

Annex 1

Capital instruments' main features template (RON ths)

CET 1 Capital Instruments - shares - table 1/3

		Banca Comercială Română	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română	Banca Comercială Română
1	Issuer					
2	Unique identifier (e.g CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a
3	Governing law(s) of the instrument	Romanian Law-no.31/1990	Romanian Law-no.31/1990	Romanian Law-no.31/1990	Romanian Law-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
6	Eligible at solo/(sub-)consolidated/ solo&(sub)consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares
8	Amount recognized in regulatory capital (in RON thousands)	1,872	1,337	4,815	14,444	6,703
	Currency of issue	RON	RON	RON	RON	RON
9	Nominal amount of instrument (aggregate) - in 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
10	Accounting classification	shareholder's equity	shareholder's equity	shareholder's equity	shareholder's 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
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
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
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary
20b	Fully discretionary, partially discretionary or 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

	Regulatory treatment						
4	Transitional CRR rules	CET1	CET1	CET1	CET1	CET1	CET1
5	Post-transitional CRR rules	CET1	CET1	CET1	CET1	CET1	CET1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares
8	Amount recognized in regulatory capital (in RON thousands)	965,922	237,741	55,427	467,799	467,400	0
	Currency of issue	RON	RON	RON	RON	RON	RON
9	Nominal amount of instrument (aggregate) - in currency of issue	361,120,000	237,740,625	55,427,113	467,799,056	71,906,071	11
9a	Issue price (unit price)	1.00	share capital increase without shares issue	0.1 : share capital increase with 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
10	Accounting classification	shareholder's equity	shareholder's equity	shareholder's equity	shareholder's equity	shareholder's 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
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
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	-	-	-	-	-	-
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	-	-	-	-	-	-

35	Position in subordination hierarchy in liquidation (specify instrument type 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	-	-	-	-	-	-

Tier 2 - Capital Instruments - subordinated loans - table 1

1	Issuer	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
3	Governing law(s) of the instrument	Romanian Law-OUG 99/2006	Romanian Law-OUG 99/2006	Romanian Law-OUG 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
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)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
8	Amount recognized in regulatory capital (in RON thousands)	363,903	372,173	70,482
	Currency of issue	EUR	EUR	RON
9	Nominal amount of instrument (aggregate) - 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
10	Accounting classification	liabilities at amortized cost	liabilities at amortized cost	liabilities at amortized 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
14	Issuer call subject to prior supervisory approval	no	no	no
15	Optional call date, contingent call dates and redemption amount (s. 9b)	-	-	-
16	Subsequent call dates, if applicable	n/a	n/a	n/a
	Coupons / dividends			
17	Fixed or floating dividend/coupon	floating	floating	floating
18	Coupon rate and any related index	EURIBOR 6M	EURIBOR 6M	ROBOR 1M
19	Existence of a dividend stopper	n/a	n/a	n/a
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	n/a	n/a	n/a

20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	n/a	n/a	n/a
21	Existence of step up or other incentive to 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
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it 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	-	-	-
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	to all other non subordinated liabilities	to all other non subordinated liabilities
36	Non-compliant transitioned features	no	no	no
37	If yes, specify non-compliant features	-	-	-