

BRD GROUP RESULTS

1st quarter 2026 | 30.04.2026

DISCLAIMER

The consolidated and separate financial position and income statement for the period ended March 31, 2026 were examined by the Board of Directors on April 29, 2026.

The financial information presented for the period ended March 31, 2026, and comparative period has been prepared according to IFRS as adopted by the European Union and applicable at this date.

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



GRUPE SOCIETE GENERALE

Q1 2026: RESILIENT COMMERCIAL AND FINANCIAL DYNAMICS

Lending growth remains supportive across both segments, though trajectory continues to moderate

Lending to private individuals proved resilient despite eroding purchasing power and heightened uncertainty

Non - retail lending advance underpinned by large corporates segment, reflecting strong, long-term partnerships

Supporting clients' sustainability transition

Solid deposit base

Increased engagement on digital channels

Steady revenue profile despite macro headwinds

Solid loan book quality

Low NPL ratio, fairly stable over the last quarters

ROE of ~16%, excl. turnover tax

Loan portfolio growth **+8%** YoY at Mar 26 end

Individuals' loans portfolio, **+10%** YoY

Large corporates' loans portfolio, **+10%** YoY

EUR 2.36bn cumulative sustainable financing over last 5y

Deposits up **+14%** YoY at Mar 26 end

1.92m users of YouBRD at Mar 26 end, **+12%** YoY

RON 17.4 bn, value of transactions, **+35%** YoY

GOI, **RON 506m** vs RON 507m in Q1 25

NPL ratio, **2.5%** at Mar 26 end

NPL coverage ratio, **65.9%** at Mar 26 end

Net profit, **RON 369m** in Q1 26

+14% YoY, excluding tax on turnover

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MACROECONOMIC ENVIRONMENT



MODEST ECONOMIC GROWTH FOR ROMANIA WITHIN A LARGER CONTEXT

Mixed picture in GDP growth across EU

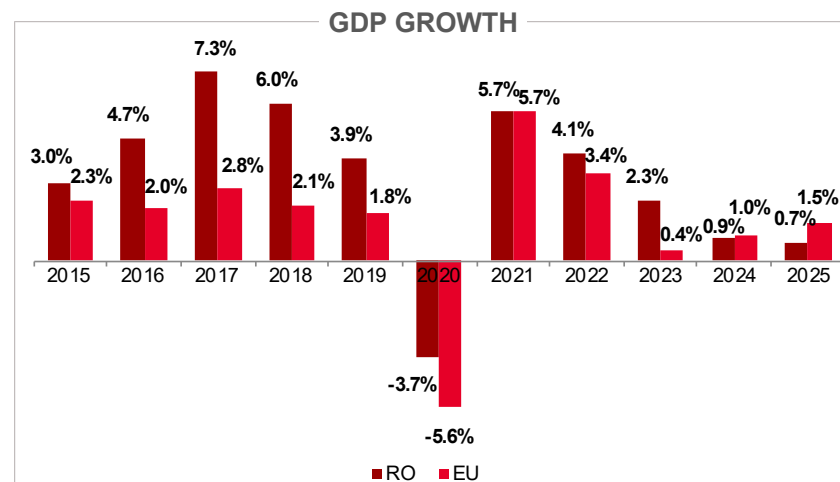
EU GDP growth printed at +1.5% in 2025 vs 1% in 2024

Romania ended 2025 in technical recession, as seasonally adjusted GDP declined in both Q3 and Q4

FY 2025 RO GDP growth slowdown to 0.7% in 2025, marked by modest contribution from private consumption, amid fiscal tightening and persistently high inflation

Growth is projected to remain modest in 2026, as economies are facing yet another shock, given the Middle East conflict, adding to a series of events that have been reshaping international relations and heightened geopolitical tensions worldwide

RO GDPe of +0.7% in 2026 and +2.5% in 2027, as per IMF estimates



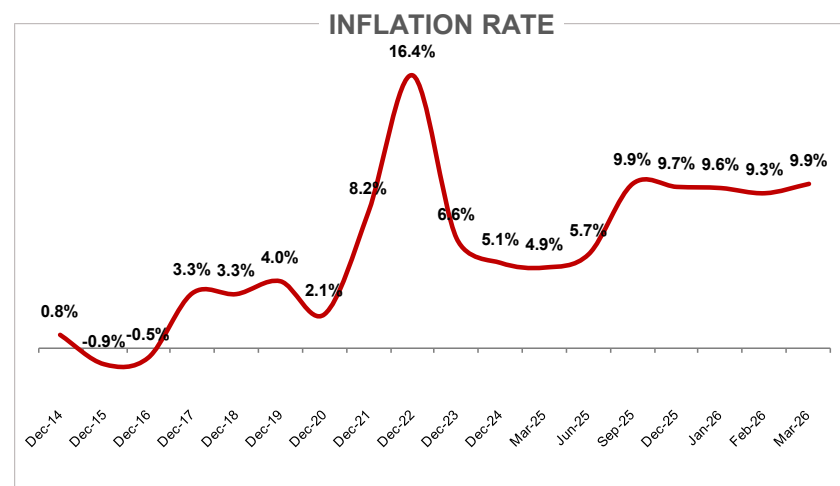
Re-accelerating inflation, on energy-driven price pressures

Euro area inflation up to 2.5% in March 2026 (vs. 1.9% at 2025 end) driven by higher energy prices, pushing it above 2% ECB target

RO inflation at double-digit border in March 2026 (9.9%, up from 9.3% in Feb'26) with energy price developments playing a ripple effect across the consumption basket, coming on top of already sticky services inflation

RO inflation is expected to decline over the course of 2026, after temporary upward pressures from energy prices and fiscal measures fade in the second half of the year

The National Bank of Romania estimates the inflation rate at 3.9% for Dec 2026 and 2.9% for Dec 2027



Source: BRD Research, NBR reports

KEY RATE STEADY, INTERBANK MARKET REACTS TO GEOPOLITICAL TENSIONS

Key rate unchanged, in line with market expectations

NBR maintained the monetary policy rate at 6.5% in Q1 2026, amid still-elevated and volatile inflation, high uncertainties and risks to economic activity outlook

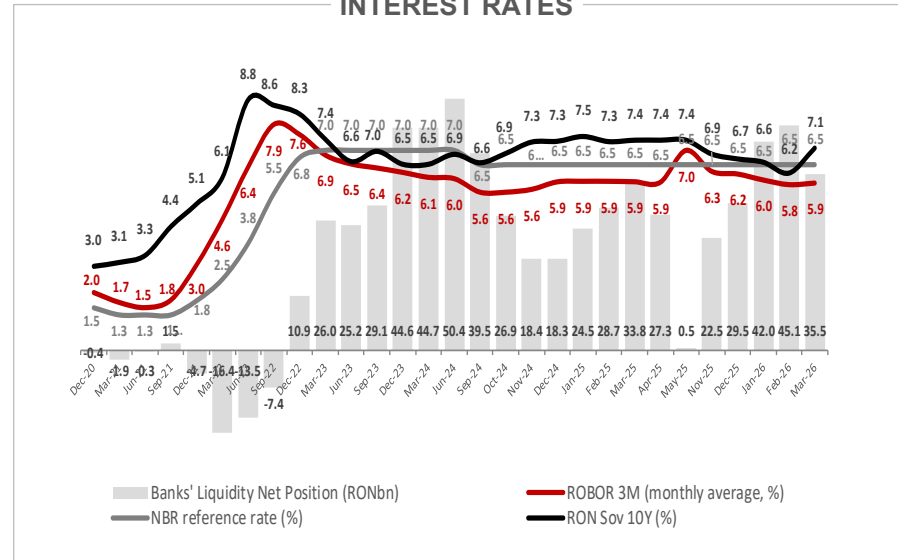
Money market rates consolidated at slightly higher levels

Following a mild downward trend during post election period, main interbank money market rates increased after February 2026, reflecting a deterioration in investor sentiment amid heightened geopolitical tensions induced by the outbreak of the conflict in the Middle East

Rebound in liquidity conditions

Interbank liquidity improved in Q1 2026, with the banking system operating, on average, in a broadly comfortable liquidity surplus, supported by seasonal factors at the start of the year, smoother treasury cash-flow management, and the absence of major liquidity-absorbing operations

INTEREST RATES



Source: BRD Research, NBR Monthly reports, NBR Minutes of the monetary policy meetings

STRONG PRUDENTIAL BANKING INDICATORS

Comfortable solvency and liquidity

Capital adequacy at 24.4% as at December 2025 end vs 24.9% as at December 2024, remaining above the EU average of 20.4%

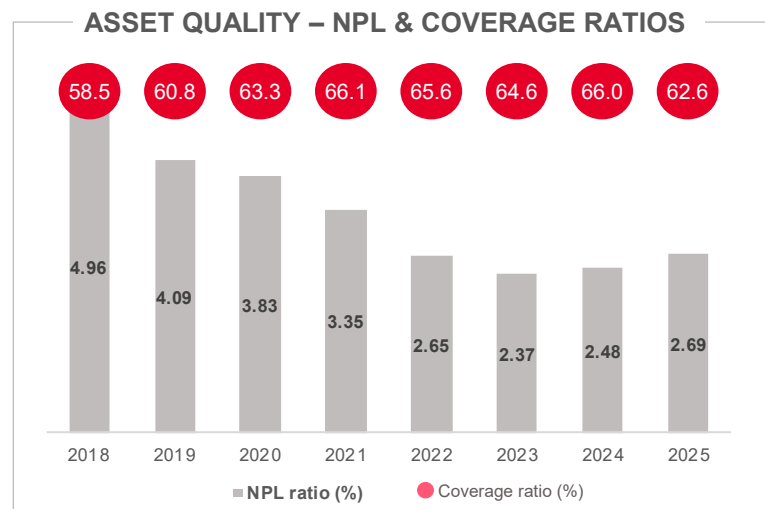
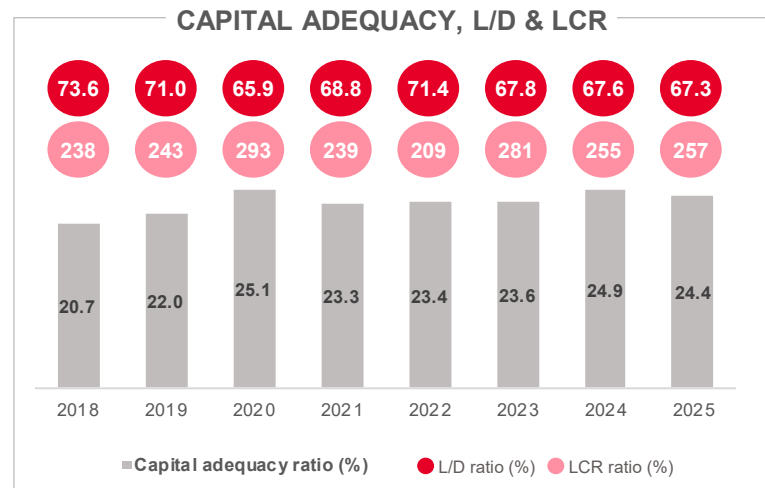
Loan to deposit ratio (“L/D”) continued its downward trend since 2022 end, reaching 67.3% at December 2025 end, significantly lower than EU average (104.8% at December 2025 end)

Liquidity remains strong, with LCR standing at 257% as at December 2025, significantly above both EU average (163% at December 2025 end) and the regulatory requirement (100%)

Banking system remains in EBA’s “low risk” bucket category with NPL ratio <3% and NPL coverage >55

Gradual increase in NPL ratio, reaching 2.7% at December 2025 end and further 2.73% at February 2026 end, c. 90 bps higher than the EU average (1.8% at December 2025 end)

Coverage levels remain strong at 62.6% as at December 2025 end, more conservative than the EU average (41.4% at December 2025 end)



Source: EBA Q4 2025 Risk Dashboard

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**1ST QUARTER 2026
BRD GROUP RESULTS**



GRUPE SOCIETE GENERALE

E-BANKING DRIVING HIGHER CUSTOMER ACTIVITY



INCREASED ENGAGEMENT ACROSS DIGITAL CHANNELS

- 1.92m** YouBRD users, **+12%** YoY vs. Q1 2025
- 10.7m** transactions via YouBRD, **+24%** YoY vs. Q1 2025
- RON 17.4bn**, transactions value via YouBRD, **+35%** YoY vs. Q1 2025
- 97%** of corporate and **96%** of SME transactions were digital in Q1 2026
- 76%** of deposits & **49%** of saving accounts opened in YouBRD in Q1 2026
- 83%** of import L/Cs and **63%** of LGs processed through the trade finance client interface (“AllNet”)
- RON 2.64bn** factoring turnover during Q1 2026
- 82.2m** acquiring transactions during Q1 2026

FAST AND RELIABLE CUSTOMER SUPPORT

- ~**399k** calls received in Q1 2026
- 99%** of calls handled, up from 97.3% in Q1 2025
- 87%** of calls answered within **20”**(vs. 81% in Q1 2025)
- 8”** avg answer time, reduced from 15” in Q1 2025
- Increased digital interaction: **141k** written messages, +11% YoY
- Intensified packages sale** within remote service workflows



SMOOTHER DIGITAL EXPERIENCE



New **Click to Pay** functionality, allowing quick and secure payments without entering card details

Issuance of new debit cards directly in YouBRD, as a standalone product

Expanded products available to PFA clients for viewing, with **escrow and trust accounts**

International travel insurance, 100% online

Cashback loyalty – 1.2m enrolled clients, **RON 4.4m** cashback as of March 2026 end since launch (Jun 2024)



LEANER, DIGITALLY OPTIMIZED NETWORK

Optimization of the branch network

-24 YoY, to **334** branches at March 2026 end

24h self service capabilities

for cash transactions in **266** branches at March 2026 end

CONTINUED LENDING GROWTH ACROSS RETAIL AND CORPORATE

Financing maintained solid dynamic (+8.2% YoY) supported by private individuals and large corporate clients, yet softening amid increased uncertainty within a difficult economic climate

Retail lending growth pace moderated, but resilient

Core retail loans outstanding up +9.0% YoY as of Mar 2026 end, with private individuals up 9.9% YoY

- ✓ Easing momentum with inflation eroding purchasing power
- ✓ Resilient demand for housing loans, with new housing loan production of RON 1.4bn in Q1 2026, quasi stable YoY

Corporate lending up +7.9% YoY, with growth across large corporates and SMEs

- ✓ Large corporates (+10.2% YoY) remained the main growth driver on this segment
- ✓ Disciplined approach on SME lending centered on long-term value creation (+4.5% YoY)

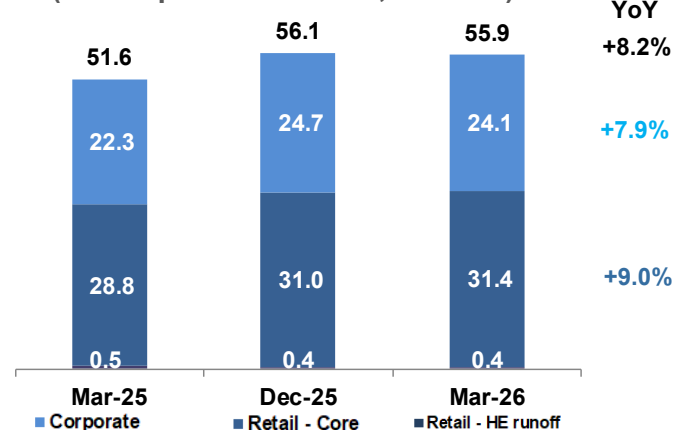
Net outstanding of leasing portfolio, up by +3.1% YoY

Enabling clients' transition to sustainability

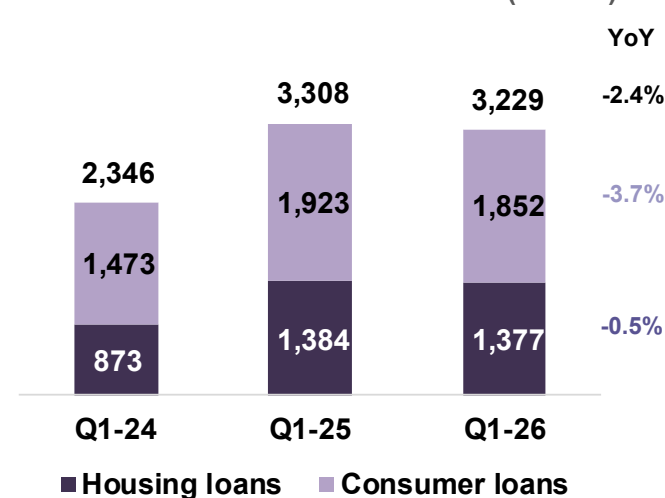
Cumulative sustainable financing production of EUR 2.36bn since 2021

Auchan Romania–BRD Sogelease partnership for active suppliers and transport partners (March 2026), offering sustainable and dedicated financial leasing solutions to support decarbonization initiatives

NET LOANS OUTSTANDING
(end of period amounts, RON bn)



INDIVIDUALS' LOAN PRODUCTION (RONm)



SOLID GROWTH IN CUSTOMER SAVINGS AND INVESTMENT PRODUCTS

Accelerating customers' deposits, up +14.3% YoY

- ✓ Large and diversified deposit base, confirming BRD's well-established market presence, and reinforcing the quality of the funding base
- ✓ Strong collection from large corporates, on both RON and FX
- ✓ Individuals' deposits, influenced by the monthly issuances of Romanian government bonds

Solid and high-quality liquidity

L/D at 73.8% at Mar 2026 end (vs 78.0% at Mar 2025 end)

High liquidity buffer (31% of total assets), mainly composed of government bonds

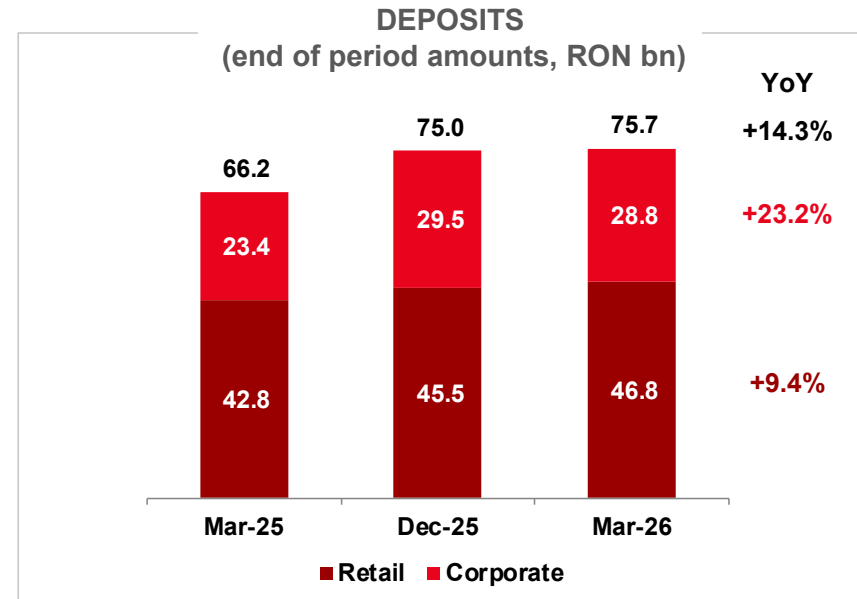
Diversified savings portfolio

BRD Asset Management holds a top position on the UCITS market:

- ✓ RON 9.4bn AuM, +37% YoY, and 23.8% market share at Mar-26 end
- ✓ offering investment solutions to over 193 thousand clients across 12 investment funds (+32k clients YoY)

Extending product mix offering, through the acquisition of Patria Asset Management in March 2026, transaction subject to regulatory approval:

- ✓ Access to the fast-growing ETF market
- ✓ 4 open-ended funds under management and 2 ETFs: BET Patria-Tradeville, the largest ETF on the Romanian market in terms of AuM (RON ~1bn) and ETF Energie Patria-Tradeville



RESILIENT REVENUES WITHIN A DIFFICULT ECONOMIC AND STRONGLY COMPETITIVE CONTEXT

NII printing broadly stable vs Q1 2025

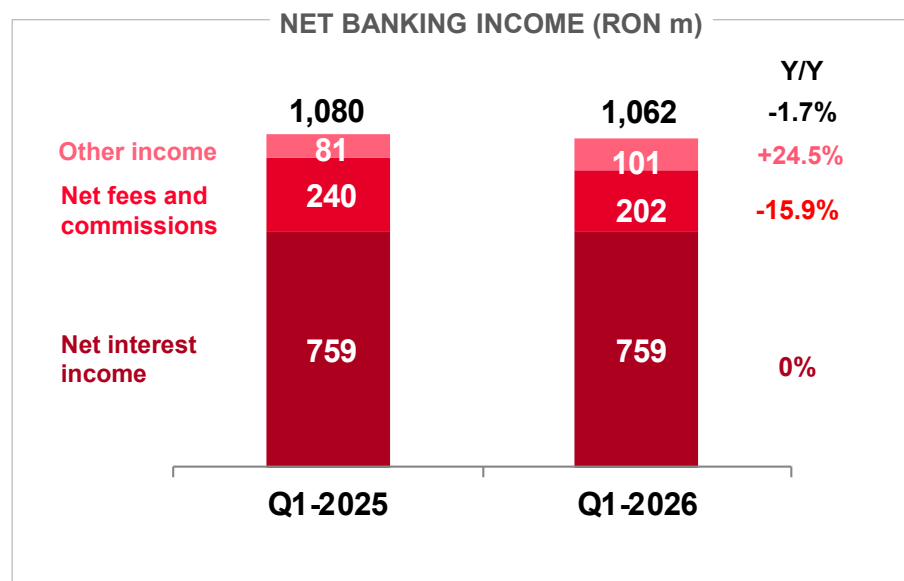
Positive impact of expanding lending volumes across both retail and corporate segments offset by negative structure and rate effects, more pronounced on liabilities

NFC dynamic influenced by Q1 2025 base effect

Lower services fees driven by previous year base effect related to cards activity

...partially compensated by higher custody, brokerage, and asset management activities, as well as increased fees from off - balance sheet commitments given improved client activity levels

Other income positive dynamic reflecting favorable trading and banking book results and an one-off revenue



STRICT COSTS OVERSIGHT IN A HIGH TAX AND PERSISTENT INFLATION ENVIRONMENT

Reduced costs base, -3%, despite high inflation and twofold increase in tax on turnover

- ✓ tax on turnover, RON 68m in Q1 2026 vs RON 32m in Q1 2025 (4% tax rate starting 1st of July 2025)
- ✓ average inflation at high single digit during Q1 2026, at 9.6% vs 4.9% in Q1 2025

...supported by no contributions requested for FGDB&RF in 2026 and lower staff expenses

Excluding tax on turnover and previous year FGDB&RF contribution, costs reduced by -1% YoY

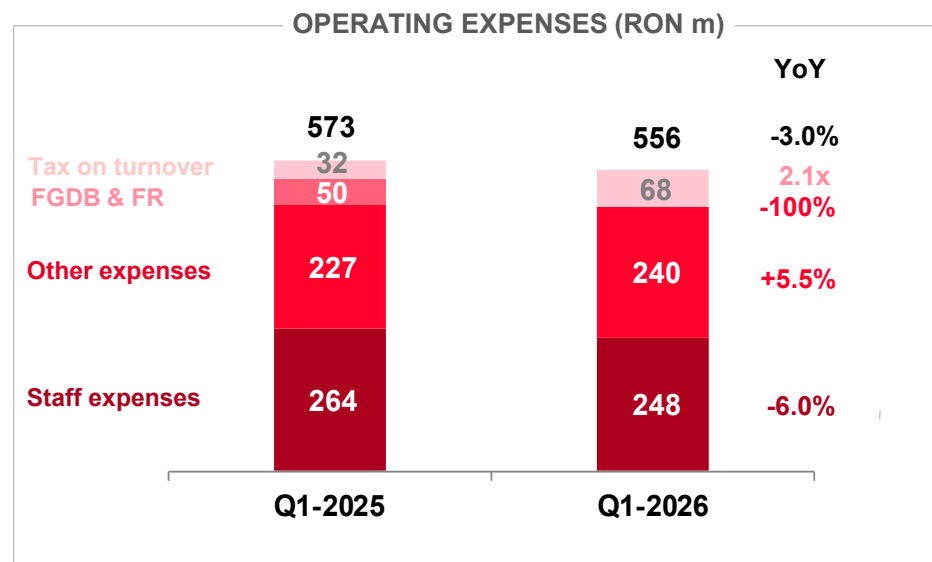
Staff costs, -6% YoY in Q1 2026, reflecting workforce adjustments given efficiency - enhancing measures, in a rapidly evolving and highly competitive banking environment

Other expenses' increase (+5.5% YoY) primarily linked to IT&C, reflecting depreciation of past investments and ongoing infrastructure and digitalization initiatives

C/I ratio under strict control

52.4% in Q1 2026, -72bps YoY

46% vs 45.5% in Q1 2025, excluding tax on revenues and FGDB&RF

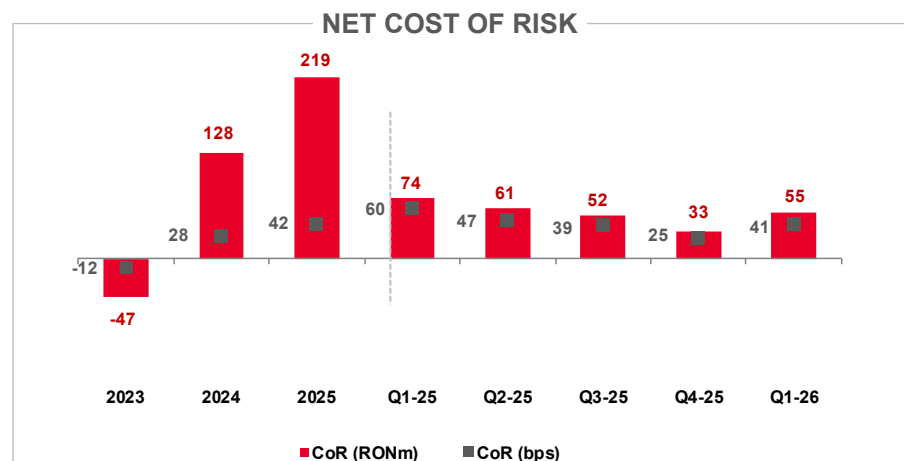


CREDIT QUALITY REMAINS SOLID AND WELL CONTROLLED

Net cost of risk

Lower Q1'26 cost of risk (41 bps) compared to Q1'25 (60 bps).

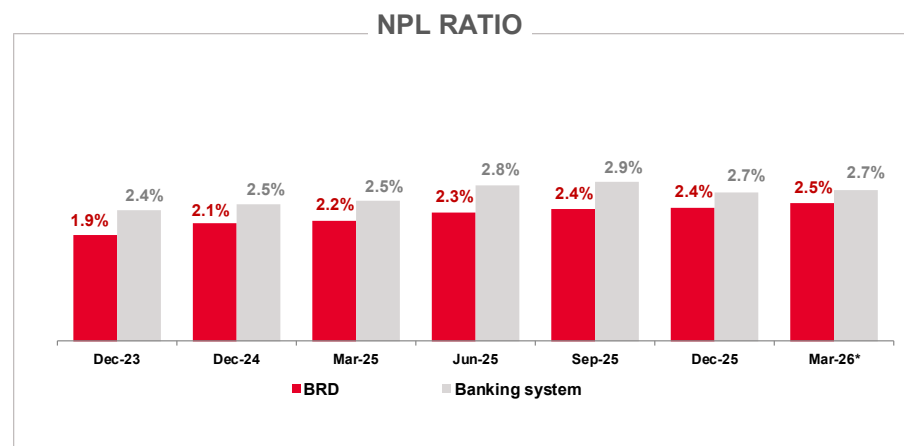
Q1'26 NCR is driven by the retail portfolio that was more sensitive to macroeconomic environment, while being positively impacted by the corporate portfolio.



*Note: CoR (bps) in quarter is annualized, figures at Bank level

NPL ratio and Outlook

NPL rate below 2.5%, fairly stable over the last quarters and lower than the banking system average (2.7% as of February 2026), while NPL coverage reached 65.9% at first quarter end vs 63.4% at year end.



* NPL for Banking System as of February 2026

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 Bank level

STRONG CAPITAL POSITION SUPPORTING GROWTH

CAR of 22.9% at March 2026 end

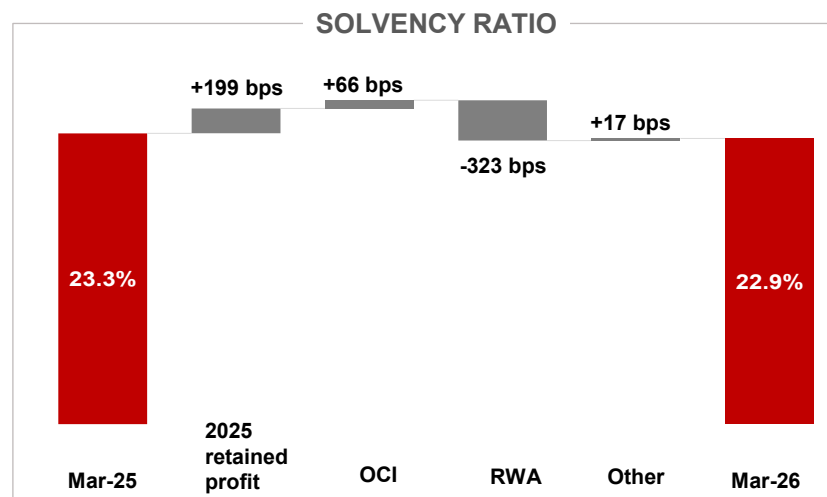
Regulatory own funds composed of Tier 1 and Tier 2 capital

Tier 2 capital consists of EUR 250m subordinated loans

The year-on-year variation of own funds mainly explained by incorporation of 50% of 2025 net profit* and favourable Government bonds yield evolution leading to OCI improvement

Total risk exposure amount ("RWA") YoY variation mainly explained by higher credit risk component given rising lending activity and increasing risk weight for EUR Romanian sovereign exposures, from 10% in 2025 to 25% in 2026, as per Regulation (EU) 2024/1623

MREL well respected



Bank only	Mar-25	Mar-26
Common Equity Tier 1 (RONm)	7,518	8,557
Tier 1 (RONm)	7,518	8,557
Tier 2 (RONm)	1,244	1,275
Total own funds (RONm)	8,762	9,832
Total risk exposure amount (RONm)	37,641	43,003
Tier 1 Ratio	20.0%	19.9%
Total Capital Ratio	23.3%	22.9%

Note: CAR at March 2026 end is preliminary. CAR at March 2025 end excludes the impact of the regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024 and valid until 1st of January 2026). CAR at March 2025 end including the impact of regulatory temporary treatments stood at 27.5%.

**Own funds as of Mar 2026 end includes the 2025 retained profit, as per GSM from 29th of April 2026*

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CONCLUSIONS



GRUPE SOCIETE GENERALE

Q1 2026: FOCUS ON DISCIPLINED GROWTH AND LONG-TERM VALUE CREATION IN A CHALLENGING MACROECONOMIC CONTEXT

- **BRD upheld robust commercial performance in a difficult macroeconomic climate, thanks to the strength of its diversified business model**
 - ✓ **Net loans outstanding, up +8% YoY, with continued, yet easing, growth on retail and corporate**
 - Private individuals and large corporate lending as the main growth drivers, marking yearly advances of +10% YoY
 - Resilient housing loan origination, despite real income pressures weighing on individuals' loan demand
 - Sound commercial performance on large corporates, thanks to strong customer relationships
 - ✓ **Comfortable deposit base, up +14% YoY, on higher inflows from private individuals and large corporates**
 - ✓ **Continued rise in client engagement in the YouBRD mobile app (number of YouBRD users up 1.92m, +12% YoY)**
- **Efficiency-oriented mindset coupled with lower cost of risk driving bottom line growth**
 - ✓ **Margin compression affecting revenue growth despite expanding business volumes, in a highly competitive environment**
 - ✓ **Targeted IT investments to drive seamless customer experience and operational efficiency**
 - ✓ **Good asset quality; efficient risk management**
 - ✓ **Supporting liquidity and capital positions**
 - ✓ **RON 369m net profit in Q1 2026, +14% YoY and solid ROE of ~16%, both excluding tax on revenues**

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Q&A SESSION



GRUPE SOCIETE GENERALE

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APPENDIX

BRD GROUP – KEY FIGURES
BRD STANDALONE - KEY FIGURES
BRD STOCK PRICE PERFORMANCE
GLOSSARY – CLIENT SEGMENTATION



GRUPE SOCIETE GENERALE

BRD GROUP | KEY FIGURES

RON m		Q1-2026	Q1-2025	Change
Financial results	Net banking income	1,062	1,080	-1.7%
	Operating expenses	(556)	(573)	-3.0%
	Gross operating income	506	507	-0.2%
	Net cost of risk	(53)	(79)	-32.8%
	Net profit	369	350	+5.5%
	Cost/Income	52.4%	53.1%	-0.72 pt
	ROE	13.8%	14.5%	-0.7 pt

RON bn		Mar-2026	Mar-2025	vs. Mar-25
Loans and deposits	Net loans including leasing (RON bn)	55.9	51.6	+8.2%
	Retail	31.8	29.3	+8.5%
	Corporate	24.1	22.3	+7.9%
	Total deposits (RON bn)	75.7	66.2	+14.3%
	Retail	46.8	42.8	+9.4%
	Corporate	28.8	23.4	+23.2%
	Loan to deposit ratio	73.8%	78.0%	-4.1 pt

BRD STANDALONE | KEY FIGURES

	RON m	Q1-2026	Q1-2025	Change
Financial results	Net banking income	1,017	1,041	-2.3%
	Operating expenses	(541)	(558)	-3.0%
	Gross operating income	476	483	-1.5%
	Net cost of risk	(55)	(74)	-25.1%
	Net profit	342	334	+2.3%
	Cost/Income	53.2%	53.6%	-0.4 pt
	ROE	13.3%	14.5%	-1.2 pt

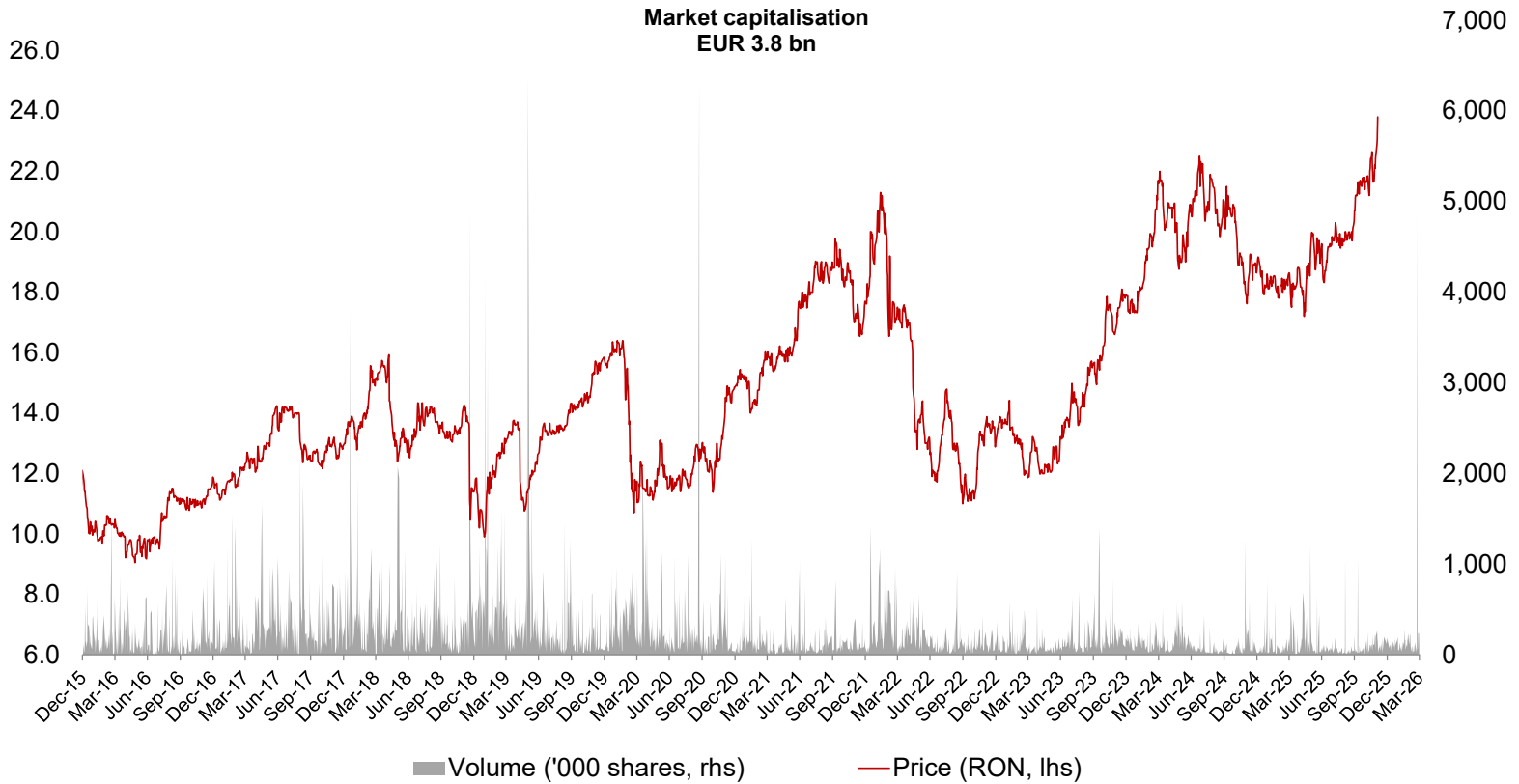
	RON bn	Mar-2026	Mar-2025	vs. Mar-25
Loans and deposits	Net loans (RON bn)	53.4	49.2	+8.5%
	Retail	31.0	28.5	+8.8%
	Corporate	22.4	20.7	+8.1%
	Total deposits (RON bn)	76.0	66.4	+14.4%
	Retail	46.8	42.8	+9.4%
	Corporate	29.2	23.7	+23.4%
	Loan to deposit ratio	70.3%	74.1%	-3.8 pt

Capital adequacy	CAR	22.9%	23.3%	-0.4 pt
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Franchise	No of branches	334	358	-24
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CAR at Mar'26 end is preliminary. CAR at Mar' 25 end excludes the impact of the new regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024), valid until 1st of January 2026. CAR at March 2026 end is preliminary. Own funds as of Mar 2026 end includes the 2025 retained profit, as per GSM from 29th of April 2026

BRD | STOCK PRICE PERFORMANCE



- BRD is part of the main market indices on the Bucharest Stock Exchange
- BRD's share price reached RON 28.00 as of March 2026 end, +50.2% YoY

GLOSSARY – CLIENT SEGMENTATION

- 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 2m and having an aggregated exposure at group level less than EUR 1m. 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-sized enterprises** - companies with annual turnover between EUR 2m and EUR 50m and the aggregated exposure at group level higher than EUR 1m. 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.

Note: To better align with the current economic landscape and maintain BRD's competitive edge through a standardized portfolio-based approach, starting January 2026 the segmentation thresholds between Small Business and Non-Retail clients was updated for new client's acquisition (with no impact on the current Non Retail stock) as follows: annual turnover increase from EUR 1 million to EUR 2 million and Group aggregated exposure increase from EUR 300/500k to EUR 1 million.



BRD GROUPE SOCIETE GENERALE - INVESTOR RELATIONS

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