

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

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

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

	Group		Bank	
	December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
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
Due to banks	1,477,293	1,146,540	1,477,293	1,146,540

21. Due to customers

	Group		Bank	
	December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
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
Due to customers	67,935,142	62,405,609	68,215,487	62,641,838

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

	Group		Bank	
	December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
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
Total	40,441,761	40,585,990	40,535,516	40,655,969

22. Borrowed funds

	Group		Bank	
	December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
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
Total	6,554,915	7,004,362	4,234,105	4,834,225

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.