

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: 8045-11-20159-0

To: Czech National Bank, Czech Republic
 Bundesanstalt für Finanzdienstleistungsaufsicht, Germany
 Magyar Nemzeti Bank, Hungary
 Commission de surveillance du secteur financier, Luxembourg
 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approved by us on 04.08.2020) 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 to Sixth 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, 8045-11-20088, 8045-11-20099,
 8045-11-20101, 8045-11-20115, 8045-11-20159

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

Securities Note regarding the Debt Issuance 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 13.05.2020.

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

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Debt Issuance Programme
National Prospectus Identifier Code: 8045-03-20091
Annexes: 14, 15, 22, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Securities Note regarding the Capital Guaranteed 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 26.06.2020.

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

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Capital Guaranteed Structured Notes Programme
National Prospectus Identifier Code: 8045-03-20112
Annexes: 14, 15, 17, 22, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Securities Note regarding the Warrants 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 10.07.2020.

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

Name of Issuer: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Warrants Programme
National Prospectus Identifier Code: 8045-03-20121
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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approved by us on 04.08.2020) 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approved by us on 04.08.2020) 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approved by us on 04.08.2020) 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approved by us on 04.08.2020) 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

Details of the Base Prospectus regarding the Debt Issuance 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approves by us on 04.08.2020) together with the Securities Note regarding the Debt Issuance Programme approved by us on 13.05.2020 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: Erste Group Bank AG
 LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Debt Issuance Programme
National Prospectus Identifier Code: 8045-03-20091
Annexes: 6, 14, 15, 22, 28
Guarantor: Not applicable
 LEI: Not applicable
Omission of information: Not applicable

Details of the Base Prospectus regarding the Capital Guaranteed 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approves by us on 04.08.2020) together with the Securities Note regarding the Capital Guaranteed Structured Notes approved by us on 26.06.2020 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: Erste Group Bank AG
 LEI: PQOH26KWDF7CG10L6792

Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Capital Guaranteed Structured Notes Programme
National Prospectus Identifier Code: 8045-03-20112
Annexes: 6, 14, 15, 17, 22, 28
Guarantor: Not applicable
LEI: Not applicable
Omission of information: Not applicable

Details of the Base Prospectus regarding the Warrants 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) and the Fifth Supplement (approved by us on 05.05.2020) and the Sixth Supplement (approves by us on 04.08.2020) together with the Securities Note regarding the Warrants Programme approved by us on 10.07.2020 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: Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office: Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Warrants Programme
National Prospectus Identifier Code: 8045-03-20121
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


Jana Djouraeu, BA

signed electronically

Date: 04.08.2020

Attachments:

(1) Sixth Supplement as of and as approved on 04.08.2020 to the Registration Document of Erste Group Bank AG, as of and as approved on 29.10.2019

Signaturwert	o1f/U6k/vHWhgrlG1TnEDUPdK82KHfQRXFGHmtzz7KVlrE17Livvw/9XyFHZfNKjFIKFfpuCFzRGjpGlaR9H/xqpEN1+Jlkan2fQ6U8wLB5rG+wKSnvf4RfLy2MidoX99NVxfRVDRI/a2sTx4DB3lValZeFLjNEeOZduUMm9a9Jhmb49+JmXXQyAb8fwaNOD3zBeG0/SkynHuuDWGu0jktOvzQtxgguX9VH1icfdCIkM6pAL+LksMD5E/Nbthgkn7Z8uKcfOgtWXvhoR8IY2j3SIou3l8uSFBGJAEU8lN7xx/zsetdVP3Hom/AgCbIdS3F5h415mZW/VQPu4jh4g==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2020-08-05T06:34:17Z
	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.	