

**To: FINANCIAL SUPERVISORY AUTHORITY (FSA)  
Financial Instruments and Investors Section**

**BUCHAREST STOCK EXCHANGE (BSE)**

<b>Current report according to:</b>	FSA Regulation no 5/2018 regarding issuers of financial instruments and market operations
<b>Report Date</b>	14.05.2026
<b>Name of the issuer</b>	CEC BANK S.A.
<b>Headquarters</b>	13 Calea Victoriei, District 3, Bucharest
<b>Phone number</b>	+4021 311 11 19
<b>Unique Registration Code with the Trade Register</b>	RO 361897
<b>Order number in the Trade Register</b>	J1997000155405
<b>Subscribed and paid-in share capital</b>	3,290,661,600 lei
<b>LEI CODE</b>	2138008AVF4W7FMW8W87
<b>The regulated market where the instruments are traded</b>	Bucharest Stock Exchange (CECRO28E, CECRO29E); Luxembourg Stock Exchange (CECRO28E, CECRO29E)

**Ref: CEC Bank ratings affirm strength of capital and depositor protection following Fitch methodology update**

**Bucharest, 13 May 2026** – Fitch Ratings has taken rating actions on CEC Bank following the publication of Fitch's updated Bank Rating Criteria on 8 May 2026.

As a result, Fitch upgraded CEC Bank's Long-Term Issuer Default Rating from BB to BB+, with a Stable Outlook, and assigned long-term and short-term deposit ratings of BBB- and F3, respectively. The long-term deposit rating is positioned two notches above the Bank's Viability Rating, reflecting Fitch's revised assessment of enhanced depositor protection.

Fitch thus acknowledges CEC Bank's strong capital position and sizeable resolution debt buffer (MREL), which provide a high level of loss-absorption capacity and reinforce the Bank's resilience in stress scenarios, supporting depositor safety and senior creditor protection.

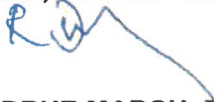
Such actions are an important external validation of CEC Bank's conservative financial profile, prudent risk management and long-standing focus on maintaining strong capital and liquidity buffers as core pillars of the Bank's strategy underpinning confidence, stability and sustainable growth.

CEC Bank's capital position also provides the flexibility needed to continue investing in transformation, digitalization and operational efficiency, while remaining well positioned to absorb potential economic or market shocks.

CEC Bank remains committed to maintaining a resilient balance sheet, protecting its customers' deposits and supporting the Romanian economy through sustainable financing and long-term value creation.

We remain at your disposal to provide any additional information which you may consider necessary at [investor.relations@cec.ro](mailto:investor.relations@cec.ro).

**Ramona IVAN, Director - National and Foreign Affairs Division**



**Ioana CONDRUZ-MARCU, Director - Assets and Liabilities Management Division**

