

REGULATORY DISCLOSURE REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

BRD - GROUPE SOCIETE GENERALE

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1 - Introduction

THE SCOPE OF THE REPORT

BRD – Groupe Societe Generale Regulatory Disclosure Report aims to fulfil the disclosure requirements according to Part Eight of Regulation (EU) 575/2013 (CRR) on prudential requirements for credit institutions and investment firms, as amended by Regulation (EU) No 2019/876 of the European Parliament as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements (“CRR2”). Further amendments and new requirements were introduced together with the adoption of Regulation (EU) No 2024/ 1623 (“CRR3”) which came into force starting January 2025 amending CRR framework.

According to Article 4, point 146 of CRR2, BRD is a large institution, being identified as “other systemically important institution” (O-SII) by the National Bank of Romania starting 1st of January 2016.

According to Article 13 (1) of CRR, large subsidiaries of EU parent institutions, shall disclose the information on own funds (art 437), capital requirements and risk-weighted exposure amounts (art 438), countercyclical capital buffer (art 440), credit risk (art 442), environmental, social and governance risks, ESG risks (art 449a), aggregate exposure to shadow banking entities (art 449b), credit risk mitigation techniques (art 453), leverage ratio (art 451), remuneration policy (art 450) and liquidity requirements (art 451a). The application of the art 449a and art 449b has been delayed and proposed to apply from the reference date of 31 December 2026 onwards, for large, listed subsidiaries, according to EBA Consultation Paper on Implementing Technical Standards on amended disclosure requirements for ESG risks, equity exposures and aggregate exposure to shadow banking entities (EBA/CP/2025/07), whose consultation ended on 22nd August 2025. This was further formalised in EBA’s Opinion, the no-action letter on the application of ESG disclosure requirements (EBA/Op/2025/11), published on 5th of August 2025.

In addition, article 433a details the frequency of disclosure (quarterly, semi-annual or annual basis) for each disclosure requirement mentioned above, as applicable for BRD-GSG at sub-consolidated level.

Therefore, the information disclosed throughout this report for the period ended 31st of December 2025, is evolving in line with the EBA technical standards (EBA/ITS/2024/06) and Commission Implementing Regulation (EU) 2024/3172.

CONSOLIDATION PERIMETER

As BRD Group is a parent credit institution in Romania and, at the same time, a subsidiary of Societe Generale Group, its consolidation perimeter for prudential purposes is defined in accordance with Regulation (EU) No 575/2013 (CRR), Part One, Title II, Chapter 2, Section 3.

The consolidated entities for prudential scope are identified based on the criteria as per Articles 4 (1) (3), (16) to (27), 18 and 19 of CRR. According to Article 4 of CRR, entities consolidated in the prudential reporting must have one of the following types of activity: credit institution, investment firm, ancillary services undertaking and/or other financial institution.

In contrast, in accordance with BRD Group’s IFRS financial statements, all entities controlled directly or indirectly (including non-financial entities, insurance companies, etc.) are fully consolidated. Additional exclusion of subsidiaries from prudential consolidation perimeter is based on criteria from Article 19 of CRR. Non-consolidated subsidiaries are included in the prudential consolidated statements based on equity method.

Based on the above, the prudential consolidation perimeter of BRD Group as of December 2025 end includes the parent company: BRD – Groupe Societe Generale S.A and its subsidiary, BRD Sogelease IFN S.A.

BRD Asset Management SAI SA (not fully consolidated based on exception permitted by Article 19 (1) of CRR), is accounted as an associate at equity method in the prudential consolidation. Net assets differences are reflected as income from associate in the consolidated profit and loss account.

Throughout this report, amounts are in RON thousand at December 31, 2025, unless otherwise stated.

2 - Capital management and adequacy

The basis for calculation of own funds is the consolidated prudential perimeter.

The table below provides the full reconciliation of regulatory own funds with the equity elements in the audited IFRS financial statements. The table enables the identification of the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and shows the link between the balance sheet as published in the financial statements and the composition of regulatory own funds as disclosed in the Table 2 - EU CC1: Composition of regulatory own funds.

Table 1: EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

kRON	Balance sheet as in published financial statements	Prudential restatements(1)	Under regulatory scope of consolidation	Reference to table 2 (EU CC1)
ASSETS				
Cash and cash equivalents	12,080,387	-	12,080,387	-
Due from banks	6,496,727	-	6,496,727	-
Derivatives and other financial instruments held for trading	2,515,304	-	2,515,304	-
Financial assets at fair value through profit and loss	10,374	-	10,374	-
Financial assets at fair value through other comprehensive income	11,257,882	-	11,257,882	-
Financial assets at amortised cost	61,059,450	-	61,059,450	-
Loans and advances to customers	53,985,859	-	53,985,859	-
Debt securities	7,073,591	-	7,073,591	-
Finance lease receivables	2,144,020	-	2,144,020	-
Assets held for sale	1,728	-	1,728	-
Investments in subsidiaries, associates and joint ventures	66,246	339	66,585	-
Property, plant and equipment	1,060,567	-	1,060,567	-
Investment property	5,254	-	5,254	1
Intangible assets	690,451	-	690,451	-
Deferred tax asset	230,611	-	230,611	-
Goodwill	50,130	-	50,130	2
Other financial assets	195,089	-	195,089	-
Other non-financial assets	179,817	-	179,817	-
TOTAL ASSETS	98,044,037	339	98,044,376	-
LIABILITIES AND SHAREHOLDERS' EQUITY				
Due to banks	1,239,312	-	1,239,312	-
Derivatives and other financial instruments held for trading	977,448	-	977,448	-
Due to customers	75,045,129	-	75,045,129	-
Borrowed funds	7,441,554	-	7,441,554	-
Subordinated debt	1,276,400	-	1,276,400	-
Current tax liability	11,885	-	11,885	-
Provisions	341,924	-	341,924	-
Other financial liabilities	734,815	-	734,815	-
Other non-financial liabilities	399,277	-	399,277	-
TOTAL LIABILITIES	87,467,744	-	87,467,744	-
Share capital	2,515,622	-	2,515,622	3
Accumulated other comprehensive income/(loss)	(889,801)	-	(889,801)	4
Retained earnings and other reserves	8,950,472	339	8,950,811	5
Non-controlling interest	-	-	-	6
TOTAL EQUITY	10,576,293	339	10,576,632	-
TOTAL LIABILITIES AND EQUITY	98,044,037	339	98,044,376	-

(1) Prudential restatements refer to treatment differences of subsidiaries excluded from prudential consolidation scope, i.e. BRD Asset Management is included in prudential consolidation with equity method.

OWN FUNDS

BRD Group regulatory own funds as of December 31, 2025 amounted to 11,474 million RON (including retained profit, subject to approval by General Shareholders Meeting on April 29, 2026 and considering the impact of OCI quick fix adjustment), compared to 10,590 million RON as of December 31, 2024 (including the profit for year 2024 net of the approved dividends representing 50% of 2024 profit according to Ordinary General Shareholders Meeting (OGSM) decision from April 24, 2025).

BRD Group regulatory own funds as at December 31, 2025 consist of common equity capital (CET1) and Tier 2 instruments.

Common Equity Capital (CET1) is formed of:

- Eligible Capital includes the nominal share capital and the hyperinflation adjustment of share capital accounted until December 31, 2003. As at December 31, 2025, the share capital

amounted to RON 696.9 million, unchanged versus previous periods. The hyperinflation adjustment amounted to RON 1,819 million.

- Eligible Reserves include:
 - Retained earnings, which represent the undistributed profits of previous periods and retained earnings arising from IFRS implementation adjustments.
 - Other reserves: legal reserves, general reserves for credit risk, fund for general banking risk, representing reserves established by the law and share based payment reserves.
- Other comprehensive income (OCI) includes unrealized gains and losses from changes in the fair value of debt instruments at fair value through other comprehensive income and from re-measurement of defined benefit liability arising from the post-employment benefit plan. Starting July 2024, BRD applied the temporary treatment of unrealized gains and losses resulting from the valuation of assets at fair value through OCI, according to art. 468 of Regulation (EU) 2024/1623 and removed from CET1 100% of the amount of unrealized gains and losses accumulated since 31 December 2019 for debt instruments measured at fair value through other comprehensive income. These temporary regulatory requirements ceased to exist starting 1 January 2026.

Regulatory deductions from CET 1 applicable as at December 31, 2025 essentially involved the following elements:

- Intangible assets that are not prudently valued: starting 31 December 2020, intangible assets that are not prudently valued as per Regulation 876/2019 are deducted 100% from CET 1 (as compared to previous periods when intangible assets accounting value was fully deducted from CET 1). Under this current approach, the positive difference between the prudential and the accounting amortisation becomes fully deducted from the CET 1 capital, while the residual portion of the carrying value of the software prudently valued is risk weighted at 100%. Goodwill is fully deducted from CET 1 capital.
- Contingent or any foreseeable tax charges related to CET 1 reserves taxable upon utilization to cover losses or risks.

As at December 31, 2025, Tier 2 instruments consist of two subordinated loans concluded with the parent, EUR 250 million in total (RON equivalent 1,275 million).

CAPITAL RATIOS AND REQUIREMENTS INCLUDING BUFFERS

From a regulatory perspective, capital requirements cover:

- credit risk
- operational risk, foreign exchange risk and settlement risk
- position risk in trading book
- credit valuation adjustment risk for OTC derivative instruments.

The calculation of credit risk capital requirement takes into account the transactions' risk profile and is computed according to the standardized approach (CRR Part 3, Title 2, Chapter 2) using the Financial Collateral Comprehensive Method and information regarding credit assessments performed by external credit assessment institutions (ECAI).

The capital requirement for general position risk is calculated using the Maturity-based method. Capital requirement for credit valuation adjustment is determined using the standardized method.

Until end of 2024 the capital requirement for operational risk was calculated according the CRR, Part 3, Title 2, Chapter 4, using advanced measurement approaches (AMA). BRD, as a member of the Societe Generale Group, uses AMA to measure operational risk since 2008 based on the SG internal methodology and calculation. The allocation of operational risk capital requirements to the sub-consolidated entities was based on net banking income and history of operational risk losses.

Starting with Q1 2025 following the discontinuation of the previous approaches (SMA and AMA) in the favour of a new single method in CRR3, the Bank applies the new Standardised approach to calculate own funds requirements for operational risk.

On top of the total regulatory ratio of 8% set by Art 92 from CRR, starting 2016, based on NBR requirements, BRD Group maintains additional own funds to cover risks resulting from internal assessment and SREP (supervisory review and evaluation process). In 2025 this requirement represented 4.96% of RWA (4.52% during 2024). Thus, the TSCR (total SREP capital requirements) for BRD Group was 12.96% for 2025 (12.52% for 2024).

Overall capital requirements (OCR) represent the total of SREP requirements and capital buffers, namely:

- A Conservation Buffer in CET 1 capital intended to absorb losses during periods of stress. This buffer is mandatory and fully effective from 1 January 2019 and amounts to 2.5% of total RWA.
- A Countercyclical Buffer that may be imposed during periods of excessive credit growth when system-wide risk is building up, capped at 2.5% of total RWA. According to NBR Order 6/2021 amending the NBR Order 12/2015, the level of countercyclical buffer for credit exposures in Romania was 0.5% (from 0% previously), starting October 17, 2022 and 1% starting from October 23, 2023, according to NBR Order no 7, from 25th of November 2022.
- Other systemically important institutions (O-SIIs) identified by NBR which have been authorized in Romania, may be subject to an O-SII Capital Buffer of up to 2% of the total RWA. BRD was identified as O-SII by NBR and O-SII Capital Buffer was 1% starting with 1 January 2016 until December 2021 end. Based on a new calibration methodology, starting 1 January 2022 the O-SII Capital Buffer for BRD is 1.5% of total RWA, reconfirmed by NBR Order 1/29.01.2026.
- A Systemic Risk Buffer was imposed, according to NBR Order 4/2018, starting with 30 June 2018, with the aim of supporting the adequate management of credit risk and enhancing banking sector resilience to unanticipated shocks, amid unfavourable structural circumstances. The buffer is applied to all exposure and is calibrated at 0% - 2%, depending on the level of the non-performing loans ratio and the coverage ratio. The Systemic Risk Buffer applicable for BRD is 0%.

The tables below present a breakdown of the constituting elements of regulatory own funds as of December 31, 2025 .

Table 2: EU CC1 - Composition of regulatory own funds

kRON	Amounts	Source based on references to the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1 Capital instruments and the related share premium accounts	2,515,622	see EU CC2 (3)
of which: Instrument type 1	-	-
of which: Instrument type 2	-	-
of which: Instrument type 3	-	-
2 Retained earnings	6,854,783	see EU CC2 (5), other reserves presented in lines 3 and EU-3a below without profit for the first half-year attributable to owners of the parent
3 Accumulated other comprehensive income (and other reserves)	(510,924)	-890MRON Accumulated other comprehensive income; +379 MRON other reserves see EU CC2 (4)
EU-3a Funds for general banking risk	170,762	+171 MRON Funds for general banking risk
4 Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	-
5 Minority interests (amount allowed in consolidated CET1)	-	accounting minority interest not eligible for inclusion in CET 1 see EU CC2 (6)
EU-5a Independently reviewed interim profits net of any foreseeable charge or dividend	796,396	-
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	9,826,640	-
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 Additional value adjustments (negative amount)	(4,383)	-
8 Intangible assets (net of related tax liability) (negative amount)	(416,356)	deduction of intangibles that are not prudently valued as per CRR 2 part of EU CC2 (1,2)
9 Not applicable	-	-
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	-
11 Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	-
12 Negative amounts resulting from the calculation of expected loss amounts	-	-
13 Any increase in equity that results from securitised assets (negative amount)	-	-
14 Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-
15 Defined-benefit pension fund assets (negative amount)	-	-
16 Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-	-

17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Not applicable	-	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20c	of which: securitisation positions (negative amount)	-	
EU-20d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	
22	Amount exceeding the 17.65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Not applicable	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	(275,078)	Potential fiscal liabilities
26	Not applicable	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a	Other regulatory adjustments	1,068,485	-8 MRON insufficient coverage for non-performing exposures; +1077 MRON accumulated other comprehensive income adjustment
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	372,669	
29	Common Equity Tier 1 (CET1) capital	10,199,308	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	-	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	10,199,308	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,274,625	
47	Amount of qualifying items referred to in Article 484(5) and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	-	
51	Tier 2 (T2) capital before regulatory adjustments	1,274,625	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
54a	Not applicable	-	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Not applicable	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	1,274,625	
59	Total capital (TC = T1 + T2)	11,473,933	
60	Total Risk exposure amount	44,627,794	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	22.85%	
62	Tier 1	22.85%	
63	Total capital	25.71%	
64	Institution CET1 overall capital requirements	12.29%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	1.00%	
67	of which: systemic risk buffer requirement	0.00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	1.50%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	2.79%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	17.71%	
69	Not applicable	-	
70	Not applicable	-	
71	Not applicable	-	

Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	10,374
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	84,263
74	Not applicable	-
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	58,679
Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES (MREL)

According to Bank Recovery and Resolution Directive (BRRD), the banks should have the loss-absorbing and recapitalization capacity necessary to help ensure that, in, and immediately following a resolution, those institutions can continue to perform critical functions (criticality assessed from the perspective of impact on the markets) without putting taxpayers' funds, meaning public funds, or financial stability at risk.

Therefore, it was regulated a requirement for own funds and eligible liabilities (MREL) for all credit institutions and investment firms through BRRD1 (Directive 2014/59) transposed in Romanian legislation through Law 312/2015, and BRRD2 (Directive 2019/879) transposed in local legislation through Law 320/2021.

As at December 2025 end, BRD had to comply with MREL requirements based on the notification received on 26th of June 2025 (cancelling the previous one from 3rd of July 2024), to be respected at all times: 25.45% (vs. 25.41% previously) of TREA (total risk exposure amount) and 5.90% of LRE (leverage ratio exposure). On top of the above, the combined buffer requirement should be respected (5.0% of TREA, starting 23 October 2023).

As the resolution strategy for Societe Generale is Single Point of Entry, with upstream of losses to the resolution entity (Societe Generale SA), the total MREL should be satisfied with own funds and a new category of debt (senior not preferred, SNP), ranking above own funds and subordinated that is not AT1 or T2, but below senior preferred. The SNP should be concluded with the parent (Art. 45 f (2) BRRD2).

BRD concluded five senior non-preferred loans with the parent, of EUR 950 million in total, as presented below:

- EUR 450 million renewed in December 2025 (roll-over of a 2021 SNP and a 2023 SNP), with an initial term of 3 years and a call option at 2 years;
- EUR 100 million drawn in December 2025, with initial term at 3 years and a call option at 2 years;
- EUR 100 million with initial term at 7 years and a call option at 6 years and EUR 150 million with an initial term of 8 years and a call option at 7 years, both drawn in December 2023; EUR 150 million drawn in June 2024 with an initial term of 6 years and a call option at 5 years (roll-over of a 2022 SNP);

Throughout the year, BRD complied with MREL requirements.

MREL ratio as a percentage of RWA stands at 36.56% (vs 30.45% requirement), while the ratio as a percentage of leverage exposure stands at 15.02% (vs 5.9% requirement) as of December 2025 end.

Table 3: EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

kRON		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)	-	-	N
EU-2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)	-	-	-
EU-2a	Is the entity subject to an internal MREL requirement? (Y/N)	-	-	Y
EU-2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)	-	-	C
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	10,199,308		
EU-4	Eligible Additional Tier 1 instruments	-		
EU-5	Eligible Tier 2 instruments	1,274,625		
EU-6	Eligible own funds	11,473,933		
EU-7	Eligible liabilities	4,843,575		
EU-8	Of which permitted guarantees	-		
EU-9a	(Adjustments)	-		
EU-9b	Own funds and eligible liabilities items after adjustments	16,317,508		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount	44,627,794		
EU-11	Total exposure measure	108,664,925		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities (as a percentage of TREA)	36.56%		
EU-13	of which permitted guarantees	-		
EU-14	Own funds and eligible liabilities (as a percentage of leverage exposure)	15.02%		
EU-15	of which permitted guarantees	-		
EU-16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	11.11%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the total risk exposure amount	30.45%		
EU-19	of which may be met with guarantees			
EU-20	Internal MREL expressed as percentage of the total exposure measure	5.90%		
EU-21	of which may be met with guarantees			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

Table 4: EU CCA - Main features of regulatory own funds instruments and eligible liabilities instruments

KRON	Own funds and eligible liabilities instruments									
	CET 1 instruments	Tier 2 instruments			MREL eligible liabilities					
		Instrument 1	Instrument 2	Instrument 3	Instrument 4	Instrument 5	Instrument 6	Instrument 7	Instrument 8	Instrument 9
1 Issuer	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ROBRD4C4NOR2	10861636	11183782	12441419	13523322	13520533	12110328	12110328	12110325	12110325
2a Public or private placement	Public, Private	Private	Private	Private	Private	Private	Private	Private	Private	Private
3 Governing law(s) of the instrument	Romanian Law	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)	French Law (Ranking clauses are governed by Romanian Law)
3a Contractual recognition of write down and conversion powers of resolution authorities	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Regulatory treatment										
4 Current treatment taking into account, where applicable, transitional CRR rules	CET 1 instrument	Tier 2 instrument	Tier 2 instrument	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities
5 Post-transitional CRR rules	CET 1 instrument	Tier 2 instrument	Tier 2 instrument	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated	solo and (sub-) consolidated
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Tier 2 instruments	Tier 2 instruments	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities	MREL eligible liabilities
8 Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	2,515,622	509,850	764,775	764,775	2,294,325	509,850	509,850	509,850	764,775	764,775
9 Nominal amount of instrument	1	509,850	764,775	764,775	2,294,325	509,850	509,850	509,850	764,775	764,775
EU-9a Issue price	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-9b Redemption price	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10 Accounting classification	Shareholder's equity	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
12 Perpetual or dated	N/A	21-Dec-21	23-Jun-22	28-Jun-24	22-Dec-25	22-Dec-25	22-Dec-25	22-Dec-25	21-Dec-23	21-Dec-23
13 Original maturity date	N/A	21-Dec-31	23-Jun-32	28-Jun-30	22-Dec-28	22-Dec-28	22-Dec-28	23-Dec-30	22-Dec-31	22-Dec-31
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	N/A	21-Dec-26	23-Jun-27	28-Jun-29	22-Dec-27	22-Dec-27	22-Dec-27	23-Dec-29	22-Dec-30	22-Dec-30
16 Subsequent call dates, if applicable	N/A	No	No	No	No	No	No	No	No	No
Coupons / dividends										
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed	Floating	Floating	Fixed	Fixed	Fixed	Fixed
18 Coupon rate and any related index	N/A	Euribor 3M + 1.98%	Euribor 3M + 4.31%	4.79%	EURBOR 3MD+1.11	EURBOR 3MD+1.11	4.68%	4.78%	4.78%	4.78%
19 Existence of a dividend stopper	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21 Existence of step up or other incentive to redeem	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22 Non-cumulative or cumulative	Non-cumulative	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23 Convertible or non-convertible	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
24 If convertible, conversion trigger(s)	N/A	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority	exercise of WDCCEL Power by resolution authority
25 If convertible, fully or partially	N/A	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially
26 If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional
28 If convertible, specify instrument type convertible into	N/A	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations	shares, other securities or other obligations
29 If convertible, specify issuer of instrument it converts into	N/A	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale	BRD- Groupe Societe Generale
30 Write-down features	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31 If write-down, write-down trigger(s)	N/A	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority	exercise of Write Down and Conversion of Capital Instruments and Eligible Liabilities Power by resolution authority
32 If write-down, full or partial	N/A	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially
33 If write-down, permanent or temporary	N/A	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34a Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EU-34b Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 2	Rank 2	Rank 3	Rank 3	Rank 3	Rank 3	Rank 3	Rank 3	Rank 3
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	the most subordinated claim in case of liquidation	Junior to senior non preferred borrowings and senior preferred obligations of the borrower	Junior to senior non preferred borrowings and senior preferred obligations of the borrower	Junior to all senior preferred obligation of the borrower	Junior to all senior preferred obligation of the borrower	Junior to all senior preferred obligation of the borrower	Junior to all senior preferred obligation of the borrower	Junior to all senior preferred obligation of the borrower	Junior to all senior preferred obligation of the borrower	Junior to all senior preferred obligation of the borrower
36 Non-compliant transitioned features	N/A	NO	NO	NO	NO	NO	NO	NO	NO	NO
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37a Link to the full term and conditions of the instrument (alignposting)	Provisions of the Articles of Association									

(1) Insert N/A if the question is not applicable

TEMPORARY TREATMENT IN OWN FUNDS

As per Regulation (EU) 2024/1623, beginning with the third quarter of 2024, BRD adopted the transitional arrangements in relation to the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of CRR3. As mentioned in the regulation, art 468 (5), during the periods set out in paragraph 2 of this article, namely until 31 December 2025, in addition to disclosing the information required in Part Eight, institutions that have decided to apply the temporary treatment set out in paragraph 1 of this article shall disclose the amounts of own funds, Common Equity Tier 1 capital and Tier 1 capital, the total capital ratio, the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, and the leverage ratio they would have in case they were not to apply that treatment. These temporary treatments ceased to exist starting 1st of January 2026.

As such, the table below discloses the comparison of BRD Group own funds, capital and leverage ratios with and without the application of the temporary treatment in accordance with Article 468 of the CRR.

Table 5: IFRS 9-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR

kRON		31.12.2025	30.09.2025
Available capital (amounts)			
1	Common Equity Tier 1 (CET1) capital	10,199,308	9,715,708
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,199,308	9,715,708
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	9,122,671	8,441,885
3	Tier 1 capital	10,199,308	9,715,708
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,199,308	9,715,708
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	9,122,671	8,441,885
5	Total capital	11,473,933	10,985,983
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,473,933	10,985,983
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10,397,296	9,712,160
Risk-weighted assets (amounts)			
7	Total risk-weighted assets	44,627,794	43,139,174
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	44,627,794	43,139,174
8a	Total risk-weighted assets as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	45,139,296	43,744,576
Capital ratios			
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	22.85%	22.52%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.85%	22.52%
10a	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	20.21%	19.30%
11	Tier 1 (as a percentage of risk exposure amount)	22.85%	22.52%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.85%	22.52%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	20.21%	19.30%
13	Total capital (as a percentage of risk exposure amount)	25.71%	25.47%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.71%	25.47%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	23.03%	22.20%
Leverage ratio			
15	Leverage ratio total exposure measure	108,664,925	103,745,469
16	Leverage ratio	9.39%	9.36%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.39%	9.36%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	8.48%	8.24%

SUMMARY OF KEY PRUDENTIAL METRICS

Table 6: EU KM1 – Key metrics

kRON		31.12.2025	30.09.2025	30.06.2025	31.03.2025	31.12.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	10,199,308	9,715,708	9,402,499	9,295,824	9,346,405
2	Tier 1 capital	10,199,308	9,715,708	9,402,499	9,295,824	9,346,405
3	Total capital	11,473,933	10,985,983	10,671,924	10,540,099	10,589,930
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	44,627,794	43,139,174	42,168,474	39,196,173	37,607,364
4a	Total risk exposure pre-floor	44,627,794	43,139,174	42,168,474	39,196,173	37,607,364
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	22.85%	22.52%	22.30%	23.72%	24.85%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)					
6	Tier 1 ratio (%)	22.85%	22.52%	22.30%	23.72%	24.85%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)					
7	Total capital ratio (%)	25.71%	25.47%	25.31%	26.89%	28.16%
EU 7a	Not applicable					
EU 7b	Total capital ratio considering unfloored TREA (%)					
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	4.96%	4.96%	4.96%	4.96%	4.52%
EU 7e	of which: to be made up of CET1 capital (percentage points)	2.79%	2.79%	2.79%	2.79%	2.54%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	3.72%	3.72%	3.72%	3.72%	3.39%
EU 7g	Total SREP own funds requirements (%)	12.96%	12.96%	12.96%	12.96%	12.52%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.00%	0.84%	0.83%	0.82%	0.90%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.50%	1.50%	1.50%	1.50%	1.50%
11	Combined buffer requirement (%)	5.00%	4.84%	4.83%	4.82%	4.90%
EU 11a	Overall capital requirements (%)	17.96%	17.80%	17.79%	17.78%	17.42%
12	CET1 available after meeting the total SREP own funds requirements (%)	14.60%	15.23%	15.01%	16.43%	17.81%
Leverage ratio						
13	Total exposure measure	108,664,925	103,745,469	101,720,954	96,427,414	99,359,731
14	Leverage ratio (%)	9.39%	9.36%	9.24%	9.64%	9.41%
Additional own funds requirements to address risks of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional CET1 leverage ratio requirements (%)	-	-	-	-	-
EU 14b	Additional AT1 leverage ratio requirements (%)	-	-	-	-	-
EU 14c	Additional T2 leverage ratio requirements (%)	-	-	-	-	-
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Total SREP leverage ratio requirements (%)	-	-	-	-	-
EU 14e	Applicable leverage buffer	-	-	-	-	-
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	26,651,514	26,395,075	26,406,314	27,804,746	28,598,959
EU 16a	Cash outflows - Total weighted value	16,208,540	15,253,051	14,421,963	14,136,934	13,890,491
EU 16b	Cash inflows - Total weighted value	2,670,729	2,570,375	2,567,335	2,442,907	2,496,511
16	Total net cash outflows (adjusted value)	13,537,811	12,682,676	11,854,628	11,694,028	11,393,980
17	Liquidity coverage ratio (%)	196.87%	208.12%	222.75%	237.77%	251.00%
Net Stable Funding Ratio						
18	Total available stable funding	73,322,514	67,951,975	67,046,666	66,416,593	67,902,313
19	Total required stable funding	42,080,711	41,658,805	40,599,374	39,789,844	38,083,544
20	NSFR ratio (%)	174.24%	163.12%	165.14%	166.92%	178.30%

3 - Capital requirements

MINIMUM CAPITAL REQUIREMENTS

From a regulatory perspective, capital requirements cover:

- credit risk
- operational risk, foreign exchange risk and settlement risk
- position risk in trading book
- credit valuation adjustment risk for OTC derivative instruments.

The calculation of credit risk capital requirement takes into account the transactions' risk profile and is computed according to the standardized approach (CRR Part 3, Title 2, Chapter 2) using the Financial Collateral Comprehensive Method and information regarding credit assessments performed by external credit assessment institutions (ECAI).

The capital requirement for general position risk is calculated using the Maturity-based method. Capital requirement for credit valuation adjustment is determined using the standardized method.

Until end of 2024 the capital requirement for operational risk is calculated according the CRR, Part 3, Title 2, Chapter 4, using advanced measurement approaches (AMA). BRD, as a member of the Societe Generale Group, uses AMA to measure operational risk since 2008 based on the SG internal methodology and calculation. The allocation of operational risk capital requirements to the sub-consolidated entities is based on net banking income and history of operational risk losses.

Starting with Q1 2025 following the discontinuation of the previous approaches (SMA and AMA) in the favour if a new single method in CRR3, the Bank applies the new Standardised approach to calculate the own funds requirements for operational risk.

An overview of total risk exposure amounts and own fund requirements corresponding to the RWAs for the different risk categories is presented in the table below.

Table 7: EU OV1 - Overview of total risk exposure amounts

kRON	Total risk exposure amounts (TREA)		Total own funds requirements	
	31.12.2025	30.09.2025	31.12.2025	
1	Credit risk (excluding CCR)	37,869,578	37,035,401	3,029,566
2	Of which the standardised approach	37,869,578	37,035,401	3,029,566
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	380,527	328,612	30,442
7	Of which the standardised approach	380,527	328,612	30,442
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	182,255	178,423	14,580
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	182,255	178,423	14,580
EU 10c	Of which the simplified approach	-	-	-
11	Not applicable	-	-	-
12	Not applicable	-	-	-
13	Not applicable	-	-	-
14	Not applicable	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	342,971	295,183	27,438
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	342,971	295,183	27,438
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	314,814	167,609	25,185
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	314,814	167,609	25,185
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between trading and non-trading books	-	-	-
24	Operational risk	5,537,649	5,133,946	443,012
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	357,354	336,605	28,588
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	Total	44,627,794	43,139,174	3,570,223

As of December 2025 end, the total risk exposure amount increased by 3.5% as compared to September 30, 2025 end, mainly on higher credit risk exposure, following a dynamic lending activity.

RWA in amount of RON 44.6 billion (compared to RON 43.1 billion as of September 30, 2025) were distributed as follows:

- ✓ credit and counterparty credit risks accounted for 84.9% of RWA
- ✓ market risk accounted for 0.7% of RWA
- ✓ operational risk accounted for 12.4% of RWA

Table 8: EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach

	kRON	Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	178,422,720
2	Risk weighted exposure amount as at the end of the current reporting period	182,255,184

The RWEA (risk weighted exposure amount of credit validation adjustment risk) as at December 31, 2025 increased by 2.1% vs. September 30, 2025, given the 9% increase in the notional amount of derivatives transactions over the analysed period.

INTERNAL CAPITAL ADEQUACY ASSESSMENT PROCESS (ICAAP)

In accordance with Article 148 of the Emergency Ordinance no. 99/2006 on credit institutions and capital adequacy, as subsequently amended and NBR Regulation no. 5/2013 on prudential requirements for credit institutions, BRD has in place a process for internal assessment of capital adequacy to risks.

The Bank performs periodically an evaluation of internal capital adequacy to risks by comparing the available own funds with internal capital requirements. The general framework for ICAAP is updated annually and the capital adequacy monitoring is performed on a quarterly basis.

BRD designed its ICAAP in line with the “Pillar 1+” approach and calculates its required internal capital by adding newly quantified risks to the minimum capital requirements resulting from Pillar 1.

Non-quantifiable risks are included if they are material, even if they can only be estimated. For these risks the Bank has implemented an appropriate qualitative approach such as a policy for mitigating/managing them. The Bank takes a conservative approach towards risks that are difficult to quantify and allocates a general internal capital buffer to cover them in the ICAAP. To ensure scalability, the general capital buffer is computed as a given percentage applied to Pillar 1 capital requirements.

For some ICAAP risk categories, in line with local and regional practices, and Basel recommendations, the Bank is not allocating internal capital based on specific methods/ capital models but is treating them based on a qualitative approach. As such, the Bank ensures that the risk is appropriately mitigated and managed through adequate risk policies, which include risk limits or control processes and sound risk monitoring processes.

A risk assessment is performed annually and involves the evaluation of all risks to which the Bank may be exposed and the identification of the significant risks.

The outcome of the identification process is an inventory of material risks, called risk cartography of the risk appetite, updated annually, validated by the Executive Committee and approved by the Board of Directors.

Following the latest Risk Assessment exercise, the cartography below summarizes the risk categories identified as significant based on Risk Taxonomy (which was aligned to SG Group’s approach):

- Credit risk
- Counterparty risk
- Market risk in trading book
- Non-Financial risk
- Model risk
- Structural risks

- Business & Strategy risk
- Excessive leverage risk

Among the risk factors, the ESG risks have been identified as significant.

The scope of the risks included in the Risk Appetite Statement and in the ICAAP is derived from the results of this exercise. All the risks identified as significant are captured within ICAAP, with more detailed view, at the level of risk sub-category, as follows:

- Credit risk
- Other risks associated to credit risk, out of which: risks arising from FX lending to unhedged borrowers, residual risk from usage of CRMs, risks arising from applying less sophisticated approaches under Pillar 1, credit risk associated with the exposures falling under the PIK law
- Credit risk concentration: individual concentration and sectorial concentration
- Market risk: foreign exchange risk and interest rate risk in the trading book (position risk)
- CVA risk
- Settlement/delivery risk
- Operational risk
- Liquidity and funding risk
- Interest rate risk in banking book
- Strategic risk
- Risk of excessive leverage
- Other risks: reputational risk, compliance risk and model risk

Inter-risk concentration is also considered. BRD has developed a corresponding methodology for its identification and measurement, based on which the need for additional capital requirement in Pillar 2 is determined.

For the purposes of the internal capital adequacy assessment, the available own funds are considered equal to the regulatory own funds.

Based on the Business and Risk Management Strategy and on the Risk Appetite Statement, BRD makes projections of the own funds and capital requirements on a three year horizon to ensure their adequacy, both in normal course of business and under stress situations.

4 - Credit risk adjustments and credit risk quality

According to Article 442 of Regulation (EU) No 2019/876, credit institutions should disclose information regarding credit quality of assets. Qualitative comments as per *Table EU CRB – Additional disclosure related to the credit quality of assets*, are presented below.

The definitions of 'past due' and 'impaired' used by the Bank for accounting purposes are presented below:

- **Past due**

Past due exposures include all receivables (outstanding principal, interest and past due amounts) that are not individually impaired but are at least one day past due. The past due status is measured in number of days passed since the due date. For the purpose of default classification (further explained), the reference to number of days past due envisages clearly defined materiality thresholds (considering principal, interest, fees and other obligations related to loans and commitments), by type of client: Retail and Non-Retail.

- **Impaired assets**

According to IFRS 9, a financial asset is considered “credit-impaired financial asset” when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. The concepts of *impairment* for accounting purposes and *default* for regulatory purposes are convergent, comprising of the following events:

- past due event (more than 90 days past due on any material credit obligation)
- indications of unlikeliness to pay (such as: severe alteration in the counterparty's financial standing leading to a high probability of it being unable to fulfill its overall commitments, recovery actions initiated by the Bank, ongoing legal procedures that may lead to avoiding or deferring the payment of a credit obligation, restructuring under the circumstances of financial hardship experienced by the debtor)

The Bank assesses on a forward-looking basis the expected credit losses (“ECL”) for the following categories of financial assets: loans and placed deposits measured at amortised cost, debt instruments measured at fair value to other comprehensive income, loan commitments and financial guarantee contracts, contract assets and trade receivables.

Financial assets subject to loss allowances are classified in Stage 1, Stage 2, Stage 3 or POCI, as described below:

- **Stage 1** - when there is insignificant or no impairment of credit quality since initial recognition; Loss allowance shall be equal to 12 months ECL
- **Stage 2** - when a financial asset showed significant increase in credit risk since initial recognition, though not impaired; Loss allowance shall be equal to lifetime expected credit losses (“LTECL”)
- **Stage 3** - financial assets classified as impaired; Loss allowance is represented by LTECL
- **POCI** - financial assets that are credit impaired on initial recognition. Loss allowance shall be equal to LTECL. ECLs are only recognized or released to the extent that there is a subsequent change in the expected credit losses.

The Bank established criteria to perform the assessment of significant increase in credit risk since initial recognition considering both relative and absolute thresholds.

The approaches adopted by the Bank for determining credit risk adjustments are described below:

Stages 1 and 2

ECL for non-defaulted financial assets (Stages 1 and 2) are computed collectively, based on homogenous groups. The Bank groups financial assets based on similar credit risk characteristics (type of client, client rating, type of product, type of collateral) that are indicative of the debtors' ability to pay all amounts due, according to the contractual terms.

The key elements of ECL calculation are outlined below:

- PD - *Probability of Default* models are based on a two-step approach: building of the through-the-cycle (TTC) marginal PD curve and Adjustment of the TTC curve to incorporate point in time and forward-looking information.

Two different PDs are needed:

- 12-month PD (exposures in Stage 1): estimated probability of default for the next 12 months horizon (or over the remaining life of the financial instrument, if less than 12 months);
- Lifetime PD (LT PD - exposures in Stage 2): estimated probability of default over the remaining life of the financial instrument.
- LGD - *Loss Given Default* model takes into account cashbacks, portfolio sales and collateral recoveries;
- EAD - *Exposure at Default* estimation at each time step is based on internally modelled Credit Conversion Factors (“CCF”);
- Point in time and forward-looking transformation for ECL parameters.

Stage 3 ECL

ECL for impaired financial assets is measured either individually or collectively (based on homogenous groups). The **individual assessment** entails the assessment of the counterparty risk (translated into a rating / classification based on debtor’s financial position and its economic perspectives) and the estimation of the possible recoveries: the analysis shall identify and quantify the future cash flows, which will be used for a total or partial reimbursement of the obligations towards the Bank. The cash flow estimation relies on the capacity of the client/business to generate revenues, the proceeds resulting from sale of collaterals, or other clearly identified sources of repayment. An impaired financial asset is classified as individually significant if the total exposure exceeds a predefined materiality limit.

For impaired financial assets that are not individually significant, the ECL is computed for **homogeneous pools of receivables** and estimated based on historical loss experience for assets with credit risk characteristics similar to those in the group. Statistical methods are used to determine impairment losses at homogeneous group level, considering the cash flows for the remaining life of an asset.

Overlays

The inputs and models used for calculating ECL may not always capture all characteristics of the market at reporting date. 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 behaviour from the whole calibration segment)
- Visible macroeconomic threat impossible to be captured by the models (typically, when the predicted stress did not occur in the observed past serving as a base for models).

According to Article 442 of Regulation (EU) No 2019/876, credit institutions should disclose information regarding credit quality of assets.

The following tables present the information on the amounts and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet, including their related accumulated impairment, provision and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received. The credit quality of forborne exposures and of performing and non-performing exposures is presented by geographical area and industry sector, with provisions and associated collateral.

The non-performing loan (NPL) ratio at BRD Group level at December 31, 2025 was 2.857% (lower than the 5% threshold which, according to EBA ITS, triggers additional disclosures on credit risk quality). This ratio is calculated in accordance with the instructions relating to the requirements of prudential disclosures published by the EBA and represents the ratio of the gross carrying amount of NPLs and advances to the total gross carrying amount of loans and advances subject to the NPE (non-performing exposures) definition. For the purpose of this calculation, loans and advances classified as held for sale, cash balances at central banks and other demand deposits are to be excluded both from the denominator and from the numerator.

Table 9: EU CR1 - Performing and non-performing exposures and related provisions

KRON	Gross carrying amount/nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures		Non-performing exposures		Performing exposures - accumulated impairment and provisions		Non-performing exposures - accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3			
005 Cash balances at central banks and other demand deposits	6,787,733	6,787,733	-	-	-	-	-	-	-	-	-
010 Loans and advances	65,418,923	59,581,672	5,857,251	1,923,981	1,923,981	(939,585)	(412,398)	(527,188)	(1,196,299)	-	40,963,312
020 Central banks	18	18	-	-	-	-	-	-	-	-	50,879
030 General governments	4,084,554	4,082,514	2,038	135	135	(11,283)	(11,307)	(80)	(114)	-	8,193,907
040 Credit institutions	8,980,699	8,980,699	0	-	-	-	-	-	-	-	53,543
050 Other financial corporations	595,116	595,114	2	34	34	(8,234)	(8,234)	(0)	(29)	-	14,919,684
060 Non-financial corporations	22,291,121	20,993,375	1,300,748	914,401	914,401	(662,692)	(291,926)	(199,251)	(454,261)	-	458,428
070 Of which SMEs	11,495,340	10,477,500	1,007,840	593,842	593,842	(248,133)	(198,051)	(80,244)	(190,069)	-	9,712,256
080 Households	29,465,415	20,993,971	4,494,465	1,009,411	1,009,411	(512,248)	(91,212)	(400,898)	(141,989)	-	17,814,701
090 Debt securities	18,335,769	18,322,592	13,177	-	-	(4,298)	(4,241)	-	-	-	14,158
100 Central banks	18,013,562	18,000,385	13,177	-	-	(3,587)	(3,331)	(255)	-	-	-
110 General governments	280,150	280,150	-	-	-	-	-	-	-	-	-
120 Credit institutions	-	-	-	-	-	-	-	-	-	-	-
130 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-
140 Non-financial corporations	42,057	42,057	-	-	-	(710)	(710)	-	-	-	38,420
150 Off-balance-sheet exposures	32,685,964	31,177,234	1,508,740	135,500	135,500	-	205,838	139,500	80,032	-	12,138,833
160 Central banks	4,691	4,691	-	-	-	-	-	-	-	-	1,204
170 General governments	992,234	992,227	8	-	-	-	5,749	8	-	-	1,373,982
180 Credit institutions	1,819,871	1,819,416	205	-	-	-	149	-	-	-	98,421
190 Other financial corporations	1,670,592	1,670,592	-	-	-	-	957	-	-	-	10,986
200 Non-financial corporations	26,105,325	24,873,485	1,431,840	128,105	128,105	-	190,241	166,767	23,574	74,190	19,730,281
210 Households	2,293,451	2,219,812	79,639	7,395	7,395	-	4,839	4,838	3,761	1,862	15,966
220 Total	123,228,389	116,849,222	7,379,147	2,699,481	1,923,981	(738,046)	(237,939)	(860,198)	(1,116,267)	-	83,538,493

Table 10: EU CR1 - A: Maturity of exposures

KRON	Net exposure value					Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
1 Loans and advances	-	33,471,639	18,108,211	13,627,171	-	65,207,020
2 Debt securities	-	1,502,642	8,551,905	8,276,925	-	18,331,473
3 Total	-	34,974,281	26,660,116	21,904,096	-	83,538,493

Table 11: EU CQ1 - Credit quality of forborne exposures

KRON	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
		Of which defaulted	Of which impaired					
005 Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	
010 Loans and advances	100,432,577	280,606,499	280,606,499	280,606,499	(9,391,273)	(155,784,916)	171,364,851	
020 Central banks	-	-	-	-	-	-	-	
030 General governments	-	-	-	-	-	-	-	
040 Credit institutions	-	-	-	-	-	-	-	
050 Other financial corporations	-	-	-	-	-	-	-	
060 Non-financial corporations	66,556,342	222,921,183	222,921,183	222,921,183	(6,180,521)	(106,778,921)	149,931,939	
070 Households	33,876,235	57,685,316	57,685,316	57,685,316	(3,210,752)	(49,005,995)	21,432,912	
080 Debt Securities	-	-	-	-	-	-	-	
090 Loan commitments given	1,006,203	336,806	336,806	336,806	89,979	336,805	-	
100 Total	101,438,780	280,943,305	280,943,305	280,943,305	(9,301,294)	(155,448,111)	171,364,851	

Table 12: EU CQ3: Credit quality of performing and non-performing exposures by past due days

KRON	Gross carrying amount/nominal amount										
	Performing exposures			Non-performing exposures							
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005 Cash balances at central banks and other demand deposits	6,787,733	6,787,733	-	-	-	-	-	-	-	-	-
010 Loans and advances	65,418,923	65,149,186	269,736	1,923,981	790,017	246,217	487,416	259,948	109,070	7,959	23,356
020 Central banks	18	18	-	-	-	-	-	-	-	-	-
030 General governments	4,084,554	4,084,552	2	135	22	21	36	55	0	0	1
040 Credit institutions	8,982,699	8,982,699	-	-	-	-	-	-	-	-	-
050 Other financial corporations	595,116	595,116	0	34	5	5	8	11	3	1	34
060 Non-financial corporations	22,291,121	22,256,570	34,552	914,401	373,923	67,666	262,629	101,773	89,868	5,878	12,865
070 Of which SMEs	11,495,340	11,460,802	34,538	593,842	234,829	64,102	136,977	51,926	89,668	5,779	10,562
080 Households	29,465,415	29,230,233	235,183	1,009,411	416,067	178,525	224,742	158,108	19,399	2,080	10,489
090 Debt securities	18,335,769	18,322,592	13,177	-	-	-	-	-	-	-	-
100 Central banks	-	-	-	-	-	-	-	-	-	-	-
110 General governments	18,013,562	18,000,385	13,177	-	-	-	-	-	-	-	-
120 Credit institutions	280,150	280,150	-	-	-	-	-	-	-	-	-
130 Other financial corporations	-	-	-	-	-	-	-	-	-	-	-
140 Non-financial corporations	42,057	42,057	-	-	-	-	-	-	-	-	-
150 Off-balance-sheet exposures	32,685,964	-	-	135,500	-	-	-	-	-	-	135,500
160 Central banks	4,691	-	-	-	-	-	-	-	-	-	-
170 General governments	992,234	-	-	-	-	-	-	-	-	-	-
180 Credit institutions	1,819,871	-	-	-	-	-	-	-	-	-	-
190 Other financial corporations	1,670,592	-	-	-	-	-	-	-	-	-	-
200 Non-financial corporations	26,105,325	-	-	128,105	-	-	-	-	-	-	128,105
210 Households	2,293,451	-	-	7,395	-	-	-	-	-	-	7,395
220 Total	123,228,389	90,259,512	282,913	2,059,481	790,017	246,217	487,416	259,948	109,070	7,959	23,356

Table 13: EU CQ4 - Quality of non-performing exposures by geography

kRON	Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which subject to impairment			
			Of which defaulted				
010 On-balance-sheet exposures	92,466,407	1,923,981	1,923,981	92,466,407	(2,140,181)	-	
020 Romania	77,849,860	1,920,660	1,920,660	77,849,860	(2,132,493)	-	
030 France	8,455,459	113	113	8,455,459	(284)	-	
040 Germany	2,175,521	25	25	2,175,521	(103)	-	
050 Netherlands	1,386,547	7	7	1,386,547	(8)	-	
060 US	705,039	19	19	705,039	(24)	-	
061 Austria	134,047	7	7	134,047	(14)	-	
062 Belgium	1,136,489	26	26	1,136,489	(157)	-	
062 Switzerland	33,808	415	415	33,808	(451)	-	
070 Other countries	589,636	2,709	2,709	589,636	(6,647)	-	
080 Off-balance-sheet exposures	32,821,464	135,500	135,500	-	-	285,868	
090 Romania	28,961,386	135,497	135,497	-	-	279,452	
100 France	387,874	2	2	-	-	398	
110 Germany	51,930	-	-	-	-	55	
120 Netherlands	519,358	-	-	-	-	3,680	
130 US	79,961	-	-	-	-	2	
131 Austria	20,564	-	-	-	-	9	
132 Belgium	65,157	-	-	-	-	469	
133 Switzerland	1,601,866	-	-	-	-	1,672	
140 Other countries	1,133,368	0	0	-	-	131	
150 Total	125,287,871	2,059,481	2,059,481	92,466,407	(2,140,181)	285,868	

Table 14: EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

kRON	Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment		
			Of which defaulted			
010 Agriculture, forestry and fishing	2,175,900	250,238	250,238	2,175,900	(152,287)	-
020 Mining and quarrying	28,019	2,186	2,186	28,019	(696)	-
030 Manufacturing	4,134,394	89,909	89,909	4,134,394	(121,571)	-
040 Electricity, gas, steam and air conditioning supply	1,612,150	275	275	1,612,150	(22,113)	-
050 Water supply	256,477	2,175	2,175	256,477	(5,195)	-
060 Construction	1,528,804	66,547	66,547	1,528,804	(70,370)	-
070 Wholesale and retail trade	6,587,875	219,174	219,174	6,587,875	(217,681)	-
080 Transport and storage	1,673,031	121,201	121,201	1,673,031	(84,994)	-
090 Accommodation and food service activities	690,649	37,414	37,414	690,649	(36,231)	-
100 Information and communication	1,013,360	3,387	3,387	1,013,360	(18,574)	-
110 Financial and insurance activities	545,689	1,004	1,004	545,689	(9,870)	-
120 Real estate activities	990,711	55,962	55,962	990,711	(44,088)	-
130 Professional, scientific and technical activities	595,794	38,738	38,738	595,794	(35,481)	-
140 Administrative and support service activities	462,393	10,679	10,679	462,393	(13,256)	-
150 Public administration and defense, compulsory social security	2,473	233	233	2,473	(290)	-
160 Education	31,654	1,142	1,142	31,654	(1,903)	-
170 Human health services and social work activities	641,398	3,234	3,234	641,398	(15,798)	-
180 Arts, entertainment and recreation	73,515	1,547	1,547	73,515	(2,622)	-
190 Other services	161,240	9,357	9,357	161,240	(9,323)	-
200 Total	23,205,523	914,401	914,401	23,205,523	(862,343)	-

Table 15: EU CQ7 - Collateral obtained by taking possession and execution processes

kRON	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
010 Property, plant and equipment (PP&E)	-	-
020 Other than PP&E	11,849	(1,438)
030 Residential immovable property	421	-
040 Commercial immovable property	2,295	(64)
050 Movable property (auto, shipping, etc.)	9,133	(1,374)
060 Equity and debt instruments	-	-
070 Other collateral	-	-
080 Total	11,849	(1,438)

In IFRS financial statements repossessed assets are classified in other assets category or as other assets held for sale based on business intention.

5 - Additional quantitative information on credit risk

To reduce the credit risk associated with its exposures, BRD seeks to use collateral as credit risk mitigation (CRM) technique, where possible.

The table below shows the amount of unsecured loans and secured loans, either by collateral or financial guarantees.

Table 16: EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

kRON	Unsecured carrying amount	Secured carrying amount	Of which secured by		Of which secured by credit derivatives
			collateral	financial guarantees	
1	Loans and advances	30,530,858	41,463,896	35,890,721	5,573,175
2	Debt securities	18,331,473	-	-	-
3	Total	48,862,330	41,463,896	35,890,721	5,573,175
4	Of which non-performing exposures	227,099	500,583	356,616	143,968
EU-5	Of which defaulted	-	-	-	-

Note: Loans and advances from the table above include also exposure from central banks and sight deposits.

MAIN TYPES OF SECURITIES ACCEPTED AS CREDIT RISK MITIGATION TECHNIQUES

According to Article 453 of Regulation (EU) No 2019/876, credit institutions should disclose information regarding the use of credit risk mitigation techniques. Qualitative comments as per Table EU CRC – Qualitative disclosure requirements related to CRM techniques, are presented below.

BRD has a cash flow-based lending approach, as the Bank expects the debt to be serviced primarily through the future cash flow / income generated by the debtor. Thus, credit risk mitigation techniques, in the form of collateral (funded credit protection) or guarantee (unfunded credit protection), are accepted merely to mitigate credit risk and they cannot serve as a substitute for the borrower's ability to meet obligations, which is the main credit decision driver. Their scope is to minimize the loss in case of debtor's default, through lowering the credit losses with the collateral execution proceeds or through transferring the risk to the guarantee's issuer.

The Bank accepts the following main types of securities:

- Financial collateral (cash, deposits, Romanian Government bonds, shares, units of collective investment funds)
- Non-financial collateral (real estate, movable assets, receivables, intangibles)
- Personal Guarantees (fidejussion, letters of guarantee, letters of comfort, endorsements).
- Real estate represents the most frequent type of accepted collaterals. Nevertheless, the collateral structure is further diversified subject to the type of financing (e.g. for working capital financing, receivables and inventories are accepted as customary collateral).

Policies and processes for collaterals'/ guarantees' valuation and management

In order to reduce its credit risk-taking, BRD pursued an active management of securities by:

- Following a collateral management framework structured along the dimensions presented below:
 - principles governing the management of securities
 - types of security accepted by the Bank
 - strict criteria for acceptance of collateral/ guarantee (legal security and specific selection requirements for each type of security)
 - roles and responsibilities involved in the process
- Periodical evaluation of the collateral portfolio, in order to reduce the discrepancies between the market value of collaterals and the value used by the Bank in its internal processes (monitoring, provisioning etc.)
- Estimation of the collateral recovery value by applying discount coefficients to its market value, when determining the level of provisions on individual assessment basis
- Regular monitoring through specific risk indicators

- Internal controls performed on valuation activity
- Implementing a set of risk management principles regarding concentration on credit risk mitigations techniques and, in order to ensure an appropriate monitoring, concentration limits defined on single protection provider.

For **Real estate collaterals** the market value is estimated by external or internal certified evaluators. The valuation is performed in accordance with the International Valuation Standards and ANEVAR Standards and Recommendations. Real estate valuations are verified by the competent units, independently from the credit approval process. The Bank uses the market approach and income approach as valuation methods for real estate. Revaluation is performed yearly for commercial/ industrial/ agricultural real estate, plots of land, at least once every 3 years for residential real estate or with higher frequency if the real estate market displays a significant negative evolution.

Movable assets collaterals (machinery& equipment, inventories, other movables) are appraised based on the value recognized for financial or other related purposes (financial statements, insurance etc.). The Bank monitors the movable assets market value on a frequent basis, but at least yearly.

Before a **guarantee** is accepted, the protection provider is assessed in order to measure its solvency and risk profile, using the same principles as for direct credit exposures towards BRD's clients/ counterparties. The credit risk mitigation effect of guarantees is closely linked to the guarantor's creditworthiness and the secured amount must be reasonably proportionate to the economic performance capabilities of the protection provider. The main guarantor for BRD's clients is the Romanian State, which intervenes to sustain credit activity by national wide guarantee programs implemented through intermediation of guarantee funds (FNGCMM or FGCR) or Eximbank, mainly Prima/Noua Casa program. Another category of guarantors is represented by commercial banks (local or foreign), issuing LGs in favor of BRD clients. BRD's indirect exposures on each guarantor are assessed using the same principles as for direct credit exposures of BRD.

The breakdown of net exposures to credit risk (excluding CCR) by exposure class before and post CCF and CRM, as per COREP report as of December 31, 2025, is presented in the table below.

Table 17: EU CR4 - standardised approach – Credit risk exposure and CRM effects

kRON	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
1	Central governments or central banks	28,265,797	514,541	32,215,002	610,120	598,586	1.82%
2	Non-central government public sector entities	1,423,883	476,665	1,426,449	190,185	371,770	23.00%
EU 2a	Regional government or local authorities	1,423,869	468,689	1,426,436	187,385	368,957	22.86%
EU 2b	Public sector entities	13	7,976	13	2,800	2,813	100.00%
3	Multilateral development banks	409,405	-	421,558	535,166	65,239	6.82%
EU 3a	International organisations	-	-	-	-	-	0.00%
4	Institutions	857,118	1,415,101	947,220	693,547	556,545	33.92%
5	Covered bonds	-	-	-	-	-	0.00%
6	Corporates	12,040,673	19,932,392	10,280,758	3,083,484	12,150,717	90.92%
6.1	Of which: Specialised Lending	429,498	438,730	429,498	175,492	447,324	73.94%
7	Subordinated debt exposures and equity	116,045	-	116,045	-	290,114	250.00%
EU 7a	Subordinated debt exposures	-	-	-	-	-	0.00%
EU 7b	Equity	116,045	-	116,045	-	290,114	250.00%
8	Retail	15,191,826	2,788,059	12,785,571	999,777	9,819,357	71.23%
9	Secured by mortgages on immovable property and ADC exposures	21,692,122	4,564,532	21,620,917	1,144,683	11,561,035	50.78%
9.1	Secured by mortgages on residential immovable property - non IPRE	17,016,625	758,586	16,949,375	213,830	6,454,414	37.61%
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	0.00%
9.3	Secured by mortgages on commercial immovable property - non IPRE	3,899,159	3,312,311	3,895,228	733,399	4,204,572	90.84%
9.4	Secured by mortgages on commercial immovable property - IPRE	727,541	115,412	727,517	46,165	601,919	77.80%
9.5	Acquisition, Development and Construction (ADC)	48,797	378,224	48,797	151,289	300,130	150.00%
10	Exposures in default	700,741	55,507	540,375	21,100	567,092	101.00%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	0.00%
EU 10b	Collective investment undertakings	-	-	-	-	-	0.00%
EU 10c	Other items	4,888,750	-	4,888,750	-	1,889,122	38.64%
11	Not applicable	-	-	-	-	-	0.00%
12	TOTAL	85,586,359	29,746,797	85,242,647	7,278,062	37,869,578	40.93%

6 - Countercyclical capital buffers

The Countercyclical Capital Buffer (CCyB) is part of the macro prudential toolkit included in the CRD /CRR legislative framework. The European Systemic Risk Board (ESRB) recommends this instrument to be implemented in order to reduce and prevent excessive credit growth and leverage. The aim of the CCyB is to improve the banking sector's resilience to possible shocks. The decision to activate the countercyclical capital buffer is based on the deviation of the credit-to-GDP ratio from its long-term trend (the main indicator, as recommended by the ESRB), as well as the analysis of additional indicators capturing potential vulnerabilities in the development of credit and leverage. The release of the CCyB should take place either as a result of the materialization of the risk or as a result of the successful mitigation of said risk.

The Countercyclical Capital Buffer is aimed at monitoring the credit market developments at aggregate level. However, the structure of lending is also analyzed in order to identify any disproportionate buildup of risks (e.g. a concentration of foreign currency lending). Should this be the case, additional macro prudential tools, such as Loan To Value or Debt Service To Income ratios or sectoral limits, could be implemented (as set forth in the ESRB recommendations as well).

A Countercyclical Buffer may be imposed during periods of excessive credit growth when system-wide risk is building up and is capped at 2.5% of total RWA. According to NBR Order 12/2015 the level of Countercyclical Buffer was established at 0% for credit exposures in Romania. To be mentioned that NBR issued Order 6/ Nov 2021 amending the NBR Order 12/2015, according to which the level of countercyclical buffer for credit exposures in Romania is 0.5% (from 0% previously), applicable starting October 17, 2022. In addition, according to NBR Order no 7, from 25th November 2022, the level of countercyclical buffer for credit exposures in Romania will be 1% (from 0.5%), applicable from October 23, 2023.

BRD Group maintained an overall Countercyclical Buffer rate of 1.003% of total risk weighted assets (RON 448 million) at December 31, 2025, driven by relevant credit risk exposures on Romanian entities.

The geographical distribution of credit exposures relevant for the calculation of the Countercyclical Buffer is presented in the table below.

Table 18: EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

kRON	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements (%)	Countercyclical buffer rate (%)	
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total				
010 Breakdown by country:														
Romania	54,868,316	-	-	-	3,536,021	58,404,337	2,861,598	-	27,438	2,889,036	36,112,944	98.06%	1.00%	
Other countries	843,260	-	-	-	-	843,260	58,791	-	-	58,791	734,882	1.94%		
020 Total	55,711,576	-	-	-	3,536,021	59,247,598	2,920,388	-	27,438	2,947,826	36,847,826	100%		

Table 19: EU CCyB2 - Amount of institution-specific countercyclical capital buffer

kRON		31.12.2025
1	Total risk exposure amount	44,627,794
2	Institution specific countercyclical capital buffer rate	1.0034567%
3	Institution specific countercyclical capital buffer requirement	447,821

7 - Remuneration policy

BRD's remuneration principles provide a strong alignment between the achievement of long-term strategic objectives, values, long-term interests of the Bank and delivery of value to shareholders, align the interest of the Bank and of its clients, employees and shareholders and prevent inadequate risk appetite and imprudent conduct. The Remuneration Policy is an integral part of the Bank's overall business strategy.

BRD's Remuneration Committee is a permanent consultative committee that supports the Board of Directors in performing its responsibilities regarding the elaboration and supervision of the implementation of the Remuneration Policy.

The Committee consists of 3 members: Mrs. Liliana Ionescu-Feleaga (Chairman), Mrs. Delphine Mireille Garcin - Meunier (Member) until 10th of July 2025 and Mr. Jean Pierre Vigroux (Independent member).

The Remuneration Committee meets annually, or whenever necessary. In 2025, 6 meetings of the Remuneration Committee took place. The 2 meetings in March and June 2025 were attended by all 3 members and the other 4 meetings were attended by 2 members of the Committee from that period (Mrs. Ionescu-Feleaga and Mr. Vigroux).

The Remuneration Committee analyses the Bank's Remuneration Policy which it submits to the Board of Directors for approval; it submits proposals regarding the individual remuneration of non-executive directors and the additional individual compensation of the directors entrusted with specific functions within the Board as well as the remuneration of the officers; it supervises directly the remuneration of the coordinators of the risks management and compliance functions; and it supervises the application of the principles of the staff remuneration policy and informs the Board of Directors in this respect.

During 2025, the Remuneration Committee did not use external consultants, basing their decisions on their expertise and that of the Human Resources Department.

The Bank ensures a correct and competitive remuneration, by strictly complying with competences and performances, with 2 components correctly proportioned:

- fixed component
- variable component.

The Bank respects the principle of equal treatment, i.e. equal remuneration for male staff members and female staff members, for performing the same work or work of equal value.

Fixed remuneration - reflects the relevant professional experience and organisational responsibility, according to the employee's job description as part of the employment terms. Fixed remuneration represents a sufficiently high proportion of the total remuneration to allow the application of a fully flexible policy on the components of variable remuneration, including the possibility of not paying any of its components.

Variable remuneration – reflects sustainable and risk-adjusted performance as well as the performance that exceeds the necessary performance to fulfil the duties provided for in the employee's job description as part of the employment terms.

Variable remuneration:

- It is not guaranteed or carried forward automatically from one year to another. The variable component distribution mechanisms do not guarantee the granting of sums over several years. Thus, the variable remuneration is subject to a fair annual review process;
- Guaranteed bonuses are granted only in exceptional circumstances related to the time of employment and can only be granted in the first year of employment and when the Bank has a sound and solid capital base. BRD personnel is not overly dependent on bonuses;
- It does not limit the Bank's ability to strengthen its capital base;
- It is not paid through means or methods that facilitate the circumvention of the regulations in force;
- It does not encourage taking risks which influence the Bank's risk profile;

- It also takes into consideration all current or future risks;
- Payments relating to the early termination of a contract reflect performance achieved over time and do not reward failure or misconduct.

Since it is correlated to performance, variable remuneration is based on a combination of the general results of the Bank and performance of the structure in cause, in which the activity is developed, as well as of evaluation of individual performance.

The remuneration of the control functions personnel shall not be linked to the performance of the activities that the control function monitors and controls, but to achieving the objectives of those functions.

Performance evaluation of employees is accomplished in a multiannual frame, to ensure that the evaluation process is based on the long-term performance and that the effective payment of the remuneration components based on performance is stretched on a period considering the business cycle of the Bank and the risks specific to its activities.

The performance evaluation must integrate in particular the criteria of:

- sound and prudent risk management;
- quality of services provided to clients;
- respect for clients' interests and their fair treatment;
- sustainability risks.

The Bank may decide to reduce partially or completely the granting of variable remuneration if it cannot be supported in accordance with the overall financial situation of the Bank and if it cannot be justified by the performance of the structure in which the activity is carried out and by that of the employee concerned.

The variable remuneration is considerably reduced if the Bank records a poor or negative financial performance, considering both the current remuneration as well as the reductions in payments related to the sums due, as previously determined, including malus or clawback agreements signed. Up to 100% of the variable remuneration is subject to malus or clawback signed agreements.

For different types of jobs, it is possible to use different schemes for granting the variable remuneration. There is a maximum limit defined for the variable component, which may not exceed 100% of the fixed component of the total remuneration.

For sales staff, commercial objectives are set to take into account the rights and interests of the clients, so:

- Sales process is in the client's interest;
- Do not promote the provision of a specific product/ service or a category of products/ services over other products/ services such as products/ services which are more profitable for the institution or for an employee, to the detriment of the client.

The special principles applicable to the categories of identified staff are:

- The variable remuneration may decrease or not even be paid at all.
- The personnel members are paid, or receive the rights related to the variable remuneration, including the deferred part thereof only if the variable remuneration can be supported in accordance with the Bank's overall financial situation and if it can be justified in accordance with the performance of the Bank, the structure in which the activity is carried out and the individual concerned.
- The personnel members receive the rights of the deferred part of the variable remuneration, subject of the fulfillment of the minimum performance requirements.
- A major part, which, in all cases, accounts for at least 40% of the variable remuneration component, is deferred for a period of at least 4 years. For identified staff, at least 50% of any variable remuneration shall consist of shares equivalent, which are subject to an appropriate retention policy, designed to harmonize the incentives with the Bank's long-term interests.

- The personal strategies for risk hedging or insurance policies related to remuneration and liability to counteract the risk alignment effects stipulated in the personnel remuneration agreements are prohibited. One may insure against the currency risk using derivatives.

For Executive Committee members, 60% of the variable remuneration is deferred for a period of 5 years.

For Identified Staff not members of the Executive Committee, between 40 and 60% of the variable remuneration is deferred for a period of 4 years.

The ratio between fix and variable remuneration in BRD is maximum 1:1, in line with NBR's Regulation no 5/2013.

Aggregate financial information regarding remuneration for 2025 is presented below. Amounts are expressed in EUR.

Table 20: EU REM1 - Remuneration awarded for the financial year

EUR		MB Supervisory function	MB Management function	Other senior management	Other identified staff
1		7	7	2	49
2		244,424	2,339,127	289,883	5,396,707
3		244,424	2,339,127	289,883	5,396,707
4		-	-	-	-
EU-4a	Fixed remuneration	-	-	-	-
5		-	-	-	-
EU-5x		-	-	-	-
6		-	-	-	-
7		-	-	-	-
8		-	-	-	-
9		7	7	2	49
10		-	1,125,000	145,745	1,207,763
11		-	495,000	145,745	1,045,122
12		-	270,000	-	65,056
EU-13a	Variable remuneration	-	-	-	-
EU-14a		-	-	-	-
EU-13b		-	630,000	-	162,641
EU-14b		-	405,000	-	65,056
EU-14x		-	-	-	-
EU-14y		-	-	-	-
15		-	-	-	-
16		-	-	-	-
17	Total remuneration (2 + 10)	244,424	3,464,127	435,628	6,604,470

Table 21: EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

EUR		MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards					
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2	Guaranteed variable remuneration awards -Total amount	-	-	-	-
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
Severance payments awarded in previous periods, that have been paid out during the financial year					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	-	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	-	-	-
Severance payments awarded during the financial year					
6	Severance payments awarded during the financial year - Number of identified staff	-	-	1	-
7	Severance payments awarded during the financial year - Total amount	-	-	109,014	-
8	Of which paid during the financial year	-	-	109,014	-
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	109,014	-
11	Of which highest payment that has been awarded to a single person	-	-	109,014	-

Table 22: EU REM3 - Deferred remuneration

EUR	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	-	-	-	-	-	-	-	-
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	MB Management function	2,939,320	617,331	1,949,739	282,840	-	282,840	738,399	989,056
8	Cash-based	669,652	277,714	391,938	-	-	-	277,714	-
9	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
10	Share-linked instruments or equivalent non-cash instruments	2,269,668	339,617	1,557,801	282,840	-	282,840	460,685	989,056
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	57,613	19,688	37,925	3,913	-	3,913	23,601	-
14	Cash-based	16,837	11,088	5,749	-	-	-	11,088	-
15	Shares or equivalent ownership interests	18,600	8,600	10,000	3,913	-	3,913	12,513	-
16	Share-linked instruments or equivalent non-cash instruments	22,176	-	22,176	-	-	-	-	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	757,844	197,098	485,319	51,440	-	51,440	249,966	59,085
20	Cash-based	196,727	83,323	113,404	-	-	-	83,323	-
21	Shares or equivalent ownership interests	213,500	97,500	116,000	44,361	-	44,361	141,861	-
22	Share-linked instruments or equivalent non-cash instruments	347,617	16,275	255,915	7,079	-	7,079	24,782	59,085
23	Other instruments	-	-	-	-	-	-	-	-
24	Other forms	-	-	-	-	-	-	-	-
25	Total amount	3,754,777	834,117	2,472,983	338,193	-	338,193	1,011,966	1,048,141

There were no cases of remunerations of more than 1 million EUR in 2025 among the identified staff, as required to be disclosed in template **EU REM4**.

Table 23: EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institution's risk profile (identified staff)

EUR	Management body remuneration			Business areas							Total
	MB Supervisory function	MB Management function	Total MB	Investment banking & Asset management	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other		
1	Total number of identified staff	7	7	14	2	24	1	15	6	3	65
2	Of which: members of the MB	7	7	14	-	-	-	-	-	-	14
3	Of which: other senior management	-	-	-	-	-	-	-	-	2	2
4	Of which: other identified staff	-	-	-	2	24	1	15	6	1	49
5	Total remuneration of identified staff	244,424	3,464,127	3,708,551	350,548	3,067,921	142,725	2,266,962	762,886	449,056	10,748,649
6	Of which: variable remuneration	-	1,125,000	1,125,000	92,318	619,385	44,882	344,825	106,353	145,745	2,478,508
7	Of which: fixed remuneration	244,424	2,339,127	2,583,551	258,230	2,448,536	97,843	1,922,137	656,533	303,311	8,270,141

8 - Leverage ratio

BRD computes and reports leverage ratio which is designed specifically to limit the risk of excessive leverage in credit institutions, in accordance with CRR2 provisions applicable since end June 2021.

The leverage ratio of BRD Group is well above the 3% minimum requirement level enforced based on Regulation 2019/876 amending CRR starting with June 2021. It stands at 9.39% as at December 31, 2025, considering a Tier 1 capital amount of RON 10,199 million compared with a leverage exposure of RON 108,665 million (versus 9.36% as at September 30, 2025, considering a Tier 1 capital amount of RON 9,716 million and a leverage exposure of RON 103,746 million).

The consistent level of leverage ratio results from the strong capital base, namely high level of Common Equity Tier 1 capital and a balance-sheet structure specific to the universal bank business model with core focus on retail activities.

Table 24: EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

kRON	Applicable amount
1 Total assets as per published financial statements	98,044,040
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	2,816
3 (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4 (Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6 Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7 Adjustment for eligible cash pooling transactions	-
8 Adjustment for derivative financial instruments	590,797
9 Adjustment for securities financing transactions (SFTs)	204,948
10 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	9,174,578
11 (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12 Other adjustments	647,747
13 Total exposure measure	108,664,925

Table 25: EU LR2 - LRCom: Leverage ratio common disclosure

kRON		CRR leverage ratio exposures	
		31.12.2025	30.09.2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	88,650,039	86,362,441
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	647,747	790,071
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	89,297,786	87,152,512
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	130,390	139,583
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	553,543	509,296
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	683,933	648,880
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	9,303,680	7,494,692
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	204,948	129,615
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	9,508,628	7,624,307
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	32,504,683	30,202,729
20	(Adjustments for conversion to credit equivalent amounts)	(23,330,104)	(21,882,959)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	9,174,578	8,319,770
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	10,199,308	9,715,708
24	Total exposure measure	108,664,925	103,745,469
Leverage ratio			
25	Leverage ratio	9.39%	9.36%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9.39%	9.36%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9.39%	9.36%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital (percentage points)	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	-	-
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,061,358	7,250,824
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	9,303,680	7,494,692
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	106,422,603	103,501,601
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	106,422,603	103,501,601
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	9.58%	9.39%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	9.58%	9.39%

Table 26: EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

kRON	CRR leverage ratio exposures
EU-1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	88,650,039
EU-2 Trading book exposures	1,274,119
EU-3 Banking book exposures, of which:	87,375,921
EU-4 Covered bonds	-
EU-5 Exposures treated as sovereigns	26,991,679
EU-6 Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	1,833,288
EU-7 Institutions	857,118
EU-8 Secured by mortgages of immovable properties	21,692,122
EU-9 Retail exposures	15,191,826
EU-10 Corporates	14,480,264
EU-11 Exposures in default	700,741
EU-12 Other exposures (eg equity, securitisations, and other non-credit obligation assets)	5,628,884

9 - Liquidity requirements

Liquidity risk is defined as the risk that the Bank cannot meet its financial obligations. It is measured across different time horizons, under various assumptions (normal conditions and stressed scenarios). Funding risk is defined as the risk that the Bank cannot maintain over time the appropriate amount of funding to support its assets and at a reasonable cost.

Objectives and guiding principles

The liquidity and funding management set up at BRD aims at ensuring that the Bank can (i) fulfil its payment obligations at any moment in time, during normal course of business or under lasting financial stress conditions (management of liquidity risks); (ii) raise funding resources in a sustainable manner, at a reasonable cost (management of funding risks). Doing so, the liquidity and funding management set up ensures that both regulatory requirements and the risk appetite set by the Bank are met.

To achieve these objectives, the Bank adopted a comprehensive liquidity risk management framework designed to ensure that BRD is able to fuel the assets' growth, meet its payment obligations and withstand a period of liquidity stress.

The liquidity risk management framework defines the liquidity risk governance and the liquidity risk management, measurement and control practices.

The liquidity risk management approach starts at the intraday level managing the daily payment flows, forecasting and managing cash flows, and factoring in the access to central bank monetary policy operations and standing facilities. It then covers a longer-term perspective, comprising the maturity profile of all assets and liabilities and the funding strategy. BRD aims to maintain a liquidity buffer of unencumbered, high-quality assets as an insurance against a range of liquidity stress scenarios.

Within the liquidity risk management framework, a contingency funding plan (CFP) is designed to protect the stakeholders' interests and to ensure positive outcome in the event of a liquidity crisis, the target being to ensure the survival in case of a severe liquidity crisis without registering major losses.

The purpose of the contingency funding plan is to ensure sufficient liquidity and funding during stressed liquidity conditions, by establishing a comprehensive remediation framework for identifying and governing contingency actions in case BRD encounters a liquidity crisis.

More specifically, the objectives of the CFP are to:

- identify and recognize early warning indicators of a liquidity crisis;
- define appropriate orientations and mitigation actions to be taken in case of liquidity crisis, including business orientations and communication;
- describe the organization to be put in place and the role of each member in case of liquidity crisis;
- ensure that information flows remain timely and uninterrupted to facilitate quick and effective decision-making.

Qualitative view

BRD quantifies its liquidity risk tolerance by assessing regulatory metrics such as the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR), additionally internally defined metrics such as liquidity gaps under business-as-usual scenarios and concentration of top depositors. Liquidity stress tests and liquidity reverse stress tests are considered for assessing the Bank's resilience to liquidity stress scenarios under idiosyncratic, systemic and combined views.

Quantitative view

BRD complies with the liquidity standards introduced by CRD IV, following the two liquidity ratios defined:

- short term - Liquidity Coverage Ratio (LCR)

The liquidity coverage ratio (LCR) refers to the proportion of high liquid assets held to ensure the ongoing ability to meet short-term obligations (30 days horizon).

- medium term - Net Stable Funding Ratio (NSFR)

Net Stable Funding ratio (NSFR) seeks to assess the proportion of Available Stable Funding ("ASF") via the liabilities over Required Stable Funding ("RSF") for the assets.

Their actual level is monitored in Assets and Liabilities Committee (ALCO) on a monthly basis.

LCR indicator remains well above the 100% minimum required. As at December 31, 2025 the LCR stands at 197% in terms of monthly averages over the previous twelve months preceding the end of the quarter. The value of LCR as at December 31, 2025 end recorded no significant evolution compared to to September 30, 2025 end (-11 p.p., the same methodology of previous 12 months average being applied).

BRD's liquidity buffer consists of cash and government bonds. A fundamental line of the liquidity strategy consists in maintaining a significant portfolio of government bonds. These represent the core liquidity buffer and are the high-quality liquid assets available on the Romanian market. The portfolio can be used for obtaining liquidity through participation at the regular open market operations of the central bank, through access to the Lombard refinancing facility, through sell/buy-back transactions in the interbank market, or through outright sale.

Having in view the evolution observed for the LCR in terms of monthly averages over the previous twelve months preceding the end of the last quarter of 2025, respectively the end of the last quarter of 2024, the following conclusions are to be noted:

- LCR has decreased from 251% to 197%;
- High Quality Liquid Assets (HQLA) averages marked have observed a decrease of 7%;
- Net Outflows Averages have observed an increase of 19%, having in view:
 - 17% increase in Outflows averages
 - 7% increase in Inflows averages

Table 27: EU LIQ1 - Quantitative information of LCR

IRON	Total unweighted value (average)				Total weighted value (average)			
EU 1a	12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2025	9/30/2025	6/30/2025	3/31/2025
EU 1b	12	12	12	12	12	12	12	12
Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS								
1					26,651,514	26,395,075	26,406,314	27,804,746
Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61								
CASH - OUTFLOWS								
2	44,451,854	44,215,239	43,815,853	43,359,773	2,263,029	2,236,456	2,181,093	2,126,835
Retail deposits and deposits from small business customers, of which:								
3	25,221,342	25,156,426	24,857,135	24,459,602	1,261,067	1,257,821	1,242,857	1,222,980
Stable deposits								
4	19,230,512	19,058,814	18,958,717	18,900,172	1,001,962	978,635	938,236	903,855
Less stable deposits								
5	25,451,675	24,093,905	22,899,400	22,784,593	13,286,376	12,411,236	11,665,546	11,472,617
Unsecured wholesale funding								
6	-	-	-	-	-	-	-	-
Operational deposits (all counterparties) and deposits in networks of cooperative banks								
7	25,451,675	24,093,905	22,899,400	22,784,593	13,286,376	12,411,236	11,665,546	11,472,617
Non-operational deposits (all counterparties)								
8	-	-	-	-	-	-	-	-
Unsecured debt								
9	-	-	-	-	-	-	-	-
Secured wholesale funding								
10	7,491,094	6,877,702	6,712,433	6,619,814	642,898	581,939	551,905	529,791
Additional requirements								
11	4,165	4,366	2,942	414	4,165	4,366	2,942	414
Outflows related to derivative exposures and other collateral requirements								
12	-	-	-	-	-	-	-	-
Outflows related to loss of funding on debt products								
13	7,486,930	6,873,336	6,709,491	6,619,399	638,733	577,573	548,962	529,376
Credit and liquidity facilities								
14	16,237	23,420	23,420	7,692	16,237	23,420	23,420	7,692
Other contractual funding obligations								
15	-	-	-	-	-	-	-	-
Other contingent funding obligations								
16	-	-	-	-	-	-	-	-
TOTAL CASH OUTFLOWS					16,208,540	15,253,051	14,421,963	14,136,934
CASH - INFLOWS								
17	3,466,801	2,857,208	2,300,908	2,138,338	-	-	-	-
Secured lending (e.g. reverse repos)								
18	2,894,296	2,789,849	2,801,078	2,541,653	2,172,875	2,070,861	2,093,728	1,973,131
Inflows from fully performing exposures								
19	496,887	498,960	473,177	469,367	497,853	499,514	473,607	469,776
Other cash inflows								
EU-19a	-	-	-	-	-	-	-	-
Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies								
EU-19b	-	-	-	-	-	-	-	-
(Excess inflows from a related specialised credit institution)								
20	6,857,984	6,146,017	5,575,163	5,149,358	2,670,729	2,570,375	2,567,335	2,442,907
TOTAL CASH INFLOWS								
EU-20a	-	-	-	-	-	-	-	-
Fully exempt inflows								
EU-20b	-	-	-	-	-	-	-	-
Inflows subject to 90% cap								
EU-20c	-	-	-	-	-	-	-	-
Inflows subject to 75% cap								
TOTAL ADJUSTED VALUE	6,857,984	6,146,017	5,575,163	5,149,358	2,670,729	2,570,375	2,567,335	2,442,907
EU-21								
LIQUIDITY BUFFER					26,651,514	26,395,075	26,406,314	27,804,746
22					13,537,811	12,682,676	11,854,628	11,694,028
TOTAL NET CASH OUTFLOWS								
23					196.87%	208.12%	222.75%	237.77%
LIQUIDITY COVERAGE RATIO								

Table 28: EU LIQ2: Net Stable Funding Ratio

kRON	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) Items						
1	Capital items and instruments	10,501,560	1,775	509,850	764,775	11,266,335
2	Own funds	10,501,560	1,775	509,850	764,775	11,266,335
3	Other capital instruments	-	-	-	-	-
4	Retail deposits	-	40,969,119	4,793,111	418,394	43,318,991
5	Stable deposits	-	30,965,600	3,326,209	262,654	32,839,873
6	Less stable deposits	-	10,003,519	1,466,902	155,740	10,479,118
7	Wholesale funding:	-	29,269,771	1,613,179	6,845,589	18,737,084
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	29,269,771	1,613,179	6,845,589	18,737,084
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	87,695	2,346,276	205	-	103
12	NSFR derivative liabilities	87,695	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	2,346,276	205	-	103
14	Total available stable funding (ASF)					73,322,514
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	-	-	-	-	-
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool	-	-	-	-	-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	21,778,037	6,873,015	38,244,425	37,772,618
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	-	9,278,075	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	-	3,905,113	461,972	297,832	886,171
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	8,563,183	6,376,386	23,434,767	36,855,185
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	9,465,849
22	Performing residential mortgages, of which:	-	31,666	34,656	14,511,827	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	31,666	34,656	14,511,827	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	-	11,978	4,205	27,259	31,262
25	Interdependent assets	-	-	-	-	-
26	Other assets:	-	1,771,350	109,813	2,159,462	3,165,677
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	185,425	9,271
31	All other assets not included in the above categories	-	1,585,925	109,813	2,159,462	3,156,406
32	Off-balance sheet items	-	8,358,120	1,936,240	8,809,610	1,142,416
33	Total RSF					42,080,711
34	Net Stable Funding Ratio (%)					174%

Legal framework	Topic	Title
Regulation (EU) 2019/876, Art 437	Disclosure of own funds	EU CC1 - Composition of regulatory own funds
		EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements
		EU CCA- Main features of regulatory own funds instruments and eligible liabilities instruments
Regulation (EU) 2019/876, Art 437a Law 312/2015, Art 295^43	Disclosure of internal MREL	EU iLAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIs
Regulation (EU) 2019/876, Art 438	Disclosure of own funds requirements and risk-weighted exposure amounts	EU OV1 – Overview of total risk exposure amounts EU KM1 - Key metrics template
NBR Instruction 20/10/2020 EBA/GL/2020/12	Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR	Formular IFRS 9/Article 468 impact
Regulation (EU) 2019/876, Art 440	Disclosure of countercyclical capital buffers	EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer EU CCyB2 - Amount of institution-specific countercyclical capital buffer EU CR1: Performing and non-performing exposures and related provisions EU CR1-A: Maturity of exposures
Regulation (EU) 2019/876, Art 442	Disclosure of credit risk quality	EU CQ1: Credit quality of forborne exposures EU CQ3: Credit quality of performing and non-performing exposures by past due days EU CQ4: Quality of non-performing exposures by geography EU CQ5: Credit quality of loans and advances to non-financial corporations by industry EU CQ7: Collateral obtained by taking possession and execution processes
Regulation (EU) 2019/876, Art 450	Disclosure of remuneration policy	EU REM1 - Remuneration awarded for the financial year EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff) EU REM3 - Deferred remuneration EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)
Regulation (EU) 2019/876, Art 451	Disclosure of leverage ratio	EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures EU LR2 - LRCom: Leverage ratio common disclosure EU LR3 - LRSpI: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
Regulation (EU) 2019/876, Art 451a	Disclosure of liquidity requirements	EU LIQ1 - Quantitative information of LCR EU LIQ2: Net Stable Funding Ratio
Regulation (EU) 2019/876, Art 453	Disclosure of the use of credit risk mitigation techniques	EU CR3: CRM techniques overview: Disclosure of the use of credit risk mitigation techniques EU CR4: Standardised approach – Credit risk exposure and CRM effects

Article 13, Regulation 2019/876

Large subsidiaries of EU parent institutions shall disclose the information specified in Articles 437, 438, 440, 442, 450, 451, 451a and 453 on an individual basis or, where applicable in accordance with this Regulation and Directive 2013/36/EU, on a sub-consolidated basis.

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