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

## Tier 1 Capital Instruments

1	Issuer	Banca Comerciala Romana	
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ROE3BE2PNW68	
2a	Public or private placement	private	
3	Governing law(s) of the instrument	Romanian Law-OUG 99/2006	
3a	Contractual recognition of write down and conversion powers of resolution authorities	yes	
-	Regulatory treatment	700	
4	Current treatment taking into account, where applicable, transitional CRR rules	Additional Tier 1	
5	Post-transitional CRR rules	Additional Tier 1	
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated	
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 capital notes	
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 742	
9	Nominal amount of instrument (Currency in million)	EUR 150	
EU-9a	Issue price	150	
EU-9b	Redemption price	150	
10	Accounting classification	equity	
11	Original date of issuance	28-Sep-22	
12	Perpetual or dated	perpetual	
13	Original maturity date	n/a	
14	Issuer call subject to prior supervisory approval	yes	
15	Optional call date, contingent call dates and redemption amount	The First Reset Date (28-05-2028)	
16	Subsequent call dates, if applicable	Each Payment Distribution Date	
	Coupons / dividends		
17	Fixed or floating dividend/coupon	fixed	
18	Coupon rate and any related index	8.99%	
19	Existence of a dividend stopper	yes	
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	fully discretionary	
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	fully discretionary	
21	Existence of step up or other incentive to redeem	no	
22	Noncumulative or cumulative	cumulative	
23	Convertible or non-convertible	convertible	
24	If convertible, conversion trigger(s)	Issuer CET1 ratio < 7% and/or BCR Group CET1 ratio < 7%	
25	If convertible, fully or partially	fully	
26	If convertible, conversion rate	n/a	
27	If convertible, mandatory or optional conversion	n/a	
28	If convertible, specify instrument type convertible into	CET1	
29	If convertible, specify issuer of instrument it converts into	CET1	
30	Write-down features	yes	
31	If write-down, write-down trigger(s)	Issuer CET1 ratio < 7% and/or BCR Group CET1 ratio < 7%	
32	If write-down, full or partial	full	
33	If write-down, permanent or temporary	temporary	
34	If temporary write-down, description of write-up mechanism	Profit has been recorded	
34a	Type of subordination (only for eligible liabilities)	to all other subordinated liabilities	
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to Tier 2 instruments	
36	Non-compliant transitioned features	no	
37	If yes, specify non-compliant features	n/a	

## Tier 2 Capital Instruments

Public or private placement   A1000Ac2zevo			Qualitative or quantitative information	Qualitative or quantitative information
Public or private placement	1	Issuer	Banca Comerciala Romana	Banca Comerciala Romana
German Law, saw for statisticing classification   German Law, saw for statisticing classification   German Law, saw for statisticing classification   German Law, OUG 99/2005   German Law, OUG 99/2006   German Law, OUG 99/2000   German Law, OUG 99/2000   German Law, OUG 99/2000   German Law, OUG 99/200	2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AT0000A2Z6V6	AT0000A323A8
3 common programs (a) Contractual recognition of write down and conversion powers of resolution authorities         contractual recognition of write down and conversion powers of resolution authorities         contractual recognition of write down and conversion powers of resolution authorities         conversion (a) Contractual recognition of write down and conversion powers of resolution authorities         Conversion (a) Contractual recognition of write down and conversion powers of resolution authorities         Conversion (a) Contractual recognition of write down and conversion powers of resolution and the resolution authorities of the power of the resolution and the resolution and the resolution authorities of the power of the resolution and the resolution authorities of the resolution authorities at amortace of the resolution authorities at amortace of the resolution authority date of instrument (Currency in million) authorities at amortace of the resolution authority date of the resolution authorities at amortace of the resolution authority date of the resolution authorities at amortace of the resolution authority dates of the resolution authorities at the resolution authority dates of the	2a	Public or private placement	private	private
National Page   National Pag	3	Governing law(s) of the instrument	clausese which are governed by	clausese which are governed by
Current treatment taking into account, where applicable, transitional CRR rules   Tier 2   Tier 2	3a	·	-	-
Post-transitional CRR rules		Regulatory treatment		
6         Eligible at solor(sub-)consolidated / solos(sub-)consolidated         solo and consolidated         solo and consolidated           7         Instrument type (types to be specified by each jurisdiction)         subordinated notes         subordinated notes           9         Nominal recognised in regulatory capital or eligible liabilities (Currency in million)         EUR 100         EUR 150           8         Nominal amount of instrument (Currency in million)         EUR 100         EUR 150           8U-98         Issue price         100         150           10         Accounting classification         ilabilities at amortised cost         ilabilities at amortised cost           11         Original date of issuance         29-Jul-22         16-Dec-22           12         Perpetual or dated         dated         dated           13         Original maturity date         29-Jul-29         16-Dec-22           14         Issuer call subject to prior supervisory approval         yes         yes           15         Optional call date, contingent call dates and redemption amount         100         150           16         Subsequent call dates, contingent call dates and redemption amount         29-Jul-28         16-Dec-28           16         Subsequent call dates, contingent call dates and redemption amount         100         1	4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
	5	Post-transitional CRR rules	Tier 2	Tier 2
8 of mount recognised in regulatory capital or eligible liabilities (Currency in million).         RON 461         RON 742           9 Nominal amount of instrument (Currency in million)         EUR 100         EUR 150           EU-9a Issue price         100         150           EU-9b Redemption price         100         150           10 Accounting classification         liabilities at amortised cost         liabilities at amortised cost         liabilities at amortised cost           11 Original did teo of issuance         29-Jul-22         16-Dec-22           12 Perpetual or dated         dated         dated           13 Original maturity date         29-Jul-29         16-Dec-22           14 Issuer call subject to prior supervisory approval         yes         yes           15 Optional call date, contingent call dates and redemption amount         29-Jul-29         16-Dec-28           16 Subsequent call dates, if applicable         n/a         n/a         n/a           17 Fixed or floating dividend/coupon         -         -         -         -         -           18 Coupons / dividends         FURDING SM + 3.51%         EURIBOR SM + 3.56%         EUR	6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated	solo and consolidated
of most recent reporting date)         ROW 421         ROW 742           9 Nominal amount of instrument (Currency in million)         EUR 100         150           EU-9a Issue price         100         150           IU-9b Redemption price         100         150           10 Accounting classification         liabilities at amortised cost liabilities at amortised cos	7	Instrument type (types to be specified by each jurisdiction)	subordinated notes	subordinated notes
EU-9a   Issue price   100   150	8		RON 461	RON 742
Building   Bedemption price   Building   B	9	Nominal amount of instrument (Currency in million)	EUR 100	EUR 150
Accounting classification   Ilabilities at amortised cost   Ilabilities	EU-9a	Issue price	100	150
11         Original date of issuance         29-Jul-22         16-Dec-22           12         Perpetual or dated         dated         dated           13         Original maturity date         29-Jul-28         16-Dec-28           14         Issuer call subject to prior supervisory approval         yes         yes           15         Optional call date, contingent call dates and redemption amount         29-Jul-28         16-Dec-28           16         Subsequent call dates, if applicable         n/a         100         150           16         Subsequent call dates, if applicable         n/a         n/a         n/a           17         Fixed or floating dividend/coupon         -         -         -           18         Coupon rate and any related index         floating         floating           EU-20a         Fully discretionary, partially discretionary or mandatory (in terms of timing)         n/a         EURIBOR 3M + 3.69%           EU-20b         Fully discretionary, partially discretionary or mandatory (in terms of amount)         n/a         n/a           EU-20b         Fully discretionary, partially discretionary or mandatory (in terms of amount)         n/a         n/a           EU-20b         Fully discretionary, partially discretionary or mandatory or mandatory or mandatory or mandatory or mandatory or mandatory or ma	EU-9b	Redemption price	100	150
12         Perpetual or dated         dated         dated           13         Original maturity date         29-Jul-29         16-Dec-29           14         Issuer call subject to prior supervisory approval         yes         yes           15         Optional call date, contingent call dates and redemption amount         29-Jul-28         16-Dec-28           16         Subsequent call dates, if applicable         n/a         n/a           17         Fixed or floating dividend/coupon         -         -           18         Coupon rate and any related index         floating         floating           19         Existence of a dividend stopper         EURIBOR 3M + 3.65%         EURIBOR 3M + 3.65%           19         Existence of a dividend stopper         EURIBOR 3M + 3.65%         EURIBOR 3M + 3.65%           19         Existence of a dividend stopper         EURIBOR 3M + 3.65%         EURIBOR 3M + 3.65%           19         Existence of a dividend stopper         EURIBOR 3M + 3.65%         EURIBOR 3M + 3.65%           19         Existence of a dividend stopper and any related index         floating index         floating index           19         Existence of a dividend stopper and any related index         floating index         floating index           20         Fully discretionary, partially di	10	Accounting classification	liabilities at amortised cost	liabilities at amortised cost
13         Original maturity date         29-Jul-29         16-Dec-29           14         Issuer call subject to prior supervisory approval         yes         yes           15         Optional call date, contingent call dates and redemption amount         29-Jul-28         16-Dec-28           16         Subsequent call dates, if applicable         n/a         n/a           17         Fixed or floating dividend/coupon         -         -         -           18         Coupon rate and any related index         floating         floating           19         Existence of a dividend stopper         EURIBOR 3M + 3.51%         EURIBOR 3M + 3.66%           EU-20a         Fully discretionary, partially discretionary or mandatory (in terms of timing)         n/a         n/a           EU-20b         Fully discretionary, partially discretionary or mandatory (in terms of amount)         n/a         n/a           EU-20a         Fully discretionary, partially discretionary or mandatory (in terms of amount)         n/a         n/a           EU-20b         Fully discretionary, partially discretionary or mandatory (in terms of amount)         n/a         n/a           EU-20b         Fully discretionary, partially discretionary andalogy or potionary in terms of amount)         n/a         n/a           21         Existence of step up or other incentive to redeam<	11	Original date of issuance	29-Jul-22	16-Dec-22
Suser call subject to prior supervisory approval   yes   yes   yes	12	Perpetual or dated	dated	dated
Optional call date, contingent call dates and redemption amount   100   150	13	Original maturity date	29-Jul-29	16-Dec-29
150   Optional call dates, if applicable   160   150   150	14	Issuer call subject to prior supervisory approval	yes	yes
Subsequent call dates, if applicable   n/a   n/a	15	Optional call date, contingent call dates and redemption amount		
Coupons / dividends           17         Fixed or floating dividend/coupon	16	Subsequent call dates, if applicable		
Fixed or floating dividend/coupon  Coupon rate and any related index  EuriBor 3M + 3.51%  EuriBor 3M + 3.66%  EuriBor 3M + 3.51%  EuriBor 3M + 3.51%  EuriBor 3M + 3.66%  Euribid discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially discretionary or mandatory (in terms of amount)  Pully discretionary, partially dis				
18   Coupon rate and any related index   floating   Existence of a dividend stopper   EURIBOR 3M + 3.51%   EURIBOR 3M + 3.66%   EU-20a   Fully discretionary, partially discretionary or mandatory (in terms of timing)   n/a   n/a   n/a	17			
EURIBOR 3M + 3.51% EURIBOR 3M + 3.51% EURIBOR 3M + 3.56% EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) n/a			floating	floating
EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  EU-20b Fully discretionary, partially discretionary or mandatory (in terms of amount)  EXistence of step up or other incentive to redeem  Noncumulative or cumulative  Noncumulative or cumulative  Noncumulative or convertible  Noncumulative or convertible  Noncumulative or convertible  Noncumulative or convertible  Noncumulative or cumulative  Noncumulative or noncumulative  Noncumulati				
EU-20b Fully discretionary, partially discretionary or mandatory (in terms of amount)  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  34 If convertible, conversion trigger(s)  35 If convertible, conversion rate  36 If convertible, conversion rate  37 If convertible, specify instrument type convertible into  38 If convertible, specify instrument type convertible into  39 If convertible, specify issuer of instrument it converts into  30 Write-down features  31 If write-down, write-down trigger(s)  32 If write-down, write-down, description of write-up mechanism  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  36 Position in subordination (only for eligible liabilities)  37 Position in subordination features  38 Non-compliant transitioned features  19 Immediately subordinated to Senior Non Preferred Bonds  10 Immediately subordinated to Senior Non Preferred Bonds				
Existence of step up or other incentive to redeem n/a n/a n/a  Noncumulative or cumulative n/a n/a  Convertible or non-convertible n/a n/a n/a  If convertible, conversion trigger(s) n/a n/a n/a  If convertible, fully or partially n/a n/a  If convertible, conversion rate n/a n/a n/a  If convertible, conversion rate n/a n/a n/a  If convertible, specify instrument type conversion n/a n/a  If convertible, specify instrument type convertible into n/a n/a n/a  If convertible, specify instrument type convertible into n/a n/a n/a  If convertible, specify instrument it converts into n/a n/a n/a  If write-down features n/a n/a n/a n/a  If write-down, write-down trigger(s) no no  If write-down, full or partial n/a n/a  If write-down, full or partial n/a n/a  If write-down, permanent or temporary n/a n/a n/a  If temporary write-down, description of write-up mechanism n/a n/a  Type of subordination (only for eligible liabilities) n/a n/a  Position in subordination (lonly for eligible liabilities) n/a n/a  Position in subordination hierarchy in liquidation (specify instrument type mediately subordinated to senior Non Preferred Bonds  Immediately subordinated to Senior Non Preferred Bonds				
Noncumulative or cumulative or n/a				
Convertible or non-convertible n/a n/a n/a  If convertible, conversion trigger(s) n/a n/a  If convertible, fully or partially n/a n/a  If convertible, conversion rate n/a n/a  If convertible, conversion rate n/a n/a  If convertible, mandatory or optional conversion n/a n/a  If convertible, specify instrument type convertible into n/a n/a  If convertible, specify instrument it converts into n/a n/a  If convertible, specify issuer of instrument it converts into n/a n/a  Write-down features n/a n/a n/a  If write-down, write-down trigger(s) n/a n/a n/a  If write-down, full or partial n/a n/a  If write-down, permanent or temporary n/a n/a  If temporary write-down, description of write-up mechanism n/a n/a  Type of subordination (only for eligible liabilities) n/a n/a  EU-34b Ranking of the instrument in normal insolvency proceedings to all other non subordinated liabilities  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Mon-compliant transitioned features Immediately subordinated to Senior Non Preferred Bonds				
If convertible, conversion trigger(s)   n/a   n/a   n/a				
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 31 If write-down, write-down trigger(s) 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 36 Type of subordination (only for eligible liabilities) 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Immediately subordinated to Senior Non Preferred Bonds 39 Position Non Preferred Bonds 30 Non-compliant transitioned features 31 If convertible, convertible, in n/a n/a n/a n/a n/a n/a n/a n/a n/a n/				
If convertible, conversion rate n/a n/a  If convertible, mandatory or optional conversion n/a n/a  If convertible, specify instrument type convertible into n/a n/a  If convertible, specify instrument it converts into n/a n/a  Write-down features n/a n/a n/a  If write-down, write-down trigger(s) no no no  If write-down, full or partial n/a n/a  If write-down, permanent or temporary n/a n/a  If temporary write-down, description of write-up mechanism n/a n/a  Type of subordination (only for eligible liabilities) n/a n/a  EU-34b Ranking of the instrument in normal insolvency proceedings to all other non subordinated liabilities  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Mon-compliant transitioned features n/a need at the senior Non Preferred Bonds non Preferred Bonds		55 (7		
If convertible, mandatory or optional conversion  In/a  If convertible, specify instrument type convertible into  In/a  If convertible, specify issuer of instrument it converts into  In/a  If convertible, specify issuer of instrument it converts into  In/a  If write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If tremporary write-down, description of write-up mechanism  If the temporary write-down, description of write-up mechanism  If the possible diabilities  It could other non subordinated to all other non subordinated liabilities  Immediately senior to instrument)  Immediately subordinated to Senior Non Preferred Bonds  Immediately subordinated to Senior Non Preferred Bonds	26			
If convertible, specify instrument type convertible into n/a n/a  If convertible, specify issuer of instrument it converts into n/a n/a  Write-down features n/a n/a  If write-down, write-down trigger(s) no no no  If write-down, full or partial n/a n/a  If write-down, permanent or temporary n/a n/a n/a  If temporary write-down, description of write-up mechanism n/a n/a  Type of subordination (only for eligible liabilities) n/a n/a  EU-34b Ranking of the instrument in normal insolvency proceedings to all other non subordinated liabilities  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Rank 2  Rank 2  Rank 2  Rank 2  Rank 2  Immediately subordinated to Senior Non Preferred Bonds	27			
29 If convertible, specify issuer of instrument it converts into 30 Write-down features 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 36 Ranking of the instrument in normal insolvency proceedings 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 39 If convertible, specify issuer of instrument it converts into normal normal normal normal normal normal normal normal insolvency proceedings 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 If the more of instrument in normal normal normal insolvency proceedings 31 If write-down, permanent or temporary 32 If the more of instrument in normal				
30 Write-down features n/a n/a 31 If write-down, write-down trigger(s) no no 32 If write-down, full or partial n/a n/a 33 If write-down, permanent or temporary n/a n/a 34 If temporary write-down, description of write-up mechanism n/a n/a 34 Type of subordination (only for eligible liabilities) n/a n/a 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features no				
31     If write-down, write-down trigger(s)     no     no       32     If write-down, full or partial     n/a     n/a       33     If write-down, permanent or temporary     n/a     n/a       34     If temporary write-down, description of write-up mechanism     n/a     n/a       34a     Type of subordination (only for eligible liabilities)     n/a     n/a       EU-34b     Ranking of the instrument in normal insolvency proceedings     to all other non subordinated liabilities     to all other non subordinated liabilities       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Rank 2     Rank 2       36     Non-compliant transitioned features     Immediately subordinated to Senior Non Preferred Bonds     Immediately subordinated to Senior Non Preferred Bonds				
32 If write-down, full or partial n/a n/a 33 If write-down, permanent or temporary n/a n/a 34 If temporary write-down, description of write-up mechanism n/a n/a 34 Type of subordination (only for eligible liabilities) n/a n/a  EU-34b Ranking of the instrument in normal insolvency proceedings to all other non subordinated liabilities liabilities  35 Position in subordination hierarchy in liquidation (specify instrument type mediately senior to instrument)  36 Non-compliant transitioned features Immediately subordinated to Senior Non Preferred Bonds				
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  In/a  In/		53 1.		
34 If temporary write-down, description of write-up mechanism  7 Type of subordination (only for eligible liabilities)  8 Ranking of the instrument in normal insolvency proceedings  9 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  8 Non-compliant transitioned features  1 Immediately subordinated to Senior Non Preferred Bonds		·		
EU-34b Ranking of the instrument in normal insolvency proceedings to all other non subordinated liabilities  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features to all other non subordinated to Senior Non Preferred Bonds				
EU-34b Ranking of the instrument in normal insolvency proceedings to all other non subordinated liabilities  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features to all other non subordinated to Senior Non Preferred Bonds	34a	Type of subordination (only for eligible liabilities)	n/a	n/a
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Rank 2  Rank 2  Non-compliant transitioned features  Immediately subordinated to Senior Non Preferred Bonds			to all other non subordinated	to all other non subordinated
Non-compliant transitioned features Immediately subordinated to Senior Non Preferred Bonds Senior Non Preferred Bonds	35			-
	36			
	37	If yes, specify non-compliant features		