 DIVISION

Name, first name and
 signature

ADINA RADULESCU

BALANCE SHEET
as of September 30, 2009

- RON -

LIABILITIES	Position code	Balance at:	
		Beginning of the year	End of the period
Amounts owed to credit institutions	300	13,534,841,743	10,663,991,356
- on demand	303	2,106,211,058	596,621,106
- at term	306	11,428,630,685	10,067,370,250
Amounts owed to customers	310	28,866,378,549	29,971,132,628
- deposits, out of which:	313	16,014,383,220	18,540,665,799
- on demand	314	2,462,666,058	2,787,704,984
- at term	315	13,551,717,162	15,752,960,815
- other liabilities, out of which:	316	12,851,995,329	11,430,466,829
- on demand	317	12,666,171,476	11,305,886,754
- at term	318	185,823,853	124,580,075
Debts evidenced by certificates:	320	735,000,000	735,000,000
- interbank debts evidenced by certificates, bonds, outstanding negociable debt securities	323	735,000,000	735,000,000
- other securities	326	-	-
Other liabilities	330	338,776,876	464,256,680
Deferred income and accruals	340	496,124,941	550,407,171
Provisions , out of which:	350	74,565,038	76,845,850
- provisions for pensions and similar obligations	353	13,904,101	15,859,479
- provision for taxation	355	2,016,865	2,016,865
- other provisions	356	58,644,072	58,969,506
Subordinated loans	360	797,040,000	839,620,000
Subscribed capital	370	696,901,518	696,901,518
Share premium	380	-	-
Reserves	390	513,552,229	513,552,229
- legal reserves	392	244,156,714	244,156,714
- statutory or contractual reserves	394	-	-
- reserves for banking risks	396	269,358,296	269,358,296
- reserve for mutual aid	397	-	-
- mutual guarantee reserve	398	-	-
- other reserves	399	37,219	37,219
Revaluation reserves	400	731,916,133	727,831,121
Own shares (-)	410	-	-
Retained earnings			
- Profit	423	1,101,039,502	1,951,065,193
- Loss	426	-	-
Profit or loss for the financial year			
- Profit	433	1,353,484,233	660,210,830
- Loss	436	-	-
Distribution of the profit	440	-	-
Total liabilities	450	49,239,620,762	47,850,814,576

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BALANCE SHEET
as of September 30, 2009

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OFF-BALANCE SHEET ITEMS	Position code	Balance at:	
		Beginning of the year	End of the period
Contingent liabilities, out of which:	600	9,658,684,627	8,891,572,029
- acceptances and endorsements	603	7,465,379,437	6,211,169,349
- collaterals and pledged assets	606	2,135,235,887	2,429,254,527
Commitments, out of which:	610	3,602,201,455	3,363,581,535
- commitments related to sale and repurchase agreements	615	0	-

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INCOME STATEMENT
as of September 30, 2009

- RON -

Name of indicator	Position code	Financial year	
		previous	current
Interest and similar income, out of which:	010	2,610,008,613	3,173,086,995
- from bonds and other fixed income securities	015	388,829	1,259,449
Interest and similar expenses	020	1,489,452,532	1,999,124,492
Income from securities, out of which	030	1,759,707	6,541,909
- income from shares and other similar securities	033	-	4,342,485
- income from participating interests	035	1,759,707	2,199,424
- income from investments in affiliated undertakings	037	-	-
Commission income	040	783,606,376	832,698,328
Commission expenses	050	65,170,524	70,011,433
Net profit / loss from financial operations	060	297,500,674	590,500,317
Other operating income	070	87,445,656	53,597,217
General administrative expenses	080	834,494,004	842,508,167
- Staff expenses, out of which:	083	433,980,217	498,821,690
- Salaries	084	318,676,552	366,956,185
- Social security, out of which:	085	88,276,964	101,540,246
- pension related costs	086	63,648,852	76,335,912
- Other administrative expenses	087	400,513,787	343,686,477
Value adjustments in respect of tangible and intangible assets	090	96,662,869	100,046,167
Other operating expenses	100	80,766,541	171,809,191
Value adjustments on receivables and provisions for contingent liabilities and commitments	110	1,426,191,195	2,144,611,250
Reversal of value adjustments on receivables and provisions for contingent liabilities and commitments	120	1,190,544,898	1,451,700,507
Value adjustments on transferable securities not held-for-sale, participating interests and investments in affiliated undertakings	130	7,033,528	27,072
Reversal of value adjustments on transferable securities not held-for-sale, participating interests and investments in affiliated undertakings	140	275,696,701	12,204,304
Profit or loss on ordinary activities			
- Profit	153	1,246,791,432	792,191,805
- Loss	156	-	-
Extraordinary income	160	-	-
Extraordinary charges	170	-	-
Result of the extraordinary activity			
- Profit	183	-	-
- Loss	186	-	-
Total income	190	11,308,957,605	12,989,500,591
Total expenses	200	10,062,166,173	12,197,308,786
Gross result			
- Profit	213	1,246,791,432	792,191,805
- Loss	216	-	-
Income tax	220	207,640,941	131,980,975
Other taxes	230	-	-
Net result for the year			
- Profit	243	1,039,150,491	660,210,830
- Loss	246	-	-

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INFORMATIVE DATA

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- RON -

I. DATA ON RECORDED RESULT	Position code	Number of units	Amounts
A	B	1	2
Units with profit	101	1	660,210,830
Units with losses	102	0	

II. DATA ON OVERDUE AMOUNTS	Position code	Total col.2 + 3	out of which:	
			For current activity	For investment activity
A	B	1	2	3
OVERDUE AMOUNTS – TOTAL (pos.202+206+212 to 216+221+222+227), of which:	201	0	0	0
Defaulting suppliers – TOTAL (pos. 203 to 205), out of which:	202	0	0	0
- over 30 days	203	0	0	0
- over 90 days	204	0	0	0
- over 1 year	205	0	0	0
Unpaid debts to social security budget – TOTAL (pos.207 to 211), out of which:	206	0	0	0
- contributions to State social insurances due by employers, employees and assimilates	207	0	0	0
- contributions to the health social insurance fund	208	0	0	0
- contribution to supplementary pension	209	0	0	0
- contributions to the unemployment insurance budget	210	0	0	0
- other social debts	211	0	0	0
Unpaid debts to special funds budgets and other funds	212	0	0	0
Unpaid debts towards sundry creditors	213	0	0	0
Overdue taxes and fees to the State Treasury	214	0	0	0
Overdue taxes and fees to the local budgets	215	0	0	0
Overdue received loans TOTAL (pos.217 to 220), out of which:	216	0	0	0
- overdue < 30 days	217	0	0	0
- overdue > 30 days	218	0	0	0
- overdue > 90 days	219	0	0	0
- overdue > 1 year	220	0	0	0
Overdue interests on received loans	221	0	0	0
Overdue cash deposits received - TOTAL (pos.223 to 226), out of which:	222*)	0	0	0
- overdue < 30 days	223*)	0	0	0
- overdue > 30 days	224*)	0	0	0
- overdue > 90 days	225*)	0	0	0
- overdue > 1 year	226*)	0	0	0
Overdue interests on received cash deposits	227*)	0	0	0

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III. AVERAGE NUMBER OF EMPLOYEES		Position code	Last September, 30	Current September, 30
A		B	1	2
Average number of employees		301	8,023	8,420

IV. PAYMENTS OF INTERESTS AND ROYALTIES		Position code	Amounts - RON -	
Gross income from interests paid by Romanian legal persons to non-resident natural persons from EU member states, out of which:			12,487,538	
- tax to the State Treasury		401	0	
Gross income from interests paid by Romanian legal persons to affiliated**) non-resident natural persons from the EU member states, out of which:		402	59,454,534	
- tax to the State Treasury		403	0	
Income from royalties paid by Romanian legal persons to affiliated non-resident legal persons from the EU member states, out of which:		404	5,945,454	
- tax to the State Treasury		405	0	
		406	0	

V. MEAL TICKETS		Position code	Amounts - RON -	
Value of meal tickets given to employees		501	11,702,809	

VI. INNOVATION EXPENSES***)		Position code	Amounts - RON -	
A		B	Last September, 30	Current September, 30
- innovation expenses finalized during the period		601	0	0
- innovation expenses finalising during the period		602	0	0
- innovation expenses abandoned during the period		603	0	0

*) to be filled in by credit institutions only

**) For the "affiliated legal persons" category, there shall be considered the provisions of art.7 point.21 of Law no.571/2003 regarding the Fiscal Code, as further amended

**) Innovation expenses are determined according to the Commission Regulation no. 1450/2004, published in the Official Journal of the European Union, series L267/14.08.2004.

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PATRICK GELIN

MANAGER OF THE FINANCIAL AND
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