

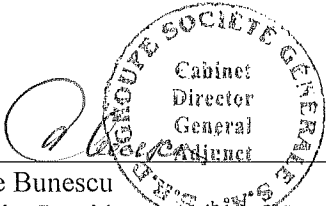
Groupe Société Générale S.A.

INTERIM FINANCIAL REPORT

SEPTEMBER 30, 2012

BRD – Groupe Société Générale S.A.
INDIVIDUAL STATEMENT OF FINANCIAL POSITION
as of and for the period ended September 30, 2012
(Amounts in thousands RON)

	September 30, 2012	December 31, 2011
ASSETS		
Cash in hand	623,663	662,171
Due from Central Bank	7,238,997	8,741,778
Due from banks	435,908	995,384
Derivatives and other financial instruments held for trading	345,937	316,478
Loans, gross	36,253,099	33,953,459
Impairment reserve for loans	(3,432,645)	(2,398,125)
Loans and advances to customers	32,820,454	31,555,334
Financial assets available for sale	4,458,769	4,876,826
Investments in associates and subsidiaries	157,577	153,452
Property, plant and equipment	1,091,912	1,150,743
Goodwill	50,130	50,130
Intangible assets	74,917	84,891
Other assets	308,802	163,811
Total assets	47,607,066	48,750,998
LIABILITIES AND SHAREHOLDERS' EQUITY		
Interbank deposits	3,560,873	4,263,579
Customer's deposits	31,662,910	30,308,935
Borrowed funds and debt issued	4,998,429	6,793,165
Subordinated debt	909,497	874,161
Derivative financial instruments	183,501	170,812
Current tax liability	-	16,867
Deferred tax liability	153,816	145,812
Other liabilities	295,385	287,430
Total liabilities	41,764,411	42,860,761
Share capital	2,515,622	2,515,622
Reserves from revaluation of available for sale assets	36,666	(15,430)
Retained earnings	3,290,367	3,390,045
Total shareholders' equity	5,842,655	5,890,237
Total liabilities and shareholders' equity	47,607,066	48,750,998



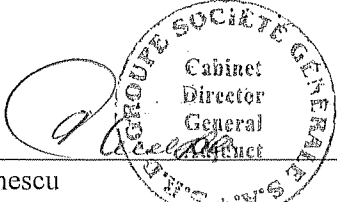
 Petre Bunescu
 Interim President and Chief Executive Officer



 Stephane Fortin
 Chief Financial Officer

BRD – Groupe Société Générale S.A.
INDIVIDUAL INCOME STATEMENT
as of and for the period ended September 30, 2012
(Amounts in thousands RON)

	Nine months ended September 30, 2012	Nine months ended September 30, 2011
Interest from loans and financial leases	2,056,799	2,148,345
Interest from deposits with banks	67,943	103,323
Interest from treasury bonds	206,239	193,261
	2,330,982	2,444,929
Interest income	2,330,982	2,444,929
Interest on deposits	(798,329)	(741,972)
Interest on borrowings	(134,168)	(158,344)
Interest expense	(932,497)	(900,316)
Net interest income	1,398,485	1,544,613
Fees and commissions, net	572,080	571,067
Foreign exchange gain	312,031	261,375
(Loss) on derivative and other financial instruments held for trading	(66,034)	(16,941)
Income from associates	4,771	2,408
Contribution to Deposit Guarantee Fund	(51,363)	(50,959)
Other income	11,418	3,536
	2,181,388	2,315,099
Operating income	2,181,388	2,315,099
Salaries and related expenses	(472,609)	(501,586)
Depreciation, amortisation and impairment on tangible	(113,993)	(108,463)
Other operating expenses	(418,195)	(433,865)
Operating expenses	(1,004,797)	(1,043,914)
Net cost of risk	(1,162,112)	(737,320)
Profit before income tax	14,479	533,865
Current income tax expense	-	(81,210)
Deferred tax expense	(4,091)	(6,026)
Total income tax	(4,091)	(87,236)
	10,388	446,629
Profit for the period	10,388	446,629
Earnings per share (in RON)	0.0149	0.6409



Petre Bunescu
Interim President and Chief Executive Officer



Stephane Fortin
Chief Financial Officer