

**BRD – Groupe Société Générale S.A.**  
**NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS**  
**as at and for the year ended December 31, 2024**  
*(Amounts in thousands RON)*

**19. Other non-financial assets**

	<b>Group</b>		<b>Bank</b>	
	<b>December 31,</b>	<b>Restated December 31,</b>	<b>December 31,</b>	<b>Restated December 31,</b>
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
Advances to suppliers	91,606	83,406	-	-
Prepaid expenses	92,249	53,352	91,427	51,925
Reposessed assets	9,288	3,754	924	924
Other assets	7,653	19,198	3,969	1,742
<b>Total non-financial assets</b>	<b>200,796</b>	<b>159,710</b>	<b>96,320</b>	<b>54,591</b>

The Bank performed reclassifications to enhance presentation and corresponding comparatives have been re-classified accordingly. For more details, please refer to note 2 a).

**20. Due to banks**

	<b>Group</b>		<b>Bank</b>	
	<b>December 31,</b>	<b>December 31,</b>	<b>December 31,</b>	<b>December 31,</b>
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
Demand deposits	587,996	680,497	587,996	680,497
Repo	560,720	460,500	560,720	460,500
Term deposits	328,577	5,543	328,577	5,543
<b>Due to banks</b>	<b>1,477,293</b>	<b>1,146,540</b>	<b>1,477,293</b>	<b>1,146,540</b>

**21. Due to customers**

	<b>Group</b>		<b>Bank</b>	
	<b>December 31,</b>	<b>December 31,</b>	<b>December 31,</b>	<b>December 31,</b>
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
Demand deposits and current accounts	40,441,761	40,585,990	40,535,516	40,655,969
Term deposits	27,493,381	21,819,619	27,679,971	21,985,869
<b>Due to customers</b>	<b>67,935,142</b>	<b>62,405,609</b>	<b>68,215,487</b>	<b>62,641,838</b>

The category “Demand deposits and current accounts” includes the following elements:

	<b>Group</b>		<b>Bank</b>	
	<b>December 31, 2024</b>	<b>December 31, 2023</b>	<b>December 31, 2024</b>	<b>December 31, 2023</b>
Current accounts	32,156,179	32,769,949	32,162,466	32,829,677
Transitory amounts	470,001	483,621	470,413	484,071
Other amounts due	502,022	647,303	502,022	647,303
Demand deposits	7,313,558	6,685,117	7,400,614	6,694,919
<b>Total</b>	<b>40,441,761</b>	<b>40,585,990</b>	<b>40,535,516</b>	<b>40,655,969</b>

**22. Borrowed funds**

	<b>Group</b>		<b>Bank</b>	
	<b>December 31,</b>	<b>December 31,</b>	<b>December 31,</b>	<b>December 31,</b>
	<b>2024</b>	<b>2023</b>	<b>2024</b>	<b>2023</b>
Borrowings from related parties	6,083,648	6,648,564	4,233,818	4,833,476
Borrowings from international financial institutions	471,267	355,798	287	749
<b>Total</b>	<b>6,554,915</b>	<b>7,004,362</b>	<b>4,234,105</b>	<b>4,834,225</b>

Borrowings from related parties include as at December 31, 2024 at Bank level four senior non-preferred loans from Société Générale in amount of:

- 450 million EUR, with a fixed interest rate of 4.26% and an initial term of three years (received in December 2023)

The accompanying notes are an integral part of this financial statements.