

**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: 8045-11-20088-0**

**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) 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

### **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.

**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.

**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.

**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.

**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) 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) 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) 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) 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:** 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: 04.03.2020

### **Attachments:**

(1) Second Supplement as of and as approved on 04.03.2020 to the Registration Document of Erste Group Bank AG, as of and as approved on 29.10.2019

Signaturwert	vPgHoY+HawEuc751CuE7UD1sGur9HV22zj7/FTlOvf/PMIJh+ULwU1qJoPBd82hpj8d8Mx98CRbVjAwzDxut hK9hW0PxAIIsFbf28ArC9eHhjxD2+RgILoKVuZOhOrjplp4Xlba/jMeyL01VuG846OB+NyG1IirYJc+6kC+SY sw019lauqaUnQuIxi8Z1wyOSz9a0PsGueXijQDK2Dq7vHomuznYVHvTmRB9yFgXl8SVV3xokJFa611M3AHC ZhzUJb+PoPzbHglIArfJdNXFfc0EV5zUPvGOOrJtj/pBK8z6DsiamJnBVJ1hdvB6GbK/alu4du21+JZKsS6W 0SLa+Q==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2020-03-04T14:31:00Z
	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: <a href="http://www.signaturpruefung.gv.at">http://www.signaturpruefung.gv.at</a>	
Hinweis	Dieses Dokument wurde amtssigniert. Auch ein Ausdruck dieses Dokuments hat gemäß § 20 E-Government-Gesetz die Beweiskraft einer öffentlichen Urkunde.	