

**NOTICE OF EARLY REDEMPTION**  
**RON 351,500,000 Fixed Rate Senior Non-Preferred Notes**  
**issued as Series 20 Tranche 1 under the**  
**EUR 3,000,000,000 Multi Issuer EMTN Programme of**  
**Banca Comercială Română S.A.**

**(the "Notes")**

**ISIN: RO451CMZH2K1**

**Symbol: BCR27**

Notice is hereby given that Banca Comercială Română S.A. as issuer exercises its option in accordance with § 5 (Early Redemption at the Option of the Issuer) of the Terms and Conditions of the Notes to early redeem the Notes in whole with effect as of 31 March 2026, at 100 per cent of the aggregate principal amount of the Notes, together with interest accrued by that date (but excluding the respective date).

The National Bank of Romania has approved in writing the optional early redemption of the Notes by Banca Comercială Română S.A.

For more details on BCR's bond issues, please check the bank's website at <https://www.bcr.ro/en/investors/bond-issues>.

Banca Comercială Română S.A.

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BCR offers a full range of financial products and services through a network of 20 business centres and 18 mobile offices dedicated to companies and 290 retail units located in most of the country's cities with more than 10,000 inhabitants, where 73% of units are cashless. BCR customers have the largest national network of ATMs and multifunctional machines - almost 2,000 machines, and full banking services through Internet banking, Mobile banking, Phone-banking and E-commerce.