Capital instruments' main features template (RON ths)

CET 1 Capital Instruments - shares - table 1/3

	Banca Comerciala	Banca Comerciala	Banca Comerciala	Banca Comerciala	Banca Comerciala
1 Issuer	Romana	Romana	Romana	Romana	Romana
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	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.31/199
Regulatory treatment	-	-	-	-	
4 Transitional CRR rules	CET1	CET1	CET1	CET1	CET
5 Post-transitional CRR rules	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 an consolidate
7 Instrument type (types to be specified by each jurisdiction)	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary share
Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	1,872	1,337	4,815	14,444	6,70
Currency of issue	RON	RON	RON	RON	ROI
9 Nominal amount of instrument	700,000	500,000	1,800,000	5,400,000	2,509,79
9a Issue price	1	1	1	1	
9b Redemption price	n/a	n/a	n/a	n/a	n/
10 Accounting classification	shareholder's equity	shareholder's equity	shareholder's equity	shareholder's equity	shareholder' equit
11 Original date of issuance	23-Jan-91	5-Nov-91	16-Jul-93	11-May-94	22-Feb-9
12 Perpetual or dated	perpetual	perpetual	perpetual	perpetual	perpetu
13 Original maturity date	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	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	r
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretional
20b Fully discretionary, partially discretionary or mandatory (in terms of amt)	discretionary	discretionary	discretionary	discretionary	discretional
21 Existence of step up or other incentive to redeem	no	no	no	no	r
22 Noncumulative or cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulativ
23 Convertible or non-convertible	no	no	no	no	r
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	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	-	-	-	-	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordinated	subordinated	subordinated	subordinated	subordinate
36 Non-compliant transitioned features	no	no	no	no	r
37 If yes, specify non-compliant features	-	-	-	_	

CET 1 Capital Instruments - shares - table 2/3

B Boarding back() of the instrument Romains Lawe DS 31/1990 Romains Lawe DS 31/1990 <th>1 Issuer</th> <th>Banca Comerciala Romana</th> <th>Banca Comerciala Romana</th> <th>Banca Comerciala Romana</th> <th>Banca Comerciala Romana</th> <th>Banca Comerciala Romana</th> <th>Banca Comerciala Romana</th>	1 Issuer	Banca Comerciala Romana					
3 0 modeling laws (1) of the instrument modeling laws (2) of the instrument (2) of	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
Productory treatment Doc/11/Mail Doc/11/Mail <thdoc 11="" mail<="" t<="" td=""><td>3 Governing law(s) of the instrument</td><td></td><td></td><td></td><td></td><td></td><td>Romanian Law-</td></thdoc>	3 Governing law(s) of the instrument						Romanian Law-
4 Transieroni CRR rules CETI							no.31/1990
6 Pertamational CRK tubel CETI CetII CetIII CetIIII CetIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII							-
6 Eligible at stack(sub-)consolidated salo and consolidated </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
b Endpire at social control co	5 Post-transitional CRR rules	CET1	CET1	CET1	CET1		CET1
Product recognised in regulaticy captial (currency in million, as of most recent reporting duct) 20,041 53,335 92,865 450,966 477,977 Urrency of issue RON						consolidated	solo and consolidated
Interner of issue ROM	7 Instrument type (types to be specified by each jurisdiction)	ordinary shares					
9 Nonval answind instrument 10,764,076 7,716,757 19,340,000 34,725,850 168,593,200 178,694,666 9a Issue prop 1	Amount recognised in regulatory capital (currency in million, as of most recent reporting 8 date)	28,792	20,641	53,335	92,885	450,966	477,970
9a Issue price 1 1 1 1 1 1 9b Redargino price n/a n/a n/a n/a n/a n/a 10 Accounting classification shareholder's equity shareholder's equity </td <td>Currency of issue</td> <td>RON</td> <td>RON</td> <td>RON</td> <td>RON</td> <td>RON</td> <td>RON</td>	Currency of issue	RON	RON	RON	RON	RON	RON
Bedemption price n'a n'a n'a n'a n'a n'a 10 Accounting classification shareholder's equity shareholder's	9 Nominal amount of instrument	10,764,096	7,716,757	19,940,000	34,725,850	168,598,200	178,694,050
10 Accounting classification shareholder's equity shareholder's equity </td <td>9a Issue price</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td>	9a Issue price	1	1	1	1	1	1
No Statemboder's equity Statemboder's equity Statemboder's equity Statemboder's equity Statemboder's equity Statemboder's equity 11 Original date of issuance 15-Sep-97 21-Sep-80 6-Jan-99 10-Aug.99 10-Aug.99 12 Perptual or dated perptual per	9b Redemption price	n/a	n/a	n/a	n/a	n/a	n/a
12 Perpetual perpetual perpetual perpetual perpetual perpetual perpetual perpetual perpetual no maturity 13 Original maturity datis no maturity no maturity <t< td=""><td>10 Accounting classification</td><td>shareholder's equity</td><td>shareholder's equity</td><td>shareholder's equity</td><td>shareholder's equity</td><td></td><td>shareholder's equity</td></t<>	10 Accounting classification	shareholder's equity	shareholder's equity	shareholder's equity	shareholder's equity		shareholder's equity
13 Original maturity date no maturity <td>11 Original date of issuance</td> <td>11-Mar-97</td> <td>15-Sep-97</td> <td>21-Sep-98</td> <td>6-Jan-99</td> <td>10-Aug-99</td> <td>18-May-00</td>	11 Original date of issuance	11-Mar-97	15-Sep-97	21-Sep-98	6-Jan-99	10-Aug-99	18-May-00
14 Issuer call subject to prior supervisory approval no no no no no no no 15 Optional cal date, contingent call dates, and redemption amount -	12 Perpetual or dated	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
15 Optional call dates, contingent call dates, and redemption amount - - - - - 16 Subsequent call dates, and redemption amount -	13 Original maturity date	no maturity					
16 Subsequent call dates, if applicable - - - - 17 Fixed or floating dividend/coupon floating	14 Issuer call subject to prior supervisory approval	no	no	no	no	no	no
Coupons / dividends<	15 Optional call date, contingent call dates, and redemption amount	-	-	-	-	-	-
17 Fixed or floating dividend/coupon floating <thlidits< thl=""> floating floati</thlidits<>	16 Subsequent call dates, if applicable	-	-	-	-	-	-
18 Coupon rate and any related index n/a 19 Existence of a dividend stopper no	Coupons / dividends	-	-	-	-	-	-
19 Existence of a dividend stopper no <td>17 Fixed or floating dividend/coupon</td> <td>floating</td> <td>floating</td> <td>floating</td> <td>floating</td> <td>floating</td> <td>floating</td>	17 Fixed or floating dividend/coupon	floating	floating	floating	floating	floating	floating
20a Fully discretionary, partially discretionary or mandatory (in terms of timing) discretionary discretionary </td <td>18 Coupon rate and any related index</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> <td>n/a</td>	18 Coupon rate and any related index	n/a	n/a	n/a	n/a	n/a	n/a
Put discretionary, partially discretionary or mandatory (in terms of inning) discretionary discret	19 Existence of a dividend stopper	no	no	no	no	no	no
Fully discretionary, partially discretionary or mandatory (in terms of amt) discretionary discretionary discretionary discretionary discretionary 21 Existence of step up or other incentive to redeem no no<	^{20a} Fully discretionary, partially discretionary or mandatory (in terms of timing)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
22Noncumulative or cumulativenon-cumulativenon-cumulativenon-cumulativenon-cumulativenon-cumulativenon-cumulativenon-cumulative23Convertible or non-convertiblenononononononono24If convertible, conversion trigger (s) <t< td=""><td>20b Fully discretionary, partially discretionary or mandatory (in terms of amt)</td><td>discretionary</td><td>discretionary</td><td>discretionary</td><td>discretionary</td><td>discretionary</td><td>discretionary</td></t<>	20b Fully discretionary, partially discretionary or mandatory (in terms of amt)	discretionary	discretionary	discretionary	discretionary	discretionary	discretionary
23Convertible or non-convertiblenononononononono24If convertible, conversion trigger (s) <td>21 Existence of step up or other incentive to redeem</td> <td>no</td> <td>no</td> <td>no</td> <td>no</td> <td>no</td> <td>no</td>	21 Existence of step up or other incentive to redeem	no	no	no	no	no	no
24If convertible, conversion trigger (s)<	22 Noncumulative or cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative	non-cumulative
25If convertible, fully or partially26If convertible, conversion rate	23 Convertible or non-convertible	no	no	no	no	no	no
26If convertible, conversion rate27If convertible, mandatory or optional conversion<	24 If convertible, conversion trigger (s)	-	-	-	-	-	-
27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Write-down featuresnononononononono31If write-down frigger (s)32If write-down, full or partial <t< td=""><td>25 If convertible, fully or partially</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	25 If convertible, fully or partially	-	-	-	-	-	-
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, full or partial -	26 If convertible, conversion rate	-	-	-	-	-	-
29If convertible, specify issuer of instrument it converts into30Write-down featuresnononononono31If write-down, write-down, trigger (s)32If write-down, full or partial33If write-down, permanent or temporary34If temporary write-down, description of write-up mechanism35Position in subordination hierarchy in liquidation (specify instrument type immediately subordinatedsubordinatedsubordinatedsubordinatedsubordinatedsubordinated36Non-compliant transitioned featuresnonononononono	27 If convertible, mandatory or optional conversion	-	-	-	-	-	-
30Write-down fraturesnononononononono31If write-down, write-down, trigger (s)32If write-down, full or partial<	28 If convertible, specify instrument type convertible into	-	-	-	-	-	-
31If write-down, write-down, trigger (s)32If write-down, full or partial33If write-down, permanent or temporary34If temporary write-down, description of write-up mechanism	29 If convertible, specify issuer of instrument it converts into	-	-	-	-	-	-
32If write-down, full or partial33If write-down, permanent or temporary34If temporary write-down, description of write-up mechanism35Position in subordination hierarchy in liquidation (specify instrument type immediately subordinatedsubordinatedsubordinatedsubordinatedsubordinatedsubordinated36Non-compliant transitioned featuresnonononononono	30 Write-down features	no	no	no	no	no	no
33 If write-down, permanent or temporary34 If temporary write-down, description of write-up mechanism35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)subordinatedsubordinatedsubordinatedsubordinated36 Non-compliant transitioned featuresnonononononono	31 If write-down, write-down trigger (s)	-	-	-	-	-	-
34 If temporary write-down, description of write-up mechanism -	32 If write-down, full or partial	-	-	-	-	-	-
35 senior to instrument)Position in subordinatedsubordinatedsubordinatedsubordinatedsubordinatedsubordinatedsubordinated36Non-compliant transitioned featuresnonononononono	33 If write-down, permanent or temporary	-	-	-	-	-	-
senior to instrument) 36 Non-compliant transitioned features no no<	34 If temporary write-down, description of write-up mechanism	-	-	-	-	-	-
	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordinated	subordinated	subordinated	subordinated	subordinated	subordinated
37 If yes, specify non-compliant features	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/a
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
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	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated	solo and consolidated
7 Instrument type (types to be specified by each jurisdiction)	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares	ordinary shares
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	RON
9 Nominal amount of instrument	361,120,000	237,740,625	55,427,113	467,799,056	71,906,071	11
			0.1 : share capital			
9a Issue price	1.0	share capital increase without shares issue	increase with shares issue	0.10	0.65	0.10
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	5-Jul-01	14-May-10	3-Jun-11	3-Jan-12	18-Jan-13	31-Dec-16
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
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	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	-	-	-	-	-	-

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

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)	307,725	325,401
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	28-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
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)	-	<u> </u>
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)	to all other non subordinated liabilities	to all other non subordinated liabilities
36 Non-compliant transitioned features	no	no
37 If yes, specify non-compliant features	-	