
THE ORDINARY GENERAL MEETING OF THE SHAREHOLDERS

On April 23, 2020, at 10:00 A.M., at BRD Tower, 1-7 Bd. Ion Mihalache, 1st district, Bucharest (1st floor, Auditorium Room) for all the shareholders registered with the Shareholders' Register by the end of April 14, 2020 (reference date)

Decision draft:

The Ordinary General Shareholders' Assembly approves the individual and consolidated annual financial statements, prepared according to International Financial Reporting Standards, as adopted by the European Union, for the financial year ended as at December 31, 2019, accompanied by the Annual Board of Directors' Report at individual and consolidated level as well as by the financial auditor report.

The separate and consolidated financial statements include:

- *Separate and consolidated statement on the financial position;*
- *Separate and consolidated income statement;*
- *Separate and consolidated statement of comprehensive income;*
- *Separate and consolidated statement of changes in equity;*
- *Separate and consolidated cash flow statement;*
- *Notes to financial statements.*

Legal Basis

- *Companies' Law no. 31/1990, republished, as further amended and completed;*
- *Emergency ordinance no. 99/2006 on credit institutions and capital adequacy;*
- *Accounting Law no. 82/1991, republished, as further amended and completed;*
- *Order of the National Bank of Romania ("NBR") no. 27/2010 regarding the approval of Accounting Regulations according to International Financial Reporting Standards, applicable for credit institutions, as subsequently amended;*
- *International Financial Reporting Standards as adopted by the European Union, according to the European Regulation 1606/2002 of July 19, 2002 on the application of International Accounting Standards;*
- *FSA REGULATION no. 5/2018 on issuers of financial instruments and market operations;*
- *Law no. 24/2017 on issuers of financial instruments and market operations.*