

Registration Document

Banca Comercială Română S.A.

(Incorporated as a joint-stock corporation in Romania under registered number J40/90/1991 and sole registration code 361757)

This supplement (the "**Supplement**") dated 2 March 2022 constitutes a supplement pursuant to Article 23 (1) of the Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**") and is supplemental to, and should be read in conjunction with, the registration document dated 2 December 2021 (the "**Original Registration Document**" or the "**Registration Document**") of Banca Comercială Română S.A. (the "**Issuer**" or "**BCR**"). The Registration Document forms part of the base prospectus of the Issuer consisting of separate documents within the meaning of Article 8(6) of the Prospectus Regulation and as of the date of this Supplement, this Supplement relates to the base prospectus consisting of separate documents in relation to the multi issuer EMTN programme dated 2 December 2021.

The Original Registration Document has been approved on 2 December 2021 by the Austrian Financial Market Authority (*Finanzmarktaufsichtsbehörde*, the "**FMA**").

This Supplement has been filed with and approved by the FMA in its capacity as competent authority, filed with the Vienna Stock Exchange (*Wiener Börse*) and published in electronic form on the Issuer's website under "www.bcr.ro/en/investors/bcr-bond-issues".

Terms defined in the Registration Document shall have the same meaning when used in this Supplement.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference in the Registration Document by this Supplement and (b) any other statement in or incorporated by reference in the Registration Document, the statements mentioned in (a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to the information included in the Registration Document has arisen or been noted, as the case may be, since the publication of the Registration Document.

In accordance with Article 23 (2a) of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities issued or to be issued by the Issuer before this Supplement was published have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances until, and including 7 March 2022, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period and the delivery of the securities issued or to be issued, whichever occurs first. Investors may contact the relevant financial intermediary if they wish to exercise their right of withdrawal.

The accuracy of the information contained in this Supplement does not fall within the scope of examination by the FMA under the Prospectus Regulation. The FMA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer that is the subject of this Supplement.



RESPONSIBILITY STATEMENT

The Issuer, with its registered office at 159 Calea Plevnei, Business Garden Bucharest, Building A, 6th Floor, 060013 Bucharest district 6, Romania, is responsible for the information given in this Supplement.

The Issuer hereby declares that, to the best of the knowledge of the Issuer, the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import.

NOTICE

No person has been authorised to give any information or to make any representation other than those contained in this Supplement in connection with the issue or sale of securities issued or to be issued by the Issuer and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer or any arranger or dealer. Neither the delivery of the Registration Document and/or this Supplement nor any sale made in connection herewith shall, under any circumstances, create any implication that there has been no change in the affairs of the Issuer or the Issuer and its subsidiaries and participations taken as a whole (the "**BCR Group**") since the date hereof or the date upon which the Registration Document has been most recently supplemented or that there has been no adverse change in the financial position of the Issuer or BCR Group since the date hereof or the date upon which the Registration Document has been most recently supplemented or that any other information supplied in connection with the Registration Document is correct as of any time subsequent to the date on which it is supplied or, if different, the date indicated in the document containing the same.

The distribution of this Supplement and the offering or sale of securities issued or to be issued by the Issuer in certain jurisdictions may be restricted by law. Persons into whose possession this Supplement comes are required by the Issuer, any arranger and any dealer to inform themselves about and to observe any such restriction.

This Supplement does not constitute an offer of, or an invitation by or on behalf of any of the Issuer, any arranger or any dealer to subscribe for, or purchase, any securities issued or to be issued by the Issuer.

In case of any arranger or dealer none of them has independently verified the information contained in this Supplement and none of them makes any representation, express or implied, or accepts any responsibility, with respect to the accuracy or completeness of any of the information in this Supplement. Neither this Supplement nor any financial statements supplied in connection with the Registration Document or any securities issued or to be issued by the Issuer are intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by the Issuer, any arranger or any dealer that any recipient of this Supplement or any financial statements should purchase securities issued or to be issued by the Issuer. Each potential purchaser of securities issued or to be issued by the Issuer should determine for itself the relevance of the information contained in this Supplement or any financial statements and its purchase of securities issued or to be issued by the Issuer should be based upon any such investigation as it deems necessary. None of any arranger or any dealer undertakes to review the financial condition or affairs of the Issuer or BCR Group during the life of the arrangements contemplated by this Supplement nor to advise any investor or potential investor in securities issued or to be issued by the Issuer of any information coming to the attention of any arranger or any dealer.

Significant new factors, material mistakes and/or material inaccuracies (as referred to in Article 23 (1) of the Prospectus Regulation) have arisen which in the Issuer's perception are capable of affecting the assessment of securities issued or to be issued by the Issuer, and are thus herewith included in the Registration Document as follows:

- 1.1. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" commencing on page 3 of the Original Registration Document the information with regard to the Press Release dated 2 November 2021 relating to BCR's financial results for the first nine months of 2021 shall be replaced by the following table:**

"Press Release dated 28 February 2022 relating to BCR's financial results for 2021

Financial Data

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- 1.2. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" the second paragraph on page 5 of the Original Registration Document shall be replaced by the following paragraph:**

"For the avoidance of doubt, such parts of the annual reports 2019 and 2020 respectively, of the interim report half year 2021, of the H1 2021 Disclosure Report and of the press release dated 28 February 2022 relating to BCR's financial results for 2021 which are not explicitly listed in the tables above, are not incorporated by reference into this Registration Document as these parts are either not relevant for the investor or covered elsewhere in this Registration Document."

- 1.3. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" the sixth paragraph on page 5 of the Original Registration Document shall be replaced by the following paragraph:**

"The indicated page references in the tables above regarding the Audited IFRS-EU Financial Statements 2019 and 2020 and the Auditor's Report 2019 and 2020 (in each case Romanian language versions and English language translations) as well as the Unaudited Interim Condensed IAS 34 Financial Statements as at 30 June 2021 and the press release dated 28 February 2022 correspond to the pdf page numbers of the relevant document. It is noted that the page references indicated above do not correspond to (i) the page references in the relevant table of contents and (ii) the page number indicated in the footer of the relevant document."

- 1.4. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" before the heading "DOCUMENTS AVAILABLE FOR INSPECTION" on page 5 of the Original Registration Document the following information shall be added:**

"31 December 2021: 4.9481 RON/EUR"

- 1.5. In the section entitled "DOCUMENTS AVAILABLE FOR INSPECTION" commencing on pages 5 of the Original Registration Document, the list paragraph numbered "(vii)" shall be replaced by the following list paragraph numbered "(vii)":**

"(vii) Press release dated 28 February 2022 relating to BCR's financial results for 2021

("https://cdn0.erstegroup.com/content/dam/ro/bcr/www_bcr_ro/Investitori/Informatii-financiare/2021/BCR-Financial-results-2021.pdf?forceDownload=1");"

- 1.6. In the section entitled "SOURCES OF INFORMATION" on page 7 of the Original Registration Document the first sentence of the paragraph shall be replaced by the following sentence:**

"Statistical and other data provided in this Registration Document has been extracted from the websites of Fitch Ratings Ireland Limited ("**Fitch**") and Moody's Deutschland GmbH ("**Moody's**"), from the Audited IFRS-EU Financial Statements 2019 and the Audited IFRS-EU Financial Statements 2020 and the English language translations of the annual reports thereon, from the Unaudited Interim Condensed IAS 34 Financial Statements as at 30 June 2021 as well as from the press release dated 28 February 2022 relating to BCR's financial results for 2021."

- 1.7. In the section entitled "1. RISK FACTORS", subsection entitled "1.1 CREDIT RISKS" commencing on page 8 of the Original Registration Document, at the end of the third paragraph of the risk factor entitled "BCR may in the future experience deterioration in credit quality, particularly as a result of financial crises or economic downturns." The following information shall be inserted:

"Particularly noteworthy are the current developments in Russia and Ukraine. Sanctions against Russia may limit trade with Russia and negatively impact the business models of BCR's clients, and assets of customers of BCR may be frozen or even confiscated. Customers may experience shortages of raw material or steep increases of prices in raw material and energy. Also, as sanctions can result in devaluations of local currency, in particular Russian roubles, customers of BCR selling their products in Russia may be exposed to a decline of demand; demand may also suffer in Ukraine and other countries which are exposed to the events of war in Ukraine and consumers as well as enterprises may become more conservative in their spending. All this could have a material negative impact on the business and the creditworthiness of BCR's clients and may result in higher risk costs for BCR. In addition, sanctions may lead to a substantial increase in energy or commodity prices, which, if of longer duration, could result in a recession in BCR's markets."

- 1.8. In the section entitled "1. RISK FACTORS", subsection entitled "1.1 CREDIT RISKS" commencing on page 8 of the Original Registration Document, the second paragraph of the risk factor entitled "BCR may experience economic disruptions, as those for instance are induced by the worldwide corona virus (COVID-19) pandemic, which may have negative effects on BCR and its clients." shall be deleted.

- 1.9. In the section entitled "1. RISK FACTORS", subsection entitled "1.3 LEGAL AND REGULATORY RISKS" commencing on page 16 of the Original Registration Document, in the risk factor entitled "New governmental or regulatory requirements and changes in perceived levels of adequate capitalisation and leverage could subject BCR to increased capital and MREL requirements or standards and require it to obtain additional capital, liabilities eligible for MREL purposes or liquidity in the future." the third bullet point in the bullet point entitled "Capital buffers" shall be replaced by the following information:

"Global systemically important institutions (G-SII) / Other systemically important institutions ("O-SII") buffer: BCR Group is classified as an O-SII in Romania and the applicable buffer stands at 1.50% as of 1 January 2022. The O-SII buffer is revised annually."

- 1.10. In the section entitled "1. RISK FACTORS", subsection entitled "1.3 LEGAL AND REGULATORY RISKS" commencing on page 16 of the Original Registration Document, in the risk factor entitled "New governmental or regulatory requirements and changes in perceived levels of adequate capitalisation and leverage could subject BCR to increased capital and MREL requirements or standards and require it to obtain additional capital, liabilities eligible for MREL purposes or liquidity in the future." the information in the bullet point entitled "Bank Recovery and Resolution Legislation" shall be replaced by the following information:

"The provisions of the Directive 2014/59/EU (*Bank Recovery and Resolution Directive* - "**BRRD**") as amended and supplemented by Directive (EU) 2019/879 ("**BRRD 2**") have been transposed into Romanian legislation by law no.312/2015 regarding the recovery and resolution of credit institutions and investment firms (published in the Official Gazette, Part I No. 920 of 12/11/2015), as amended and supplemented, including the amendments introduced by Law no. 320/2021 amending and supplementing Law no. 312/2005 regarding the recovery and resolution of credit institutions and investment firms, as well as amending and supplementing certain laws in the financial field (published in the Official Gazette, Part I No. 1256 of 31 December 2021) (the "**Recovery and Resolution Law**"). The Recovery and Resolution Law designates NBR as the resolution authority for the Romanian banking sector. Measures undertaken under the Recovery and Resolution Law may have a negative impact on debt instruments by allowing NBR as resolution authority to order the write-down of such instruments or convert them into instruments of ownership. BCR may be subject to resolution tools and other powers as set out under the Recovery and Resolution Law."

- 1.11. In the section entitled "1. RISK FACTORS", subsection entitled "1.3 LEGAL AND REGULATORY RISKS" commencing on page 16 of the Original Registration Document, in the risk factor entitled "New governmental or regulatory requirements and changes in perceived levels of adequate capitalisation and leverage could subject BCR to increased capital and MREL requirements or standards and require it to obtain additional capital, liabilities eligible for MREL purposes or liquidity in the future." the first paragraph in the bullet point entitled "EU Banking Reform Package" shall be replaced by the following paragraph:

"On 7 June 2019 a legislative package regarding a set of revised rules aimed at reducing risks in the EU banking sector ("**EU Banking Package**") was published which implements reforms agreed at international level following the 2007-2008 financial crisis to strengthen the banking sector and address outstanding challenges to financial stability. The EU Banking Package comprises amendments to the CRD and the CRR as well as the BRRD and the Regulation (EU) No 806/2014, as amended ("**SRMR**") and entered into force on 27 June 2019. The amendments to the CRR and the SRMR are already applicable. Romania has transposed the amendments to the BRRD and the CRD (so called "**CRD V**"). On 27 October 2021, the European Commission adopted a further review of the CRR and the CRD. These new rules are aimed to ensure that EU credit institutions become more resilient to potential future economic shocks, while contributing to Europe's recovery from the COVID-19 pandemic and the transition to climate neutrality. This legislative package will be discussed by the European Parliament and Council."

- 1.12. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", in the subsection entitled "2.2 BACKGROUND - 2.2.1 BCR and BCR Group" commencing on page 23 of the Original Registration Document, the third paragraph shall be replaced by the following information:

"As at 31 December 2021, according to the press release dated 28 February 2022 relating to BCR's financial results for 2021, BCR Group's assets totalled RON 90,255.0 million, compared to RON 81,986.7 million in 2020. BCR is not dependent on any other entities within BCR Group. BCR Group achieved a net profit of RON 1,409.8 million in 2021, up by 73.0% against RON 814.1 million in 2020, on the back of both improved operating performance mainly due to higher business volumes and lower risk cost allocation."

- 1.13. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", in the subsection entitled "2.2 BACKGROUND - 2.2.1 BCR and BCR Group" commencing on page 23 of the Original Registration Document, the seventh paragraph and the related table, shall be replaced by the following information:

"Selected historical key financial information as at 2021:

	BCR Group	
in RON millions	31 December 2021	31 December 2020
Total liabilities and equity	90,255.0	81,986.7
Total equity	9,720.4	9,344.9
in RON millions	1 January 2021 to 31 December 2021	1 January 2020 to 31 December 2020
Net interest income	2,422.1	2,371.0
Operating result	2,120.1	1,877.5
Net result attributable to owners of the parent	1,409.8	814.1

Source: the press release dated 28 February 2022 relating to BCR's financial results for 2021 (unaudited, not reviewed)"

- 1.14. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the second paragraph of the subsection "2.7 BUSINESS OVERVIEW - Capital Requirements" on page 33 of the Original Registration Document shall be replaced by the following information:**

"As of 2 March 2022, the BRRD 2 and the CRD V have been fully implemented into national legislation in Romania. The national law provisions transposing BRRD 2 provide for a 180 days period as of the date of their entry into force (i.e. 3 January 2022) for the fulfilment of the intermediate target levels. In January 2022, following the transposition of the BRRD 2 into national legislation through Law no. 320/2021, the NBR communicated to the Issuer a letter containing the MREL target set in the joint decision taken with the Single Resolution Board, the resolution authority for Erste Group Bank AG, and calibrated on balance sheet data as of 31 December 2019, according to BRRD 2 provisions. These MREL requirements will replace the MREL requirements based on BRRD (published on 27 March 2020)."

- 1.15. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the last paragraph of the subsection "2.7 BUSINESS OVERVIEW - BCR Segment Reporting" commencing on page 33 of the Original Registration Document shall be replaced by the following information:**

"Additional information on segment reporting can be found in the Audited IFRS-EU Financial Statements 2019 and 2020, in the Unaudited Interim Condensed IAS 34 Financial Statements as at 30 June 2021 and in the press release dated 28 February 2022 relating to BCR's financial results for 2021."

- 1.16. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the second paragraph of the subsection "2.8 CREDIT RATINGS" on page 35 of the Original Registration Document shall be replaced by the following paragraph:**

"In December 2021, Fitch Ratings affirmed BCR's long term issuer default rating (IDR) at BBB+ with a negative outlook. BCR's long term issuer default rating (IDR) is capped by the Romanian country ceiling and therefore linked to the Romanian sovereign long term issuer default rating (IDR). The negative outlook reflects that on the Romanian sovereign issuer default rating and Fitch's expectation that the Romanian country ceiling will move in tandem with the sovereign rating."

- 1.17. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the sixth paragraph after the table relating to the Fitch credit ratings and the table relating to the Moody's credit ratings of the subsection "2.8 CREDIT RATINGS" on page 36 of the Original Registration Document shall be replaced by the following information:**

"BCR is rated by Moody's on an unsolicited basis, i.e. exclusively based on publicly available information. Thus, the credit rating assigned by Moody's to BCR was not performed at the request or with the co-operation of BCR in the credit rating process. In October 2021, Moody's affirmed BCR's long term deposit rating at Baa1 and changed the outlook to stable from negative. The rating action followed Moody's decision to affirm the government of Romania's Baa3 long term issuer ratings and change the outlook to stable from negative and reflects Moody's opinion about the significant risk correlations between a bank and the country it operates in."

Long Term Local Currency Bank Deposit Rating	Short Term Local Currency Bank Deposit Rating	Outlook
Baa1	Prime-2	stable
Long Term Foreign Currency Bank Deposit Rating	Short Term Foreign Currency Bank Deposit Rating	Outlook
Baa1	Prime-2	stable"

- 1.18. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the information in the subsection entitled "2.12 SELECTED FINANCIAL INFORMATION" commencing on page 38 of the Original Registration Document shall be replaced by the following information:

"Key profitability and efficiency indicators

	31 December 2017	31 December 2018	31 December 2019	31 December 2020	30 June 2021	31 December 2021
Return on Equity (ROE) ratio, %	9.3%	15.2%	7%	9%	14.2%	14.2%
Net Interest Margin (NIM) (IBA) ratio, %	3.2%	3.5%	3.7%	3.6%	3.4%	3.4%
Net Interest Margin (NIM) (total assets) ratio, %	2.6%	2.9%	3.1%	3.0%	2.9%	2.8%
Cost/Income (C/I) ratio, %	53.5%	50.2%	48.8%	47.1%	44.2%	44.1%
Loan/deposit ratio net, %	63.8%	66.1%	69.3%	66.3%	69.3%	66.1%
Solvency ratio, %	21.9%	21.9%	20.2%	21.4%	20.8%	19.93%

Source: Information of the Issuer

Key risk indicators

	31 December 2017	31 December 2018	31 December 2019	31 December 2020	30 June 2021	31 December 2021
Non-Performing Loan (NPL) ratio, %	8.1%	5.8%	4.1%	4.5%	4.3%	3.9%
Non-Performing Loan (NPL) coverage ratio, %	92.7%	100.3%	116.3%	122.5%	125.3%	138.2%

Source: Information of the Issuer

Alternative Performance Measures

Alternative Performance Measure	Description / Purpose	Calculation
Return on equity (ROE) ratio	Return on equity is a profitability measure which compares the net profit for the year to shareholder's equity after adjustment for AT1 payments and instruments. Example for 2021:	The return on equity is calculated as follows: (Net result attributable to the owners of the parent - AT1 dividends) / Average (equity attributable to the owners of the parent - AT1). $ROE\ ratio = \frac{(1,409.8 - 0)}{(9,947.7 - 0)} \times 100 = 14.2\%$

Cost Income (C/I) ratio	C/I ratio is an efficiency ratio which assesses how many units of cost must be invested to generate one unit of revenue.	<p>C/I ratio is expressed as:</p> <p>Operating expense (Personnel expenses, Other administrative expenses, Depreciation and amortization) / Operating income (Net interest income, Net fee and commission income, Dividend income, Net trading and fair value result, Net result from equity method investments, Rental income from investment properties & other operating leases).</p> <p>Example for 2021:</p> $C/I \text{ ratio} = \frac{1,671.6}{3,791.7} \times 100 = 44.1\%$
Loan/Deposit net, ratio	The Loan/Deposit net ratio is used to assess a bank's liquidity by comparing a bank's customer loans, net to its customer deposits for the same period.	<p>Loan/Deposit net ratio is expressed as:</p> <p>Net loans and advances to customers (Loans and advances to customers at amortized cost, Trade and other receivables, Finance lease receivables to customers) / Deposits from customers</p> <p>Example for 2021:</p> $\text{Loan/Deposit ratio} = \frac{47,869}{72,458} \times 100 = 66.1\%$
Net Interest Margin (NIM) (IBA) ratio	NIM ratio is a profitability ratio which assesses how profitable investment (asset) is when compared to expenses used to fund it.	<p>Net interest margin (IBA) ratio is expressed as:</p> <p>Net interest income / simple average of two quarter ends of interest-bearing assets (Financial assets held for trading + Non-trading financial assets mandatorily at fair value through profit or loss + Financial assets at fair value through other comprehensive income + Financial assets at amortized cost).</p> <p>Example for the third quarter 2021:</p> $\text{Net interest bearing income for the third quarter 2021} = 1,798$ $\begin{aligned} \text{Net interest bearing assets} \\ &= 1,113 \text{ (financial assets held for trading)} \\ &+ 66 \text{ (non trading financial assets mandatorily at fair value through profit or loss)} \\ &+ 7,788 \text{ (financial assets at fair value through other comprehensive income)} \\ &+ 62,233 \text{ (financial assets at amortized cost)} \end{aligned}$ $NIM \text{ (IBA) ratio} = \frac{1,798}{\text{Average}(69,787; 72,919) \text{ (simple average of interest bearing assets for Q2 and Q3 2021)}} \times 100 = 3.4\%$
Net Interest Margin (NIM) (total assets) ratio	NIM ratio is a profitability ratio which assesses how profitable investment (asset) is when compared to expenses used to fund it.	<p>Net Interest Margin (total assets) ratio is expressed as:</p> <p>Net Interest Income / simple average of four quarter ends of total assets.</p> <p>Example for 2021 (annualized ratio):</p> $NIM \text{ (total assets) ratio} = \frac{2,422}{\text{Average}(83,441; 83,176; 84,013; 90,255) \text{ (simple average of volume of total assets for Q1 and Q2 and Q3 and Q4 2021)}} \times 100 = 2.8\%$
Solvency ratio (Total Capital ratio), %	Solvency ratio represents bank's ability to absorb losses in going concern situation.	<p>Solvency ratio is expressed as:</p> <p>Own funds / Total risk exposure amount</p> <p>Example for 2021:</p> $\text{Solvency ratio} = \frac{8,263.39}{41,452.15} \times 100 = 19.93\%$
Non-Performing Loan (NPL) ratio	<p>The NPL ratio, is the ratio of the amount of non-performing loans in a bank's loan portfolio to the total amount of outstanding loans the bank holds.</p> <p>The NPL ratio is used by the bank to measure quality of the loan portfolio.</p>	<p>NPL ratio is expressed as:</p> <p>Non-performing loans / Total loans and receivables</p>

Example for 2021:

$$\text{NPL ratio} = \frac{1,979.43}{50,543.63} \times 100 = 3.92\%$$

Non-Performing Loan (NPL) coverage ratio

The non-performing coverage ratio is computed by dividing total loss allowances (calculated for both performing and non-performing loans and advances to customers) by the gross carrying amount of the non-performing loans and advances to customers.

The non-performing loan coverage ratio reflects the bank's ability to absorb future losses.

NPL coverage ratio is expressed as:


Total loss allowances (calculated for both performing and non-performing loans and advances to customers) / Gross carrying amount of the non-performing loans and advances to customers

Example for 2021:

$$\text{NPL coverage ratio} = \frac{2,735.79}{1,979.43} \times 100 = 138.21\%$$

Source: Information and calculation of the Issuer on the basis of the Audited IFRS-EU Financial Statements 2020, the Unaudited Interim Condensed IAS 34 Financial Statements as at 30 June 2021, the press release dated 28 February 2022 relating to BCR's financial results for the 2021 and the H1 2021 Disclosure Report.

All figures in the table above are rounded and shown in RON million."

Signaturwert	V3lEXG56QUbxDlqShMMfzjG8NTFwvVhqlvA2pJ3pGQreYwqfpqUKYoDBckCeaiCrns2ak2EjLB6VGm0B6MiFZk6ZuhdkHt7B6deYdh2+pJ14N18EeYCHbHbecHY/CP9o/V5kGetjqzeQ6QK93hNUbzXFxXRWvfNYw48GpQ8AVQ/zS/c5PQqrN9oNT16fdE9pKObbSIiHY65EVP9IKQbj5KS5jYRY3UTQJbBb41q8GOTD8f5c9Qu9EFUegRrGyBHWFIjVrrHl3DY/XPOdLQD8LXAkcaRorc/N5CfYy0RWb+951Vva41C7wnfNHuT8GcSdDGl0uxEw1In8thFLWMA==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2022-03-02T10:17:35Z
	Aussteller-Zertifikat	CN=a-sign-corporate-light-02,OU=a-sign-corporate-light-02,O=A-Trust Ges. f. Sicherheitssysteme im elektr. Datenverkehr GmbH,C=AT
	Serien-Nr.	532114608
	Methode	urn:pdfsigfilter:bka.gv.at:binaer:v1.1.0
Prüfinformation	Informationen zur Prüfung des elektronischen Siegels bzw. der elektronischen Signatur finden Sie unter: http://www.signaturpruefung.gv.at	
Hinweis	Dieses Dokument wurde amtssigniert. Auch ein Ausdruck dieses Dokuments hat gemäß § 20 E-Government-Gesetz die Beweiskraft einer öffentlichen Urkunde.	