

Capital instruments' main features template (RON million)

Tier 1 Capital Instruments

1	Issuer	Banca Comerciala Romana	Banca Comerciala Romana
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ROE3BE2PNW68	RONFNIGJPO12
2a	Public or private placement	private	private
3	Governing law(s) of the instrument	Romanian Law-OUG 99/2006	Romanian Law-OUG 99/2006
3a	Contractual recognition of write down and conversion powers of resolution authorities	yes	yes
Regulatory treatment			
4	Current treatment taking into account, where applicable, transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated	solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 capital notes	Tier 1 capital notes
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 742	RON 1,740
9	Nominal amount of instrument (Currency in million)	EUR 150	EUR 350
EU-9a	Issue price	150	350
EU-9b	Redemption price	150	350
10	Accounting classification	equity	equity
11	Original date of issuance	28-Sep-22	13-Jan-25
12	Perpetual or dated	perpetual	perpetual
13	Original maturity date	n/a	n/a
14	Issuer call subject to prior supervisory approval	yes	yes
15	Optional call date, contingent call dates and redemption amount	The First Reset Date (28-05-2028)	The First Reset Date (28-05-2030)
16	Subsequent call dates, if applicable	Each Payment Distribution Date	Each Payment Distribution Date
Coupons / dividends			
17	Fixed or floating dividend/coupon	fixed	fixed
18	Coupon rate and any related index	8.99%	6.50%
19	Existence of a dividend stopper	yes	yes
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	fully discretionary	fully discretionary
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	fully discretionary	fully discretionary
21	Existence of step up or other incentive to redeem	no	no
22	Noncumulative or cumulative	cumulative	cumulative
23	Convertible or non-convertible	convertible	convertible
24	If convertible, conversion trigger(s)	Issuer CET1 ratio < 7% and/or BCR Group CET1 ratio < 7%	Issuer CET1 ratio < 7% and/or BCR Group CET1 ratio < 7%
25	If convertible, fully or partially	fully	fully
26	If convertible, conversion rate	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a
28	If convertible, specify instrument type convertible into	CET1	CET1
29	If convertible, specify issuer of instrument it converts into	CET1	CET1
30	Write-down features	yes	yes
31	If write-down, write-down trigger(s)	Issuer CET1 ratio < 7% and/or BCR Group CET1 ratio < 7%	Issuer CET1 ratio < 7% and/or BCR Group CET1 ratio < 7%
32	If write-down, full or partial	full	full
33	If write-down, permanent or temporary	temporary	temporary
34	If temporary write-down, description of write-up mechanism	Profit has been recorded	Profit has been recorded
34a	Type of subordination (only for eligible liabilities)	to all other subordinated liabilities	to all other subordinated liabilities
EU-34b	Ranking of the instrument in normal insolvency proceedings	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
36	Non-compliant transitioned features	no	no
37	If yes, specify non-compliant features	n/a	n/a

Tier 2 Capital Instruments

1	Issuer	Banca Comerciala Romana	Banca Comerciala Romana
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AT0000A2Z6V6	AT0000A323A8
2a	Public or private placement	private	private
3	Governing law(s) of the instrument	German Law, save for statutory clauses which are governed by Romanian Law-OUG 99/2006	German Law, save for statutory clauses which are governed by Romanian Law-OUG 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	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	solo and consolidated	solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	subordinated notes	subordinated notes
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	RON 368	RON 607
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
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-29
14	Issuer call subject to prior supervisory approval	yes	yes
15	Optional call date, contingent call dates and redemption amount	29-Jul-28 100	16-Dec-28 150
16	Subsequent call dates, if applicable	n/a	n/a
	Coupons / dividends		
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
21	Existence of step up or other incentive to redeem	n/a	n/a
22	Noncumulative or cumulative	n/a	n/a
23	Convertible or non-convertible	n/a	n/a
24	If convertible, conversion trigger(s)	n/a	n/a
25	If convertible, fully or partially	n/a	n/a
26	If convertible, conversion rate	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a
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
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
37	If yes, specify non-compliant features	no	no