

Annex 1

Capital instruments' main features template

CET 1 Capital Instruments - shares - table 1/3

1	Issuer	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a
2a	Public or private placement	private	private	private	private	private
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
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment	CET1	CET1	CET1	CET1	CET1
4	Current treatment taking into account, where applicable, 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 recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 2	RON 1	RON 5	RON 14	RON 7
9	Nominal amount of instrument	RON 1	RON 1	RON 2	RON 5	RON 3
EU-9a	Issue price	1	1	1	1	1
EU-9b	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	23-Jan-91	5-Nov-91	16-Jul-93	11-May-94	22-Feb-95
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	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a	n/a	n/a	n/a
	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
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary
EU-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
22	Noncumulative or cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative
23	Convertible or non-convertible	n/a	n/a	n/a	n/a	n/a
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	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	n/a
30	Write-down features	no	no	no	no	no
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 1	Rank 1	Rank 1	Rank 1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments
36	Non-compliant transitioned features	no	no	no	no	no
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)					

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1	Issuer	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
2a	Public or private placement	private	private	private	private	private	private
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	Romanian Law-no.31/1990
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment	CET1	CET1	CET1	CET1	CET1	CET1
4	Current treatment taking into account, where applicable, 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 recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 29	RON 21	RON 53	RON 93	RON 451	RON 478
9	Nominal amount of instrument	RON 11	RON 8	RON 20	RON 35	RON 169	RON 179
EU-9a	Issue price	1	1	1	1	1	1
EU-9b	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	11-Mar-97	15-Sep-97	21-Sep-98	6-Jan-99	10-Aug-99	18-May-00
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	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a	n/a	n/a	n/a	n/a
	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
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
EU-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	n/a	n/a	n/a	n/a	n/a	n/a
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	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	n/a	n/a
30	Write-down features	no	no	no	no	no	no
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 1	Rank 1	Rank 1	Rank 1	Rank 1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments
36	Non-compliant transitioned features	no	no	no	no	no	no
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)						

CET 1 Capital Instruments - shares – table 3/3

1	Issuer	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana	Banca Comerciala Romana
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
2a	Public or private placement	private	private	private	private	private	private
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	Romanian Law-no.31/1990
3a	Contractual recognition of write down and conversion powers of resolution authorities	n/a	n/a	n/a	n/a	n/a	n/a
	Regulatory treatment						
4	Current treatment taking into account, where applicable, 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 recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 966	RON 238	RON 55	RON 468	RON 467	RON 0
9	Nominal amount of instrument	RON 361	RON 238	RON 55	RON 468	RON 72	RON 0
EU-9a	Issue price	1	share capital increase without shares issue	0.1 : share capital increase with shares issue	0.1	0.65	0.1
EU-9b	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	5-Jul-01	14-May-10	3-Jun-11	3-Jan-12	18-Jan-13	31-Dec-16
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	n/a	n/a	n/a	n/a	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a	n/a	n/a	n/a	n/a
	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
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
EU-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	n/a	n/a	n/a	n/a	n/a	n/a
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	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	n/a	n/a
30	Write-down features	no	no	no	no	no	no
31	If write-down, write-down trigger(s)	n/a	n/a	n/a	n/a	n/a	n/a
32	If write-down, full or partial	n/a	n/a	n/a	n/a	n/a	n/a
33	If write-down, permanent or temporary	n/a	n/a	n/a	n/a	n/a	n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 1	Rank 1	Rank 1	Rank 1	Rank 1	Rank 1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments	immediately subordinated to Tier 2 Instruments
36	Non-compliant transitioned features	no	no	no	no	no	no
37	If yes, specify non-compliant features	n/a	n/a	n/a	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)						

Tier 2 - Capital Instruments - subordinated loans

1	Issuer	Banca Comerciala Romana
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a
2a	Public or private placement	private
3	Governing law(s) of the instrument	Romanian Law-UG 99/2006
3a	Contractual recognition of write down and conversion powers of resolution authorities	-
Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	subordinated loan
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 48
9	Nominal amount of instrument (Currency in million)	EUR 100
EU-9a	Issue price	100
EU-9b	Redemption price	100
10	Accounting classification	liabilities at amortised cost
11	Original date of issuance	26-Jun-12
12	Perpetual or dated	dated
13	Original maturity date	27-Jun-22
14	Issuer call subject to prior supervisory approval	no
15	Optional call date, contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	n/a
Coupons / dividends		
17	Fixed or floating dividend/coupon	floating
18	Coupon rate and any related index	EURIBOR 6M + 5.73%
19	Existence of a dividend stopper	n/a
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	n/a
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	n/a
21	Existence of step up or other incentive to redeem	n/a
22	Noncumulative or cumulative	n/a
23	Convertible or non-convertible	n/a
24	If convertible, conversion trigger(s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a
29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down features	no
31	If write-down, write-down trigger(s)	n/a
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
34	If temporary write-down, description of write-up mechanism	n/a
34a	Type of subordination (only for eligible liabilities)	to all other non subordinated liabilities
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinated to Senior Non Preferred Bonds
36	Non-compliant transitioned features	no
37	If yes, specify non-compliant features	-
37a	Link to the full term and conditions of the instrument (signposting)	