Capital instruments' main features template (RON ths)

CET 1 Capital Instruments - shares - table 1/3

| 16 Subsequent call dates, if applicable Coupons / dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper no no no no 20 Fully discretionary, partially discretionary or mandatory (in terms of timing) 16 Subsequent call dates, if applicable 17 Indiana floating 18 Indiana floating 19 Indiana floating 10 Indiana 10 Indiana 11 Indiana 12 Indiana 13 Indiana 14 Indiana 15 Indiana 16 Indiana 17 Indiana 18 Indiana 1 | Romanian Law- no.31/1990 CET1 CET1 Solo and consolidated ordinary shares 6,703 RON 2,509,797 1.00 r/a shareholder's equity 22-Feb-95 |
|--|--|
| Regulatory treatment Rosalfragatory treatmen | no.31/1990 CET1 CET1 Solo and consolidated ordinary shares 6,703 RON 2,509,797 1.00 r/a shareholder's equity 22-Feb-95 |
| Regulatory treatment Family Regulatory treatment Family | CET1 CET1 Solo and consolidated ordinary shares 6,703 RON 2,509,797 1,000 r/a shareholder's equity 22-Feb-95 |
| 4 Transitional CRR rules CET1 CET1 CET1 CET1 CET2 5 Post-transitional CRR rules CET1 CET1 CET1 CET1 CET2 6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated solo and consolidated solo an | CET1 solo and consolidated ordinary shares 6,703 RON 2,509,797 1.00 r/a shareholder's equity 22-Feb-95 |
| 5 Post-transitional CRR rules CET1 CET1 CET1 CET1 CET1 6 Eligible at solo/(sub-)-consolidated/solo & (sub-)-consolidated solo and consolidated sold and consolidated solo and consolidated sold and | CET1 solo and consolidated ordinary shares 6,703 RON 2,509,797 1.00 r/a shareholder's equity 22-Feb-95 |
| 6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated solo and consolidated so | solo and consolidated ordinary shares 6,703 RON 2,509,797 1.00 r/a shareholder's equity 22-Feb-95 |
| 7 Instrument type (types to be specified by each jurisdiction) 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) 9 Nominal amount of instrument 10 Nominal amount of instrument 10 Accounting classification 10 Accounting classification 10 Accounting classification 11 Original date of issuance 12 Jan-91 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Original maturity date 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Issuer can an any elated index 19 Issuer can and any related index 10 Pickistence of a dividend stopper 10 Pickistence of a dividend stopper 11 Original discretionary, partially discretionary or mandatory (in terms of amt) 12 Descriptions or discretionary 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call dates, and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Issuer can and any related index 19 Issuer can and any related index 10 Issuer coupons / discretionary, partially discretionary or mandatory (in terms of amt) 19 Issuer century 10 Issuer century 11 Issuer can and any related index 11 Issuer can and any related index 12 Issuer century 13 Issuer can and any related index 14 Issuer can and any related index 15 Issuer century 16 Issuer century 17 Issuer can and any related index 18 Issuer century 19 Issuer | consolidated ordinary shares 6,703 RON 2,509,797 1.00 r/a shareholder's equity 22-Feb-95 |
| 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) 1,872 1,337 4,815 14,444 RON | 6,703 RON 2,509,797 1.00 //a shareholder's equity 22-Feb-95 |
| Currency of issue RON | RON 2,509,797 1.00 //a shareholder's equity 22-Feb-95 |
| 9 Nominal amount of instrument 700,000 500,000 1,800,000 5,400,000 9a Issue price 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0 | 2,509,797 1.00 n/a shareholder's equity 22-Feb-95 |
| 9a Issue price 1.00 1.00 1.00 1.00 1.00 1.00 1.00 9b Redemption price n/a | 1.00 n/a shareholder's equity 22-Feb-95 |
| 9b Redemption price n/a n/a n/a n/a 10 Accounting classification shareholder's equity s | n/a shareholder's equity 22-Feb-95 |
| Shareholder's equity Parella | shareholder's equity 22-Feb-95 |
| 11 Original date of issuance 23-Jan-91 5-Nov-91 16-Jul-93 11-May-9- 12 Perpetual or dated perpetual no maturity no maturit | equity 22-Feb-95 |
| Perpetual or dated perpetual or dated perpetual or dated perpetual no maturity date no maturity | 22-Feb-95 |
| 13 Original maturity date no maturity 14 Issuer call subject to prior supervisory approval no | |
| 14 Issuer call subject to prior supervisory approval no | perpetual |
| 15 Optional call date, contingent call dates, and redemption amount | no maturity |
| 16 Subsequent call dates, if applicable | no |
| Coupons / dividends 17 Fixed or floating dividend/coupon floating | - |
| 17 Fixed or floating dividend/coupon floating fl | - |
| 18 Coupon rate and any related index n/a | |
| 19 Existence of a dividend stopper no | floating |
| 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) discretionary discretionary discretionary 20b Fully discretionary, partially discretionary or mandatory (in terms of amt) discretionary discretionary discretionary discretionary discretionary | n/a |
| 20b Fully discretionary, partially discretionary or mandatory (in terms of amt) discretionary discretionary discretionary | no |
| | 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 no no no no | no |
| 24 If convertible, conversion trigger (s) | - |
| 20 If convertible, ruly of 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 | - |
| oo ii wiike down, permanenk or temporary | - |
| | - |
| 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 |
| 37 If yes, specify non-compliant features | - |

CET 1 Capital Instruments - shares - table 2/3

| 1 Issuer | Banca Comerciala Romana |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | n/a | n/a | n/a | n/a | n/a | n/a |
| 3 Governing law(s) of the instrument | Romanian Law- no.31/1990 |
| 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 |
| 7 Instrument type (types to be specified by each jurisdiction) | ordinary shares |
| 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | 28,792 | 20,641 | 53,335 | 92,885 | 450,966 | 477,970 |
| Currency of issue | RON | RON | RON | RON | RON | RON |
| 9 Nominal amount of instrument | 10,764,096 | 7,716,757 | 19,940,000 | 34,725,850 | 168,598,200 | 178,694,050 |
| 9a Issue price | 1 | 1 | 1 | 1 | 1 | 1 |
| 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 |
| 14 Issuer call subject to prior supervisory approval | no | no | no | no | no | no |
| 15 Optional call date, contingent call dates, and redemption amount | - | - | - | - | - | - |
| 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 amt) | 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 |
| 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 | | - | | - | • | - |
| 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 | - | - | - | - | - | - |

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 (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | n/a | n/a | n/a | n/a | n/a | n/ |
| 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.31/199 |
| Regulatory treatment | - | - | - | - | - | |
| 4 Transitional CRR rules | CET1 | CET1 | CET1 | CET1 | CET1 | CET |
| 5 Post-transitional CRR rules | CET1 | CET1 | CET1 | CET1 | CET1 | CET |
| 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 consolidate |
| 7 Instrument type (types to be specified by each jurisdiction) | ordinary shares | ordinary shares | ordinary shares | ordinary shares | ordinary shares | ordinary share: |
| 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | 965,922 | 237,741 | 55,427 | 467,799 | 467,400 | |
| Currency of issue | RON | RON | RON | RON | RON | ROI |
| 9 Nominal amount of instrument | 361,120,000 | 237,740,625 | 55,427,113 | 467,799,056 | 71,906,071 | 1 |
| 9a Issue price | 1.0 | | 0.1 : share capital increase with | 0.10 | 0.65 | 0.1 |
| 9b Redemption price | n/a | shares issue n/a | shares issue n/a | n/a | n/a | n/ |
| 10 Accounting classification | shareholder's equity | shareholder's equity | shareholder's equity | shareholder's equity | shareholder's equity | shareholder's equit |
| 11 Original date of issuance | 5-Jul-01 | 14-May-10 | 3-Jun-11 | 3-Jan-12 | 18-Jan-13 | 31-Dec-1 |
| 12 Perpetual or dated | perpetual | perpetual | perpetual | perpetual | perpetual | perpetua |
| 13 Original maturity date | no maturity | no maturity | no maturity | no maturity | no maturity | no maturi |
| 14 Issuer call subject to prior supervisory approval | no | no | no | no | • | r |
| 15 Optional call date, contingent call dates, and redemption amount | - | | - | - | - | |
| 16 Subsequent call dates, if applicable | - | | - | - | - | |
| Coupons / dividends | - | | - | - | - | |
| 17 Fixed or floating dividend/coupon | floating | floating | floating | floating | floating | floatin |
| 18 Coupon rate and any related index | n/a | n/a | n/a | n/a | | n |
| 19 Existence of a dividend stopper | no | no | no | no | no | n |
| Pully discretionary, partially discretionary or mandatory (in terms of timing) | discretionary | discretionary | discretionary | discretionary | discretionary | discretionar |
| 20b Fully discretionary, partially discretionary or mandatory (in terms of amt) | discretionary | discretionary | discretionary | discretionary | discretionary | discretionar |
| 21 Existence of step up or other incentive to redeem | no | no | no | no | | n |
| 22 Noncumulative or cumulative | non-cumulative | non-cumulative | non-cumulative | non-cumulative | non-cumulative | non-cumulativ |
| 23 Convertible or non-convertible | no | no | no | no | no | n |
| 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 | r |
| 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 | - | - | - | - | - | |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | subordinated | subordinated | subordinated | subordinated | subordinated | subordinate |
| 36 Non-compliant transitioned features | no | no | no | no | no | n |
| 37 If yes, specify non-compliant features | - | - | - | - | - | |

Tier 2 - Capital Instruments - subordinated loans

| 1 Issuer | Banca Comerciala Romana | Banca Comerciala Romana |
|---|---------------------------------------|-------------------------------|
| 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | n/a | n/a |
| 3 Governing law(s) of the instrument | Romanian Law-OUG 99/2006 | Romanian Law-OUG 99/2006 |
| Regulatory treatment | - | _ |
| 4 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 loan | subordinated loan |
| 8 Amount recognised in regulatory capital (in RON thousands) | 87,361 | 144,802 |
| Currency of issue | EUR | EUR |
| 9 Nominal amount of instrument (agregate) - in currency of issue | 120,000,000 | 100,000,000 |
| 9a Issue price | 120,000,000 | 100,000,000 |
| 9b Redemption price - in currency of issue | 120,000,000 | 100,000,000 |
| 10 Accounting classification | liabilities at amortised cost | liabilities at amortised cost |
| 11 Original date of issuance | 26-Jun-09 | 26-Jun-12 |
| 12 Perpetual or dated | dated | dated |
| 13 Original maturity date | 30-Sep-21 | 27-Jun-22 |
| 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 |
| Coupons / dividends | - | - |
| 17 Fixed or floating dividend/coupon | floating | floating |
| 18 Coupon rate and any related index | EURIBOR 6M | EURIBOR 6M |
| 19 Existence of a dividend stopper | n/a | n/a |
| 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) | n/a | n/a |
| 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 | no | no |
| 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 | 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 inst | rument) to all other non subordinated | to all other non subordinated |
| 36 Non-compliant transitioned features | no | no |
| 37 If yes, specify non-compliant features | - | - |