

Certificate of Approval of a Prospectus consisting of a Securities Note which together with its accompanying Registration Document forms a Prospectus pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council

Certificate Reference: 8063-03-20053-0

To: Romanian National Securities Commission, Romania
Czech National Bank, Czech Republic

From: **Finanzmarktaufsicht Österreich (FMA)**
Financial Market Authority Austria

Registration Document - Erste Group Bank AG

We hereby certify that the Registration Document detailed below has been drawn up pursuant to the Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 29.10.2019. This Registration Document and the First Supplement (approved by us on 06.11.2019) thereto may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
National Prospectus Identifier Code: 8045-10-20035

Annexes: 6
Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable
Omission of information: Not applicable

First Supplement to the Registration Document

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
National Prospectus Identifier Code: 8045-11-20063

Registration Document - Banca Comercială Română S.A.

We hereby certify that the Registration Document detailed below has been drawn up pursuant to the Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 04.12.2019. This Registration Document may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

Name of Issuer: Banca Comercială Română S.A.
LEI: 549300ORLU6LN5YD8X90
Registered Office: 15 Calea Victoriei, 030023 Bucharest district 3, Romania
National Prospectus Identifier Code: 8061-10-20051

Annexes: 6
Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable
Omission of information: Not applicable

Registration Document - Česká spořitelna, a.s.

We hereby certify that the Registration Document detailed below has been drawn up pursuant to the Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 04.12.2019. This Registration Document may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

Name of Issuer: Česká spořitelna, a.s.
LEI: 9KOGW2C2FCIOJQ7FF485
Registered Office: Olbrachtova 1929/62, Prague 4, Post Code 14000, Czech Republic
National Prospectus Identifier Code: 8065-10-20056

Annexes: 6
Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable
Omission of information: Not applicable

Securities Note - Erste Group Bank AG

We hereby certify that the Securities Note detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 04.12.2019.

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Multi Issuer EMTN (Programme)
National Prospectus Identifier Code: 8063-03-20053

Annexes: 15, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Securities Note - Banca Comercială Română S.A.

We hereby certify that the Securities Note detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 04.12.2019.

Name of Issuer: Banca Comercială Română S.A.
LEI: 549300ORLU6LN5YD8X90
Registered Office: 15 Calea Victoriei, 030023 Bucharest district 3, Romania
Type of Securities: Multi Issuer EMTN (Programme)
National Prospectus Identifier Code: 8063-03-20053

Annexes: 15, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Securities Note - Česká spořitelna, a.s.

We hereby certify that the Securities Note detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 04.12.2019.

Name of Issuer:	Česká spořitelna, a.s.
LEI:	9KOGW2C2FCIOJQ7FF485
Registered Office:	Olbrachtova 1929/62, Prague 4, Post Code 14000, Czech Republic
Type of Securities:	Multi Issuer EMTN (Programme)
National Prospectus Identifier Code:	8063-03-20053
Annexes:	15, 28
Guarantor:	Not applicable
LEI:	Not applicable
Omission of information:	Not applicable

Details of the Base Prospectus - Erste Group Bank AG

We hereby certify that the Registration Document approved by us on 29.10.2019, the First Supplement (regarding the Registration Document) approved by us on 06.11.2019 together with the Securities Note approved by us on 04.12.2019 forms a Prospectus consisting of separate documents pursuant to Article 10 of Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council.

Name of Issuer:	Erste Group Bank AG
LEI:	PQOH26KWDF7CG10L6792
Registered Office:	Am Belvedere 1, 1100, Vienna, Austria
Type of Securities:	Multi Issuer EMTN Programme
National Prospectus Identifier Code:	8063-03-20053
Annexes:	6, 15, 28
Guarantor:	Not applicable
LEI:	Not applicable
Omission of information:	Not applicable

Details of the Base Prospectus - Banca Comercială Română S.A.

We hereby certify that the Registration Document approved by us on 04.12.2019 together with the Securities Note approved by us on 04.12.2019 forms a Prospectus consisting of separate documents pursuant to Article 10 of Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council.

Name of Issuer: Banca Comercială Română S.A.
LEI: 549300ORLU6LN5YD8X90
Registered Office: 15 Calea Victoriei, 030023 Bucharest district 3, Romania
Type of Securities: Multi Issuer EMTN Programme
National Prospectus Identifier Code: 8063-03-20053

Annexes: 6, 15, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Details of the Base Prospectus - Česká spořitelna, a.s.

We hereby certify that the Registration Document approved by us on 04.12.2019 together with the Securities Note approved by us on 04.12.2019 forms a Prospectus consisting of separate documents pursuant to Article 10 of Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council.

Name of Issuer: Česká spořitelna, a.s.
LEI: 9KOGW2C2FCIOJQ7FF485
Registered Office: Olbrachtova 1929/62, Prague 4, Post Code 14000, Czech Republic
Type of Securities: Multi Issuer EMTN Programme
National Prospectus Identifier Code: 8063-03-20053

Annexes: 6, 15, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Yours faithfully,

Financial Market Authority
On behalf of the Executive Board

Mag. Susanne Reder, MA


Mag. Elisabeth Kohlenberger

signed electronically

Date: 04.12.2019

Attachments:

- (1) Securities Note, dated 04.12.2019, approved on 04.12.2019
- (2) Registration Document of Erste Group Bank AG, dated 29.10.2019, approved on 29.10.2019;
First Supplement to the Registration Document, dated 06.11.2019, approved on 06.11.2019
- (3) Registration Document of Banca Comercială Română S.A., dated 04.12.2019, approved on
04.12.2019
- (4) Registration Document of Česká spořitelna, a.s., dated 04.12.2019, approved on 04.12.2019
- (5) Base Prospectus

Signaturwert	Cf2hFblgjY4xD/oWPxKsy7j5Gs26mJAMQhlsJTY7k2i0A9dte6LqmS30j0c5cBGAMbGbc2l+k/YkCqtYvpTUxcumMaq7ZDquhOEYV2W65VG7BvjL2rBXctlv0YvJlAPklilqV+oq2c1CdsV90pglnvhCqagd0bY7NX/jIOeN7D6uutKmw5kWi20rNUmVnFgtJ/HG9L/9jnrgmHU14yKcQqMF+UGvkLFnc+J0vZaZGcWiOU7XewtltrgQOscwY9rEnDbMHj/RxQP3y2VEnWoO+bnkBtSW11PpB4pQQOPTNZb9iquN68urzsdPzqTU8AfRr7QkqIFnJpcV/N0d9p7cpw==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2019-12-11T11:52:02Z
	Aussteller-Zertifikat	CN=a-sign-corporate-light-02,OU=a-sign-corporate-light-02,O=A-Trust Ges. f. Sicherheitssysteme im elektr. Datenverkehr GmbH,C=AT
	Serien-Nr.	532114608
	Methode	urn:pdfsigfilter:bka.gv.at:binaer:v1.1.0
Prüfinformation	Informationen zur Prüfung des elektronischen Siegels bzw. der elektronischen Signatur finden Sie unter: http://www.signaturpruefung.gv.at	
Hinweis	Dieses Dokument wurde amtssigniert. Auch ein Ausdruck dieses Dokuments hat gemäß § 20 E-Government-Gesetz die Beweiskraft einer öffentlichen Urkunde.	