

BRD GROUP RESULTS

4th quarter and full year 2023 | 09.02.2024

DISCLAIMER

The consolidated and separate financial position and income statement for the period ended December 31, 2023 were examined by the Board of Directors on February 7, 2024.

The financial information presented for the period ended December 31, 2023 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 2023 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

2023: OUTSTANDING COMMERCIAL ACTIVITY AND FINANCIAL RESULTS

Excellent lending activity

Remarkable catalyst of growth, lending on corporate built on both strong contribution from SMEs and large corporate customers

Consolidated top position on individual customers segment
1 of 7 loans in stock in the market, granted by BRD
Record annual production of consumer loans

Loan portfolio **+13% y/y** at 2023 end

Corporate loans **+23% y/y** at 2023 end

Individuals loan production, **RON 7.7 bn** in 2023
New consumer loans, **+20% y/y** in 2023

Accelerated financing of the green transition

~RON 2.3bn new sustainable financing in 2023

Solid build-up of deposit base

Deposits, **+10% y/y** at 2023 end

Enhancing engagement across digital channels

1.4m users of *YouBRD* at 2023 end

Substantial GOI growth, benefiting from positive jaws effect

GOI, **+13% y/y** in 2023

High quality of the loan book

NPL ratio at new historical low level; comfortable NPL coverage
Net release, given persistent recoveries and limited NPL formation

NPL ratio, **1.9%** at 2023 end

NPL coverage ratio, **76%** at 2023 end

RON 57m vs. RON -95m net charge in 2022

Record net result & ROE 21%

Net profit **RON 1,656m, +24% y/y** in 2023

AWARDED EXCELLENCE IN 2023



**Bank of the Year, Risk Management
Bank of the Year, CSR**



**The Banker: Bank of the Year in
Romania**



**Most consistent activity in environment
Most visible supporter of culture**



**Best Trade Finance
provider in Romania**



**#1 Cash Management
Market Leader in Romania**



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



**Leadership in
Green Transition**



**Green Report: excellence in
financing environmental projects**



**Special Award for Green Home
Loans program**

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MACROECONOMIC ENVIRONMENT



GROUPE SOCIETE GENERALE

MODEST GROWTH OF GDP, SINGLE - DIGIT YEAR END INFLATION

Economic growth lost momentum

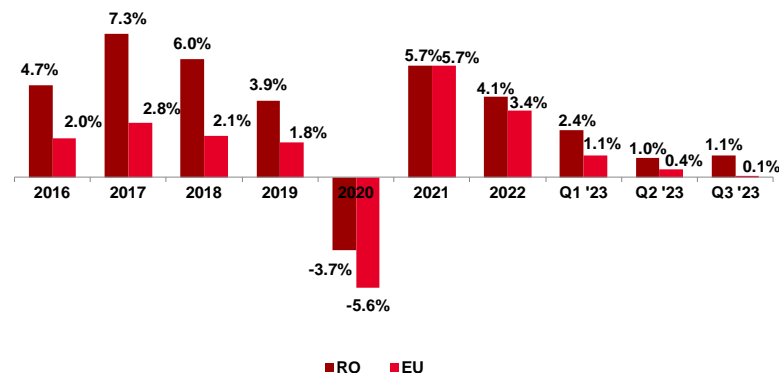
EU GDP marked a low point of growth at 0.1% YoY in Q3 23

RO GDP marginally up to 1.1% YoY in Q3 23 on largely negative impact of changes in inventory and modest contribution from private consumption; investments accelerated their annual pace of growth and net exports exerted also a positive contribution

Amid high inflation, monetary policy tightening and lagging external demand, RO annual GDP growth slowed down during 9M 2023 (+1.4% YoY), but still remained an outperformer in the region

2.75% estimated GDP growth in Romania for 2024 according to IMF

GDP GROWTH



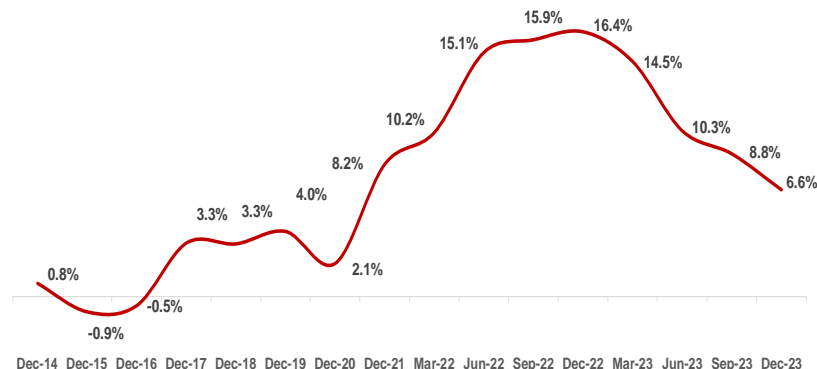
Inflation easing

Euro area inflation rate broke the seven-month downward trend in Dec 23, rising slightly to 2.9% (vs 2.4% in Nov 23), amid the reduction of government subsidies on gas, electricity and food that begun last year

In Romania, inflation rate ended the year at 6.6%, posting faster than expected decrease during Q4 23, amid lower growth rate of food and energy prices, as well as declining fuel prices

Inflation is expected to continue its gradual decline, despite short-term pressure stemming from new fiscal measures applying in 2024, and external backdrop

INFLATION RATE



Source: BRD Research, NBR

INTEREST RATES ON HOLD, RECORD MARKET LIQUIDITY

NBR keeps status-quo on rates

Key policy rate maintained at 7% throughout 2023 in light of still high, although decelerating, core inflation, labor market tensions, and uncertainty surrounding fiscal consolidation

Market liquidity surplus reached new record

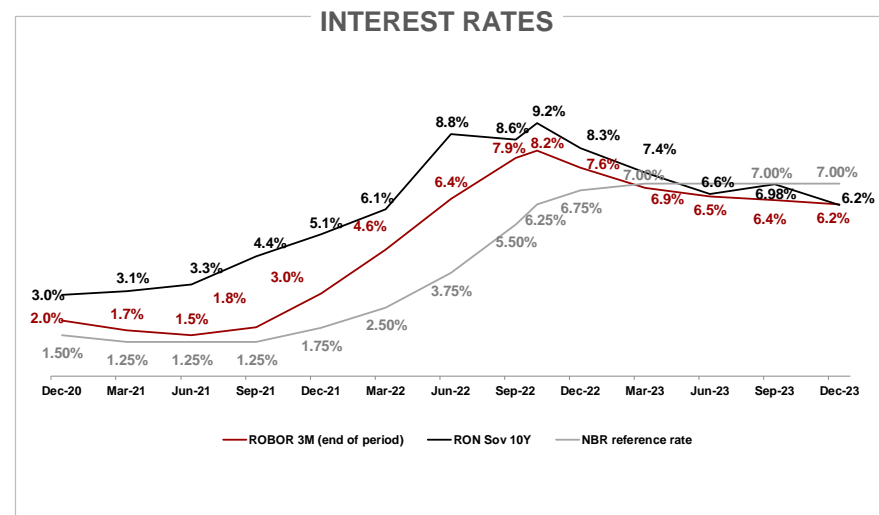
The interbank market remained in surplus throughout 2023, with RON 29.2 bn daily average. 2023 ended with a substantial liquidity of near 45 billion (daily average), a new record level

According to NBR data, no repo operations and no Lombard loans were done during 2023 (only residual amount in June 2023)

Stabilized rates in the money market

After its peak of 8.2% in October 2022, ROBOR 3M reduced gradually to 6.2% at end 2023

Government securities yields confirming expectation of rates' decrease



DIVERSE AND EXTENDED PROGRAMS IN SUPPORT OF THE ECONOMY

National Recovery and Resilience Plan

- Main RRP objectives target green and digital transitions, while strengthening healthcare, education, social cohesion and inclusion
- In Dec 2023, Romania sent the third RRP payment request to the EC, worth EUR 2.7 bn (EUR 1.9 bn grants and EUR 0.8 bn loans), adding to the EUR 9.1 bn received so far.
- The RRP allocation, as amended by the Council Implementing Decision of Dec 11, 2023, is EUR 28.5 bn (EUR 14.9 bn in loans, EUR 13.6 bn in grants) covering 66 reforms and 111 investments (177 measures), structured around 16 components.

IMM INVEST PLUS program

- The state aid schemes attached to IMM Invest and IMM Invest Plus programmes supported the granting of 84,547 guarantees in the period 2020-2023, worth RON 54.3 bn, which attracted financing of over RON 63.8 bn, a European record
- The extension of the programmes included in the "IMM Invest Plus" state aid scheme until the end of 2023 has favoured the increase in the stock of loans with state guarantees (+28% YoY as of September 2023), up to RON 37.3 bn (20% of corporate loans), according to NBR.
- Romania ranks first in the European Union, both in terms of growth in the volume of guarantees in force and in terms of new guarantee activity, according to European Investment Fund experts based on a study conducted at 2023 end

Capital injection to stimulate the Romanian economy

- Romania's Minister of Economy declared that the country received EUR 89.4 bn in EU funds since its accession in 2007 and the net flow balance (amounts received minus Romania's contributions to the EU budget) exceeded EUR 60 bn
- In December 2023, the European Commission has approved EUR 34 m from the European Union Solidarity Fund to support Romania in addressing the extensive damages caused by droughts and wildfires in 2022

SOLID BANKING SECTOR

Comfortable solvency and liquidity

Banking sector solvency ratio, at 22.3% at September 2023 end, adequate and above EU average, provides a good capacity to absorb potential adverse conditions

Loan to deposit ratio at 68.7% at September 2023 end

Liquidity improved vs 2022, reaching 248% at September 2023 end, maintaining well above regulatory requirement (100%) and EU average (160%)

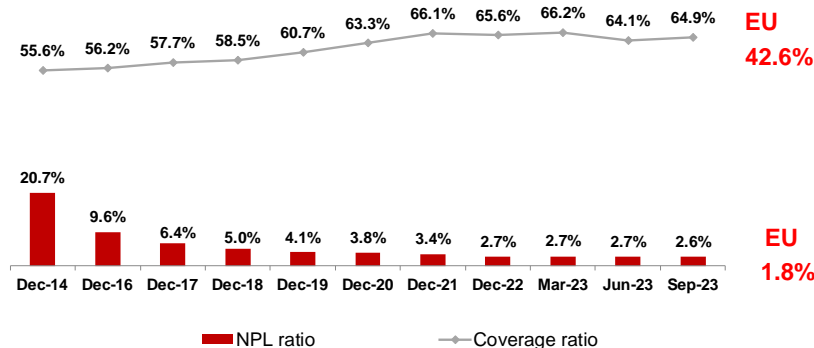
Main asset quality indicators placing Romanian banking sector into EBA defined low risk bucket, NPL <3%, coverage ratio > 55%

NPL ratio at 2.4% at November 2023 end

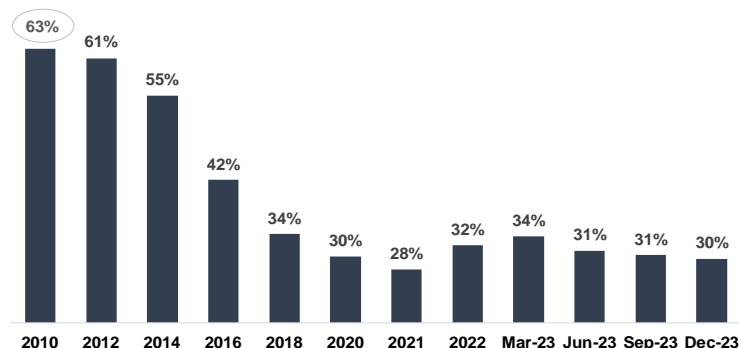
NPL coverage ratio at 64.9% at September 2023 end, well above EU level

Increasing share of FX loans vs 2021 end in 2022-Q1 23 amid widening gap between EUR and RON interest rates, followed by slowing down of this tendency

ROMANIAN BANKING SYSTEM NPL AND NPL COVERAGE RATIOS



ROMANIAN BANKING SYSTEM SHARE OF FX LOANS IN TOTAL LOANS



Source: www.bnr.ro (Financial Stability Report, December 2023),
www.eba.europa.eu (EBA Risk Dashboard, data as of Q3 2023)

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4TH QUARTER AND FULL YEAR 2023 BRD GROUP RESULTS



GROUPE SOCIÉTÉ GÉNÉRALE

DIGITAL IN GOOD TRACTION



GROWING DIGITAL IMPACT

1.42 m YouBRD users at 2023 end, +33% y/y

24 m nb of transactions via You BRD in 2023, +29% y/y

76% of deposits & **91%** of savings accounts opened directly in YouBRD, during 2023

96% of large corporate clients' and **96%** of SME's transactions performed via digital channels during 2023

61% of import L/Cs and **59%** of LGs processed through the trade finance client interface during 2023

66% of FX trades processed through e-tools during 2023

244 m acquiring transactions during 2023, +22% y/y

FURTHER EXPANDED DIGITAL OFFER

Extended digital offer with 100% **online investment products**



- ✓ Extension of YouBRD to 'PFA' clients
- ✓ Implementation of preferential exchange rates
- ✓ New features in communication with clients

SUSTAINED ENHANCEMENT OF NETWORK EFFICIENCY

Reduced nb of branches

-37 y/y, to **423** at 2023 end

-48% versus 2016 end

Expanded **cashless approach**

194 24/7 banking points, **+28% y/y** at 2023 end

IMPRESSIVE LENDING EXPANSION ACROSS SEGMENTS

Exceptional corporate lending performance

Strong advance of SME financing, +18.4% YoY

- ✓ RON 2.63 bn new loans under IMM Invest Plus program in 2023, +27% YoY

Large corporate loan portfolio growing by +25.8% YoY

Leasing portfolio up by +20.2% YoY

Robust growth in retail lending

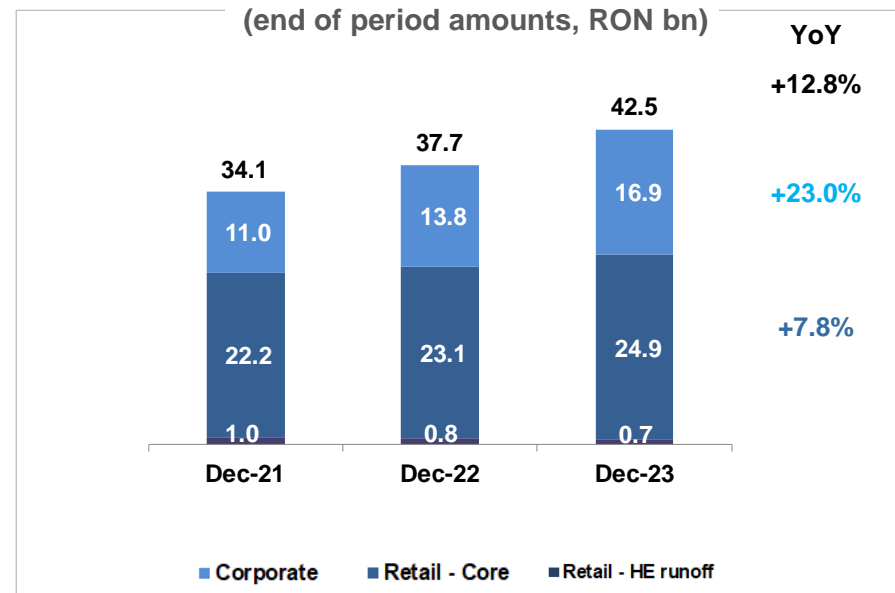
Core retail net loans outstanding up +7.8% YoY

Consolidated top position on individuals' customers segment

- ✓ +60 bps YoY market share increase, reaching 14.1% at 2023 end
- ✓ record level in consumer loan production, +20% YoY in 2023
- ✓ improved dynamic of housing loans production, despite weakening effect of high interest rates environment

Outstanding growth of +46.4% YoY on SB segment

NET LOANS
(end of period amounts, RON bn)



INCREASINGLY COMMITTED IN BUILDING A SUSTAINABLE ECONOMY

Sizeable overall volume of transactions

- ✓ Financing of a photovoltaic project implemented by Vrancart, the renewable energy to be used in its own production activity -> a EUR 15.9m green loan structured in line with Loan Market Association (LMA) Principles.
- ✓ An EUR 9.3m Green loan contract signed with Pitesti Municipality for pre-financing and co-financing of energy efficiency projects under PNRR funds
- ✓ Total volume of sustainable financing arranged by BRD in 2023: **EUR 327m** on corporates and **EUR 130m** on retail
- ✓ With EUR 800m cumulated sustainable financing granted by end of 2023, BRD Horizons 2025 ambition of EUR 1bn is expected to be reached in advance



Accompanying our clients in their sustainability initiatives



- ✓ Supporting and organizing the 2nd Climate Change Summit in Romania, with a new approach, introducing to the audience the students of well known universities of Bucharest and a wider spectrum of stakeholders.



Awarded for Excellence in Funding Environmental Projects, Green Report

GROWING, RESILIENT AND VARIED FOUNDATION OF DEPOSITS

Steady expansion of deposit base

Most stable and ample funding source, Retail deposits, in constant growth, +9.9% YoY at 2023 end

Impressive net inflows from SMEs, +15.1% YoY at 2023 end

Strong liquidity position

Net loan to deposit ratio at 68.1% at 2023 end (vs. 66.5% at 2022 end)

High liquidity buffer at 34% of total assets, mainly composed of government bonds

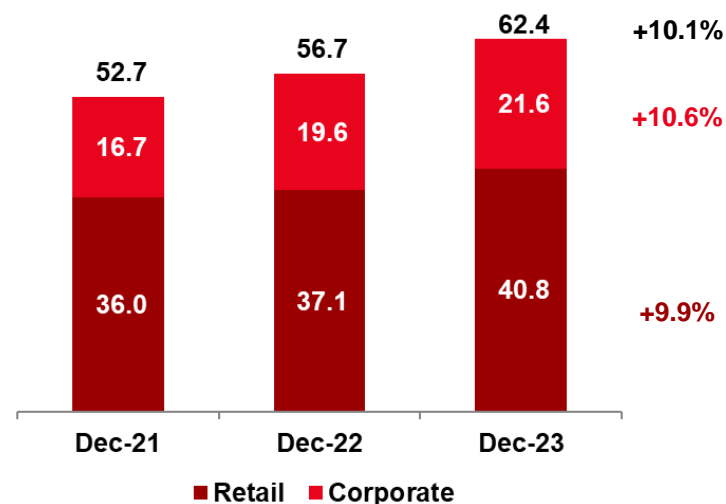
Diverse and innovative savings' offer

BRD Asset Management

- ✓ important actor on Romanian UCITS market, with 19.5%* market share and RON 4 bn AUM, at 2023 end (+27% YoY)
- ✓ offering investment solutions to over 130 ths clients across its 12 investment funds, including 1st ESG strategy fund authorized in 2023

Active participation in Fidelis program, 40% average market share (~RON 3.74 bn) on the Romanian government bonds issuance for individuals held during 2023

DEPOSITS
(end of period amounts, RON bn)



* according to Bank's internal calculation, based on total open-end funds assets under management

BUSINESS GROWTH, CATALYST FOR HIGH REVENUES

Engines of NII growth: expanded volumes and high IR

+15% y/y in 2023, +10.7% y/y in Q4 2023

Consistent rise in loans outstanding, +13% y/y, given strong contribution from both retail and corporate segments

Interest revenues dynamic tempered by higher expenses, primarily on growing term deposits

- ✓ avg. ROBOR 3M, +42 bps y/y in 2023
- ✓ avg. ROBOR 3M, -162 bps y/y in Q4 2023

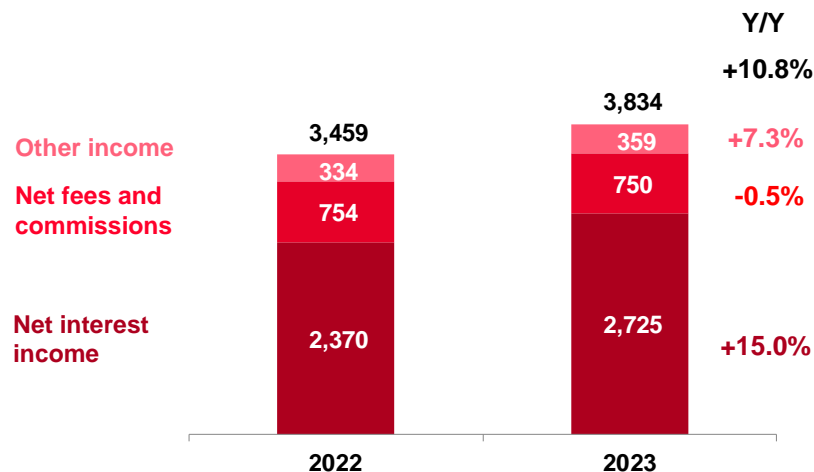
NFC stable in 2023 on counterbalancing effects

- ✓ decrease in revenues from cards activity given higher penetration of current account packages, in line with market trend
- ✓ contraction in fees on cash transactions mainly on base effect
- ✓ increase in revenues from lending, insurance and capital market activities

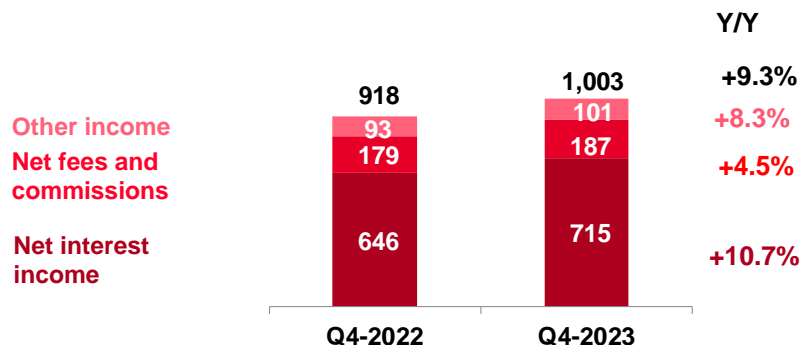
+4.5% y/y in Q4 2023, reflecting the acceleration of capital market activity and POS transactions

Other income pushed by steadily performing sales and trading

NET BANKING INCOME (RON m)



NET BANKING INCOME (RON m)



GROWTH IN OPEX CONTAINED AT SINGLE DIGIT

OPEX, +8.6% y/y in 2023, given persistent pressure on staff expenses and other costs advance

Staff expenses growth mainly explained by wage increase in highly competitive market for talents

- ✓ +7.1% y/y in 2023, reflecting salary increase, including social costs and other benefits adjustments under the new labour agreement signed in June 2022

Other expenses advance on full year basis (+11.3%) mainly driven by inflation on external services and consistent effort in IT to deliver the digital roadmap

...Q4 2023 dynamic influenced by acceleration of IT deliveries towards end of the year

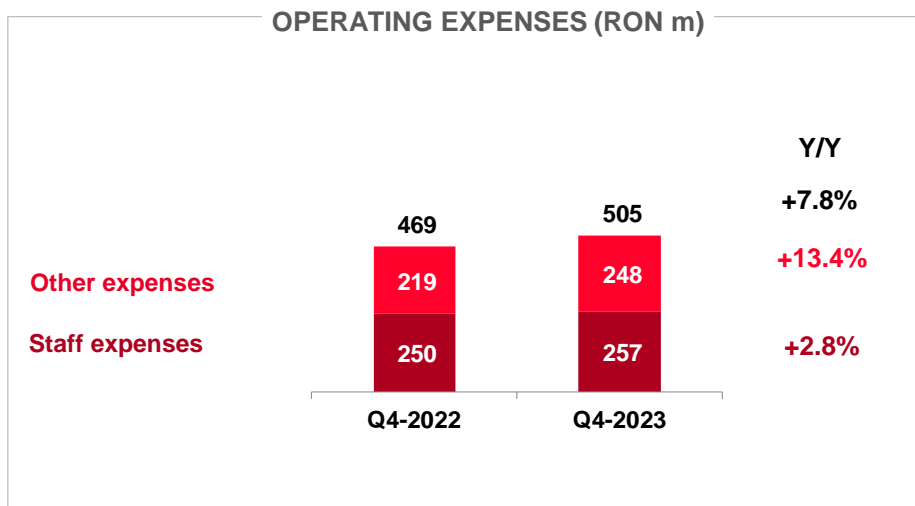
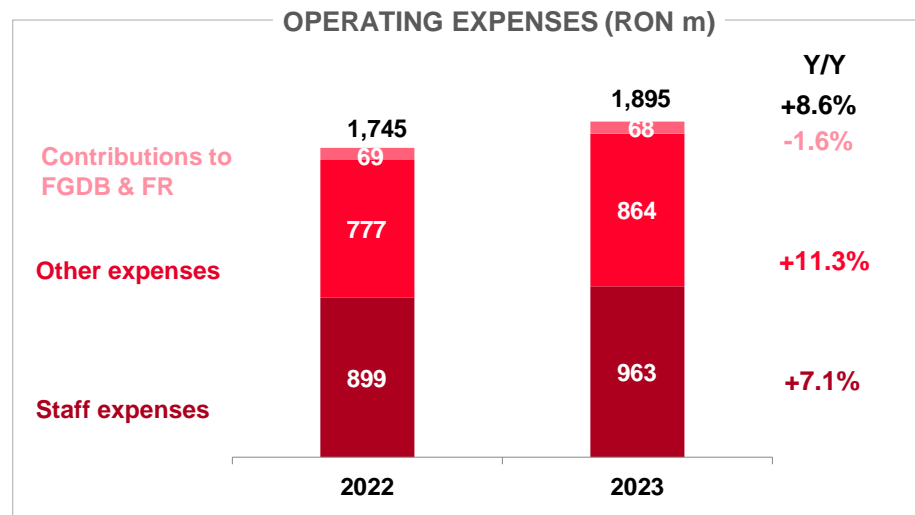
Strong operating performance

GOI, up by +13.1% y/y in 2023 (+10.9% y/y in Q4 2023)

Positive jaws on rising revenues and sustained cost control

C/I 49.4% in 2023 (vs. 50.4% in 2022)

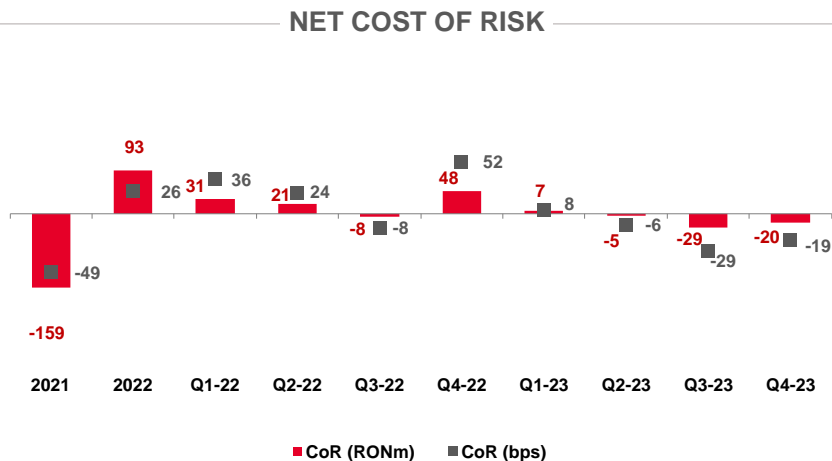
C/I 50.3% in Q4 2023 (vs. 51.0% in Q4 2022)



STRONG ASSET QUALITY THROUGHOUT 2023

Net cost of risk at -19 bps in Q4-23

Q4 NCR driven by successful completion of unsecured Retail portfolio sale (only non-performing) and slight credit quality improvement within performing category

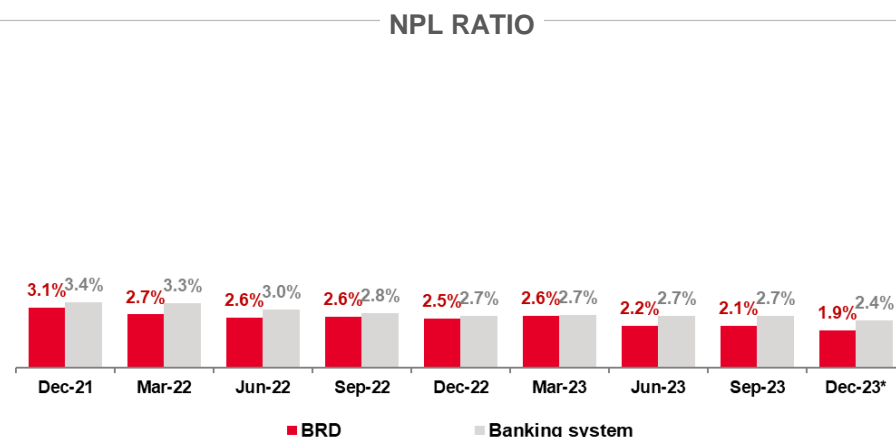


*Note: CoR (bps) in quarter is annualized

NPL ratio and Outlook

NPL rate below 2% threshold, positively influenced by portfolio sale & overall exposure increase

Solid NPL coverage ratio, comfortably at 76%



* NPL for Banking System as of November 2023

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



GOOD CAPITAL POSITION

Solid high quality capital base

CAR of 21.5% at December 2023 end

Regulatory own funds composed of Tier 1 and Tier 2 capital

Tier 2 capital consists of EUR 250m subordinated loans

Variation in own funds mainly explained by:

- ✓ exceptional dividend payment (50% payout, RON 643m from 2022 retained profit, approved by GSM in December 2023)
- ✓ 40% of H1 2023 retained profit
- ✓ positive influence of revaluation reserves of debt instruments accounted at fair value through other comprehensive income, given favorable development of yield curve vs December 2022 end

Total risk exposure amount increased on dynamic lending activity

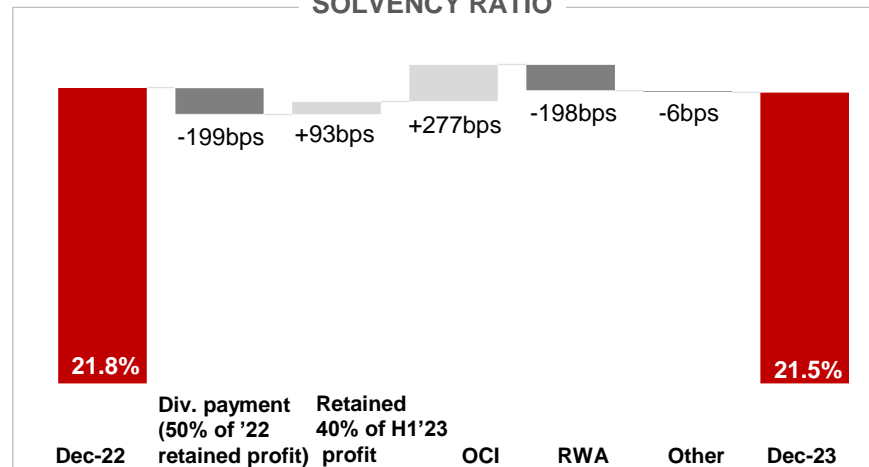
Balance sheet meeting MREL requirement

MREL at 34.2% of TREA at December 2023 end

Proposal of dividend distribution

60% payout rate from 2023 net profit (gross dividend RON 1.4070/share), subject to GSM approval on April 25, 2024

SOLVENCY RATIO



Bank only	Dec-22	Dec-23
Common Equity Tier 1 (RONm)	5,818	6,343
Tier 1 (RONm)	5,818	6,343
Tier 2 (RONm)	1,237	1,244
Total own funds (RONm)	7,055	7,587
Total risk exposure amount (RONm)	32,320	35,282
Tier 1 Ratio	18.0%	18.0%
Total Capital Ratio	21.8%	21.5%

Notes:

- CAR at Dec 2023 end is preliminary.
- Own funds at Dec 2022 end without OCI quick fix relief adjustment
- Own funds at Dec 2023 end include 40% of H1 2023 profit
- MREL presented is at sub-consolidated level, estimated ratio as of December 2023 end
TREA = Total risk exposure amount

The proposal of the dividend distribution is subject to receiving the agreement in principle from National Bank of Romania.

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CONCLUSIONS



GROUPE SOCIÉTÉ GÉNÉRALE

2023: OUTSTANDING PERFORMANCE

- **Full year 2023 results, reflecting the strength and resilience of BRD business model**
 - ✓ Lending activity, up +13% y/y, building on both retail and corporate segments
 - ✓ +23% advance of corporate loans outstanding, BRD remaining a trustworthy partner of both SMEs and large corporates
 - ✓ Consolidated top position on individuals customers segment, 1 of 7 loans in stock in the market granted by BRD
 - ✓ Solid buildup of the diversified and granular deposit base
 - ✓ Intensifying engagement across digital channels, 1.4 million users of YouBRD mobile application, +33% y/y at 2023 end
- **BRD delivered solid financial results**
 - ✓ Robust operational performance, on strong revenue generation and strict oversight of costs
 - ✓ High asset quality as reflected by the net release in risk costs and sound level of risk indicators
 - ✓ Elevated profitability: +24% y/y net profit, ROE 21% in 2023
- **Comfortable capital and liquidity standing, solid foundation to support lending, while remunerating shareholders**

5

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, tech driven educational programs

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

>500,000 readers in 2023

High school programs & competitions

BRD FIRST Tech Challenge

>15,000 students, 2000 teachers and mentors participating in robotics teams, covering more than 20% of the Romanian high schools



EDUCATION & VOLUNTEERING

OUR VISION: Transform education in Romania, by investing in teachers

Engage conversation about a modern education

Scoala9.ro - over 1.4 million readers

Supported building Alfabetar – the largest dedicated literacy program and platform, involving 10 NGOs

- 1,366 schools involved in a “deep-dive” literacy onboarding program, working directly with literacy experts
- 2,332 teachers registered on Alfabetar platform
- over 25,000 literacy activities to be used in classroom.

Continue supporting education with **Adventure by reading** project with volunteering component in partnership with United Way Foundation

- Focus on teacher training, equipping and setting up reading clubs in schools with peer learning activities, as well as literacy activities with BRD volunteers

VOLUNTEERING PROGRAMS

2,570 BRD employees enrolled on ZiuaV volunteering platform, over 40% of all BRD employees; over 5,000 participations in 180 ZiuaV volunteering initiatives since program inception in 2018 (reading activities, tree planting sessions, blood donation, gifts and donations on special occasions)



CULTURE - FUNDATIA 9

A unique cultural foundation created 7 years ago in order to support the young generation of creators

SCENA 9 – a leading voice in cultural journalism

REZIDENTA 9 – our cultural center focusing on contemporary culture

ARTISTS ROOMS – micro-grants for independent art productions

LUCIAN PINTILIE CINEMA FUND – a program supporting auteur cinema and revitalizing the work of Lucian Pintilie

WHERE ART THOU? – a program that brings to attention the connections between art, new technologies and society

ONE MINUTE OLDER – a campaign aiming at raising awareness, through art, on the impact plastic has on our lives



MASSIVE AUDIENCE FOR CLIMATE CHANGE SUMMIT 2023



The most important event in Romania and SEE dedicated to **climate change**, initiated and supported by BRD as founding partner

Climate Change Summit is the yearly CEE meeting place for global researchers, entrepreneurs, government officials and civil society leaders to exchange ideas and find solutions to climate challenges through debates on policies, sustainable finance and investments or tech innovation.

- ✓ The 2nd edition of the event was held on October 19 - 20 at the Romanian Opera House and in 20 other locations in Bucharest
- ✓ **>50 Romanian and international speakers, 1700 in-person attendees**
- ✓ **>1 million people** across the world watched the event on internet



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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

Financial results	RON m	Q4-2023	Q4-2022	Change	2023	2022	Change
	Net banking income	1,003	918	+9.3%	3,834	3,459	+10.8%
	Operating expenses	(505)	(469)	+7.8%	(1,895)	(1,745)	+8.6%
	Gross operating income	498	450	+10.9%	1,939	1,715	+13.1%
	Net cost of risk	22	(58)	n.a.	57	(95)	n.a.
	Net profit	429	322	+33.4%	1,656	1,337	+23.8%
	Cost/Income	50.3%	51.0%	-0.7 pt	49.4%	50.4%	-1.0 pt
	ROE	19.4%	19.4%	+0.0 pt	20.9%	15.9%	+5.0 pt

Loans and deposits	RON bn	Dec-23	Dec-22	vs. Dec 22
	Net loans including leasing (RON bn)	42.5	37.7	+12.8%
	Retail	25.6	23.9	+6.9%
	Corporate	16.9	13.8	+23.0%
	Total deposits (RON bn)	62.4	56.7	+10.1%
	Retail	40.8	37.1	+9.9%
	Corporate	21.6	19.6	+10.6%
	Loan to deposit ratio	68.1%	66.5%	+1.6 pt

BRD STANDALONE | KEY FIGURES

	RON m	Q4-2023	Q4-2022	Change	2023	2022	Change
Financial results	Net banking income	994	840	+18.4%	3,723	3,289	+13.2%
	Operating expenses	(483)	(433)	+11.4%	(1,815)	(1,641)	+10.6%
	Gross operating income	512	407	+25.8%	1,908	1,648	+15.8%
	Net cost of risk	20	(48)	n.a.	48	(93)	n.a.
	Net profit	443	288	+53.7%	1,634	1,286	+27.1%
	Cost/Income	48.5%	51.6%	-3.1 pt	48.8%	49.9%	-1.1 pt
	ROE	20.9%	18.4%	+2.5 pt	21.7%	16.0%	+5.8 pt
Loans and deposits	RON bn				2023	2022	vs. Dec 22
	Net loans (RON bn)				40.2	35.5	+13.1%
	Retail				24.5	22.8	+7.8%
	Corporate				15.6	12.7	+22.7%
	Total deposits (RON bn)				62.6	56.9	+10.1%
	Retail				40.8	37.1	+9.9%
	Corporate				21.9	19.8	+10.4%
	Loan to deposit ratio				64.2%	62.4%	1.7 pt
Capital adequacy	CAR				21.5%	21.8%	-0.3 pt
Franchise	No of branches				423	460	-37

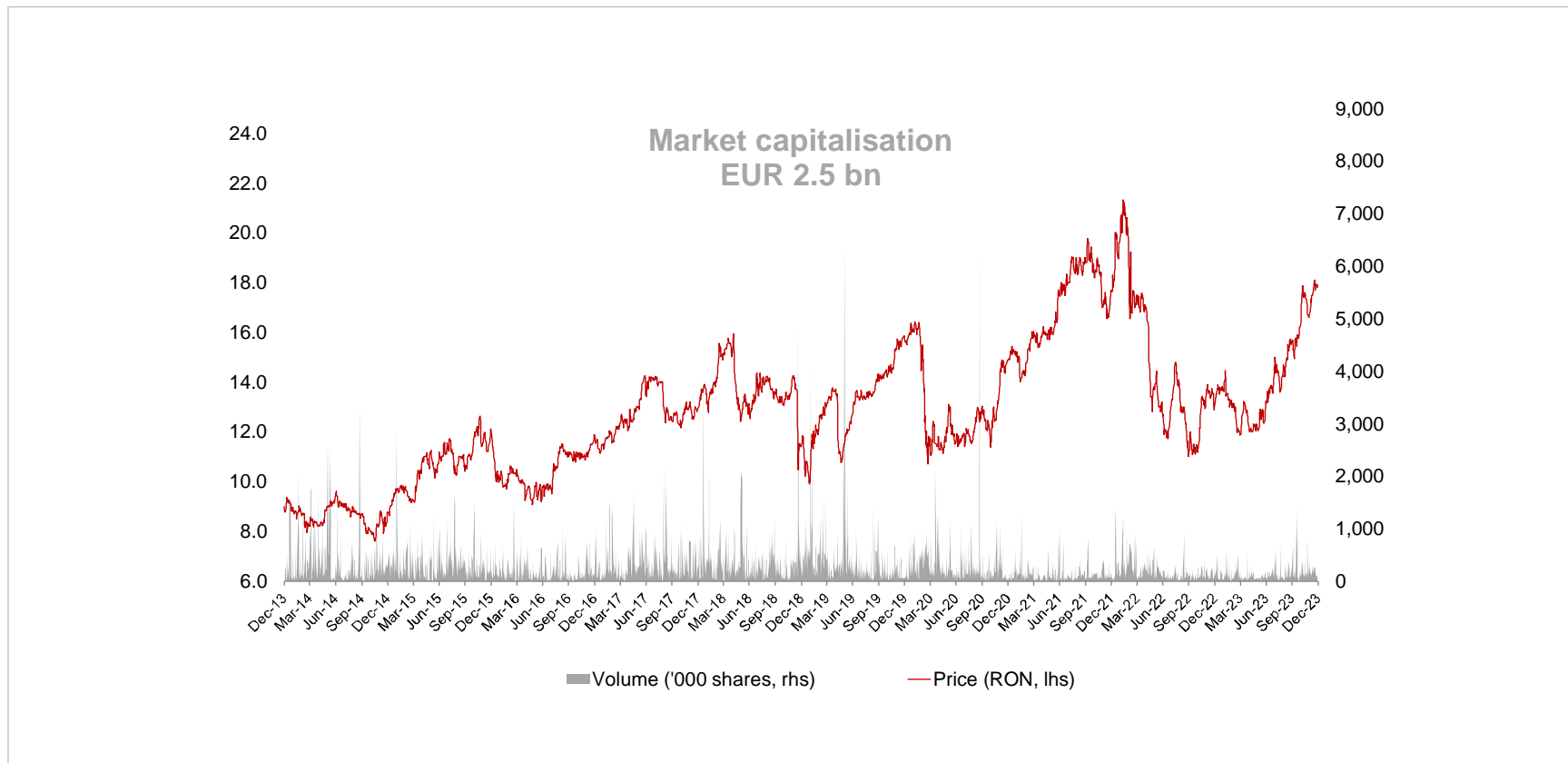
Notes:

1. CAR at Dec 2023 end is preliminary.

2. Own funds at Dec 2022 end without OCI quick fix relief adjustment

3. Own funds at Dec 2023 end include 40% of H1 2023 profit

BRD | STOCK PRICE PERFORMANCE



- BRD is part of the main market indices on the Bucharest Stock Exchange
- BRD's share price reached RON 17.92 as of December 2023 end, +38% 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.



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