Investor information
21 July 2026

Banca Comercială Română S.A. has received a new MREL requirement for the Romanian Resolution Group

The National Bank of Romania notified Banca Comerciala Romana S.A. about its MREL requirement (Minimum Requirement for own funds and Eligible Liabilities) set in a joint decision with the ERSTE Group resolution authority, the Single Resolution Board (SRB) and calibrated on balance sheet data as of 31 December 2024 and the Bank Recovery and Resolution Directive (BRRD).

Banca Comerciala Romana S.A., as the resolution entity of the Romanian Resolution Group[1], must comply with MREL requirements equivalent to 27.87% (excluding the Combined Buffer Requirement (CBR)) of the Total Risk Exposure Amount (TREA) and 5.90% of the Leverage Ratio Exposure (LRE) of the Romanian Resolution Group from 20 July 2026.

In addition, the minimum subordination requirements were set at a level of 24.37% of TREA (excl. CBR) and 5.90% of LRE, thereby specifying the amount of the total MREL requirements that must be met with subordinated instruments such as regulatory capital, subordinated debt and senior non-preferred debt.

The TREA of the Romanian Resolution Group as of 31 December 2024 (as applied for the MREL calibration) amounted to RON 57,165.76 million and LRE to RON 129,376.15 million.

The table below summarizes the current MREL and subordination requirements:

Requirements for Romanian Resolution Group based on December 2024 data	**From 20 July 2026**	
	in % of TREA (excl. CBR)	**in % of LRE**
Total MREL	27.87%	5.90%
Subordinated MREL	24.37%	5.90%

Banca Comercială Română S.A.'s long term capital and funding plan ensures compliance with the aforementioned requirements.

For more information, please contact Investor relations at: **investor.relations@bcr.ro**

Cristian Alexandru Spânu
Head of Rating Agencies and Investor Relations
cristian.spanu@bcr.ro

[1] The Romanian resolution group consists of Banca Comercială Română S.A and its direct subsidiaries. The consolidation scope of the Romanian Resolution Group is equivalent to the local CRR consolidation scope for which Banca Comercială Română S.A. reports and discloses relevant financial and regulatory information.