Tier 2 - Capital Instruments - subordinated loans - table 1/2

RON thousands

		Banca Comercială	Banca Comercială	Banca Comercială	Banca Comercială
1	leeuar	Banca Comerciala Română	Banca Comerciala Română	Banca Comerciala Română	Banca Comerciala Română
	Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private	Komana	Komana	Komana	Komana
2	placement)	n/a	n/a	n/a	n/a
	pracementy	11/0	11/0	11/0	11/0
		Romanian Law-OUG	Romanian Law-OUG	Romanian Law-OUG	Romanian Law-OUG
3	Governing law(s) of the instrument	99/2006	99/2006	99/2006	99/2006
	D				
4	Regulatory treatment Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
		Tiel Z	Tiel 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
					solo and
6	Eligible at solo/(sub-)consolidated/solo&(sub-)consolidated	solo and consolidated	solo and consolidated	solo and consolidated	consolidated
7	Instrument type (types to be specified by each jurisdiction)	subordinated loan	subordinated loan	subordinated loan	subordinated loan
8	Amount recognised in regulatory capital (in RON thousands)	544,932	454,110	140,060	303,713
	Currency of issue	EUR	EUR	RON	RON
9	Nominal amount of instrument (agregate) - in currency of issue	120.000.000	100,000,000	550,000,000	
9a	Issue price	120,000,000	100,000,000	550,000,000	
9b	Redemption price - in currency of issue	120,000,000	100,000,000	550,000,000	
		liabilities at amortised	liabilities at amortised	liabilities at amortised	liabilities at
10	Accounting classification	cost	cost	cost	amortised cost
11	Original date of issuance	26/06/2009	26/06/2012	10/04/2008	12/12/2008
12	Perpetual or dated	dated	dated	dated	dated
13	Original maturity date	30/09/2021	27/07/2022	10/04/2018	12/12/2018
14	Issuer call subject to prior supervisory approval	no	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	n/a	n/a
	Coupons / dividends				
17	Fixed or floating dividend/coupon	floating	floating	floating	floating
18	Coupon rate and any related index	EURIBOR 6M	EURIBOR 6M	ROBOR 1M	ROBOR 1M
19	Existence of a dividend stopper	n/a	n/a	n/a	n/a
	Fully discretionary, partially discretionary or mandatory (in terms of				
20a	timing)	n/a	n/a	n/a	n/a
	Fully discretionary, partially discretionary or mandatory (in terms of				
20b	amount)	n/a	n/a	n/a	
21	Existence of step up or other incentive to redeem	n/a	n/a	n/a	
22	Noncumulative or cumulative	n/a	n/a	n/a	
23	Convertible or non-convertible	no	no	no	
24	If convertible, conversion trigger(s)	n/a	n/a	n/a	
25	If convertible, fully or partially	n/a	n/a	n/a	
26	If convertible, conversion rate	n/a	n/a	n/a	
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	
30	Write-down features	no	no	no	no
31 32	If write-down, write-down trigger(s)  If write-down, full or partial	-	-	-	-
33	If write-down, full or partial  If write-down, permanent or temporary	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-		-	-
34	in temporary write-down, description of write-up mechalism	-	-	-	to all other non
	Position in subordination hierarchy in liquidation (specify instrument	to all other non	to all other non	to all other non	subordinated
35	type immediately senior to instrument)		subordinated liabilities		liabilities
36	Non-compliant transitioned features	no	no	no	
37	If ves. specify non-compliant features	- 110	- 110	- 110	- 110
	pri yee, epechy nen compilant realares				

Tier 2 - Capital Instruments - subordinated loans - table 2/2

RON thousands

		Banca Comercială	Banca Comercială	Banca Comercială
1	Issuer	Română	Română	Română
_	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for			
2	private placement)	ROBCRODBC052	ROBCRODBC060	ROBCRODBC078
_		Romanian Law-OUG	Romanian Law-OUG	Romanian Law-OUG
3	Governing law(s) of the instrument	99/2006	99/2006	99/2006
<u>.                                    </u>	Regulatory treatment		<b>—</b>	
4	Transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	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 bonds	subordinated bonds	subordinated bonds
8	Amount recognised in regulatory capital (in RON thousands)	358	3,504	10,987
	Currency of issue	EUR	EUR	EUR
9	Nominal amount of instrument (agregate) - in currency of issue	5,000,000	6,000,000	10,000,000
9a	Issue price	96.0	96.3	96.3
	D 1	. 445.50 455.00	min.138.38	: 440.74
9b	Redemption price	min.145.56 max.155.00	max.148.00	min.140.71 max.144.00
40	A	liabilities at amortised	liabilities at amortised	liabilities at amortised
10	Accounting classification	cost	cost	cost
11	Original date of issuance	29/01/2010	01/09/2010	04/04/2011
12	Perpetual or dated	dated	dated	dated
13	Original maturity date	30/01/2017	01/09/2017	04/04/2018
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	no	no	no
45				
15	(s. 9b) Subsequent call dates, if applicable	n/a	n/a	n/a
16	Coupons / dividends	n/a	n/a	n/a
17	Fixed or floating dividend/coupon	n /n	n la	n/a
18	Coupon rate and any related index	n/a	n/a	II/a
19	Existence of a dividend stopper	no	no	no
19	Fully discretionary, partially discretionary or mandatory (in terms	no	110	110
20a	of timing)	mandatory	mandatory	mandatory
20a	Fully discretionary, partially discretionary or mandatory (in terms	manuatory	manualory	manualory
20b	of amount)	mandatory	mandatory	mandatory
21	Existence of step up or other incentive to redeem	no	no	no
22	Noncumulative or cumulative	non-cumulative	non-cumulative	non-cumulative
23	Convertible or non-convertible	non-cumulative	non-cumulative	non-cumulative
24	If convertible, conversion trigger(s)	110	- 110	- 110
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 instrument type convertible into			-
30	Write-down features	no	no	no
31	If write-down, write-down trigger(s)	- 110	- 110	- 110
32	If write-down, full or partial			-
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-up mechanism	]		-
- 54	Position in subordination hierarchy in liquidation (specify	to all other non	to all other non	to all other non
35	instrument type immediately senior to instrument)	subordinated liabilities	subordinated liabilities	
36	Non-compliant transitioned features	no	no	no
37	If yes, specify non-compliant features	- 110	-	-
,	n 100, oposný nom comphant rodutros	-1		

## CET 1 Capital Instruments - shares - table 1/3

		I D O	D 0		B O	D O
		Banca Comercială	Banca Comercială			
1	Issuer	Română	Română	Română	Română	Română
_	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private	,	,	,	,	,
2	placement)	n/a	n/a		n/a	n/a
_		Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990
	Regulatory treatment	0574	057	057	0==1	057.
4	Transitional CRR rules	CET1	CET1	CET1	CET1	CET1
5	Post-transitional CRR rules	CET1	CET1	CET1	CET1	CET1
	FP-711	solo and	solo and	solo and	solo and	solo and
6	Eligible at solo/(sub-)consolidated/solo&(sub-)consolidated	consolidated	consolidated	consolidated	consolidated	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 (in RON thousands)	1,872	1,337	4,815	14,444	6,703
	Currency of issue	RON	RON		RON	RON
9	Nominal amount of instrument (agregate) - in currency of issue	700,000	500,000	77	5,400,000	2,509,797
9a	Issue price (unit price)	1.00	1.00		1.00	1.00
9b	Redemption price (min. Redemption price)	n/a	n/a			n/a
		shareholder's	shareholder's	shareholder's	shareholder's	shareholder's
10	Accounting classification	equity	equity	equity	equity	equity
11	Original date of issuance	1/23/1991	11/5/1991	7/16/1993	5/11/1994	2/22/1995
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 (s. 9b)	-	-	-	-	-
16	Subsequent call dates, if applicable	-	-	-	-	-
	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
	Fully discretionary, partially discretionary or mandatory (in terms of					
20a	timing)	discretionary	discretionary	discretionary	discretionary	discretionary
	Fully discretionary, partially discretionary or mandatory (in terms of					
20b	amount)	discretionary	discretionary	discretionary	discretionary	discretionary
21	Existence of step up or other incentive to redeem	no	no		no	no
22	Noncumulative or 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)	-	-	-	-	-
25	If convertible, fully or partially	-	-	-	-	-
26	If convertible, conversion rate	-	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-	-
	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	-	-	-	-	-
	If write-down, permanent or temporary	-	-	-	-	-
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-
	Position in subordination hierarchy in liquidation (specify instrument					
35	type immediately senior to instrument)	subordinated	subordinated	subordinated	subordinated	subordinated
	Non-compliant transitioned features	no	no	no	no	no
37	If yes, specify non-compliant features	-	-	-	-	-

CET 1 Capital Instruments - shares - table 2/3

			I		I		
		Banca Comercială	Banca Comercială	Banca Comercială	Banca Comercială	Banca Comercială	Banca Comercială
1	Issuer	Română	Română	Română	Română	Română	Română
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier						
2	for private placement)	n/a	n/a	n/a	n/a	n/a	n/a
_	On the fact of the	Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-	Romanian Law-
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990
	Regulatory treatment Transitional CRR rules	0574	0574	CET1	0574	0574	0574
4		CET1	CET1		CET1	CET1	CET1
5	Post-transitional CRR rules	CET1	CET1	CET1	CET1	CET1	CET1
_	Eligible at solo/(sub-)consolidated/solo&(sub-	solo and	solo and	solo and	solo and	solo and	solo and
6	)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated	consolidated
l _	Instrument type (types to be specified by each						
7	jurisdiction)	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares
_	Amount recognised in regulatory capital (in RON						
8	thousands)	28,792	20,641	53,335	92,885	450,966	477,970
	Currency of issue	RON	RON	RON	RON	RON	RON
	Nominal amount of instrument (agregate) - in currency of	40.704.000	7 740 757	40.040.000	24 705 050	400 500 000	470.004.050
9 9a	issue Issue price (unit price)	10,764,096	7,716,757 1.00	19,940,000	34,725,850 1.00	168,598,200 1.00	178,694,050 1.00
9b 10	Redemption price (min. Redemption price)	n/a	n/a	n/a	n/a	n/a	n/a
	Accounting classification	shareholder's equity		shareholder's equity		shareholder's equity	
11	Original date of issuance	3/11/1997	9/15/1997	9/21/1998	1/6/1999	8/10/1999	5/18/2000
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
45	Optional call date, contingent call dates and redemption						
15 16	amount (s. 9b) Subsequent call dates, if applicable	-	-	-	-	-	-
10		-	-	-	-	-	-
	Coupons / dividends Fixed or floating dividend/coupon	fl. of co.	fl. of a	fleeter.	0	fl. of co.	0
17 18	Coupon rate and any related index	floating	floating	floating	floating n/a	floating n/a	floating
19		n/a	n/a	n/a	1174		n/a
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	no	no	no	no	no	no
20a	(in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
20a	Fully discretionary, partially discretionary or mandatory	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
201-		dia	41	4:	4:	41	dia
20b 21	(in terms of amount)  Existence of step up or other incentive to redeem	discretionary	discretionary no	discretionary no	discretionary no	discretionary	discretionary
22	Noncumulative or cumulative	non-cumulative		non-cumulative		non-cumulative	non-cumulative
23	Convertible or non-convertible		non-cumulative				
24	If convertible, conversion trigger(s)	no	no	no	no	no	no
25	If convertible, conversion trigger(s)  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	-	-		-	-	
20	in conversion, 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)	no	no	no	no	no	no
32	If write-down, write-down (rigger(s))	-	_	-	-	-	-
33	If write-down, permanent or temporary	-	_	-	-	-	
- 33	If temporary write-down, description of write-up	-	-	-	-	-	-
34	mechanism	_	_	_	_	_	
34	moonanism	-	-	-	-	-	-
	Position in subordination hierarchy in liquidation (specify						
35	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	- 110	- 110	- 110	- 110	- 110	110
JI	ii yes, speeny non-compilant reatures		·		·		

CET 1 Capital Instruments - shares - table 2/3

		Banca Comercială	Banca Comercial				
1	Issuer	Română	Română	Română	Română	Română	Român
	Unique identifier (eq CUSIP, ISIN or Bloomberg identifier for private	rtomana	rtomana	Itomana	rtomana	Romana	Roman
2	placement)	n/a	n/a	n/a	n/a	n/a	n/
		Romanian Law-	Romanian Law				
3	Governing law(s) of the instrument	no.31/1990	no.31/1990	no.31/1990	no.31/1990	no.31/1990	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
		solo and	solo and				
6	Eligible at solo/(sub-)consolidated/solo&(sub-)consolidated	consolidated	consolidated	consolidated	consolidated	consolidated	consolidate
7	Instrument type (types to be specified by each jurisdiction)	ordinary shares	ordinary share				
8	Amount recognised in regulatory capital (in RON thousands)	965,922	237.741	55,427	467,799	467,400	
	Currency of issue	RON	RON	RON	RON	RON	ROI
9	Nominal amount of instrument (agregate) - in currency of issue	361,120,000	237,740,625	55,427,113	467,799,056	71,906,071	
		, ,,,,,,	share capital	0.1: share capital	, ,,,,,,		
			increase without				
9a	Issue price (unit price)	1.00	shares issue	issue	0.10	0.65	0.1
9b	Redemption price (min. Redemption price)	n/a	n/a	n/a	n/a	n/a	n/
10	Accounting classification	shareholder's equity	shareholder's equit				
11	Original date of issuance	7/5/2001	5/14/2010	6/3/2011	1/3/2012	1/18/2013	12/31/201
12	Perpetual or dated	perpetual	perpetual	perpetual	perpetual	perpetual	perpetua
13	Original maturity date	no maturity	no maturit				
14	Issuer call subject to prior supervisory approval	no	no	no	no	no	n
15	Optional call date, contingent call dates and redemption amount (s. 9b)	-	-	-	-	-	
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/
19	Existence of a dividend stopper	no	no	no	no	no	n
	Fully discretionary, partially discretionary or mandatory (in terms of						
20a	timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionar
	Fully discretionary, partially discretionary or mandatory (in terms of						
20b	amount)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionar
21	Existence of step up or other incentive to redeem	no	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	n
31	If write-down, write-down trigger(s)	-	-	-	-	-	
32	If write-down, full or partial	-	-	-	-	-	
33		-	-	-	-	-	
34	If temporary write-down, description of write-up mechanism	-	-	-	-	-	
	Position in subordination hierarchy in liquidation (specify instrument type						
35	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	-	-	-	-	-	