BRD – Groupe Société Générale S.A.

Summary of consolidated and separate statement of financial position and income statement

BRD– Groupe Société Générale S.A. QUARTERLY CONSOLIDATED FINANCIAL POSITION (Amounts in thousands RON)

	June 30, 2018 September 30, 2018		December 31, 2018	March 31, 2019	June 30, 2019	
	(Unaudited)	(Unaudited)		(Unaudited)	(Unaudited)	
ASSETS						
Cash in hand	1,709,596	2,022,047	2,236,045	1,607,677	1,673,269	
Due from Central Bank	2,510,064	2,705,914	3,785,491	3,062,891	4,739,332	
Due from banks	4,377,527	4,129,167	3,316,344	5,252,255	3,392,624	
Derivatives and other financial instruments held for trading	2,154,922	2,330,583	2,252,463	2,023,646	2,800,986	
Loans and advances to customers	29,049,424	29,303,200	29,603,276	29,787,760	29,761,832	
Finance lease receivables	748,238	739,459	761,012	793,929	877,284	
Financial assets at fair value through profit and loss	82,151	83,021	82,476	94,428	99,494	
Financial assets at fair value through other comprehensive						
income	11,692,770	11,629,012	12,059,561	11,359,984	11,381,244	
Investments in associates and subsidiares	148.542	150,536	84,919	83,702	76,346	
Property, plant and equipment	808,460	797,743	801,782	1,258,214	1,222,705	
Investment property	11,851	11,507	19,071	18,711	18,343	
Goodwill	50.130	50,130	50,130	50,130	50,130	
Intangible assets	118,010	122,046	142,818	140,771	161,848	
Current tax assets	110,010	122,040	10,312	-	-	
Deferred tax asset	146,639	126,746	113,480	104,105	85,531	
Other assets	300,941	307,666	327,898	323,782	330,375	
Non-current assets held for sale	500,941	507,000	72,290	72,290	72,290	
Total assets	53,909,265	54,508,777	55,719,369	56,034,275	56,743,633	
Total assets	33,909,203	54,508,777	33,719,309	30,034,273	30,743,035	
LIABILITIES AND SHAREHOLDERS' EQUITY						
Due to banks	451,725	459,152	297,817	406,956	520,478	
Due to customers	44,252,010	43,553,061	45,216,995	44,314,264	45,386,695	
Borrowed funds	1,189,496	1,229,708	1,306,638	1,349,654	1,445,762	
Derivatives and other financial instruments held for trading	456,922	1,144,132	341,061	407,415	565,924	
Current tax liability	72,221	82,867	2,305	57,577	83,777	
Other liabilities	851,722	876,850	897,126	1,487,001	1,321,085	
Total liabilities	47,274,096	47,345,770	48,061,942	48,022,867	49,323,721	
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622	
Other reserves	(187,053)	, ,	3,052	55,949	127,395	
Retained earnings and capital reserves	4,262,966	4,645,163	5,092,159	5,389,865	4,732,087	
Retained earnings and capital reserves	4,202,900	4,045,105	5,092,159	5,389,805	4,/32,08/	
Non-controlling interest	43,634	46,489	46,594	49,972	44,808	
Total shareholders' equity	6,635,169	7,163,007	7,657,427	8,011,408	7,419,912	
Total liabilities and shareholders' equity	53,909,265	54,508,777	55,719,369	56,034,275	56,743,633	
Tier 1	18.9%	19.4%	20.9%	15.9%	not available	
CAR	18.9%	19.4%	20.9%	15.9%	not available	

BRD – Groupe Société Générale S.A. QUARTERLY CONSOLIDATED INCOME STATEMENT

(Amounts in thousands RON)

	6M ended June 30, 2018	9M ended September 30, 2018	Year ended December 31, 2018	3M ended March 31, 2019	6M ended June 30, 2019
	(Unaudited)	(Unaudited)		(Unaudited)	(Unaudited)
Interest from loans and financial leases	820,381	1,278,953	1,750,879	449,807	911,788
Interest from deposits with banks	21,721	30,314	39,153	10,128	28,981
Interest from treasury bonds	168,149	260,358	358,278	95,976	196,236
Interest from hedging instruments	2,418	6,324	10,184	3,493	6,821
Interest and similar income	1,012,668	1,575,948	2,158,494	559,403	1,143,825
Interest on deposits	(66,785)	(106,556)	(149,961)	(38,209)	(83,098)
Interest on borrowings	(8,391)	(13,679)	(19,714)	(7,684)	
Interest from hedging instruments	-	-	-	(10)	
Interest and similar expense	(75,176)	(120,235)	(169,675)	(45,903)	(99,081)
Net interest income	937,492	1,455,713	1,988,819	513,500	1,044,744
Fees and commission income	473,094	734,477	998,387	233,242	486,894
Fees and commission expense	(93,821)	(146,163)	(201,240)	(48,842)	(100,214)
Fees and commissions, net	379,273	588,314	797,147	184,400	386,681
Gain on derivative, other financial instruments held for trading and					
foreign exchange	140,346	212,946	289,929	76,396	152,104
Gain from financial instruments at fair value through other	140,540	212,940	269,929	70,590	152,104
comprehensive income	1	1,313	3,882	_	6.921
Gain from financial instruments at fair value through profit and loss	6,076	11,581	10,682	10,116	16.610
Income from associates	12,864	15,567	21,462	(1,218)	
Other income	3,819	4.003	3,361	1.101	951
Total non-interest income	163,106	245,410	329,316	86,395	177,158
Operating income	1,479,871	2,289,437	3,115,282	784,295	1,608,583
Personnel expenses	(277 999)	(572 412)	(7(7 939)	(201.072)	(402.250)
Depreciation, amortisation and impairment on tangible and intangible	(377,888)	(573,413)	(767,828)	(201,972)	(403,350)
assets	(66,450)	(100,264)	(134,026)	(54,965)	(112,153)
Contribution to Guarantee Scheme and Resolution Fund	(35,026)	(35,026)	(35,026)	(72,222)	(72,218)
Other operating expenses	(258,925)	(395,787)	(552,785)	(112,949)	(216,003)
Total operating expenses	(738,289)	(1,104,490)	(1,489,665)	(442,108)	(803,724)
Net operating profit	741,582	1,184,947	1,625,617	342,187	804,859
Cost of risk	154,384	169,654	230,388	25,896	144,317
Profit before income tax	895,966	1,354,601	1,856,005	368,083	949,176
Current income tax expense	(143,040)	(224,167)	(299,734)	(67,856)	(158,144)
Deferred tax income / (expense)	3,629	11,177	6,831	855	(4,129)
Total income tax	(139,411)	(212,990)	(292,903)	(67,001)	
Profit for the period	756,555	1,141,611	1,563,102	301,082	786,903
Profit attributable to equity holders of the parent	752,115	1,134,315	1,555,702	297,703	782,846
Profit attributable to non-controlling interests	4,440	7,295	7,400	3,378	4,057
СЛ	49.9%	48.2%	47.8%	56.4%	50.0%

BRD – Groupe Société Générale S.A. QUARTERLY SEPARATE FINANCIAL POSITION (Amounts in thousands RON)

Unsetted (Chandited) (Chandited) ASSTS Cash in hand Due from Cartral Bank 2,500,064 2,705,914 2,236,018 1,607,670 1,673,233 Due from Cartral Bank 2,510,004 2,705,914 3,778,5491 3,062,801 4,739,332 Due from hanks 4,559,414 4,100,556 3,279,915 5,233,656 3,375,153 Derivatives and other financial instruments held 0 2,863,4012 2,889,343 29,055,044 29,001,949 Jenancial assets at fuir value through other 0 2,859,44 12,059,551 11,389,984 1,181,244 comprehensive income 11,622,072 11,629,012 12,059,551 11,381,9984 1,182,577 Property, plant and equipment 180,267 170,712 794,585 123,7585 120,7585 120,7585 120,7585 120,7585 120,7585 120,7585 120,7585 120,7585 120,7585 120,7585 120,759 18,711 18,343 Godwill 163,103 50,130 50,130 50,130 50,130 50,130 50,130 50,130 50,130 </th <th></th> <th>June 30, 2018</th> <th>September 30, 2018</th> <th>December 31, 2018</th> <th>March 31, 2019</th> <th colspan="2">June 30, 2019</th>		June 30, 2018	September 30, 2018	December 31, 2018	March 31, 2019	June 30, 2019	
Cash in hand 17,09,591 2,022,043 2,236,018 1,607,670 1,673,030 Due from control Bank 4,359,414 4,110,856 3,007,391 3,002,391 4,773,332 Derivatives and other financial instruments held 1 2,216,042 2,330,583 2,252,519 2,003,666 2,801,051 Loans and dvarces to cistomers 2,8,411,905 28,634,012 2,8893,343 29,055,044 29,001,949 Financial assets at fair value through profit and bors 16,02,770 11,629,012 12,059,561 11,39,994 11,81,244 Investments in associates and subsidiares 138,534 138,534 123,577 129,577			(Unaudited)				
Due from Central Bank 2,510,0e4 2,705,914 3,785,491 3,002,891 4,779,332 Due from monks 4,359,414 4,110,856 3,297,915 5,233,656 3,375,153 Dori training 2,154,922 2,30,583 2,255,19 2,005,044 29,005,044 29,001,949 Francial assets at fair value through profit and loss 57,842 63,267 62,598 74,271 70,301 Francial assets at fair value through other comprehensive income 11,692,770 11,629,012 12,059,561 11,389,984 11,381,244 Investments in associates and subsidiares 158,554 158,554 129,577 129,5							
Due form banks 4,359,414 4,110,856 3,279,155 5,233,656 3,375,153 Derivatives and other financial instruments held for trading 2,154,922 2,330,583 2,252,519 2,002,686 2,800,051 Loans and advances to customers 28,411,905 28,634,012 28,833,443 29,005,044 29,001,949 Financial assets at fair value through profit and loss 57,842 63,207 62,598 74,271 79,301 Financial assets at fair value through other comprehensive income 11,602,770 11,629,012 12,059,561 11,359,984 11,381,244 Investment property 18,8554 129,577 129,513 120,013 50,130 50,130 </td <td></td> <td>· · ·</td> <td>· · ·</td> <td></td> <td></td> <td>· · ·</td>		· · ·	· · ·			· · ·	
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for rading 2,154,022 2,330,833 2,252,519 2,023,666 2,200,049 Lanus and advances to customers 28,411,905 28,63,012 28,893,343 29,055,044 29,001,949 Financial assets at fair value through profit and loss 57,842 63,267 62,598 74,271 79,301 Financial assets at fair value through other 11,692,770 11,629,771 129,577 129,5		4,359,414	4,110,856	3,297,915	5,233,656	3,375,153	
Loss and advances to customers 28,411,905 28,634,012 28,893,343 29,055,044 29,001,949 Financial assets at fair value through profit and loss 57,842 63,267 62,598 74,271 79,301 Financial assets at fair value through other comprehensive income 11,692,770 11,629,012 12,059,561 11,359,984 11,381,244 Investments in associates and subsidiares 158,594 158,594 129,577 129,571 129,513 10,513 10,51							
Financial assets at fair value through profit and loss 57,842 63,267 62,598 74,271 79,301 Financial assets at fair value through other comprehensive income 11,692,770 11,629,012 12,059,561 11,339,984 11,381,244 Investments in associates and subsidiares 158,594 158,594 129,577 129,577 129,577 Property, plant and equipment 801,267 790,712 794,585 1,237,385 1,201,726 Investment property 11,851 11,507 19,071 18,711 18,343 Goodwill 50,130 50,130 50,130 50,130 50,130 Investment property 10,312 - - - - Deferred tax assets 124,505 121,310 107,392 98,145 80,132 Other assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LIABILITIES AND SHAREHOLDERS' EQUTY Total asset 20,400 18,554 16,582 16,613 13,177 Due to coustomers 44,51,725 459,152 <td< td=""><td>8</td><td>, - ,-</td><td>))</td><td>, - ,</td><td>))</td><td>))</td></td<>	8	, - ,-))	, - ,))))	
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Financial assets at fair value through other comprehensive income 11,692,770 11,629,012 12,059,561 11,359,984 11,381,244 Investments in associates and subsidiares 158,594 158,594 129,577 129,577 129,577 Property, plant and equipment 801,267 790,712 794,585 1,237,585 1,201,726 Investment property 11,1851 11,507 19,071 18,711 18,333 Goodwill 50,130 50,130 50,130 50,130 50,130 Intargible assets 11,5684 120,094 140,592 138,273 158,552 Current taxassets 141,505 121,310 107,392 98,145 80,132 Other assets 228,779 234,569 221,233 238,814 238,000 Non-current assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LIABILITIES AND SHAREHOLDERS' EQUITY Due to banks 451,725 459,152 297,817 406,956 520,478 Due to customers 44,294,086 43,629,671 45,515,556 44,411,785 45,436,705 Borrowed finds 20,400 18,554 10,582 16,613 13,177 Derivatives and other financial instruments held 778,680<	0.1						
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$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Financial assets at fair value through other						
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$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$			158,594	129,577	129,577		
Goodwill S0,130 S0,130 S0,130 S0,130 S0,130 S0,130 Intangible assets 115,684 120,094 140,592 138,273 158,552 Current tax assets 10,312 - - - Deferred tax asset 141,505 121,310 107,392 98,145 80,132 Other assets 228,779 234,569 221,233 238,814 238,090 Non-current assets held for sale - 29,017 29,017 29,017 29,017 Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LIABILITIES AND SHAREHOLDERS' EQUITY 20,400 18,554 16,582 16,613 13,177 Due to customers 44,294,086 43,629,671 45,315,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 670,232 78,566 - 54,305 82,056		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · ·			
Intangible assets 115,684 120,094 140,592 138,273 158,552 Current tax assets 10,312 - - - Deferred tax asset 141,505 121,310 107,392 98,145 80,132 Other assets 228,779 234,569 221,233 238,814 238,090 Non-current assets held for sale - 29,017 29,017 29,017 29,017 Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LABILITIES AND SHAREHOLDERS' EQUITY - - 29,017 29,017 29,017 Due to banks 451,725 459,152 297,817 406,956 520,478 Due to customers 442,294,086 43,629,671 45,315,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,613 13,177 Current tax lability 70,003 78,566 - 54,305 820,566 Other liabilities 778,680 806,521 790,929 1,300,910 1,227,025 Total liabilities 46,071,836 46,136,596		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · ·	· · · · · ·	,	
Current tax assets 10,312 - - Deferred tax asset 141,505 121,310 107,392 98,145 80,132 Other assets 228,779 224,569 221,233 238,814 238,090 Non-current assets held for sale - - 29,017 29,017 29,017 Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LABILITIES AND SHAREHOLDERS' EQUITY - - 297,817 406,956 520,478 Due to customers 44,294,086 43,629,671 45,315,556 44,411,785 454,367,055 Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 67,0023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 <td< td=""><td></td><td>· · · · · · · · · · · · · · · · · · ·</td><td>· · · · · · · · · · · · · · · · · · ·</td><td>· · · · · ·</td><td>· · · · · ·</td><td>· · · · · ·</td></td<>		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · ·	· · · · · ·	· · · · · ·	
Deferred tax asset 141,505 121,310 107,392 98,145 80,132 Other assets 228,779 234,569 221,233 238,814 238,090 Non-current assets held for sale - - 29,017 29,017 29,017 Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LIABILITIES AND SHAREHOLDERS' EQUITY Due to banks 451,725 459,152 297,817 406,956 520,478 Due to customers 44,294,086 43,629,671 45,315,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,582 16,613 13,177 For trading 456,922 1,144,132 341,061 407,415 565,924 Current tax hability 70,023 78,566 - 54,305 82,056 Other liabilities 456,912,836 46,136,594 46,687,984 47,845,365 Share capital 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,51	e	115,684	120,094	· · · · · ·	138,273	158,552	
Other assets 228,779 234,569 221,233 238,814 238,090 Non-current assets held for sale - - 29,017 29,017 29,017 29,017 Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LLABILITIES AND SHAREHOLDERS' EQUTY U U U 451,725 459,152 297,817 406,956 520,478 Due to customers 44,294,086 43,629,671 45,315,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 70,023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,30,910 1,227,025 Total liabilities 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622 2,515,622					-	-	
Non-current assets held for sale - - 29,017 29,017 29,017 29,017 Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LIABILITIES AND SHAREHOLDERS' EQUITY 90.00 140,000,000 140,000 140,000		,	,	,	, -	· · · · · ·	
Total assets 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 LIABILITIES AND SHAREHOLDERS' EQUITY 297,817 406,956 520,478 Due to banks 451,725 459,152 297,817 406,956 520,478 Due to customers 44,294,086 43,629,671 45,315,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 6 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622	Other as sets	228,779	234,569	· · · · · ·	· · · · · ·	· · · · · ·	
LABILITIES AND SHAREHOLDERS' EQUITY Due to banks 451,725 459,152 297,817 406,956 520,478 Due to customers 442,294,086 43,629,671 453,15,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 456,922 1,144,132 341,061 407,415 565,924 Current tax liability 70,023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 2,516,622 12,221 49	Non-current assets held for sale	-	-	29,017	29,017	29,017	
Due to banks451,725459,152297,817406,956520,478Due to customers44,294,08643,629,67145,315,55644,411,78545,436,705Borrowed funds20,40018,55416,58216,61313,177Derivatives and other financial instruments heldfor trading456,9221,144,132341,061407,415565,924Current tax liability70,02378,566-54,30582,056Other liabilities778,680806,521790,9291,390,9101,227,025Total liabilities46,071,83646,136,59646,761,94546,687,98447,845,365Share capital2,515,6222,515,6222,515,6222,515,6222,515,6222,515,622Other reserves(193,173)(49,663)(3,122)49,775121,221Retained earnings and capital reserves4,010,0334,380,0484,814,9095,104,0734,474,652Total shareholders' equity6,332,4826,846,0077,327,4097,669,4707,111,495Tier 118.8%19.4%21.1%19.7%20.0%	Total assets	52,404,318	52,982,603	54,089,354	54,357,454	54,956,860	
Due to customers 44,294,086 43,629,671 45,315,556 44,411,785 45,436,705 Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 456,922 1,144,132 341,061 407,415 565,924 Current tax liability 70,023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 2,516,622 2,516,622 2,	-						
Borrowed funds 20,400 18,554 16,582 16,613 13,177 Derivatives and other financial instruments held 456,922 1,144,132 341,061 407,415 565,924 Current tax liability 70,023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 2,516,622 2,516,622 2,516,622 2,516,622 2,516,622 2,510,4033 4,380,048 4,814	Due to banks	451,725	459,152	297,817	406,956	520,478	
Derivatives and other financial instruments held 11,112 14,112 14,112 14,112 14,112 for trading 456,922 1,144,132 341,061 407,415 565,924 Current tax liability 70,023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 12,221 49,775 121,221 Retained earnings and capital reserves 4,010,033 4,380,048 4,814,909 5	Due to customers	44,294,086	43,629,671	45,315,556	44,411,785	45,436,705	
for trading456,9221,144,132341,061407,415565,924Current tax liability70,02378,566-54,30582,056Other liabilities778,680806,521790,9291,390,9101,227,025Total liabilities46,071,83646,136,59646,761,94546,687,98447,845,365Share capital Other reserves Retained earnings and capital reserves2,515,6222,515,6222,515,6222,515,622Total shareholders' equity Total liabilities and shareholders' equity6,332,4826,846,0077,327,4097,669,4707,111,495Tier 118.8%19.4%21.1%19.7%20.0%	Borrowed funds	20,400	18,554	16,582	16,613	13,177	
Current tax liability 70,023 78,566 - 54,305 82,056 Other liabilities 778,680 806,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 2,516,623 3,122,93 4,474,652 Total shareholders' equity <td>Derivatives and other financial instruments held</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Derivatives and other financial instruments held						
Other liabilities 778,680 800,521 790,929 1,390,910 1,227,025 Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital Other reserves Retained earnings and capital reserves 2,515,622 2,516,623 3,503 4,474,652 4,474,652 4,474,652	for trading	456,922	1,144,132	341,061	407,415	565,924	
Total liabilities 46,071,836 46,136,596 46,761,945 46,687,984 47,845,365 Share capital 2,515,622 121,221 49,775 121,221 44,474,652 Total shareholders' equity 6,332,482 6,846,007 7,327,409 7,669,470 7,111,495 54,956,860 Tier 1 18.8% 19.4% 21.1% 19.7% 20.0%	Current tax liability	70,023	78,566	-	54,305	82,056	
Share capital 2,515,622 4,9775 121,221 Retained earnings and capital reserves 4,010,033 4,380,048 4,814,909 5,104,073 4,474,652 Total shareholders' equity 6,332,482 6,846,007 7,327,409 7,669,470 7,111,495 Total liabilities and shareholders' equity 18.8% 19.4% 21.1% 19.7% 20.0%	Other liabilities	778,680	806,521	790,929	1,390,910	1,227,025	
Other reserves Retained earnings and capital reserves (193,173) 4,010,033 (49,663) 4,380,048 (3,122) 4,814,909 49,775 5,104,073 121,221 4,474,652 Total shareholders' equity Total liabilities and shareholders' equity 6,332,482 52,404,318 6,846,007 52,982,603 7,327,409 54,089,354 7,669,470 54,357,454 7,111,495 54,956,860 Tier 1 18.8% 19.4% 21.1% 19.7% 20.0%	Total liabilities	46,071,836	46,136,596	46,761,945	46,687,984	47,845,365	
Retained earnings and capital reserves 4,010,033 4,380,048 4,814,909 5,104,073 4,474,652 Total shareholders' equity 6,332,482 6,846,007 7,327,409 7,669,470 7,111,495 Total liabilities and shareholders' equity 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 Tier 1 18.8% 19.4% 21.1% 19.7% 20.0%	Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622	
Total shareholders' equity 6,332,482 6,846,007 7,327,409 7,669,470 7,111,495 Total liabilities and shareholders' equity 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 Tier 1 18.8% 19.4% 21.1% 19.7% 20.0%							
Total liabilities and shareholders' equity 52,404,318 52,982,603 54,089,354 54,357,454 54,956,860 Tier 1 18.8% 19.4% 21.1% 19.7% 20.0%	Retained earnings and capital reserves	4,010,033	4,380,048	4,814,909	5,104,073	4,474,652	
Tier 1 18.8% 19.4% 21.1% 19.7% 20.0%		, ,	6,846,007	7,327,409	7,669,470	7,111,495	
	Total liabilities and shareholders' equity	52,404,318	52,982,603	54,089,354	54,357,454	54,956,860	
	Tier 1	18.8%	19.4%	21.1%	19.7%	20.0%	
	CAR	18.8%	19.4%	21.1%	19.7%	20.0%	

BRD – Groupe Société Générale S.A. QUARTERLY SEPARATE INCOME STATEMENT

(Amounts in thousands RON)

	6M ended June 30, 2018	9M ended September 30, 2018 (Unaudited)	Year ended December 31, 2018	3M ended March 31, 2019 (Unaudited)	6M ended June 30, 2019
Interest from loans and financial leases	754,156	1,177,380	1,613,547	412,851	838,528
Interest from deposits with banks	21,369	29,786	38.449	9,878	28,462
Interest from treasury bonds	168,149	260,358	358,278	95,976	196,236
Interest from hedging instruments	2,418	6.324	10,184	3,493	6,821
Interest and similar income	946,092	1,473,848	2,020,458	522,198	1,070,047
Interest on deposits	(67,333)	(107,286)	(150,920)	(38,498)	(83,815)
Interest on borrowings	(183)	(195)	(206)	(1,396)	(2,954)
Interest from hedging instruments	-	-	-	(10)	-
Interest and similar expense	(67,516)	(107,481)	(151,126)	(39,904)	(86,769)
Net interest income	878,575	1,366,367	1,869,332	482,294	983,278
Fees and commission income	453,443	704,697	956,351	223,240	465,862
Fees and commission expense	(91,870)	(143,039)	(197,050)	(47,530)	(97,907)
Fees and commissions, net	361,572	561,658	759,301	175,710	367,955
Gain on derivative, other financial instruments held for trading and foreign exchange Gain from financial instruments at fair value through other comprehensive income Gain from financial instruments at fair value through profit and loss Income from associates Other income Total non-interest income Porsonnel expenses Depreciation, amortisation and impairment on tangible and intangible assets Contribution to Guarantee Scheme and Resolution Fund Other operating expenses Total operating expenses	139,869 1 6,018 17,605 34,035 197,528 1,437,676 (353,312) (64,957) (35,026) (243,422) (696,717)	212,234 1,313 11,234 17,590 33,300 275,671 2,203,696 (535,975) (98,144) (35,026) (371,564) (1,040,709)	288,837 3,882 10,145 17,590 31,829 352,283 2,980,916 (715,700) (131,384) (35,026) (517,530) (1,399,639)	75,803 - 9,837 - 408 86,048 744,052 (189,170) (53,193) (72,222) (106,352) (420,937)	152,353 6,921 15,920 9,146 30,038 214,378 1,565,611 (376,823) (108,534) (72,218) (202,587) (760,161)
Net operating profit	740,959	1,162,987	1,581,277	323,115	805,450
Cost of risk	159,501	177,052	246,276	29,681	153,787
Profit before income tax	900,460	1,340,039	1,827,552	352,797	959,237
Current income tax expense	(138,476)	(215,285)	(288,546)	(64,617)	(153,137)
Deferred tax income / (expense)	4,735	11,980	6,982	983	(3,440)
Total income tax	(133,741)	(203,305)	(281,564)	(63,634)	(156,577)
Profit for the period	766,719	1,136,734	1,545,988	289,163	802,660
C/I	48.5%	47.2%	47.0%	56.6%	48.6%