

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)

	31 March 2025	30 June 2025	30 September 2025	31 December 2025	31 March 2026
ASSETS					
Cash and cash equivalents	9,681,697	13,722,564	13,496,874	12,080,387	16,267,025
Due from banks	3,252,535	3,032,522	3,801,929	6,496,727	6,047,419
Derivatives and other financial instruments held for trading	1,761,328	1,545,236	1,563,274	2,515,304	1,927,577
<i>out of which: Pledged as collateral</i>	<i>178,852</i>	<i>70,905</i>	<i>79,149</i>	<i>51,242</i>	<i>152,318</i>
Financial assets at fair value through profit and loss	9,580	9,539	11,233	10,374	11,162
Financial assets at fair value through other comprehensive income	11,824,065	12,239,451	12,023,693	11,257,882	10,144,858
<i>out of which: Pledged as collateral</i>	<i>397,922</i>	<i>749,149</i>	<i>508,200</i>	<i>691,963</i>	<i>576,482</i>
Financial assets at amortised cost	56,692,032	57,224,991	58,260,148	61,059,450	61,526,258
Loans and advances to customers	49,578,280	50,131,230	51,322,663	53,985,859	53,767,227
Debt securities	7,113,752	7,093,761	6,937,485	7,073,591	7,759,031
<i>out of which: Pledged as collateral</i>	<i>640,468</i>	<i>323,420</i>	<i>441,484</i>	<i>220,536</i>	<i>382,069</i>
Finance lease receivables	2,037,542	2,093,999	2,117,484	2,144,020	2,100,199
Assets held for sale	11,002	8,465	8,465	1,728	1,728
Investments in associates and joint ventures	77,775	130,553	118,031	66,246	67,800
Property, plant and equipment	1,070,046	1,056,124	1,050,207	1,060,567	1,063,605
Investment property	8,596	8,544	8,710	5,254	5,230
Intangible assets	616,775	630,907	650,060	690,451	691,060
Deferred tax asset	284,295	284,125	270,997	230,611	234,075
Goodwill	50,130	50,130	50,130	50,130	50,130
Other financial assets	532,947	393,012	274,292	195,089	194,182
Other non-financial assets	251,768	247,095	245,542	179,817	183,053
Total assets	88,162,113	92,677,257	93,951,069	98,044,037	100,515,361
LIABILITIES AND SHAREHOLDERS' EQUITY					
Due to banks	1,847,309	2,037,171	1,691,863	1,239,312	3,032,122
Derivatives and other financial instruments held for trading	1,171,584	959,697	624,084	977,448	917,557
Due to customers	66,198,978	70,720,059	72,018,184	75,045,129	75,653,672
Borrowed funds	6,552,803	6,784,864	6,860,994	7,441,554	7,293,073
Subordinated debts	1,246,054	1,270,952	1,271,856	1,276,400	1,276,448
Current tax liability	37,609	71,662	87,445	11,885	71,973
Provisions	317,421	334,917	310,945	341,924	333,802
Other financial liabilities	629,376	685,646	757,124	734,815	744,938
Other non-financial liabilities	319,414	289,541	337,700	399,277	325,885
Total liabilities	78,320,548	83,154,509	83,960,195	87,467,744	89,649,470
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622
Accumulated other comprehensive income/(loss)	(1,215,811)	(1,162,141)	(1,087,191)	(889,801)	(969,159)
Retained earnings	7,929,587	7,616,999	8,010,175	8,398,204	8,767,160
Other reserves	563,054	552,268	552,268	552,268	552,268
Net assets attributable to owners of the parent	9,792,452	9,522,748	9,990,874	10,576,293	10,865,891
Non-controlling interest	49,113	-	-	-	-
Total equity	9,841,565	9,522,748	9,990,874	10,576,293	10,865,891
Total liabilities and equity	88,162,113	92,677,257	93,951,069	98,044,037	100,515,361
Tier 1 ratio	23.7%	22.3%	22.5%	22.9%	not available
CAR	26.9%	25.3%	25.5%	25.7%	not available

(* BRD total capital ratio and Tier 1 ratio for all the disclosed periods were computed with OCI quickfix impact.

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

	3M ended 31 March 2025	6M ended 30 June 2025	9M ended 30 September 2025	Year ended 31 December 2025	3M ended 31 March 2026
Interest from loans and financial leases	967,316	1,967,370	3,019,813	4,079,983	1,024,886
Interest from deposits with banks	30,446	55,040	79,595	111,518	61,309
Interest from treasury bonds	190,980	383,869	578,429	769,294	185,482
Interest and similar income	1,188,742	2,406,279	3,677,837	4,960,795	1,271,677
<i>out of which: Interest income calculated using the effective interest method</i>	<i>1,151,541</i>	<i>2,331,878</i>	<i>3,566,791</i>	<i>4,814,630</i>	<i>1,239,055</i>
Interest on deposits	(328,522)	(678,657)	(1,064,511)	(1,459,750)	(420,853)
Interest on borrowings and other debts	(86,588)	(172,583)	(259,096)	(345,531)	(82,517)
Interest expense on lease liabilities	(1,906)	(3,957)	(5,728)	(7,876)	(2,089)
Interest expense from hedging instruments	(13,225)	(24,924)	(34,812)	(42,974)	(7,596)
Interest and similar expense	(430,241)	(880,121)	(1,364,147)	(1,856,131)	(513,055)
Net interest income	758,501	1,526,158	2,313,690	3,104,664	758,622
Fees and commission income	378,406	742,655	1,112,442	1,487,133	353,532
Fees and commission expense	(138,306)	(289,980)	(437,237)	(597,129)	(151,709)
Fees and commissions, net	240,100	452,675	675,205	890,004	201,823
Gain/(loss) from derivatives and other financial instruments held for trading	(2,100)	(92,345)	(65,991)	(40,366)	58,022
Gain from foreign exchange	81,636	266,586	330,457	395,477	27,949
Gain from financial instruments at fair value through profit and loss	371	2,816	4,501	3,646	788
Net income from associates and joint ventures	4,391	28,545	16,022	11,605	1,554
Other income/(expense)	(2,987)	(17,111)	(21,742)	(15,423)	12,929
Net banking income	1,079,912	2,167,324	3,252,142	4,349,607	1,061,687
Personnel expenses	(264,164)	(530,260)	(778,301)	(1,034,554)	(248,331)
Depreciation, amortization and impairment on tangible and intangible assets	(67,769)	(138,663)	(210,463)	(287,551)	(81,738)
Contribution to Guarantee Scheme and Resolution Fund	(49,616)	(49,037)	(49,037)	(49,037)	-
Other operating expenses	(191,851)	(381,800)	(600,582)	(852,013)	(226,012)
Total operating expenses	(573,400)	(1,099,760)	(1,638,383)	(2,223,155)	(556,081)
Gross operating profit	506,512	1,067,564	1,613,759	2,126,452	505,606
Net impairment gain/(loss) on financial instruments	(79,041)	(141,889)	(195,230)	(225,186)	(53,123)
Profit before income tax	427,471	925,675	1,418,529	1,901,266	452,483
Current tax expense	(61,739)	(155,278)	(256,098)	(348,021)	(71,875)
Deferred tax expense	(15,949)	(5,898)	(4,755)	(7,541)	(11,652)
Total income tax	(77,688)	(161,176)	(260,853)	(355,562)	(83,527)
Net profit for the period	349,783	764,499	1,157,676	1,545,704	368,956
Profit attributable to equity owners of the parent	350,479	764,499	1,157,676	1,545,704	368,956
Profit attributable to non-controlling interests	(696)	-	-	-	-
C/I	53.1%	50.7%	50.4%	51.1%	52.4%

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

	31 March 2025	30 June 2025	30 September 2025	31 December 2025	31 March 2026
ASSETS					
Cash and cash equivalents	9,681,595	13,722,459	13,496,773	12,080,309	16,266,911
Due from banks	3,252,534	3,032,521	3,801,929	6,496,727	6,047,419
Derivatives and other financial instruments held for trading	1,733,933	1,519,746	1,539,818	2,485,530	1,897,053
<i>out of which: Pledged as collateral</i>	<i>178,852</i>	<i>70,905</i>	<i>79,149</i>	<i>51,242</i>	<i>152,318</i>
Financial assets at fair value through profit and loss	9,580	9,539	11,233	10,374	11,162
Financial assets at fair value through other comprehensive income	11,824,065	12,239,451	12,023,693	11,257,882	10,144,858
<i>out of which: Pledged as collateral</i>	<i>397,922</i>	<i>749,149</i>	<i>508,200</i>	<i>691,963</i>	<i>576,482</i>
Financial assets at amortised cost	56,330,753	56,844,458	57,868,713	60,708,431	61,164,169
Loans and advances to customers	49,217,001	49,750,697	50,931,228	53,634,840	53,405,138
Debt securities	7,113,752	7,093,761	6,937,485	7,073,591	7,759,031
<i>out of which: Pledged as collateral</i>	<i>640,468</i>	<i>323,420</i>	<i>441,484</i>	<i>220,536</i>	<i>382,069</i>
Assets held for sale	8,913	6,376	6,376	1,728	1,728
Investments in subsidiaries	55,772	15,879	15,879	15,879	15,879
Investments in associates and joint ventures	30,327	70,220	70,220	30,327	30,327
Property, plant and equipment	1,061,810	1,048,211	1,042,417	1,052,828	1,056,411
Investment property	8,596	8,544	8,710	5,254	5,230
Intangible assets	614,314	627,264	646,326	686,632	687,423
Deferred tax asset	282,894	282,626	269,372	228,642	232,767
Goodwill	50,130	50,130	50,130	50,130	50,130
Other financial assets	518,295	368,967	256,848	177,651	177,932
Other non-financial assets	136,758	119,909	118,881	128,386	141,191
Total assets	85,600,269	89,966,300	91,227,318	95,416,710	97,930,590
LIABILITIES AND SHAREHOLDERS' EQUITY					
Due to banks	1,847,309	2,037,171	1,691,863	1,239,312	3,032,122
Derivatives and other financial instruments held for trading	1,171,584	959,697	624,084	977,448	917,557
Due to customers	66,444,343	70,929,600	72,277,425	75,504,639	76,005,783
Borrowed funds	4,251,831	4,351,926	4,370,240	4,849,166	4,864,151
Subordinated debts	1,246,054	1,270,952	1,271,856	1,276,400	1,276,448
Current tax liability	35,212	68,080	82,868	7,350	67,677
Provisions	310,456	327,856	307,019	336,546	328,345
Other financial liabilities	585,769	622,674	698,548	685,515	706,093
Other non-financial liabilities	309,097	282,761	329,693	388,798	318,184
Total liabilities	76,201,655	80,850,717	81,653,596	85,265,174	87,516,360
Share capital	2,515,622	2,515,622	2,515,622	2,515,622	2,515,622
Accumulated other comprehensive income/(loss)	(1,215,811)	(1,162,141)	(1,087,191)	(889,801)	(969,159)
Retained earnings	7,549,164	7,212,463	7,595,652	7,976,076	8,318,128
Other reserves	549,639	549,639	549,639	549,639	549,639
Total equity	9,398,614	9,115,583	9,573,722	10,151,536	10,414,230
Total liabilities and equity	85,600,269	89,966,300	91,227,318	95,416,710	97,930,590
Tier 1 ratio	24.1%	22.6%	22.9%	23.0%	19.9%
CAR	27.5%	25.8%	26.0%	26.0%	22.9%

(*) BRD total capital ratio and Tier 1 ratio for all the disclosed periods were computed with OCI quickfix impact except 31 March 2026. As of 31 March 2026, the ratios are preliminary.

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

	3M ended 31 March 2025	6M ended 30 June 2025	9M ended 30 September 2025	Year ended 31 December 2025	3M ended 31 March 2026
Interest from loans and financial leases	924,585	1,881,486	2,891,276	3,912,306	984,602
Interest from deposits with banks	30,445	55,040	79,595	111,518	61,309
Interest from treasury bonds	190,980	383,869	578,429	769,294	185,482
Interest and similar income	1,146,010	2,320,395	3,549,300	4,793,118	1,231,393
<i>out of which: Interest income calculated using the effective interest method</i>	<i>1,146,010</i>	<i>2,320,395</i>	<i>3,549,300</i>	<i>4,793,118</i>	<i>1,231,393</i>
Interest on deposits	(331,893)	(682,972)	(1,071,900)	(1,470,810)	(425,632)
Interest on borrowings and other debts	(66,725)	(133,544)	(200,585)	(267,549)	(63,526)
Interest expense on lease liabilities	(1,869)	(3,887)	(5,626)	(7,743)	(2,061)
Interest expense from hedging instruments	(13,225)	(24,924)	(34,812)	(42,974)	(7,596)
Interest and similar expense	(413,712)	(845,327)	(1,312,923)	(1,789,076)	(498,815)
Net interest income	732,298	1,475,068	2,236,377	3,004,042	732,578
Fees and commission income	367,318	719,185	1,071,611	1,427,796	334,809
Fees and commission expense	(136,176)	(286,149)	(431,473)	(589,141)	(149,231)
Fees and commissions, net	231,142	433,036	640,138	838,655	185,578
Gain/(loss) from derivatives and other financial instruments held for trading	(2,749)	(93,273)	(67,346)	(42,364)	57,686
Gain from foreign exchange	81,360	265,667	327,876	391,096	26,651
Gain from financial instruments at fair value through profit and loss	371	2,816	4,501	3,646	788
Net income from associates and joint ventures	-	19,231	19,231	26,708	-
Dividend income from subsidiaries	-	8,709	8,709	8,709	-
Other income/(expense)	(1,521)	(16,348)	(19,721)	(11,090)	14,026
Net banking income	1,040,901	2,094,906	3,149,765	4,219,402	1,017,307
Personnel expenses	(253,153)	(510,404)	(749,487)	(994,296)	(238,517)
Depreciation, amortization and impairment on tangible and intangible assets	(67,006)	(137,314)	(208,419)	(284,835)	(81,062)
Contribution to Guarantee Scheme and Resolution Fund	(49,616)	(49,037)	(49,037)	(49,037)	-
Other operating expenses	(187,875)	(373,667)	(588,193)	(832,691)	(221,598)
Total operating expenses	(557,650)	(1,070,422)	(1,595,136)	(2,160,859)	(541,177)
Gross operating profit	483,251	1,024,484	1,554,629	2,058,543	476,130
Net impairment gain/(loss) on financial instruments	(74,003)	(134,431)	(186,163)	(219,136)	(55,410)
Profit before income tax	409,248	890,053	1,368,466	1,839,407	420,720
Current tax expense	(59,463)	(149,532)	(245,773)	(333,160)	(67,677)
Deferred tax expense	(15,431)	(5,476)	(4,459)	(7,590)	(10,991)
Total income tax	(74,894)	(155,008)	(250,232)	(340,750)	(78,668)
Net profit for the period	334,354	735,045	1,118,234	1,498,657	342,052
C/I	53.6%	51.1%	50.6%	51.2%	53.2%