Annex 1

Capital instruments' main features template

CET 1 Capital Instruments - shares - table 1/3

		Banca	Banca	Banca	Banca	
		Comercială	Comercială	Comercială	Comercială	
1	lssuer	Română	Română	Română	Română	Banca Comercială Română
	Unique identifier (eg CUSIP, ISIN or Bloomberg	Nullidia	Nutrialia	Nutrialia	Nullidiid	Darica Comerciala Romana
2	identifier for private placement)	n/a	n/a	n/a	n/a	n/a
		11/a	11/d	Romanian	11/a	11/8
		Romanian Law-	Romanian Law-	Law-	Romanian Law-	
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	Romanian Law-no.31/1990
	Regulatory treatment					
4	Transitional CRR rules	CET1	CET1	CET1	CET1	CET1
5	Post-transitional CRR rules	CET1	CET1	CET1	CET1	CET1
	Eligible at solo/(sub-)consolidated/ solo&(sub-	solo and	solo and	solo and	solo and	0211
6)consolidated	consolidated	consolidated	consolidated	consolidated	solo and consolidated
	Instrument type (types to be specified by each			ordinary		
7	jurisdiction)	ordinary shares	ordinary shares	shares	ordinary shares	ordinary shares
	Amount recognised in regulatory capital (in					
8	RON thousands)	1,872	1,337	4,815	14,444	6,703
	Currency of issue	RON	RON	RON	RON	RON
	Nominal amount of instrument (agregate) - in				-	
9	currency of issue	700,000	500,000	1,800,000	5,400,000	2,509,797
9a	Issue price (unit price)	1.00	1.00	1.00	1.00	1.00
9b	Redemption price (min. Redemption price)	n/a	n/a	n/a	n/a	n/a
		shareholder's	shareholder's	shareholder's	shareholder's	
10	Accounting classification	equity	equity	equity	equity	shareholder's equity
11	Original date of issuance	1/23/1991	11/5/1991	7/16/1993	5/11/1994	2/22/1995
12	Perpetual or dated	perpetual	perpetual	perpetual	perpetual	perpetual
13	Original maturity date	no maturity	no maturity	no maturity	no maturity	no maturity
14	Issuer call subject to prior supervisory approval	no	no	no	no	no
	Optional call date, contingent call dates and					
15	redemption amount (s. 9b)	-	-	-	-	-
16	Subsequent call dates, if applicable	-	-	-	-	-
	Coupons / dividends					
17	Fixed or floating dividend/coupon	floating	floating	floating	floating	floating
18	Coupon rate and any related index	n/a	n/a	n/a	n/a	n/a
19	Existence of a dividend stopper	no	no	no	no	no
	Fully discretionary, partially discretionary or					
20a	mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary
	Fully discretionary, partially discretionary or					
20b	mandatory (in terms of amount)	discretionary	discretionary	discretionary	discretionary	discretionary
	Existence of step up or other incentive to					
21	redeem	no	no	no	no	no
				non-		
22	Noncumulative or cumulative	non-cumulative	non-cumulative	cumulative	non-cumulative	non-cumulative
23	Convertible or non-convertible	no	no	no	no	no
24	If convertible, conversion trigger(s)	-	-	-	-	-
25	If convertible, fully or partially	-	-	-	-	-
26	If convertible, conversion rate	-	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-
	If convertible, specify instrument type					
28	convertible into	-	-	-	-	-

1	If convertible, specify issuer of instrument it					
29	converts into	-	-	-	-	-
30	Write-down features	no	no	no	no	no
31	If write-down, write-down trigger(s)	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-	-
	If temporary write-down, description of write-up					
34	mechanism	-	-	-	-	-
	Position in subordination hierarchy in liquidation					
	(specify instrument type immediately senior to					
35	instrument)	subordinated	subordinated	subordinated	subordinated	subordinated
36	Non-compliant transitioned features	no	no	no	no	no
37	If yes, specify non-compliant features	-	-	-	-	-

CET 1 Capital Instruments - shares - table 2/3

		Banca	Banca	Banca	Banca	Banca	
		Comercială	Comercială	Comercială	Comercială	Comercială	
1	Issuer	Română	Română	Română	Română	Română	Banca Comercială Română
	Unique identifier (eg CUSIP, ISIN or Bloomberg						
2	identifier for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
		Romanian Law-					
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990	Romanian Law-no.31/1990
	Regulatory treatment						
4	Transitional CRR rules	CET1	CET1	CET1	CET1	CET1	CET1
5	Post-transitional CRR rules	CET1	CET1	CET1	CET1	CET1	CET1
	Eligible at solo/(sub-)consolidated/ solo&(sub-	solo and					
6)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated	solo and consolidated
	Instrument type (types to be specified by each						
7	jurisdiction)	ordinary shares					
	Amount recognised in regulatory capital (in RON						
8	thousands)	28,792	20,641	53,335	92,885	450,966	477,970
	Currency of issue	RON	RON	RON	RON	RON	RON
	Nominal amount of instrument (agregate) - in						
9	currency of issue	10,764,096	7,716,757	19,940,000	34,725,850	168,598,200	178,694,050
9a	Issue price (unit price)	1.00	1.00	1.00	1.00	1.00	1.00
9b	Redemption price (min. Redemption price)	n/a	n/a	n/a	n/a	n/a	n/a
		shareholder's	shareholder's	shareholder's	shareholder's	shareholder's	
10	Accounting classification	equity	equity	equity	equity	equity	shareholder's equity
11	Original date of issuance	3/11/1997	9/15/1997	9/21/1998	1/6/1999	8/10/1999	5/18/2000
12	Perpetual or dated	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
13	Original maturity date	no maturity					
14	Issuer call subject to prior supervisory approval	no	no	no	no	no	no
	Optional call date, contingent call dates and						
15	redemption amount (s. 9b)	-	-	-	-	-	-
16	Subsequent call dates, if applicable	-	-	-	-	-	-
	Coupons / dividends						
17	Fixed or floating dividend/coupon	floating	floating	floating	floating	floating	floating
18	Coupon rate and any related index	n/a	n/a	n/a	n/a	n/a	n/a
19	Existence of a dividend stopper	no	no	no	no	no	no
	Fully discretionary, partially discretionary or						
20a	mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
	Fully discretionary, partially discretionary or						
20b	mandatory (in terms of amount)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
21	Existence of step up or other incentive to redeem	no	no	no	no	no	no
22	Noncumulative or cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative
23	Convertible or non-convertible	no	no	no	no	no	no
24	If convertible, conversion trigger(s)	-	-	-	-	-	-

25	If convertible, fully or partially	-	-	-	-		-
26	If convertible, conversion rate	-	-	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-	-
	If convertible, specify instrument type convertible						
28	into	-	-	-	-	-	-
	If convertible, specify issuer of instrument it converts						
29	into	-	-	-	-	-	-
30	Write-down features	no	no	no	no	no	no
31	If write-down, write-down trigger(s)	-	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-	-	-
	If temporary write-down, description of write-up						
34	mechanism	-	-	-	-	-	-
	Position in subordination hierarchy in liquidation						
	(specify instrument type immediately senior to						
35	instrument)	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated
36	Non-compliant transitioned features	no	no	no	no	no	no
37	If yes, specify non-compliant features	-	-	-	-	-	-

CET 1 Capital Instruments - shares - table 3/3

		_	_	_	_	_	
		Banca	Banca	Banca	Banca	Banca	
1	lssuer	Comercială Română	Comercială Română	Comercială Română	Comercială Română	Comercială Română	Banca Comercială Română
		Ruillalla	Ruillalla	Ruinana	NUITIALIA	Romana	Balica Collierciala Rollialia
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
2	identilier for private placement)	Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-	11/a
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990	Romanian Law-no.31/1990
3	Regulatory treatment	110.31/1990	110.31/1990	10.31/1990	110.31/1990	110.31/1990	Romanian Law-no.31/1990
4	Transitional CRR rules	CET1	CET1	CET1	CET1	CET1	CET1
4					CET1	CET1	CET1
5	Post-transitional CRR rules	CET1	CET1	CET1	•=••	•=••	CEII
6	Eligible at solo/(sub-)consolidated/ solo&(sub-	solo and	solo and	solo and	solo and	solo and	and a second second black and
6)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated	solo and consolidated
7	Instrument type (types to be specified by each	and the second second	and the second second	a sellar a serie de a serie	a sellar a ser a la sera a	and a survey shares	
/	jurisdiction) Amount recognised in regulatory capital (in RON	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares
8	thousands)	965,922	237,741	55,427	467,799	467,400	0
0	Currency of issue	963,922 RON	RON	35,427 RON	407,799 RON	407,400 RON	RON
		RUN	RUN	RUN	RUN	RUN	RUN
9	Nominal amount of instrument (agregate) - in currency of issue	361,120,000	237.740.625	55.427.113	467.799.056	71.906.071	11
9	currency or issue	301,120,000	share capital	55,427,115	407,799,000	71,900,071	11
			increase	0.1 : share capital			
			without shares	increase with			
9a	Issue price (unit price)	1.00	issue	shares issue	0.10	0.65	0.10
9b	Redemption price (min. Redemption price)	n/a	n/a	n/a	n/a	n/a	n/a
00	Redemption price (min. Redemption price)	shareholder's	shareholder's	shareholder's	shareholder's	shareholder's	1/4
10	Accounting classification	equity	equity	equity	equity	equity	shareholder's equity
11	Original date of issuance	7/5/2001	5/14/2010	6/3/2011	1/3/2012	1/18/2013	12/31/2016
12	Perpetual or dated	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
13	Original maturity date	no maturity	no maturity	no maturity	no maturity	no maturity	no maturity
14	Issuer call subject to prior supervisory approval	no	no	no	no	no	no
	Optional call date, contingent call dates and						110
15	redemption amount (s. 9b)	-	-	-	-	-	-
16	Subsequent call dates, if applicable	-	-	-	-	-	-
	Coupons / dividends						
17	Fixed or floating dividend/coupon	floating	floating	floating	floating	floating	floating
18	Coupon rate and any related index	n/a	n/a	n/a	n/a	n/a	n/a
19	Existence of a dividend stopper	no	no	no	no	no	no

1	Fully discretionary, partially discretionary or	1	1	1	1		
20a	mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
	Fully discretionary, partially discretionary or						
20b	mandatory (in terms of amount)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
21	Existence of step up or other incentive to redeem	no	no	no	no	no	no
22	Noncumulative or cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative
23	Convertible or non-convertible	no	no	no	no	no	no
24	If convertible, conversion trigger(s)		-	-	-	-	-
25	If convertible, fully or partially	-	-	-	-	-	-
26	If convertible, conversion rate		-	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-	-
	If convertible, specify instrument type convertible						
28	into	-	-	-	-	-	-
	If convertible, specify issuer of instrument it converts						
29	into	-	-	-	-	-	-
30	Write-down features	no	no	no	no	no	no
31	If write-down, write-down trigger(s)	-	-	-	-	-	-
32	If write-down, full or partial	-	-	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-	-	-
	If temporary write-down, description of write-up						
34	mechanism	-	-	-	-	-	-
	Position in subordination hierarchy in liquidation						
	(specify instrument type immediately senior to						
35	instrument)	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated
36	Non-compliant transitioned features	no	no	no	no	no	no
37	If yes, specify non-compliant features	-	-	-	-	-	-

Tier 2 - Capital Instruments - subordinated loans - table 1/2

		Banca Comercială	Banca Comercială		
1	Issuer	Română	Română	Banca Comercială Română	Banca Comercială Română
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for				
2	private placement)	n/a	n/a	n/a	n/a
		Demonian Law OUO	Demonian Law OUO		
3	Governing law(s) of the instrument	Romanian Law-OUG 99/2006	Romanian Law-OUG 99/2006	Romanian Law-OUG 99/2006	Romanian Law-OUG 99/2006
3	Governing law(s) of the instrument	99/2006	99/2006	Romanian Law-OUG 99/2006	Romanian Law-OUG 99/2006
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	subordinated loan	subordinated loan	subordinated loan	subordinated loan
8	Amount recognised in regulatory capital (in RON thousands)	419,220	418,250	30,120	147,798
	Currency of issue	EUR	EUR	RON	RON
	Nominal amount of instrument (agregate) - in currency of				
9	issue	120,000,000	100,000,000	550,000,000	780,000,000
9a	Issue price	120,000,000	100,000,000	550,000,000	780,000,000
9b	Redemption price - in currency of issue	120,000,000	100,000,000	550,000,000	780,000,000
10	Accounting classification	liabilities at amortised cost			
11	Original date of issuance	26/06/2009	26/06/2012	10/04/2008	12/12/2008
12	Perpetual or dated	dated	dated	dated	dated
13	Original maturity date	30/09/2021	27/07/2022	10/04/2018	12/12/2018
14	Issuer call subject to prior supervisory approval	no	no	no	no
	Optional call date, contingent call dates and redemption				
15	amount (s. 9b)	-	-	-	-

16	Subsequent call dates, if applicable	n/a	n/a	n/a	n/a
	Coupons / dividends				
17	Fixed or floating dividend/coupon	floating	floating	floating	floating
18	Coupon rate and any related index	EURIBOR 6M	EURIBOR 6M	ROBOR 1M	ROBOR 1M
19	Existence of a dividend stopper	n/a	n/a	n/a	n/a
	Fully discretionary, partially discretionary or mandatory (in				
20a	terms of timing)	n/a	n/a	n/a	n/a
	Fully discretionary, partially discretionary or mandatory (in				
20b	terms of amount)	n/a	n/a	n/a	n/a
21	Existence of step up or other incentive to redeem	n/a	n/a	n/a	n/a
22	Noncumulative or cumulative	n/a	n/a	n/a	n/a
23	Convertible or non-convertible	no	no	no	no
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a
30	Write-down features	no	no	no	no
31	If write-down, write-down trigger(s)	-	-	-	-
32	If write-down, full or partial	-	-	-	-
33	If write-down, permanent or temporary	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-
	Position in subordination hierarchy in liquidation (specify	to all other non	to all other non	to all other non subordinated	to all other non subordinated
35	instrument type immediately senior to instrument)	subordinated liabilities	subordinated liabilities	liabilities	liabilities
36	Non-compliant transitioned features	no	no	no	no
37	If yes, specify non-compliant features	-	-	-	-

Tier 2 - Capital Instruments - subordinated loans - table 2/2

1 Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for 2 private placement)	Anca Comercială Română OBCRODBC078 Romanian Law- OUG 99/2006
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) RC Governing law(s) of the instrument Regulatory treatment	OBCRODBC078 Romanian Law-
2 private placement) RO 3 Governing law(s) of the instrument Regulatory treatment	Romanian Law-
3 Governing law(s) of the instrument Regulatory treatment	Romanian Law-
3 Governing law(s) of the instrument Regulatory treatment	
Regulatory treatment	000 99/2000
	Tine O
	Tier 2
5 Post-transitional CRR rules	Tier 2
	solo and
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	consolidated
	ordinated bonds
8 Amount recognised in regulatory capital (in RON thousands)	2,309
Currency of issue	EUR
Nominal amount of instrument (agregate) - in currency of	
9 issue	10,000,000
9a Issue price	96.3
	min.140.71
9b Redemption price	max.144.00
	liabilities at
10 Accounting classification	amortised cost
11 Original date of issuance	04/04/2011
12 Perpetual or dated	dated
13 Original maturity date	04/04/2018
14 Issuer call subject to prior supervisory approval	no
Optional call date, contingent call dates and redemption	
15 amount (s. 9b)	-
16 Subsequent call dates, if applicable	n/a

1	Coupons / dividends	
17	Fixed or floating dividend/coupon	n/a
18	Coupon rate and any related index	-
19	Existence of a dividend stopper	no
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	mandatory
21	Existence of step up or other incentive to redeem	no
22	Noncumulative or cumulative	non-cumulative
23	Convertible or non-convertible	no
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down features	no
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to all other non subordinated liabilities
36	Non-compliant transitioned features	no
37	If yes, specify non-compliant features	-