BRD GROUP RESULTS

2nd quarter and 1st half 2026| 30.07.2026

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BRD

GROUPE SOCIETE GENERALE

DISCLAIMER

The consolidated and separate financial position and income statement for the period ended June 30, 2026 were examined by the Board of Directors on July 29, 2026.

The financial information presented for the period ended June 30, 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.

H1 2026: RESILIENT COMMERCIAL DYNAMICS

Loan portfolio remained dynamic across segments, despite macro challenges	Loan portfolio, **+12%** YoY at June 26 end
Strong housing loans demand supporting lending to individuals	Individuals' loans portfolio, **+9%** YoY
Large corporates fueled non-retail performance, reflecting enduring client partnerships	Large corporates' loans portfolio, **+23%** YoY
Financing transition towards a more sustainable economy	**EUR 2.63bn** cumulative sustainable financing over last 5y
Stable and resilient deposit foundation	Deposits up **+4%** YoY at June 26 end
Growing client adoption of digital channels	**1.96m** users of YouBRD at June 26 end, **+11%** YoY **RON 35.2bn** through **22m** transactions
Resilient revenue performance amid macroeconomic pressures and high competition	GOI, **RON 1.11bn, +10% YoY,** excl. tax on turnover
Strong asset quality Low NPL ratio, fairly stable over the last quarters H1 2026 NCR, in line with full year guidance	NPL ratio, **2.7%** at June 26 end NPL coverage ratio, **65.6%** at June 26 end NCR, **52 bps** in H1 2026
ROE of 17%, excl. turnover tax	Net profit, **RON 784m** in H1 26 **+11%** YoY, excl. tax on turnover

Notes: Cost of risk (bps) for H1 2026 is annualized and presented at Bank level; NPL ratio, and NPL coverage, both at Bank level

AGENDA

FRAGILE GROWTH PROSPECTS ON WEAKER DEMAND AND FISCAL TIGHTENING

Real GDP: -1.2% YoY in Q1 2026, flat QoQ
Consumption weakened due to fiscal tightening and inflation
Q1 2026: stabilisation, modest growth expected by year-end

Fiscal deficit 2% of GDP in 6M 2026 (3.6% in 6M 2025)
Current account deficit ~ 7.4% of 2026e GDP

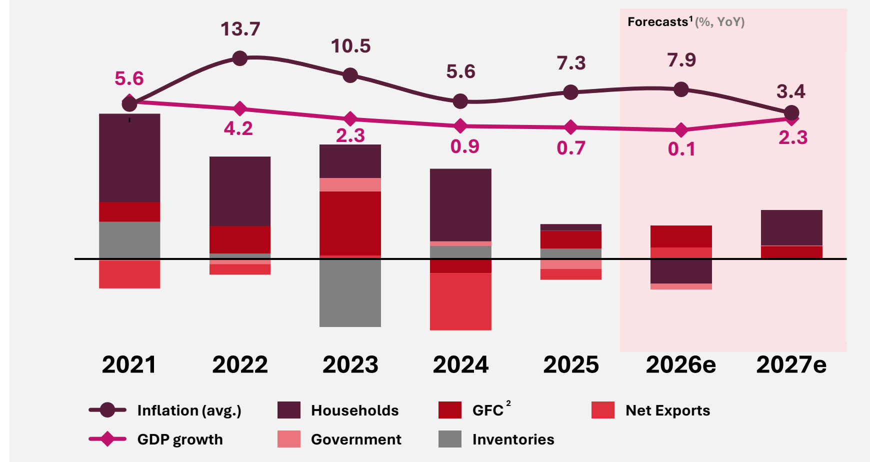
Unemployment: **6.4%** (May 2026 end)
Labor market weakening

CPI: 10.4% YoY (June 2026)
NBR inflation projection: ~5.5% expected for 2026 end

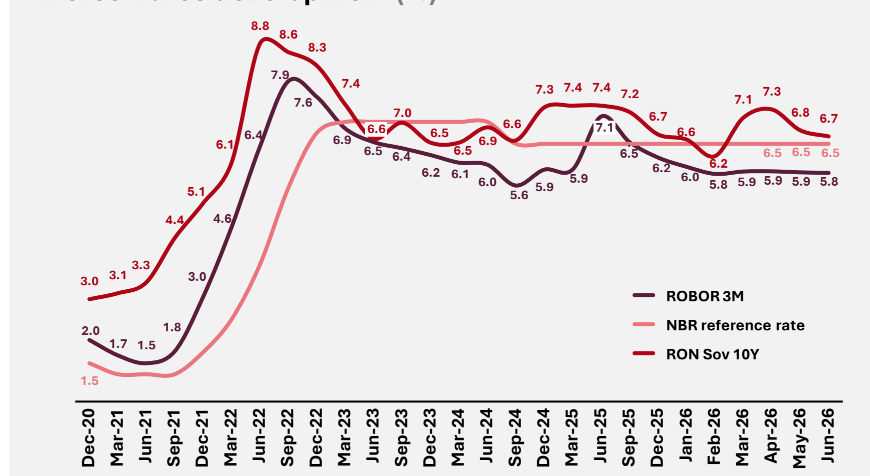
Policy rate: 6.50% (unchanged since August 2024)
ROBOR 3M: ~5.8% (June 2026 end)
Long-term yields (RO 10Y govies): ~6–7% range (H1 2026)

EUR/RON: ~5.1–5.3 (H1 2026)
Currency **depreciating vs. EUR** by +2.8% year-to-date

Romanian GDP & inflation development (%, YoY)



Interest rates development (%)



Sources: BRD Research, European Commission database and reports, NBR reports, NBR minutes of the monetary policy meetings.
Notes: 1. GDP forecasts from the European Commission and inflation (avg.) forecasts from NBR; end of period inflation forecasts as follows: for 2026 at 5.5% and for 2027 at 2.9%; 2. Gross Fixed Capital Formation.

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STRONG PRUDENTIAL INDICATORS, COMPARING FAVORABLY WITH EU AVERAGES

Capital & Liquidity

Capital adequacy – 23.7% at Mar-26 (-0.5 p.p. YoY)
Above EU avg. of 20.4%

Loan / Deposit ratio – 67.5% at Mar-26 (+3.0 p.p. YoY)
Below EU avg. of 106.4%

LCR – 246% at Mar-26 (-6.4 p.p. YoY)
Above EU avg. of 158% & regulatory req. (100%)

Asset Quality

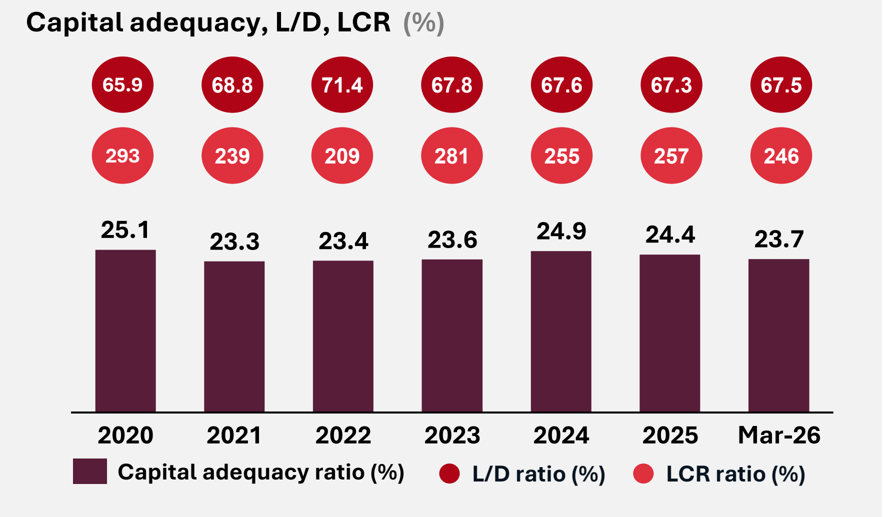
NPL ratio – 2.8% at Mar-26 (+0.3 p.p. YoY)
Above EU avg. of 1.8%

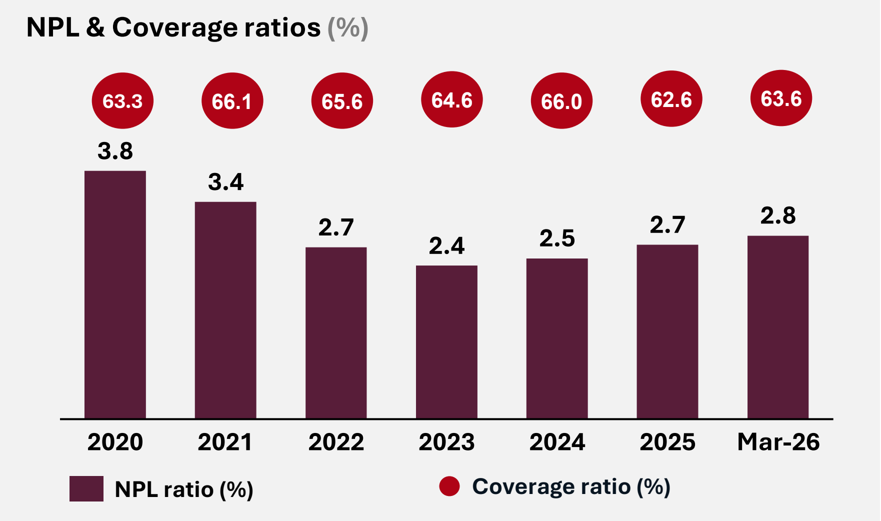
NPL coverage – 63.6% at Mar-26 (-2.5 p.p. YoY)
Above EU avg. of 41.3%

Loans & Deposits

Loan growth improved in Q2' 26, reaching **9.7%** at May-26
Consumer lending slowed noticeably; **mortgages** remain robust

Deposits growth within **6-7%** range in H1 2026 (6.6% in May-26)
Corporate deposits led slowdown, followed by **households**





Sources: EBA Q1 2026 Risk Dashboard, NBR website

AGENDA

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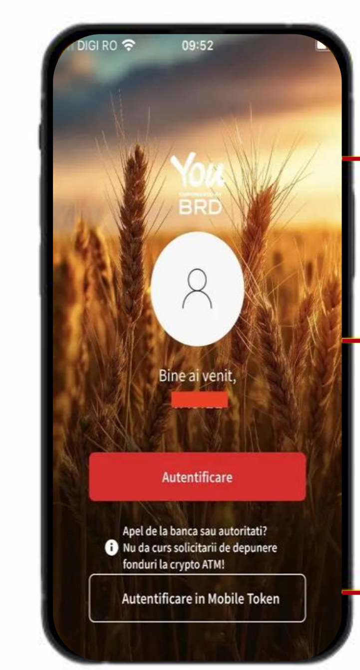
E-BANKING DRIVING HIGHER CUSTOMER ACTIVITY IN H1 2026

ENHANCED CUSTOMER JOURNEYS ...

1.96m YouBRD users, **+11%** YoY
Cashback loyalty – 1.2m enrolled clients,
RON 4.8m cashback in 2 years since launch



NEW

Pre-approved consumer loan – available in app

NEW

Insurance policy - RCA
eID accepted for onboarding

NEW

Travel insurance, 100% online, extended beyond premium cards holders

...LEADING TO INCREASED ENGAGEMENT ACROSS DIGITAL CHANNELS...

22m transactions via YouBRD, **+21.8%** YoY
RON 35.2bn, transactions value via YouBRD, **+22.4%** YoY
97% of corporate and **96%** of SME transactions were digital
80% of deposits opened in YouBRD
RON 5.93bn factoring turnover
72% of FX trades processed through e-tools
178.2m acquiring transactions

...BENEFITING FROM FAST AND RELIABLE CUSTOMER SUPPORT...

~780k calls received

98% of calls handled, up from 95% in H1 2025 (+3% YoY)

85% of calls answered within **20''** (+10% YoY)

9'' avg answer time, reduced from 21'' in H1 2025

High level of digital interaction: **275k** written messages (vs 270k in H1 2025)

Intensified packages sale within remote service workflows

...AND A LEANER, OPTIMISED NETWORK

Optimization of the branch network, -23 YoY, to **334** branches

24h self service capabilities for cash transactions in **268** branches

SOLID LENDING ACTIVITY ON LARGE CORPORATES AND PRIVATE INDIVIDUALS

Double-digit loan growth (+11.6% YoY)

Driven by large corporate and individuals' segments

Resilient performance on housing loans

Strong growth on large corporates

EUR 2.63 bn sustainable financing delivered since 2021, of which EUR 304m in H1 2026

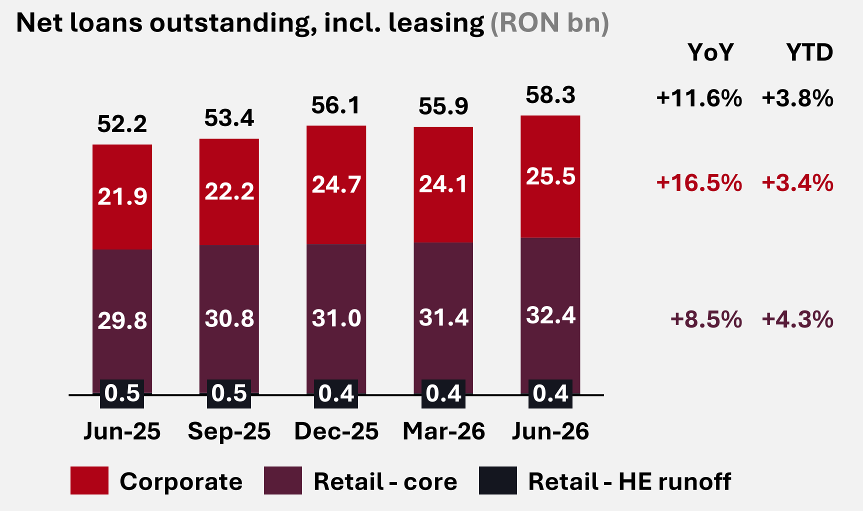
Housing loans: RON 18.5 bn, +12.1% YoY, RON 3.0 bn production in H1 2026, +5.1% YoY

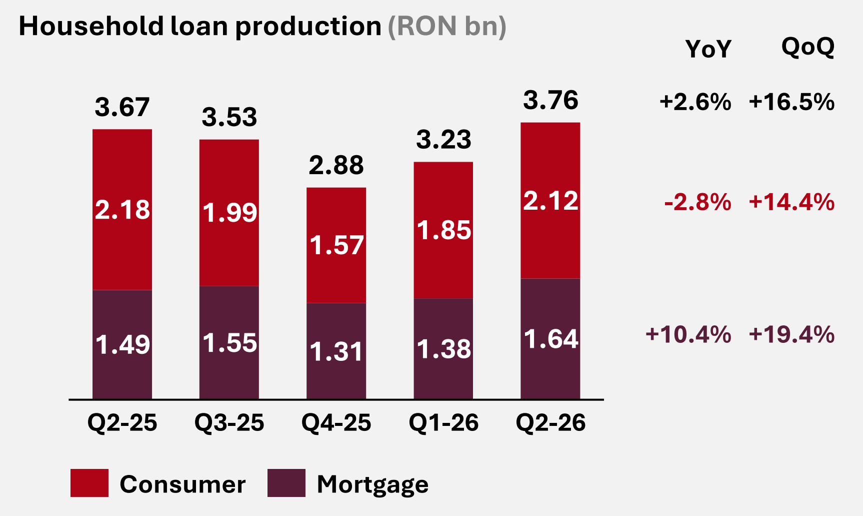
Consumer loans: RON 12.1 bn, +5.8% YoY RON 4.0 bn production in H1 2026, -3.2% YoY

Large corporates: RON 15.8 bn, +23.4% YoY

SMEs: RON 8.3bn, +7.3% YoY

Leasing portfolio: RON 2.1bn, +1.6% YoY





Note: Amounts refer to net outstandings unless otherwise stated

SOUND GROWTH ACROSS A DIVERSIFIED SAVINGS AND WEALTH ECOSYSTEM

Total deposits +4.1% YoY with growth driven by retail:

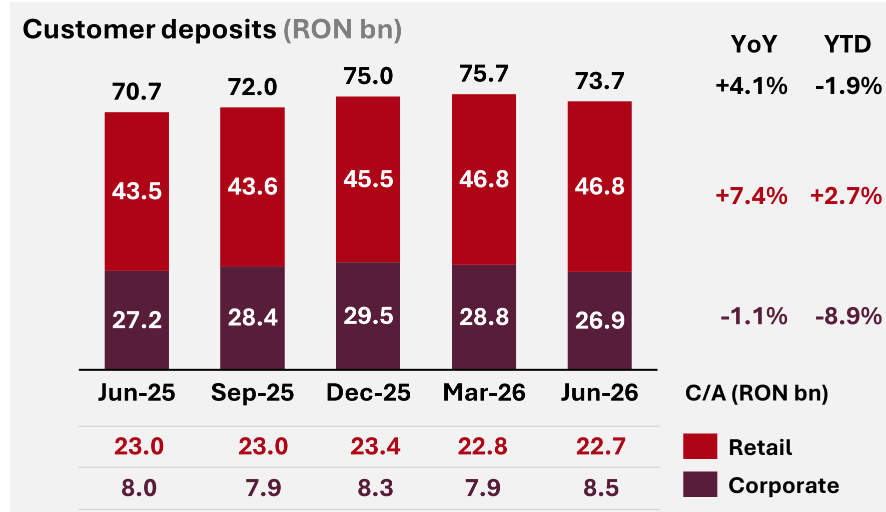
- **Private individuals' deposits**, most stable and granular funding source, up by +8.5% YoY
- **Corporate deposits** -1.1% YoY, reflecting fluctuations in business funding needs
- **High liquidity buffer** (29% of total assets), mainly government bonds
- **Net L/D, including leasing,** 79.1% at June 2026 end, +5.3pp YoY
- **Solid liquidity position**, LCR at 170% at June 2026 end (Bank level)

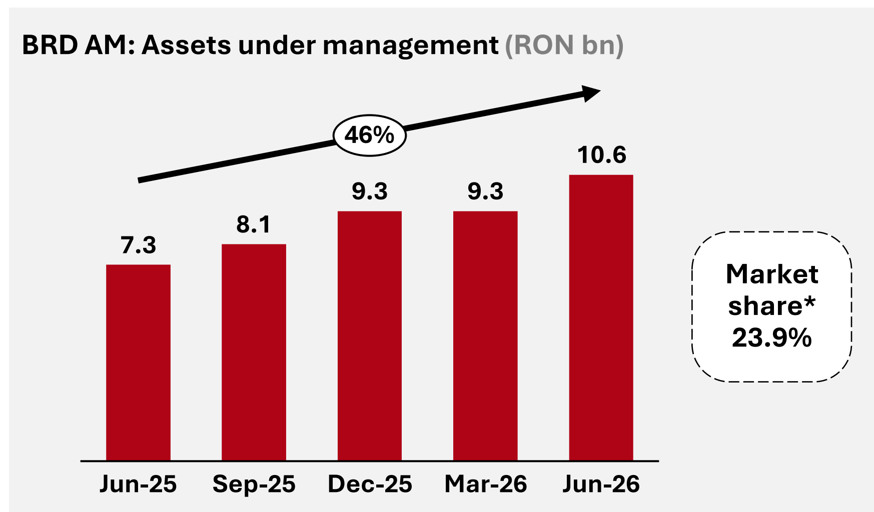
Varied investment and financial planning offer:

#2 **BRD AM** holds top position on local UCITS market (23.9% market share at May 2026 end)

Patria AM acquisition approved by FSA in July 2026 (3.2% market share at May '26 end)

#3 **BRD Asigurari de Viata** holds a strong position on the local life insurance market (12.9% market share at March 2026 end)





*May '26 end

AGENDA

BALANCE SHEET EXPANSION SUPPORTING REVENUES DYNAMIC

NBI, +1.8% YoY in H1 2026, +5.2% YoY in Q2 2026

NII, +1.4% YoY in H1 2026, +2.8% YoY in Q2 2026

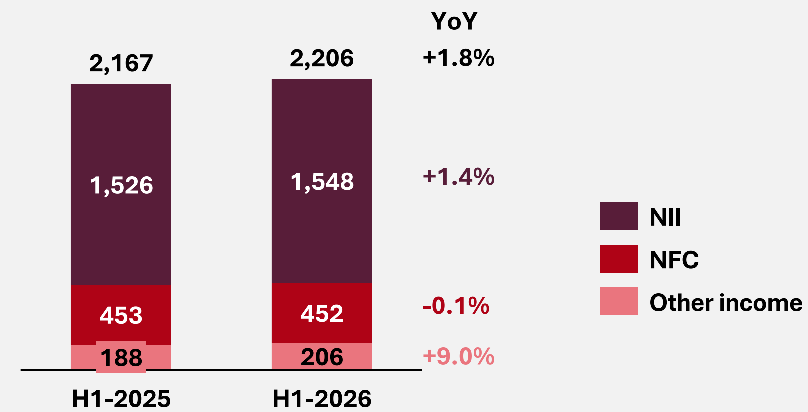
- consistently accounting for over 70% of total revenues
- substantial volume growth supporting revenues generation
- interest income impacted by lower loan yields and structure effect mainly linked to share of loans and bond portfolio in asset mix
- interest expense increase reflects higher funding volumes and adjustment of remuneration rate to liquidity and market conditions

NFC broadly stable during H1 2026, YoY

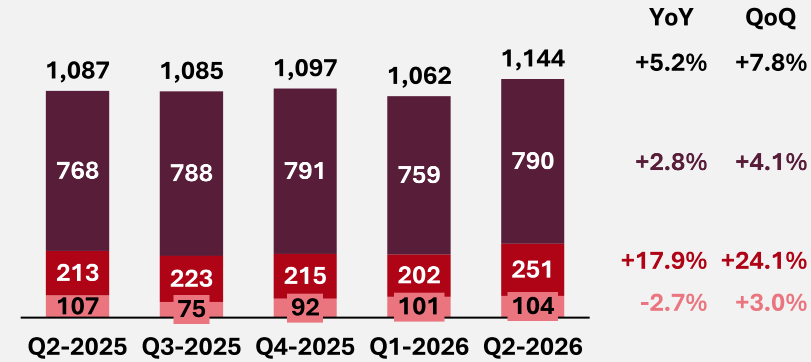
- higher revenues from brokerage, custody and asset management activities, and off - balance sheet commitments given improved clients activity
- Lower service income following inactive accounts clean-up
- Q2 2026 driven by card activity (incl. a favourable one-off)

Other banking income evolution (+9% YoY in H1 2026) supported by higher income from associates and a Q1 2026 one-off revenue item

NBI year-on-year (RON m)



NBI by quarters (RON m)



	Q2-2025	Q3-2025	Q4-2025	Q1-2026	Q2-2026
NIM (%)	3.35%	3.31%	3.26%	3.04%	3.06%

Note: NIM at Bank level, based on net loans and deposits monthly average outstandings

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COSTS MAINTAINED UNDER STRICT SUPERVISION, VISIBILE C/I IMPROVEMENT

Operating expenses, -0.5% YoY in H1 2026, +2.2% YoY in Q2 2026

- rigorous cost discipline in a high tax and persistent inflation environment (avg inflation at 10.13% vs 5.13% in H1 2025)

Excluding tax on turnover and previous year FGDB&RF contribution, costs reduced by -3% YoY in H1 2026

Staff expenses, -8.3% YoY in H1 2026, -10.5% YoY in Q2 2026

- operating model optimisation through network resizing, process simplification and organisational streamlining, supporting efficiency in a fast-evolving and competitive environment

Other expenses dynamic reflects increase of IT&C related costs, amid depreciation of past investments and ongoing infrastructure and digitalization initiatives, moderated by reduced real estate footprint costs

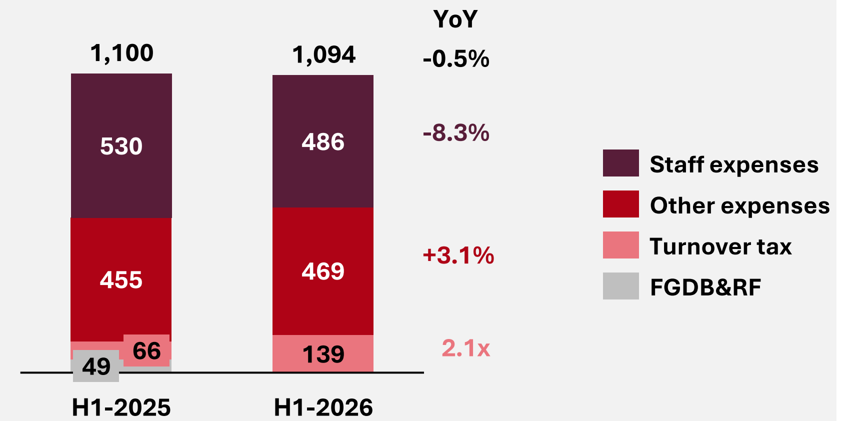
Higher tax on turnover, RON 139m vs RON 66m in H1 2025, reflecting the 4% rate vs 2% in H1 2025, partly offsetting ongoing optimisation efforts

Significant reduction in C/I ratio

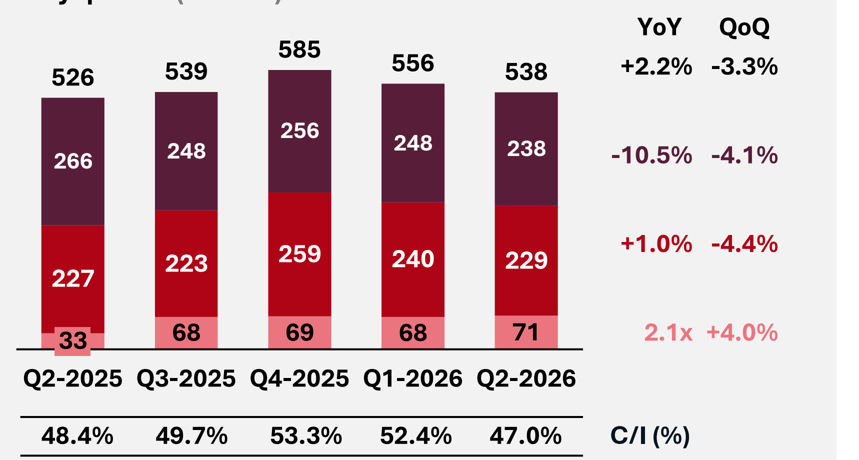
Reported C/I at 49.6% in H1 2026 vs 50.7% in H1 2025, -115 bps

Adjusted* C/I at 43.3% in H1 2026 vs 45.4% in H1 2025, -214 bps

OPEX year-on-year (RON m)



OPEX by quarter (RON m)



*Note: *Adjusted C/I refers to the exclusion of the tax on turnover and FGDB&RF contributions, from the costs base*

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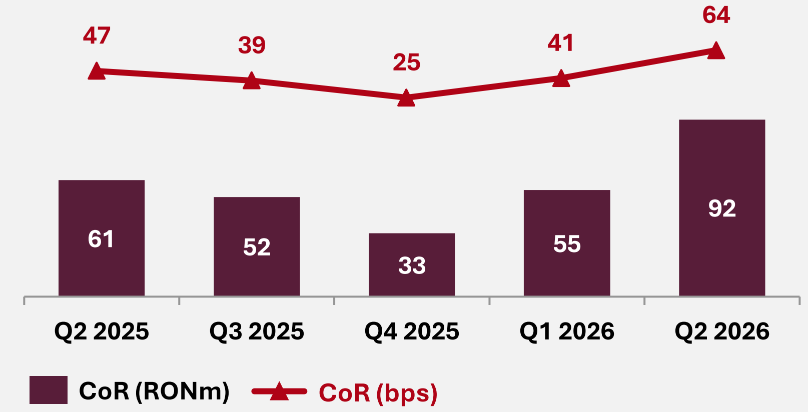
CREDIT QUALITY INDICATORS KEEP SOLID

Net cost of risk

Q2 2026 NCR is driven by particular corporate new default
Stable evolution of retail loans portfolio quality, related NCR being driven mainly by the macroeconomic expectations review and NPL sales

H1 2026 NCR stays at 52 bps, in line with full year guidance

Net cost of risk (bps, RON m)



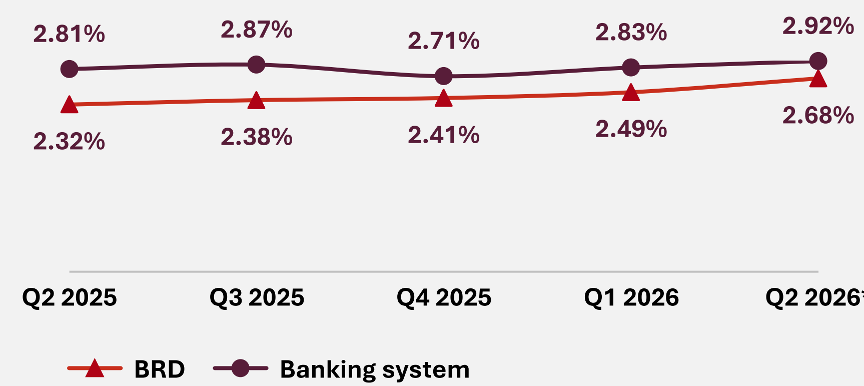
**Note: CoR (bps) in quarter is annualized, figures at Bank level*

NPL ratio

NPL rate at 2.7%, lower than the banking system average (2.9% as of May 2026)

Stable QoQ NPL coverage. The ratio reached 65.6% at second quarter end vs 65.9% at previous quarter end

EBA NPL ratio (%), all figures at Bank level



** NPL ratio for Banking System as of May 2026*
Notes: NPL ratio computed acc. to EBA risk indicator AQT_3.2; NPL coverage computed acc. to EBA risk indicator AQT_41.2

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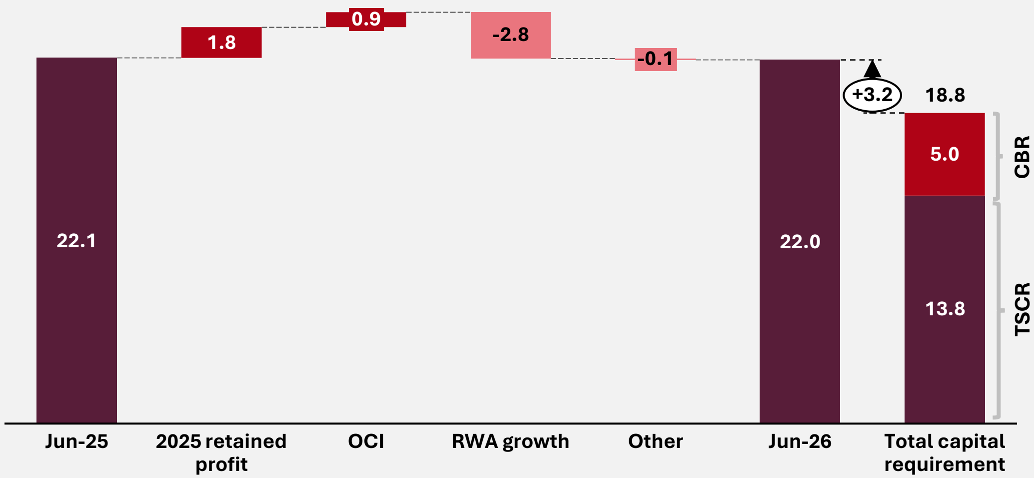
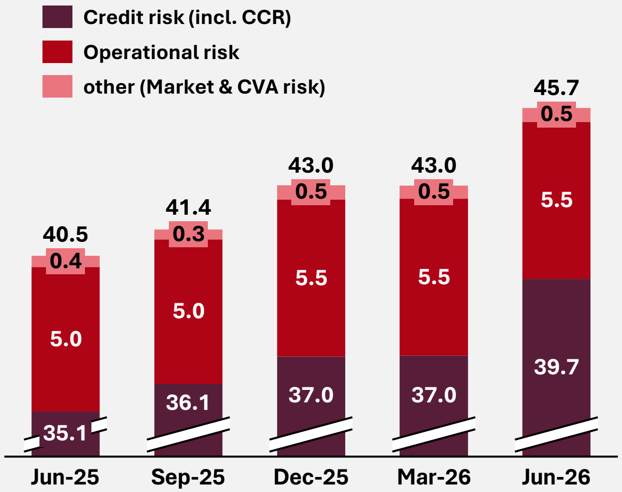
STRONG CAPITAL POSITION SUPPORTING GROWTH

Drivers for YoY change in Capital Adequacy Ratio[1] (%)



Risk-weighted assets (RON bn)



Solid, high-quality capital composed mainly of Tier 1 capital (87% of total capital); Tier 2 capital consists of EUR 250m subordinated loans

The Own Funds evolution year-on-year was primarily attributable to the incorporation of 50% of 2025 net profit and improved OCI following favorable movements in government bond yields

The year-on-year RWA increase reflects strong lending dynamics and higher risk weights for EUR-denominated Romanian sovereign exposures (from 10% to 25%) starting 2026 under Reg (EU) 2024/1623

Main regulatory ratios (Jun-26 end, %)

	Requirement	Actual
CET1	12.7%	19.1%
Tier 1	15.3%	19.1%
CAR	18.8%	22.0%
MREL	31.4%	32.9%

Note: All figures on the slide at Bank level; TSCR (Total SREP Capital Requirement); CBR (Combined Buffer Requirements); [1]CAR and MREL at June 2026 end, preliminary. CAR at June 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).

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BRD GROUPE SOCIETE GENERALE

H1 2026: SUSTAINABLE GROWTH THROUGH DISCIPLINED EXECUTION

Business performance

Net loans, +12%
RON 58.3bn

Individuals
+9%

Large corporates
+23%

5y Sustainable Financing
EUR 2.63bn

Deposits
RON 73.7bn

BRD AM
RON 10.6bn AuM

Income statement

GOI, excl. tax
+10.4%

C/I ratio, excl. tax
43.3%

Cost of Risk
52bps

Net profit, +11%, excl. tax
RON 784m

Balance sheet & Capital

NPL ratio
2.7%

NPL coverage
65.6%

Loan/Deposit
79%

Liquidity Coverage Ratio
170%

Capital Adequacy Ratio
22%

ROE 17%, excl. turnover tax

Notes: Cost of risk (bps) for H1 2026 is annualized and presented at Bank level; NPL ratio, NPL coverage, LCR (Liquidity Coverage Ratio), CAR (Capital Adequacy Ratio) at Bank level

H1 2026: DYNAMIC LENDING, SOLID PROFITABILITY AND ROBUST BALANCE SHEET

Resilient performance due to strict cost and risk management, building on a solid capital foundation

Broad-based loan growth (+11.6% YoY) in a competitive landscape and fragile macroeconomic context:

- Large corporate (+23% YoY) and private individuals (+9% YoY) as main pillars of growth
- Resilient demand for housing loans in a weakening growth environment
- Customer satisfaction and trust supporting volume expansion on large corporates segment
- Scaling sustainable financing to support clients' energy transition and unlock potential on green finance market

Diversified savings and investment offering that help customers achieve their financial goals, while underpinning the bank's funding profile with a resilient, granular and growing retail savings base (retail deposits up by +7% YoY)

Strengthened customer relationships by enhancing satisfaction and digital adoption (1.96m You BRD users, +11% YoY)

Profitability generation sustained by rising lending volumes, strict cost oversight and sound risk profile

- Expanding volumes supporting revenues while margin pressure remains elevated in an intense competitive environment
- Further cost optimization while continuing to invest in technology to streamline processes and drive innovation
- Good asset quality; efficient risk management with focus on sound portfolio growth
- RON 784m net profit in H1 2026, +11% YoY and solid ROE of 17%, both excluding tax on gross revenues

Solid liquidity and capital positions

BRD remains committed to financing the Romanian economy, while further optimizing its hybrid business model through high-value customer-centric products and seamless digital services. This approach is expected to support BRD Group's sustainable growth and profitability, while preserving its solid foundations.

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BRD GROUP | KEY FIGURES

Financial results

RON m	Q2-2026	Q2-2025	Change	H1-2026	H1-2025	Change
Net banking income	**1,144**	**1,087**	**5.2%**	**2,206**	**2,167**	**1.8%**
Operating expenses	(538)	(526)	2.2%	(1,094)	(1,100)	-0.5%
Gross operating income	606	561	8.1%	1,112	1,068	4.2%
Net cost of risk	(94)	(63)	49.9%	(147)	(142)	3.8%
Net profit	**415**	**415**	**0.0%**	**784**	**764**	**2.5%**
Cost/Income	47.0%	48.4%	-1.4 pt	49.6%	50.7%	-1.1 pt
ROE	15.4%	17.1%	-1.7 pt	14.7%	16.1%	-1.4 pt

Loans and deposits

RON bn	Jun-2026	Jun-2025	vs. Jun-25
Net loans including leasing (RON bn)	**58.3**	**52.2**	**+11.6%**
Retail	32.8	30.4	+8.0%
Corporate	25.5	21.9	+16.5%
Total deposits (RON bn)	**73.7**	**70.7**	**+4.1%**
Retail	46.8	43.5	+7.4%
Corporate	26.9	27.2	-1.1%
Loan to deposit ratio	**79.1%**	**73.8%**	**+5.3 pt**

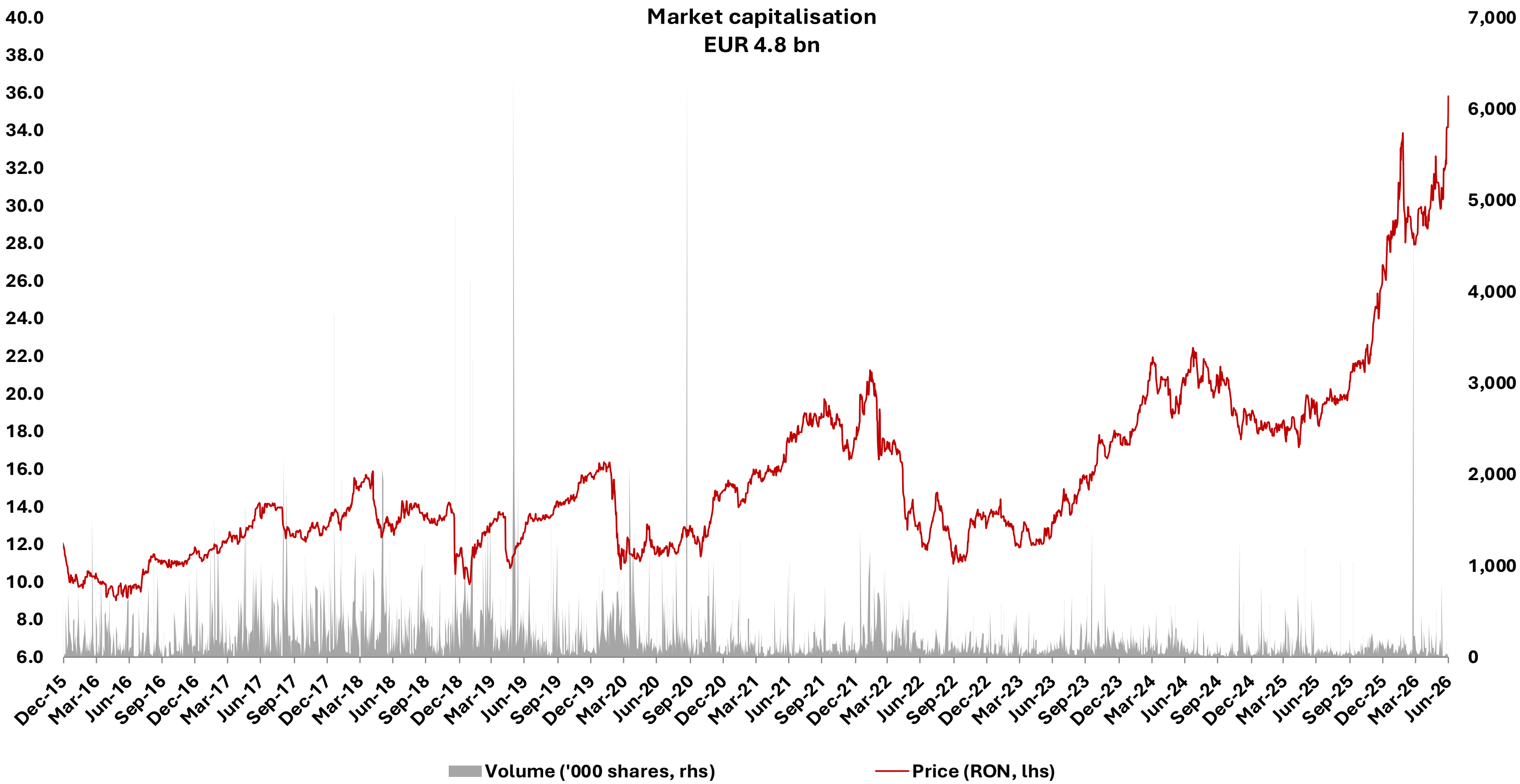
BRD STANDALONE | KEY FIGURES

	RON m	Q2-2026	Q2-2025	Change	H1-2026	H1-2025	Change
Financial results	**Net banking income**	**1,109**	**1,054**	**5.2%**	**2,126**	**2,095**	**1.5%**
	Operating expenses	(523)	(513)	2.1%	(1,065)	(1,070)	-0.6%
	Gross operating income	585	541	8.1%	1,061	1,024	3.6%
	Net cost of risk	(92)	(60)	52.1%	(147)	(134)	9.6%
	Net profit	**401**	**401**	**+0.2%**	**743**	**735**	**+1.1%**
	Cost/Income	47.2%	48.6%	-1.4 pt	50.1%	51.1%	-1.0 pt
	ROE	15.5%	17.3%	-1.8 pt	14.6%	16.2%	-1.6 pt

	RON bn	Jun-2026	Jun-2025	vs. Jun-25
Loans and deposits	**Net loans (RON bn)**	**55.8**	**49.8**	**+12.1%**
	Retail	31.9	29.4	+8.4%
	Corporate	23.8	20.3	+17.4%
	Total deposits (RON bn)	**74.1**	**70.9**	**+4.4%**
	Retail	46.8	43.5	+7.4%
	Corporate	27.3	27.4	-0.4%
	Loan to deposit ratio	**75.3%**	**70.1%**	**5.2 pt**
Capital adequacy	**CAR**	**22.0%**	**22.1%**	**-0.1 pt**

Note: CAR at June 2026 end is preliminary. CAR at June 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).

BRD STOCK PRICE PERFORMANCE



- ✓ BRD is part of the main market indices on the Bucharest Stock Exchange
- ✓ BRD's share price reached RON 35.9 as of June 2026 end, +83.2% 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.

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