BRD GROUP RESULTS

3rd quarter and 9 months 2026| 29.10.2026

TU EŞTI VIITORUL

BRD GROUPE SOCIETE GENERALE

DISCLAIMER

The consolidated and separate financial position and income statement for the period ended September 30, 2026 were examined by the Board of Directors on October 28, 2026.

The financial information presented for the period ended September 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.

9M 2026: COMMERCIAL MOMENTUM SUPPORTING REVENUES GENERATION

Lending activity remained strong across segments, despite macro challenges

Large corporates fueled non-retail performance, reflecting long-standing client relationships

Strong housing loans demand driving lending to individuals

Continued commitment to sustainable finance

Solid deposit foundation

Growing client adoption of digital channels

Resilient revenue performance amid macroeconomic pressures and intense competition

Strong book quality

Bank's NPL ratio below banking system average

ROE of 17%, excl. turnover tax

Loan portfolio, **+12%** YoY at September 26 end

Large corporates' loan portfolio, **+24%** YoY

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

EUR 2.83bn cumulative sustainable financing since 2021

Deposits up **+2%** YoY at September 26 end

1.9m YouBRD users at September 26 end

34m no of payments, **+22%** YoY

GOI, **RON 1.7bn, +9% YoY,** excl. tax on turnover

NPL ratio, **2.7%** at September 26 end

NPL coverage ratio, **67.4%** at September 26 end

Net profit, **RON 1,176m** in 9M 26

+7% YoY, excl. tax on turnover

Notes: NPL ratio and NPL coverage, both at Bank level

CLIMATE CHANGE SUMMIT 2026: BROADENING ENGAGEMENT AND REACH



CLIMATE CHANGE SUMMIT 2026

- held in Bucharest on 13-17 October, marked its 5th anniversary under the theme "Infrastructures of our Future"
- the event highlighted the growing link between climate action, economic competitiveness and infrastructure development, emphasizing the role of banks in financing sustainable infrastructures and climate resilience projects

KEY HIGHLIGHTS:

- approx. 2,100 onsite attendants through the entire Climate Week and 1.3 million online views
- prestigious participation by 70+ international and Romanian speakers
- high-level participation from institutions including EBRD, OECD, IPCC and leading private-sector representatives
- discussions centered on sustainable infrastructures, energy security, climate resilience, circular economy, tech climate solutions
- strong emphasis on the role of financial institutions in mobilizing investment for the green transition

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FRAGILE GROWTH PROSPECTS ON WEAKER DEMAND AND FISCAL TIGHTENING

Real GDP: -0.6% YoY in H1 2026, flat QoQ

-0.2% YoY in Q2 2026 (vs -1.2% YoY in Q1 2026): weakening consumption and negative contribution of net exports, moderated by solid gross fixed capital formation

Fiscal deficit: 2.9% of GDP (Aug 2026) vs. 4.5% (Aug 2025)

Current account deficit: ~ 6.7% of 2026e GDP

Unemployment: **6.4%** (Aug 2026)

Stable MoM, but higher YoY (6.1% Aug 2025)

CPI: 6.61% YoY (Sep 2026)

NBR inflation projection: 6.1%, expected for 2026 end

Policy rate: 6.50% (unchanged since Aug 2024)

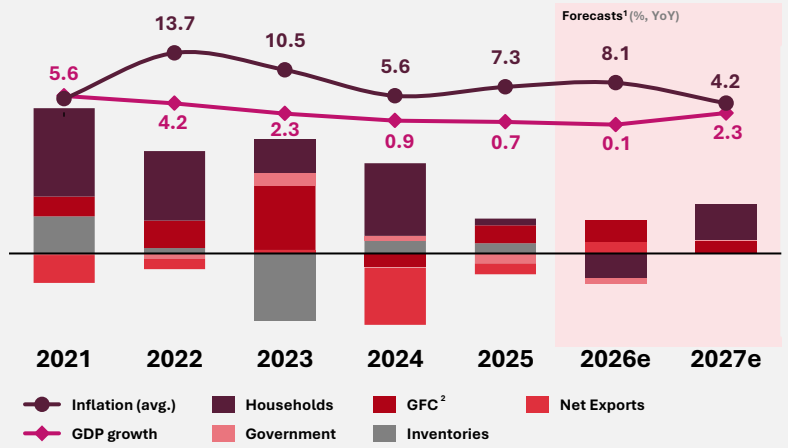
ROBOR 3M: ~5.9% (Sep 2026)

Long-term yields (RO 10Y govies): 7.5% (Sep 2026 end)

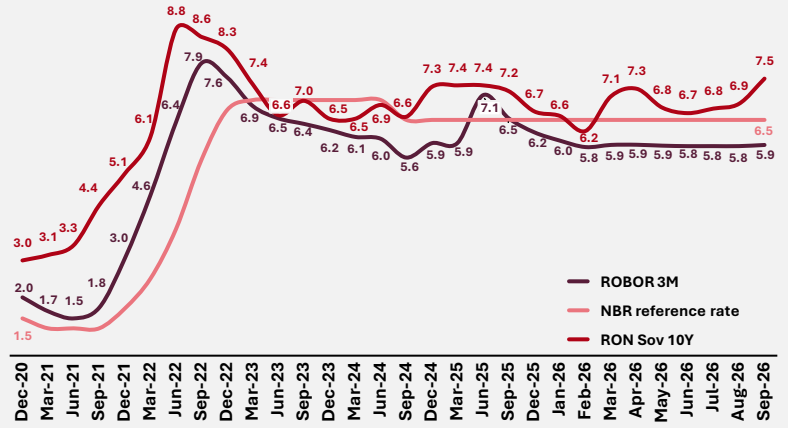
EUR/RON: ~5.1–5.3 (9M 2026)

Currency **depreciating vs. EUR** by +3.5% year-to-date

Romanian GDP & inflation development (%, YoY)



Interest rates development (%)



Sources: European Commission database and reports, NBR reports, NBR minutes of the monetary policy meetings; Current account deficit as % of GDPe, according to MF
Notes: 1. GDP forecasts from the European Commission and inflation (avg.) forecasts from NBR; end of period inflation forecasts: 6.1% for 2026, 3.4% for 2027; 2. Gross Fixed Capital Formation.

STRONG BANKING SYSTEM INDICATORS, COMPARING FAVORABLY WITH EU

Capital & Liquidity

Capital adequacy – 23.6% at Jun-26 (-0.63 p.p. YoY)
Above EU avg. of 20.2%

Loan / Deposit ratio – 69.1% at Jun-26 (+1.3 p.p. YoY)
Below EU avg. of 106.3%

LCR – 228% at Jun-26 (-7.1 p.p. YoY)
Above EU avg. of 158.5% & regulatory requirement (100%)

Asset Quality

NPL ratio – 2.9% at Jun-26 (+0.08 p.p. YoY)
Above EU avg. of 1.8%

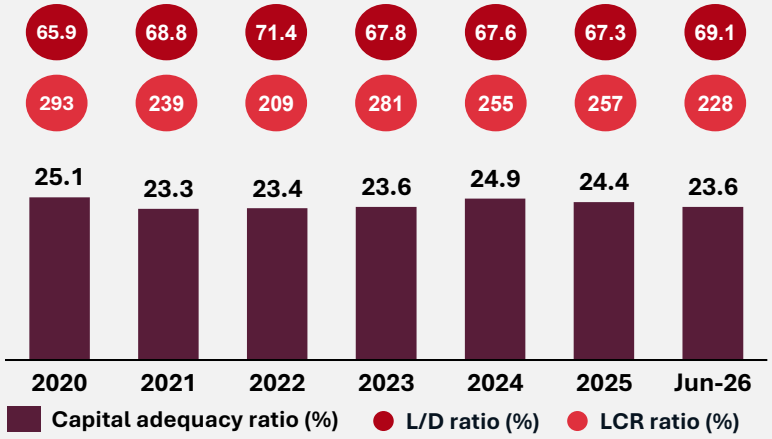
NPL coverage – 62.6% at Jun-26 (-1.7 p.p. YoY)
Above EU avg. of 41.3%

Loans & Deposits

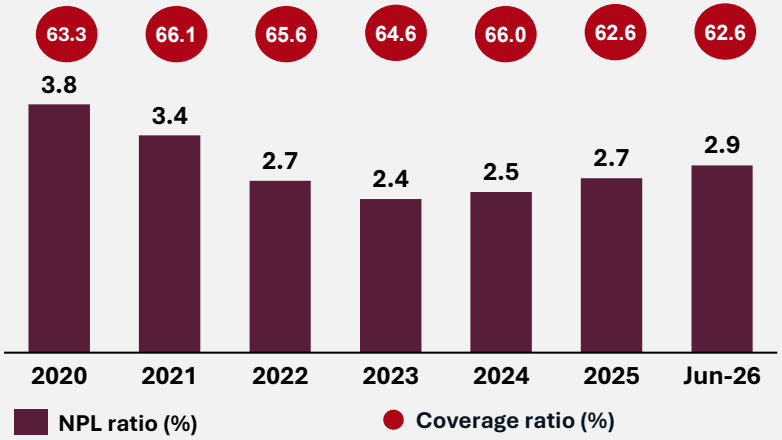
Loan growth remained solid, up +9.5% YoY in average in 8M 2026
Slowing consumer lending, gradual increase in **mortgages**

Deposits growth within **6-7%** range in 8M 2026 (7.2% in Aug-26)
Stronger growth in **local currency savings** across both segments

Capital adequacy, L/D, LCR (%)



NPL & Coverage ratios (%)



Sources: EBA Q2 2026 Risk Dashboard, NBR website

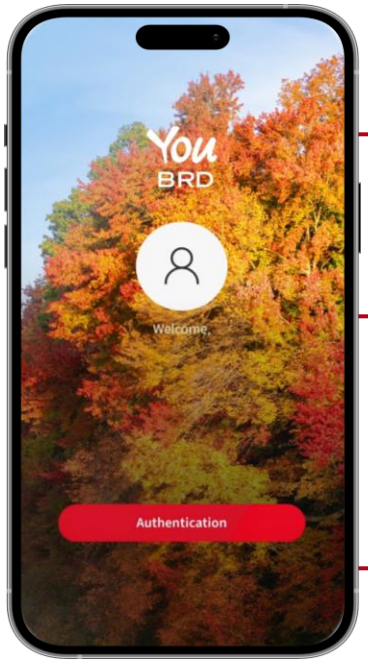
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E-BANKING DRIVING HIGHER CUSTOMER ACTIVITY IN 9M 2026

ENHANCED CUSTOMER JOURNEYS ...

1.9m[1] YouBRD users
Cashback loyalty ~ 1.3m enrolled clients,
RON 5.3m cashback in 2 years since launch



NEW

RCA insurance available in YOU BRD Mobile

NEW

Extended RoPay features merchant, online, POS, invoice payments via QR code

NEW

Treasury payments including mandatory payment type and fiscal reference details

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

34m no of payments via YouBRD, **+22%** YoY
RON 54bn, payments value via YouBRD, **+18%** YoY
56% of unsecured consumer loans (consumer & credit cards) granted online
55% of deposits opened via digital channels
97% of large corporate clients' and **96%** of SME transactions via digital channels
RON 9.04bn factoring turnover
72% of FX trades processed through e-tools
289m acquiring transactions, **+7%** YoY

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

~1.1m calls received

98% of calls handled, up from 96% in 9M 2025 (+2pp YoY)

84% of calls answered within **20''** (+8% YoY)

10'' avg answer time, reduced from 19'' in 9M 2025

High level of digital interaction: **417k** written messages, vs. 399k in 9M 2025 (+5% YoY)

Intensified packages sale within remote service workflows: **4.9k packages sold** via remote servicing campaigns, vs. 4.3k in 9M 2025 (+14% YoY)

...AND A LEANER, OPTIMISED NETWORK

Optimization of the branch network, -22 YoY, to **334** branches

24h self service capabilities for cash transactions in **275** branches

Notes: [1]Number of YouBRD users reflects the clean-up of inactive customer records

CONTINUED STRONG GROWTH IN LENDING ACROSS ALL BUSINESS LINES

Broad-based lending growth (+12.4% YoY)

Driven by large corporate clients and housing loans

Delivering on sustainable finance commitments ahead of plan

EUR 2.83 bn sustainable financing since 2021, above the EUR 2.4 bn target by 2027, o/w EUR 512m in 9M 2026

Housing loans: RON 19.4 bn, +13.3% YoY,
RON 4.8 bn production in 9M 2026, +9.5% YoY

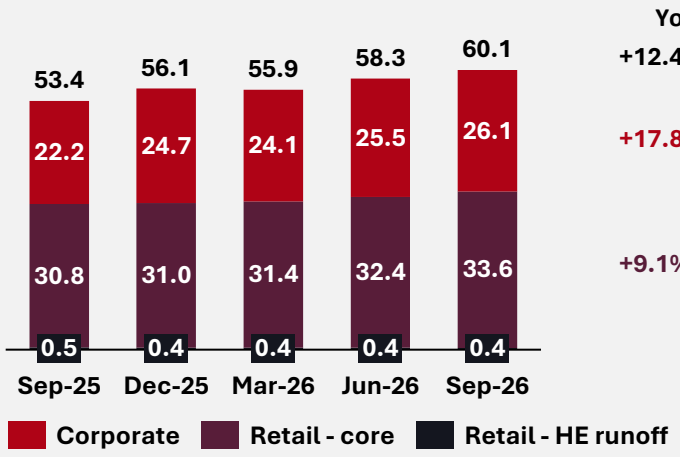
Consumer loans: RON 12.4 bn, +5.3% YoY
RON 6.0 bn production in 9M 2026, -0.9% YoY

Large corporates: RON 16.3 bn, +24.0% YoY

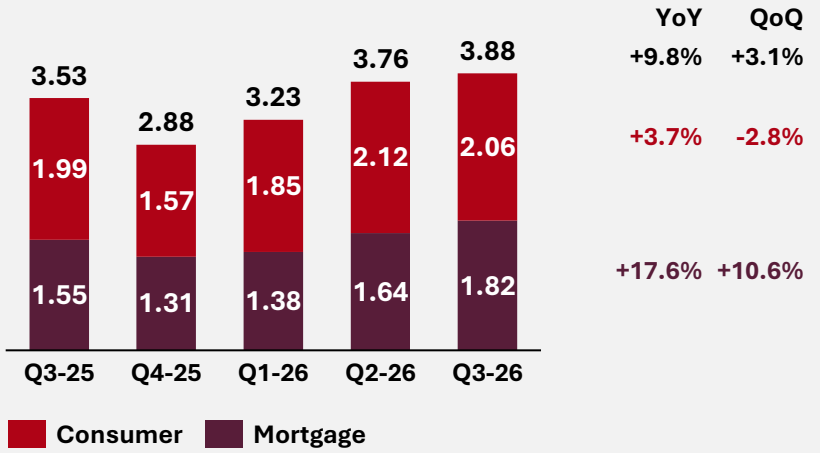
SMEs: RON 8.4bn, +9.6% YoY

Leasing portfolio: RON 2.2bn, +1.8% YoY

Net loans outstanding, incl. leasing (RON bn)



Household loan production (RON bn)



Note: Amounts refer to net outstandings unless otherwise stated

STRENGTHENIG DEPOSITS FOUNDATION AND AUM ACROSS INVESTMENT PRODUCTS

Total deposits +2.0% YoY on higher inflows from retail:

Private individuals' deposits, up by +8.1% YoY, supporting funding resilience

Corporate deposits -6.8% YoY, with lower reliance on term deposits improving funding mix

High liquidity buffer (29% of total assets), mainly government bonds

Net L/D, including leasing, 81.8% at September 2026 end, +7.6pp YoY

Solid liquidity position, LCR at 165% at September 2026 end (Bank level)

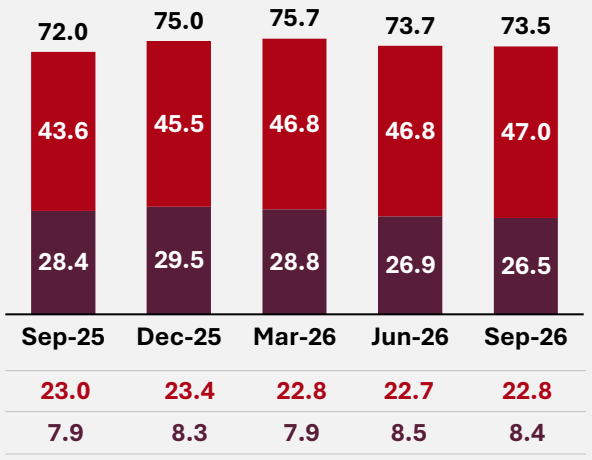
Leading positions in high-growth alternative savings markets:

BRD AM holds top position on local UCITS market (23.5% market share at September 2026 end)

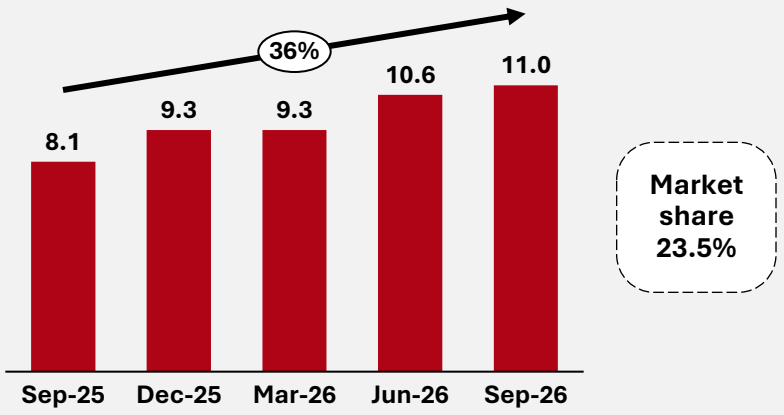
Patria AM acquisition approved by FSA in July 2026 (3.5% market share at September '26 end)

BRD Asigurari de Viata holds a strong position on the local life insurance market (14.1% market share at June 2026 end)

Customer deposits (RON bn)



BRD AM: Assets under management (RON bn)



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REVENUE PERFORMANCE SUPPORTED BY SOUND COMMERCIAL ACTIVITY

NBI, +2.7% YoY in 9M 2026, +4.6% YoY in Q3 2026

NII, +2.8% YoY in 9M 2026, +5.4% YoY in Q3 2026

- solid contributor, accounting for 71% of total revenues in 9M 2026, supported by solid balance sheet growth
- volume-driven growth in interest income, partly offset by lower customer loan yields
- higher funding base added to interest expense, while intense competition for customer resources kept remuneration rates under pressure

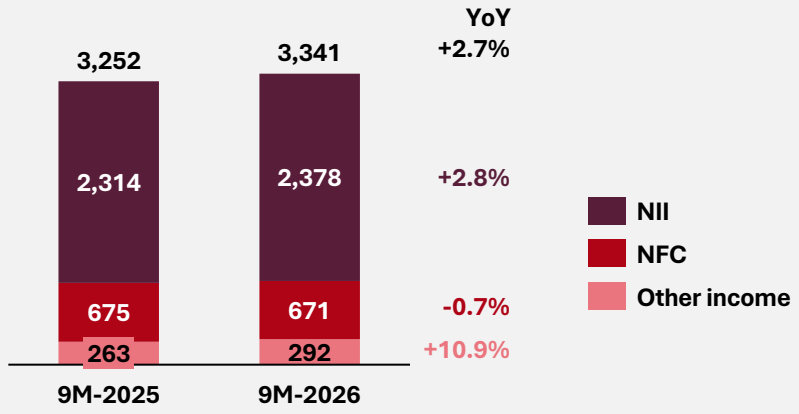
NIM improving progressively, to 3.26% in Q3 2026

NFC, -0.7% YoY in 9M 2026, -1.9% YoY in Q3 2026

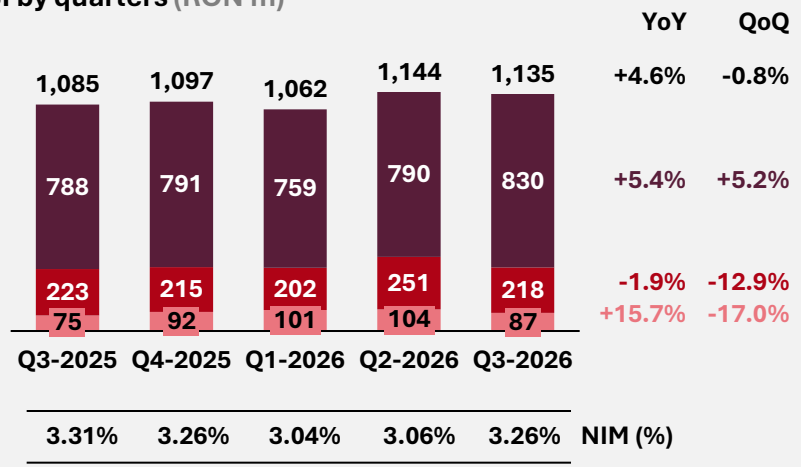
- mainly driven by account management fees and e-banking, while higher AuM and improved client activity supported growing revenues from custody, brokerage, asset management and off-balance sheet commitments

Other banking income, +10.9% YoY in 9M 2026, reflecting the recognition of one-off revenue and previous year base effect from the collective provision, while trading result printed lower in a volatile context

NBI year-on-year (RON m)



NBI by quarters (RON m)



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

STABLE 9M COSTS AND IMPROVED COST/INCOME RATIO

OPEX stable in 9M 2026 (+0.05% YoY), +1.2% YoY in Q3 2026

- supported by strict cost management in a high tax and persistent inflationary environment
- no contribution to FGDB&RF required in 2026

Excluding turnover tax and previous year FGDB&RF contributions, costs reduced by -1.8% YoY in 9M 2026

Staff expenses, -7.4% YoY in 9M 2026, -5.4% YoY in Q3 2026

- reflecting optimization of the operating model through network resizing and process simplification, supporting adaptation to a rapidly evolving and highly competitive environment

Other expenses evolution, reflect higher IT&C costs, amid depreciation of past investments, moderated by savings from reduced real estate footprint

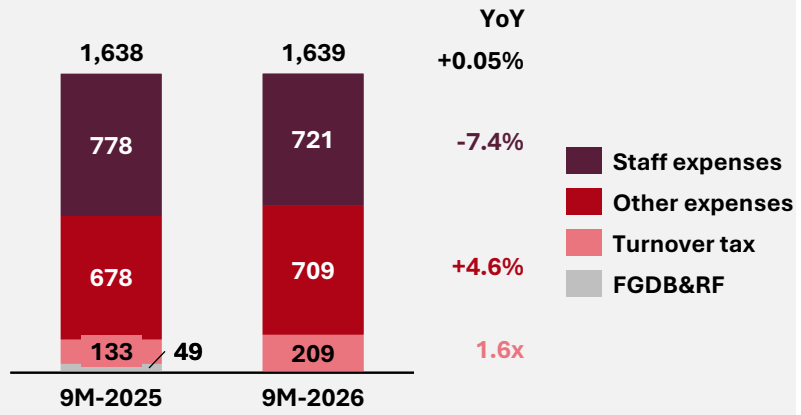
Higher turnover tax, RON 209m vs RON 133m in 9M 2025, partly offsetting efficiency gains

Improved 9M cost-to-income ratio

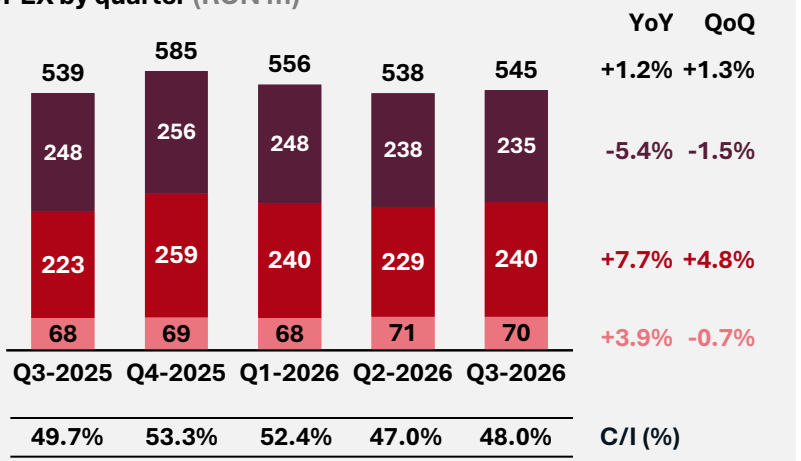
Reported C/I: 49.1% vs 50.4% in 9M 2025, -132 bps

Adjusted* C/I: 42.8% vs 44.8% in 9M 2025, -197 bps

OPEX year-on-year (RON m)



OPEX by quarter (RON m)



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

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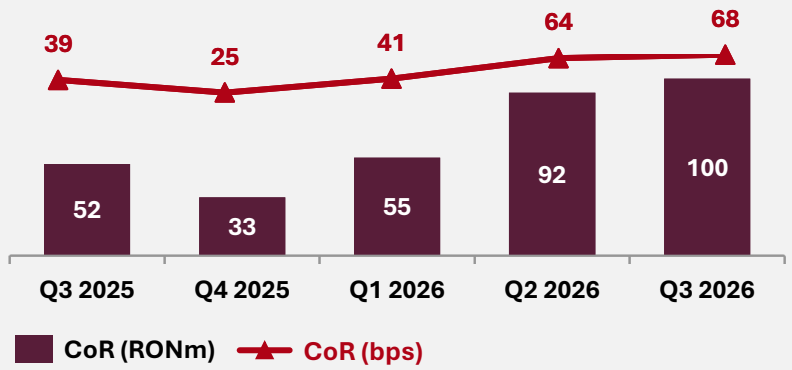
CREDIT QUALITY INDICATORS KEEP SOLID

Net cost of risk

Quarterly NCR evolution in 2026 is reflecting the expected risk costs in a challenging macroeconomic context, alongside portfolio developments and updated macroeconomic assumptions.

Cost of risk increased slightly to 68 bps in Q3'26 from 64 bps in Q2'26, reflecting growing NPLs during the quarter and YTD reaching 58 bps.

Net cost of risk (bps, RON m)

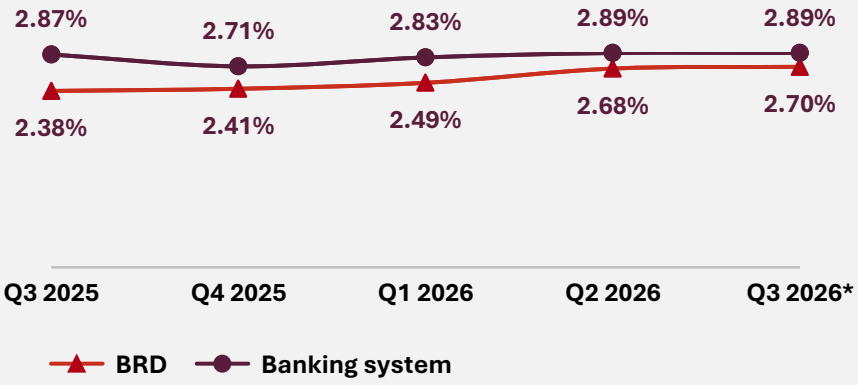


**Note: CoR (bps) in quarter is annualized, figures at Bank level*

NPL ratio

The loan book quality remained solid throughout 9M 2026, with the Bank's NPL ratio at 2.7% as of September 2026, below the banking system average (2.9% as of August 2026), and with a comfortable NPL coverage level of 67.4%.

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



** NPL ratio for Banking System as of August 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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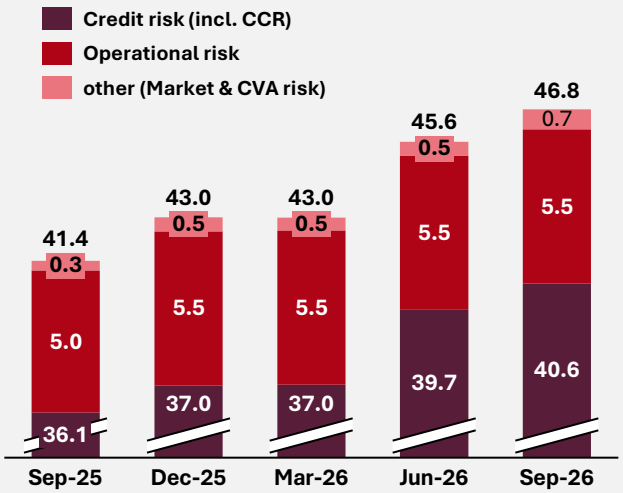
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CAPITAL STRENGTH SUPPORTING SUSTAINABLE GROWTH

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

Own Funds evolution YoY: reflecting the integration of 2025 retained profit

The YoY RWA increase driven by strong lending dynamics and increasing RO sovereign exposures denominated in EUR and a higher applicable risk weight to these exposures (from 10% to 25%, starting 2026 under Reg (EU) 2024/1623)

Main regulatory ratios (Sep-26 end, %)

	Requirement	Actual
CET1	12.7%	18.3%
Tier 1	15.3%	18.3%
CAR	18.8%	21.1%
MREL[2]	31.4%	31.8%

Note: All figures on the slide at Bank level; TSCR (Total SREP Capital Requirement); CBR (Combined Buffer Requirements); [1]CAR and MREL at September 2026 end, preliminary. CAR at September 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); [2]At standalone level, on the basis of Art 295^26 law 312/2025 and its subsequent modifications, transposing locally BRRD requirements.

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9M 2026: PROFITABLE GROWTH UNDERPINNED BY STRONG FUNDAMENTALS

Business performance		Income statement	Balance sheet & Capital	
Net loans, +12% RON 60.1bn		GOI, excl. tax +9.4%	NPL ratio 2.7%	NPL coverage 67.4%
Individuals +10%	Large corporates +24%	C/I ratio, excl. tax 42.8%	Loan/Deposit 82%	
5y Sustainable Financing EUR 2.83bn		Cost of Risk 58bps	Liquidity Coverage Ratio 165%	
Deposits RON 73.5bn	BRD AM RON 11bn AuM	Net profit, +7%, excl. tax RON 1,176m	Capital Adequacy Ratio 21%	

ROE 17%, excl. turnover tax

Notes: Cost of risk (bps) for 9M 2026 is annualized and presented at Bank level; NPL ratio, NPL coverage, LCR (Liquidity Coverage Ratio), CAR (Capital Adequacy Ratio) at Bank level

9M 2026: CONTINUED RESILIENT GROWTH

In a fragile economic environment, BRD remained committed to financing the Romanian economy through disciplined growth, supported by continued digitalization and simplification

Solid commercial momentum (net loans, +12.4% YoY) in a competitive market:

- Loans to large corporate (+24% YoY) and private individuals' housing loans (+13% YoY) as main growth engines
- Delivering on our sustainable finance ambition ahead of the 2027 plan (EUR 2.83 bn since 2021, vs. EUR 2.4 bn 2027 target)
- Well-diversified and growing retail savings base (retail deposits up by +7.8% YoY) ensuring a stable source of funding
- Leading position in the Romanian UCITS market, supporting clients' wealth planning needs (AuM up by +36% YoY)

Increased use of digital banking services, supported by new and improved mobile app features offering customers a seamless experience

Resilient financial performance thanks to solid volume growth and strict cost control

- Mild increase in revenues, as sound commercial growth was moderated by yield pressure in a competitive market
- Costs kept flat, despite inflation and rising regulatory expenses
- Strong and resilient risk profile
- RON 1,176 m net profit in 9M 2026, +7% YoY excluding turnover tax
- Solid ROE of 17%, excluding tax on gross revenues

Sound liquidity and capital positions

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Q&A Session

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BRD GROUP | KEY FIGURES

Financial results

RON m	Q3-2026	Q3-2025	Change	9M-2026	9M-2025	Change
Net banking income	**1,135**	**1,085**	**+4.6%**	**3,341**	**3,252**	**+2.7%**
Operating expenses	(545)	(539)	+1.2%	(1,639)	(1,638)	+0.0%
Gross operating income	590	546	+8.0%	1,702	1,614	+5.5%
Net cost of risk	(106)	(53)	+99.3%	(254)	(195)	+29.9%
Net profit	**392**	**393**	**-0.4%**	**1,176**	**1,158**	**+1.5%**
Cost/Income	48.0%	49.7%	-1.6 pt	49.1%	50.4%	-1.3 pt
ROE	14.5%	16.1%	-1.6 pt	14.6%	15.9%	-1.3 pt

Loans and deposits

RON bn	Sep-2026	Sep-2025	vs. Sep-25
Net loans including leasing (RON bn)	**60.1**	**53.4**	**+12.4%**
Retail	34.0	31.3	+8.6%
Corporate	26.1	22.2	+17.8%
Total deposits (RON bn)	**73.5**	**72.0**	**+2.0%**
Retail	47.0	43.6	+7.8%
Corporate	26.5	28.4	-6.8%
Loan to deposit ratio	**81.8%**	**74.2%**	**+7.6 pt**

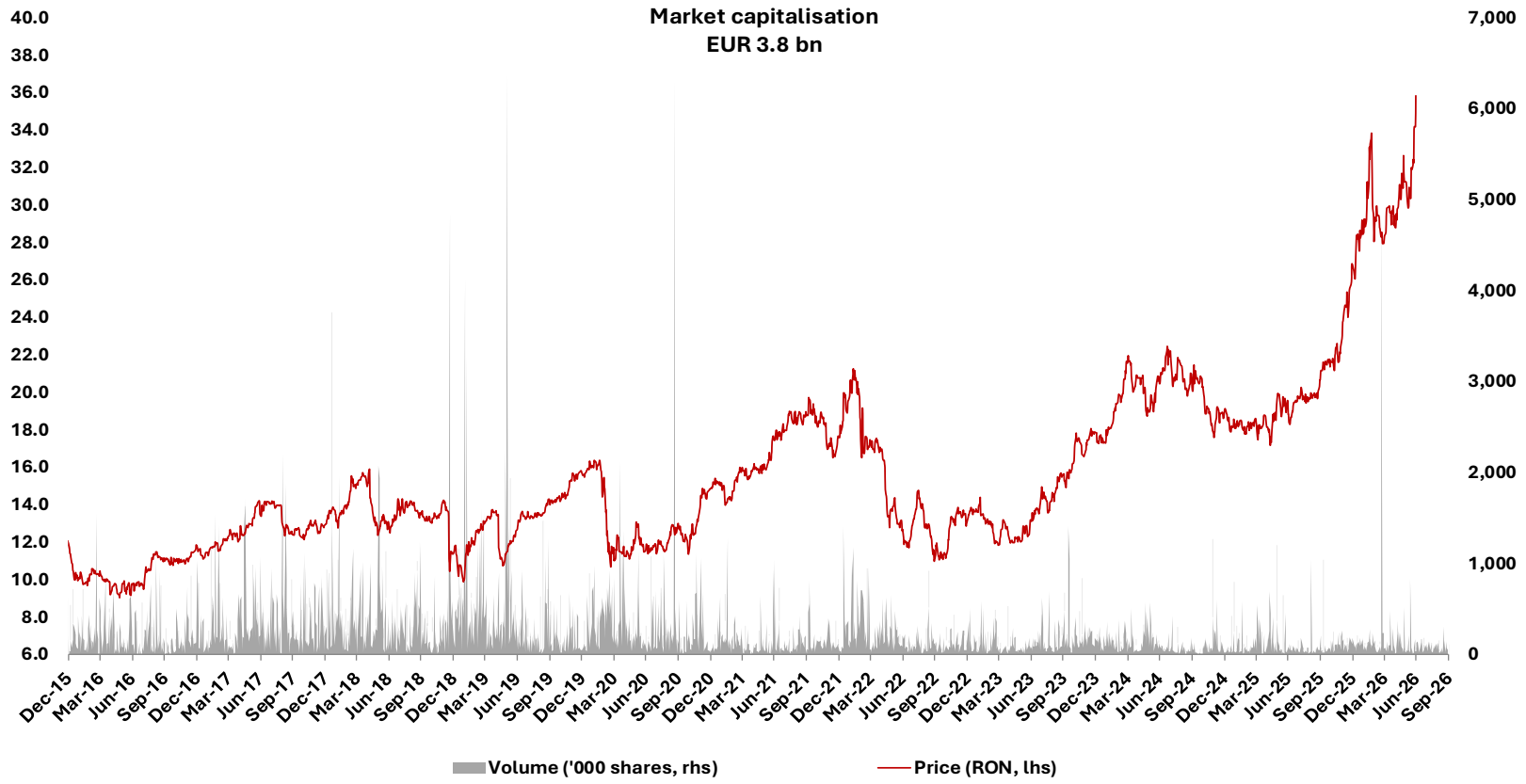
BRD STANDALONE | KEY FIGURES

	RON m	Q3-2026	Q3-2025	Change	9M-2026	9M-2025	Change
Financial results	**Net banking income**	**1,063**	**1,055**	**+0.7%**	**3,188**	**3,150**	**+1.2%**
	Operating expenses	(529)	(525)	+0.8%	(1,593)	(1,595)	-0.1%
	Gross operating income	534	530	+0.7%	1,595	1,555	+2.6%
	Net cost of risk	(100)	(52)	+93.2%	(247)	(186)	+32.8%
	Net profit	**347**	**383**	**-9.5%**	**1,090**	**1,118**	**-2.5%**
	Cost/Income	49.8%	49.7%	0.0 pt	50.0%	50.6%	-0.7 pt
	ROE	13.5%	16.4%	-2.9 pt	14.2%	16.0%	-1.9 pt

	RON bn	Sep-2026	Sep-2025	vs. Sep-25
Loans and deposits	**Net loans (RON bn)**	**57.5**	**50.9**	**+13.0%**
	Retail	33.1	30.4	+9.1%
	Corporate	24.4	20.6	+18.8%
	Total deposits (RON bn)	**73.9**	**72.3**	**+2.2%**
	Retail	47.0	43.6	+7.8%
	Corporate	26.9	28.7	-6.3%
	Loan to deposit ratio	**77.9%**	**70.5%**	**+7.4 pt**
Capital adequacy	**CAR**	**21.1%**	**22.5%**	**-1.4 pt**

Note: CAR at September 2026 end is preliminary. CAR at September 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). Own funds at September 30, 2025 include 50% of the H1-2025 net profit; Own funds at September 30, 2026 do not include interim profit

BRD STOCK PRICE PERFORMANCE



- ✓ BRD is part of the main market indices on the Bucharest Stock Exchange
- ✓ BRD's share price reached RON 28.7 as of September 2026 end, +38.6% 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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BRD

GROUPE SOCIETE GENERALE

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