

CURRENT REPORT in accordance with Law no. 24/2017 and ASF Regulation no. 5/2018 regarding issuers of financial instruments and market operations**Date: 08.06.2026****BANCA COMERCIALĂ ROMÂNĂ S.A.**

Registered office:	15D Soseaua Orhideelor, The Bridge 1 Building, 2nd floor, Sector 6, Bucharest, 060071
Phone/Fax: 0800.801.227:	0800.801.227
Trade Register number:	J19/9100/0090407
EUID:	ROONRC.J19/9100/0090407
Tax ID:	RO 361757
Subscribed and paid share capital:	RON 1,625,341,614.50
Regulated market:	Bucharest Stock Exchange

On 7 June 2026, the Competition Council issued a press release regarding the sanctioning of 10 banks with fines totalling RON 3.73 billion, for the alleged infringement of competition rules, namely the provisions of Competition Law No. 21/1996 and of the Treaty on the Functioning of the European Union, consisting of the alleged coordination of conduct through an exchange of confidential and strategic information, particularly regarding price, with respect to the ROBOR level within the fixing procedure. The fine indicated with respect to Banca Comerciala Romana S.A. ("**BCR**") is RON 577.36 million.

BCR has taken note of the Competition Council's public communication, but clarifies that, at this time, it has not received the authority's final reasoned decision. BCR firmly rejects the communicated findings and considers them unfounded, both in fact and in law.

From BCR's perspective, the Competition Council's position in this case is all the more surprising given that the same authority previously analysed the ROBID/ROBOR index-setting procedure and found, following the investigation closed in 2013, that there was no infringement of competition rules. This change of approach raises concerns regarding the predictability and consistency of the authority's own administrative practice.

The ROBOR mechanism has been and remains a well-known, accessible and transparent mechanism, conducted within a specific sectoral framework, supervised by the National Bank of Romania and governed by rules applicable to the interbank money market issued by the central bank. In this context, any assertion regarding the existence of an alleged exchange of confidential and strategic information must be analysed strictly by reference to the concrete framework of the fixing procedure, to the information effectively available on the market and to the actual obligations applicable to participants.

BCR further considers that general references to practices sanctioned in other jurisdictions cannot substitute a concrete analysis of the normative, factual and institutional framework applicable to the ROBOR procedure

in Romania. Any comparison with other international cases must be relevant, rigorous and applicable to the specific circumstances of the local market and of the ROBOR mechanism.

BCR hereby reaffirms the correctness of its position and its market conduct. At the same time, BCR expresses its firm commitment to continue complying with applicable legislation, including competition rules, banking regulations and the principles of transparent and responsible functioning of the financial market. BCR has consistently acted, over the years, to protect the interests of its clients, including by offering fixed-rate lending products in RON and by carrying out some of the most extensive financial education programmes in Romania.

Consequently, BCR will challenge, in accordance with the law, the Competition Council's decision once it is served, and will use all procedural and legal means available to defend its position and reputation, both domestically and internationally. The bank remains convinced that it holds solid legal and factual arguments for obtaining a favourable outcome in court and for the invalidation of the competition authority's findings.

BCR will continue to inform the market of any relevant developments, in accordance with applicable legal and reporting obligations.

For further information, please contact: investor.relations@bcr.ro

Cristian Alexandru Spânu

Head of Rating Agencies and Investor Relations Department
cristian.spanu@bcr.ro