

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: 8045-11-20101-0

To: Czech National Bank, Czech Republic
Bundesanstalt für Finanzdienstleistungsaufsicht, Germany
Magyar Nemzeti Bank, Hungary
Financial Supervisory Authority, Romania
National Bank of Slovakia, Slovak Republic
Croatian Financial Services Supervisory Agency, Croatia

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) and the Second Supplement (approved by us on 04.03.2020) and the Third Supplement (approved by us on 31.03.2020) and the Fourth Supplement (approved by us on 08.04.2020) may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

Name of Issuer: 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

Second 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: 8045-11-20088

Third 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: 8045-11-20099

Fourth 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: 8045-11-20101

Securities Note regarding the Certificates Programme

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 29.10.2019.

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

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Certificates (Programme)
National Prospectus Identifier Code: 8047-03-20037

Annexes: 14, 17, 22, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Securities Note regarding the Covered Bonds Programme

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 20.11.2019.

This Securities Note was notified according to Article 25 para 1 Prospectus Regulation (EU) 2017/1129 to: DE.

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Covered Bonds (Programme)
National Prospectus Identifier Code: 8059-03-20049

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

Securities Note regarding the Multi Issuer EMTN Programme

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.

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

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 regarding the Structured Notes Programme

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 10.12.2019.

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

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Structured Notes (Programme)
National Prospectus Identifier Code: 8045-03-20059

Annexes: 14, 17, 22, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Details of the Base Prospectus regarding the Certificates Programme

We hereby certify that the Registration Document approved by us on 29.10.2019, the First Supplement (approved by us on 06.11.2019) and the Second Supplement (approved by us on 04.03.2020) and the Third Supplement (approved by us on 31.03.2020) and the Fourth Supplement (approved by us on 08.04.2020) together with the Securities Note regarding the Certificates Programme approved by us on 29.10.2019 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: Certificates Programme
National Prospectus Identifier Code: 8047-03-20037

Annexes: 6, 14, 17, 22, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Details of the Base Prospectus regarding the Covered Bonds Programme

We hereby certify that the Registration Document approved by us on 29.10.2019, the First Supplement (approved by us on 06.11.2019) and the Second Supplement (approved by us on 04.03.2020) and the Third Supplement (approved by us on 31.03.2020) and the Fourth Supplement (approved by us on 08.04.2020) together with the Securities Note regarding the Covered Bonds Programme approved by us on 20.11.2019 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: Covered Bonds Programme
National Prospectus Identifier Code: 8059-03-20049

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

Details of the Base Prospectus regarding the Multi Issuer EMTN Programme

We hereby certify that the Registration Document approved by us on 29.10.2019, the First Supplement (approved by us on 06.11.2019) and the Second Supplement (approved by us on 04.03.2020) and the Third Supplement (approved by us on 31.03.2020) and the Fourth Supplement (approved by us on 08.04.2020) together with the Securities Note regarding the Multi Issuer EMTN Programme 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 regarding the Structured Notes Programme

We hereby certify that the Registration Document approved by us on 29.10.2019, the First Supplement (approved by us on 06.11.2019) and the Second Supplement (approved by us on 04.03.2020) and the Third Supplement (approved by us on 31.03.2020) and the Fourth Supplement (approved by us on 08.04.2020) together with the Securities Note regarding the Certificates Programme approved by us on 10.12.2019 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: Structured Notes Programme
National Prospectus Identifier Code: 8045-03-20059

Annexes: 6, 14, 17, 22, 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
Deputy Head of Division


Christoph Burgstaller

signed electronically

Date: 08.04.2020

Attachments:

(1) Fourth Supplement as of and as approved on 08.04.2020 to the Registration Document of Erste Group Bank AG, as of and as approved on 29.10.2019

Signaturwert	u5Az1+x8KMxzdsf0RlwrGKFcWIllmuvN3vvX98Zr60tMPcMEjXzKKqiasjWiVycvaVBZRkaR40jCaI1NxUHxO8csHrjs1WzkNmRyctKJnjsry7WNqO6OCWpuYHdahlQPjDu9T1+C9fx+2rYnhQ2vMYw0ePywzMieMVy7n41KqDUwkpVuPRr3V4vfccPnlIvSEm7Do5PFyxoWqpvqKnh5L03eo2J+7Yji0v7iwMJbkLwzqDV6Das6wP1Mq611YRG6DzgggaNmcIkxPfWbMxrOSAOA8L4vF7D4j4sLEY0xgkbjLiMdZLtIbFcq/HVLjJ14xdXnrTvsUfGMmITOUpBnlw==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2020-04-08T08:31:33Z
	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.	