#### Annex 1

#### Capital instruments' main features template (RON ths)

CET 1 Capital Instruments - shares - table 1/3

		Banca	Banca	Banca	Banca	Banca
		Comercială	Comercială	Comercială	Comercială	Comercială
1	Issuer	Română	Română	Română	Română	Română
	Unique identifier (e.g CUSIP, ISIN or Bloomberg					
2	identifier for private placement)	n/a	n/a	n/a	n/a	n/a
		Romanian	Romanian	Romanian	Romanian	Romanian
		Law-	Law-	Law-	Law-	Law-
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	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 and				
6	solo&(sub)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated
	Instrument type (types to be specified by each	ordinary	ordinary	ordinary	ordinary	ordinary
7	jurisdiction)	shares	shares	shares	shares	shares
	Amount recognized in regulatory capital (in RON					
8	thousands)	1,872	1,337	4,815	14,444	6,703
	Currency of issue	RON	RON	RON	RON	RON
	Nominal amount of instrument (aggregate) - 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	shareholder's
10	Accounting classification	equity	equity	equity	equity	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				
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
21	Existence of step up or other incentive to redeem	no	no	no	no	no

		non-	non-	non-	non-	non-
22	Noncumulative or cumulative	cumulative	cumulative	cumulative	cumulative	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 convertible					
28	into	-	-	-	-	-
	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

1	Issuer	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
	Biomborg Identifier for private pracement,	Romanian	Romanian	Romanian	Romanian	Romanian	Romanian
		Law-	Law-	Law-	Law-	Law-	Law-
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990	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 and					
6	solo&(sub-)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated	consolidated
	Instrument type (types to be specified by	ordinary	ordinary	ordinary	ordinary	ordinary	ordinary
7	each jurisdiction)	shares	shares	shares	shares	shares	shares
	Amount recognized in regulatory capital (in						
8	RON 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 (aggregate)						
9	- in 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	shareholder's
10	Accounting classification	equity	equity	equity	equity	equity	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
15	Optional call date, contingent call dates and 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
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
20b	Fully discretionary, partially discretionary or 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
		non-	non-	non-	non-	non-	non-
22	Noncumulative or cumulative	cumulative	cumulative	cumulative	cumulative	cumulative	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	-	-	-	-	-	-
28	If convertible, specify instrument type convertible into	-	-	-	-	-	-
29	If convertible, specify issuer of instrument it converts 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	-	-	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-	-
	Position in subordination hierarchy in liquidation (specify instrument type						
35	immediately senior to 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	Banca
		Comercială	Comercială	Comercială	Comercială	Comercială	Comercială
1	Issuer	Română	Română	Română	Română	Română	Română
	Unique identifier (eg CUSIP, ISIN or						
2	Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
		Romanian	Romanian	Romanian	Romanian	Romanian	Romanian
		Law-	Law-	Law-	Law-	Law-	Law-
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990

1	Regulatory treatment					I	
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 and	solo and				
6	solo&(sub-)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated	consolidated
	Instrument type (types to be specified by	ordinary	ordinary	ordinary	ordinary	ordinary	ordinary
7	each jurisdiction)	shares	shares	shares	shares	shares	shares
	Amount recognized in regulatory capital (in						
8	RON thousands)	965,922	237,741	55,427	467,799	467,400	0
	Currency of issue	RON	RON	RON	RON	RON	RON
	Nominal amount of instrument (aggregate) -						
9	in currency of issue	361,120,000	237,740,625	55,427,113	467,799,056	71,906,071	11
			share capital	0.1 : share			
			increase	capital			
			without	increase with			
9a	Issue price (unit price)	1.00	shares 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
		shareholder's	shareholder's	shareholder's	shareholder's	shareholder's	shareholder's
10	Accounting classification	equity	equity	equity	equity	equity	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				
	Issuer call subject to prior supervisory						
14	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
	Existence of step up or other incentive to						
21	redeem	no	no	no	no	no	no
		non-	non-	non-	non-		non-
22	Noncumulative or cumulative	cumulative	cumulative	cumulative	cumulative	non-cumulative	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	-	-	-	-	-	-
	If convertible, mandatory or optional						
27	conversion	-	-	-	-	-	-
	If convertible, specify instrument type						
28	convertible into	-	-	-	-	-	-
20	If convertible, specify issuer of instrument it						
29	converts 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	-	-	-	-	-	-
24	If temporary write-down, description of						
34	write-up mechanism	-	-	-	-	-	-

		Position in subordination hierarchy in liquidation (specify instrument type						
3	35	immediately senior to instrument)	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated
3	36	Non-compliant transitioned features	no	no	no	no	no	no
3	37	If yes, specify non-compliant features	-	-	-	-	-	-

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

		Banca	Banca	Banca
	1	Comercială	Comercială	Comercială
1		Română	Română	Română
0	Unique identifier (eg CUSIP, ISIN or			- 1-
2	Bloomberg identifier for private placement)	n/a	n/a	n/a
		Romanian	Romanian	Romanian
		Law-OUG	Law-OUG	Law-OUG
3	Governing law(s) of the instrument	99/2006	99/2006	99/2006
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
Ű	Eligible at solo/(sub-)consolidated/	solo and	solo and	solo and
6	solo&(sub-)consolidated	consolidated	consolidated	consolidated
	Instrument type (types to be specified by	subordinated	subordinated	subordinated
7	each jurisdiction)	loan	loan	loan
	Amount recognized in regulatory capital (in			
8	RON thousands)	363,903	372,173	70,482
	Currency of issue	EUR	EUR	RON
	Nominal amount of instrument (aggregate) -			-
9	in currency of issue	120,000,000	100,000,000	780,000,000
9a	Issue price	120,000,000	100,000,000	780,000,000
9b	Redemption price - in currency of issue	120,000,000	100,000,000	780,000,000
		liabilities at	liabilities at	liabilities at
		amortized	amortized	amortized
10	Accounting classification	cost	cost	cost
11	Original date of issuance	26/06/2009	28/06/2012	12/12/2008
12	Perpetual or dated	dated	dated	dated
13	Original maturity date	30/09/2021	27/06/2022	12/12/2018
	Issuer call subject to prior supervisory			
14	approval	no	no	no
	Optional call data contingant call datas and			
15	Optional call date, contingent call dates and			
15	redemption amount (s. 9b)	-	-	-
16	Subsequent call dates, if applicable Coupons / dividends	n/a	n/a	n/a
17		flecting	flecting	floating
17	Fixed or floating dividend/coupon	floating EURIBOR	floating EURIBOR	floating
10	Courses rate and any related index:			
18 19	Coupon rate and any related index	6M	6M	ROBOR 1M
19	Existence of a dividend stopper	n/a	n/a	n/a
200	Fully discretionary, partially discretionary or	r/-	r/-	r /a
20a	mandatory (in terms of timing)	n/a	n/a	n/a

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