

April 8 2026

**Information regarding the preliminary report
of the Competition Council**

On April 6 2026, the Romanian Competition Council completed the documentation phase of the Investigation into an alleged agreement and/ or concerted practice regarding the coordinated establishment of the ROBOR rate by the 10 banks participating in the determination of this benchmark rate during the fixing procedure, by sending a copy of the report prepared by the investigation team. CEC Bank, as part of the panel of 10 banks involved in the fixing procedure, has taken note of this report, which represents an intermediary procedural step, and will carefully examine the conclusions and the arguments presented.

CEC Bank reaffirms its consistent position, according to which its activity has been carried out continuously in good faith, in accordance with the applicable legal and regulatory framework, as well as with the rules and methodologies established by the competent authorities with respect to the calculation and reporting of the market indices. The Bank's participation in the ROBOR establishing mechanisms was carried out in strict observance of the limits of the official procedures, and of the obligations assumed in its capacity as a credit institution.

CEC Bank also reaffirms its firm commitment to the principles of fair competition, transparency and the protection of its customers' interests. In this context, the Bank will fully cooperate with the relevant authorities and will undertake all necessary steps to clarify the situation, including by use of the legal means of appeal to defend the Bank's position.

CEC Bank remains a stable partner of the Romanian economy and reaffirms its role as a financial institution oriented towards sustaining the customers, the business environment and the public interest.

We remain at your disposal for further requests regarding any additional information which you may consider relevant at investor.relations@cec.ro.

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