

BRD – Groupe Société Générale S.A.

**CONDENSED CONSOLIDATED AND SEPARATE INTERIM FINANCIAL
STATEMENTS**

LEI CODE: 5493008QRHH0XCLJ4238

31 March 2026

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BRD – Groupe Société Générale S.A.
CONDENSED CONSOLIDATED AND SEPARATE INTERIM STATEMENTS OF FINANCIAL POSITION
as at 31 March 2026
(Amounts in thousands RON)

| Note | Group Unattested (*) | | Bank Unattested (*) | | |
|-------------------------------------------------------------------|-------------------------|---------------------|------------------------|---------------------|-------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 | |
| ASSETS | | | | | |
| Cash and cash equivalents | 4 | 16,267,025 | 12,080,387 | 16,266,911 | 12,080,309 |
| Due from banks | 5 | 6,047,419 | 6,496,727 | 6,047,419 | 6,496,727 |
| Derivatives and other financial instruments held for trading | 6 | 1,927,577 | 2,515,304 | 1,897,053 | 2,485,530 |
| <i>out of which: Pledged as collateral</i> | | <i>152,318</i> | <i>51,242</i> | <i>152,318</i> | <i>51,242</i> |
| Financial assets at fair value through profit and loss | 7 | 11,162 | 10,374 | 11,162 | 10,374 |
| Financial assets at fair value through other comprehensive income | 8 | 10,144,858 | 11,257,882 | 10,144,858 | 11,257,882 |
| <i>out of which: Pledged as collateral</i> | | <i>576,482</i> | <i>691,963</i> | <i>576,482</i> | <i>691,963</i> |
| Financial assets at amortised cost | 9 | 61,526,258 | 61,059,450 | 61,164,169 | 60,708,431 |
| Loans and advances to customers | 9.1 | 53,767,227 | 53,985,859 | 53,405,138 | 53,634,840 |
| Debt securities | 9.2 | 7,759,031 | 7,073,591 | 7,759,031 | 7,073,591 |
| <i>out of which: Pledged as collateral</i> | | <i>382,069</i> | <i>220,536</i> | <i>382,069</i> | <i>220,536</i> |
| Finance lease receivables | 10 | 2,100,199 | 2,144,020 | - | - |
| Assets held for sale | 11 | 1,728 | 1,728 | 1,728 | 1,728 |
| Investments in subsidiaries | | - | - | 15,879 | 15,879 |
| Investments in associates and joint ventures | | 67,800 | 66,246 | 30,327 | 30,327 |
| Property, plant and equipment | 12 | 1,063,605 | 1,060,567 | 1,056,411 | 1,052,828 |
| Investment property | 12 | 5,230 | 5,254 | 5,230 | 5,254 |
| Intangible assets | 13 | 691,060 | 690,451 | 687,423 | 686,632 |
| Deferred tax asset | 24 | 234,075 | 230,611 | 232,767 | 228,642 |
| Goodwill | | 50,130 | 50,130 | 50,130 | 50,130 |
| Other financial assets | 14 | 194,182 | 195,089 | 177,932 | 177,651 |
| Other non-financial assets | 15 | 183,053 | 179,817 | 141,191 | 128,386 |
| Total assets | | 100,515,361 | 98,044,037 | 97,930,590 | 95,416,710 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | | | |
| Due to banks | 16 | 3,032,122 | 1,239,312 | 3,032,122 | 1,239,312 |
| Derivatives and other financial instruments held for trading | 6 | 917,557 | 977,448 | 917,557 | 977,448 |
| Due to customers | 17 | 75,653,672 | 75,045,129 | 76,005,783 | 75,504,639 |
| Borrowed funds | 18 | 7,293,073 | 7,441,554 | 4,864,151 | 4,849,166 |
| Subordinated debts | 19 | 1,276,448 | 1,276,400 | 1,276,448 | 1,276,400 |
| Current tax liability | 24 | 71,973 | 11,885 | 67,677 | 7,350 |
| Provisions | 20 | 333,802 | 341,924 | 328,345 | 336,546 |
| Other financial liabilities | 21 | 744,938 | 734,815 | 706,093 | 685,515 |
| Other non-financial liabilities | 22 | 325,885 | 399,277 | 318,184 | 388,798 |
| Total liabilities | | 89,649,470 | 87,467,744 | 87,516,360 | 85,265,174 |
| Share capital | 23.1 | 2,515,622 | 2,515,622 | 2,515,622 | 2,515,622 |
| Accumulated other comprehensive income/(loss) | | (969,159) | (889,801) | (969,159) | (889,801) |
| Retained earnings | | 8,767,160 | 8,398,204 | 8,318,128 | 7,976,076 |
| Other reserves | 23.2 | 552,268 | 552,268 | 549,639 | 549,639 |
| Total equity | | 10,865,891 | 10,576,293 | 10,414,230 | 10,151,536 |
| Total liabilities and equity | | 100,515,361 | 98,044,037 | 97,930,590 | 95,416,710 |

The condensed interim financial statements have been authorized for issue by the Group's management on 29 April 2026 and are signed on the Group's behalf by:

Cecile BARTENIEFF DANSAERT
President of the Board of Directors

Maria ROUSSEVA
Chief Executive Officer

Vladimir POJER
Deputy Chief Executive Officer

Simona PRODAN
Finance Executive Director

The accompanying notes are an integral part of these condensed interim financial statements.

BRD – Groupe Société Générale S.A.
CONDENSED CONSOLIDATED AND SEPARATE INTERIM STATEMENTS OF PROFIT OR LOSS
for the period ended 31 March 2026
(Amounts in thousands RON)

| | Note | Group | | Bank | |
|-------------------------------------------------------------------------------------|------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | | Unattested (*) | | Unattested (*) | |
| | | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| Interest and similar income | 25 | 1,271,677 | 1,188,742 | 1,231,393 | 1,146,010 |
| <i>out of which: Interest income calculated using the effective interest method</i> | | <i>1,239,055</i> | <i>1,151,541</i> | <i>1,231,393</i> | <i>1,146,010</i> |
| Interest and similar expense | 26 | (513,055) | (430,241) | (498,815) | (413,712) |
| Net interest income | | 758,622 | 758,501 | 732,578 | 732,298 |
| Fees and commission income | 27 | 353,532 | 378,406 | 334,809 | 367,318 |
| Fees and commission expense | 27 | (151,709) | (138,306) | (149,231) | (136,176) |
| Fees and commissions, net | | 201,823 | 240,100 | 185,578 | 231,142 |
| Gain/(loss) from derivatives and other financial instruments held for trading | 28 | 58,022 | (2,100) | 57,686 | (2,749) |
| Gain from foreign exchange | 29 | 27,949 | 81,636 | 26,651 | 81,360 |
| Gain from financial instruments at fair value through profit and loss | | 788 | 371 | 788 | 371 |
| Net income from associates and joint ventures | | 1,554 | 4,391 | - | - |
| Other income/(expense) | 30 | 12,929 | (2,987) | 14,026 | (1,521) |
| Net banking income | | 1,061,687 | 1,079,912 | 1,017,307 | 1,040,901 |
| Personnel expenses | 32 | (248,331) | (264,164) | (238,517) | (253,153) |
| Depreciation, amortization and impairment on tangible and intangible assets | 33 | (81,738) | (67,769) | (81,062) | (67,006) |
| Contribution to Guarantee Scheme and Resolution Fund | 31 | - | (49,616) | - | (49,616) |
| Other operating expenses | 34 | (226,012) | (191,851) | (221,598) | (187,875) |
| Total operating expenses | | (556,081) | (573,400) | (541,177) | (557,650) |
| Gross operating profit | | 505,606 | 506,512 | 476,130 | 483,251 |
| Net impairment gain/(loss) on financial instruments | 35 | (53,123) | (79,041) | (55,410) | (74,003) |
| Profit before income tax | | 452,483 | 427,471 | 420,720 | 409,248 |
| Current tax expense | 24 | (71,875) | (61,739) | (67,677) | (59,463) |
| Deferred tax expense | | (11,652) | (15,949) | (10,991) | (15,431) |
| Total income tax | | (83,527) | (77,688) | (78,668) | (74,894) |
| Net profit for the period | | 368,956 | 349,783 | 342,052 | 334,354 |
| Profit attributable to equity owners of the parent | | 368,956 | 350,479 | - | - |
| Profit attributable to non-controlling interests | | - | (696) | - | - |
| Basic/Diluted earnings per share (in RON) | 36 | 0.5294 | 0.5029 | 0.4908 | 0.4798 |

The accompanying notes are an integral part of these condensed interim financial statements.

BRD – Groupe Société Générale S.A.
CONDENSED CONSOLIDATED AND SEPARATE INTERIM STATEMENTS OF OTHER COMPREHENSIVE INCOME
for the period ended 31 March 2026
(Amounts in thousands RON)

| | Group | | Bank | |
|---------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Unattested (*) | | Unattested (*) | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| Net profit for the period | 368,956 | 349,783 | 342,052 | 334,354 |
| Other comprehensive income | | | | |
| Net comprehensive income that may be reclassified to profit and loss in subsequent periods | (79,358) | 40,319 | (79,358) | 40,319 |
| Net gain/(loss) on financial assets at fair value through other comprehensive income | (79,358) | 40,319 | (79,358) | 40,319 |
| Reclassifications to profit and loss during the period | (2) | (1) | (2) | (1) |
| Fair value differences | (94,472) | 48,000 | (94,472) | 48,000 |
| Income tax | 15,116 | (7,680) | 15,116 | (7,680) |
| Other comprehensive income for the period, net of tax | (79,358) | 40,319 | (79,358) | 40,319 |
| Total comprehensive income for the period, net of tax | 289,598 | 390,102 | 262,694 | 374,673 |
| Attributable to: | | | | |
| Equity owners of the parent | 289,598 | 390,798 | | |
| Non-controlling interest | - | (696) | | |

The accompanying notes are an integral part of these condensed interim financial statements.

BRD – Groupe Société Générale S.A.
CONDENSED CONSOLIDATED AND SEPARATE INTERIM STATEMENTS OF CHANGES IN EQUITY
for the period ended 31 March 2026
(Amounts in thousands RON)

Group Unattested (*)

| | Accumulated other comprehensive income/(loss) | | | Retained earnings | Other reserves (*) | Total attributable to owners of the parent | Non-controlling interest | Total equity |
|----------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------|-----------------------|-----------------------------------------------------|-----------------------------|------------------|
| | Share capital | Reserves from financial assets at fair value through other comprehensive income | Reserves from defined benefit pension plan | | | | | |
| 31 December 2024 | 2,515,622 | (1,283,142) | 27,012 | 7,579,503 | 562,658 | 9,401,653 | 49,809 | 9,451,462 |
| Total comprehensive income | - | 40,319 | - | 350,083 | 396 | 390,798 | (696) | 390,102 |
| Net Profit for the period | - | - | - | 350,083 | 396 | 350,479 | (696) | 349,783 |
| Other comprehensive income | - | 40,319 | - | - | - | 40,319 | - | 40,319 |
| 31 March 2025 | 2,515,622 | (1,242,823) | 27,012 | 7,929,587 | 563,054 | 9,792,452 | 49,113 | 9,841,565 |

(*) Other reserves position includes Legal reserve, General banking risk reserve and the General reserve for credit risk. Please see note 23.2 for details.

| | Accumulated other comprehensive income/(loss) | | | Retained earnings | Other reserves (*) | Total equity |
|----------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------|-----------------------|-------------------|
| | Share capital | Reserves from financial assets at fair value through other comprehensive income | Reserves from defined benefit pension plan | | | |
| 31 December 2025 | 2,515,622 | (917,017) | 27,216 | 8,398,204 | 552,268 | 10,576,293 |
| Total comprehensive income | - | (79,358) | - | 368,956 | - | 289,598 |
| Net Profit for the period | - | - | - | 368,956 | - | 368,956 |
| Other comprehensive income | - | (79,358) | - | - | - | (79,358) |
| 31 March 2026 | 2,515,622 | (996,375) | 27,216 | 8,767,160 | 552,268 | 10,865,891 |

(*) Other reserves position includes Legal reserve, General banking risk reserve and the General reserve for credit risk. Please see note 23.2 for details.

The accompanying notes are an integral part of these condensed interim financial statements.

BRD – Groupe Société Générale S.A.
CONDENSED CONSOLIDATED AND SEPARATE INTERIM STATEMENTS OF CHANGES IN EQUITY
for the period ended 31 March 2026
(Amounts in thousands RON)

Bank Unattested (*)

| | Accumulated other comprehensive income/(loss) | | | | | Total equity |
|----------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------|--------------------|------------------|
| | Share capital | Reserves from financial assets at fair value through other comprehensive income | Reserves from defined benefit pension plan | Retained earnings | Other reserves (*) | |
| 31 December 2024 | 2,515,622 | (1,283,143) | 27,012 | 7,214,810 | 549,639 | 9,023,941 |
| Total comprehensive income | - | 40,319 | - | 334,354 | - | 374,673 |
| Net Profit for the period | - | - | - | 334,354 | - | 334,354 |
| Other comprehensive income | - | 40,319 | - | - | - | 40,319 |
| 31 March 2025 | 2,515,622 | (1,242,824) | 27,012 | 7,549,164 | 549,639 | 9,398,614 |

(*) Other reserves position includes Legal reserve, General banking risk reserve and the General reserve for credit risk. Please see note 23.2 for details.

| | Accumulated other comprehensive income/(loss) | | | | | Total equity |
|----------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------|--------------------|-------------------|
| | Share capital | Reserves from financial assets at fair value through other comprehensive income | Reserves from defined benefit pension plan | Retained earnings | Other reserves (*) | |
| 31 December 2025 | 2,515,622 | (917,018) | 27,217 | 7,976,076 | 549,639 | 10,151,536 |
| Total comprehensive income | - | (79,358) | - | 342,052 | - | 262,694 |
| Net Profit for the period | - | - | - | 342,052 | - | 342,052 |
| Other comprehensive income | - | (79,358) | - | - | - | (79,358) |
| 31 March 2026 | 2,515,622 | (996,376) | 27,217 | 8,318,128 | 549,639 | 10,414,230 |

(*) Other reserves position includes Legal reserve, General banking risk reserve and the General reserve for credit risk. Please see note 23.2 for details.

The accompanying notes are an integral part of these condensed interim financial statements.

BRD – Groupe Société Générale S.A.
CONDENSED CONSOLIDATED AND SEPARATE INTERIM STATEMENTS OF CASH FLOWS
for the period ended 31 March 2026
(Amounts in thousands RON)

| Note | Group Unattested (*) | | Bank Unattested (*) | | |
|----------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|------------------|
| | Revised | | Revised | | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 | |
| Cash flows from operating activities | | | | | |
| | | 368,956 | 349,783 | 342,052 | 334,354 |
| | Net profit for the period | | | | |
| <i>Adjustments for:</i> | | | | | |
| | Depreciation and amortization expense | 81,738 | 67,769 | 81,062 | 67,006 |
| | Other non-monetary adjustments | (13,790) | 17,060 | (13,790) | 17,060 |
| | (Gain) / Loss from impact of equity method and sale of investment in associates and joint ventures | (1,554) | (4,391) | - | - |
| | (Gain) / Loss from revaluation of assets at fair value through profit and loss | (788) | (372) | (788) | (372) |
| | Allocation to and release of impairment of loans and other provisions | 79,862 | 97,470 | 78,412 | 85,833 |
| | Interest income | (1,271,677) | (1,188,742) | (1,231,393) | (1,146,010) |
| | Interest expense | 513,055 | 430,241 | 498,815 | 413,712 |
| | Total income tax | 83,527 | 77,688 | 78,668 | 74,894 |
| | Adjusted profit | (160,671) | (153,494) | (166,962) | (153,523) |
| Changes in operating assets and liabilities | | | | | |
| | Deposits with banks | 432,415 | 3,051,915 | 432,488 | 3,051,907 |
| | Debt securities | (620,547) | 16,395 | (620,547) | 16,395 |
| | Loans and advances to customers | 143,573 | (1,950,994) | 153,600 | (1,935,613) |
| | Lease receivables | 41,327 | (18,812) | - | - |
| | Other assets including trading | 571,567 | (229,386) | 561,645 | (226,307) |
| | Due to banks | 1,792,143 | 369,866 | 1,792,143 | 369,866 |
| | Due to customers | 579,558 | (1,723,195) | 472,159 | (1,758,175) |
| | Other liabilities | (137,519) | 643,950 | (125,101) | 647,581 |
| | Total changes in operating assets and liabilities | 2,802,517 | 159,739 | 2,666,387 | 165,654 |
| | Income tax paid | (11,787) | (315) | (7,350) | - |
| | Interest paid | (398,775) | (354,634) | (403,554) | (358,005) |
| | Interest received | 1,118,302 | 1,060,561 | 1,077,780 | 1,017,671 |
| | Cash flow from operating activities | 3,349,586 | 711,857 | 3,166,301 | 671,797 |
| Investing activities | | | | | |
| | Acquisition of tangible assets | (18,489) | (10,615) | (18,456) | (10,592) |
| | Proceeds from sale of tangible assets | 171 | 54 | 171 | 54 |
| | Acquisition of intangible assets | (34,655) | (32,502) | (34,639) | (32,561) |
| | Sale of financial assets at fair value through other comprehensive income | 1,413,845 | 1,170,168 | 1,413,845 | 1,170,168 |
| | Acquisition of financial assets at fair value through other comprehensive income | (400,002) | (731,298) | (400,002) | (731,298) |
| | Interest received | 113,344 | 40,818 | 113,344 | 40,818 |
| | Cash flow from investing activities | 1,074,214 | 436,625 | 1,074,263 | 436,589 |
| Financing activities | | | | | |
| | Proceeds from borrowings | 102,517 | 201,624 | 213 | 3,260 |
| | Repayment of borrowings | (265,521) | (217,336) | (65) | (61) |
| | Repayment of principal lease liabilities | (17,913) | (17,744) | (17,197) | (17,413) |
| | Interest paid | (70,035) | (74,304) | (50,703) | (53,471) |
| | Net cash from financing activities | (250,952) | (107,760) | (67,752) | (67,685) |
| | Net movements in cash and cash equivalents | 4,172,848 | 1,040,722 | 4,172,812 | 1,040,701 |
| | The impact of exchange rate variation on cash and cash equivalents | 13,790 | (17,060) | 13,790 | (17,060) |
| | Cash and cash equivalents at beginning of the period | 12,080,387 | 8,658,035 | 12,080,309 | 8,657,954 |
| | Cash and cash equivalents at the end of the period | 16,267,025 | 9,681,697 | 16,266,911 | 9,681,595 |

The accompanying notes are an integral part of these condensed interim financial statements.

BRD – Groupe Société Générale S.A.
NOTES TO THE CONDENSED CONSOLIDATED AND SEPARATE INTERIM FINANCIAL
STATEMENTS
as at and for the period ended 31 March 2026
(Amounts in thousands RON)

1. Corporate information

BRD–Groupe Société Générale (the “Bank” or “BRD”) is a joint stock company incorporated in Romania. The Bank commenced business as a state-owned credit institution in 1990 by acquiring assets and liabilities of the former Banca de Investitii. The Bank headquarters and registered office is 1-7 Ion Mihalache Blvd, Bucharest.

BRD together with its subsidiaries (the “Group”) offers a wide range of banking and financial services to corporates and individuals, as allowed by law. The Group accepts deposits from the public and grants loans and leases, carries out funds transfer in Romania and abroad, exchanges currencies and provides other financial services for its commercial and retail customers.

Bank’s immediate and ultimate controlling party is Société Générale S.A. as of 31 March 2026 (the “Parent” or “SG”).

The Bank has as of 31 March 2026 334 units throughout the country (31 December 2025: 347).

The average number of active employees of the Group during the first quarter of 2026 was 4,981 (2025: 5,458) and the number of active employees of the Group as of the period-end was 4,942 (31 December 2025: 5,124).

The average number of active employees of the Bank during the first quarter of 2026 was 4,822 (2025: 5,300) and the number of active employees of the Bank as of the period-end was 4,783 (31 December 2025: 4,965).

The active employees are the full-time employees (excluding maternity leave and long-term sick leave).

BRD–Groupe Société Générale has been quoted on Bucharest Stock Exchange (“BVB”) with the symbol “BRD” since January 15, 2001. The free float shares represent 39.83% from the total shares.

The shareholding structure of the Bank is as follows:

| | Unattested (*) | |
|-------------------------------------------------------|----------------|------------------|
| | 31 March 2026 | 31 December 2025 |
| Societe Generale | 60.17% | 60.17% |
| Fondul de pensii administrat privat NN | 6.04% | 6.04% |
| Fondul de pensii administrat privat AZT Viitorul Tau | 4.80% | 4.80% |
| Fondul de pensii administrat privat Metropolitan Life | 4.33% | 4.35% |
| Infinity Capital Investments SA | 3.95% | 3.95% |
| Legal entities | 16.36% | 16.32% |
| Individuals | 4.36% | 4.38% |
| Total | 100.00% | 100.00% |

BRD – Groupe Société Générale S.A.
NOTES TO THE CONDENSED CONSOLIDATED AND SEPARATE INTERIM FINANCIAL
STATEMENTS
as at and for the period ended 31 March 2026
(Amounts in thousands RON)

2. Basis of preparation

a) Basis of preparation

The condensed separate interim financial statements as of 31 March 2026 are of the Bank BRD–Groupe Société Générale. The condensed consolidated interim financial statements as of 31 March 2026 are not audited nor reviewed (references with Unattested^(*) are included in the condensed consolidated and separate interim financial statements and selected explanatory notes). The condensed consolidated and separate interim financial statements for the three months ended 31 March 2026 have been prepared in accordance with *IAS 34 Interim Financial Reporting* as adopted by the European Union.

The condensed consolidated and separate interim financial statements include both separate and consolidated financial statements and do not include all the information and disclosures required in the annual financial statements and should be read in conjunction with the Group’s annual financial statements for the year ended 31 December 2025, prepared in accordance with International Financial Reporting Standards as adopted by the European Union and the National Bank of Romania (NBR) Order no. 27/2010 for approving accounting Regulations in accordance with International Financial Reporting Standards, republished, and subsequent amendments (the “NBR Order 27/2010”).

The condensed consolidated interim financial statements as at 31 March 2026 include the condensed consolidated interim statement of financial position, the condensed consolidated interim statement of profit or loss, the condensed consolidated interim statement of comprehensive income, the condensed consolidated interim statement of changes in shareholders’ equity, the condensed consolidated interim cash flow statement and notes to the condensed consolidated interim financial statements.

The condensed separate interim financial statements as at 31 March 2026 include the condensed separate interim statement of financial position, the condensed separate interim statement of profit or loss, the condensed separate interim statement of comprehensive income, the condensed separate interim statement of changes in shareholders’ equity, the condensed separate interim cash flow statement and notes to the condensed separate interim financial statements.

The condensed consolidated and separate interim financial statements as at 31 March 2026 are presented in Romanian lei (“RON”), which is the Bank’s functional currency and the Bank’s and the Group’s presentation currency rounded to the nearest thousands, except when otherwise indicated. The condensed consolidated and separate interim financial statements as at 31 March 2026 have been prepared on an historical cost basis, except for financial assets at fair value through profit and loss, financial assets through other comprehensive income, derivative financial instruments, other financial assets and liabilities held for trading, which have all been measured at fair value.

The Group and Bank’s management has assessed the Group and Bank’s ability to continue as a going concern and is satisfied that the Bank has the resources to continue business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubt upon the Bank’s ability to continue as a going concern. Therefore, the condensed consolidated and separate interim financial statements are prepared on the going concern basis.

In making this judgement management considered the Group’s financial position, current intentions, profitability of operations and access to financial resources, and analysed the impact of recent macro-economic developments on future operations of the Group.

BRD – Groupe Société Générale S.A.
NOTES TO THE CONDENSED CONSOLIDATED AND SEPARATE INTERIM FINANCIAL
STATEMENTS
as at and for the period ended 31 March 2026
(Amounts in thousands RON)

2. Basis of preparation

b) Basis for consolidation

The condensed consolidated and separate interim financial statements are of BRD–Groupe Société Générale and its subsidiaries as at 31 March 2026. The financial statements of the subsidiaries are prepared for the same reporting period, using consistent accounting policies.

A subsidiary is an entity over which the Bank exercises control. An investor controls an investee when it is exposed or has rights to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. The condensed consolidated and separate interim financial statements include the financial statements of BRD–Groupe Société Générale and the following subsidiaries: BRD Sogelease IFN S.A. (99.98% ownership, 2025: 99.98%) and BRD Asset Management SAI S.A. (99.98% ownership, 2025: 99.98%).

As at 31 December 2025 BRD Finance S.A. was liquidated and the total amount of 47,371 was collected and recognized against the value of participation of 39,893 and an income of 7,477.

All intercompany transactions, balances and unrealized gains and losses on transactions between consolidated entities are eliminated on consolidation.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the Bank obtains control and continue to be consolidated until the date such control ceases.

Equity and net income attributable to non-controlling interest are shown separately in the condensed consolidated and separate interim statement of financial position, condensed consolidated and separate interim statement of profit or loss, condensed consolidated and separate interim statement of changes in equity and condensed consolidated and separate interim statement of comprehensive income, respectively.

The Bank is accounting for the investments in subsidiaries, associates and joint ventures in the condensed separate interim financial statements at cost less impairment adjustment.

As at 31 March 2026:

| <u>Group</u> | | | |
|--------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------|----------|
| <u>Associates</u> | <u>Field of activity</u> | <u>Address</u> | <u>%</u> |
| BRD Asigurari de Viata SA | Insurance | 58-60 Gheorghe Polizu Street, Bucharest Corporate Center building, floor 8 (zone 3) and floor 9, district 1, Bucharest | 49.00% |
| Biroul de Credit S.A. | Financial institution | 29 Sfânta Vineri Street, floor 4, district 3, Bucharest | 16.38% |
| BRD Sogelease Asset Rental SRL | Operational leasing | 1-7, Ion Mihalache Street, Bucharest | 20.00% |
| <u>Joint ventures</u> | | | |
| CIT One SA | Cash protection, guard and transportation | 319L Splaiul Independentei Street, Paris Building/A1, 1st floor, district 6, Buchares | 33.33% |
| <u>Bank</u> | | | |
| <u>Associates</u> | <u>Field of activity</u> | <u>Address</u> | <u>%</u> |
| BRD Asigurari de Viata SA | Insurance | 58-60 Gheorghe Polizu Street, Bucharest Corporate Center building, floor 8 (zone 3) and floor 9, district 1, Bucharest | 49.00% |
| Biroul de Credit S.A. | Financial institution | 29 Sfânta Vineri Street, floor 4, district 3, Bucharest | 16.38% |
| <u>Joint ventures</u> | | | |
| CIT One SA | Cash protection, guard and transportation | 319L Splaiul Independentei Street, Paris Building/A1, 1st floor, district 6, Buchares | 33.33% |
| <u>Subsidiaries</u> | | | |
| BRD Sogelease IFN SA | Financial lease | 1-7, Ion Mihalache Street, floor 12, district 1, Bucharest | 99.98% |
| BRD Asset Management SAI SA | Fund administration | 2, Doctor Staicovici Street, district 5, floor 5, Bucharest | 99.98% |

The accompanying notes are an integral part of these condensed interim financial statements.

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2. Basis of preparation

b) Basis for consolidation (continued)

As at 31 December 2025:

| <u>Group</u> | | | |
|--------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------|----------|
| <u>Associates</u> | <u>Field of activity</u> | <u>Address</u> | <u>%</u> |
| BRD Asigurari de Viata SA | Insurance | 58-60 Gheorghe Polizu Street, Bucharest Corporate Center building, floor 8 (zone 3) and floor 9, district 1, Bucharest | 49.00% |
| Biroul de Credit S.A. | Financial institution | 29 Sfanta Vineri Street, floor 4, district 3, Bucharest | 16.38% |
| BRD Sogelease Asset Rental SRL | Operational leasing | 1-7, Ion Mihalache Street, Bucharest | 20.00% |
| <u>Joint ventures</u> | | | |
| CIT One SA | Cash protection, guard and transportation | 319L Splaiul Independentei Street, Paris Building/A1, 1st floor, district 6, Buchares | 33.33% |
| <u>Bank</u> | | | |
| <u>Associates</u> | <u>Field of activity</u> | <u>Address</u> | <u>%</u> |
| BRD Asigurari de Viata SA | Insurance | 58-60 Gheorghe Polizu Street, Bucharest Corporate Center building, floor 8 (zone 3) and floor 9, district 1, Bucharest | 49.00% |
| Biroul de Credit S.A. | Financial institution | 29 Sfanta Vineri Street, floor 4, district 3, Bucharest | 16.38% |
| <u>Joint ventures</u> | | | |
| CIT One SA | Cash protection, guard and transportation | 319L Splaiul Independentei Street, Paris Building/A1, 1st floor, district 6, Buchares | 33.33% |
| <u>Subsidiaries</u> | | | |
| BRD Sogelease IFN SA | Financial lease | 1-7, Ion Mihalache Street, floor 12, district 1, Bucharest | 99.98% |
| BRD Asset Management SAI SA | Fund administration | 2, Doctor Staicovici Street, district 5, floor 5, Bucharest | 99.98% |

For BRD Asset Management SAI SA, the Group consolidates only the administrator of the funds not also the funds administrated by the administrator. As at 31 March 2026 and 31 December 2025 BRD Groupe Société Générale has no holdings in funds. Previously fund units were treated as unconsolidated structured entities.

On 9 March 2026, BRD Groupe Société Générale, through BRD Asset Management S.A.I., entered into an agreement with Patria Bank for the acquisition of 99.9944% of Patria Asset Management, a company operating on the Romanian UCITS market. Completion of the transaction remains subject to the approval of the relevant regulatory authorities.

BRD Finance S.A.

In accordance with IAS 1 “Presentation of financial statements”, paragraph 25, when preparing financial statements, management should perform an assessment of an entity’s ability to continue as a going concern.

As of 31 December 2023 BRD Finance SA was in a run off process and during 2024 sold its entire loan portfolio to a third party. Therefore, as of 31 December 2024 the BRD Finance SA financial statements were prepared in compliance with IFRS, but no longer on a going concern basis.

Starting 22 August 2024 the entity was no longer registered as a non-banking financial institution in the National Registry and as such no longer supervised by NBR. During 2025 the relevant activities of BRD Finance S.A. were under the direction of the appointed liquidator therefore according to IFRS 10 B37 the Bank did not have control over the relevant activities of the company and as such the entity was no longer consolidated, consequently the Bank applied the equity method for consolidation purposes.

As at 31 December 2025 BRD Finance S.A. was liquidated and the total amount of 47,371 was collected and recognized against the value of participation of 39,893 and an income of 7,477.

BRD Societate de Administrare a Fondurilor de Pensii Private SA

In May 2024, the Activity Transfer Agreement and the Sale–Purchase Agreement to a third party were signed for the sale of the investment in the associate BRD Societate de Administrare a Fondurilor de Pensii Private SA, together with the perimeter related to the Pillar 2 and Pillar 3 pension funds. BRD–Groupe Société Générale reclassified the investment from Investments in associates to Assets held for sale.

In April 2025, the final approval from the FSA (Financial Supervisory Authority) was received, and the administration of Pillar 3 was transferred to a third party. In November 2025, the Bank received from the buyer the amount of 14,687, representing the sale price for BRD Societate de Administrare a Fondurilor de Pensii Private SA, and the Bank derecognized the participation from its records.

The accompanying notes are an integral part of these condensed interim financial statements.

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2. Basis of preparation (continued)

c) Changes in accounting policies and adoption of revised/amended IFRS

The accounting policies adopted are consistent with those of the previous financial year.

- **Amendments to IAS 21 The Effects of Changes in Foreign Exchange Rates: Lack of Exchangeability (Amendments)**

In August 2023, the IASB issued amendments to IAS 21 to help entities assess exchangeability between two currencies and determine the spot exchange rate, when exchangeability is lacking. An entity is impacted by the amendments when it has a transaction or an operation in a foreign currency that is not exchangeable into another currency at a measurement date for a specified purpose. The amendments to IAS 21 do not provide detailed requirements on how to estimate the spot exchange rate. Instead, they set out a framework under which an entity can determine the spot exchange rate at the measurement date. When applying the new requirements, it is not permitted to restate comparative information. It is required to translate the affected amounts at estimated spot exchange rates at the date of initial application, with an adjustment to retained earnings or to the reserve for cumulative translation differences.

No material impact for Group and the Bank was identified from the application of these amendments.

d) Standards and interpretations that are issued but have not yet come into effect

- **Amendments to IFRS 9 and IFRS 7: Amendments to the Classification and Measurement of Financial Instruments**

On 30 May 2024, the IASB issued amendments to IFRS 9 and IFRS 7 to:

(a) clarify the date of recognition and derecognition of some financial assets and liabilities, with a new exception for some financial liabilities settled through an electronic cash transfer system; (b) clarify and add further guidance for assessing whether a financial asset meets the solely payments of principal and interest (SPPI) criterion; (c) add new disclosures for certain instruments with contractual terms that can change cash flows (such as some instruments with features linked to the achievement of environment, social and governance (ESG) targets) and (d) update the disclosures for equity instruments designated at fair value through other comprehensive income (FVOCI).

The Group and the Bank are in the process of assessing the impact and will reflect the updates starting with the financial statements for year end 31 December 2026.

- **Amendments to IFRS 9 and IFRS 7: Contracts Referencing Nature-dependent Electricity**

No material impact for Group and the Bank was identified from the application of these amendments.

- **Annual Improvements to IFRS Accounting Standards**

IFRS 1 was clarified that a hedge should be discontinued upon transition to IFRS Accounting Standards if it does not meet the ‘qualifying criteria’, rather than ‘conditions’ for hedge accounting, in order to resolve a potential confusion arising from an inconsistency between the wording in IFRS 1 and the requirements for hedge accounting in IFRS 9.

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2. Basis of preparation (continued)

d) Standards and interpretations that are issued but have not yet come into effect (continued)

IFRS 7 requires disclosures about a gain or loss on derecognition relating to financial assets in which the entity has a continuing involvement, including whether fair value measurements included ‘significant unobservable inputs’. This new phrase replaced reference to ‘significant inputs that were not based on observable market data’.

The amendment makes the wording consistent with IFRS 13. In addition, certain IFRS 7 implementation guidance examples were clarified and text added that the examples do not necessarily illustrate all the requirements in the referenced paragraphs of IFRS 7. IFRS 16 was amended to clarify that when a lessee has determined that a lease liability has been extinguished in accordance with IFRS 9, the lessee is required to apply IFRS 9 guidance to recognise any resulting gain or loss in profit or loss.

This clarification applies to lease liabilities that are extinguished on or after the beginning of the annual reporting period in which the entity first applies that amendment. In order to resolve an inconsistency between IFRS 9 and IFRS 15, trade receivables are now required to be initially recognised at ‘the amount determined by applying IFRS 15’ instead of at ‘their transaction price (as defined in IFRS 15)’. IFRS 10 was amended to use less conclusive language when an entity is a ‘de-facto agent’ and to clarify that the relationship described in paragraph B74 of IFRS 10 is just one example of a circumstance in which judgement is required to determine whether a party is acting as a de-facto agent. IAS 7 was corrected to delete references to ‘cost method’ that was removed from IFRS Accounting Standards in May 2008 when the IASB issued amendment ‘Cost of an Investment in a Subsidiary, Jointly Controlled Entity or Associate’.

No material impact for Group and the Bank was identified from the application of these amendments.

• **IFRS 18 Presentation and Disclosure in Financial Statements**

In April 2024, the IASB has issued IFRS 18, the new standard on presentation and disclosure in financial statements, with a focus on updates to the statement of profit or loss. The key new concepts introduced in IFRS 18 relate to:

- the structure of the statement of profit or loss;
- required disclosures in the financial statements for certain profit or loss performance measures that are reported outside an entity’s financial statements (that is, management-defined performance measures); and
- enhanced principles on aggregation and disaggregation which apply to the primary financial statements and notes in general.

IFRS 18 will replace IAS 1; many of the other existing principles in IAS 1 are retained, with limited changes. IFRS 18 will not impact the recognition or measurement of items in the financial statements, but it might change what an entity reports as its ‘operating profit or loss’. IFRS 18 will apply for reporting periods beginning on or after 1st of January 2027 and also applies to comparative information.

The Group and the Bank are in the process of assessing the impact and will reflect the updates starting with the financial statements for year end 31 December 2027.

• **IFRS 19 Subsidiaries without Public Accountability with amendments**

No material impact for Group and the Bank was identified from the application of these amendments.

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2. Basis of preparation (continued)

d) Standards and interpretations that are issued but have not yet come into effect (continued)

- **Amendments to IAS 21 The Effects of Changes in Foreign Exchange Rates: Translation to a Hyperinflationary Presentation Currency (issued on 13 November 2025 and effective from 1 January 2027)**

The International Accounting Standards Board (IASB) has issued amendments that clarify how companies should translate financial statements from a non-hyperinflationary currency into a hyperinflationary one.

These narrow-scope amendments aim to improve the usefulness of the resulting information in a cost-effective manner. Developed in response to stakeholder feedback, these amendments are expected to reduce diversity in practice and provide a clearer basis for reporting in a hyperinflationary currency.

Amendments published but rejected or deferred by the EU:

- **IFRS 14 Regulatory Deferral Accounts**
- **Sale or Contribution of Assets between an Investor and its Associate or Joint Venture – Amendments to IFRS 10 and IAS 28**

e) Significant accounting judgments and estimates

In the process of applying the Group and Bank's accounting policies, the management is required to use its judgments and make estimates in determining the amounts recognized in the condensed consolidated and separate interim financial statements. The most significant use of judgments and estimates are as follows:

Fair value of financial instruments

Where the fair values of financial assets and financial liabilities recorded on the statement of financial position cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of mathematical models. The inputs to these models are derived from observable market data where possible, but where observable market data are not available, judgment is required to establish fair values. The judgments include considerations of liquidity and model inputs such as volatility for longer dated derivatives and discount rates, prepayment rates and default rate assumptions for asset backed securities. The valuation of financial instruments is described in more details in Note 41.

Expected credit losses on financial assets at amortised cost and FVOCI

Measurement of ECLs is a significant estimate that involves determination of methodology, models and data inputs. The following elements have a major impact on expected credit losses: definition of default, criteria for assessing if there has been a significant increase in credit risk ("SICR"), probability of default ("PD"), exposure at default ("EAD"), and loss given default ("LGD"), as well as models of macro-economic scenarios ("FLI").

The main considerations for the loan impairment assessment include whether any payments of principal or interest are overdue by more than 90 days, whether a severe alteration in the counterparty's financial standing is observed, entailing a high probability that the debtor will not be able to fully meet its credit obligations, whether concessions in the form of restructuring were consented under the circumstances of financial hardship experienced by the debtor, whether legal procedures were initiated or the debtor was transferred to specialized recovery structures (regardless of the number of days past due). Please refer to note 9 for more details.

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2. Basis of preparation (continued)

e) Significant accounting judgments and estimates (continued)

The Bank's expected credit loss model (ECL) relies on several underlying assumptions regarding the choice of variable inputs and their interdependencies, which affect the level of allowances:

- The internal credit rating model, which assigns probabilities of default (PDs) to the individual ratings
- The criteria defined (both quantitative and qualitative) for the assessment of significant increase in credit risk since initial recognition and consequently the computation of allowances based on life time expected credit loss (LTECL)
- The grouping of financial assets when their ECL is measured on a collective basis
- The development of models used for ECL calculation, including the various formulas and the choice of inputs.
- The Bank has finalized in 2025 the development of new LGD models based on a workout approach, for both Retail and Non-Retail segments.
- The macroeconomic scenarios and their probability weightings based on which ECL is derived
- The inputs and models used for calculating ECL may not always capture all characteristics of the market at the date of the consolidated and separate financial statements. To reflect this, the Bank assesses the need/opportunity for additional amounts of provisions in the form of overlays, in order to address:
 - sector of activity specific risks (adjustment of ECL on sectors that have a different default behavior from the whole calibration segment);
 - visible macroeconomic threat impossible to be captured by the models, typically when the macroeconomic variable subject to stress can not be statistically incorporated into the ECL model, or the forward looking information factor is not applied for the underlying parameter
- For individually significant loans and advances, the Group and Bank identify and quantify the expected future cash flows to be used for a total or partial reimbursement of the obligations, based on the capacity of the client/business to generate revenues, proceeds resulting from sale of collaterals and other clearly identified sources of repayment. The individual assessment threshold is defined in between client's balance as of 500 - 1,500 thousand EUR.

Provisions for other risks and charges

The Bank operates in a regulatory and legal environment that, by nature has a heightened element of litigation risk inherent to its operations and, as a result, it is involved in various litigations or is subject to various obligations arising from legislation in force. When the Bank can reliably measure the outflow of economic benefits in relation to a specific case and considers such outflows to be probable, the Bank records a provision against the case, as mentioned in this note. Where the probability of outflow is considered to be remote, or probable, but a reliable estimate cannot be made, a contingent liability is disclosed.

Generally, the first step is to establish the existence of the present obligation followed by the estimation of the amount needed to settle that obligation considering a number of factors including legal advice, the stage of the matter and historical evidence from similar incidents. Significant judgment is required to conclude on these estimates.

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2. Basis of preparation (continued)

e) Significant accounting judgments and estimates (continued)

In case of litigations:

i. For a single individual litigation the Bank assess whether there is more likely than not to have an unfavourable court decision considering the factors mentioned above; then it estimates the amount at risk; in case there are several scenarios possible with different outcomes, the amount at risk is the weighted average of the amounts at risk for each scenario using the probability distribution for all scenarios (100% is allocated to the possible scenarios) and provisions 100% of the estimated amount;

ii. For collective litigations, the assessment of “more likely than not” could be substantiated for the entire population using statistics and provision computation to be made at pool level.

In case of obligations arising from various legislation, the Group and Bank assess first if there is no realistic alternative of settling that obligation, and if not, it estimates the amount needed to settle that obligation (using similar approach as above) and books provisions representing 100% of the estimated amount.

Please refer to Note 20 and Note 40 for more details.

f) Segment information

A segment is a component of the Group:

- that engages in business activity from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity);
- whose operating results are regularly reviewed by the chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance and
- for which distinct financial information is available.

The Group’s segment reporting is based on the following segments: *Retail* including Individuals and Small Business, *Non-retail* including Small and Medium Enterprises (“SMEs”) and Large corporate and *Corporate Center* including: treasury activities, ALM and other categories unallocated to the business lines mentioned above (fixed assets, taxes, equity investments, etc.).

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3. Segment information

The segments used for management purposes are based on customer type and size, products and services offered and follow the aggregation criteria from IFRS 8.

The operating segments' operating results are regularly reviewed by the Group's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance.

Each segment is assessed both from Statement of financial position and Statement of profit or loss perspective.

In Retail (Individuals & Small Business) category the following customer's segments are identified:

- Individuals – the Bank provides individual customers with a range of banking products such as: saving and deposits taking, consumer and housing loans, overdrafts, credit card facilities, funds transfer and payment facilities, etc.
- Small business – business entities with annual turnover lower than 2 million EUR and having an aggregated exposure at group level less than 1 million EUR*. Standardised range of banking products is offered to small companies and professional: saving and deposits taking, loans and other credit facilities, etc.

Retail customers include clients with similar characteristics in terms of financing needs, complexity of the activity performed and size of business for which a range of banking products and services with medium to low complexity is provided.

In Non-Retail category the following customer's segments are identified:

- Small and medium enterprises (companies with annual turnover between 2 million EUR and 50 million EUR and the aggregated exposure at group level higher than 1 million EUR*);
- Large corporate (corporate banking and companies with annual turnover higher than 50 million EUR, municipalities, public sector and other financial institutions).

The Bank provides these customers with a range of banking products and services, including saving and deposits taking, loans and other credit facilities, transfers and payment services, provides cash-management, investment advices, securities business, project and structured finance transaction, syndicated loans and asset backed transactions.

The Corporate Center includes: treasury activities, ALM and other categories unallocated to Retail and Non-Retail business lines.

The Management monitors the activity of each segment separately for the purpose of performance assessment and follow up in the quarterly business lines presentation.

**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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3. Segment information (continued)

| | Group | | | | | | | |
|-----------------------------------------------------|----------------------------------------------------|------------------|------------------|---------------------|----------------------------------------------------|------------------|------------------|---------------------|
| | Unattested (*) Three months ended 31 March 2026 | | | | Unattested (*) Three months ended 31 March 2025 | | | |
| | Total | Retail | Non retail | Corporate Center | Total | Retail | Non retail | Corporate Center |
| Net interest income | 758,622 | 462,900 | 240,149 | 55,573 | 758,501 | 462,482 | 227,426 | 68,593 |
| Fees and commissions, net | 201,823 | 137,951 | 80,073 | (16,201) | 240,100 | 175,587 | 76,025 | (11,512) |
| Total non-interest income | 101,242 | 26,544 | 33,176 | 41,522 | 81,311 | 24,002 | 26,866 | 30,443 |
| Net banking income | 1,061,687 | 627,395 | 353,398 | 80,894 | 1,079,912 | 662,071 | 330,317 | 87,524 |
| Total operating expenses | (556,081) | (378,692) | (140,520) | (36,869) | (573,400) | (385,969) | (149,510) | (37,922) |
| Net impairment gain/(loss) on financial instruments | (53,123) | (85,454) | 33,006 | (674) | (79,041) | (79,089) | 619 | (572) |
| Total income tax | (83,527) | (30,158) | (45,423) | (7,946) | (77,688) | (35,818) | (32,984) | (8,886) |
| Net profit for the period | 368,956 | 133,091 | 200,461 | 35,404 | 349,783 | 161,196 | 148,442 | 40,145 |
| Cost Income Ratio | 52.4% | 60.4% | 39.8% | | 53.1% | 58.3% | 45.3% | |

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3. Segment information (continued)

| | Group | | | | | | | |
|---------------------------------------------------------------------|------------------------------|-------------------|-------------------|-------------------|---------------------------------|-------------------|-------------------|-------------------|
| | 31 March 2026 Unattested (*) | | | | 31 December 2025 Unattested (*) | | | |
| | Total | Retail | Non retail | Corporate Center | Total | Retail | Non retail | Corporate Center |
| Total assets | 100,515,361 | 31,878,888 | 23,988,538 | 44,647,935 | 98,044,037 | 31,543,711 | 24,586,168 | 41,914,158 |
| Loans and advances to customers, net & Finance lease receivables | 55,867,426 | 31,878,888 | 23,988,538 | - | 56,129,879 | 31,543,711 | 24,586,168 | - |
| Other assets | 44,647,935 | - | - | 44,647,935 | 41,914,158 | - | - | 41,914,158 |
| Total liabilities | 100,515,361 | 46,805,880 | 28,847,792 | 24,861,689 | 98,044,037 | 45,544,528 | 29,500,601 | 22,998,908 |
| Due to customers | 75,653,672 | 46,805,880 | 28,847,792 | - | 75,045,129 | 45,544,528 | 29,500,601 | - |
| Other liabilities | 24,861,689 | - | - | 24,861,689 | 22,998,908 | - | - | 22,998,908 |

The accompanying notes are an integral part of these condensed interim financial statements.

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4. Cash and cash equivalents

| | Group Unattested (*) | | Bank Unattested (*) | |
|--------------------------------------------------|-------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Cash in vaults and ATM | 2,693,726 | 2,888,474 | 2,693,612 |
| Current accounts with Central Bank | 5,560,116 | 6,327,799 | 5,560,116 | 6,327,799 |
| Sight deposits with Central Bank | 2,000,306 | - | 2,000,306 | - |
| Current accounts and placements with other banks | 6,012,878 | 2,864,114 | 6,012,878 | 2,864,114 |
| Total | 16,267,026 | 12,080,387 | 16,266,911 | 12,080,309 |

The Cash and cash equivalents portfolio is classified as Stage 1.

5. Due from banks

| | Group Unattested (*) | | Bank Unattested (*) | |
|--------------|-----------------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Deposits and other due from banks | 969,104 | 393,727 | 969,104 |
| Reverse repo | 5,078,315 | 6,102,999 | 5,078,315 | 6,102,999 |
| Total | 6,047,419 | 6,496,727 | 6,047,419 | 6,496,727 |

The Due from banks portfolio is classified as Stage 1.

6. Derivatives and other financial instruments held for trading

| Group Unattested (*) | 31 March 2026 | | |
|---------------------------------------------------------------------------|----------------------|----------------|-------------------|
| | Assets | Liabilities | Notional (total) |
| Interest rate swaps | 51,984 | 128,867 | 6,071,761 |
| Currency swaps | 39,307 | 12,711 | 4,715,478 |
| Forward foreign exchange contracts | 22,489 | 18,865 | 2,498,435 |
| Options | 52,307 | 54,204 | 11,086,576 |
| Total derivative financial instruments | 166,087 | 214,647 | 24,372,250 |
| | 31 March 2026 | | |
| | Assets | Liabilities | |
| Treasury notes | 1,086,330 | 507,159 | |
| Trading loans/deposits | - | 3,400 | |
| Reverse repo/Repo | 675,160 | 192,351 | |
| Total financial assets and liabilities held for trading | 1,761,490 | 702,910 | |
| Total derivatives and other financial instruments held for trading | 1,927,577 | 917,557 | |

The accompanying notes are an integral part of these condensed interim financial statements.

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6. Derivatives and other financial instruments held for trading (continued)

| GroupUnattested (*) | 31 December 2025 | | |
|-----------------------------------------------|------------------|----------------|-------------------|
| | Assets | Liabilities | Notional (total) |
| Interest rate swaps | 28,370 | 107,550 | 5,778,982 |
| Currency swaps | 13,077 | 16,753 | 4,346,641 |
| Forward foreign exchange contracts | 9,730 | 14,230 | 2,336,562 |
| Options | 40,399 | 40,871 | 9,716,122 |
| Total derivative financial instruments | 91,576 | 179,404 | 22,178,307 |

| | 31 December 2025 | |
|---------------------------------------------------------------------------|------------------|----------------|
| | Assets | Liabilities |
| Treasury notes | 1,303,894 | 636,050 |
| Trading loans/deposits | - | 109,106 |
| Reverse repo/Repo | 1,119,834 | 52,888 |
| Total financial assets and liabilities held for trading | 2,423,728 | 798,044 |
| Total derivatives and other financial instruments held for trading | 2,515,304 | 977,448 |

| Bank Unattested (*) | 31 March 2026 | | |
|-----------------------------------------------|----------------|----------------|-------------------|
| | Assets | Liabilities | Notional (total) |
| Interest rate swaps | 51,984 | 128,867 | 6,071,761 |
| Currency swaps | 39,307 | 12,711 | 4,715,478 |
| Forward foreign exchange contracts | 22,489 | 18,865 | 2,498,435 |
| Options | 52,307 | 54,204 | 11,086,576 |
| Total derivative financial instruments | 166,087 | 214,647 | 24,372,250 |

| | 31 March 2026 | |
|---------------------------------------------------------------------------|------------------|----------------|
| | Assets | Liabilities |
| Treasury notes | 1,055,805 | 507,159 |
| Trading loans/deposits | - | 3,400 |
| Reverse repo/Repo | 675,161 | 192,351 |
| Total financial assets and liabilities held for trading | 1,730,966 | 702,910 |
| Total derivatives and other financial instruments held for trading | 1,897,053 | 917,557 |

| BankUnattested (*) | 31 December 2025 | | |
|-----------------------------------------------|------------------|----------------|-------------------|
| | Assets | Liabilities | Notional (total) |
| Interest rate swaps | 28,370 | 107,550 | 5,778,982 |
| Currency swaps | 13,077 | 16,753 | 4,346,641 |
| Forward foreign exchange contracts | 9,731 | 14,230 | 2,344,210 |
| Options | 40,399 | 40,871 | 9,716,122 |
| Total derivative financial instruments | 91,577 | 179,404 | 22,185,955 |

| | 31 December 2025 | |
|---------------------------------------------------------------------------|------------------|----------------|
| | Assets | Liabilities |
| Treasury notes | 1,274,119 | 636,050 |
| Trading loans/deposits | - | 109,106 |
| Reverse repo/Repo | 1,119,834 | 52,888 |
| Total financial assets and liabilities held for trading | 2,393,953 | 798,044 |
| Total derivatives and other financial instruments held for trading | 2,485,530 | 977,448 |

The accompanying notes are an integral part of these condensed interim financial statements.

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6. Derivatives and other financial instruments held for trading (continued)

The Bank continues to apply hedge accounting (fair value hedge) as of 31 March 2026 and has four hedging relationships (four hedging relationships as of 31 December 2025). The Bank applies EU carve-out.

- On 30 June 2018, the Bank initiated two macro fair value hedges one in EUR and one in USD of interest rate risk associated with the current accounts, using several interest rate swaps (pay variable, receive fixed). The change in the fair value of the macro fair value hedge swaps offsets the change in the fair value of the hedged portion of the current accounts. The hedged items are represented by the portion of the current accounts' portfolio equal to the swap's nominal values of:
 - 54 million EUR yearly with a fixed interest rate of 0.42%, the remaining period as of 31 March 2026 of 2.25 years.
 - 12 million USD yearly with a fixed interest rate of 2.813%, the remaining period as of 31 March 2026 of 2.25 years.
- On 30 October 2020 the Bank initiated a macro fair value hedge of interest rate risk associated with the current accounts, using several interest rate swaps (pay variable, receive fixed). The change in the fair value of the macro fair value hedge swaps offsets the change in the fair value of the hedged portion of the current accounts. The hedged item is represented by the portion of the current accounts' portfolio equal to the swaps nominal of 175 million EUR. The swap has a fixed interest rate of -0.403% and a remaining period of 4.59 years.
- On 30 September 2021 the Bank initiated a macro fair value hedge of interest rate risk associated with the current accounts, using several interest rate swaps (pay variable, receive fixed). The change in the fair value of the macro fair value hedge swaps offsets the change in the fair value of the hedged portion of the current accounts. The hedged item is represented by the portion of the current accounts' portfolio equal to the swaps nominal of 30 million EUR. The swap has a fixed interest rate of -0.337% and a remaining period of 0.50 years.

All hedging relationships have quarterly settlement periods for both fixed and variable legs. The macro hedging relationships were effective throughout the reporting period. Main source of hedge ineffectiveness that might be expected to affect the hedging relationships is the amortization model of current accounts. However, the amortization of the hedged item is based on a behavioral ALM model that is reviewed/back tested on a yearly basis. To avoid inefficiency generated by the underestimated amortization of the current accounts, maximum 70% of the current accounts portfolio per each time band is designated as hedged item.

The hedging relationship were designated on the date of the IRS origination. At that date, the theoretical derivative was built as to match the interest rate behavior of the current accounts, the hedged item (i.e. a spread was added to the variable leg so that the fair value of the theoretical swap on the designation date to be zero). Consequently, no other major sources of ineffectiveness were identified.

As at 31 March 2026, the accumulated amount of fair value hedge adjustments on the current accounts hedged item are included in the carrying amount and presented in due to customer line in the statement of financial position and amounts to -80,906. The change in value of the hedged item during the period is explained by the cumulated effect of a gain from revaluation in amount of 2,363 and of the exchange rate evolution effect in amount of -6.

As at 31 December 2025, the accumulated amount of fair value hedge adjustments on the current accounts hedged item are included in the carrying amount and presented in due to customer line in the statement of financial position and amounts to -78,538. The change in value of the hedged item during the period is explained by the cumulated effect of a loss from revaluation in amount of 35,892 and of the exchange rate evolution effect in amount of -2,091.

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6. Derivatives and other financial instruments held for trading (continued)

The fair value of hedging instrument for Group and Bank was the following:

| | 31 March 2026 | | |
|---------------------|---------------|-------------|------------------|
| | Assets | Liabilities | Notional (total) |
| Interest rate swaps | - | 84,618 | 1,373,945 |

| | 31 December 2025 | | |
|---------------------|------------------|-------------|------------------|
| | Assets | Liabilities | Notional (total) |
| Interest rate swaps | - | 82,382 | 1,372,612 |

7. Financial assets at fair value through profit or loss

| | Group | | Bank | |
|--------------------|------------------|---------------------|------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Equity investments | 11,162 | 10,374 | 11,162 | 10,374 |
| Total | 11,162 | 10,374 | 11,162 | 10,374 |

Equity investments represent shares in Romanian Commodities Exchange (Bursa de Valori Bucuresti), National Society for Transfer of Funds and Settlements-TransFonD (Societatea Nationala de Transfer de Fonduri si Decontari), SWIFT, Shareholders' Register for the National Securities Commission (Depozitarul Central S.A.), Bucharest Stock Exchange (Bursa Romana de Marfuri SA).

8. Financial assets at fair value through other comprehensive income

Financial assets at fair value through other comprehensive income include treasury notes, respectively treasury discount notes and coupon bonds issued by:

| | Group | | Bank | |
|----------------------------|-------------------|---------------------|-------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Ministry of Public Finance | 8,503,754 | 8,305,053 | 8,503,754 | 8,305,053 |
| French State | 1,118,602 | 1,886,390 | 1,118,602 | 1,886,390 |
| Belgian State | 522,534 | 1,066,473 | 522,534 | 1,066,473 |
| Total | 10,144,890 | 11,257,916 | 10,144,890 | 11,257,916 |
| ECL allowance | (32) | (34) | (32) | (34) |
| Total net | 10,144,858 | 11,257,882 | 10,144,858 | 11,257,882 |

These financial assets at fair value through other comprehensive income are rated as very good according to internal rating. As of 31 March 2026, they are classified as Stage 1.

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9. Financial assets at amortised cost

9.1. Loans and advances to customers

| | Group Unattested (*) | | Bank Unattested (*) | |
|------------------|-------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Loans, gross | 55,814,192 | 55,918,906 | 55,411,847 |
| Loans impairment | (2,046,965) | (1,933,047) | (2,006,709) | (1,891,071) |
| Total | 53,767,227 | 53,985,859 | 53,405,138 | 53,634,840 |

The structure of loans is the following:

| | Group Unattested (*) | | Bank Unattested (*) | |
|----------------------------------------------------------------|-------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Working capital loans | 14,633,918 | 15,417,621 | 14,633,918 |
| Loans for equipment | 5,096,926 | 5,331,835 | 4,694,581 | 4,938,839 |
| Trade activities financing | 1,069,343 | 1,343,577 | 1,069,343 | 1,343,577 |
| Acquisition of real estate, including mortgage for individuals | 19,577,601 | 19,156,106 | 19,577,601 | 19,156,106 |
| Consumer loans | 10,728,365 | 10,456,860 | 10,728,365 | 10,456,860 |
| Consumer secured loans | 493,448 | 522,970 | 493,448 | 522,970 |
| Overdrafts on current accounts | 1,696,109 | 1,775,270 | 1,696,109 | 1,775,270 |
| Other | 2,518,482 | 1,914,667 | 2,518,482 | 1,914,667 |
| Total | 55,814,192 | 55,918,906 | 55,411,847 | 55,525,911 |

As at 31 March 2026 the gross loan portfolio decreased by 114 million RON as compared with 31 December 2025.

As at 31 March 2026 the Bank's gross loan portfolio and movements were distributed as follows:

- Stage 1: 48,153 million RON, with a 246 million RON decrease compared to 31 December 2025
- Stage 2: 5,521 million RON, with a 8 million RON decrease compared to 31 December 2025
- Stage 3: 1,666 million RON, with a 140 million RON increase compared to 31 December 2025
- POCI: 72 million RON, with a 0.7 million RON increase compared to 31 December 2025.

As at 31 March 2026 the amortized cost of loans granted to the 20 largest corporate clients (groups of connected borrowers) amounts to 7,461,357 (31 December 2025: 7,990,646), while the value of letters of guarantee and letters of credit issued in favour of these clients registered in off balance sheet amounts for the Group and Bank to 5,492,895 (31 December 2025: 6,104,785).

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9. Financial assets at amortised cost

9.1. Loans and advances to customers (continued)

Sector analysis of loans granted and impairment allowance

| Group Unattested (*) | 31 March 2026 | | | | | | | | | |
|---------------------------------------------------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|
| | Stage 1 | | Stage 2 | | Stage 3 | | POCI | | Total | |
| | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance |
| Individuals | 25,419,618 | 94,736 | 4,399,197 | 418,933 | 1,064,464 | 770,509 | 17,218 | 4,585 | 30,900,496 | 1,288,763 |
| Agriculture, forestry and fishing | 1,283,664 | 20,208 | 386,480 | 38,130 | 193,743 | 86,015 | 61 | 2 | 1,863,948 | 144,356 |
| Mining and quarrying | 10,997 | 126 | 268 | 23 | 202 | 105 | - | - | 11,468 | 254 |
| Manufacturing | 3,498,280 | 49,480 | 251,602 | 14,255 | 59,839 | 35,484 | 6,618 | 1,860 | 3,816,339 | 101,080 |
| Electricity, gas, steam and air conditioning supply | 1,749,542 | 21,395 | 777 | 88 | - | - | - | - | 1,750,320 | 21,483 |
| Water supply | 129,067 | 2,075 | 27,287 | 876 | 416 | 277 | - | - | 156,770 | 3,228 |
| Construction | 1,138,374 | 16,542 | 98,910 | 6,614 | 35,312 | 26,583 | 5,512 | 775 | 1,278,108 | 50,514 |
| Wholesale and retail trade | 5,838,914 | 68,967 | 268,073 | 17,532 | 199,629 | 123,930 | 1,143 | 35 | 6,307,759 | 210,464 |
| Transport and storage | 1,155,932 | 14,797 | 41,578 | 4,204 | 94,725 | 47,028 | 4,333 | 603 | 1,296,568 | 66,632 |
| Accommodation and food service activities | 593,273 | 10,913 | 25,969 | 2,024 | 30,292 | 18,623 | (0) | 0 | 649,534 | 31,560 |
| Information and communication | 923,056 | 14,882 | 7,517 | 506 | 1,522 | 1,326 | - | - | 932,095 | 16,714 |
| Financial institutions | 878,715 | 11,299 | 4,039 | 854 | 245 | 127 | - | - | 882,999 | 12,280 |
| Real estate activities | 940,342 | 18,138 | 2,869 | 273 | 17,819 | 16,063 | 36,616 | 8,214 | 997,645 | 42,688 |
| Professional, scientific and technical activities | 461,844 | 5,046 | 27,643 | 4,471 | 8,976 | 6,368 | - | - | 498,464 | 15,885 |
| Administrative and support service activities | 308,061 | 5,073 | 9,123 | 945 | 4,988 | 3,042 | 794 | - | 322,965 | 9,061 |
| Public administration and defence, compulsory social security | 3,366,825 | 11,119 | 11,529 | 673 | - | - | - | - | 3,378,353 | 11,793 |
| Education | 21,930 | 381 | 2,192 | 301 | 294 | 156 | - | - | 24,415 | 839 |
| Human health services and social work activities | 540,718 | 9,725 | 23,458 | 3,428 | 2,474 | 1,687 | - | - | 566,649 | 14,840 |
| Arts, entertainment and recreation | 62,102 | 1,172 | 2,196 | 128 | 808 | 467 | - | - | 65,106 | 1,767 |
| Other services | 103,295 | 523 | 8,842 | 623 | 2,053 | 1,621 | - | - | 114,189 | 2,767 |
| Total | 48,424,548 | 376,598 | 5,599,548 | 514,880 | 1,717,801 | 1,139,413 | 72,295 | 16,074 | 55,814,192 | 2,046,965 |

Loans to individuals include mortgage loans, consumer loans and overdrafts.

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9. Financial assets at amortised cost

9.1. Loans and advances to customers (continued)

Sector analysis of loans granted and impairment allowance (continued)

| Bank Unattested (*) | Stage 1 | | Stage 2 | | 31 March 2026 Stage 3 | | POCI | | Total | |
|---------------------------------------------------------------|-----------------------|----------------------|-----------------------|----------------------|--------------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|
| | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance |
| Individuals | 25,419,618 | 94,736 | 4,399,197 | 418,933 | 1,064,464 | 770,509 | 17,218 | 4,585 | 30,900,497 | 1,288,763 |
| Agriculture, forestry and fishing | 1,256,053 | 20,095 | 316,899 | 34,172 | 155,402 | 61,248 | 61 | 2 | 1,728,415 | 115,517 |
| Mining and quarrying | 10,997 | 126 | 268 | 23 | 202 | 105 | - | - | 11,468 | 254 |
| Manufacturing | 3,495,756 | 49,469 | 251,476 | 14,248 | 59,167 | 35,182 | 6,618 | 1,860 | 3,813,017 | 100,759 |
| Electricity, gas, steam and air conditioning supply | 1,749,542 | 21,395 | 777 | 88 | - | - | - | - | 1,750,319 | 21,483 |
| Water supply | 128,895 | 2,074 | 27,287 | 876 | 416 | 277 | - | - | 156,598 | 3,227 |
| Construction | 1,137,248 | 16,536 | 98,702 | 6,603 | 34,047 | 25,394 | 5,512 | 775 | 1,275,508 | 49,309 |
| Wholesale and retail trade | 5,814,369 | 68,862 | 263,829 | 17,347 | 197,375 | 122,453 | 1,143 | 35 | 6,276,715 | 208,697 |
| Transport and storage | 948,219 | 13,892 | 36,732 | 4,006 | 85,840 | 40,603 | 4,333 | 603 | 1,075,123 | 59,103 |
| Accommodation and food service activities | 593,228 | 10,912 | 25,969 | 2,024 | 29,935 | 18,268 | (0) | 0 | 649,132 | 31,204 |
| Information and communication | 922,759 | 14,880 | 7,517 | 506 | 1,522 | 1,326 | - | - | 931,798 | 16,712 |
| Financial institutions | 878,864 | 11,299 | 4,039 | 854 | 245 | 127 | - | - | 883,148 | 12,280 |
| Real estate activities | 939,826 | 18,136 | 2,869 | 273 | 17,819 | 16,063 | 36,616 | 8,214 | 997,130 | 42,686 |
| Professional, scientific and technical activities | 457,192 | 5,026 | 27,643 | 4,471 | 8,825 | 6,217 | - | - | 493,661 | 15,714 |
| Administrative and support service activities | 306,151 | 5,063 | 9,123 | 945 | 4,988 | 3,042 | 794 | - | 321,055 | 9,050 |
| Public administration and defence, compulsory social security | 3,366,825 | 11,119 | 11,529 | 673 | - | - | - | - | 3,378,353 | 11,793 |
| Education | 21,930 | 381 | 2,192 | 301 | 294 | 156 | - | - | 24,415 | 839 |
| Human health services and social work activities | 540,718 | 9,725 | 23,458 | 3,428 | 2,474 | 1,687 | - | - | 566,649 | 14,840 |
| Arts, entertainment and recreation | 62,102 | 1,172 | 2,196 | 128 | 808 | 467 | - | - | 65,106 | 1,767 |
| Other services | 102,962 | 523 | 8,842 | 623 | 1,935 | 1,568 | - | - | 113,739 | 2,714 |
| Total | 48,153,254 | 375,422 | 5,520,543 | 510,522 | 1,665,756 | 1,104,691 | 72,294 | 16,074 | 55,411,847 | 2,006,709 |

Loans to individuals include mortgage loans, consumer loans and overdrafts.

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9. Financial assets at amortised cost

9.1. Loans and advances to customers (continued)

Sector analysis of loans granted and impairment allowance (continued)

| Group Unattested (*) | 31 December 2025 | | | | | | | | | |
|---------------------------------------------------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|
| | Stage 1 | | Stage 2 | | Stage 3 | | POCI | | Total | |
| | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance |
| Individuals | 24,997,845 | 91,210 | 4,451,807 | 420,856 | 926,511 | 667,775 | 18,315 | 4,539 | 30,394,478 | 1,184,380 |
| Agriculture, forestry and fishing | 1,519,259 | 27,582 | 252,865 | 26,781 | 213,993 | 74,425 | 99 | 28 | 1,986,215 | 128,815 |
| Mining and quarrying | 6,521 | 68 | 597 | 26 | 56 | 29 | - | - | 7,175 | 123 |
| Manufacturing | 3,474,048 | 52,904 | 263,135 | 17,825 | 54,451 | 29,393 | 4,422 | 1,536 | 3,796,056 | 101,658 |
| Electricity, gas, steam and air conditioning supply | 1,826,626 | 26,207 | 43,949 | 439 | - | - | - | - | 1,870,575 | 26,646 |
| Water supply | 181,673 | 2,379 | 26,894 | 1,406 | 454 | 297 | - | - | 209,021 | 4,082 |
| Construction | 1,124,777 | 16,456 | 124,633 | 10,577 | 33,494 | 22,073 | 5,253 | 620 | 1,288,157 | 49,726 |
| Wholesale and retail trade | 5,627,472 | 81,590 | 288,654 | 21,428 | 199,172 | 112,228 | 1,358 | 29 | 6,116,656 | 215,275 |
| Transport and storage | 1,160,118 | 17,119 | 49,489 | 4,668 | 85,649 | 42,828 | 4,211 | 566 | 1,299,468 | 65,180 |
| Accommodation and food service activities | 601,814 | 11,354 | 21,495 | 2,036 | 29,879 | 18,325 | 46 | - | 653,234 | 31,714 |
| Information and communication | 939,195 | 14,960 | 8,981 | 476 | 1,548 | 1,300 | - | - | 949,724 | 16,736 |
| Financial institutions | 847,625 | 12,163 | 1,629 | 96 | 72 | 37 | - | - | 849,327 | 12,296 |
| Real estate activities | 830,483 | 16,668.22 | 2,961 | 330 | 17,603 | 17,536 | 36,962 | 8,040 | 888,009 | 42,574 |
| Professional, scientific and technical activities | 424,055 | 4,762 | 20,797 | 3,068 | 9,554 | 5,489 | - | - | 454,407 | 13,319 |
| Administrative and support service activities | 287,930 | 4,861 | 9,305 | 1,385 | 3,805 | 2,324 | 959 | - | 301,999 | 8,570 |
| Public administration and defence, compulsory social security | 4,082,479 | 11,310 | 2,280 | 119 | - | - | - | - | 4,084,759 | 11,429 |
| Education | 11,100 | 186 | 15,008 | 1,201 | 23 | 12 | - | - | 26,131 | 1,399 |
| Human health services and social work activities | 535,448 | 9,701 | 26,485 | 3,427 | 1,768 | 1,303 | - | - | 563,700 | 14,430 |
| Arts, entertainment and recreation | 61,045 | 1,183 | 1,995 | 287 | 321 | 234 | - | - | 63,362 | 1,703 |
| Other services | 108,538 | 733 | 5,590 | 543 | 2,328 | 1,715 | - | - | 116,455 | 2,991 |
| Total | 48,648,051 | 403,395 | 5,618,550 | 516,974 | 1,580,681 | 997,322 | 71,624 | 15,357 | 55,918,906 | 1,933,047 |

Loans to individuals include mortgage loans, consumer loans and overdrafts.

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9. Financial assets at amortised cost

9.1. Loans and advances to customers (continued)

Sector analysis of loans granted and impairment allowance (continued)

| Bank Unattested (*) | 31 December 2025 | | | | | | | | | |
|---------------------------------------------------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|-----------------------|----------------------|
| | Stage 1 | | Stage 2 | | Stage 3 | | POCI | | Total | |
| | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance | Gross carrying amount | Impairment allowance |
| Individuals | 24,997,845 | 91,210 | 4,451,807 | 420,856 | 926,511 | 667,775 | 18,315 | 4,539 | 30,394,478 | 1,184,380 |
| Agriculture, forestry and fishing | 1,495,440 | 27,485 | 179,560 | 22,633 | 174,653 | 49,514 | 99 | 28 | 1,849,751 | 99,660 |
| Mining and quarrying | 6,521 | 68 | 597 | 26 | 56 | 29 | - | - | 7,175 | 123 |
| Manufacturing | 3,472,235 | 52,896 | 262,987 | 17,816 | 53,814 | 29,107 | 4,422 | 1,536 | 3,793,458 | 101,355 |
| Electricity, gas, steam and air conditioning supply | 1,826,626 | 26,207 | 43,949 | 439 | - | - | - | - | 1,870,575 | 26,646 |
| Water supply | 181,437 | 2,378 | 26,894 | 1,406 | 454 | 297 | - | - | 208,785 | 4,081 |
| Construction | 1,123,073 | 16,448 | 124,388 | 10,565 | 32,342 | 20,935 | 5,253 | 620 | 1,285,056 | 48,568 |
| Wholesale and retail trade | 5,602,501 | 81,481 | 283,630 | 21,212 | 196,510 | 110,366 | 1,358 | 29 | 6,083,999 | 213,087 |
| Transport and storage | 972,590 | 16,299 | 39,305 | 4,260 | 76,080 | 36,352 | 4,211 | 566 | 1,092,186 | 57,477 |
| Accommodation and food service activities | 601,758 | 11,353 | 21,495 | 2,036 | 28,766 | 17,213 | 46 | - | 652,065 | 30,602 |
| Information and communication | 938,879 | 14,958 | 8,981 | 476 | 1,548 | 1,300 | - | - | 949,408 | 16,734 |
| Financial institutions | 847,625 | 12,163 | 1,629 | 96 | 72 | 37 | - | - | 849,327 | 12,296 |
| Real estate activities | 829,925 | 16,666 | 2,961 | 330 | 17,603 | 17,536 | 36,962 | 8,040 | 887,451 | 42,571 |
| Professional, scientific and technical activities | 418,134 | 4,736 | 20,601 | 3,056 | 9,310 | 5,245 | - | - | 448,044 | 13,037 |
| Administrative and support service activities | 286,219 | 4,852 | 9,305 | 1,385 | 3,805 | 2,324 | 959 | - | 300,288 | 8,561 |
| Public administration and defence, compulsory social security | 4,082,479 | 11,310 | 2,280 | 119 | - | - | - | - | 4,084,759 | 11,429 |
| Education | 11,100 | 186 | 15,008 | 1,201 | 23 | 12 | - | - | 26,131 | 1,399 |
| Human health services and social work activities | 535,448 | 9,701 | 26,485 | 3,427 | 1,768 | 1,303 | - | - | 563,700 | 14,430 |
| Arts, entertainment and recreation | 61,045 | 1,183 | 1,995 | 287 | 321 | 234 | - | - | 63,362 | 1,703 |
| Other services | 108,127 | 732 | 5,590 | 543 | 2,197 | 1,656 | - | - | 115,914 | 2,931 |
| Total | 48,399,007 | 402,312 | 5,529,446 | 512,169 | 1,525,834 | 961,234 | 71,624 | 15,357 | 55,525,911 | 1,891,071 |

Loans to individuals include mortgage loans, consumer loans and overdrafts.

The accompanying notes are an integral part of these condensed interim financial statements.

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Rating analysis of loans

Considering the internal rating quality, the exposures of the counterparties are split in 4 categories which are defined below:

Very good – The counterparty is considered to be very reliable. The capacity to service its debt is very strong.

Good – The counterparty is judged to be of good quality. The capacity to service its debt is strong but counterparty is somewhat more sensitive to adverse changes in circumstances and economic conditions. For this presentation purposes, the loans of the Non-Retail clients are capped at “Good” grade.

Standard grade – The counterparty has an average solvency. The ability to service its debt is still sufficient, but more likely to be undermined by unfavourable economic conditions and changes in circumstances.

Sub-standard grade - The counterparty reflected credit behaviour or financial deterioration implying increased credit risk. Timely debt service repayment is uncertain and depends on favourable economic and financial conditions. Close and more frequent monitoring of the client’s capacity to service the bank debt is needed, to be able to react to a potential deterioration via implementation of corrective measures.

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Rating analysis of loans

| Group Unattested (*) | Retail lending 31 March 2026 | | | | |
|--------------------------------------|-------------------------------------|------------------|--------------------|-----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 21,075,204 | 449,529 | - | - | 21,524,734 |
| Good grade | 3,886,369 | 2,113,050 | - | - | 5,999,419 |
| Standard grade | 1,590,249 | 1,594,267 | - | - | 3,184,516 |
| Sub-standard grade | - | 562,538 | - | 9,678 | 572,216 |
| Non-performing | - | - | 1,164,194 | 7,673 | 1,171,866 |
| (out of which) Individual assessment | - | - | 12,449 | 842 | 13,291 |
| Not rated internally | 29,684 | 60,269 | 28,422 | - | 118,375 |
| Total | 26,581,506 | 4,779,654 | 1,192,616 | 17,351 | 32,571,126 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (37,693) | (3,528) | - | - | (41,221) |
| Good grade | (32,089) | (78,441) | - | - | (110,530) |
| Standard grade | (41,527) | (211,100) | - | - | (252,627) |
| Sub-standard grade | - | (160,147) | - | (14) | (160,161) |
| Non-performing | - | - | (841,554) | (4,582) | (846,136) |
| (out of which) Individual assessment | - | - | (6,757) | (362) | (7,119) |
| Not rated internally | (178) | (3,605) | (19,933) | - | (23,716) |
| Total | (111,487) | (456,821) | (861,487) | (4,596) | (1,434,391) |
| Net Carrying amount | 26,470,019 | 4,322,833 | 331,129 | 12,755 | 31,136,735 |
| | | | | | |
| | Non-Retail lending 31 March 2026 | | | | |
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Good grade | 16,059,422 | 14,510 | - | - | 16,073,932 |
| Standard grade | 5,783,621 | 166,280 | - | - | 5,949,901 |
| Sub-standard grade | - | 639,103 | - | 1,861 | 640,964 |
| Non-performing | - | - | 525,184 | 53,083 | 578,267 |
| (out of which) Individual assessment | - | - | 453,711 | 53,000 | 506,711 |
| Total | 21,843,043 | 819,894 | 525,184 | 54,944 | 23,243,065 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Good grade | (176,622) | (484) | - | - | (177,106) |
| Standard grade | (88,488) | (10,280) | - | - | (98,768) |
| Sub-standard grade | - | (47,296) | - | - | (47,296) |
| Non-performing | - | - | (277,926) | (11,478) | (289,404) |
| (out of which) Individual assessment | - | - | (234,613) | (11,495) | (246,108) |
| Total | (265,110) | (58,060) | (277,926) | (11,478) | (612,574) |
| Net Carrying amount | 21,577,933 | 761,834 | 247,258 | 43,466 | 22,630,490 |
| | | | | | |
| | Total 31 March 2026 | | | | |
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 21,075,204 | 449,529 | - | - | 21,524,733 |
| Good grade | 19,945,791 | 2,127,560 | - | - | 22,073,351 |
| Standard grade | 7,373,870 | 1,760,548 | - | - | 9,134,417 |
| Sub-standard grade | - | 1,201,642 | - | 11,539 | 1,213,181 |
| Non-performing | - | - | 1,689,378 | 60,756 | 1,750,134 |
| (out of which) Individual assessment | - | - | 466,160 | 53,842 | 520,002 |
| Not rated internally | 29,686 | 60,269 | 28,422 | - | 118,377 |
| Total | 48,424,551 | 5,599,547 | 1,717,800 | 72,294 | 55,814,192 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (37,693) | (3,528) | - | - | (41,221) |
| Good grade | (208,711) | (78,925) | - | - | (287,636) |
| Standard grade | (130,016) | (221,380) | - | - | (351,396) |
| Sub-standard grade | - | (207,443) | - | (14) | (207,457) |
| Non-performing | - | - | (1,119,480) | (16,061) | (1,135,541) |
| (out of which) Individual assessment | - | - | (241,370) | (11,857) | (253,227) |
| Not rated internally | (176) | (3,605) | (19,933) | - | (23,714) |
| Total | (376,596) | (514,881) | (1,139,413) | (16,075) | (2,046,965) |
| Net Carrying amount | 48,047,955 | 5,084,666 | 578,387 | 56,219 | 53,767,227 |

The accompanying notes are an integral part of these condensed interim financial statements.

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Rating analysis of loans (continued)

| Bank Unattested (*) | Retail lending | | | | Total |
|--------------------------------------|----------------------|------------------|------------------|----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| | 31 March 2026 | | | | |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 21,075,204 | 449,529 | - | - | 21,524,733 |
| Good grade | 3,886,369 | 2,113,050 | - | - | 5,999,419 |
| Standard grade | 1,590,249 | 1,594,267 | - | - | 3,184,516 |
| Sub-standard grade | - | 562,538 | - | 9,678 | 572,216 |
| Non- performing | - | - | 1,164,194 | 7,673 | 1,171,867 |
| (out of which) Individual assessment | - | - | 12,449 | 842 | 13,291 |
| Not rated internally | 604 | - | - | - | 604 |
| Total | 26,552,426 | 4,719,384 | 1,164,194 | 17,351 | 32,453,355 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (37,693) | (3,528) | - | - | (41,221) |
| Good grade | (32,089) | (78,441) | - | - | (110,530) |
| Standard grade | (41,527) | (211,100) | - | - | (252,627) |
| Sub-standard grade | - | (160,147) | - | (14) | (160,161) |
| Non- performing | - | - | (841,554) | (4,582) | (846,136) |
| (out of which) Individual assessment | - | - | (6,757) | (362) | (7,120) |
| Total | (111,309) | (453,215) | (841,554) | (4,596) | (1,410,674) |
| Net Carrying amount | 26,441,117 | 4,266,169 | 322,640 | 12,755 | 31,042,681 |

| | Non-Retail lending | | | | Total |
|--------------------------------------|----------------------|-----------------|------------------|-----------------|-------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| | 31 March 2026 | | | | |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Good grade | 15,880,487 | 12,109 | - | - | 15,892,596 |
| Standard grade | 5,720,341 | 158,721 | - | - | 5,879,062 |
| Sub-standard grade | - | 630,329 | - | 1,861 | 632,190 |
| Non- performing | - | - | 501,563 | 53,083 | 554,646 |
| (out of which) Individual assessment | - | - | 453,711 | 53,000 | 506,711 |
| Total | 21,600,828 | 801,159 | 501,563 | 54,944 | 22,958,494 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Good grade | (175,884) | (389) | - | - | (176,273) |
| Standard grade | (88,229) | (9,969) | - | - | (98,198) |
| Sub-standard grade | - | (46,948) | - | - | (46,948) |
| Non- performing | - | - | (263,138) | (11,478) | (274,616) |
| (out of which) Individual assessment | - | - | (234,613) | (11,495) | (246,108) |
| Total | (264,113) | (57,306) | (263,138) | (11,478) | (596,035) |
| Net Carrying amount | 21,336,715 | 743,853 | 238,425 | 43,466 | 22,362,459 |

| | Total | | | | Total |
|--------------------------------------|----------------------|------------------|--------------------|-----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| | 31 March 2026 | | | | |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 21,075,204 | 449,529 | - | - | 21,524,733 |
| Good grade | 19,766,855 | 2,125,159 | - | - | 21,892,014 |
| Standard grade | 7,310,590 | 1,752,988 | - | - | 9,063,578 |
| Sub-standard grade | - | 1,192,866 | - | 11,539 | 1,204,405 |
| Non- performing | - | - | 1,665,756 | 60,756 | 1,726,512 |
| (out of which) Individual assessment | - | - | 466,160 | 53,842 | 520,002 |
| Not rated internally | 605 | - | - | - | 605 |
| Total | 48,153,254 | 5,520,542 | 1,665,756 | 72,295 | 55,411,847 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (37,693) | (3,528) | - | - | (41,221) |
| Good grade | (207,972) | (78,830) | - | - | (286,802) |
| Standard grade | (129,756) | (221,069) | - | - | (350,825) |
| Sub-standard grade | - | (207,095) | - | (14) | (207,109) |
| Non- performing | - | - | (1,104,691) | (16,061) | (1,120,752) |
| (out of which) Individual assessment | - | - | (241,370) | (11,857) | (253,227) |
| Total | (375,421) | (510,522) | (1,104,691) | (16,075) | (2,006,709) |
| Net Carrying amount | 47,777,833 | 5,010,020 | 561,065 | 56,220 | 53,405,138 |

The accompanying notes are an integral part of these condensed interim financial statements.

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Rating analysis of loans (continued)

| Group Unattested (*) | Retail lending 31 December 2025 | | | | |
|--------------------------------------|------------------------------------|------------------|------------------|----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 20,511,303 | 471,973 | - | - | 20,983,276 |
| Good grade | 4,199,583 | 2,186,800 | - | - | 6,386,383 |
| Standard grade | 1,477,057 | 1,534,685 | - | - | 3,011,742 |
| Sub-standard grade | - | 570,991 | - | 11,517 | 582,508 |
| Non- performing | - | - | 1,015,453 | 6,972 | 1,022,425 |
| (out of which) Individual assessment | - | - | 12,118 | 1,138 | 13,255 |
| Not rated internally | 29,136 | 62,644 | 29,154 | - | 120,934 |
| Total | 26,217,079 | 4,827,093 | 1,044,607 | 18,490 | 32,107,268 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (36,472) | (3,771) | - | - | (40,243) |
| Good grade | (34,491) | (79,555) | - | - | (114,046) |
| Standard grade | (38,510) | (203,320) | - | - | (241,830) |
| Sub-standard grade | - | (172,075) | - | (20) | (172,095) |
| Non- performing | - | - | (728,728) | (4,552) | (733,280) |
| (out of which) Individual assessment | - | - | (8,063) | (360) | (8,423) |
| Not rated internally | (174) | (3,748) | (20,295) | - | (24,217) |
| Total | (109,647) | (462,469) | (749,023) | (4,572) | (1,325,711) |
| Net Carrying amount | 26,107,432 | 4,364,624 | 295,584 | 13,918 | 30,781,557 |

| | Non-Retail lending 31 December 2025 | | | | |
|--------------------------------------|----------------------------------------|-----------------|------------------|-----------------|-------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Good grade | 16,899,311 | 124,375 | - | - | 17,023,686 |
| Standard grade | 5,531,660 | 227,632 | - | - | 5,759,292 |
| Sub-standard grade | - | 439,450 | - | 2,248 | 441,698 |
| Non- performing | - | - | 536,076 | 50,887 | 586,963 |
| (out of which) Individual assessment | - | - | 319,132 | 50,859 | 369,991 |
| Total | 22,430,971 | 791,457 | 536,076 | 53,135 | 23,811,639 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Good grade | (191,131) | (2,451) | - | - | (193,582) |
| Standard grade | (102,614) | (14,533) | - | - | (117,147) |
| Sub-standard grade | - | (37,522) | - | - | (37,522) |
| Non- performing | - | - | (248,299) | (10,784) | (259,083) |
| (out of which) Individual assessment | - | - | (182,433) | (10,798) | (193,233) |
| Total | (293,745) | (54,505) | (248,299) | (10,784) | (607,334) |
| Net Carrying amount | 22,137,226 | 736,951 | 287,777 | 42,351 | 23,204,304 |

| | Total 31 December 2025 | | | | |
|--------------------------------------|---------------------------|------------------|------------------|-----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 20,511,303 | 471,973 | - | - | 20,983,276 |
| Good grade | 21,098,893 | 2,311,175 | - | - | 23,410,068 |
| Standard grade | 7,008,717 | 1,762,317 | - | - | 8,771,034 |
| Sub-standard grade | - | 1,010,441 | - | 13,765 | 1,024,206 |
| Non- performing | - | - | 1,551,529 | 57,858 | 1,609,387 |
| (out of which) Individual assessment | - | - | 331,250 | 51,997 | 383,247 |
| Not rated internally | 29,136 | 62,644 | 29,154 | - | 120,934 |
| Total | 48,648,049 | 5,618,550 | 1,580,683 | 71,624 | 55,918,905 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (36,472) | (3,771) | - | - | (40,243) |
| Good grade | (225,622) | (82,006) | - | - | (307,628) |
| Standard grade | (141,125) | (217,854) | - | - | (358,979) |
| Sub-standard grade | - | (209,597) | - | (20) | (209,617) |
| Non- performing | - | - | (977,027) | (15,336) | (992,363) |
| (out of which) Individual assessment | - | - | (190,496) | (11,158) | (201,654) |
| Not rated internally | (173) | (3,748) | (20,295) | - | (24,216) |
| Total | (403,392) | (516,976) | (997,322) | (15,356) | (1,933,046) |
| Net Carrying amount | 48,244,657 | 5,101,574 | 583,361 | 56,268 | 53,985,859 |

The accompanying notes are an integral part of these condensed interim financial statements.

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Rating analysis of loans (continued)

| Bank Unattested (*) | Retail lending 31 December 2025 | | | | Total |
|--------------------------------------|------------------------------------|------------------|------------------|----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 20,511,303 | 471,973 | - | - | 20,983,276 |
| Good grade | 4,199,583 | 2,186,800 | - | - | 6,386,383 |
| Standard grade | 1,477,057 | 1,534,685 | - | - | 3,011,742 |
| Sub-standard grade | - | 570,991 | - | 11,517 | 582,508 |
| Non-performing | - | - | 1,015,453 | 6,972 | 1,022,425 |
| (out of which) Individual assessment | - | - | 12,118 | 1,138 | 13,255 |
| Not rated internally | 595 | - | - | - | 595 |
| Total | 26,188,537 | 4,764,449 | 1,015,453 | 18,489 | 31,986,929 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (36,472) | (3,771) | - | - | (40,243) |
| Good grade | (34,491) | (79,555) | - | - | (114,046) |
| Standard grade | (38,510) | (203,320) | - | - | (241,831) |
| Sub-standard grade | - | (172,075) | - | (20) | (172,095) |
| Non-performing | - | - | (728,728) | (4,552) | (733,280) |
| (out of which) Individual assessment | - | - | (8,063) | (360) | (8,423) |
| Total | (109,473) | (458,721) | (728,728) | (4,572) | (1,301,496) |
| Net Carrying amount | 26,079,064 | 4,305,728 | 286,725 | 13,917 | 30,685,433 |

| | Non-Retail lending 31 December 2025 | | | | Total |
|--------------------------------------|----------------------------------------|-----------------|------------------|-----------------|-------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Good grade | 16,736,461 | 120,735 | - | - | 16,857,196 |
| Standard grade | 5,474,006 | 217,244 | - | - | 5,691,250 |
| Sub-standard grade | - | 427,018 | - | 2,248 | 429,266 |
| Non-performing | - | - | 510,383 | 50,887 | 561,270 |
| (out of which) Individual assessment | - | - | 319,132 | 50,859 | 369,991 |
| Total | 22,210,467 | 764,997 | 510,383 | 53,135 | 23,538,983 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Good grade | (190,459) | (2,307) | - | - | (192,766) |
| Standard grade | (102,377) | (14,113) | - | - | (116,490) |
| Sub-standard grade | - | (37,030) | - | - | (37,030) |
| Non-performing | - | - | (232,505) | (10,784) | (243,289) |
| (out of which) Individual assessment | - | - | (182,433) | (10,798) | (193,231) |
| Total | (292,837) | (53,450) | (232,505) | (10,784) | (589,576) |
| Net Carrying amount | 21,917,630 | 711,547 | 277,878 | 42,351 | 22,949,407 |

| | Total 31 December 2025 | | | | Total |
|--------------------------------------|---------------------------|------------------|------------------|-----------------|--------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Gross carrying amount | | | | | |
| Internal rating grade | | | | | |
| Very good grade | 20,511,303 | 471,973 | - | - | 20,983,276 |
| Good grade | 20,936,043 | 2,307,535 | - | - | 23,243,578 |
| Standard grade | 6,951,063 | 1,751,929 | - | - | 8,702,992 |
| Sub-standard grade | - | 998,009 | - | 13,765 | 1,011,774 |
| Non-performing | - | - | 1,525,836 | 57,858 | 1,583,695 |
| (out of which) Individual assessment | - | - | 331,250 | 51,997 | 383,247 |
| Not rated internally | 595 | - | - | - | 595 |
| Total | 48,399,004 | 5,529,447 | 1,525,836 | 71,624 | 55,525,911 |
| ECL allowance | | | | | |
| Internal rating grade | | | | | |
| Very good grade | (36,472) | (3,771) | - | - | (40,243) |
| Good grade | (224,950) | (81,862) | - | - | (306,812) |
| Standard grade | (140,888) | (217,433) | - | - | (358,321) |
| Sub-standard grade | - | (209,105) | - | (20) | (209,125) |
| Non-performing | - | - | (961,233) | (15,336) | (976,569) |
| (out of which) Individual assessment | - | - | (190,496) | (11,158) | (201,654) |
| Total | (402,309) | (512,171) | (961,233) | (15,356) | (1,891,071) |
| Net Carrying amount | 47,996,695 | 5,017,276 | 564,602 | 56,268 | 53,634,840 |

The accompanying notes are an integral part of these condensed interim financial statements.

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Impairment allowance movement

| Group Unattested (*) | Retail lending | | | | Total |
|----------------------------------------------------------------------|----------------|----------------|----------------|--------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2026 | 109,647 | 462,469 | 749,023 | 4,572 | 1,325,712 |
| New assets originated or purchased | 35,397 | 7,654 | 530 | 70 | 43,651 |
| Assets derecognised or repaid (excluding write offs) | (5,358) | (13,054) | (7,894) | (98) | (26,404) |
| Net provision movement for assets that did not change classification | (21,885) | (7,482) | 18,069 | 52 | (11,246) |
| Movements due to change in classification | (6,316) | 7,230 | 101,842 | 2 | 102,758 |
| Amounts written off | - | - | (89) | (3) | (93) |
| Other adjustments | 1 | 4 | 6 | 0 | 11 |
| Impairment allowance as of 31 March 2026 | 111,486 | 456,822 | 861,486 | 4,596 | 1,434,391 |

| | Non-Retail lending | | | | Total |
|----------------------------------------------------------------------|--------------------|---------------|----------------|---------------|-----------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2026 | 293,745 | 54,506 | 248,299 | 10,784 | 607,334 |
| New assets originated or purchased | 31,180 | 9,322 | 7 | 197 | 40,706 |
| Assets derecognised or repaid (excluding write offs) | (18,495) | (1,959) | (304) | - | (20,758) |
| Net provision movement for assets that did not change classification | (41,113) | (12,431) | 14,928 | 497 | (38,119) |
| Movements due to change in classification | (284) | 8,597 | 14,948 | - | 23,261 |
| Amounts written off | - | - | (0) | - | (0) |
| Other adjustments | 77 | 24 | 49 | 1 | 150 |
| Impairment allowance as of 31 March 2026 | 265,110 | 58,059 | 277,927 | 11,478 | 612,574 |

| | Total | | | | Total |
|----------------------------------------------------------------------|----------------|----------------|------------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2026 | 403,392 | 516,975 | 997,322 | 15,356 | 1,933,048 |
| New assets originated or purchased | 66,577 | 16,976 | 537 | 267 | 84,358 |
| Assets derecognised or repaid (excluding write offs) | (23,853) | (15,013) | (8,198) | (98) | (47,162) |
| Net provision movement for assets that did not change classification | (62,998) | (19,913) | 32,997 | 549 | (49,365) |
| Movements due to change in classification | (6,600) | 15,827 | 116,790 | 2 | 126,019 |
| Amounts written off | - | - | (89) | (3) | (93) |
| Other adjustments | 78 | 28 | 55 | 1 | 162 |
| Impairment allowance as of 31 March 2026 | 376,596 | 514,881 | 1,139,413 | 16,075 | 2,046,965 |

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Impairment allowance movement (continued)

| Bank | Retail lending | | | | |
|----------------------------------------------------------------------|---------------------------|----------------|------------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Unattested (*) | | | | | |
| Impairment allowance as of 1st January 2026 | 109,474 | 458,722 | 728,728 | 4,572 | 1,301,496 |
| New assets originated or purchased | 35,366 | 7,654 | 530 | 70 | 43,620 |
| Assets derecognised or repaid (excluding write offs) | (5,351) | (13,021) | (7,836) | (98) | (26,306) |
| Net provision movement for assets that did not change classification | (21,865) | (7,303) | 18,498 | 52 | (10,617) |
| Movements due to change in classification | (6,315) | 7,160 | 101,718 | 2 | 102,566 |
| Amounts written off | - | - | (89) | (3) | (93) |
| Other adjustments | 0 | 3 | 5 | 0 | 8 |
| Impairment allowance as of 31 March 2026 | 111,309 | 453,215 | 841,554 | 4,596 | 1,410,675 |
| | Non-Retail lending | | | | |
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Impairment allowance as of 1st January 2026 | 292,836 | 53,449 | 232,505 | 10,784 | 589,575 |
| New assets originated or purchased | 31,004 | 9,322 | 7 | 197 | 40,530 |
| Assets derecognised or repaid (excluding write offs) | (18,483) | (1,945) | (304) | - | (20,732) |
| Net provision movement for assets that did not change classification | (40,835) | (12,317) | 15,940 | 497 | (36,714) |
| Movements due to change in classification | (487) | 8,772 | 14,942 | - | 23,227 |
| Amounts written off | - | - | (0) | - | (0) |
| Other adjustments | 78 | 24 | 47 | 1 | 150 |
| Impairment allowance as of 31 March 2026 | 264,113 | 57,306 | 263,138 | 11,478 | 596,035 |
| | Total | | | | |
| | Stage 1 | Stage 2 | Stage 3 | POCI | Total |
| Impairment allowance as of 1st January 2026 | 402,310 | 512,171 | 961,233 | 15,356 | 1,891,069 |
| New assets originated or purchased | 66,369 | 16,976 | 537 | 267 | 84,150 |
| Assets derecognised or repaid (excluding write offs) | (23,834) | (14,966) | (8,141) | (98) | (47,038) |
| Net provision movement for assets that did not change classification | (62,699) | (19,620) | 34,438 | 549 | (47,331) |
| Movements due to change in classification | (6,802) | 15,933 | 116,660 | 2 | 125,792 |
| Amounts written off | - | - | (89) | (3) | (93) |
| Other adjustments | 78 | 27 | 52 | 1 | 158 |
| Impairment allowance as of 31 March 2026 | 375,422 | 510,521 | 1,104,691 | 16,075 | 2,006,709 |

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Impairment allowance movement (continued)

| Group Unattested (*) | Retail lending | | | | Total |
|----------------------------------------------------------------------|----------------|----------------|----------------|--------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2025 | 113,799 | 401,136 | 706,570 | 4,107 | 1,225,612 |
| New assets originated or purchased | 138,328 | 23,263 | 2,802 | 6 | 164,399 |
| Assets derecognised or repaid (excluding write offs) | (25,840) | (42,618) | (229,963) | (338) | (298,759) |
| Net provision movement for assets that did not change classification | (92,161) | (20,492) | 16,086 | 1,859 | (94,708) |
| Movements due to change in classification | (25,473) | 99,223 | 303,485 | (241) | 376,994 |
| Amounts written off | - | - | (52,827) | (857) | (53,684) |
| Other adjustments | 995 | 1,957 | 2,871 | 35 | 5,859 |
| Impairment allowance as of 31 December 2025 | 109,647 | 462,469 | 749,023 | 4,572 | 1,325,713 |

| | Non-Retail lending | | | | Total |
|----------------------------------------------------------------------|--------------------|---------------|----------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2025 | 296,903 | 58,178 | 196,354 | 24,017 | 575,451 |
| New assets originated or purchased | 180,639 | 41,373 | 2,037 | - | 224,048 |
| Assets derecognised or repaid (excluding write offs) | (114,419) | (32,850) | (14,400) | (222) | (161,892) |
| Net provision movement for assets that did not change classification | (62,511) | (13,541) | (63,691) | (13,593) | (153,336) |
| Movements due to change in classification | (10,597) | 935 | 155,865 | - | 146,204 |
| Amounts written off | - | - | (28,747) | (1) | (28,747) |
| Other adjustments | 3,730 | 410 | 883 | 583 | 5,606 |
| Impairment allowance as of 31 December 2025 | 293,745 | 54,506 | 248,299 | 10,784 | 607,334 |

| | Total | | | | Total |
|----------------------------------------------------------------------|----------------|----------------|----------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2025 | 410,701 | 459,314 | 902,923 | 28,124 | 1,801,065 |
| New assets originated or purchased | 318,966 | 64,636 | 4,838 | 6 | 388,447 |
| Assets derecognised or repaid (excluding write offs) | (140,260) | (75,468) | (244,364) | (559) | (460,651) |
| Net provision movement for assets that did not change classification | (154,672) | (34,033) | (47,606) | (11,734) | (248,045) |
| Movements due to change in classification | (36,069) | 100,158 | 459,350 | (241) | 523,198 |
| Amounts written off | - | - | (81,574) | (858) | (82,432) |
| Other adjustments | 4,726 | 2,367 | 3,754 | 618 | 11,465 |
| Impairment allowance as of 31 December 2025 | 403,392 | 516,975 | 997,321 | 15,356 | 1,933,047 |

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9. Financial assets at amortised cost (continued)

9.1. Loans and advances to customers (continued)

Impairment allowance movement (continued)

| Bank Unattested (*) | Retail lending | | | | Total |
|----------------------------------------------------------------------|----------------|----------------|----------------|--------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2025 | 113,611 | 395,661 | 692,691 | 4,107 | 1,206,070 |
| New assets originated or purchased | 138,261 | 23,263 | 2,802 | 6 | 164,332 |
| Assets derecognised or repaid (excluding write offs) | (25,805) | (42,222) | (229,265) | (338) | (297,630) |
| Net provision movement for assets that did not change classification | (92,112) | (18,262) | 9,201 | 1,859 | (99,314) |
| Movements due to change in classification | (25,471) | 98,453 | 303,582 | (241) | 376,324 |
| Amounts written off | - | - | (52,827) | (857) | (53,684) |
| Other adjustments | 990 | 1,828 | 2,545 | 35 | 5,398 |
| Impairment allowance as of 31 December 2025 | 109,474 | 458,722 | 728,728 | 4,572 | 1,301,496 |

| | Non-Retail lending | | | | Total |
|----------------------------------------------------------------------|--------------------|---------------|----------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2025 | 296,228 | 56,639 | 179,949 | 24,017 | 556,833 |
| New assets originated or purchased | 180,135 | 41,373 | 2,037 | - | 223,545 |
| Assets derecognised or repaid (excluding write offs) | (114,311) | (32,764) | (14,387) | (222) | (161,684) |
| Net provision movement for assets that did not change classification | (61,870) | (12,961) | (61,878) | (13,593) | (150,302) |
| Movements due to change in classification | (11,051) | 783 | 155,050 | - | 144,783 |
| Amounts written off | - | - | (28,747) | (1) | (28,747) |
| Other adjustments | 3,705 | 378 | 480 | 583 | 5,146 |
| Impairment allowance as of 31 December 2025 | 292,836 | 53,450 | 232,505 | 10,784 | 589,574 |

| | Total | | | | Total |
|----------------------------------------------------------------------|----------------|----------------|----------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | POCI | |
| Impairment allowance as of 1st January 2025 | 409,838 | 452,301 | 872,640 | 28,124 | 1,762,902 |
| New assets originated or purchased | 318,396 | 64,636 | 4,838 | 6 | 387,877 |
| Assets derecognised or repaid (excluding write offs) | (140,116) | (74,986) | (243,651) | (559) | (459,313) |
| Net provision movement for assets that did not change classification | (153,982) | (31,223) | (52,676) | (11,734) | (249,616) |
| Movements due to change in classification | (36,521) | 99,236 | 458,632 | (241) | 521,107 |
| Amounts written off | - | - | (81,574) | (858) | (82,432) |
| Other adjustments | 4,697 | 2,206 | 3,025 | 618 | 10,545 |
| Impairment allowance as of 31 December 2025 | 402,311 | 512,171 | 961,233 | 15,356 | 1,891,071 |

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9. Financial assets at amortised cost (continued)

9.2. Debt securities

Debt securities measured at amortised cost include bonds classified as being Hold To Collect (HTC) rated as very good according to internal rating, municipal bonds rated as good and corporate bonds rated as good and standard grade for both periods.

| | Group | | Bank | |
|----------------------------|------------------|---------------------|------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Bonds HTC | 6,911,620 | 6,224,749 | 6,911,620 | 6,224,749 |
| Ministry of Public Finance | 4,533,352 | 3,868,370 | 4,533,352 | 3,868,370 |
| French Government | 1,964,269 | 1,954,592 | 1,964,269 | 1,954,592 |
| United States Government | 413,999 | 401,787 | 413,999 | 401,787 |
| Municipal bonds | 534,128 | 526,635 | 534,128 | 526,635 |
| Corporate bonds | 313,283 | 322,207 | 313,283 | 322,207 |
| Total | 7,759,031 | 7,073,591 | 7,759,031 | 7,073,591 |

| | Group | | Bank | |
|------------------------------|------------------|---------------------|------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| <i>Internal rating grade</i> | | | | |
| Gross carrying amount | | | | |
| Very good grade | 6,911,620 | 6,224,749 | 6,911,620 | 6,224,749 |
| Good grade | 851,491 | 845,991 | 851,491 | 845,991 |
| Standard grade | - | 7,101 | - | 7,101 |
| Total | 7,763,111 | 7,077,841 | 7,763,111 | 7,077,841 |
| ECL allowance | (4,080) | (4,250) | (4,080) | (4,250) |
| Total net amount | 7,759,031 | 7,073,591 | 7,759,031 | 7,073,591 |

The debt securities at amortised cost in total amount of 7,747,502 are considered Stage 1 and in total amount of 11,530 are considered Stage 2 as at 31 March 2026 (7,060,670 are considered Stage 1 and in total amount of 12,922 are considered Stage 2 as at 31 December 2025).

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10. Finance lease receivables– Group Unattested (*)

The Group acts as a lessor through the subsidiary BRD Sogelease IFN SA, having in the portfolio vehicles, equipment (industrial, agricultural) and real estate leases. The leases are denominated mainly in EUR and RON, with transfer of ownership of the leased asset at the end of the lease term. The receivables are secured by the underlying assets and by other collateral.

| | Unattested (*) | |
|---------------------------------------------------------------------------|------------------|------------------|
| | 31 March 2026 | 31 December 2025 |
| Net investment in the lease | 2,182,127 | 2,223,098 |
| Accumulated allowance for uncollectible minimum lease payments receivable | (81,928) | (79,078) |
| Total | 2,100,199 | 2,144,020 |

Impairment allowance movement

| | Retail | | | Total |
|------------------------------------------------------------|--------------|--------------|---------------|---------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Impairment allowance as of 1st January 2026 | 3,954 | 4,325 | 30,905 | 39,184 |
| New assets originated or purchased | 389 | - | - | 389 |
| Assets derecognised or fully repaid (excluding write offs) | (72) | (38) | (68) | (178) |
| Movements due to change in classification | 192 | (230) | 388 | 351 |
| Net movement for assets that did not change classification | (641) | 327 | 2,277 | 1,963 |
| Amounts written off | - | - | (691) | (691) |
| Other adjustments | 0 | 0 | 14 | 14 |
| Impairment allowance as of 31 March 2026 | 3,823 | 4,384 | 32,825 | 41,032 |

| | Non-retail | | | Total |
|------------------------------------------------------------|--------------|--------------|---------------|---------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Impairment allowance as of 1st January 2026 | 5,042 | 5,887 | 28,965 | 39,894 |
| New assets originated or purchased | 484 | - | - | 484 |
| Assets derecognised or fully repaid (excluding write offs) | (31) | (123) | 21 | (134) |
| Movements due to change in classification | 294 | 61 | 140 | 495 |
| Net movement for assets that did not change classification | (837) | 127 | 1,084 | 374 |
| Amounts written off | - | - | (219) | (219) |
| Other adjustments | 0 | 0 | 2 | 2 |
| Impairment allowance as of 31 March 2026 | 4,952 | 5,952 | 29,992 | 40,897 |

| | Total | | | Total |
|------------------------------------------------------------|--------------|---------------|---------------|---------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Impairment allowance as of 1st January 2026 | 8,996 | 10,212 | 59,870 | 79,078 |
| New assets originated or purchased | 873 | - | - | 873 |
| Assets derecognised or fully repaid (excluding write offs) | (103) | (161) | (47) | (311) |
| Movements due to change in classification | 486 | (169) | 528 | 846 |
| Net movement for assets that did not change classification | (1,478) | 454 | 3,361 | 2,337 |
| Amounts written off | - | - | (910) | (910) |
| Other adjustments | 1 | 1 | 15 | 16 |
| Impairment allowance as of 31 March 2026 | 8,775 | 10,337 | 62,816 | 81,928 |

The accompanying notes are an integral part of these condensed interim financial statements.

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10. Finance lease receivables (continued)

Impairment allowance movement (continued)

| | Retail | | | Total |
|------------------------------------------------------------|--------------|--------------|---------------|----------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Impairment allowance as of 1st January 2025 | 3,163 | 5,063 | 31,906 | 40,132 |
| New assets originated or purchased | 1,840 | - | - | 1,840 |
| Assets derecognised or fully repaid (excluding write offs) | (353) | (380) | (2,321) | (3,055) |
| Movements due to change in classification | 536 | 649 | 3,000 | 4,184 |
| Net movement for assets that did not change classification | (1,313) | (1,091) | 5,549 | 3,145 |
| Amounts written off | (1) | (6) | (7,783) | (7,790) |
| Other adjustments | 83 | 91 | 554 | 728 |
| Impairment allowance as of 31 December 2025 | 3,955 | 4,325 | 30,904 | 39,184 |

| | Non-retail | | | Total |
|------------------------------------------------------------|--------------|--------------|---------------|-----------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Impairment allowance as of 1st January 2025 | 4,326 | 6,396 | 37,947 | 48,669 |
| New assets originated or purchased | 2,212 | - | - | 2,212 |
| Assets derecognised or fully repaid (excluding write offs) | (355) | (1,032) | (1,718) | (3,105) |
| Movements due to change in classification | 1,592 | (96) | 1,123 | 2,619 |
| Net movement for assets that did not change classification | (2,871) | 535 | 8,003 | 5,667 |
| Amounts written off | - | (1) | (16,838) | (16,839) |
| Other adjustments | 138 | 84 | 449 | 672 |
| Impairment allowance as of 31 December 2025 | 5,042 | 5,887 | 28,966 | 39,894 |

| | Total | | | Total |
|------------------------------------------------------------|--------------|---------------|---------------|-----------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Impairment allowance as of 1st January 2025 | 7,489 | 11,459 | 69,853 | 88,801 |
| New assets originated or purchased | 4,052 | - | - | 4,052 |
| Assets derecognised or fully repaid (excluding write offs) | (709) | (1,412) | (4,039) | (6,160) |
| Movements due to change in classification | 2,128 | 553 | 4,122 | 6,803 |
| Net movement for assets that did not change classification | (4,184) | (556) | 13,552 | 8,812 |
| Amounts written off | (1) | (7) | (24,622) | (24,630) |
| Other adjustments | 221 | 175 | 1,004 | 1,400 |
| Impairment allowance as of 31 December 2025 | 8,996 | 10,212 | 59,870 | 79,078 |

11. Assets held for sale

| | Group | | Bank | |
|-------------------------------|------------------|---------------------|------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Property, plant and equipment | 1,728 | 1,728 | 1,728 | 1,728 |
| Total | 1,728 | 1,728 | 1,728 | 1,728 |

The category Property, plant and equipment represents mainly buildings classified as held for sale with a gross value of 1,792 and a provision of 64 as of 31 March 2026 (gross value of 1,792 and a provision of 64 as of 31 December 2025).

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12. Property, plant and equipment

| | Group Unattested (*) | | | | | | |
|-------------------------------------|----------------------|-------------------|----------------------------|--------------------------|------------------|--------------------|-----------------------|
| | Land & Buildings | Office equipments | Materials and other assets | Construction in progress | Right of use | Total PPE | Investment properties |
| Cost: | | | | | | | |
| as of 31 December 2024 | 1,265,629 | 299,771 | 463,937 | 108,429 | 496,468 | 2,634,234 | 17,796 |
| Additions | - | 207 | - | 85,011 | 44,424 | 129,642 | - |
| Transfers | 27,960 | 55,464 | 31,289 | (113,425) | - | 1,288 | (1,288) |
| Disposals and other movements | (95,218) | (8,747) | (53,715) | (797) | (28,345) | (186,822) | (6,501) |
| as of 31 December 2025 | 1,198,371 | 346,695 | 441,511 | 79,218 | 512,547 | 2,578,342 | 10,007 |
| Additions | - | 33 | - | 18,371 | 20,319 | 38,723 | - |
| Transfers | 7,127 | 6,959 | 3,298 | (17,447) | - | (63) | - |
| Disposals and other movements | (7,501) | (58) | (7,469) | (1,277) | (5,586) | (21,891) | - |
| as of 31 March 2026 | 1,197,997 | 353,629 | 437,340 | 78,865 | 527,280 | 2,595,111 | 10,007 |
| Depreciation and impairment: | | | | | | | |
| as of 31 December 2024 | (790,364) | (223,894) | (331,497) | - | (178,699) | (1,524,454) | (7,700) |
| Depreciation | (39,061) | (36,425) | (34,954) | - | (74,180) | (184,620) | (181) |
| Impairment | 5,664 | - | (666) | - | - | 4,998 | 794 |
| Disposals and other movements | 65,708 | 8,585 | 51,315 | - | 59,272 | 184,880 | 3,755 |
| Transfers | 1,634 | - | (213) | - | - | 1,421 | (1,421) |
| as of 31 December 2025 | (756,419) | (251,734) | (316,015) | - | (193,607) | (1,517,775) | (4,753) |
| Depreciation | (10,349) | (9,562) | (7,734) | - | (18,882) | (46,527) | (24) |
| Impairment | 10 | - | (1,175) | - | - | (1,165) | - |
| Disposals and other movements | 7,395 | 24 | 7,143 | - | 19,399 | 33,961 | - |
| as of 31 March 2026 | (759,363) | (261,272) | (317,781) | - | (193,090) | (1,531,506) | (4,777) |
| Net book value: | | | | | | | |
| as of 31 December 2024 | 475,265 | 75,877 | 132,440 | 108,429 | 317,769 | 1,109,780 | 10,096 |
| as of 31 December 2025 | 441,952 | 94,961 | 125,496 | 79,218 | 318,940 | 1,060,567 | 5,254 |
| as of 31 March 2026 | 438,634 | 92,357 | 119,559 | 78,865 | 334,190 | 1,063,605 | 5,230 |

The accompanying notes are an integral part of these condensed interim financial statements.

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12. Property, plant and equipment (continued)

| | Bank Unattested (*) | | | | | | |
|-------------------------------------|---------------------|----------------------|-------------------------------|-----------------------------|------------------|--------------------|--------------------------|
| | Land & Buildings | Office equipments | Materials and other assets | Construction in progress | Right of use | Total PPE | Investment properties |
| Cost: | | | | | | | |
| as of 31 December 2024 | 1,255,630 | 294,617 | 463,755 | 108,428 | 484,467 | 2,606,897 | 17,795 |
| Additions | - | - | - | 84,597 | 43,898 | 128,495 | - |
| Transfers | 27,960 | 55,464 | 31,289 | (113,425) | - | 1,288 | (1,287) |
| Disposals and other movements | (95,220) | (4,492) | (53,701) | (797) | (22,040) | (176,250) | (6,503) |
| as of 31 December 2025 | 1,188,370 | 345,589 | 441,343 | 78,803 | 506,325 | 2,560,430 | 10,005 |
| Additions | - | - | - | 18,371 | 20,319 | 38,690 | - |
| Transfers | 7,127 | 6,959 | 3,298 | (17,447) | - | (63) | - |
| Disposals and other movements | (7,498) | (21) | (7,469) | (1,277) | (5,586) | (21,851) | - |
| as of 31 March 2026 | 1,187,999 | 352,527 | 437,172 | 78,450 | 521,058 | 2,577,206 | 10,005 |
| Depreciation and impairment: | | | | | | | |
| as of 31 December 2024 | (784,285) | (219,439) | (331,365) | - | (171,577) | (1,506,666) | (7,699) |
| Depreciation | (38,837) | (36,131) | (34,944) | - | (72,804) | (182,716) | (181) |
| Impairment | 5,664 | - | (666) | - | - | 4,998 | 794 |
| Disposals and other movements | 65,706 | 4,492 | 51,306 | - | 53,857 | 175,361 | 3,756 |
| Transfers | 1,634 | - | (213) | - | - | 1,421 | (1,421) |
| as of 31 December 2025 | (750,118) | (251,078) | (315,882) | - | (190,524) | (1,507,602) | (4,751) |
| Depreciation | (10,298) | (9,489) | (7,732) | - | (18,530) | (46,049) | (24) |
| Impairment | 10 | - | (1,175) | - | - | (1,165) | - |
| Disposals and other movements | 7,393 | 20 | 7,143 | - | 19,465 | 34,021 | - |
| as of 31 March 2026 | (753,013) | (260,547) | (317,646) | - | (189,589) | (1,520,795) | (4,775) |
| Net book value: | | | | | | | |
| as of 31 December 2024 | 471,345 | 75,178 | 132,390 | 108,428 | 312,890 | 1,100,231 | 10,096 |
| as of 31 December 2025 | 438,252 | 94,511 | 125,461 | 78,803 | 315,801 | 1,052,828 | 5,254 |
| as of 31 March 2026 | 434,986 | 91,980 | 119,526 | 78,450 | 331,469 | 1,056,411 | 5,230 |

The Group and Bank holds investment property as a consequence of the ongoing rationalization of its Retail branch network. Investment properties comprise several commercial properties that are leased to third parties. The investment properties have a fair value of 3,099 as of 31 March 2026 (31 December 2025: 3,124). The fair value has been determined based on a valuation issued by an independent valuer in 2026. Rental income from investment property is in amount of 129 (2025: 126).

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12. Property, plant and equipment (continued)

| Group | Right-of-use assets | | | |
|-------------------------------------------------|-----------------------------|-----------------------------|------------------------------|----------------|
| | Land & Buildings | IT Office equipments | Cars and other assets | Total |
| Unattested (*) | | | | |
| as of 1st January 2026 | 291,628 | 8,628 | 18,684 | 318,940 |
| Additions | 19,727 | 101 | 491 | 20,319 |
| Depreciation expense | (15,695) | (1,156) | (2,031) | (18,882) |
| Disposals and other decreases | (3,010) | - | (66) | (3,076) |
| Contractual changes | 16,889 | - | - | 16,889 |
| as of 31 March 2026 | 309,539 | 7,573 | 17,078 | 334,190 |
| | Lease liabilities | | | |
| as of 1st January 2026 | 337,897 | | | |
| Additions | 20,319 | | | |
| Disposals and other decreases | (3,275) | | | |
| Other movements (FX, other contractual changes) | 16,818 | | | |
| Interest expense | 2,088 | | | |
| Payments | (20,001) | | | |
| as of 31 March 2026 | 353,846 | | | |
| | | | | |
| Bank | Right-of-use assets | | | |
| Unattested (*) | Land & Buildings | IT Office equipments | Cars and other assets | Total |
| as of 1st January 2026 | 290,387 | 7,095 | 18,319 | 315,801 |
| Additions | 19,727 | 101 | 491 | 20,319 |
| Depreciation expense | (15,582) | (1,156) | (1,792) | (18,530) |
| Disposals and other decreases | (3,011) | - | - | (3,011) |
| Contractual changes | 16,890 | - | - | 16,890 |
| as of 31 March 2026 | 308,411 | 6,040 | 17,018 | 331,469 |
| | Lease liabilities | | | |
| as of 1st January 2026 | 334,505 | | | |
| Additions | 20,319 | | | |
| Disposals and other decreases | (2,685) | | | |
| Other movements (FX, other contractual changes) | 15,961 | | | |
| Interest expense | 2,061 | | | |
| Payments | (19,258) | | | |
| as of 31 March 2026 | 350,903 | | | |

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12. Property, plant and equipment (continued)

| Group | Right-of-use assets | | | |
|-------------------------------------------------|-----------------------------|-----------------------------|------------------------------|----------------|
| | Land & Buildings | IT Office equipments | Cars and other assets | Total |
| Unattested (*) | | | | |
| as of 1st January 2025 | 293,770 | 13,146 | 10,853 | 317,769 |
| Additions | 30,820 | 52 | 13,552 | 44,424 |
| Depreciation expense | (63,946) | (4,570) | (5,664) | (74,180) |
| Disposals and other decreases | (11,804) | - | (57) | (11,861) |
| Contractual changes | 42,788 | - | - | 42,788 |
| as of 31 December 2025 | 291,628 | 8,628 | 18,684 | 318,940 |
| | Lease liabilities | | | |
| as of 1st January 2025 | 329,306 | | | |
| Additions | 44,424 | | | |
| Disposals and other decreases | (9,209) | | | |
| Other movements (FX, other contractual changes) | 46,224 | | | |
| Interest expense | 7,876 | | | |
| Payments | (80,724) | | | |
| as of 31 December 2025 | 337,897 | | | |
| Bank | | | | |
| Unattested (*) | | | | |
| as of 1st January 2025 | 291,348 | 11,613 | 9,929 | 312,890 |
| Additions | 30,729 | 52 | 13,118 | 43,899 |
| Depreciation expense | (63,506) | (4,570) | (4,728) | (72,804) |
| Disposals and other decreases | (10,972) | - | - | (10,972) |
| Contractual changes | 42,788 | - | - | 42,788 |
| as of 31 December 2025 | 290,387 | 7,095 | 18,319 | 315,801 |
| | Lease liabilities | | | |
| as of 1st January 2025 | 324,196 | | | |
| Additions | 43,899 | | | |
| Disposals and other decreases | (8,568) | | | |
| Other movements (FX, other contractual changes) | 46,857 | | | |
| Interest expense | 7,743 | | | |
| Payments | (79,622) | | | |
| as of 31 December 2025 | 334,505 | | | |

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13. Intangible assets

The balance of the intangible assets as of 31 March 2026 and 31 December 2025 represents mainly purchased not internally developed software, intangibles in progress and capitalization of internal IT effort on projects.

| | Group Unattested (*) | Bank Unattested (*) |
|-------------------------------|---------------------------------------|--------------------------------------|
| Cost: | | |
| as of 31 December 2024 | 1,270,956 | 1,248,094 |
| Additions | 188,742 | 186,523 |
| Disposals | (20,658) | (15,857) |
| as of 31 December 2025 | 1,439,040 | 1,418,760 |
| Additions | 34,590 | 34,576 |
| Transfers | 63 | 63 |
| as of 31 March 2026 | 1,473,693 | 1,453,399 |
| Amortization: | | |
| as of 31 December 2024 | (660,214) | (640,074) |
| Amortization expense | (108,722) | (107,911) |
| Disposals | 20,348 | 15,857 |
| as of 31 December 2025 | (748,588) | (732,128) |
| Amortization expense | (34,045) | (33,848) |
| as of 31 March 2026 | (782,633) | (765,976) |
| Net book value: | | |
| as of 31 December 2024 | 610,742 | 608,020 |
| as of 31 December 2025 | 690,452 | 686,632 |
| as of 31 March 2026 | 691,060 | 687,423 |

14. Other financial assets

| | Group Unattested (*) | | Bank Unattested (*) | |
|-------------------------------------------|---------------------------------------|-----------------------------------|--------------------------------------|-----------------------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Sundry receivables | 75,225 | 72,992 | 46,875 | 44,185 |
| Commissions | 142,600 | 134,563 | 145,106 | 136,422 |
| Guarantee deposits paid | 50,884 | 84,590 | 50,884 | 84,590 |
| Intrabank settlements | 48,854 | 26,697 | 48,854 | 26,697 |
| Total other financial assets gross | 317,563 | 318,841 | 291,719 | 291,894 |
| Sundry receivables | (29,747) | (28,249) | (20,153) | (18,740) |
| Commissions | (93,634) | (95,503) | (93,634) | (95,503) |
| ECL allowance | (123,381) | (123,752) | (113,787) | (114,243) |
| Total other financial assets net | 194,182 | 195,089 | 177,932 | 177,650 |

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14. Other financial assets (continued)

The movement in impairment allowance for total other financial assets is presented below:

| Group Unattested (*) | Total (Simplified model) |
|----------------------------------------------------|---------------------------------|
| | 123,752 |
| Impairment allowance as of 1st January 2026 | 123,752 |
| Additional provisions | 2,649 |
| Reversals of provisions | (2,608) |
| Receivables written off | (448) |
| Foreign exchange differences | 36 |
| Impairment allowance as of 31 March 2026 | 123,381 |
| | 142,970 |
| Impairment allowance as of 1st January 2025 | 142,970 |
| Additional provisions | 57,870 |
| Reversals of provisions | (14,772) |
| Receivables written off | (62,697) |
| Foreign exchange differences | 382 |
| Impairment allowance as of 31 December 2025 | 123,752 |
| | 114,243 |
| Bank Unattested (*) | Total (Simplified model) |
| | 114,243 |
| Impairment allowance as of 1st January 2026 | 114,243 |
| Additional provisions | 2,418 |
| Reversals of provisions | (2,462) |
| Receivables written off | (448) |
| Foreign exchange differences | 36 |
| Impairment allowance as of 31 March 2026 | 113,787 |
| | 127,017 |
| Impairment allowance as of 1st January 2025 | 127,017 |
| Additional provisions | 56,022 |
| Reversals of provisions | (14,102) |
| Receivables written off | (55,075) |
| Foreign exchange differences | 382 |
| Impairment allowance as of 31 December 2025 | 114,243 |

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15. Other non-financial assets

| | Group Unattested (*) | | Bank Unattested (*) | |
|-----------------------------------|-------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Advances to suppliers | 23,506 | 24,086 | - |
| Prepaid expenses | 139,459 | 126,579 | 138,749 | 125,957 |
| Repossessed assets | 14,248 | 12,399 | 924 | 924 |
| Other assets | 5,839 | 16,753 | 1,518 | 1,505 |
| Total non-financial assets | 183,053 | 179,816 | 141,191 | 128,386 |

16. Due to banks

| | Group Unattested (*) | | Bank Unattested (*) | |
|---------------------|-------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Demand deposits | 541,457 | 283,475 | 541,457 |
| Repo | 2,231,429 | 930,894 | 2,231,429 | 930,894 |
| Term deposits | 259,236 | 24,943 | 259,236 | 24,943 |
| Due to banks | 3,032,122 | 1,239,312 | 3,032,122 | 1,239,312 |

17. Due to customers

| | Group Unattested (*) | | Bank Unattested (*) | |
|-------------------------|--------------------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Demand deposits and current accounts | 43,119,415 | 42,209,769 | 43,145,619 |
| Term deposits | 32,534,257 | 32,835,360 | 32,860,164 | 33,141,340 |
| Due to customers | 75,653,672 | 75,045,129 | 76,005,783 | 75,504,639 |

The category “Demand deposits and current accounts” includes the following elements:

| | Group Unattested (*) | | Bank Unattested (*) | |
|--------------------|-------------------------|-------------------|------------------------|-------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Current accounts | 32,445,674 | 33,098,251 | 32,445,878 |
| Transitory amounts | 416,877 | 458,219 | 417,147 | 458,371 |
| Other amounts due | 580,657 | 601,073 | 580,657 | 601,073 |
| Demand deposits | 9,676,207 | 8,052,226 | 9,701,936 | 8,204,845 |
| Total | 43,119,415 | 42,209,769 | 43,145,619 | 42,363,299 |

18. Borrowed funds

| | Group Unattested (*) | | Bank Unattested (*) | |
|------------------------------------------------------|---------------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| | Borrowings from related parties | 6,667,302 | 6,767,320 | 4,864,123 |
| Borrowings from international financial institutions | 625,771 | 674,234 | 28 | 65 |
| Total | 7,293,073 | 7,441,554 | 4,864,151 | 4,849,166 |

The accompanying notes are an integral part of these condensed interim financial statements.

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18. Borrowed funds (continued)

Borrowings from related parties include as of 31 March 2026 at Bank level, five senior non-preferred loans from Société Générale in amount of:

- 450 million EUR representing 2,294,460 RON equivalent, with an interest rate of EURIBOR 3MD+1.11% and an initial term of three years (received in December 2025)
- 100 million EUR representing 509,880 RON equivalent, with an interest rate of EURIBOR 3MD+1.11% and an initial term of three years (received in December 2025)
- 150 million EUR representing 764,820 RON equivalent, with a fixed interest rate of 4.79% and an initial term of six years (received in June 2024)
- 100 million EUR representing 509,880 RON equivalent, with a fixed interest rate of 4.68% and an initial term of seven years (received in December 2023)
- 150 million EUR representing 764,820 RON equivalent, with a fixed interest rate of 4.78% and an initial term of eight years (received in December 2023).

Other funds borrowed from related parties (Société Générale) at Group level are in total amount of 1,803,179 as of 31 March 2026 (1,918,219 as of 31 December 2025) and are senior unsecured and used in the normal course of business.

Borrowings from international financial institutions are taken by BRD Sogelease IFN SA subsidiary from European Investment Bank.

The Group and Bank do not have loan covenants attached to these borrowings.

The movements in borrowed funds are as follows:

| | Group | Bank |
|-----------------------------------------------|------------------|------------------|
| Closing balance as at 31 December 2024 | 6,554,915 | 4,234,105 |
| Received borrowings | 3,986,105 | 2,805,471 |
| Repayment of borrowings | (3,261,502) | (2,294,548) |
| Interest expensed | 275,211 | 197,228 |
| Interest paid | (274,993) | (197,054) |
| Fx differences | 161,819 | 103,963 |
| Closing balance as at 31 December 2025 | 7,441,554 | 4,849,166 |
| Received borrowings | 103,281 | 1,122 |
| Repayment of borrowings | (265,521) | (65) |
| Interest expensed | 65,355 | 46,364 |
| Interest paid | (50,764) | (31,453) |
| Fx differences | (832) | (984) |
| Closing balance as at 31 March 2026 | 7,293,073 | 4,864,151 |

19. Subordinated debts

Two subordinated debts were received from Société Générale in amount of:

- 150 million EUR representing 764,820 RON equivalent, with an interest rate of EURIBOR 3M+4.31% and an initial term of ten years (received in June 2022)
- 100 million EUR representing 509,880 RON equivalent, with an interest rate of EURIBOR 3M+1.98% and an initial term of ten years (received in December 2021).

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19. Subordinated debts (continued)

The movements in subordinated debts are as follows:

| | Group | Bank |
|-----------------------------------------------|------------------|------------------|
| Closing balance as at 31 December 2024 | 1,245,458 | 1,245,458 |
| Interest expensed | 73,387 | 73,387 |
| Interest paid | (73,593) | (73,593) |
| Fx differences | 31,147 | 31,147 |
| Closing balance as at 31 December 2025 | 1,276,400 | 1,276,400 |
| Interest expensed | 17,216 | 17,216 |
| Interest paid | (17,244) | (17,244) |
| Fx differences | 75 | 75 |
| Closing balance as at 31 March 2026 | 1,276,448 | 1,276,448 |

20. Provisions

The line Provisions includes provisions for financial guarantee and loan commitments and other provisions.

20.1 Financial guarantees and loan commitments provisions movement

| Group Unattested (*) | Retail lending | | | |
|---------------------------------------------------------------------|----------------|---------------|---------------|-----------------|
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2026 | 7,337 | 5,461 | 6,541 | 19,339 |
| New commitments originated or purchased | 2,687 | 896 | 201 | 3,784 |
| Commitments derecognised or transferred into assets | (322) | (448) | (363) | (1,133) |
| Net provision movement not resulting from changes in classification | (1,731) | (302) | 253 | (1,780) |
| Net movements due to change in classification | (79) | 324 | 495 | 740 |
| Provision as of 31 March 2026 | 7,892 | 5,931 | 7,127 | 20,950 |
| | Non-Retail | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2026 | 171,164 | 21,869 | 73,495 | 266,528 |
| New commitments originated or purchased | 27,849 | 6,860 | 298 | 35,007 |
| Commitments derecognised or transferred into assets | (14,049) | (2,118) | (1,124) | (17,291) |
| Net provision movement not resulting from changes in classification | (18,382) | (3,567) | (5,707) | (27,656) |
| Net movements due to change in classification | 787 | (2,215) | (1,870) | (3,298) |
| Other adjustments | 138 | - | 2 | 140 |
| Provision as of 31 March 2026 | 167,507 | 20,829 | 65,094 | 253,430 |
| | Total | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2026 | 178,501 | 27,330 | 80,037 | 285,867 |
| New commitments originated or purchased | 30,536 | 7,756 | 499 | 38,791 |
| Commitments derecognised or transferred into assets | (14,371) | (2,566) | (1,487) | (18,424) |
| Net provision movement not resulting from changes in classification | (20,113) | (3,869) | (5,454) | (29,436) |
| Net movements due to change in classification | 708 | (1,891) | (1,375) | (2,558) |
| Other adjustments | 138 | - | 2 | 140 |
| Provision as of 31 March 2026 | 175,399 | 26,760 | 72,222 | 274,380 |

The accompanying notes are an integral part of these condensed interim financial statements.

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20. Provisions (continued)

20.1 Financial guarantees and loan commitments provisions movement (continued)

| Bank | Retail lending | | | Total |
|---------------------------------------------------------------------|-----------------------|----------------|----------------|-----------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Unattested (*) | | | | |
| Provision as of 1st January 2026 | 7,302 | 5,463 | 6,513 | 19,278 |
| New commitments originated or purchased | 2,655 | 896 | 201 | 3,752 |
| Commitments derecognised or transferred into assets | (289) | (448) | (363) | (1,100) |
| Net provision movement not resulting from changes in classification | (1,731) | (302) | 253 | (1,780) |
| Net movements due to change in classification | (79) | 284 | 494 | 699 |
| Provision as of 31 March 2026 | 7,857 | 5,893 | 7,098 | 20,848 |
| | Non-Retail | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2026 | 170,999 | 21,842 | 73,520 | 266,361 |
| New commitments originated or purchased | 27,802 | 6,860 | 298 | 34,960 |
| Commitments derecognised or transferred into assets | (13,940) | (2,093) | (1,124) | (17,157) |
| Net provision movement not resulting from changes in classification | (18,378) | (3,567) | (5,707) | (27,652) |
| Net movements due to change in classification | 782 | (2,340) | (1,870) | (3,428) |
| Other adjustments | 139 | - | 2 | 141 |
| Provision as of 31 March 2026 | 167,404 | 20,702 | 65,119 | 253,225 |
| | Total | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2026 | 178,302 | 27,305 | 80,033 | 285,640 |
| New commitments originated or purchased | 30,457 | 7,756 | 499 | 38,712 |
| Commitments derecognised or transferred into assets | (14,229) | (2,541) | (1,487) | (18,257) |
| Net provision movement not resulting from changes in classification | (20,109) | (3,869) | (5,454) | (29,432) |
| Net movements due to change in classification | 703 | (2,056) | (1,376) | (2,729) |
| Other adjustments | 138 | - | 2 | 140 |
| Provision as of 31 March 2026 | 175,262 | 26,595 | 72,217 | 274,074 |

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20. Provisions (continued)

20.1 Financial guarantees and loan commitments provisions movement (continued)

| Group Unattested (*) | Retail lending | | | Total |
|---------------------------------------------------------------------|----------------|---------------|---------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Provision as of 1st January 2025 | 4,987 | 3,425 | 5,151 | 13,563 |
| New commitments originated or purchased | 9,536 | 2,717 | 920 | 13,173 |
| Commitments derecognised or transferred into assets | (1,460) | (977) | (718) | (3,155) |
| Net provision movement not resulting from changes in classification | (5,034) | (1,724) | (493) | (7,251) |
| Net movements due to change in classification | (694) | 2,020 | 1,679 | 3,005 |
| Other adjustments | 2 | - | 2 | 4 |
| Provision as of 31 December 2025 | 7,337 | 5,461 | 6,541 | 19,339 |
| | Non-Retail | | | Total |
| | Stage 1 | Stage 2 | Stage 3 | |
| Provision as of 1st January 2025 | 146,575 | 21,828 | 102,752 | 271,155 |
| New commitments originated or purchased | 172,019 | 15,958 | 627 | 188,604 |
| Commitments derecognised or transferred into assets | (66,279) | (8,074) | (10,534) | (84,887) |
| Net provision movement not resulting from changes in classification | (83,312) | (6,710) | (21,028) | (111,050) |
| Net movements due to change in classification | 1,068 | (1,182) | 1,640 | 1,526 |
| Other adjustments | 1,093 | 49 | 38 | 1,180 |
| Provision as of 31 December 2025 | 171,164 | 21,869 | 73,495 | 266,528 |
| | Total | | | Total |
| | Stage 1 | Stage 2 | Stage 3 | |
| Provision as of 1st January 2025 | 151,562 | 25,253 | 107,904 | 284,718 |
| New commitments originated or purchased | 181,555 | 18,675 | 1,547 | 201,777 |
| Commitments derecognised or transferred into assets | (67,739) | (9,051) | (11,252) | (88,042) |
| Net provision movement not resulting from changes in classification | (88,346) | (8,434) | (21,521) | (118,301) |
| Net movements due to change in classification | 374 | 838 | 3,319 | 4,531 |
| Other adjustments | 1,095 | 49 | 40 | 1,184 |
| Provision as of 31 December 2025 | 178,501 | 27,330 | 80,037 | 285,867 |

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20. Provisions (continued)

20.1 Financial guarantees and loan commitments provisions movement (continued)

| Bank | Retail lending | | | Total |
|---------------------------------------------------------------------|-----------------------|----------------|----------------|------------------|
| | Stage 1 | Stage 2 | Stage 3 | |
| Unattested (*) | | | | |
| Provision as of 1st January 2025 | 4,931 | 3,349 | 5,124 | 13,404 |
| New commitments originated or purchased | 9,501 | 2,717 | 920 | 13,138 |
| Commitments derecognised or transferred into assets | (1,406) | (899) | (718) | (3,023) |
| Net provision movement not resulting from changes in classification | (5,034) | (1,724) | (493) | (7,251) |
| Net movements due to change in classification | (692) | 2,020 | 1,678 | 3,006 |
| Other adjustments | 1 | - | 2 | 3 |
| Provision as of 31 December 2025 | 7,302 | 5,463 | 6,513 | 19,278 |
| | Non-Retail | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2025 | 146,453 | 21,686 | 102,195 | 270,334 |
| New commitments originated or purchased | 171,857 | 15,958 | 627 | 188,442 |
| Commitments derecognised or transferred into assets | (66,160) | (7,929) | (9,952) | (84,041) |
| Net provision movement not resulting from changes in classification | (83,288) | (6,710) | (21,028) | (111,026) |
| Net movements due to change in classification | 1,068 | (1,212) | 1,640 | 1,496 |
| Other adjustments | 1,069 | 49 | 38 | 1,156 |
| Provision as of 31 December 2025 | 170,999 | 21,842 | 73,520 | 266,361 |
| | Total | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| Provision as of 1st January 2025 | 151,386 | 25,035 | 107,319 | 283,740 |
| New commitments originated or purchased | 181,358 | 18,675 | 1,547 | 201,580 |
| Commitments derecognised or transferred into assets | (67,566) | (8,828) | (10,670) | (87,064) |
| Net provision movement not resulting from changes in classification | (88,322) | (8,434) | (21,521) | (118,277) |
| Net movements due to change in classification | 376 | 808 | 3,318 | 4,502 |
| Other adjustments | 1,070 | 49 | 40 | 1,159 |
| Provision as of 31 December 2025 | 178,302 | 27,305 | 80,033 | 285,640 |

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20. Provisions (continued)

20.2 Other provisions

| | Group | | Bank | |
|--------------------------------------------------|----------------|------------------|----------------|------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Provisions for litigation | 19,635 | 21,345 | 14,485 | 16,195 |
| Provisions for risks related to banking activity | 12,922 | 13,832 | 12,922 | 13,832 |
| Other provisions for risks and charges | 26,864 | 20,879 | 26,864 | 20,879 |
| Total | 59,421 | 56,056 | 54,271 | 50,906 |

The Group and Bank include in the line “Provisions for litigation” mainly the provision for abusive clauses detailed below, in the line “Provisions for risks related to banking activity” mainly the collective provision related to future potential litigations detailed below. In the line “Other provisions for risks and charges” are mainly the collective provision related to future possible outflow of resources regarding salary compensations.

The uncertainty regarding the timing of the payment for the amounts in dispute is mostly related to the extent of the litigation considering the practice of the Romanian courts.

The Bank has applied the individual assesment (case by case) for the abusive clause litigations to determine the provision amount.

The amount of the provision is reviewed periodically by the Bank based on the new court resolutions for litigations with clients for contracts which contain allegedly abusive clauses.

As of 31 March 2026, the Bank has recorded provisions for abusive clause litigations which are subject to an individual litigation assesment in total amount of 9,394 (31 December 2025: 9,341).

Based on historical experience, the Bank is facing litigations related to allegedly abusive clauses in loan contracts signed before 2010, specifically concerning credit file analysis fee, management/administration fee and variable interest rates reset internally by the Bank. Therefore according to IAS 37 Provisions, Contingent Liabilities and Contingent Assets (para 24&39), the Bank booked a collective provision related to future potential litigations in amount of 11,000. This collective provision is booked additionally to the ones already booked for open litigations (on a case by case basis assessed considering their probable negative outcome).

The movements in provisions are as follows:

| GroupUnattested (*) | <u>TOTAL</u> |
|----------------------------------------------|----------------------|
| Carrying value as of 31 December 2024 | <u>49,915</u> |
| Additional provisions | 48,584 |
| Reversals of provisions | (5,608) |
| Usage | <u>(36,835)</u> |
| Carrying value as of 31 December 2025 | <u>56,056</u> |
| Additional provisions | 7,400 |
| Reversals of provisions | (2,650) |
| Usage | <u>(1,384)</u> |
| Carrying value as of 31 March 2026 | <u>59,422</u> |
| BankUnattested (*) | |
| Carrying value as of 31 December 2024 | <u>43,460</u> |
| Additional provisions | 46,636 |
| Reversals of provisions | (2,355) |
| Usage | <u>(36,836)</u> |
| Carrying value as of 31 December 2025 | <u>50,905</u> |
| Additional provisions | 7,400 |
| Reversals of provisions | (2,650) |
| Usage | <u>(1,384)</u> |
| Carrying value as of 31 March 2026 | <u>54,271</u> |

The usage of Other provisions is mainly related to litigation and salary compensation.

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21. Other financial liabilities

| | Group | | Bank | |
|------------------------------------|------------------|---------------------|------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Sundry creditors | 391,091 | 396,918 | 355,190 | 351,010 |
| Creditors - lease liabilities | 353,846 | 337,897 | 350,903 | 334,505 |
| Total financial liabilities | 744,937 | 734,815 | 706,093 | 685,515 |

The sundry creditors position includes also guarantee deposits received in amount of 29,856 as at 31 March 2026 (6,585 as at 31 December 2025) for Group and Bank.

22. Other non-financial liabilities

| | Group | | Bank | |
|----------------------------------------|------------------|---------------------|------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Other payables to State budget | 143,894 | 143,738 | 142,722 | 143,174 |
| Deferred income | 64,464 | 78,607 | 64,464 | 78,607 |
| Payables to employees | 117,527 | 176,932 | 110,998 | 167,017 |
| Total non-financial liabilities | 325,885 | 399,277 | 318,184 | 388,798 |

The line “Other payables to State budget” includes the tax on turnover to be paid as of 31 March 2026 in amount of 68,041.

Payables to employees include, among other, gross bonuses, amounting 74,669 as of 31 March 2026 (31 December 2025: 129,336) and post-employment benefits amounting 27,675 as of 31 March 2026 (31 December 2025: 27,045).

Post-employment benefit plan

The Group/Bank has a defined benefit plan under which the amount of benefit that an employee is entitled to receive on retirement depends on years of service and salary. The plan covers substantially all the employees and the benefits are unfunded. A full actuarial valuation by a qualified independent actuary is carried out annually.

During 2026, the movements in defined benefit obligation is generated by the service cost and benefits paid, resulting in a change of obligation carrying value 27,675 as of 31 March 2026, from 27,045 as of 31 December 2025.

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23. Share capital and other reserves

23.1 Share capital

The nominal share capital, as registered with the Registry of Commerce is 696,901 (2025: 696,901). Included in the share capital there is an amount of 1,818,721 (2025: 1,818,721) representing hyperinflation restatement surplus. Share capital as of 31 March 2026 represents 696,901,518 (2025: 696,901,518) authorized common shares, issued and fully paid. The nominal value of each share is 1 RON (2025: 1 RON). During 2026 and 2025, the Bank did not buy back any of its own shares.

The shares of the Bank are not divisible. The right of property over the shares is transmitted pursuant to the provisions regarding the transfer of securities of the companies admitted to trading on a regulated market. Any share entitles to one vote in the General Meeting of the Shareholders. The Bank may acquire its own shares only with the consent of the Extraordinary General Meeting of the Shareholders, in compliance with the law.

23.2. Other reserves

Other reserve of the Bank is mainly represented by the following 3 reserves:

The legal reserves is constituted by the transfer in a reserve fund of 5% of the net profit of the Bank up to minimum 20% of the Bank's share capital. As of 31 March 2026 the legal reserve was in amount of 244,157 (31 December 2025: 244,157).

The reserve representing the fund for the general banking risks was allocated from the pre-tax accounting profit of the Bank and calculated as 1% of the banking risk assets. As of 31 March 2026 the general banking risk reserve was in amount of 170,762 (31 December 2025: 170,762).

The general reserve for credit risk was allocated from the pre-tax accounting profit of the Bank until it reached the level of 2% from the balance of the loans granted. As of 31 March 2026 the general reserve for credit risk was in amount of 98,596 (31 December 2025: 98,596).

Other reserves besides those presented above, in amount of 36,124 as of 31 March 2026 (31 December 2025: 36,124), are represented mainly by benefits granted in the form of equity instruments.

23.3. Dividends

Dividends are deducted from equity and recognized as a liability in the period in which they are declared. In accordance with the legislation, the Bank distributes profits as dividends or transfers them to retained earnings on the basis of financial statements prepared in accordance with IFRS. The dividends approved and paid in 2025 were in total amount of 737,392.

24. Taxation

Current income tax is calculated based on the taxable income as per the tax statement derived from the stand-alone accounts of each consolidated entity. As of 31 March 2026 the Group has a current tax liability in total amount of 71,973 (31 December 2025: 11,885) and a current tax asset in amount of 0 (31 December 2025: 0) and at Bank level a current tax liability in total amount of 67,677 (31 December 2025: 7,350) and current tax asset in amount of 0 (31 December 2025: 0).

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24. Taxation (continued)

The deferred tax asset is reconciled as follows:

| | Group | | | |
|-------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------|--------------------------------------------------|-------------------------------------|
| | 31 March 2026 Unattested (*) | | | |
| | Temporary differences Asset / (Liability) | Consolidated Statement of Financial Position Asset / (Liability) | Consolidated Income Statement (Expense) / Income | Consolidated OCI (Expense) / Income |
| <i>Elements generating deferred tax</i> | | | | |
| Defined benefit obligation | 67,841 | (10,854) | - | - |
| Financial assets at fair value through other comprehensive income | (1,186,199) | 189,792 | - | 15,116 |
| Tangible and intangible assets | 185,934 | (29,750) | (4,594) | - |
| Provisions and other liabilities | (530,541) | 84,888 | (7,058) | - |
| Taxable items | (1,462,966) | | | |
| Deferred tax | | 234,075 | (11,652) | 15,116 |

| | Bank | | | |
|-------------------------------------------------------------------|-------------------------------------------|----------------------------------------------------------------|------------------------------------------------|-------------------------------------|
| | 31 March 2026 Unattested (*) | | | |
| | Temporary differences Asset / (Liability) | Individual Statement of Financial Position Asset / (Liability) | Individual Income Statement (Expense) / Income | Consolidated OCI (Expense) / Income |
| <i>Elements generating deferred tax</i> | | | | |
| Defined benefit obligation | 67,841 | (10,854) | - | - |
| Financial assets at fair value through other comprehensive income | (1,186,199) | 189,791 | - | 15,116 |
| Tangible and intangible assets | 185,934 | (29,750) | (4,594) | - |
| Provisions and other liabilities | (522,371) | 83,580 | (6,397) | - |
| Taxable items | (1,454,795) | | | |
| Deferred tax | | 232,767 | (10,991) | 15,116 |

| | Group | | | |
|-------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------|--------------------------------------------------|-------------------------------------|
| | 31 December 2025 Unattested (*) | | | |
| | Temporary differences Asset / (Liability) | Consolidated Statement of Financial Position Asset / (Liability) | Consolidated Income Statement (Expense) / Income | Consolidated OCI (Expense) / Income |
| <i>Elements generating deferred tax</i> | | | | |
| Defined benefit obligation | 67,841 | (10,854) | - | (38) |
| Financial assets at fair value through other comprehensive income | (1,091,727) | 174,676 | - | (69,734) |
| Tangible and intangible assets | 157,223 | (25,156) | (13,126) | - |
| Provisions and other liabilities | (574,655) | 91,945 | 5,585 | - |
| Taxable items | (1,441,318) | | | |
| Deferred tax | | 230,611 | (7,541) | (69,772) |

The accompanying notes are an integral part of these condensed interim financial statements.

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24. Taxation (continued)

| | Bank | | | Consolidated OCI (Expense) / Income |
|-------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------|----------------------------------------|
| | 31 December 2025 Unattested (*) | | | |
| | Temporary differences Asset / (Liability) | Individual Statement of Financial Position Asset / (Liability) | Individual Income Statement (Expense) / Income | |
| <i>Elements generating deferred tax</i> | | | | |
| Defined benefit obligation | 67,841 | (10,854) | - | (38) |
| Financial assets at fair value through other comprehensive income | (1,091,727) | 174,675 | - | (69,735) |
| Tangible and intangible assets | 157,223 | (25,156) | (13,126) | - |
| Provisions and other liabilities | (562,352) | 89,977 | 5,536 | - |
| Taxable items | (1,429,015) | | | |
| Deferred tax | | 228,642 | (7,590) | (69,773) |

Movement in deferred tax is as follows:

| | Group | | | 31 December 2025 |
|-------------------------------------------------------------------------------|------------------|-------------------------------------------------------------|--------------------------------------------------|------------------|
| | 31 December 2024 | Deferred tax recognized in other comprehensive income | Deferred tax recognized in profit and loss | |
| <i>Tax effect of deductible/(taxable) temporary differences arising from:</i> | | | | |
| Defined benefit obligation | (10,816) | (38) | - | (10,854) |
| Financial assets at fair value through other comprehensive income | 244,412 | (69,734) | - | 174,678 |
| Tangible and intangible assets | (12,030) | | (13,126) | (25,155) |
| Provisions and other liabilities | 86,359 | | 5,584 | 91,943 |
| Deferred tax asset | 307,925 | (69,772) | (7,542) | 230,611 |

| | Group | | | 31 March 2026 |
|-------------------------------------------------------------------------------|------------------|-------------------------------------------------------------|--------------------------------------------------|----------------|
| | 31 December 2025 | Deferred tax recognized in other comprehensive income | Deferred tax recognized in profit and loss | |
| <i>Tax effect of deductible/(taxable) temporary differences arising from:</i> | | | | |
| Defined benefit obligation | (10,854) | (0) | - | (10,854) |
| Financial assets at fair value through other comprehensive income | 174,678 | 15,116 | - | 189,794 |
| Tangible and intangible assets | (25,155) | | (4,594) | (29,749) |
| Provisions and other liabilities | 91,943 | | (7,059) | 84,884 |
| Deferred tax asset | 230,611 | 15,115 | (11,652) | 234,074 |

| | Bank | | | 31 December 2025 |
|-------------------------------------------------------------------------------|------------------|----------------------------------------------------------|--------------------------------------------------|------------------|
| | 31 December 2024 | Deferred tax recognized in other comprehensive income | Deferred tax recognized in profit and loss | |
| <i>Tax effect of deductible/(taxable) temporary differences arising from:</i> | | | | |
| Defined benefit obligation | (10,816) | (38) | - | (10,854) |
| Financial assets at fair value through other comprehensive income | 244,411 | (69,734) | - | 174,677 |
| Tangible and intangible assets | (12,029) | | (13,126) | (25,155) |
| Provisions and other liabilities | 84,439 | | 5,535 | 89,974 |
| Deferred tax asset | 306,005 | (69,772) | (7,591) | 228,642 |

| | Bank | | | 31 March 2026 |
|-------------------------------------------------------------------------------|------------------|----------------------------------------------------------|--------------------------------------------------|----------------|
| | 31 December 2025 | Deferred tax recognized in other comprehensive income | Deferred tax recognized in profit and loss | |
| <i>Tax effect of deductible/(taxable) temporary differences arising from:</i> | | | | |
| Defined benefit obligation | (10,854) | - | - | (10,854) |
| Financial assets at fair value through other comprehensive income | 174,677 | 15,116 | - | 189,793 |
| Tangible and intangible assets | (25,155) | | (4,594) | (29,749) |
| Provisions and other liabilities | 89,974 | | (6,397) | 83,577 |
| Deferred tax asset | 228,642 | 15,116 | (10,991) | 232,767 |

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24. Taxation (continued)

Reconciliation of total tax charge

| | Group Unattested (*) | | Bank Unattested (*) | |
|------------------------------------------------------|-------------------------|--------------------|------------------------|--------------------|
| | Three months ended | Three months ended | Three months ended | Three months ended |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| Profit before income tax | 452,483 | 427,471 | 420,720 | 409,248 |
| Income tax (16%) | 72,397 | 68,395 | 67,315 | 65,480 |
| Fiscal credit and other adjustments | (699) | 357 | (127) | (213) |
| Non-deductible elements | 13,070 | 13,268 | 12,248 | 11,134 |
| Non-taxable elements | (1,241) | (4,332) | (768) | (1,507) |
| Expense from income tax at effective tax rate | 83,527 | 77,688 | 78,668 | 74,894 |
| Effective tax rate | 18.5% | 18.2% | 18.7% | 18.3% |

Recognition of deferred tax asset is based on the management's profit forecasts, which indicates that it is probable that future taxable profits will be available against which the deferred tax assets can be utilized.

At the Bank level, as of 31 March 2026, permanent non-deductible elements include mainly the impact of provisions for overdue commissions 163 (31 March 2025: 2,931), debt sales and other operations with limited deductibility in amount of 55 (31 March 2025: 574) and tax on turnover with an impact of 10,887 (31 March 2025: 5,181); permanent non-taxable elements are mainly a result of releases for provisions for overdue commissions in amount of 361 (31 March 2025: 377), provisions for risks and charges/litigations 313 (31 March 2025: 425).

For 2025, the Bank has applied the effective tax rate (ETR) simplified calculation Safe Harbours. Based on this computation, the effective tax rate was above the minimum threshold of 15%. Therefore, no provision was booked in 2025 regarding Pillar 2 tax.

25. Interest and similar income

| | Group Unattested (*) | | Bank Unattested (*) | |
|-----------------------------------------------------------------------|-------------------------|--------------------|------------------------|--------------------|
| | Revised | | Revised | |
| | Three months ended | Three months ended | Three months ended | Three months ended |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| Interest income calculated using the effective interest method | 1,239,055 | 1,151,541 | 1,231,393 | 1,146,010 |
| Interest on loans | 933,767 | 888,749 | 926,105 | 883,219 |
| Interest on deposit with banks | 61,309 | 30,446 | 61,309 | 30,445 |
| Interest on debt instruments | 185,482 | 190,980 | 185,482 | 190,980 |
| Interest on reverse repo | 58,497 | 41,366 | 58,497 | 41,366 |
| Other similar income | 32,622 | 37,201 | - | - |
| Interest on finance lease | 32,622 | 37,201 | - | - |
| Interest income from hedging instruments | - | - | - | - |
| Total interest and similar income | 1,271,677 | 1,188,742 | 1,231,393 | 1,146,010 |

The Bank performed an improvement to presentation and corresponding comparatives have been revised accordingly.

The interest income for Stage 3 loans includes the accrued interest calculated on net loan exposure (after impairment allowance) in amount of 7,064 for Group (2025: 17,501) and 7,064 for Bank (2025: 17,501).

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26. Interest and similar expense

| | Group Unattested (*) | | Bank Unattested (*) | |
|-------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Revised | | Revised | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| Interest expense | 503,370 | 415,109 | 489,158 | 398,618 |
| Interest on term deposits | 317,870 | 239,508 | 317,870 | 240,711 |
| Interest on demand deposits | 89,387 | 74,190 | 94,166 | 76,359 |
| Interest on borrowings | 82,517 | 86,588 | 63,526 | 66,725 |
| Interest on repo | 13,596 | 14,823 | 13,596 | 14,823 |
| Other similar expense | 9,685 | 15,132 | 9,657 | 15,094 |
| Interest expense from hedging instruments | 7,596 | 13,225 | 7,596 | 13,225 |
| Interest expense on lease liabilities | 2,089 | 1,907 | 2,061 | 1,869 |
| Total interest and similar expense | 513,055 | 430,241 | 498,815 | 413,712 |

The Bank performed an improvement to presentation and corresponding comparatives have been revised accordingly.

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27. Fees and commissions income and expense

| | Group Unattested (*) | | | | Bank Unattested (*) | | | |
|----------------------------------------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| | | | Revised | | | | Revised | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| | Income | Expense | Income | Expense | Income | Expense | Income | Expense |
| <i>Services</i> | 290,786 | 137,605 | 316,175 | 124,162 | 276,316 | 135,241 | 307,705 | 122,558 |
| Management fees | 20,401 | 0 | 27,507 | 0 | 20,401 | 0 | 27,507 | 0 |
| Packages | 26,794 | 0 | 25,363 | 0 | 26,794 | 0 | 25,363 | 0 |
| Transfers | 28,261 | 5,338 | 28,448 | 4,857 | 28,261 | 5,338 | 28,448 | 4,857 |
| OTC withdrawal | 9,171 | 580 | 11,739 | 4,587 | 9,171 | 580 | 11,739 | 4,587 |
| Cards | 152,768 | 108,099 | 178,171 | 97,244 | 152,768 | 108,099 | 178,171 | 97,244 |
| Brokerage, custody and asset management | 40,328 | 6,522 | 30,319 | 5,871 | 25,858 | 4,158 | 21,849 | 4,267 |
| Other | 13,065 | 17,067 | 14,628 | 11,604 | 13,065 | 17,067 | 14,628 | 11,604 |
| <i>Loan activity</i> | 32,525 | 3,401 | 39,430 | 3,692 | 28,272 | 3,287 | 36,811 | 3,166 |
| Insurance | 21,281 | 38 | 17,626 | 45 | 21,281 | 38 | 17,626 | 45 |
| Other loans related | 11,245 | 3,363 | 21,804 | 3,647 | 6,992 | 3,249 | 19,185 | 3,122 |
| <i>Commissions related to commitments granted and received</i> | 30,220 | 10,703 | 22,801 | 10,451 | 30,220 | 10,703 | 22,801 | 10,451 |
| Total | 353,532 | 151,709 | 378,406 | 138,306 | 334,809 | 149,231 | 367,318 | 136,176 |

Fees from loan activity include: fees from factoring, leasing, cross border loans, insurance, other. Fees related to commitments granted and received represent fees related to loan commitments, financial guarantees, etc.

The Bank performed reclassifications to enhance presentation and corresponding comparatives have been re-classified accordingly.

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28. Gain/(loss) from derivatives and other financial instruments held for trading

| | Group | | Bank | |
|---------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Unattested (*) | | Unattested (*) | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| Gain on instruments held for trading | 17,143 | 23,522 | 16,807 | 22,874 |
| Derivative financial instruments | 40,879 | (25,623) | 40,879 | (25,623) |
| Gain on interest rate derivatives | 5,394 | 560 | 5,394 | 560 |
| Gain on currency and interest swap | 113 | 1,126 | 113 | 1,126 |
| Gain/(loss) on forward foreign exchange contracts | 31,036 | (32,202) | 31,036 | (32,202) |
| Gain on currency options | 5,661 | 4,462 | 5,661 | 4,462 |
| (Loss) on derivatives on equity instruments | (454) | (542) | (454) | (542) |
| Other | (871) | 972 | (871) | 972 |
| Gain/ (loss) from derivatives and other financial instruments held for trading | 58,022 | (2,100) | 57,686 | (2,749) |

29. Net gain/(loss) from foreign exchange

| | Group | | Bank | |
|---------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Unattested (*) | | Unattested (*) | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| FX position revaluation | (26,241) | 32,328 | (26,241) | 32,328 |
| FX Spot | 54,190 | 49,308 | 52,892 | 49,032 |
| Net Gain from foreign exchange | 27,949 | 81,636 | 26,651 | 81,360 |

30. Other income/(expense)

| | Group | | Bank | |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Unattested (*) | | Unattested (*) | |
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| Net provisions for litigations | 1,711 | 771 | 1,711 | 771 |
| Other net provisions for risks | (183) | - | (183) | - |
| Held for sale fixed assets expenses | (1,602) | (1,308) | - | - |
| Other income/(expenses) | 13,003 | (2,450) | 12,498 | (2,292) |
| Total income/(expense) | 12,929 | (2,987) | 14,026 | (1,521) |

31. Contribution to Guarantee Scheme and Resolution Fund

31.1 Contribution to Guarantee Scheme

According to the Romanian legislation (Law no. 311/2015 on Deposit Guarantee Schemes and the Bank Deposit Guarantee Fund), the deposits of individuals and certain entities, including small and medium enterprises and large companies are covered up to EUR 100,000 by the Bank Deposit Guarantee Fund (“Fund”). Each credit institution participating to deposit guarantee scheme shall pay the annual contribution as determined and notified by the Fund. The amount of the contribution refers to the total covered deposits at the end of the previous year and also reflects the degree of risk associated to each credit institution in the scheme.

The degree of risk is determined based on the financial and prudential indicators reported by the credit institutions to the National Bank of Romania. For this purpose, the Bank Deposits Guarantee Fund uses a methodology approved by the National Bank of Romania considering also the guidelines issued by the European Banking Authority.

For the entire year 2026 the expense related to the Deposit Guarantee Fund is 0 (2025: 15,836).

The accompanying notes are an integral part of these condensed interim financial statements.

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31. Contribution to Guarantee Scheme and Resolution Fund

31.2 Contribution to Resolution Fund

According to Law no. 312/2015 on recovery and resolution of credit institution and investment firms, each credit institution shall pay an annual contribution to Bank Resolution Fund as determined and notified by the National Bank of Romania.

The National Bank of Romania as the local resolution authority establish the credit institutions annual contributions to Bank Resolution Fund, in compliance with Commission Delegated Regulation EU 2015/63, supplementing Directive 2014/59 of the European Parliament and of the Council with regard to ex ante contributions to resolution financing arrangements.

For the entire year 2026 the expense related to the Bank Resolution Fund is 0 (2025: 33,301).

Both contributions to the Bank Deposit Guarantee Fund and Bank Resolution Fund meet the criteria for recognition as taxes and accounted in accordance with IFRIC 21 “Levies” requirements. The liability is recognized at the date when the obligating event occurs and the contribution is recognized as an expense in full in January of the year in which the payment is made.

32. Personnel expenses

| | Group Unattested (*) | | Bank Unattested (*) | |
|-------------------------------------|-------------------------|--------------------|------------------------|--------------------|
| | Three months ended | Three months ended | Three months ended | Three months ended |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| Salaries | 232,940 | 242,017 | 223,498 | 231,570 |
| Social securities | 6,126 | 6,572 | 5,843 | 6,135 |
| Bonuses | 20,220 | 19,453 | 20,220 | 19,453 |
| Post-employment benefits | 1,406 | 1,349 | 1,406 | 1,349 |
| Capitalisation of internal projects | (20,321) | (15,243) | (20,321) | (15,243) |
| Other | 7,960 | 10,016 | 7,871 | 9,889 |
| Total | 248,331 | 264,164 | 238,517 | 253,153 |

In 2026, the expense related to the Bank defined benefit contribution plan was 482 (2025: 541).

33. Depreciation, amortization and impairment on tangible and intangible assets

| | Group Unattested (*) | | Bank Unattested (*) | |
|-----------------------------|-------------------------|--------------------|------------------------|--------------------|
| | Three months ended | Three months ended | Three months ended | Three months ended |
| | 31 March 2026 | 31 March 2025 | 31 March 2026 | 31 March 2025 |
| Depreciation and impairment | 47,693 | 41,300 | 47,215 | 40,739 |
| Amortisation | 34,045 | 26,469 | 33,848 | 26,267 |
| Total | 81,738 | 67,769 | 81,062 | 67,006 |

The difference as of 31 March 2026 between the amount presented in Note 12 and the amount presented in Note 33 represents depreciation of investment property in total amount of 24 and no release of impairment of investment property (31 March 2025: depreciation of investment property in total amount of 52 and no release of impairment of investment property).

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34. Other operating expenses

| | Group Unattested (*) | | Bank Unattested (*) | |
|----------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| | Administrative expenses | 127,173 | 126,455 | 125,687 |
| Publicity and sponsorships | 1,786 | 3,908 | 1,725 | 3,838 |
| Other expenses | 29,012 | 29,106 | 26,145 | 27,365 |
| Tax on turnover | 68,041 | 32,382 | 68,041 | 32,382 |
| Total | 226,012 | 191,851 | 221,598 | 187,875 |

Administrative expenses include for the Bank expenses related to short-term leases of 3,059 (31 March 2025: 1,576) and to leases of low-value assets of 1,047 (31 March 2025: 1,036) and software licences in total amount of 17,502 (31 March 2025 in amount of 15,365).

According to Law 296/2023, the Romanian Fiscal Code was amended to introduce, starting 1st of January 2024, a supplementary tax for credit institutions, i.e. the tax on turnover which is computed as follows: for 2024 and first six months in 2025 the tax is 2% from the turnover and 4% from the turnover starting July 2025 (turnover as defined by Romanian Fiscal Code as per Article 46⁽¹⁾). The tax is additional to the corporate income tax, it is computed and payable on a quarterly basis and is a non-deductible expense. The line Tax on turnover represents the tax expense for the first quarter in 2026, in amount of 68,041.

35. Net impairment gain/(loss) on financial instruments

| | Group Unattested (*) | | Bank Unattested (*) | |
|-------------------------------------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| | Net impairment allowance for loans | 85,551 | 89,000 | 87,488 |
| Net impairment allowance for sundry debtors | (1,303) | 15,575 | (1,388) | 15,457 |
| Net impairment allowance for finance lease | 2,374 | 4,604 | - | - |
| Income from recoveries of derecognized receivables & sales of bad debts | (23,373) | (16,571) | (19,636) | (9,395) |
| Write-offs | 1,564 | 5,396 | 715 | 1,218 |
| Financial guarantee and loan contracts provisions | (11,626) | (18,962) | (11,705) | (19,070) |
| Net impairment allowance for debt securities | (64) | (1) | (64) | (1) |
| Total | 53,123 | 79,041 | 55,410 | 74,003 |

36. Earnings per share

Basic earnings per share are calculated by dividing net profit/(loss) for the reporting period attributable to ordinary equity owners of the parent by the weighted average number of shares outstanding during the year. As of 31 March 2026 and 31 March 2025 there were no dilutive equity instruments issued by the Group and Bank.

| | Group Unattested (*) | | Bank Unattested (*) | |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | Three months ended 31 March 2026 | Three months ended 31 March 2025 | Three months ended 31 March 2026 | Three months ended 31 March 2025 |
| | Ordinary shares on market | 696,901,518 | 696,901,518 | 696,901,518 |
| Profit attributable to shareholders | 368,956 | 350,479 | 342,052 | 334,354 |
| Earnings per share (in RON) | 0.5294 | 0.5029 | 0.4908 | 0.4798 |

The accompanying notes are an integral part of these condensed interim financial statements.

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37. Guarantees and other credit commitments

Guarantees and letters of credit

The Group and Bank issues guarantees and letters of credit for its customers. The primary purpose of letters of credit is to ensure that funds are available to a customer as required. Guarantees and standby letters of credit, which represent irrevocable assurances that the Group and Bank will make payments in the event that a customer cannot meet its obligations (delivery of goods, documents submitting, etc.) to third parties with which it entered previously into a contractual relationship, carry a similar credit risk as loans once they are executed.

The market and credit risks on these financial instruments, as well as the operational risk are similar to those arising from granting of loans. In the event of a claim on the Group and Bank as a result of a customer's default on a guarantee these instruments also present a degree of liquidity risk to the Group and Bank.

Credit related commitments

Financing commitments represent unused amounts of approved credit facilities.

The Group and Bank monitors the term to maturity of credit commitments because longer-term commitments generally have a greater degree of credit risk than shorter-term commitments. The total outstanding contractual amount of commitments does not necessarily represent future cash requirements since many of these commitments will expire or be terminated without being funded.

| | Group | | Bank | |
|---------------------------------------|-------------------|---------------------|-------------------|---------------------|
| | Unattested (*) | | Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Letters of guarantee granted | 4,804,942 | 4,712,720 | 4,807,028 | 4,714,807 |
| Financing commitments granted | 9,554,786 | 10,088,306 | 9,520,675 | 10,042,466 |
| Performance guarantees granted | 4,404,126 | 4,322,800 | 4,404,126 | 4,322,800 |
| Total commitments granted | 18,763,854 | 19,123,826 | 18,731,829 | 19,080,073 |
| Uncommitted facilities granted | 13,593,822 | 13,380,871 | 13,629,972 | 13,417,167 |
| Letters of guarantee received | 34,189,255 | 34,505,775 | 34,189,255 | 34,505,775 |
| Total commitments received | 34,189,255 | 34,505,775 | 34,189,255 | 34,505,775 |

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37. Guarantees and other credit commitments (continued)

Credit quality analysis of commitments granted

| | Group Unattested (*) | | | |
|----------------------------------|----------------------|----------------|----------------|-------------------|
| | Retail | | | |
| | 31 March 2026 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,874,610 | 5,516 | - | 1,880,126 |
| Good grade | 656,202 | 63,051 | - | 719,252 |
| Standard grade | 147,537 | 32,161 | - | 179,698 |
| Sub-standard grade | - | 11,642 | - | 11,642 |
| Non- performing | - | - | 9,829 | 9,829 |
| Not rated internally | 5,655 | 675 | - | 6,330 |
| Total commitments granted | 2,684,004 | 113,045 | 9,829 | 2,806,878 |
| Non-retail | | | | |
| 31 March 2026 | | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Good grade | 12,508,660 | 684,100 | - | 13,192,759 |
| Standard grade | 2,494,108 | 38,753 | - | 2,532,861 |
| Sub-standard grade | - | 128,985 | - | 128,985 |
| Non- performing | - | - | 102,371 | 102,371 |
| Total commitments granted | 15,002,768 | 851,837 | 102,371 | 15,956,976 |
| Total | | | | |
| 31 March 2026 | | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,874,610 | 5,516 | - | 1,880,126 |
| Good grade | 13,164,861 | 747,151 | - | 13,912,012 |
| Standard grade | 2,641,646 | 70,914 | - | 2,712,560 |
| Sub-standard grade | - | 140,626 | - | 140,626 |
| Non- performing | - | - | 112,199 | 112,199 |
| Not rated internally | 5,655 | 675 | - | 6,330 |
| Total commitments granted | 17,686,772 | 964,882 | 112,199 | 18,763,853 |

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37. Guarantees and other credit commitments (continued)

Credit quality analysis of commitments granted (continued)

| | Group Unattested (*) | | | |
|----------------------------------|----------------------|----------------|----------------|-------------------|
| | Retail | | | |
| | 31 December 2025 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,782,065 | 6,103 | - | 1,788,167 |
| Good grade | 661,788 | 47,939 | - | 709,728 |
| Standard grade | 98,479 | 27,789 | - | 126,269 |
| Sub-standard grade | 58 | 13,136 | - | 13,194 |
| Non- performing | - | - | 8,614 | 8,614 |
| Not rated internally | 5,693 | - | - | 5,693 |
| Total commitments granted | 2,548,084 | 94,967 | 8,614 | 2,651,665 |
| | Non-retail | | | |
| | 31 December 2025 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Good grade | 12,967,015 | 663,898 | - | 13,630,913 |
| Standard grade | 2,561,014 | 52,092 | - | 2,613,106 |
| Sub-standard grade | - | 123,602 | - | 123,602 |
| Non- performing | - | - | 104,541 | 104,541 |
| Total commitments granted | 15,528,029 | 839,592 | 104,541 | 16,472,162 |
| | Total | | | |
| | 31 December 2025 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,782,065 | 6,103 | - | 1,788,167 |
| Good grade | 13,628,803 | 711,837 | - | 14,340,640 |
| Standard grade | 2,659,494 | 79,881 | - | 2,739,374 |
| Sub-standard grade | 58 | 136,738 | - | 136,796 |
| Non- performing | - | - | 113,155 | 113,155 |
| Not rated internally | 5,693 | - | - | 5,693 |
| Total commitments granted | 18,076,113 | 934,559 | 113,155 | 19,123,827 |

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37. Guarantees and other credit commitments (continued)

Credit quality analysis of commitments granted (continued)

| | Bank Unattested (*) | | | |
|----------------------------------|---------------------|----------------|----------------|-------------------|
| | Retail | | | |
| | 31 March 2026 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,874,610 | 5,516 | - | 1,880,126 |
| Good grade | 656,202 | 63,051 | - | 719,252 |
| Standard grade | 147,537 | 32,161 | - | 179,698 |
| Sub-standard grade | - | 11,642 | - | 11,642 |
| Non- performing | - | - | 9,829 | 9,829 |
| Not rated internally | - | - | - | - |
| Total commitments granted | 2,678,349 | 112,370 | 9,829 | 2,800,548 |
| | Non-retail | | | |
| | 31 March 2026 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Good grade | 12,487,766 | 683,894 | - | 13,171,660 |
| Standard grade | 2,492,573 | 38,347 | - | 2,530,920 |
| Sub-standard grade | - | 127,063 | - | 127,063 |
| Non- performing | - | - | 101,638 | 101,638 |
| Total commitments granted | 14,980,338 | 849,304 | 101,638 | 15,931,281 |
| | Total | | | |
| | 31 March 2026 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,874,610 | 5,516 | - | 1,880,126 |
| Good grade | 13,143,967 | 746,945 | - | 13,890,912 |
| Standard grade | 2,640,110 | 70,508 | - | 2,710,619 |
| Sub-standard grade | - | 138,705 | - | 138,705 |
| Non- performing | - | - | 111,467 | 111,467 |
| Not rated internally | - | - | - | - |
| Total commitments granted | 17,658,687 | 961,675 | 111,467 | 18,731,829 |

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37. Guarantees and other credit commitments (continued)

Credit quality analysis of commitments granted (continued)

| | Bank Unattested (*) | | | |
|----------------------------------|---------------------|----------------|----------------|-------------------|
| | Retail | | | |
| | 31 December 2025 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,782,065 | 6,103 | - | 1,788,167 |
| Good grade | 661,788 | 47,939 | - | 709,728 |
| Standard grade | 98,479 | 27,789 | - | 126,269 |
| Sub-standard grade | 58 | 13,136 | - | 13,194 |
| Non- performing | - | - | 8,614 | 8,614 |
| Not rated internally | - | - | - | - |
| Total commitments granted | 2,542,391 | 94,967 | 8,614 | 2,645,972 |
| | Non-retail | | | |
| | 31 December 2025 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Good grade | 12,939,489 | 663,898 | - | 13,603,387 |
| Standard grade | 2,551,231 | 51,340 | - | 2,602,570 |
| Sub-standard grade | - | 123,602 | - | 123,602 |
| Non- performing | - | - | 104,541 | 104,541 |
| Total commitments granted | 15,490,720 | 838,840 | 104,541 | 16,434,101 |
| | Total | | | |
| | 31 December 2025 | | | |
| | Stage 1 | Stage 2 | Stage 3 | Total |
| <i>Internal rating grade</i> | | | | |
| Very good grade | 1,782,065 | 6,103 | - | 1,788,167 |
| Good grade | 13,601,278 | 711,837 | - | 14,313,115 |
| Standard grade | 2,649,710 | 79,129 | - | 2,728,839 |
| Sub-standard grade | 58 | 136,738 | - | 136,796 |
| Non- performing | - | - | 113,155 | 113,155 |
| Not rated internally | - | - | - | - |
| Total commitments granted | 18,033,111 | 933,807 | 113,155 | 19,080,073 |

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37. Guarantees and other credit commitments (continued)

Credit quality analysis of uncommitted facilities granted

| | Group Retail Unattested (*) | | Bank Retail Unattested (*) | |
|---------------------------------------------|--------------------------------------------|-------------------------|-------------------------------------------|-------------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| <i>Internal rating grade</i> | | | | |
| Good grade | 7,879 | 6,315 | 7,879 | 6,315 |
| Standard grade | 266,899 | 185,019 | 266,899 | 185,019 |
| Sub-standard grade | 3,869 | 3,134 | 3,869 | 3,134 |
| Non- performing | - | 55 | 0 | 55 |
| Total uncommitted facilities granted | 278,647 | 194,523 | 278,647 | 194,523 |
| | | | | |
| | Non-retail Unattested (*) | | Non-retail Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| <i>Internal rating grade</i> | | | | |
| Good grade | 10,433,127 | 10,236,976 | 10,469,278 | 10,273,273 |
| Standard grade | 2,576,362 | 2,702,290 | 2,576,362 | 2,702,290 |
| Sub-standard grade | 296,500 | 224,792 | 296,500 | 224,792 |
| Non- performing | 9,186 | 22,289 | 9,185 | 22,288 |
| Total uncommitted facilities granted | 13,315,175 | 13,186,347 | 13,351,324 | 13,222,643 |
| | | | | |
| | Total Unattested (*) | | Total Unattested (*) | |
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| <i>Internal rating grade</i> | | | | |
| Good grade | 10,441,006 | 10,243,291 | 10,477,157 | 10,279,588 |
| Standard grade | 2,843,261 | 2,887,310 | 2,843,261 | 2,887,310 |
| Sub-standard grade | 300,369 | 227,926 | 300,369 | 227,926 |
| Non- performing | 9,186 | 22,344 | 9,185 | 22,343 |
| Total uncommitted facilities granted | 13,593,822 | 13,380,871 | 13,629,972 | 13,417,167 |

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38. Other commitments

| | Group Unattested (*) | | Bank Unattested (*) | |
|---------------------------------------------------------|-------------------------|---------------------|------------------------|---------------------|
| | 31 March 2026 | 31 December 2025 | 31 March 2026 | 31 December 2025 |
| Tangible non-current assets | 6,269 | 6,302 | 6,269 | 6,302 |
| Intangible non-current assets | 30,405 | 8,078 | 30,405 | 8,078 |
| Commitments relating to short-term and low value leases | 36,537 | 40,575 | 36,537 | 40,575 |
| Total | 73,211 | 54,955 | 73,211 | 54,955 |

The other commitments presented above include short term and low value leases, software maintenance contracts and other IT services.

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39. Related parties

The Group entered into related party transactions with its parent, other related parties (include other SG entities and also other close family members of the key management of the institutions or other entities in which key management of the institution have interests), subsidiaries, associates, joint venture and key management personnel. All related party transactions were made on substantially the same terms, including interest rates and collateral requirements, as those prevailing for similar transactions with unrelated parties. The transactions/balances with subsidiaries were eliminated for consolidation purposes. The transactions/balances with related parties can be summarized as follows:

| | Group Unattested (*) | | | | | | | | | |
|---------------------------------------------------|-------------------------|-----------------------|---------------|----------------|-----------------------------------|-------------------|-----------------------|---------------|----------------|-----------------------------------|
| | 2026 | | | | | 2025 | | | | |
| | Parent | Other related parties | Associates | Joint ventures | Key management of the institution | Parent | Other related parties | Associates | Joint ventures | Key management of the institution |
| Assets | 1,752,508 | 88,589 | 318 | 14,578 | 3,424 | 1,462,326 | 82,891 | 607 | 15,633 | 4,216 |
| Nostro accounts | 56,739 | 1,490 | - | - | - | 162,146 | 407 | - | - | - |
| Due from banks | 1,573,660 | 4 | - | - | - | 1,184,117 | 2 | - | - | - |
| Loans | - | 83,534 | - | 14,575 | 3,424 | - | 77,571 | - | 15,592 | 4,216 |
| Derivative financial instruments | 77,512 | 0 | - | - | - | 46,298 | 0 | - | - | - |
| Other assets | 44,597 | 3,562 | 318 | 3 | 0 | 69,763 | 4,910 | 607 | 40 | - |
| Liabilities | 9,094,120 | 694,760 | 34,153 | 22,800 | 9,856 | 8,315,259 | 587,086 | 29,736 | 29,203 | 6,696 |
| Loro accounts | 128,003 | 807 | - | - | - | 4,353 | 1,060 | - | - | - |
| Deposits and amounts in transit | 786,748 | 674,469 | 34,153 | 22,800 | 9,856 | 58,717 | 564,429 | 29,736 | 29,065 | 6,696 |
| Borrowings | 6,667,586 | - | - | - | - | 6,767,320 | - | - | - | - |
| Subordinated borrowings | 1,276,448 | - | - | - | - | 1,276,400 | - | - | - | - |
| Lease payable | - | 16,781 | - | - | - | - | 19,362 | - | - | - |
| Derivative financial instruments | 120,773 | 0 | - | - | - | 108,728 | 0 | - | - | - |
| Other liabilities | 114,562 | 2,703 | - | - | - | 99,740 | 2,235 | 0 | 138 | - |
| Commitments | 10,927,198 | 162,251 | - | 30,000 | 289 | 10,213,054 | 186,806 | - | 30,000 | 243 |
| Total commitments granted | 232,644 | 66,922 | - | 15,000 | 289 | 285,299 | 77,334 | - | 15,000 | 243 |
| Total commitments received | 232,644 | 61,491 | - | 15,000 | - | 285,299 | 70,491 | - | 15,000 | - |
| Uncommitted facilities granted | 38,059 | 33,838 | - | - | - | 38,059 | 38,980 | - | - | - |
| Notional amount of foreign exchange transactions | 4,338,143 | - | - | - | - | 3,609,383 | - | - | - | - |
| Notional amount of interest rate derivatives | 6,014,551 | - | - | - | - | 5,877,347 | - | - | - | - |
| Securities and other deliverable financial assets | 46,112 | - | - | - | - | 15,108 | - | - | - | - |
| Securities and other receivable financial assets | 25,044 | - | - | - | - | 102,559 | - | - | - | - |

The accompanying notes are an integral part of these condensed interim financial statements.

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39. Related parties (continued)

| | 2026 | | | | | Bank Unattested (*) | 2025 | | | | | |
|---------------------------------------------------|-------------------|-----------------------|----------------|---------------|----------------|-----------------------------------|-------------------|-----------------------|----------------|---------------|----------------|-----------------------------------|
| | Parent | Other related parties | Subsidiaries | Associates | Joint ventures | Key management of the institution | Parent | Other related parties | Subsidiaries | Associates | Joint ventures | Key management of the institution |
| Assets | 1,752,508 | 88,589 | 3,183 | 318 | 14,578 | 3,424 | 1,462,324 | 82,891 | 2,176 | 607 | 15,633 | 4,216 |
| Nostro accounts | 56,739 | 1,490 | - | - | - | - | 162,146 | 407 | - | - | - | - |
| Due from banks | 1,573,660 | 4 | - | - | - | - | 1,184,117 | 2 | - | - | - | - |
| Loans | - | 83,534 | 149 | - | 14,575 | 3,424 | - | 77,571 | - | - | 15,592 | 4,216 |
| Derivative financial instruments | 77,512 | 0 | - | - | - | - | 46,298 | 0 | 1 | - | - | - |
| Other assets | 44,597 | 3,562 | 3,035 | 318 | 3 | 0 | 69,763 | 4,910 | 2,175 | 607 | 40 | - |
| Liabilities | 7,288,638 | 694,760 | 353,307 | 34,153 | 22,800 | 9,856 | 6,394,961 | 587,085 | 460,880 | 29,736 | 29,203 | 6,696 |
| Loro accounts | 128,003 | 807 | - | - | - | - | 4,353 | 1,060 | - | - | - | - |
| Deposits and amounts in transit | 786,748 | 674,469 | 352,108 | 34,153 | 22,800 | 9,856 | 58,717 | 564,429 | 459,507 | 29,736 | 29,065 | 6,696 |
| Borrowings | 4,863,001 | - | 1,122 | - | - | - | 4,847,805 | - | 1,296 | - | - | - |
| Subordinated borrowings | 1,276,448 | - | - | - | - | - | 1,276,400 | - | - | - | - | - |
| Lease payable | - | 16,781 | - | - | - | - | - | 19,362 | - | - | - | - |
| Derivative financial instruments | 120,773 | 0 | - | - | - | - | 108,728 | 0 | - | - | - | - |
| Other liabilities | 113,665 | 2,703 | 77 | - | - | - | 98,958 | 2,235 | 77 | - | 138 | - |
| Commitments | 10,927,198 | 162,251 | 38,236 | - | 30,000 | 289 | 10,213,054 | 186,806 | 46,030 | - | 30,000 | 243 |
| Total commitments granted | 232,644 | 66,922 | 2,086 | - | 15,000 | 289 | 285,299 | 77,334 | 2,086 | - | 15,000 | 243 |
| Total commitments received | 232,644 | 61,491 | - | - | 15,000 | - | 285,299 | 70,491 | - | - | 15,000 | - |
| Uncommitted facilities granted | 38,059 | 33,838 | 36,150 | - | - | - | 38,059 | 38,980 | 36,297 | - | - | - |
| Notional amount of foreign exchange transactions | 4,338,143 | - | - | - | - | - | 3,609,383 | - | 7,648 | - | - | - |
| Notional amount of interest rate derivatives | 6,014,551 | - | - | - | - | - | 5,877,347 | - | - | - | - | - |
| Securities and other deliverable financial assets | 46,112 | - | - | - | - | - | 15,108 | - | - | - | - | - |
| Securities and other receivable financial assets | 25,044 | - | - | - | - | - | 102,559 | - | - | - | - | - |

The accompanying notes are an integral part of these condensed interim financial statements.

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39. Related parties (continued)

| | Group Unattested (*) | | | | | | | | | |
|-------------------------------------------------|----------------------------------|-----------------------|---------------|-----------------|-----------------------------------|----------------------------------|-----------------------|--------------|-----------------|-----------------------------------|
| | Three months ended 31 March 2026 | | | | | Three months ended 31 March 2025 | | | | |
| | Parent | Other related parties | Associates | Joint ventures | Key management of the institution | Parent | Other related parties | Associates | Joint ventures | Key management of the institution |
| <i>Income statement</i> | (75,807) | (7,204) | 15,697 | (30,024) | 3 | (75,531) | (929) | 7,642 | (26,074) | 1 |
| Interest and commission revenues | 7,136 | 4,392 | 16,808 | 295 | 53 | 26,652 | 3,136 | 8,786 | 370 | 58 |
| Interest and commission expenses | (87,837) | (7,646) | (851) | (12,847) | (22) | (98,680) | (1,905) | (753) | (9,472) | (34) |
| Net gain/(loss) on interest rate derivatives | 23,484 | - | - | - | - | 22,504 | - | - | - | - |
| Net gain/(loss) on foreign exchange derivatives | 8,198 | (0) | - | - | - | (13,122) | (0) | - | - | - |
| Other income/(expense) from banking activities | - | (935) | 17 | - | - | (32) | (0) | (39) | - | (1) |
| Other operating expenses | (26,788) | (3,015) | (277) | (17,472) | (28) | (12,852) | (2,159) | (351) | (16,973) | (22) |

| | Bank Unattested (*) | | | | | | | | | | | |
|-------------------------------------------------|----------------------------------|-----------------------|--------------|---------------|-----------------|-----------------------------------|----------------------------------|-----------------------|--------------|--------------|-----------------|-----------------------------------|
| | Three months ended 31 March 2026 | | | | | | Three months ended 31 March 2025 | | | | | |
| | Parent | Other related parties | Subsidiaries | Associates | Joint ventures | Key management of the institution | Parent | Other related parties | Subsidiaries | Associates | Joint ventures | Key management of the institution |
| <i>Income statement</i> | (61,323) | (7,026) | 2,866 | 15,623 | (30,024) | 3 | (58,776) | (719) | 2,783 | 7,641 | (26,074) | 1 |
| Interest and commission revenues | 7,136 | 4,392 | 6,827 | 16,808 | 295 | 53 | 26,652 | 3,136 | 5,448 | 8,776 | 370 | 58 |
| Interest and commission expenses | (73,502) | (7,646) | (4,779) | (851) | (12,847) | (22) | (82,091) | (1,905) | (3,372) | (753) | (9,472) | (34) |
| Net gain/(loss) on interest rate derivatives | 23,484 | - | - | - | - | - | 22,504 | - | - | - | - | - |
| Net gain/(loss) on foreign exchange derivatives | 8,198 | (0) | 46 | - | - | - | (13,122) | - | 38 | - | - | - |
| Other income/(expense) from banking activities | - | (935) | - | - | - | (0) | (32) | - | - | - | - | (1) |
| Other operating expenses | (26,639) | (2,836) | 772 | (334) | (17,472) | (28) | (12,686) | (1,950) | 669 | (382) | (16,973) | (22) |

The accompanying notes are an integral part of these condensed interim financial statements.

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39. Related parties (continued)

Other liabilities and other expenses include corporate and technical assistance with Société Générale Paris.

The Bank has granted to SG Paris collaterals regarding derivative instruments in total amount of 41,093 as at 31 March 2026 (31 December 2025: 66,597).

As at 31 March 2026 the Board of Directors and Managing Committee members own 1,030 shares (31 December 2025: 1,030).

40. Contingencies

As of 31 March 2026 the Bank is the defendant in a number of lawsuits arising in the normal course of business, amounting to approximately 62,832 (31 December 2025: 63,923). The amounts disclosed represent the additional potential loss in the event of a negative court decision, the amounts not being provisioned. The management consider that the ultimate resolution of these matters will not have a material adverse effect on the Bank's overall financial position and performance, beyond the already assessed provisions. The Bank already booked a provision of 14,484 (31 December 2025: 16,194) and the Group 19,635 (31 December 2025: 21,345) in relation with these litigations.

Competition Council

During the year ended 31 December 2023, the Bank (together with other banks) was subject of two investigations by the Competition Council:

- First investigation was launched ad-hoc in October 2022 and concerns a potential infringement of the competition regulations regarding the fixing of reference ROBOR rates.

On 6 April 2026, the Bank received from the Competition Council the preliminary report prepared within the investigation concerning an alleged agreement and/or concerted practice related to the coordinated setting of the ROBOR reference rate. The report represents an intermediate procedural act, preceding the hearing stage of the investigated parties, and does not constitute a decision of the Competition Council. The Bank will submit observations and legal defences within the applicable procedural framework and will maintain its position that its conduct has always been fully compliant with the relevant legal framework. In this context, any potential adverse decision of the Competition Council will be challenged in accordance with the law.

- Second investigation was launched in July 2023 and concerns the activity of the Credit Bureau and, more specifically, how usage of the FICO scoring is influenced by the number of banks' interrogations with the Credit Bureau. The investigation is ongoing and no report has been issued.

If applicable, in case of a negative outcome of the above investigations, the Competition Law 21/1996 provisions become applicable (i.e. subject to individualization, depending on gravity, length and potential mitigating and aggravating circumstances, the related fine might range between 0.5% and 10% from the turnover in the year prior to the sanction).

National Agency for Consumer Protection ("ANPC I")

During 2023, ANPC launched an investigation on a large number of banks concerning the observed most employed method of reimbursement schedule computation (i.e. equal instalments). The Bank was fined with 50 for deceiving marketing practice and received an ANPC order to stop these practices.

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40. Contingencies (continued)

As a conclusion, ANPC:

- is challenging the economic model of “constant annuity (equal monthly payments)” for the rate of credit for individuals, arguing that according to the repayment schedule, the instalment included, during the first years, mainly (75% of the instalment) the interest related to the loan and, to a smaller extent, the principal;
- does not question the legality of such an approach but insists on the fact that consumers are not sufficiently/clearly informed about the advantages/disadvantages of choosing the type of reimbursement, i.e. equal monthly payments versus decreasing monthly payments.

BRD challenged the ANPC’s Decision to fine the Bank in front of the Court. The Court ruled in BRD’s favor on 2 September 2024 and annulled the ANPC’s Decision. Most probably, ANPC will file an appeal against the first court’s ruling.

National Agency for Consumer Protection (“ANPC 2”)

During 2024, ANPC has started an investigation concerning the loans granted under the Law 190/1999 and concluded during 2004-2010, with variable interest and management fee perceived simultaneously. The Bank was fined with 60 and remedial measures (reimburse the borrowers with the amount paid in excess) had been imposed to the Bank.

The loan agreements in scope were those between 2004 – 2010. Several other bank were subject of the ANPC Control. Most important points in this report:

- Variable interest: ANPC alleges that the mechanism to determine and calculate the interest for the loans in the scope of the Control, was not transparent toward the Borrower. At that time the interest was calculate in respect of internal resources costs of the bank, therefore, ANPC claims there was no objective and transparent element to determine the interest.
ANPC Sanction: re-calculate the interest for the entire loan portfolio in the scope of the Control – (only ongoing loans and under enforcement procedure) - and reimburse the borrowers with the amounts paid in excess. (90 days to comply)
- Mortgage Loans granted under the law 190 / 1999 (no longer a BRD product) - ANPC alleges that BRD charged credit management fees outside the legal provisions valid at that time.
ANPC Sanction: immediate stop such practice and calculate the credit management fee charged and reimburse the impacted Borrowers.

The Bank filed a claim in court against the ANPC’s findings. At this point in time, the ANPC’s sanctions are suspended. On 30 March 2026, the court has issued its decision in the litigation initiated against the ANPC Report, and the Bank has obtained a fully favourable ruling. The decision is not final.

National Agency for Consumer Protection (“ANPC 3”)

In October 2024, based on a client complaint, the ANPC started an investigation on the Bank regarding the lack of transparency regarding the applicable interest rate for the automatically renewed deposits. ANPC alleges that the Bank had a legal obligation to inform consumers 30 days before an automatic renewal of a deposit about the new level of the interest rates and/or other BRD’s available saving products.

The Bank was fined with 200 and remedial measures had been imposed to the Bank. The Bank filed a claim in court against the ANPC’s finding and the next court hearing is set for 5 June 2026.

Considering the status of all above actions, the Bank assessed that as of 31 March 2026 and 31 December 2025, the criteria for booking a provision or a contingent liability are not met.

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41. Fair value

Determination of fair value and fair value hierarchy

To determine and disclose the fair value hierarchy of the financial instruments, the Group follows the three-level classification of the inputs to valuation techniques used to measure fair value:

- **Level 1: quoted (unadjusted) prices** in active markets for identical assets or liabilities;
Level 1 instruments contain the government bonds, priced directly by external counterparties on various dealing platforms (Bloomberg, Reuters etc.);
- **Level 2: other inputs** than those quoted prices included within Level 1, **that are observable** for that particular asset or liability, either directly (i.e. prices) or indirectly (i.e. derived from prices);
Level 2 instruments include in particular securities that cannot directly be quoted on the market (e.g. corporate bonds) and firm derivatives, with standard features and common maturities, whose value can be retrieved or derived from market data;
- **Level 3:** inputs that are not based on observable market data (**unobservable inputs**).
Level 3 instruments include options traded over the counter and other derivatives with specifically-tailored return profiles and/or maturities extended over the normal spectrum;

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy:

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41. Fair value (continued)

| | Group | | | | Bank | | | |
|-------------------------------------------------------------------|------------------------------|----------------|---------------|-------------------|------------------------------|----------------|---------------|-------------------|
| | 31 March 2026 Unattested (*) | | | | 31 March 2026 Unattested (*) | | | |
| <u>Assets measured at fair value</u> | Level 1 | Level 2 | Level 3 | Total | Level 1 | Level 2 | Level 3 | Total |
| Financial assets | | | | | | | | |
| Derivative financial instruments | | | | | | | | |
| Interest rate swaps | - | 51,984 | - | 51,984 | - | 51,984 | - | 51,984 |
| Currency swaps | - | 39,307 | - | 39,307 | - | 39,307 | - | 39,307 |
| Forward foreign exchange contracts | - | 22,489 | - | 22,489 | - | 22,489 | - | 22,489 |
| Options | - | - | 52,307 | 52,307 | - | - | 52,307 | 52,307 |
| | - | 113,780 | 52,307 | 166,087 | - | 113,780 | 52,307 | 166,087 |
| Financial assets at fair value through other comprehensive income | 10,144,858 | - | - | 10,144,858 | 10,144,858 | - | - | 10,144,858 |
| Equity investments (listed) | 5,901 | - | - | 5,901 | 5,901 | - | - | 5,901 |
| Equity investments (not listed) | - | - | 5,260 | 5,260 | - | - | 5,260 | 5,260 |
| Total | 10,150,759 | - | 5,260 | 10,156,020 | 10,150,759 | - | 5,260 | 10,156,020 |
| Other financial instruments held for trading | 1,086,330 | 675,160 | - | 1,761,490 | 1,055,805 | 675,161 | - | 1,730,966 |
| Total | 11,237,089 | 788,940 | 57,567 | 12,083,597 | 11,206,564 | 788,941 | 57,567 | 12,053,073 |
| Liabilities measured at fair value | | | | | | | | |
| | | | | | | | | |
| Financial liabilities | | | | | | | | |
| Derivative financial instruments | | | | | | | | |
| Interest rate swaps | - | 128,867 | - | 128,867 | - | 128,867 | - | 128,867 |
| Currency swaps | - | 12,711 | - | 12,711 | - | 12,711 | - | 12,711 |
| Forward foreign exchange contracts | - | 18,865 | - | 18,865 | - | 18,865 | - | 18,865 |
| Options | - | - | 54,204 | 54,204 | - | - | 54,204 | 54,204 |
| Total | - | 160,443 | 54,204 | 214,647 | - | 160,443 | 54,204 | 214,647 |
| Other financial instruments held for trading | 507,159 | 195,751 | - | 702,910 | 507,159 | 195,751 | - | 702,910 |
| Total | 507,159 | 356,194 | 54,204 | 917,557 | 507,159 | 356,194 | 54,204 | 917,557 |

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41. Fair value (continued)

| | Group | | | | Bank | | | |
|-------------------------------------------------------------------|---------------------------------|------------------|---------------|-------------------|---------------------------------|------------------|---------------|-------------------|
| | 31 December 2025 Unattested (*) | | | | 31 December 2025 Unattested (*) | | | |
| | Level 1 | Level 2 | Level 3 | Total | Level 1 | Level 2 | Level 3 | Total |
| Assets measured at fair value | | | | | | | | |
| Financial assets | | | | | | | | |
| Derivative financial instruments | | | | | | | | |
| Interest rate swaps | - | 28,370 | - | 28,370 | - | 28,370 | - | 28,370 |
| Currency swaps | - | 13,077 | - | 13,077 | - | 13,077 | - | 13,077 |
| Forward foreign exchange contracts | - | 9,730 | - | 9,730 | - | 9,731 | - | 9,731 |
| Options | - | - | 40,399 | 40,399 | - | - | 40,399 | 40,399 |
| | - | 51,177 | 40,399 | 91,576 | - | 51,178 | 40,399 | 91,577 |
| Financial assets at fair value through other comprehensive income | 11,257,882 | - | - | 11,257,882 | 11,257,882 | - | - | 11,257,882 |
| Equity investments (listed) | 5,114 | - | - | 5,114 | 5,114 | - | - | 5,114 |
| Equity investments (not listed) | - | - | 5,260 | 5,260 | - | - | 5,260 | 5,260 |
| Total | 11,262,996 | - | 5,260 | 11,268,256 | 11,262,996 | - | 5,260 | 11,268,256 |
| Other financial instruments held for trading | 1,303,894 | 1,119,834 | - | 2,423,728 | 1,274,119 | 1,119,834 | - | 2,393,953 |
| Total | 12,566,890 | 1,171,011 | 45,659 | 13,783,560 | 12,537,115 | 1,171,012 | 45,659 | 13,753,786 |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Liabilities measured at fair value | | | | | | | | |
| Financial liabilities | | | | | | | | |
| Derivative financial instruments | | | | | | | | |
| Interest rate swaps | - | 107,550 | - | 107,550 | - | 107,550 | - | 107,550 |
| Currency swaps | - | 16,753 | - | 16,753 | - | 16,753 | - | 16,753 |
| Forward foreign exchange contracts | - | 14,230 | - | 14,230 | - | 14,230 | - | 14,230 |
| Options | - | - | 40,871 | 40,871 | - | - | 40,871 | 40,871 |
| Total | - | 138,533 | 40,871 | 179,404 | - | 138,533 | 40,871 | 179,404 |
| Other financial instruments held for trading | 636,050 | 161,994 | - | 798,044 | 636,050 | 161,994 | - | 798,044 |
| Total | 636,050 | 300,527 | 40,871 | 977,448 | 636,050 | 300,527 | 40,871 | 977,448 |

The accompanying notes are an integral part of these condensed interim financial statements.

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41. Fair value (continued)

Financial instruments measured at fair value

The following is a description of the determination of fair value for financial instruments which are recorded at fair value using valuation techniques. These incorporate the Group's estimate of assumptions that a market participant would make when valuing the instruments.

Treasury notes are represented by treasury bills and bonds and are classified as financial assets at fair value through other comprehensive income or financial instruments held for trading measured at fair value through profit and loss, being measured using a valuation technique based on market quotes published by Bloomberg or by Reuters (market approach).

Derivatives

The fair value of the derivatives is determined using valuation techniques commonly known on the market, such as discounted cash flows for swaps or Black-Sholes formula for options.

Firm derivatives – interest rate swaps, currency swaps and forward foreign exchange contracts are the main derivative products measured using as valuation technique the income approach (discounting cash flows) and incorporating observable inputs from market (foreign exchange spot rate, forward rates, interest rate rates, futures), both directly observable ones (explicit parameters) and indirectly observable ones.

The directly observable parameters are variables that come directly from the market and are presumed to be easily available, accessible to each market participant. The main explicit parameters used in valuation of firm financial instruments are interbank fixing FX rates published by NBR, interbank swap points, interbank bid/ask interest rates, futures quotes on EUR and USD. Implicit parameters are variables obtained through standard intermediary calculation, using market prices for relevant financial instruments. The yield curves designated at the level of each product and currency are fed with explicit parameters according to the pre-set configuration, facilitating the computation of implicit parameters used in computing the fair value such as Zero-coupons, Discount Factors and Forward Interest Rates.

Conditional derivatives - FX options, interest rate options and equity options are valued daily, using the mark-to-model approach. The model is calibrated to derive the value of the option based on the current market conditions (spot rates) and the future values presumed to be attained by the underlying (forward exchange rates, FRAs etc.), integrating in the calculation the standard option-sensitivities (delta, gamma, vega, theta), along with information regarding the size of the positions and the liquidity of the instrument. The fair value is determined through SG's computation module, the values of the specific parameters being daily retrieved from the market and stored in the database, serving as direct input in the daily final formula or further used for the statistical calculation implied by the valuation process.

The Bank manages the group of these financial assets and liabilities (options) based on the entity's net exposure to a particular market risk (foreign exchange, interest rate, price risk) and, according to the trading book policy in place, The Bank assumes no residual market risk induced by option-trading. Any bought option is perfectly matched on the same day with a sold option, identical in terms of option type, underlying, exercise prices, maturity. The perfect back-to-back system is subject to daily controls performed at back-office level, to ensure that no mismatch occurred and there is no residual open position on options. Therefore, the impact of a specific change on the estimated value on one non-observable parameter used on the valuation of an option classified/accounted as financial asset is offset by same specific change on estimated value of the same non-observable parameter on the valuation of the mirror-replicated option classified/accounted as financial liability.

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41. Fair value (continued)

Equities

These assets are valued using models which sometimes only incorporate data observable in the market and at other times use both observable and non-observable data. The non-observable inputs to the models include assumptions regarding the financial performance of the investee.

The fair value of equity instruments not listed classified as of fair value through profit and loss and consisting of ordinary shares of other entities is determined by using the net assets of the entities as of the end of the last closed reporting period. The entities net assets represent the best estimation of the current replacement cost that would be paid to replace the holding as it consists of the initial capital investment adjusted by the financial performance of the entity.

Movement in level 3:

Fair value of equity investments not listed is estimated based on net assets of the investments.

| | Group / Bank Unattested (*) | | |
|-----------------------------------------------|---------------------------------------|---------------|---------------|
| | Equity investments (not listed) | Options (A) | Options (L) |
| Closing balance as of 31 December 2024 | 4,559 | 38,556 | 38,672 |
| Acquisitions | - | 25,804 | 25,804 |
| Sales | - | (2,077) | (2,077) |
| Reimbursements | - | (14,052) | (14,052) |
| Gains/losses from change in fair value | 680 | (7,832) | (7,476) |
| Foreign exchange differences | 21 | - | - |
| Closing balance as of 31 December 2025 | 5,260 | 40,399 | 40,871 |
| Acquisitions | - | 16,661 | 16,661 |
| Sales | - | (955) | (955) |
| Reimbursements | - | (4,867) | (4,867) |
| Gains/losses from change in fair value | - | 1,069 | 2,494 |
| Closing balance as of 31 March 2026 | 5,260 | 52,307 | 54,204 |

42. Capital management

The Bank calculates the capital requirements in accordance with Basel III principles, implemented in the European Union law by the capital Directive (CRD IV - 36/2013), Regulation (CRR – 575/2013), technical regulatory standards and technical implementation standards issued by the European Banking Authority, with all subsequent amendments as of date. Locally, the European requirements are also adopted through National Bank of Romania (NBR) prudential regulations for credit institutions and investment firms: OUG 99/2006 on credit institutions and capital adequacy and NBR Regulation no. 5/2013 regarding prudential requirements.

Tier 1 capital includes CET 1 capital, namely eligible capital, eligible reserves and other comprehensive income less regulatory deductions. Tier 2 capital includes two subordinated loans in total amount of 250 million EUR (received in December 2021 and June 2022).

The Group and the Bank are in compliance with all externally imposed capital requirements as of 31 March 2026 and 31 December 2025.

43. Subsequent events

Please refer to note 40 Contingencies regarding Competition Council litigation status update.