

Registration Document

Banca Comercială Română S.A.

(Incorporated as a joint-stock corporation in Romania under registered number J40/90/1991 and sole registration code 361757)

This supplement (the "**Supplement**") dated 5 May 2021 constitutes a supplement pursuant to Article 23 (1) of the Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**") and is supplemental to, and should be read in conjunction with, the registration document dated 3 December 2020 (the "**Original Registration Document**" or the "**Registration Document**") of Banca Comercială Română S.A. (the "**Issuer**" or "**BCR**"). The Registration Document forms part of the base prospectus of the Issuer consisting of separate documents within the meaning of Article 8(6) of the Prospectus Regulation and as of the date of this Supplement, this Supplement relates to the base prospectus consisting of separate documents in relation to the multi issuer EMTN programme dated 3 December 2020.

The Original Registration Document has been approved on 3 December 2020 by the Austrian Financial Market Authority (*Finanzmarktaufsichtsbehörde*, the "**FMA**").

This Supplement has been filed with and approved by the FMA in its capacity as competent authority, filed with the Vienna Stock Exchange (*Wiener Börse*) and published in electronic form on the Issuer's website under "www.bcr.ro/en/investors/bcr-bond-issues".

Terms defined in the Registration Document shall have the same meaning when used in this Supplement.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference in the Registration Document by this Supplement and (b) any other statement in or incorporated by reference in the Registration Document, the statements mentioned in (a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to the information included in the Registration Document has arisen or been noted, as the case may be, since the publication of the Registration Document.

In accordance with Article 23 (2a) of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities issued or to be issued by the Issuer before this Supplement was published have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances until, and including 10 May 2021, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period and the delivery of the securities issued or to be issued, whichever occurs first. Investors may contact the relevant financial intermediary if they wish to exercise their right of withdrawal.

The accuracy of the information contained in this Supplement does not fall within the scope of examination by the FMA under the Prospectus Regulation. The FMA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer that is the subject of this Supplement.



RESPONSIBILITY STATEMENT

The Issuer, with its registered office at 159 Calea Plevnei, Business Garden Bucharest, Building A, 6th Floor, 060013 Bucharest district 6, Romania, is responsible for the information given in this Supplement.

The Issuer hereby declares that, to the best of the knowledge of the Issuer, the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import.

NOTICE

No person has been authorised to give any information or to make any representation other than those contained in this Supplement in connection with the issue or sale of securities issued or to be issued by the Issuer and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer or any arranger or dealer. Neither the delivery of the Registration Document and/or this Supplement nor any sale made in connection herewith shall, under any circumstances, create any implication that there has been no change in the affairs of the Issuer or the Issuer and its subsidiaries and participations taken as a whole (the "**BCR Group**") since the date hereof or the date upon which the Registration Document has been most recently supplemented or that there has been no adverse change in the financial position of the Issuer or BCR Group since the date hereof or the date upon which the Registration Document has been most recently supplemented or that any other information supplied in connection with the Registration Document is correct as of any time subsequent to the date on which it is supplied or, if different, the date indicated in the document containing the same.

The distribution of this Supplement and the offering or sale of securities issued or to be issued by the Issuer in certain jurisdictions may be restricted by law. Persons into whose possession this Supplement comes are required by the Issuer, any arranger and any dealer to inform themselves about and to observe any such restriction.

This Supplement does not constitute an offer of, or an invitation by or on behalf of any of the Issuer, any arranger or any dealer to subscribe for, or purchase, any securities issued or to be issued by the Issuer.

In case of any arranger or dealer none of them has independently verified the information contained in this Supplement and none of them makes any representation, express or implied, or accepts any responsibility, with respect to the accuracy or completeness of any of the information in this Supplement. Neither this Supplement nor any financial statements supplied in connection with the Registration Document or any securities issued or to be issued by the Issuer are intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by the Issuer, any arranger or any dealer that any recipient of this Supplement or any financial statements should purchase securities issued or to be issued by the Issuer. Each potential purchaser of securities issued or to be issued by the Issuer should determine for itself the relevance of the information contained in this Supplement or any financial statements and its purchase of securities issued or to be issued by the Issuer should be based upon any such investigation as it deems necessary. None of any arranger or any dealer undertakes to review the financial condition or affairs of the Issuer or BCR Group during the life of the arrangements contemplated by this Supplement nor to advise any investor or potential investor in securities issued or to be issued by the Issuer of any information coming to the attention of any arranger or any dealer.

Significant new factors, material mistakes and/or material inaccuracies (as referred to in Article 23 (1) of the Prospectus Regulation) have arisen which in the Issuer's perception are capable of affecting the assessment of securities issued or to be issued by the Issuer, and are thus herewith included in the Registration Document as follows:

- 1.1. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" on page 3 of the Original Registration Document, the table with regard to the Audited IFRS-EU Financial Statements 2018 shall be replaced by the following table:

"Romanian language version of the Banca Comerciala Romana S.A. Consolidated and Separate Financial Statements (The Group and the Parent Bank) Prepared in Accordance with International Financial Reporting Standards as endorsed by the European Union (the "Audited IFRS-EU Financial Statements 2020") and the audit report for the Financial Statements 2020¹

Statement of Profit or Loss (<i>Situatia profitului sau pierderii</i>)	15
Statement of Other Comprehensive Income (<i>Situatia altor elemente ale rezultatului global</i>)	16
Statement of Financial Position (<i>Situatia pozitiei financiare</i>)	17
Statement of Changes in Equity (<i>Situatia modificarilor in capitalurile proprii</i>)	18 – 19
Statement of Cash Flows (<i>Situatia fluxurilor de trezorerie</i>)	20
Notes to the Financial Statements (<i>Note la Situatiile Financiare</i>)	21 – 164
Independent Auditor's Report (<i>Raportul Auditorului Independent</i>)	3 – 14"

- 1.2. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" on page 3 of the Original Registration Document, the footnote numbered "1" shall be replaced by the following footnote numbered "1":

¹ The officially signed Romanian language versions of the Issuer's Audited IFRS-EU Financial Statements 2019 and 2020 and the respective Independent Auditor's Reports are solely legally binding and definitive."

- 1.3. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" on page 4 of the Original Registration Document, the table with regard to the English language translation of the Audited IFRS-EU Financial Statements of the Issuer for the financial year ended 31 December 2018, shall be replaced by the following table:

"English language translation of the Banca Comerciala Romana S.A. Consolidated and Separate Financial Statements (The Group and the Parent Bank) Prepared in Accordance with International Financial Reporting Standards as endorsed by the European Union and the audit report for the Financial Statements 2020²

Statement of Profit or Loss	15
Statement of Other Comprehensive Income	16
Statement of Financial Position	17
Statement of Changes in Equity	18 – 19
Statement of Cash Flows	20

- 1.4. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" on page 4 of the Original Registration Document, the footnote numbered "2" shall be replaced by the following footnote numbered "2":**

"² The English language translations of the Audited IFRS-EU Financial 2019 and 2020 and the respective Independent Auditor's Reports are not legally binding and are incorporated into this Registration Document by reference for convenience purposes only."

- 1.5. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" on page 4 of the Original Registration Document the information with regard to the English language translation of the Banca Comerciala Romana S.A. Interim Condensed Financial Statements Consolidated and Separate – Unaudited for the six month period ended 30 June 2020 shall be deleted.**

- 1.6. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" on page 5 of the Original Registration Document the information with regard to the Press Release dated 2 November 2020 relating to BCR's financial results for the first nine months of 2020 shall be replaced by the following table:**

"Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021

Financial Data

4"

- 1.7. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" the second paragraph on page 5 of the Original Registration Document shall be replaced by the following paragraph:**

"For the avoidance of doubt, such parts of the Audited IFRS-EU Financial Statements 2019 and 2020 and, respectively, of the Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021 which are not explicitly listed in the tables above, are not incorporated by reference into this Registration Document as these parts are either not relevant for the investor or covered elsewhere in this Registration Document."

- 1.8. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" the sixth paragraph on page 5 of the Original Registration Document shall be replaced by the following paragraph:**

"The indicated page references in the tables above regarding the Audited IFRS-EU Financial Statements 2019 and 2020 (Romanian language versions and English language translations) and of the Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021 were extracted from the table of contents of the relevant document. It is noted that the page references indicated in the relevant table of contents do not always correspond to the page number indicated in the footer of the relevant document. The page references for the relevant Independent Auditor's Report correspond to the page numbers indicated in the footer of the relevant document (if any)."

- 1.9. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" before the heading "DOCUMENTS AVAILABLE FOR INSPECTION" on page 5 of the Original Registration Document the following information shall be added:**

"31 December 2020: 4.8694 RON/EUR

31 March 2021: 4.9251 RON/EUR"

- 1.10. In the section entitled "DOCUMENTS AVAILABLE FOR INSPECTION" commencing on pages 5 of the Original Registration Document, the list paragraphs numbered "(i)", "(ii)" and "(vi)" shall be replaced by the following list paragraphs numbered "(i)", "(ii)" and "(vi)":**

"(i) the Audited IFRS-EU Financial Statements 2020 incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/ro/bcr/www_bcr_ro/Investitori/Rapoarte-financiare/2020/Situatii%20financiare%20anuale%20consolidate%20si%20individuale%20IFRS%20pentru%202020.pdf?forceDownload=1");

- (ii) the English language translation of the Audited IFRS-EU Financial Statements 2020 incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/ro/bcr/www_bcr_ro/Investitori/Rapoarte-financiare/2020/Consolidated%20and%20Separate%20Financial%20Statements%202020.pdf?forceDownload=1");

- (vi) Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021

("https://cdn0.erstegroup.com/content/dam/ro/bcr/www_bcr_ro/Investitori/Informatii-financiare/2021/BCR%20Financial%20results%20Q1%202021.pdf?forceDownload=1");

1.11. In the section entitled "DOCUMENTS AVAILABLE FOR INSPECTION" commencing on pages 5 of the Original Registration Document, the list paragraph numbered "(v)" relating to the Unaudited Interim Condensed IAS 34 Financial Statements as at 30 June 2020 incorporated by reference into the Original Registration Document shall be deleted.

1.12. In the section entitled "SOURCES OF INFORMATION" on page 7 of the Original Registration Document the first sentence of the paragraph shall be replaced by the following sentence:

"Unless otherwise stated, statistical and other data provided in this Registration Document has been extracted from the websites of Fitch Ratings Ltd ("**Fitch**") and Moody's Deutschland GmbH ("**Moody's**"), from the Audited IFRS-EU Financial Statements 2019 and the Audited IFRS-EU Financial Statements 2020 and the English language translations of the annual reports thereon as well as from the Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021."

1.13. In the section entitled "1. RISK FACTORS", subsection entitled "1.1 CREDIT RISKS" commencing on page 8 of the Original Registration Document, the first paragraph of the risk factor entitled "BCR may experience economic disruptions, as those for instance are induced by the worldwide corona virus (COVID-19) pandemic, which may have negative effects on BCR and its clients." shall be replaced by the following paragraph:

"BCR is directly and through its clients and suppliers exposed to multiple risks in relation to the worldwide pandemic caused by the corona virus SARS-CoV-2 ("**COVID-19**") and the measures taken by sovereigns, companies and others to prevent the spread of COVID-19. The worldwide rapid spread of the COVID-19 pandemic, the interim lockdown and the resulting recession have led to deterioration of financial conditions of some BCR's customers, in general, and certain sectors/businesses, e.g. air transportation, travel, tourism, consumer durables and oil industry, in particular. As a result, BCR's loan portfolio quality could suffer or deteriorate, and non-performing loans may increase. If the economic conditions worsen beyond the level foreseen, this could result in credit losses exceeding the amount of BCR's loan loss provisions."

1.14. In the section entitled "1. RISK FACTORS", subsection entitled "1.3 LEGAL AND REGULATORY RISKS" commencing on page 16 of the Original Registration Document, in the risk factor entitled "BCR's exposure to litigation and reputational risks is increased." the third and fourth paragraph shall be deleted.

1.15. In the section entitled "1. RISK FACTORS", subsection entitled "1.3 LEGAL AND REGULATORY RISKS" commencing on page 16 of the Original Registration Document, in the risk factor entitled "New governmental or regulatory requirements and changes in perceived levels of adequate capitalisation and leverage could subject BCR to increased capital and MREL requirements or standards and require it to obtain additional capital, liabilities eligible for MREL purposes or liquidity in the future." in the bullet point entitled "EU Banking Reform Package" at the end of the second paragraph the following sentence shall be added:

"As of 5 May 2021, the amendments to the BRRD and CRD IV have not yet been fully implemented into national legislation in Romania."

- 1.16. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", in the subsection entitled "2.2 BACKGROUND - 2.2.1 BCR and BCR Group" commencing on page 23 of the Original Registration Document, the third paragraph shall be replaced by the following information:

"As at 31 December 2020, according to the Audited IFRS-EU Financial Statements 2020, BCR Group's assets totalled RON 81,986,672 thousands, with decisive contribution from BCR (RON 79,538,233 thousands). BCR is not dependent on any other entities within BCR Group.

As at 31 March 2021, according to the Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021, BCR Group's assets totalled RON 83,441.2 million. BCR achieved a net profit of RON 424.6 million for the first three months of 2021, slightly down by 0.9% against RON 428.3 million for the first three months of 2020, on the background of lower credit risk provision releases, while the operating performance improved underpinned by continued strong loan growth."

- 1.17. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", in the subsection entitled "2.2 BACKGROUND - 2.2.1 BCR and BCR Group" commencing on page 23 of the Original Registration Document, the seventh paragraph and the related table, shall be replaced by the following information:

"Selected historical key financial information as at and for the years then ended 31 December 2019 and 31 December 2020:

	BCR Group		BCR	
in RON thousands	31 December 2019	31 December 2020	31 December 2019	31 December 2020
Total liabilities and equity	74,938,359	81,986,672	71,440,952	79,538,233
Total equity	8,471,710	9,344,921	8,305,054	9,151,366
in RON thousands	1 January 2019 to 31 December 2019	1 January 2020 to 31 December 2020	1 January 2019 to 31 December 2019	1 January 2020 to 31 December 2020
Net interest income	2,256,271	2,371,025	2,139,209	2,248,995
Net result for the period	593,266	814,108	651,909	779,958
Net result attributable to non-controlling interests	6	(9)	-	-
Net result attributable to owners of the parent	593,260	814,117	651,909	779,958

Source: Audited IFRS-EU Financial Statements 2019 and Audited IFRS-EU Financial Statements 2020"

- 1.18. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", in the subsection entitled "2.2 BACKGROUND - 2.2.1 BCR and BCR Group" commencing on page 23 of the Original Registration Document, the eighth paragraph and the related table, shall be replaced by the following information:

"Selected historical key financial information as at and for the three months then ended 31 March 2020 and for the three months ended 31 March 2021:

	BCR Group	
in RON millions	31 March 2021	31 December 2020
Total liabilities and equity	83,441.2	81,986.7
Total equity	9,785.7	9,344.9

in RON thousands	1 January 2021 to 31 March 2021	1 January 2020 to 31 March 2020
Net interest income	593.8	597.9
Operating result	487.1	440.1
Net result attributable to owners of the parent	424.6	428.3

Source: the Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021"

1.19. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", in the subsection entitled "2.2 BACKGROUND - 2.2.1 BCR and BCR Group" commencing on page 23 of the Original Registration Document, the ninth paragraph and the related table relating to financial information as at and for the 9 months ended 30 September 2020 and for the 9 months ended 30 September 2019, shall be deleted.

1.20. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the last paragraph of the subsection "2.7 BUSINESS OVERVIEW - BCR Segment Reporting" commencing on page 32 of the Original Registration Document shall be replaced by the following information:

"Additional information on segment reporting can be found in the Audited IFRS-EU Financial Statements 2019 and 2020 and in the Press Release dated 30 April 2021 relating to BCR's financial results for the first three months of 2021."

1.21. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A.", at the end of the subsection entitled "2.7 BUSINESS OVERVIEW" commencing on page 32 of the Original Registration Document, the following information shall be inserted:

"COVID-19 pandemic

The COVID-19 pandemic increased the level of uncertainty. The consequences for the economy as well as the measures taken by the Romanian Government and local regulators could potentially affect BCR's financial performance and position, including potentially significant impacts for expected credit losses, as well as impacts on operating income and other non-financial assets impairment assessments. BCR will further follow the developments closely and will recognise any effects as the situation further unfolds.

In this context BCR took the following measures to anticipate as much as possible of the potential increase in credit losses:

- update of the forward-looking indicators (FLI) component from the parameters estimation used in expected credit losses;
- additional staging criteria (stage overlays) meant to migrate the exposures which are more sensitive to the COVID-19 context to significant increase in credit risk stage. The criteria include regular updates on industry assessment of risk perceived depending on the evolution of macroeconomic context as well as measures taken by authorities to contain the spread of COVID-19;
- conservative approach in annual update of the risk parameters used in expected credit losses, using historical data to adjust the point-in-time probabilities of default;
- additional actions to assess the unlikelihood to pay on a case-by-case basis for the clients which benefited from payment moratoria;
- regular monitoring of the repayment behavior of the clients which benefited from payment moratoria which have reached the maturity.

The measures mentioned above complement the regular assessment of the loan portfolio (including use of models based on behavior data) meant to timely reflect any potential asset deterioration in the financial statements. In addition, these measures led to an impairment allocation of RON 452.8 million in 2020, being the main contributors for the overall impairment allocations during 2020."

- 1.22. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the information in the subsection entitled "2.9 RECENT EVENTS" commencing on page 37 of the Original Registration Document shall be replaced by the following information:**

"There are no recent events particular to the Issuer which are to a material extent relevant to the evaluation of its solvency."

- 1.23. In the section entitled "2. BANCA COMERCIALĂ ROMÂNĂ S.A." the information in the subsection entitled "2.11 SIGNIFICANT CHANGES AND MATERIAL ADVERSE CHANGES" on page 38 of the Original Registration Document shall be replaced by the following information:**

"To the best knowledge of the Issuer, there has been no material adverse change in the prospects of the Issuer since 31 December 2020 and no significant change in the financial performance and in the financial position of BCR Group since 31 December 2020."

- 1.24. In the section entitled "3. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES" the first paragraph in the subsection entitled "3.4 AUDIT AND AUDITORS' REPORTS" on page 42 of the Original Registration Document shall be replaced by the following paragraph:**

"PricewaterhouseCoopers Audit S.R.L., member of the Chamber of Financial Auditors of Romania, with registered seat at 1A B-dul Poligrafiei, Ana Tower, floor 24/3, 013704 Bucharest district 1, Romania, have audited the Romanian language consolidated and separate financial statements (The Group and The Parent Bank) prepared in accordance with IFRS as endorsed by the EU as of and for the year ended 31 December 2019 and 31 December 2020 and issued unqualified auditor's reports for the Audited IFRS-EU Financial Statements 2019 (dated 20 March 2020) and the Audited IFRS-EU Financial Statements 2020 (dated 19 March 2021)."

- 1.25. In the section entitled "4. LEGAL PROCEEDINGS" in the subsection entitled "Tax litigations - Transfer pricing" commencing on page 45 of the Original Registration Document the third paragraph shall be replaced by the following paragraph:**


"BCR challenged the decision of the authority – file no. 6204/2/2018 – Bucharest Court of Appeal, next hearing being scheduled for 28 May 2021. Related to the same audit of the tax authority, BCR initiated a mutual agreement procedure ("MAP"), under the European Union Arbitration Convention, considering that the adjustment of transfer prices established by the National Agency for Fiscal Administration ("NAFA") for 2012 to 2015 generated double taxation in Austria and in Romania. The objective is to obtain the solution in order to eliminate the double taxation related to: (i) the deposits and loans received by BCR from Erste Group Bank during 2012 to 2015, namely, certain expenses being considered as non-deductible from a fiscal point of view at BCR level, and at the same time considered as taxable at Erste Group Bank level and (ii) sale of participation titles held by BCR in business capital for Romania – Opportunity Fund Cooperatief UA (BOF) to Erste Group Bank in 2014, namely, the sale price has been increased, the related revenues being considered as taxable from a fiscal point of view at BCR level, while, at the same time it is not recognised as deductible expense at Erste Group Bank level. In August 2018, NAFA confirmed that it had notified in April the Austrian authorities regarding BCR's mutual agreement application and that 27 April 2018 was established as start date of the procedure. Subsequently, the Romanian tax authorities requested the extension of the MAP procedure until 31 December 2020 and BCR agreed with this proposal. On 23 December 2020, NAFA issued a decision of rejecting the initiation of MAP. BCR filed a preliminary complaint against this decision before the NAFA, which was rejected by NAFA. BCR will challenge the NAFA's decision before the local courts."

- 1.26. In the section entitled "4. LEGAL PROCEEDINGS" in the subsection entitled "Tax litigations - Transfer pricing" commencing on page 45 of the Original Registration Document the sixth paragraph shall be replaced by the following paragraph:**

"In 2018, NAFA partially admitted BCR's contestation for the amount of RON 1,752,869, representing withholding tax owed by BCR, but not for the controlled period (2014-2015). Because BCR's contestation for the amount of RON 41,317,529 was rejected by NAFA, BCR challenged their decision in court with the next hearing before Bucharest Court of Appeal being scheduled for 17 May 2021. Considering the Romanian tax authorities decision to adjust the taxable base of corporate income tax, respectively to impose an additional corporate income tax for the period

2012 to 2015, BCR has analysed the necessity of booking a provision for a potential obligation regarding additional corporate income tax for the period 2016 to 2020. Based on the principles in IAS 37 "Provisions, contingent assets and liabilities", BCR recognized as of 31 December 2020 a provision amounting to RON 35,000,000, in relation with transactions performed in the period 2016-2020 which are similar to those for which the tax authorities adjusted the fiscal base in the previous tax audit."

- 1.27. In the section entitled "4. LEGAL PROCEEDINGS" in the subsection entitled "Tax litigations - Transfer pricing" commencing on page 45 of the Original Registration Document the seventh, eighth and ninth paragraph shall be deleted.
- 1.28. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 48 of the Original Registration Document, the row with regard to the Audited IFRS-EU Financial Statements 2018 shall be replaced by the following row:
- "Audited IFRS-EU the Romanian language version of the Banca Comerciala Romana
Financial Statements S.A. Consolidated and Separate Financial Statements (The Group
2020 and the Parent Bank) Prepared in Accordance with International
Financial Reporting Standards as endorsed by the European Union
for the financial year ended 31 December 2020".
- 1.29. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 48 of the Original Registration Document, the row with regard to the Unaudited Interim Condensed IAS 34 Financial Statements as at 30 June 2020 shall be deleted.

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	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2021-05-05T09:29:21Z
	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.	