REGULATORY DISCLOSURE REPORT

FOR THE PERIOD ENDED 30 SEPTEMBER 2025

BRD - GROUPE SOCIÉTÉ GÉNÉRALE

CONTENTS

1 - INTRODUCTION 3
2 - CAPITAL REQUIREMENTS AND OWN FUNDS 5
3 - LIQUIDITY REQUIREMENTS 8

1 - Introduction

THE SCOPE OF THE REPORT

BRD – Groupe Société Générale 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 September 30, 2025, is evolving in line with the EBA technical standards (EBA/ITS/2024/06) and Commission Implementing Regulation (EU) 2024/3172.

For the full year end requirements please refer to the *Regulatory Disclosure Report for the year ended 31 December 2024.*

CONSOLIDATION PERIMETER

As BRD Group is a parent credit institution in Romania and, at the same time, a subsidiary of Société Générale 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 September 2025 end includes the parent company: BRD – Groupe Société Générale S.A and its subsidiary, BRD Sogelease IFN S.A. As of 30 September 2025, the relevant activities of BRD Finance S.A. are under the direction of the appointed liquidator therefore according to IFRS 10 B37 the Bank does not have control over the relevant activities of the company and as such the entity is no longer consolidated, consequently the Bank applied the equity method for consolidation purposes. As a result, BRD Finance is excluded from

the prudential consolidation perimeter. Starting August 22, 2024 the entity was no longer registered as a non-banking financial institution in the National Registry.

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.

Note:

Throughout this report, amounts are in RON thousand at September 30, 2025, unless otherwise stated.

2 - Capital requirements and own funds

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 was calculated according the CRR, Part 3, Title 2, Chapter 4, using advanced measurement approaches (AMA). BRD, as a member of the Société Générale 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 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 1: EU OV1 - Overview of total risk exposure amounts

kRON		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2025	30.06.2025	30.09.2025
1	Credit risk (excluding CCR)	37,035,401	35,989,606	2,962,832
2	Of which the standardised approach	37,035,401	35,989,606	2,962,832
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	507,035	503,132	40,563
7	Of which the standardised approach	328,612	352,202	26,289
8	Of which internal model method (IMM)	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	-	-	-
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	178,423	150,930	14,274
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	178,423	150,930	14,274
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)	295,183	289,490	23,615
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	295,183	289,490	23,615
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	167,609	252,299	13,409
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	167,609	252,299	13,409
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	5,133,946	5,133,946	410,716
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	336,605	349,676	-
26	Output floor applied (%)	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	**Total**	**43,139,174**	**42,168,474**	**3,451,134**

As at September 30, 2025, RWA (RON 43.1 billion compared to RON 42.2 billion as of June 30, 2025) were distributed as follows:

- ✓ credit and counterparty credit risks accounted for 87.7% of RWA
- ✓ market risk accounted for 0.4% of RWA
- ✓ operational risk accounted for 11.9% of RWA.

The own funds requirements as at September 30, 2025 increased slightly by 2.3% compared to June 30, 2025.

Table 2: EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

kRON		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs calculated using full standardised approach after application of transitional provisions on output floor S-TREA (Article 465 (3)(4)(5)(5b) of Regulation (EU) No 575/2013)
1	Credit risk (excluding counterparty credit risk)	-	37,035,401	37,035,401	37,035,401	37,035,401
2	Counterparty credit risk	-	328,612	328,612	328,612	328,612
3	Credit valuation adjustment		178,423	178,423	178,423	178,423
4	Securitisation exposures in the banking book	-	295,183	295,183	295,183	295,183
5	Market risk	-	167,609	167,609	167,609	167,609
6	Operational risk		5,133,946	5,133,946	5,133,946	5,133,946
7	Other risk weighted exposure amounts		-	-	-	-
8	**Total**	**-**	**43,139,174**	**43,139,174**	**43,139,174**	**43,139,174**

Table 3: EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

kRON		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs calculated using full standardised approach after application of transitional provisions on output floor S-TREA (Article 465 (3)(4)(5)(5b) of Regulation (EU) No 575/2013)
1	Central governments and central banks			538,284	538,284	538,284
EU 1a	Regional governments or local authorities			349,443	349,443	349,443
EU 1b	Public sector entities			2,803	2,803	2,803
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	64,448	64,448	64,448
EU 1d	Categorised as International organisations in SA					
2	Institutions	-	-	448,122	448,122	448,122
3	Equity			411,020	411,020	411,020
4	Not applicable					
5	Corporates			11,975,366	11,975,366	11,975,366
5.1	Of which: F-IRB is applied					
5.2	Of which: A-IRB is applied		-			
EU 5a	Of which: Corporates - General	-	-	-	-	-
EU 5b	Of which: Corporates - Specialised lending	-	-	387,640	387,640	387,640
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail			9,921,147	9,921,147	9,921,147
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	-	-	-	-	-
6.2	Of which: Retail - Secured by residential real estate					
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	-	-	10,893,156	10,893,156	10,893,156
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU 7c	Categorised as exposures in default in SA	-	-	499,999	499,999	499,999
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	-	-	-
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	-	-	1,931,613	1,931,613	1,931,613
9	**Total**	**-**		**37,035,401**	**37,035,401**	**37,035,401**

Table 4: EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach

kRON		a
		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	150,930.2
2	Risk weighted exposure amount as at the end of the current reporting period	178,422.7

TEMPORARY TREATMENT IN OWN FUNDS

As per Regulation (EU) 2024/1623, starting 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 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.

As such, the table below discloses the comparison of BRD's 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/ Article 468 impact: 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

RON k		30.09.2025	30.06.2025
Available capital (amounts)			
1	Common Equity Tier 1 (CET1) capital	9,715,708	9,402,499
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,715,708	9,402,499
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	8,441,885	8,053,726
3	Tier 1 capital	9,715,708	9,402,499
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,715,708	9,402,499
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	8,441,885	8,053,726
5	Total capital	10,985,983	10,671,924
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,985,983	10,671,924
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	9,712,160	9,323,151
Risk-weighted assets (amounts)			
7	Total risk-weighted assets	43,139,174	42,168,474
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,139,174	42,168,474
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	43,744,576	42,809,553
Capital ratios			
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	22.5%	22.3%
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	22.5%	22.3%
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	19.3%	18.8%
11	Tier 1 (as a percentage of risk exposure amount)	22.5%	22.3%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.5%	22.3%
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	19.3%	18.8%
13	Total capital (as a percentage of risk exposure amount)	25.5%	25.3%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.5%	25.3%
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	22.2%	21.8%
Leverage ratio			
15	Leverage ratio total exposure measure	102,471,646	100,372,180
16	Leverage ratio	9.4%	9.2%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.4%	9.2%
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	8.2%	8.0%

3 - Liquidity requirements

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 September 30, 2025 the LCR stands at 208% in terms of monthly averages over the previous twelve months preceding the end of the quarter. The value of LCR as at September 30, 2025 end decreased by 51 p.p. as compared to September 30, 2024 end (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 third quarter of 2025, respectively the end of the third quarter of 2024, following conclusions are to be noted:

- LCR has decreased from 259% to 208%;
- High Quality Liquid Assets (HQLA) averages marked a decrease of 7%;
- Net Outflows Averages have observed an increase of 16%, having in view:
  - 11% increase in Outflows averages
  - -7% decrease in Inflows averages

Table 6: EU LIQ1 - Quantitative information of LCR

kRON		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	9/30/2025	6/30/2025	3/31/2025	12/31/2024	9/30/2025	6/30/2025	3/31/2025	12/31/2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					26,395,075	26,406,314	27,804,746	28,598,959
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	44,215,239	43,815,853	43,359,773	42,691,973	2,236,456	2,181,093	2,126,835	2,093,600
3	*Stable deposits*	*25,156,426*	*24,857,135*	*24,459,602*	*24,019,436*	*1,257,821*	*1,242,857*	*1,222,980*	*1,200,972*
4	*Less stable deposits*	*19,058,814*	*18,958,717*	*18,900,172*	*18,672,537*	*978,635*	*938,236*	*903,855*	*892,629*
5	Unsecured wholesale funding	24,093,905	22,899,400	22,784,593	22,260,370	12,411,236	11,665,546	11,472,617	11,231,865
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	-	-	-	-	-	-	-	-
7	*Non-operational deposits (all counterparties)*	*24,093,905*	*22,899,400*	*22,784,593*	*22,260,370*	*12,411,236*	*11,665,546*	*11,472,617*	*11,231,865*
8	*Unsecured debt*	-	-	-	-	-	-	-	-
9	*Secured wholesale funding*					-	-	-	-
10	Additional requirements	*6,877,702*	*6,712,433*	*6,619,814*	*6,789,040*	*581,939*	*551,905*	*529,791*	*557,838*
11	*Outflows related to derivative exposures and other collateral requirements*	*4,366*	*2,942*	*414*	*1,464*	*4,366*	*2,942*	*414*	*1,464*
12	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
13	*Credit and liquidity facilities*	*6,873,336*	*6,709,491*	*6,619,399*	*6,787,576*	*577,573*	*548,962*	*529,376*	*556,374*
14	Other contractual funding obligations	*23,420*	*23,420*	*7,692*	*7,187*	*23,420*	*23,420*	*7,692*	*7,187*
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					*15,253,051*	*14,421,963*	*14,136,934*	*13,890,491*
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	*2,857,208*	*2,300,908*	*2,138,338*	*2,132,305*	-	-	-	-
18	Inflows from fully performing exposures	*2,789,849*	*2,801,078*	*2,541,653*	*2,339,422*	*2,070,861*	*2,093,728*	*1,973,131*	*2,022,282*
19	Other cash inflows	*498,960*	*473,177*	*469,367*	*473,901*	*499,514*	*473,607*	*469,776*	*474,230*
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	TOTAL CASH INFLOWS	*6,146,017*	*5,575,163*	*5,149,358*	*4,945,628*	*2,570,375*	*2,567,335*	*2,442,907*	*2,496,511*
EU-20a	*Fully exempt inflows*	-	-	-	-	-	-	-	-
EU-20b	*Inflows subject to 90% cap*	-	-	-	-	-	-	-	-
EU-20c	*Inflows subject to 75% cap*	*6,146,017*	*5,575,163*	*5,149,358*	*4,945,628*	*2,570,375*	*2,567,335*	*2,442,907*	*2,496,511*
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					*26,395,075*	*26,406,314*	*27,804,746*	*28,598,959*
22	TOTAL NET CASH OUTFLOWS					*12,682,676*	*11,854,628*	*11,694,028*	*11,393,980*
23	LIQUIDITY COVERAGE RATIO					*208%*	*223%*	*238%*	*251%*