

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

Certificate Reference: 8143-03-20197-0

To: Croatian Financial Services Supervisory Agency, Republic of Croatia
Czech National Bank, Czech Republic
Romanian National Securities Commission, Romania
National Bank of Slovakia, Slovak Republic

From:

Finanzmarktaufsicht Österreich (FMA)
Financial Market Authority Austria

Registration Document of Erste Group Bank AG

We hereby certify that the Registration Document and the First Supplement to 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 28.10.2020 and 05.11.2020, respectively. This Registration Document and the First Supplement (as of and approved by us on 05.11.2020) may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Am Belvedere 1, 1100 Vienna, Austria

National Prospectus Identifier: 8143-10-20168

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 of Erste Group Bank AG

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Am Belvedere 1, 1100 Vienna, Austria

National Prospectus Identifier: 8143-11-20211

Registration Document of 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 03.12.2020. 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(s): Banca Comercială Română S.A.
LEI: 549300ORLU6LN5YD8X90

Registered Office (s): 159 Calea Plevnei, Business Garden Bucharest, Building A, 6th Floor, district 6, 060013 Bucharest 3, Romania

National Prospectus Identifier: 8151-10-20205

Annexes: 6

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Registration Document of 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 03.12.2020. 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(s): Česká spořitelna, a.s.
LEI: 9KOGW2C2FCIOJQ7FF485

Registered Office (s): Olbrachtova 1929/62, Prague 4, Post Code 14000, Czech Republic

National Prospectus Identifier: 8153-10-20207

Annexes: 6

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Registration Document of Slovenská sporiteľňa, 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 03.12.2020. 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(s): Slovenská sporiteľňa, a.s.
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Tomášikova 48, 832 37 Bratislava, Slovak Republic

National Prospectus Identifier: 8149-10-20193

Annexes: 6

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Registration Document of Erste & Steiermärkische Bank d.d.

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 03.12.2020. 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(s): Erste & Steiermärkische Bank d.d.
LEI: 549300A2F46GR0UOM390

Registered Office (s): Jadranski trg 3A, 51000 Rijeka, Republic of Croatia

National Prospectus Identifier: 8150-10-20199

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 03.12.2020.

This Securities Note was notified according to Article 25 para 1 Prospectus Regulation (EU) 2017/1129 to: CZ, RO, SK, HR

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Am Belvedere 1, 1100 Vienna, Austria

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier Code: 8143-03-20197

Annexes: 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 03.12.2020.

This Securities Note was notified according to Article 25 para 1 Prospectus Regulation (EU) 2017/1129 to: CZ, RO, SK, HR

Name of Issuer(s): Banca Comercială Română S.A.
LEI: 549300ORLU6LN5YD8X90

Registered Office (s): 159 Calea Plevnei, Business Garden Bucharest, Building A, 6th Floor, district 6, 060013 Bucharest 3, Romania

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier Code: 8143-03-20197

Annexes: 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 03.12.2020.

This Securities Note was notified according to Article 25 para 1 Prospectus Regulation (EU) 2017/1129 to: CZ, RO, SK, HR

Name of Issuer(s): Česká spořitelna, a.s.
LEI: 9KOGW2C2FCIOJQ7FF485

Registered Office (s): Olbrachtova 1929/62, Prague 4, Post Code 14000, Czech Republic

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier Code: 8143-03-20197

Annexes: 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Securities Note - Slovenská sporiteľňa, 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 03.12.2020.

This Securities Note was notified according to Article 25 para 1 Prospectus Regulation (EU) 2017/1129 to: CZ, RO, SK, HR

Name of Issuer(s): Slovenská sporiteľňa, a.s.
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Tomášikova 48, 832 37 Bratislava, Slovak Republic

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier Code: 8143-03-20197

Annexes: 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Securities Note - Erste & Steiermärkische Bank d.d.

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 03.12.2020.

This Securities Note was notified according to Article 25 para 1 Prospectus Regulation (EU) 2017/1129 to: CZ, RO, SK, HR

Name of Issuer(s): Erste & Steiermärkische Bank d.d.
LEI: 549300A2F46GR0UOM390

Registered Office (s): Jadranski trg 3A, 51000 Rijeka, Republic of Croatia

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier Code: 8143-03-20197

Annexes: 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020, the First Supplement (regarding the Registration Document) approved by us on 05.11.2020 together with the Securities Note approved by us on 03.12.2020 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Am Belvedere 1, 1100 Vienna, Austria

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier: 8143-03-20197

Annexes: 6, 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 03.12.2020 together with the Securities Note approved by us on 03.12.2020 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(s): Banca Comercială Română S.A.
LEI: 549300ORLU6LN5YD8X90

Registered Office (s): 159 Calea Plevnei, Business Garden Bucharest, Building A, 6th Floor, district 6, 060013 Bucharest 3, Romania

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier: 8143-03-20197

Annexes: 6, 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 03.12.2020 together with the Securities Note approved by us on 03.12.2020 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(s): Česká spořitelna, a.s.
LEI: 9KOGW2C2FCIOJQ7FF485

Registered Office (s): Olbrachtova 1929/62, Prague 4, Post Code 14000, Czech Republic

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier: 8143-03-20197

Annexes: 6, 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Details of the Base Prospectus - Slovenská sporiteľňa, a.s.

We hereby certify that the Registration Document approved by us on 03.12.2020 together with the Securities Note approved by us on 03.12.2020 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(s): Slovenská sporiteľňa, a.s.
LEI: PQOH26KWDF7CG10L6792

Registered Office (s): Tomášikova 48, 832 37 Bratislava, Slovak Republic

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier: 8143-03-20197

Annexes: 6, 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Details of the Base Prospectus - Erste & Steiermärkische Bank d.d.

We hereby certify that the Registration Document approved by us on 03.12.2020 together with the Securities Note approved by us on 03.12.2020 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(s): Erste & Steiermärkische Bank d.d.
LEI: 549300A2F46GR0UOM390

Registered Office (s): Jadranski trg 3A, 51000 Rijeka, Republic of Croatia

Type of Securities: Multi Issuer EMTN Programme

National Prospectus Identifier: 8143-03-20197

Annexes: 6, 15, 28

Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable

Omission of information: Not applicable

Yours faithfully,

Financial Market Authority
On behalf of the Executive Board

Mag. Susanne Reder, MA
Deputy Head of Division


Mag. Fabio Falchetto

signed electronically

Date: 03.12.2020

Attachments:

- (1) Registration Document of Erste Group Bank AG, as of and approved on 28.10.2020
- (2) First Supplement to the Registration Document of Erste Group Bank AG, as of and approved on 05.11.2020
- (3) Registration Document of Banca Comercială Română S.A., as of and approved on 03.12.2020
- (4) Registration Document of Česká spořitelna, a.s., as of and approved on 03.12.2020
- (5) Registration Document of Slovenská sporiteľňa, a.s., as of and approved on 03.12.2020
- (6) Registration Document of Erste & Steiermärkische Bank d.d., as of and approved on 03.12.2020
- (7) Securities Notes regarding the Multi Issuer EMTN Programme, as of and approved on 03.12.2020

Signaturwert	gAjaHXFjC/XpgtNrYI5jAMKlUP9wovo+lv0a9FhKdq+QDglLlK34Dm4P8+Ob1h9ILaRBgnLy9UnnDuKy2UgdL9KcjH28OSwaloBg245qFr7kklJMTTyhv7j5aulaOt16ZGSFBPTFzAHg0GBQxft9qsVY32UY1Nx5LTI+1ce6aiVAQA4ELGWvUaWa+s41lGG/+N17eXGBY+jmB5HrqdirCA8APmpv7m9bbOppxmoKa06CBaRDMR4Pzr25q5LVNY2jkV0dbkSD724elthKDMVM5sn6rfw2zyVoqgeY5Ut8PWpW51wkkjy/VN4W6kzWPVUCWGPjodf+n7U6tEXcMKww==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2020-12-03T08:33:29Z
	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.	