

Registration Document

Erste Group Bank AG

(Incorporated as a stock corporation in the Republic of Austria under registered number FN 33209 m)

This supplement (the "**Supplement**") dated 3 March 2026 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 10 June 2025 (the "**Original Registration Document**") and together with the Registration Document Supplement No. 1 dated 6 August 2025 and the Registration Document Supplement No. 2 dated 5 November 2025, the "**Registration Document**") of Erste Group Bank AG (the "**Issuer**" or "**Erste Group Bank**"). The Registration Document forms part of any 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 prospectuses consisting of separate documents in relation to the following programmes of the Issuer: (i) the warrants programme dated 8 July 2025; (ii) the certificates programme dated 27 October 2025; (iii) the additional tier 1 notes programme dated 13 November 2025; (iv) the multi issuer EMTN programme dated 28 November 2025; (v) the covered bonds programme dated 16 December 2025 and (vi) the debt issuance programme dated 23 February 2026.

The Original Registration Document has been approved on 10 June 2025 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.erstegroup.com/de/ueber-uns/erste-group-emissionen/prospekte/anleihen/rd10062025".

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 (2) 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 6 March 2026, 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 Am Belvedere 1, 1100 Vienna, Austria, 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 "**Erste 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 Erste 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 Erste 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 "1. RISK FACTORS" in subsection entitled "1.4 FURTHER RISKS RELATING TO THE ISSUER" commencing on page 21 of the Original Registration Document the following risk factor shall be added after the risk factor entitled "Failure to properly handle potential conflicts of interest of members of the Issuer's executive bodies could have negative effects on the Issuer.":**

"The Issuer's supervisory board may not approve or request changes to Erste Group's preliminary annual consolidated financial statements 2025, which may lead to a substantial change of the information disclosed in this Registration Document.

In accordance with § 96 of the Austrian Stock Corporation Act (*Aktiengesetz*), the Issuer's supervisory board is responsible for the final audit (*endgültige Prüfung*) as well as the approval (*Feststellung*) of Erste Group's annual consolidated financial statements. The Issuer's preliminary annual consolidated financial statements 2025 (the "**Preliminary Annual Consolidated Financial Statements 2025**") (i) have been compiled and prepared on a basis which is comparable with the Audited Consolidated Financial Statements 2024 and the Audited Consolidated Financial Statements 2023; (ii) are consistent with the Issuer's accounting policies and (iii) have been prepared by the Issuer's management board, but have not yet been approved by the Issuer's supervisory board and are therefore not final and reliable. Accordingly, the Issuer's supervisory board may in its sole discretion (i) approve the Preliminary Annual Consolidated Financial Statements 2025; (ii) not approve them; (iii) request changes to be made; (iv) neither approve nor disapprove them, in which case the shareholders' meeting becomes responsible for the approval or (v) approve them and further decide to delegate (subject to the management board's consent) the final approval to the shareholders' meeting. If the Issuer's supervisory board does not approve, or requests changes to, Erste Group's Preliminary Annual Consolidated Financial Statements 2025 or delegates the approval thereof to the Issuer's shareholders' meeting, there is a risk that the information included in this Registration Document which relates to the Preliminary Annual Consolidated Financial Statements 2025 may substantially deviate from Erste Group's approved annual consolidated financial statements."

- 1.2. In the section entitled "2. ERSTE GROUP BANK AG" in the subsection entitled "2.3 SHARE CAPITAL OF ERSTE GROUP BANK" on page 23 of the Original Registration Document, the first paragraph shall be replaced by the following paragraph:**

"As of 31 December 2025, the total subscribed capital of Erste Group Bank amounted to EUR 821,028,768 (fully paid (in cash or by contribution in kind)), divided into 410,514,384 no-par value voting bearer shares (ordinary shares)."

- 1.3. In the section entitled "2. ERSTE GROUP BANK AG" in the subsection entitled "2.7 BUSINESS OVERVIEW" the second, third and fourth paragraph under the sub-heading "Capital Requirements" on page 30 of the Original Registration Document as amended by Registration Document Supplement No. 1 dated 6 August 2025 and Registration Document Supplement No. 2 dated 5 November 2025 shall be replaced by the following paragraphs:**

"On a consolidated basis, the additional regulatory capital demands comprise a Pillar 2 requirement of 2.0% (to be held in the form of 56.25% of CET 1 capital and 75% of Tier 1 capital) and a Pillar 2 CET 1 guidance of 1.00%. As a result, the overall consolidated CET 1 requirement of Erste Group is 11.65% as of 31 December 2025 (excluding Pillar 2 CET 1 guidance, but including the capital conservation buffer, the systemic risk buffer with the new Austrian sector-specific systemic risk buffer for commercial real estate (CRE), the Other Systemically Important Institutions (O-SII) buffer and the institution specific countercyclical buffer). The CET 1 ratio target for 2025 is at 14.00%.

On an unconsolidated basis, the additional capital demand is 2.0% Pillar 2 requirement, of which 1.13% has to be covered with CET 1 capital, resulting in an overall individual CET 1 requirement of 11.08% as of 31 December 2025 (excluding Pillar 2 CET 1 guidance, but including capital buffers).

In addition to the CET 1 requirements (consolidated and unconsolidated) described above, overall capital requirements also apply to Erste Group's Tier 1 capital ratio and own funds ratio, resulting

in Tier 1 requirements of 13.53% and own funds requirements of 16.03% as of 31 December 2025 on a consolidated basis (and 12.96% Tier 1 capital and 15.46% own funds respectively on an unconsolidated basis). In that context, any shortfall in Pillar 1 and Pillar 2 capital requirement components which could otherwise be made up of AT 1 or Tier 2 capital up to their respective limits would have to be met with CET 1 capital for an AT 1 shortfall and AT 1 or CET 1 capital for a Tier 2 shortfall."

- 1.4. In the section entitled "2. ERSTE GROUP BANK AG" in the subsection entitled "2.8 CREDIT RATINGS" commencing on page 33 of the Original Registration Document the table below the sub-heading "Moody's" shall be replaced by the following table:

Long-Term	Outlook	Short-Term
A1	Positive	P-1
Public-Sector Covered Bonds	Aaa	
Mortgage Covered Bonds	Aaa"	

- 1.5. In the section entitled "2. ERSTE GROUP BANK AG" in the subsection entitled "2.9 RECENT EVENTS" above the sub-heading "Erste Group investment in Poland" on page 35 of the Original Registration Document the following paragraphs shall be added:

"The following information relates to the Preliminary Annual Consolidated Financial Statements 2025 which have been prepared by the Issuer's management board, but have not yet been approved by the Issuer's supervisory board and are therefore not final and reliable. The audit opinion will only be released together with the Issuer's annual consolidated financial statements 2025 which are intended to be published on or around 13 March 2026:

Highlights

Profit and Loss (P&L) 2025 compared with 2024; balance sheet 31 December 2025 compared with 31 December 2024

Net interest income increased to EUR 7,788 million (+3.5%; EUR 7,528 million), primarily in the Czech Republic and Slovakia, on the back of loan growth and lower interest expenses on customer deposits. **Net fee and commission income** rose to EUR 3,191 million (+8.6%; EUR 2,938 million). Growth was registered across all core markets and income categories. **Net trading result** declined to EUR 313 million (EUR 519 million); the line item **gains/losses from financial instruments measured at fair value through profit or loss** rose to EUR 107 million (EUR -82 million). The development of both line items was mostly attributable to valuation effects. **Operating income** increased to EUR 11,659 million (+4.3%; EUR 11,178 million). **General administrative expenses** were up at EUR 5,583 million (+5.8%; EUR 5,279 million). Personnel expenses increased to EUR 3,335 million (+4.1%; EUR 3,202 million) driven by collectively agreed salary increases. Other administrative expenses were higher at EUR 1,688 million (+10.4%; EUR 1,529 million). While contributions to deposit insurance schemes included in other administrative expenses declined to EUR 53 million (EUR 72 million), IT expenses increased to EUR 717 million (EUR 622 million). Consulting expenses were also up at EUR 205 million (EUR 158 million). Amortisation and depreciation amounted to EUR 560 million (+2.3%; EUR 547 million). Overall, the **operating result** improved to EUR 6,076 Mio (+3.0%; EUR 5,900 million), the **cost/income ratio** stood at 47.9% (47.2%).

The **impairment result from financial instruments** amounted to EUR -478 million or 21 basis points of average gross customer loans (EUR -397 million or 18 basis points). Allocations to provisions for loans and advances were posted primarily in Austria. Positive contributions came from recoveries of loans already written off (again most notably in Austria). The **non-performing loans ratio** based on gross customer loans improved to 2.4% (2.6%). The **non-performing loans coverage ratio** (excluding collateral) slipped to 69.7% (72.5%).

Other operating result amounted to EUR -158 million (EUR -414 million). This development was attributable to negative one-off effects posted in the previous year as well as several positive one-off effects in the reporting year. The positive impact of one-time items amounted to approximately EUR 270 million in total. The decline in annual contribution payments to resolution funds to EUR 15 million (EUR 28 million) also had a favourable impact. Banking levies went up, though.

EUR 372 million (EUR 245 million) are reflected in other operating result: thereof, EUR 175 million (EUR 168 million) were charged in Hungary. In Austria, banking tax rose to EUR 133 million (EUR 40 million) on the back of a temporary tax increase, in Romania it amounted to EUR 63 million (EUR 37 million). The banking tax in Slovakia of EUR 67 million (EUR 103 million) is posted in the line item taxes on income.

Taxes on income amounted to EUR 1,103 million (EUR 1,053 million). The decline in the minority charge to EUR 788 million (EUR 819 million) was attributable to lower profitability at the savings banks. **The net result attributable to owners of the parent** rose to EUR 3,510 million (+12.3%; EUR 3,125 million).

Total equity not including AT1 instruments rose to EUR 31.2 billion (EUR 28.1 billion). After regulatory deductions and filtering in accordance with the CRR, **common equity tier 1 capital** (CET1, phased-in) rose to EUR 28.5 billion (EUR 24.0 billion), total **own funds** (phased-in) to EUR 36.5 billion (EUR 30.9 billion). Total risk – **risk-weighted assets** including credit, market and operational risk (CRR, phased-in) – declined to EUR 147.5 billion (EUR 157.2 billion). The **common equity tier 1 ratio** rose to 19.3% (15.3%), the **total capital ratio** to 24.8% (19.7%), both ratios are CRR phased-in.

Total assets increased to EUR 368.6 billion (+4.2%; EUR 353.7 billion). On the asset side, cash and cash balances rose to EUR 27.6 billion (EUR 25.1 billion); loans and advances to banks were lower at EUR 20.8 billion (EUR 27.0 billion). **Loans and advances to customers** rose to EUR 232.0 billion (+6.4%; EUR 218.1 billion), most strongly in Central and Eastern Europe, in particular in the Czech Republic, Hungary and Serbia. On the liability side, deposits from banks declined to EUR 16.9 billion (EUR 21.3 billion). **Customer deposits** rose – most strongly in the Czech Republic – to EUR 253.0 billion (+4.7%; EUR 241.7 billion). Deposit growth was driven by core deposits (Retail, SMEs and Savings Banks segment). The **loan-to-deposit ratio** stood at 91.7% (90.2%)."

- 1.6. **In the section entitled "2. ERSTE GROUP BANK AG" in the subsection entitled "2.9 RECENT EVENTS" after the third paragraph under the sub-heading "Erste Group investment in Poland" on page 35 of the Original Registration Document the following paragraph shall be added:**

"In January 2026, Erste Group Bank announced the successful completion of its acquisition of a 49% controlling stake in Santander Bank Polska S.A. and a 50% stake in Santander Towarzystwo Funduszy Inwestycyjnych S.A. from Banco Santander, S.A. The transaction, for a total cash consideration of approximately EUR 7.0 billion, transforms Erste Group Bank into the main shareholder with *de facto* control of Poland's third-largest bank by assets. This strategic acquisition marks a significant step in strengthening Erste Group Bank's position in CEE and expanding its presence in one of Europe's most dynamic markets."

- 1.7. **In the section entitled "2. ERSTE GROUP BANK AG" in the subsection entitled "2.9 RECENT EVENTS" after the second paragraph under the sub-heading "Dividend" on page 35 of the Original Registration Document the following paragraph shall be added:**

"Due to the full internal funding of the Erste Bank Polska acquisition, which required higher profit retention in 2025, Erste Group management will propose a reduced dividend payment of EUR 0.75 per share to the annual general meeting. This equals a payout ratio from 2025 net profit after deduction of AT1-dividends of 9.1%, in line with the 2025 dividend policy of limiting the payout ratio to 10%, announced at the time of acquisition."

- 1.8. **In the section entitled "2. ERSTE GROUP BANK AG" the information in the subsection entitled "2.12 SELECTED FINANCIAL INFORMATION" commencing on page 36 of the Original Registration Document as amended by Registration Document Supplement No. 1 dated 6 August 2025 and Registration Document Supplement No. 2 dated 5 November 2025 shall be replaced by the following information:**

"Capital Position

Basel 3 capital	31 December 2024 (phased-in)	30 September 2025 (phased-in)	31 December 2025 (phased-in)
Basel 3 CET 1 in EUR billion	24.0	26.4	28.5

Basel 3 AT 1 in EUR billion	2.7	3.5	3.5
Basel 3 Tier 2 in EUR billion	4.2	4.8	4.5
Risk-weighted assets (RWA) in EUR billion	31 December 2024 (phased-in)	30 September 2025 (phased-in)	31 December 2025 (phased-in)
Market risk	6.6	5.0	4.6
Operational risk	16.7	21.1	22.3
Credit risk*	134.0	125.0	120.6
Total risk-weighted assets	157.2	151.1	147.5
Basel 3 capital ratios	31 December 2024 (phased-in)	30 September 2025 (phased-in)	31 December 2025 (phased-in)
Basel 3 CET 1 ratio	15.3%	17.5%	19.3%
Basel 3 Tier 1 ratio	17.0%	19.8%	21.7%
Basel 3 total capital ratio	19.7%	23.0%	24.8%

Sources: Audited Consolidated Financial Statements 2024, Unaudited Interim Condensed Consolidated Financial Statements as of 30 September 2025 and Preliminary Annual Consolidated Financial Statements 2025.

* Credit risk is the sum of the following positions of the risk structure table included in the Audited Consolidated Financial Statements 2024, Unaudited Interim Condensed Consolidated Financial Statements as of 30 September 2025 and Preliminary Annual Consolidated Financial Statements 2025: (i) Risk-weighted assets (credit risk), (ii) Settlement risk, (iii) Exposure for CVA and (iv) Other exposure amounts (including Basel 1 floor).

All figures in the tables above are rounded. Due to the rounding a stated total amount may deviate from that total amount which is calculated by adding the stated single items.

Prudential ratios pursuant to CRR on a consolidated level

	31 December 2023	31 December 2024	30 September 2025	31 December 2025
Fully loaded leverage ratio	7.1%	7.1%	7.8%	8.2%
Liquidity coverage ratio	153.4%	151.6 %	157.9%	162.9%

Source: Internal information of the Issuer

All figures in the table above are rounded.

Regulatory capital requirements (SREP)

Capital requirements (SREP) for 2026 slightly up on higher buffers

	Erste Group Consolidated			Erste Group Unconsolidated		
	2024	YE 2025	YE 2026	2024	YE 2025	YE 2026
Pillar 1 requirement CET 1	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Combined requirement buffer	5.63%	6.03%	6.14%	5.32%	5.46%	5.54%
Capital conservation buffer	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer ¹	0.63%	0.70%	0.73%	0.57%	0.69%	0.76%
O-SII buffer	1.50%	1.75%	1.75%	1.75%	1.75%	1.75%

Systemic risk buffer	1.00%	1.00%	1.00%	0.50%	0.50%	0.50%	
Sectoral systemic risk buffer for CRE ⁴		0.08%	0.16%			0.04%	
Pillar 2 requirement²	CET 1	1.07%	1.13%	1.13%	1.07%	1.13%	1.13%
Pillar 2 guidance	CET 1	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Regulatory minimum ratios excluding Pillar 2 guidance							
CET 1 requirement		11.19%	11.65%	11.77%	10.89%	11.08%	11.17%
Regulatory minimum ratios including Pillar 2 guidance							
CET 1 requirement		12.19%	12.65%	12.77%	11.89%	12.08%	12.17%
Reported CET 1 ratio as of December 2025		19.34%			31.72% ³		

- Buffer to maximum distributable amount (MDA) restriction as of 31 December 2025: 769 basis points
- Available distributable items (ADI) as of 31 December 2025: EUR 7.8 billion (post dividend for the fiscal year 2025); based on CRR II, which allows additional own funds components to be included, available distributable items are at EUR 10.2 billion

Source: Internal information of the Issuer

1) Planned values based on fourth quarter 2025 exposure.

2) As of end of May 2021 § 70b (7) BWG applies using the Pillar 2 Requirement (P2R) according to the capital stack: 56.25% for CET1 capital and 75% for Tier 1 capital. The overall Pillar 2 Requirement (P2R) increased from 1.90% to 2.00% as of 1 January 2025.

3) Consolidated capital ratios pursuant to IFRS on phased-in basis. Unconsolidated capital ratios pursuant to IFRS as of December 2025. Available distributable items pursuant to the Austrian Commercial Code (*Unternehmensgesetzbuch* - UGB).

4) Implemented as of 1 July 2025. Year-end 2026 estimate based on fourth quarter 2025 exposure and assuming a commercial real estate buffer of 2%.

Return on tangible equity

	31 December 2023	31 December 2024	30 September 2025	31 December 2025
Return on tangible equity	17.2%	16.3%	16.8%	16.6%

Source: Internal information of the Issuer

All figures in the table above are rounded.

Alternative Performance Measures

Alternative Performance Measure	Description / Purpose	Calculation
Fully loaded leverage ratio	The leverage ratio is calculated pursuant to Article 429 CRR and is designed to discourage the build-up of excessive leverage by the Issuer.	The leverage ratio shall be calculated as an institution's capital measure divided by the institution's total exposure measure and shall be expressed as a percentage. Example for 2025: $\frac{32,012.7 \text{ (= Tier 1 capital)}}{389,169.8 \text{ (= leverage ratio exposures)}} \times 100 = 8.2\%$
Liquidity coverage ratio	The liquidity coverage ratio ("LCR"), according to Article 412 (1) CRR is designed to promote short-term resilience	The LCR is expressed as: (stock of HQLA) / (total net cash outflows over the next 30

	of the Issuer's liquidity risk profile and aims to ensure that the Issuer has an adequate stock of unencumbered high quality liquid assets ("HQLA") to meet its liquidity needs for a 30 calendar day liquidity stress scenario.	calendar days) \geq 100% The numerator of the LCR is the stock of HQLA (High Quality Liquid Assets). Institutions must hold a stock of unencumbered HQLA to cover the total net cash outflows over a 30-day period under the prescribed stress scenario. In order to qualify as HQLA, assets should be liquid in markets during a time of stress and, in most cases, be eligible for use in central bank operations. The denominator of the LCR is the total net cash outflows. It is defined as total expected cash outflows, minus total expected cash inflows, in the specified stress scenario for the subsequent 30 calendar days. Total cash inflows are subject to an aggregate cap of 75% of total expected cash outflows, thereby ensuring a minimum level of HQLA holdings at all times. Example for 2025: $\frac{90,532.18}{55,587.91} \times 100 = 162.9\%$
Net profit or loss for the year	Pursuant to § 43(2) BWG, the profit or loss of the year is an item of the Issuer's income statement (<i>Gewinn- und Verlustrechnung</i>). Such income statement shall be drawn up in accordance with the layout set forth in the form contained in Annex 2 to § 43(2) BWG. The profit for the year may, unless resolved otherwise by the shareholders' meeting, be distributed as dividends to the shareholders.	The Issuer's net profit or loss for the year is calculated as follows: Operating income, less operating expenses (= operating result), less value adjustments, plus value re-adjustments (= profit or loss on ordinary activities), plus extraordinary income, less extraordinary expenses and taxes (= profit or loss for the year after tax), plus or less changes in reserves (= profit or loss for the year after distribution on capital), plus profit brought forward from the previous year and less loss brought forward from the previous year (= net profit or loss for the year). Example for 2025: $3,102.4 - 719.3 - 2,131.9 + 2,556.4 - 100.0 - 2,399.7 + 0 = 307.9$
Other reserves (retained earnings)	Pursuant to § 43(2) in conjunction with Annex 2 to Article I § 43, Part 1 and § 51(12) BWG "other reserves" constitute part of the Issuer's retained earnings and are established by the Issuer on a voluntary basis in addition to legal and statutory reserves. These "other reserves" constitute the untied part of the Issuer's retained earnings.	The Issuer's Other reserves as of 31 December 2025 are calculated as the sum of Other reserves as of 31 December 2025 and the allocation to these reserves in 2025. Example for 2025: $5,444.4 + 2,372.2 = 7,816.6$
Distributable Items applicable to AT 1 distributions in 2025 post-dividend payment	"Distributable Items" means the distributable items as defined in Article 4(1)(128) CRR in respect of each financial year of the Issuer, all as determined and further specified in the terms and conditions of the respective AT 1 instrument.	The Distributable Items applicable to AT 1 distributions in 2025 post-dividend payment are calculated as the sum of the "Net profit or loss for the year" and the "Other reserves (retained earnings)" adjusted for the proposed dividend payment. Example for 2025: $307.9 + 7,816.6 - 307.9 = 7,816.6$
Return on tangible equity	Return on tangible equity is a profitability measure which compares the net result of period attributable to owners of parent to average tangible equity after adjustment for AT 1 payments and instruments, where average tangible equity equals to average shareholder's equity adjusted for intangible assets.	The return on tangible equity is calculated as follows: (Net result attributable to the owners of the parent – AT 1 dividends) / Average (equity attributable to the owners of the parent – intangible assets – AT 1 capital). Example for 2025: $\frac{(3,510 - 180)}{(24,733 - 1,388 - 3,244)} \times 100 = 16.6\%$

Sources: Information and calculation of the Issuer on the basis of the financial statements 2024 of Erste Group Bank AG prepared according to the Austrian Commercial Code (*Unternehmensgesetzbuch - UGB*) and on the basis of the Audited Consolidated Financial Statements 2024 or Preliminary Annual Consolidated Financial Statements 2025, respectively, prepared according to IFRS.

All figures in the table above are rounded and shown in EUR million."

- 1.9. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 47 of the Original Registration Document as amended by Registration Document Supplement No. 1 dated 6 August 2025 and Registration Document Supplement No. 2 dated 5 November 2025, after the row with regard to PLN the following row shall be added:

"Preliminary Annual Consolidated Financial Statements 2025"	the English language translation of the Issuer's preliminary annual consolidated financial statements for the year ended 31 December 2025 as published on 26 February 2026"
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- 1.10. In the section entitled "GERMAN TRANSLATION OF THE RISK FACTORS" in the subsection entitled "1. RISIKOFAKTOREN - 1.4 WEITERE RISIKEN IN BEZUG AUF DIE EMITTENTIN" commencing on page 66 of the Original Registration Document the following risk factor shall be added after the risk factor entitled "Fehler bei der ordnungsgemäßen Handhabung potenzieller Interessenskonflikte von Mitgliedern der Organe der Emittentin könnten negative Auswirkungen auf die Emittentin haben.":

"Der Aufsichtsrat der Emittentin könnte den vorläufigen konsolidierten Jahresabschluss 2025 der Erste Group nicht feststellen oder Änderungen beantragen, wodurch es zu einer wesentlichen Änderung der in diesem Registrierungsformular veröffentlichten Informationen kommen könnte.

Gemäß § 96 des österreichischen Aktiengesetzes ist der Aufsichtsrat der Emittentin für die endgültige Prüfung sowie die Feststellung des konsolidierten Jahresabschlusses der Erste Group verantwortlich. Der vorläufige konsolidierte Jahresabschluss 2025 der Emittentin (der "**Vorläufige Konsolidierte Jahresabschluss 2025**") (i) wurde auf einer Grundlage erstellt, die mit dem Geprüften Konsolidierten Jahresabschluss 2024 und dem Geprüften Konsolidierten Jahresabschluss 2023 vergleichbar ist; (ii) steht im Einklang mit den Rechnungslegungsgrundsätzen der Emittentin und (iii) wurde vom Vorstand der Emittentin erstellt, aber noch nicht vom Aufsichtsrat der Emittentin festgestellt und ist daher nicht endgültig und verlässlich. Dementsprechend kann der Aufsichtsrat der Emittentin nach eigenem Ermessen (i) den Vorläufigen Konsolidierten Jahresabschluss 2025 feststellen; (ii) ihn nicht feststellen; (iii) Änderungen beantragen; (iv) ihn weder feststellen noch nicht feststellen, wobei in diesem Fall die Hauptversammlung für die Feststellung zuständig wird oder (v) ihn feststellen und ferner beschließen, (vorbehaltlich der Zustimmung des Vorstands) die endgültige Feststellung an die Hauptversammlung zu delegieren. Falls der Aufsichtsrat der Emittentin den Vorläufigen Konsolidierten Jahresabschluss 2025 der Erste Group nicht feststellt oder Änderungen darin beantragt oder dessen Feststellung an die Hauptversammlung der Emittentin delegiert, besteht das Risiko, dass die in diesem Registrierungsformular enthaltenen Informationen, die sich auf den Vorläufigen Konsolidierten Jahresabschluss 2025 beziehen, wesentlich vom festgestellten konsolidierten Jahresabschluss der Erste Group abweichen könnten."