

BRD GROUP RESULTS

4th quarter and full year 2022 | 09.02.2023

DISCLAIMER

The preliminary consolidated and separate financial position and income statement for the period ended December 31, 2022 were examined by the Board of Directors on February 7, 2023.

The financial information presented for the period ended December 31, 2022 and comparative periods has been prepared according to IFRS as adopted by the European Union and applicable at this date.

BRD will publish a full set of consolidated and individual financial statements for the 2022 financial year.

This financial information is at group level, does not constitute a full set of financial statements and is not audited.

This presentation may contain forward-looking statements relating to the targets and strategies of BRD, based on a series of assumptions. These forward-looking statements would have been developed from scenarios based on a number of economic assumptions in the context of a given competitive and regulatory environment. BRD may be unable to anticipate all the risks, uncertainties or other factors likely to affect its business and to appraise their potential consequences, and to evaluate the extent to which the occurrence of a risk or a combination of risks could cause actual results to differ materially from those provided in this document.

Investors and analysts are advised to take into account factors of uncertainty and risk likely to impact the operations of BRD when considering the information contained in any such forward-looking statements. Other than as required by applicable law, BRD does not undertake any obligation to update or revise any forward-looking information or statements.

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INTRODUCTION



GROUPE SOCIÉTÉ GÉNÉRALE

A CHALLENGING 2022 PROVING THE COMMITMENT AND SOLIDITY OF BRD

Top partner for Romanian economy and our customers

Remarkable dynamic of corporate loans

Best ever housing loans production, +58% y/y

Portfolio growth **+10% y/y** at 2022 end

Corporate loans **+26% y/y** at 2022 end

~**RON 7.5 bn** private individuals loan production

Accompanying customers in sustainability transitions

RON 1.1 bn new sustainable finance transactions

Consolidated and diversified deposit base

Deposits, up **+7.5% y/y**

Extensive usage of digital channels

>1 million users of *YouBRD* at 2022 end

Growth in GOI, building on very dynamic volumes and rigorous discipline on other costs

GOI, **+14% y/y** in 2022

Solid asset quality

NPL ratio at low level; comfortable NPL coverage rate

NPL ratio	Coverage ratio
2.5% at 2022 end	77% at 2022 end

CoR net charge due to macroeconomic context, while new defaults remain low

NCR **RON -95 m** vs. RON 146 m in 2021

Good profitability level, ROE 16%

Net profit **RON 1,337 m** vs RON 1,319 m in 2021

AWARDED EXCELLENCE IN 2022

Recognized know-how in lending, green finance, custody services and trade finance



**Bank of the Year
In Lending**



**Awarded for Excellence in
Financing Environmental Projects**



**Leader in green finance
in Romania**



**The World's Best Sub-Custodian in
Romania, last 7 years in a row**

**Best Trade Finance provider in Romania,
for 7 years**



**Sub-Custody Survey
Global Investor ISF - Top in Romania
(category "Unweighted"), last 6 years in a row**



**Top Rated on Domestic for custody
services in the "Agent Banks in
Emerging/Frontier Markets"
survey 2011-2022**

Acknowledged performance in banking



- ✓ Best ROA, Best ROE
- ✓ Best NPL dynamic

**Best practices in corporate
governance and investor
communications**



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MACROECONOMIC ENVIRONMENT



GROUPE SOCIÉTÉ GÉNÉRALE

DECELERATING ECONOMIC GROWTH, WHILE INFLATION REACHED DECADE HIGH

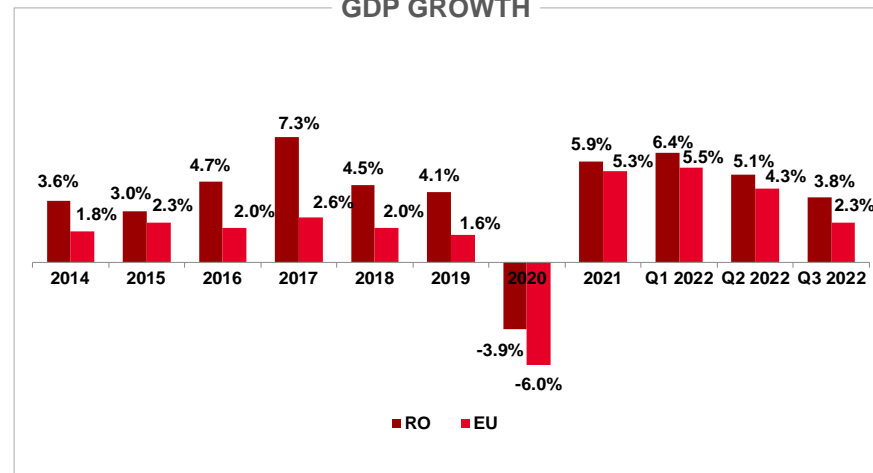
Robust, yet slowing down economic growth in Q3 2022

Annual GDP growth decreased to +3.8% y/y from +5.1% y/y in Q2 2022, however remained relatively high

Economic growth, supported, as a change, mainly by gross fixed capital formation (+3.8 pts to GDP growth) and to a lesser extent by household consumption, loosing speed during the quarter (+2.5 pts to GDP growth). Net exports' contribution strongly re-entered negative territory (-1.7 pts to GDP growth)

2022 full year GDP growth revised upwards to +5.8% by European Commission and to +4.6% by World Bank

GDP GROWTH



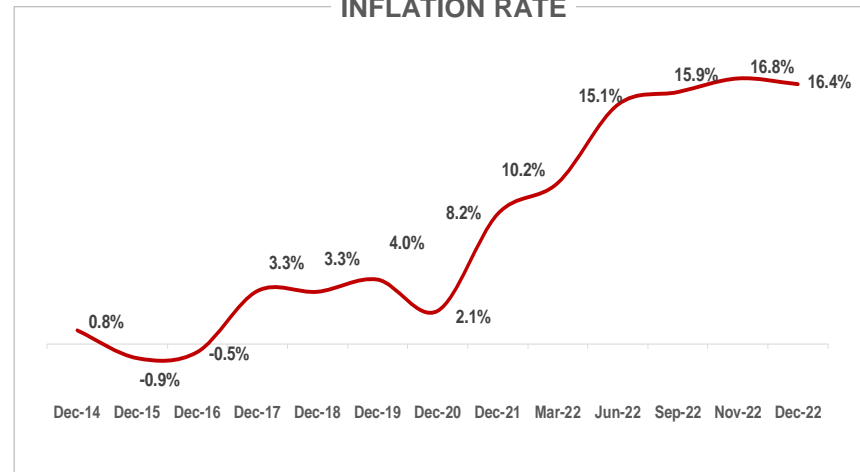
Inflation expected to embark on a gradual downward trend

Annual inflation printed at 16.4% in December 2022, witnessing the first notable slowdown (from 16.8% in November, the highest level since autumn 2003), given lower fuel prices

.....far from the upper bound of the NBR target range (2.5% ± 1 ppt).

The downtrend also visible at regional level, with Euro area annual inflation reaching 9.2% in December 2022 (down from 10.1% in November), the first contraction in prices since June 2021, as energy price surge softens

INFLATION RATE



SOFTENING INTERBANK RATES AMID LESS TENSED LIQUIDITY CONDITIONS

Rates are following inflation, within a regional trend

Amid larger and lengthier inflation pressures from global cost shocks, amplified by geopolitical context, NBR performed ten monetary policy rate hikes, 575 bps in total, since the start of the tightening cycle in October 2021

Latest increase of 25 bps to 7% in January 2023, in line with market expectations, might suggest the end of the rate hiking cycle

Improving liquidity conditions

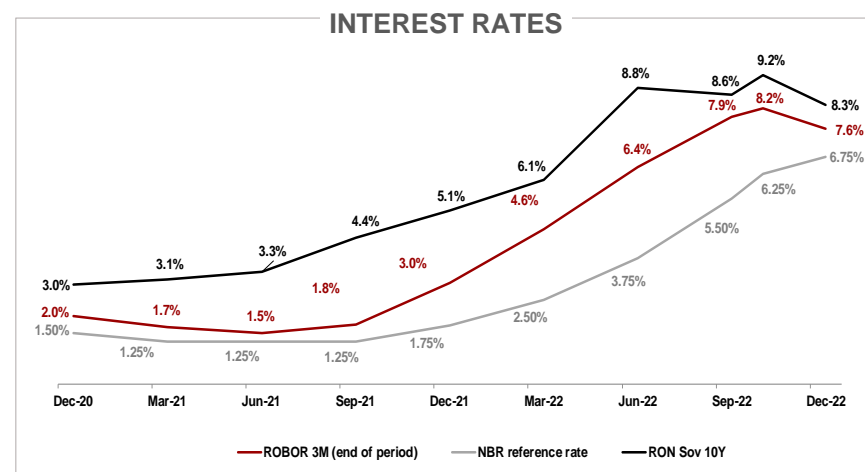
Lombard facility provided by NBR to the banking system in 2022, with a monthly peak in May (RON 12.7 bn daily average), went down to a significantly lower level at the end of the year (daily average of just RON 13.3 m in December)

Liquidity conditions improved over the last two months of the year, with liquidity surplus increasing to almost RON 11 bn in December from RON 5.5 bn in November

Gradual downward adjustment of interbank rates

2022 marked a sharp upward path of market rates, with average ROBOR 3M printing at 6.2%, +438 bps vs 2021

ROBOR 3M slowly decreasing after a peak of 8.2% in October 2022, to the level of 7.6% at December 2022 end



DIVERSE AND EXTENDED PROGRAMS IN SUPPORT OF THE ECONOMY

The National Recovery and Resilience Plan, expected growth catalyst

- Main objectives: achieve green and digital transitions, while strengthening healthcare, education, social cohesion and inclusion
- Potential to boost Romania's GDP by 1.8 ppt to 2.9 ppts by 2026
- Improving the institutional capacity to absorb European funds and respecting the strict timetable of committed reforms are essential to ensure sustainable economic growth, while also contributing to reducing macroeconomic vulnerabilities, as highlighted within the latest NBR Financial Stability Report
- Allocated EU funds: EUR 29.2 bn (EUR 14.3 bn subsidies and EUR 14.9 bn loans)
 - Pre-financing: 1st tranche of grants (EUR 1.8 bn) received in December 2021 and 2nd tranche (EUR 1.9 bn) in January 2022, followed by Romania's first financing request of EUR 1.8 bn in grants and EUR 0.8 bn in loans authorized in October 2022.
 - At 2022 end, Romania submitted a 2nd request for EUR 3.2 bn (EUR 2.1 bn in grants and EUR 1.1 bn in loans), based on the fulfillment of 51 milestones related to first 2 quarters of 2022

Extension of IMM INVEST PLUS

- IMM INVEST PLUS, operational starting October 2022 and planned initially to be valid until 2022 end, was extended also for 2023
- This state aid scheme reunites under the same umbrella all existing components (IMM INVEST ROMANIA, AGRO IMM INVEST, IMM PROD, GARANT CONSTRUCT, INNOVATION and RURAL INVEST), which are governed by the same general legislative framework
- In 2022, the total envelope consisted in guarantees of EUR 3.6 bn and grants of EUR 0.39 bn. For 2023, the budget was increased to EUR 4.1 bn in guarantees and EUR 0.58 bn in grants.

Romanian state aid schemes approved by European Commission in September and November 2022

- EUR 1.5 bn scheme to compensate energy-intensive companies for indirect emission costs, together with EUR 4 bn scheme to support companies in the context of Russia's invasion of Ukraine, with another EUR 0.5 bn being approved in November 2022

WELL POSITIONED BANKING SECTOR

Adequate capital and liquidity positions

Loan to deposit ratio at 73% at September 2022 end, up from 69% as of 2021 end (vs 122% at 2008 end)

Average liquidity coverage ratio, 188% at September 2022 end vs. 240% at 2021 end, still well above regulatory requirement (100%) and European average (162%)

Capital adequacy ratio at 21.5% at September 2022 end, compared to 23.3% at 2021 end (vs. 13.8% at 2007 end)

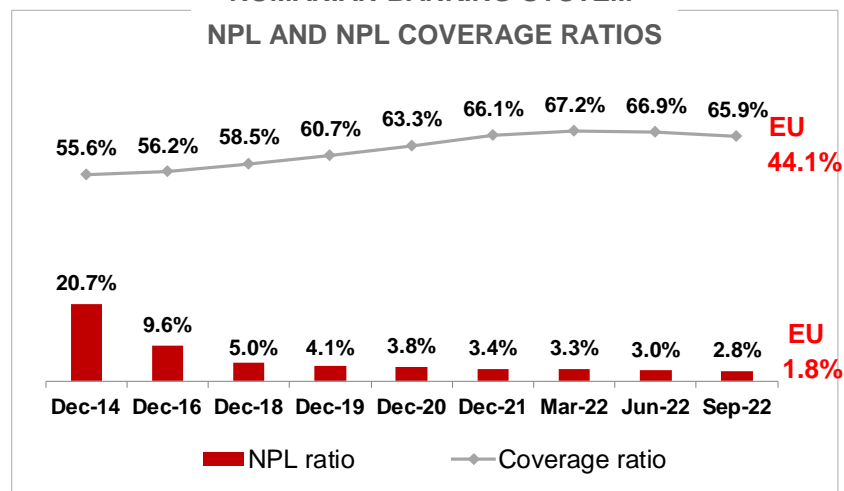
Sound risk profile

Low NPL ratio, 2.87% at October 2022 end, - 0.48 ppt vs 2021 end

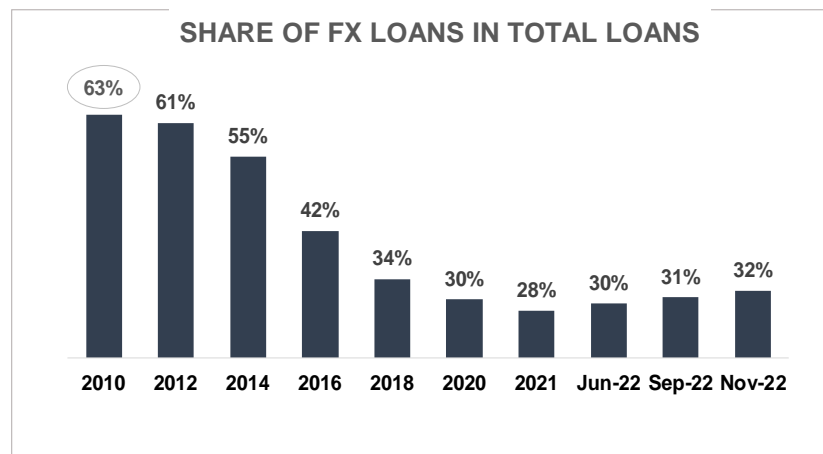
NPL coverage ratio standing high at 65.9% at September 2022 end (66.1% at 2021 end), well above the EU average of 44.1%

Significantly lower share of FX loans, 32% at September 2022 end compared to 63% at 2010 end, but slightly higher vs end 2021, amid faster increase of RON interest rates vs FX

ROMANIAN BANKING SYSTEM
NPL AND NPL COVERAGE RATIOS



ROMANIAN BANKING SYSTEM
SHARE OF FX LOANS IN TOTAL LOANS



Source: NBR Financial Stability Report Dec 2022; EBA Risk Dashboard - data as of Q3 2022

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4TH QUARTER AND FULL YEAR 2022 BRD GROUP RESULTS



GROUPE SOCIÉTÉ GÉNÉRALE

ENHANCE DIGITAL EXPERIENCE, IMPROVE EFFICIENCY



INCREASED USAGE OF E-CHANNELS

1.07m YouBRD users at 2022 end, +46% y/y

+12% y/y nb of transactions on YouBRD & MyBRD vs 2021

99% of large corporate clients' and **97%** of SMEs transactions performed via digital channels during 2022

64% of import L/Cs and **54%** of LGs processed through the trade finance client interface during 2022

67% of FX trades processed through the e-tools in 2022 (vs 60% in 2021)

200m acquiring transactions during 2022, **+21% y/y**

EXTENDED DIGITAL OFFER

Accessible directly from



✓ **Credit card issuance** flow and defining credit card installments

✓ **Instant payments**

Online consumer lending gaining traction with customers

Updating personal data facility on website and mobile banking app



Improved **Contact center's sales and operational capacity**

✓ **5600** products sold directly, +31% y/y vs 2021

✓ **28,700** meetings set in order to streamline the selling process in branches (+61% y/y vs 2021)

✓ **1.9m** calls received attesting clients' interest for alternative communication channels



NETWORK OPTIMIZATION

Reduced no of branches

-36 y/y, to **460** at 2022 end

-43% versus 2016 end

...while increasing specialization and improving services

Expand **cashless approach**

152 24/7 banking points, **+21% y/y**

STRONG LENDING ACTIVITY ACROSS THE BOARD

Remarkable dynamic of corporate lending

Loans to SME up by +43% vs December 2021 end

- ✓ Active support for over 2,000 SMEs eligible under IMM INVEST program, with RON 2 billion approved loans in 2022, +69% compared to 2021

Large corporate loan portfolio growing by +18.7% y/y

Leasing portfolio increasing by +15.1% y/y

RON 590m, sizeable sustainable corporate financing in 2022

BRD innovates to support sustainable business environment

Euromentor, specialized division developed in 2022 to accompany entrepreneurs and corporates in accessing EU funds

Retail lending kept strong

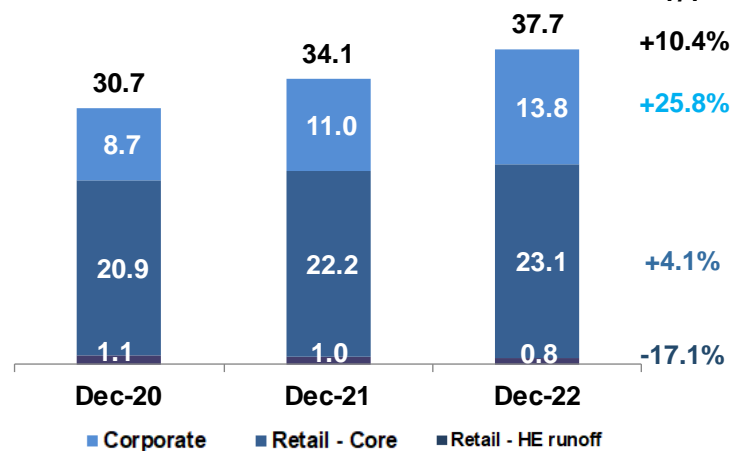
~RON 7.5 bn RON new loans for individuals in 2022

Record housing loans production (+58% vs 2021)

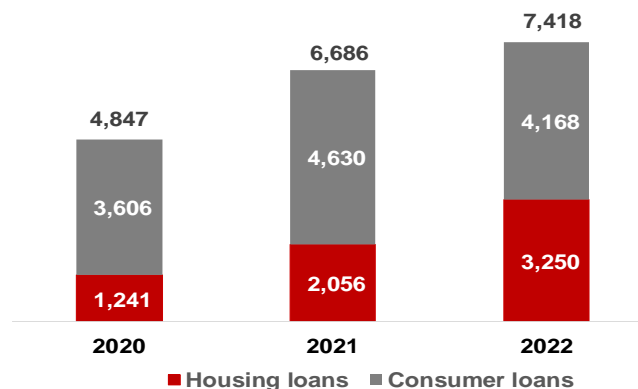
Second best year for new consumer loans

Green consumer and housing loans launched in April, with a total of RON 479m of sustainable retail financing in 2022

NET LOANS
(end of period amounts, RON bn)



INDIVIDUALS' LOAN PRODUCTION (RON m)



COMMITTED IN BUILDING A SUSTAINABLE ECONOMY

Sizeable volume and premieres of transactions

- ✓ First syndicated green loan in the real estate sector, Ploiesti Shopping City, belonging to NEPI ROCKASTLE PLC – EUR 60m; BRD acted as MLA and Green Structuring Bank and assumed a final take of EUR 30m
- ✓ EUR 24m bilateral green loan for real estate development, a green loan aligned with the substantial contribution of EU Taxonomy for a mix-used development
- ✓ Total volume of sustainable financing arranged by BRD in 2022: **EUR 119.2m** on corporates and **EUR 96m** on retail, advancing towards the EUR 1 bn strategic objective of sustainable financing, by the end of 2025

STRUCTURED BY BRD



Accompanying our clients in their sustainability initiatives



- ✓ Organizing a successful first Climate Change Forum in Romania, with an audience of almost 1 million people across all channels
- ✓ Sustainable financing session within the “ZF pentru IMM” (>40,000 persons reached)
- ✓ Contributing through an ARB published report at increasing awareness regarding ESG factors - https://www.arb.ro/wp-content/uploads/Material-informativ-ESG_banci-11102022.pdf

Awarded for Excellence in Financing Environmental Projects:

BRD – Leader in green finance in Romania, Capital magazine

BRD – Best Sustainable finance solutions provider, The Diplomat, Sustainability Awards Gala

CONSTANT CONSOLIDATION OF THE DEPOSIT BASE

Growing deposits

Significant corporate deposits increase (+17.2% y/y) driven by extensive collection of large corporate deposits (+40.4% y/y)

Retail deposits up +3.1% y/y in a tight liquidity and competitive context

Strong liquidity base

Net loan to deposit ratio at 66.5%

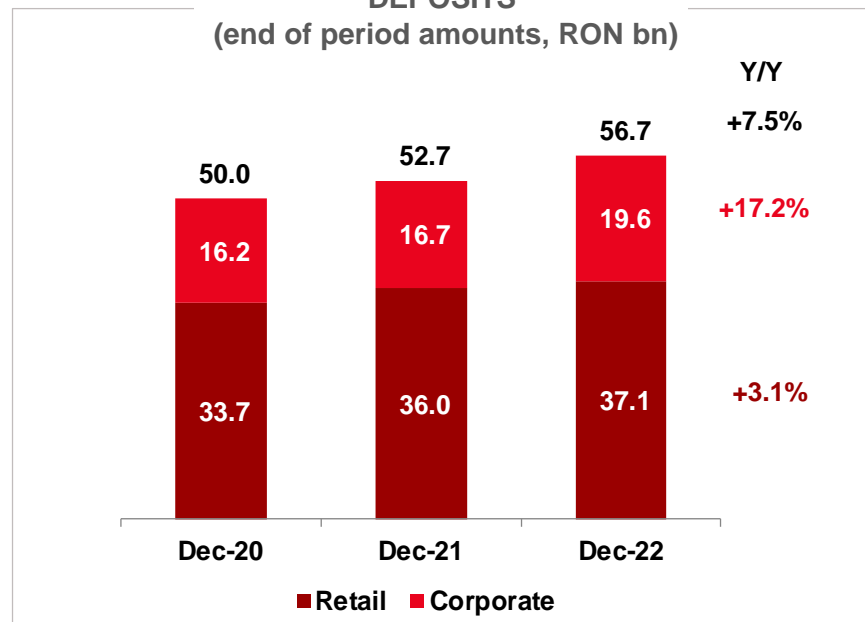
High liquidity buffer at 35% of total assets

Diverse and innovative savings' offer

4 new BRD AM funds launched in August: BRD Orizont 2035, BRD Orizont 2045, BRD Oportunitati and BRD Euro Simplu, with the first two, target date funds, a novelty on the local market

Active participation in Fidelis program with 41% average market share on the four Romanian government bond issuances for individuals held in 2022

DEPOSITS
(end of period amounts, RON bn)



STRONG REVENUES DYNAMIC ON INTENSE COMMERCIAL ACTIVITY AND RISING RATES

NII, up +13.7% y/y in 2022 (+18.0% y/y in Q4 2022)

Interest income built on volume growth and rising interest rates

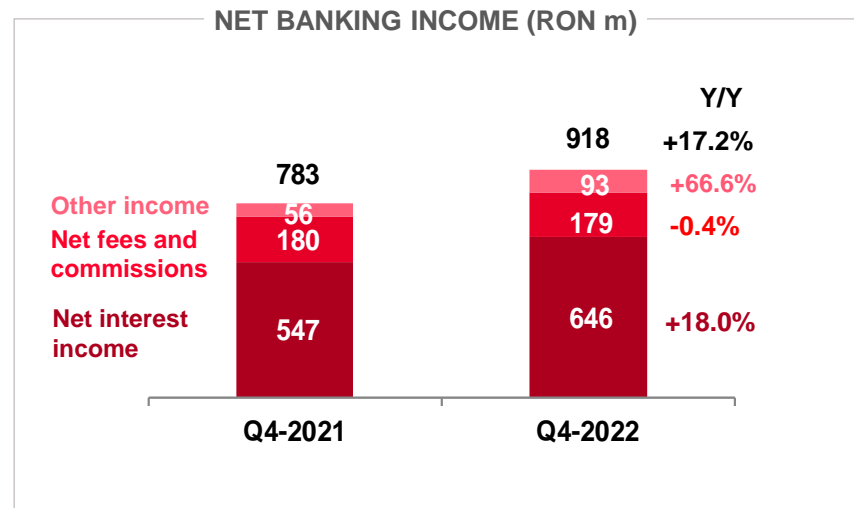
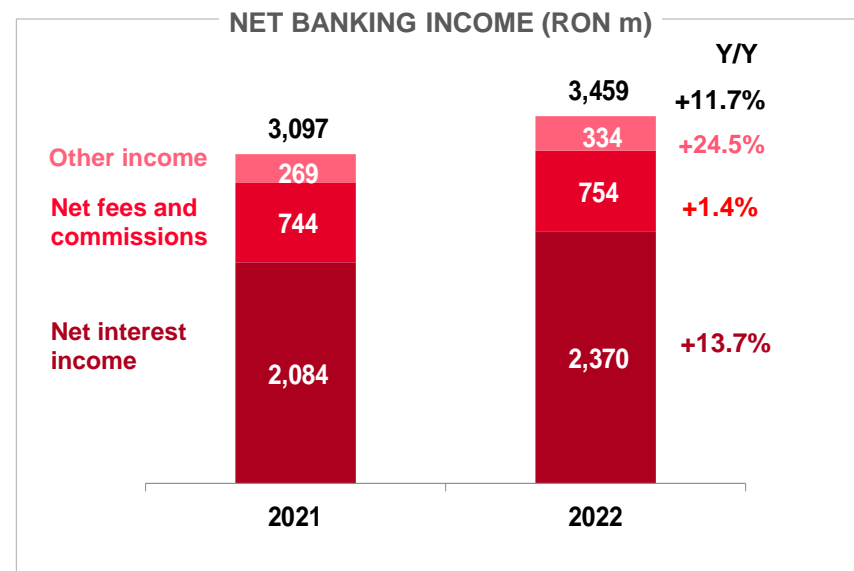
- ✓ outstanding loans, up by + 10% y/y in 2022
- ✓ avg ROBOR 3M, +438 bps y/y in 2022 and +541 bps y/y in Q4 2022

...partially tempered by significantly increased remuneration of customers' deposits

NFC, +1.4% y/y amid increased volumes of transactions and dynamic health insurance production

...counterbalancing lower revenues from asset management activity and e-banking commissions given the migration of retail customers to the free of charge mobile application, *YouBRD*

Other income positive evolution due to consistent increase in both trading and sales activities on all products, in a volatile market context



CLOSELY MANAGED EXPENDITURES WITHIN STRONG INFLATIONARY CONTEXT

OPEX growth influenced by surging inflation

+8.3% y/y in 2022, excluding the higher contributions to Guarantee and Resolution funds (fully booked in Q1 2022)

Staff costs, +8.5% y/y in 2022 and +18.0% y/y in Q4 2022, reflecting in principal:

- ✓ price effect of wage increase
- ✓ higher variable remuneration for growing commercial performance
- ✓ other benefits within the collective labor agreement (especially meal tickets)
- ✓ exceptional inflation premium

...partially compensated by the decreasing trend, though at a slower pace, in FTEs, linked to network footprint optimization (-282 FTEs vs Dec 2021 end)

Rigorous discipline on other costs albeit influenced by higher expenses on external services and elevated energy prices

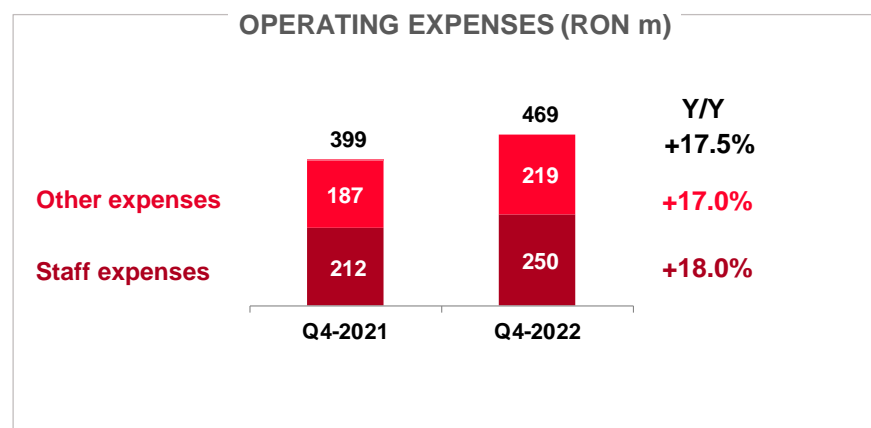
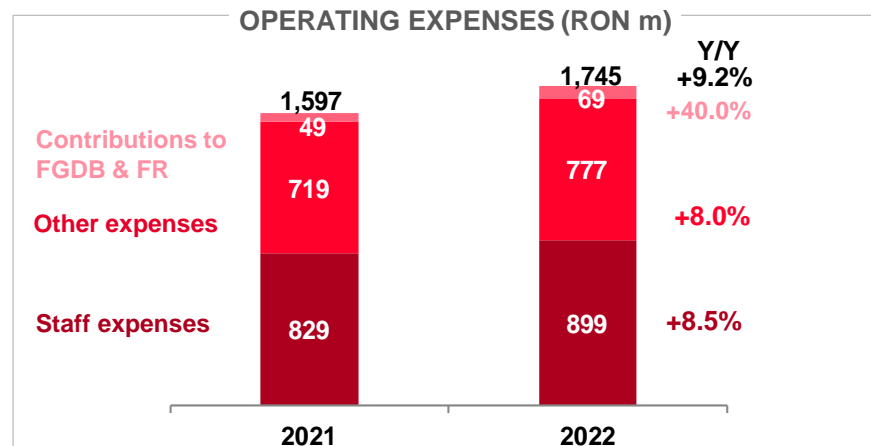
IT&C related investments, +50% vs 2021, supporting the visible digitization of our customers journey

Growth in GOI, benefitting from dynamic volumes and close management of cost base

+14.3% y/y in 2022, with +17.0% y/y in Q4 2022

Full year C/I improved on positive jaws effect

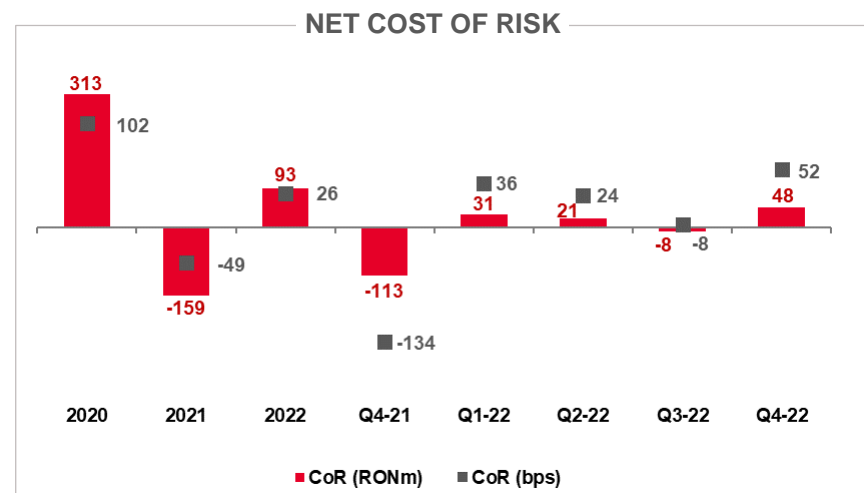
50.4% vs 51.6% in 2021



GOOD ASSET QUALITY DESPITE MACROECONOMIC ENVIRONMENT

Q4 net cost of risk at 52 bps

Q4 NCR reflects persisting uncertainties regarding short to medium-term macroeconomic outlook. Cost of risk on non performing portfolio shows overall net gains, positively influenced by sustained recoveries and a low volume of new defaults



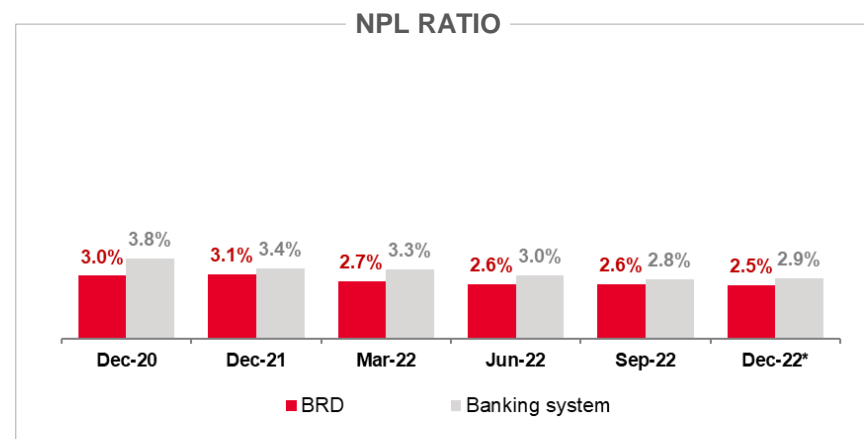
*Note: CoR (bps) in quarter is annualized

NPL ratio and Outlook

Stable NPL ratio for both BRD and banking sector

NPL outlook linked to macroeconomic turnaround, although expected to remain below the 5% threshold

Coverage rate comfortably at 77%



* NPL for Banking System as of October 2022

Notes: NPL computed acc. to EBA risk indicator AQT_3.2

NPL coverage computed acc. to EBA risk indicator AQT_41.2

All figures at individual level



SOUND CAPITAL POSITION

Solid high quality capital base

CAR of 20.9%* at December 2022 end

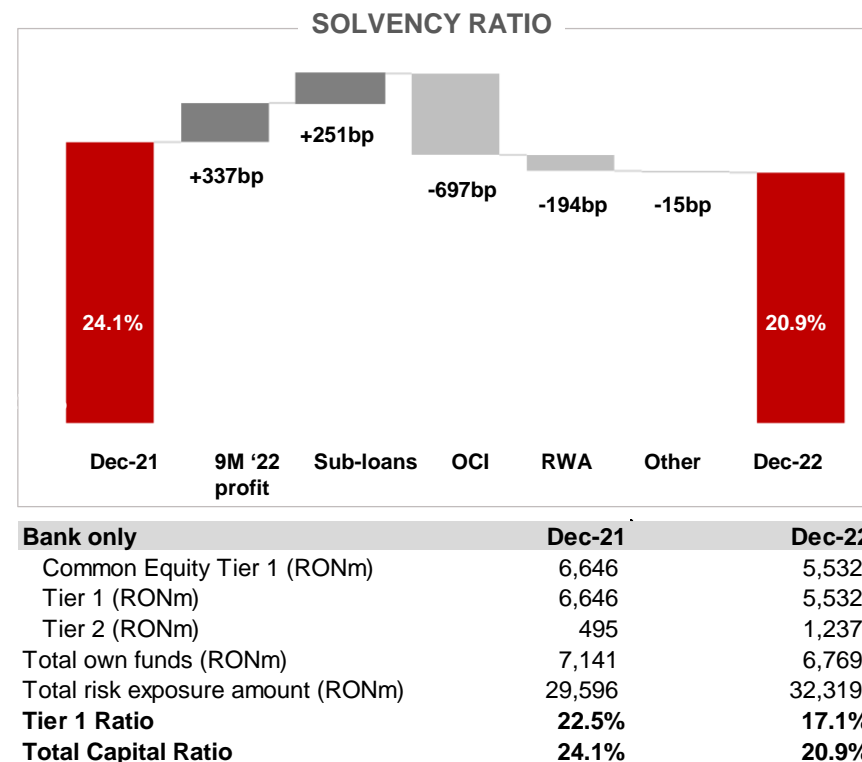
Regulatory own funds composed of Tier 1 and Tier 2 capital

Tier 2 capital consists of two subordinated loans in total amount of EUR 250m (EUR 100m drawn in December 2021, respectively EUR 150m drawn in June 2022)

Own funds year on year variation mainly explained by:

- ✓ lower revaluation reserves of debt instruments accounted at fair value through other comprehensive income, reflecting
 - ✓ the significant increase of interest rates
 - ✓ full recognition of OCI reserve in own funds
- ✓ incorporation of 9M 2022 profit and drawn Tier 2 instruments

Total risk exposure amount increased driven by a very dynamic lending activity



Note : CAR at Dec 2022 end is preliminary and includes interim (9M 2022) profit and the full impact of OCI reserve in own funds.

* Starting 2021 end, BRD applied the temporary treatment of unrealized gains and losses measured at fair value through other comprehensive income, according to art. 468 of Regulation (EU) 575/2013 as amended by Regulation (EU) 873/2020 as regards certain adjustments in response to the COVID-19 pandemic. From 1st of Jan 2023 the quick-fix adjustment applied for the recognition of OCI reserve in own funds ceases its validity. CAR as of Dec 2022 end includes the full impact of negative OCI reserve in own funds (without quick fix adjustment).

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CONCLUSIONS



GROUPE SOCIÉTÉ GÉNÉRALE

CONCLUSIONS

- **Within the increasingly complex geopolitical and volatile economic environment, BRD is a committed, trustworthy and effective partner of Romania's economy and its customers, providing support to answer challenges**
- **BRD commercial activity was strong on all business lines**
 - remarkable dynamic of corporate loans portfolio, including very active participation in IMM Invest
 - record production of housing loans and second best year for new consumer loans
 - sustainable financing of ~ RON 1.1 bn in 2022
 - strong momentum of financial markets activity
- **Customers' digital journey continued to be upgraded with an extended 100% online services offer and instant payments**
- **> 1 m customers chose the e-banking application, YouBRD, to be their everyday financial instrument**
- **Good financial performance**
 - growth in revenues mainly built on strong dynamic of volumes and rising interest rates, moderated by increased remuneration of customers deposits
 - inflation pressure on operating expenses tempered by a rigorous spending discipline
- **High quality of loan portfolio**
 - very sound levels of risk indicators
 - cost of risk linked to the macroeconomic context, while the non-performing portfolio showed sustained recoveries and a low level of new defaults
- **16% ROE in 2022**

6

SOCIAL RESPONSIBILITY AT THE HEART OF OUR ACTION



GRUPE SOCIETE GENERALE

TECH & INNOVATION

Prepare the Romanian society for the knowledge based economy

Investing in STEM education, tech entrepreneurship, R&D in artificial intelligence to generate economic development and growth

Universities, startups

Tech & robotics hubs, university-based acceleration programs, incubators applied data science center

More than 500 launched startups, over 3000 participants and over EUR 250m startup valuation

Mindcraft Stories

Tech & science journalism platform initiated and supported by BRD

400,000 readers in 2022

High school programs & competitions

BRD FIRST Tech Challenge

13,000 students, 2000 teachers and mentors participating in robotics teams, covering more than 20% of the Romanian high schools



EDUCATION & VOLUNTEERING

OUR VISION: by 2035, the Romanian education system should be in the top 10 education systems in Europe, by investing in teachers

Engage conversation about a modern education

Scoala 9

Over 1.4 million readers



A dedicated literacy program and platform

Alfabetar - the largest integrated literacy platform

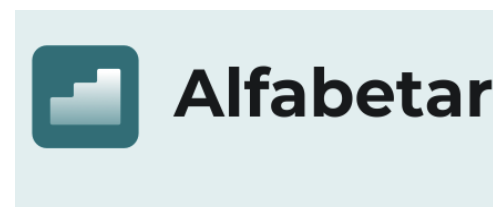
10 NGOs participating

100 schools involved in a “deep-dive” literacy onboarding program, working directly with literacy experts

554 teachers attended literacy workshops and received support from one of the 50 mentors

5000 new items produced for the literacy assessment tool

First National literacy report published in Romania



VOLUNTEERING PROGRAMS

1250 BRD employees enrolled on Ziuav volunteering platform



CULTURE - FUNDATIA 9

A unique cultural foundation to support the young generation of creators

SCENA 9 – a leading voice in cultural journalism

REZIDENTA 9 – our cultural center focusing on contemporary culture



CLIMATE CHANGE SUMMIT 2022



1st summit in Romania dedicated to **climate change**, initiated and supported by BRD as a founding partner

- ✓ first edition held on October 4-5th at Odeon Theatre in Bucharest, tackling solutions for a sustainable future
- ✓ **70 speakers** from **15 countries**, **462 in-person attendees** and almost **500 registered online** viewers from **19 countries**
- ✓ **audience of almost 1 million people across all channels** (event site and social media)

Climate Change Summit set to become the yearly CEE meeting place for global researchers, entrepreneurs, government officials and civil society leaders to exchange, identify solutions to climate challenges through debates on policies, sustainable finance and investments or tech innovation, creating the framework for implementing these solutions



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Q&A SESSION



GROUPE SOCIÉTÉ GÉNÉRALE

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APPENDIX

BRD GROUP – KEY FIGURES

BRD STANDALONE - KEY FIGURES

BRD STOCK PRICE PERFORMANCE

GLOSSARY – CLIENT SEGMENTATION



GROUPE SOCIÉTÉ GÉNÉRALE

BRD GROUP | KEY FIGURES

RON m		Q4-2022	Q4-2021	Change	2022	2021	Change
Financial results	Net banking income	918	783	+17.2%	3,459	3,097	+11.7%
	Operating expenses	(469)	(399)	+17.5%	(1,745)	(1,597)	+9.2%
	Gross operating income	450	384	+17.0%	1,715	1,500	+14.3%
	Net cost of risk	(58)	104	n.a.	(95)	146	n.a.
	Net profit	322	399	-19.3%	1,337	1,319	+1.4%
	Cost/Income	51.0%	50.9%	+0.1 pt	50.4%	51.6%	-1.1 pt
	ROE	19.4%	16.1%	+3.3 pt	15.9%	13.4%	+2.5 pt

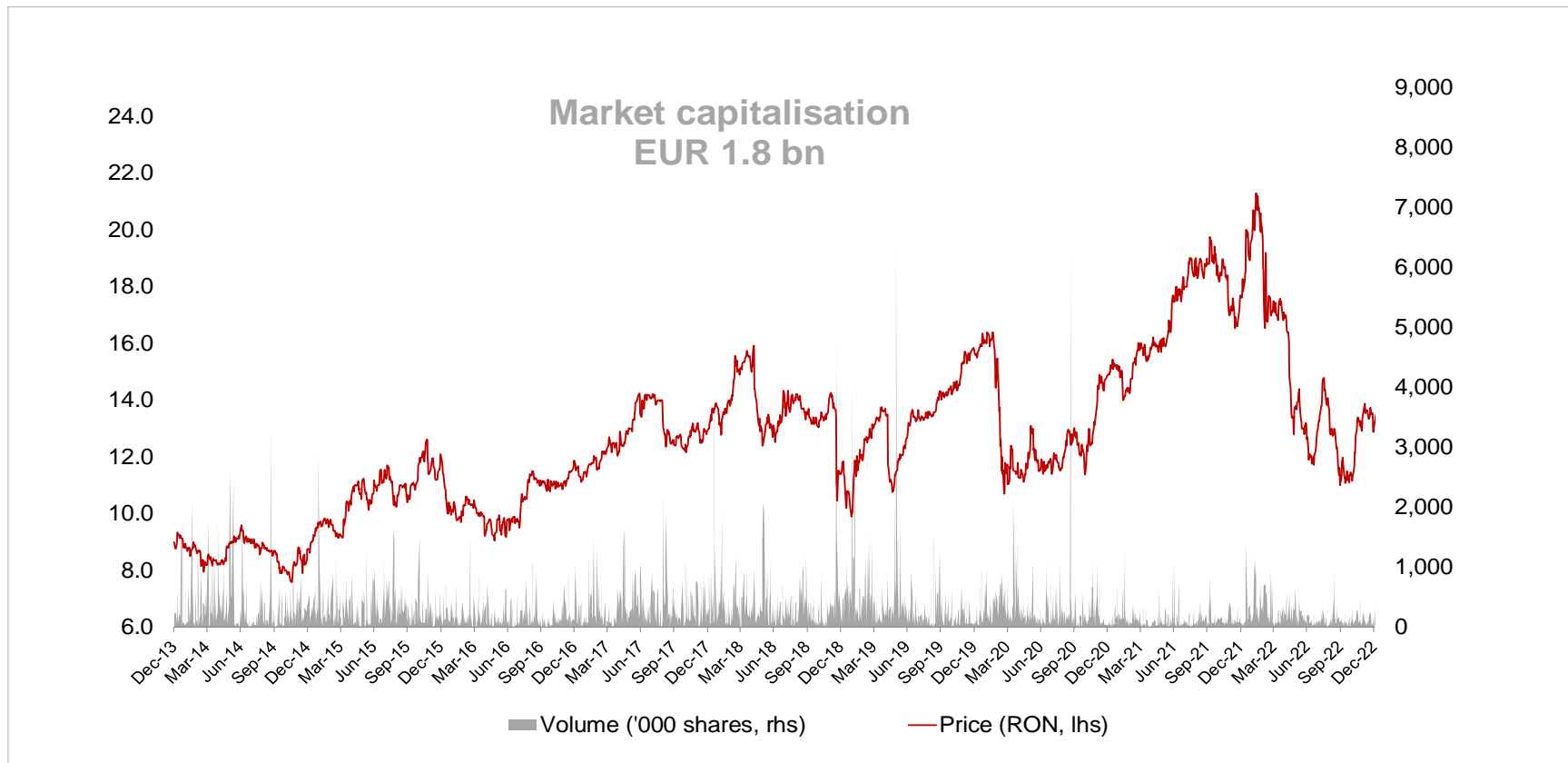
RON bn		Dec-22	Dec-21	vs. Dec-21
Loans and deposits	Net loans including leasing (RON bn)	37.7	34.1	+10.4%
	Retail	23.9	23.2	+3.2%
	Corporate	13.8	11.0	+25.8%
	Total deposits (RON bn)	56.7	52.7	+7.5%
	Retail	37.1	36.0	+3.1%
	Corporate	19.6	16.7	+17.2%
	Loan to deposit ratio	66.5%	64.8%	+1.7 pt

BRD STANDALONE | KEY FIGURES

Financial results	RON m	Q4-2022	Q4-2021	Change	2022	2021	Change
	Net banking income	840	736	+14.1%	3,289	2,930	+12.3%
	Operating expenses	(433)	(369)	+17.4%	(1,641)	(1,494)	+9.8%
	Gross operating income	407	367	+10.7%	1,648	1,436	+14.8%
	Net cost of risk	(48)	113	n.a.	(93)	159	n.a.
	Net profit	288	393	-26.6%	1,286	1,279	+0.5%
	Cost/Income	51.6%	50.1%	+1.5 pt	49.9%	51.0%	-1.1 pt
	ROE	18.4%	16.4%	+2.0 pt	16.0%	13.5%	+2.5 pt
Loans and deposits	RON bn				Dec-22	Dec-21	vs. Dec-21
	Net loans (RON bn)				35.5	32.2	+10.4%
	Retail				22.8	22.1	+3.0%
	Corporate				12.7	10.1	+26.5%
	Total deposits (RON bn)				56.9	52.9	+7.6%
	Retail				37.1	36.0	+3.1%
	Corporate				19.8	16.9	+17.0%
	Loan to deposit ratio				62.4%	60.8%	+1.6 pt
Capital adequacy	CAR				20.9%	24.1%	-3.2 pt
Franchise	No of branches				460	499	-39

CAR at Dec 2022 end is preliminary and includes interim (9M 2022) profit and the full impact of negative OCI reserve in own funds

BRD | STOCK PRICE PERFORMANCE



- BRD is part of the main market indices on the Bucharest Stock Exchange
- BRD is in Top 5 largest domestic companies listed on the local stock exchange
- BRD's share price reached RON 13.00 as of December 2022 end, -26.6% y/y

- The **Retail** category is comprised of the following customer segments:
 - **Individuals** – BRD provides individual customers with a range of banking products such as: savings and deposits taking, consumer and housing loans, overdrafts, credit card facilities, funds transfer and payment facilities.
 - **Small business** – business entities with annual turnover lower than EUR 1m and having an aggregated exposure at group level less than EUR 0.3m. Standardized range of banking products is offered to small companies and professionals: savings and deposits taking, loans, transfers and payment services.
- The **Corporate** category is comprised of the following customer segments:
 - **Small and medium enterprises** - companies with annual turnover between EUR 1m and EUR 50m and the aggregated exposure at group level higher than EUR 0.3m. The Bank provides SMEs with a range of banking products such as: savings and deposits taking, loans and other credit facilities, transfers and payment services.
 - **Large corporate** - within corporate banking BRD provides customers with a range of banking products and services, including lending and deposit taking, provides cash-management, investment advices, securities business, project and structured finance transaction, syndicated loans and asset backed transactions. The large corporate customers include companies with annual turnover higher than EUR 50m, municipalities, public sector and other financial institutions.



BRD GROUPE SOCIETE GENERALE - INVESTOR RELATIONS

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