

NOTICE REGARDING PAYMENT OF DIVIDENDS FOR YEAR 2020 BY THE ROMANIAN
COMMERCIAL BANK (BCR SA)

Information on the distribution of dividends

Following the Decision of the Ordinary General Meeting of BCR SA shareholders no. 2 from April 23rd, 2021, BCR SA announces the payment of dividends for financial year 2020 to BCR shareholders starting with June 15th, 2021.

The value of the gross dividend per share is RON 0.0044162189.

The dividend tax will be withheld by BCR S.A. in accordance with the regulations in force at payment date. For situations where a shareholder considers that he/she should be subject to a lower tax rate or is fully exempt in accordance with the applicable legal regulations (double taxation avoidance agreements, international agreements etc.) he will forward to BCR SA all the documents proving the applicability of the legal provisions mentioned above (including the cited legal provisions) until June 7th, 2021. The documents will be sent by e-mail to the following address: DividendeBCR@bcr.ro.

BCR SA reserves the right to decide to what extent the supporting documents are adequate as form and content for applying the tax invoked by the shareholders, having the option of requesting additional information in order to prove the above mentioned.

Dividend payments will be made as follows:

Payment by bank transfer to individuals or legal entity shareholders holding a current account in RON with BCR or opening a current account in RON with BCR until June 7th, 2021. There is no need for the shareholder to notify the bank about the current account newly opened, provided that the account opening deadline is not exceeded.

Payment by bank transfer can be required into a current RON account opened with another bank, on written request from the shareholder, accompanied by a statement of that account, provided that the deadline is not exceeded.

Payment in cash at any BCR branch (non-cashless) by presenting identification documents such as a valid personal ID / passport and if the cash withdrawal is requested by legal representatives a notarial empowerment must be presented.

Bank transfers (to BCR/other banks accounts) and cash withdrawals at BCR counters will not be charged by the bank at the time of payment. BCR is not accountable for any expenses generated by subsequent specific transactions requested by the shareholders and/or fees/commissions charged by the beneficiary's bank (if other than BCR).

If the non-resident shareholders do not hold a RON current account with BCR, the net amounts will be transferred in the accounts submitted by the shareholders to the e-mail address communicated below enclosing the following documents and payment details:

- Beneficiary's name, IBAN code, beneficiary's bank, Swift/BIC code, transfer currency, country;
- Valid ID copy and a copy of an account statement in order to validate the IBAN code and account holder.

Payment of dividends to BCR shareholders for the financial year 2020 is subject to the general provisions on prescription, being prescribed starting with 30 June 2024, respectively within three years from 30 June 2021 (30 June 2024 being the last day in which 2020 dividends will be paid).

On the 30th of June 2021, the unclaimed dividends for the financial year 2017 will be prescribed.

Additional information regarding:

- **Dividends payment** may be requested/submitted at/to the following e-mail address: DividendeBCR@bcr.ro
- **BCR shareholders' register** may be requested at the following e-mail addresses: Luminita.Tiganas@bcr.ro, Catalina.Voicu@bcr.ro or at the following phone numbers: +40730222938, +40786930816.