BRD – Groupe Société Générale S.A.

Summary of consolidated and separate statement of financial position and profit or loss

BRD – Groupe Société Générale S.A.
COMPARATIVES CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(Amounts in thousands RON)

	30 September 2025	31 December 2025	31 March 2026	30 June 2026	30 September 2026
ASSETS					
Cash and cash equivalents	13,496,874	12,080,387	16,267,025	12,807,795	11,682,504
Due from banks	3,801,929	6,496,727	6,047,419	4,065,820	4,748,244
Derivatives and other financial instruments held for trading	1,563,274	2,515,304	1,927,577	2,208,895	2,329,046
out of which: Pledged as collateral	*79,149*	*51,242*	*152,318*	*98,688*	*268,068*
Financial assets at fair value through profit and loss	11,233	10,374	11,162	14,706	15,275
Financial assets at fair value through other comprehensive income	12,023,693	11,257,882	10,144,858	11,329,967	10,485,037
out of which: Pledged as collateral	*508,200*	*691,963*	*576,482*	*823,540*	*599,464*
Financial assets at amortised cost	58,260,148	61,059,450	61,526,258	63,921,209	65,760,746
Loans and advances to customers	51,322,663	53,985,859	53,767,227	56,132,464	57,926,878
Debt securities	6,937,485	7,073,591	7,759,031	7,788,745	7,833,868
out of which: Pledged as collateral	*441,484*	*220,536*	*382,069*	*997,264*	*1,450,749*
Finance lease receivables	2,117,484	2,144,020	2,100,199	2,126,814	2,155,206
Assets held for sale	8,465	1,728	1,728	1,469	1,469
Investments in associates and joint ventures	118,031	66,246	67,800	55,371	75,788
Property, plant and equipment	1,050,207	1,060,567	1,063,605	1,024,594	1,002,542
Investment property	8,710	5,254	5,230	5,205	5,180
Intangible assets	650,060	690,451	691,060	720,763	737,541
Deferred tax asset	270,997	230,611	234,075	201,304	245,153
Goodwill	50,130	50,130	50,130	50,130	72,955
Other financial assets	274,292	195,089	194,182	216,054	127,035
Other non-financial assets	245,542	179,817	183,053	186,479	157,807
Total assets	**93,951,069**	**98,044,037**	**100,515,361**	**98,936,575**	**99,601,528**
LIABILITIES AND SHAREHOLDERS' EQUITY					
Due to banks	1,691,863	1,239,312	3,032,122	2,824,965	3,106,254
Derivatives and other financial instruments held for trading	624,084	977,448	917,557	1,417,526	1,612,161
Due to customers	72,018,184	75,045,129	75,653,672	73,653,708	73,488,726
Borrowed funds	6,860,994	7,441,554	7,293,073	7,503,981	7,595,551
Subordinated debts	1,271,856	1,276,400	1,276,448	1,312,683	1,321,521
Current tax liability	87,445	11,885	71,973	97,469	97,485
Provisions	310,945	341,924	333,802	328,059	324,512
Other financial liabilities	757,124	734,815	744,938	725,873	826,074
Other non-financial liabilities	337,700	399,277	325,885	368,791	352,116
Total liabilities	**83,960,195**	**87,467,744**	**89,649,470**	**88,233,055**	**88,724,400**
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622
Accumulated other comprehensive income/(loss)	(1,087,191)	(889,801)	(969,159)	(797,142)	(1,015,250)
Retained earnings	8,010,175	8,398,204	8,767,160	8,432,772	8,824,488
Other reserves	552,268	552,268	552,268	552,268	552,268
Total equity	**9,990,874**	**10,576,293**	**10,865,891**	**10,703,520**	**10,877,128**
Total liabilities and equity	**93,951,069**	**98,044,037**	**100,515,361**	**98,936,575**	**99,601,528**
Tier 1 ratio	22.5%	22.9%	19.9%	19.1%	not available
CAR	25.5%	25.7%	22.7%	21.9%	not available

(*) BRD total capital ratio and Tier 1 ratio for all the disclosed periods were computed with OCI quickfix until 31 December 2025 but starting 2026 OCI quickfix was no longer applicable.

BRD – Groupe Société Générale S.A.
COMPARATIVES CONSOLIDATED STATEMENT OF PROFIT OR LOSS
(Amounts in thousands RON)

	9M ended 30 September 2025	Year ended 31 December 2025	3M ended 31 March 2026	6M ended 30 June 2026	9M ended 30 September 2026
Interest from loans and financial leases	3,019,813	4,079,983	1,024,886	2,079,497	3,154,577
Interest from deposits with banks	79,595	111,518	61,309	102,972	126,409
Interest from treasury bonds	578,429	769,294	185,482	398,780	616,199
Interest and similar income	**3,677,837**	**4,960,795**	**1,271,677**	**2,581,249**	**3,897,185**
out of which: Interest income calculated using the effective interest method	*3,566,791*	*4,814,630*	*1,239,055*	*2,516,117*	*3,799,683*
Interest on deposits	(1,064,511)	(1,459,750)	(420,853)	(844,932)	(1,229,289)
Interest on borrowings and other debts	(259,096)	(345,531)	(82,517)	(168,226)	(259,144)
Interest expense on lease liabilities	(5,728)	(7,876)	(2,089)	(4,241)	(6,157)
Interest expense from hedging instruments	(34,812)	(42,974)	(7,596)	(15,727)	(24,290)
Interest and similar expense	**(1,364,147)**	**(1,856,131)**	**(513,055)**	**(1,033,126)**	**(1,518,880)**
Net interest income	**2,313,690**	**3,104,664**	**758,622**	**1,548,123**	**2,378,305**
Fees and commission income	1,112,442	1,487,133	353,532	723,310	1,114,492
Fees and commission expense	(437,237)	(597,129)	(151,709)	(270,952)	(443,853)
Fees and commissions, net	**675,205**	**890,004**	**201,823**	**452,358**	**670,639**
Gain/(loss) from derivatives and other financial instruments held for trading	(65,991)	(40,366)	58,022	97,323	122,269
Gain from foreign exchange	330,457	395,477	27,949	77,808	128,771
Gain from financial instruments at fair value through profit and loss	4,501	3,646	788	7,155	7,700
Net income from associates and joint ventures	16,022	11,605	1,554	6,611	11,632
Other income/(expense)	(21,742)	(15,423)	12,929	16,627	21,658
Net banking income	**3,252,142**	**4,349,607**	**1,061,687**	**2,206,005**	**3,340,974**
Personnel expenses	(778,301)	(1,034,554)	(248,331)	(486,365)	(720,921)
Depreciation, amortization and impairment on tangible and intangible assets	(210,463)	(287,551)	(81,738)	(147,385)	(221,075)
Contribution to Guarantee Scheme and Resolution Fund	(49,037)	(49,037)	-	-	(1)
Other operating expenses	(600,582)	(852,013)	(226,012)	(460,339)	(697,151)
Total operating expenses	**(1,638,383)**	**(2,223,155)**	**(556,081)**	**(1,094,089)**	**(1,639,148)**
Gross operating profit	**1,613,759**	**2,126,452**	**505,606**	**1,111,916**	**1,701,826**
Net impairment loss on financial instruments	(195,230)	(225,186)	(53,123)	(147,313)	(253,623)
Profit before income tax	**1,418,529**	**1,901,266**	**452,483**	**964,603**	**1,448,203**
Current tax expense	(256,098)	(348,021)	(71,875)	(169,071)	(263,261)
Deferred tax income / (expense)	(4,755)	(7,541)	(11,652)	(11,654)	(9,349)
Total income tax	**(260,853)**	**(355,562)**	**(83,527)**	**(180,725)**	**(272,610)**
Net profit for the period	**1,157,676**	**1,545,704**	**368,956**	**783,878**	**1,175,593**
C/I	50.4%	51.1%	52.4%	49.6%	49.1%

BRD – Groupe Société Générale S.A.
COMPARATIVES SEPARATE STATEMENT OF FINANCIAL POSITION
(Amounts in thousands RON)

	30 September 2025	31 December 2025	31 March 2026	30 June 2026	30 September 2026
ASSETS					
Cash and cash equivalents	13,496,773	12,080,309	16,266,911	12,807,678	11,675,668
Due from banks	3,801,929	6,496,727	6,047,419	4,065,820	4,748,244
Derivatives and other financial instruments held for trading	1,539,818	2,485,530	1,897,053	2,187,127	2,299,406
out of which: Pledged as collateral	*79,149*	*51,242*	*152,318*	*98,688*	*268,068*
Financial assets at fair value through profit and loss	11,233	10,374	11,162	14,706	15,275
Financial assets at fair value through other comprehensive income	12,023,693	11,257,882	10,144,858	11,329,967	10,485,037
out of which: Pledged as collateral	*508,200*	*691,963*	*576,482*	*823,540*	*599,464*
Financial assets at amortised cost	57,868,713	60,708,431	61,164,169	63,547,091	65,377,190
Loans and advances to customers	50,931,228	53,634,840	53,405,138	55,758,346	57,543,322
Debt securities	6,937,485	7,073,591	7,759,031	7,788,745	7,833,868
out of which: Pledged as collateral	*441,484*	*220,536*	*382,069*	*997,264*	*1,450,749*
Assets held for sale	6,376	1,728	1,728	1,469	1,469
Investments in subsidiaries	15,879	15,879	15,879	15,879	15,879
Investments in associates and joint ventures	70,220	30,327	30,327	30,327	30,327
Property, plant and equipment	1,042,417	1,052,828	1,056,411	1,017,730	995,931
Investment property	8,710	5,254	5,230	5,205	5,180
Intangible assets	646,326	686,632	687,423	715,888	732,847
Deferred tax asset	269,372	228,642	232,767	199,845	243,550
Goodwill	50,130	50,130	50,130	50,130	50,130
Other financial assets	256,848	177,651	177,932	196,905	107,887
Other non-financial assets	118,881	128,386	141,191	127,702	99,256
Total assets	**91,227,318**	**95,416,710**	**97,930,590**	**96,313,469**	**96,883,276**
LIABILITIES AND SHAREHOLDERS' EQUITY					
Due to banks	1,691,863	1,239,312	3,032,122	2,824,965	3,106,254
Derivatives and other financial instruments held for trading	624,084	977,448	917,557	1,417,526	1,612,161
Due to customers	72,277,425	75,504,639	76,005,783	74,052,286	73,883,113
Borrowed funds	4,370,240	4,849,166	4,864,151	5,018,194	5,067,383
Subordinated debts	1,271,856	1,276,400	1,276,448	1,312,683	1,321,521
Current tax liability	82,868	7,350	67,677	92,075	92,423
Provisions	307,019	336,546	328,345	322,381	319,112
Other financial liabilities	698,548	685,515	706,093	673,016	769,695
Other non-financial liabilities	329,693	388,798	318,184	362,022	344,527
Total liabilities	**81,653,596**	**85,265,174**	**87,516,360**	**86,075,148**	**86,516,189**
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622
Accumulated other comprehensive income/(loss)	(1,087,191)	(889,801)	(969,159)	(797,142)	(1,015,250)
Retained earnings	7,595,652	7,976,076	8,318,128	7,970,202	8,317,076
Other reserves	549,639	549,639	549,639	549,639	549,639
Total equity	**9,573,722**	**10,151,536**	**10,414,230**	**10,238,321**	**10,367,087**
Total liabilities and equity	**91,227,318**	**95,416,710**	**97,930,590**	**96,313,469**	**96,883,276**
Tier 1 ratio	22.9%	23.0%	19.9%	19.1%	18.3%
CAR	26.0%	26.0%	22.9%	22.0%	21.1%

(*) BRD total capital ratio and Tier 1 ratio for all the disclosed periods were computed with OCI quickfix until 31 December 2025 but starting 2026 OCI quickfix was no longer applicable. As of 30 September 2026, the ratios are preliminary.

BRD – Groupe Société Générale S.A.
COMPARATIVES SEPARATE STATEMENT OF PROFIT OR LOSS
(Amounts in thousands RON)

	9M ended 30 September 2025	Year ended 31 December 2025	3M ended 31 March 2026	6M ended 30 June 2026	9M ended 30 September 2026
Interest from loans and financial leases	2,891,276	3,912,306	984,602	1,998,400	3,032,651
Interest from deposits with banks	79,595	111,518	61,309	102,972	126,358
Interest from treasury bonds	578,429	769,294	185,482	398,780	616,199
Interest and similar income	**3,549,300**	**4,793,118**	**1,231,393**	**2,500,152**	**3,775,208**
out of which: Interest income calculated using the effective interest method	*3,549,300*	*4,793,118*	*1,231,393*	*2,500,152*	*3,775,208*
Interest on deposits	(1,071,900)	(1,470,810)	(425,632)	(854,472)	(1,243,843)
Interest on borrowings and other debts	(200,585)	(267,549)	(63,526)	(129,940)	(200,751)
Interest expense on lease liabilities	(5,626)	(7,743)	(2,061)	(4,189)	(6,083)
Interest expense from hedging instruments	(34,812)	(42,974)	(7,596)	(15,727)	(24,290)
Interest and similar expense	**(1,312,923)**	**(1,789,076)**	**(498,815)**	**(1,004,328)**	**(1,474,967)**
Net interest income	**2,236,377**	**3,004,042**	**732,578**	**1,495,824**	**2,300,241**
Fees and commission income	1,071,611	1,427,796	334,809	683,282	1,045,888
Fees and commission expense	(431,473)	(589,141)	(149,231)	(265,706)	(435,032)
Fees and commissions, net	**640,138**	**838,655**	**185,578**	**417,576**	**610,856**
Gain/(loss) from derivatives and other financial instruments held for trading	(67,346)	(42,364)	57,686	96,449	121,192
Gain from foreign exchange	327,876	391,096	26,651	75,820	125,167
Gain from financial instruments at fair value through profit and loss	4,501	3,646	788	7,155	7,700
Net income from associates and joint ventures	19,231	26,708	-	17,486	2,090
Dividend income from subsidiaries	8,709	8,709	-	-	-
Other income/(expense)	(19,721)	(11,090)	14,026	15,512	21,127
Net banking income	**3,149,765**	**4,219,402**	**1,017,307**	**2,125,822**	**3,188,373**
Personnel expenses	(749,487)	(994,296)	(238,517)	(466,913)	(691,424)
Depreciation, amortization and impairment on tangible and intangible assets	(208,419)	(284,835)	(81,062)	(145,851)	(218,663)
Contribution to Guarantee Scheme and Resolution Fund	(49,037)	(49,037)	-	-	(1)
Other operating expenses	(588,193)	(832,691)	(221,598)	(451,746)	(683,281)
Total operating expenses	**(1,595,136)**	**(2,160,859)**	**(541,177)**	**(1,064,510)**	**(1,593,369)**
Gross operating profit	**1,554,629**	**2,058,543**	**476,130**	**1,061,312**	**1,595,004**
Net impairment loss on financial instruments	(186,163)	(219,136)	(55,410)	(147,342)	(247,270)
Profit before income tax	**1,368,466**	**1,839,407**	**420,720**	**913,970**	**1,347,734**
Current tax expense	(245,773)	(333,160)	(67,677)	(159,391)	(248,442)
Deferred tax income / (expense)	(4,459)	(7,590)	(10,991)	(11,145)	(8,984)
Total income tax	**(250,232)**	**(340,750)**	**(78,668)**	**(170,536)**	**(257,426)**
Net profit for the period	**1,118,234**	**1,498,657**	**342,052**	**743,434**	**1,090,308**
C/I	50.6%	51.2%	53.2%	50.1%	50.0%