

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: 8143-11-20268-0

To:

Czech National Bank, Czech Republic
Bundesanstalt für Finanzdienstleistungsaufsicht, Germany
Hungarian Financial Supervisory Authority, Hungary
Commission de surveillance du secteur financier, Luxembourg
Romanian National Securities Commission, Romania
National Bank of Slovakia, Slovak Republic
Croatian Financial Services Supervisory Agency, Croatia

Polish Financial Supervision Authority, Poland

Comisión Nacional del Mercado de Valores, Spain

From: **Finanzmarktaufsicht Österreich (FMA)**
Financial Market Authority Austria

Registration Document

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 28.10.2020. This Registration Document and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
National Prospectus Identifier: 8143-10-20168
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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
National Prospectus Identifier: 8143-11-20211

Second Supplement to the Registration Document

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
National Prospectus Identifier: 8143-11-20219

Third Supplement to the Registration Document

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
National Prospectus Identifier: 8143-11-20268

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 28.10.2020.

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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria

Type of Securities:	Certificates (Programme)
National Prospectus Identifier:	8143-03-20173
Annexes	14, 17, 22, 28
Name of the Guarantor:	Not applicable
LEI of the Guarantor:	Not applicable
Omission of information:	Not applicable

Securities Note regarding the Additional Tier 1 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 12.11.2020.

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

Name of Issuer(s):	Erste Group Bank AG
LEI:	PQOH26KWDF7CG10L6792
Registered Office(s):	Am Belvedere 1, 1100, Vienna, Austria
Type of Securities:	Additional Tier 1 Notes (Programme)
National Prospectus Identifier:	8143-03-20183
Annexes	15, 28
Name of the Guarantor:	Not applicable
LEI of the Guarantor:	Not applicable
Omission of information:	Not applicable

Securities Note regarding the Covered Bonds Programm

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 19.11.2020.

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

Name of Issuer(s):	Erste Group Bank AG
LEI:	PQOH26KWDF7CG10L6792

Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Covered Bonds (Programme)
National Prospectus Identifier: 8143-03-20191
Annexes 15, 28
 Name of the Guarantor: Not applicable
 LEI of the Guarantor: 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 03.12.2020.

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

Name of Issuer(s): Erste Group Bank AG
 LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Multi Issuer EMTN (Programme)
National Prospectus Identifier: 8143-03-20197
Annexes 15, 28
 Name of the Guarantor: Not applicable
 LEI of the Guarantor: 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 09.12.2020.

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

Name of Issuer(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Structured Notes (Programme)
National Prospectus Identifier: 8143-03-20209
Annexes 14, 15, 17, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Debt Issuance (Programme)
National Prospectus Identifier: 8045-03-20091
Annexes 14, 15, 17, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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, RO, SK

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

Name of Issuer(s):	Erste Group Bank AG
LEI:	PQOH26KWDF7CG10L6792
Registered Office(s):	Am Belvedere 1, 1100, Vienna, Austria
Type of Securities:	Warrants (Programme)
National Prospectus Identifier:	8045-03-20121
Annexes	14, 17, 22, 28
Name of the Guarantor:	Not applicable
LEI of the Guarantor:	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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) together with the Securities Note regarding the Certificates Programme approved by us on 28.10.2020 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Certificates (Programme)
National Prospectus Identifier: 8143-03-20173
Annexes 6, 14, 17, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: Not applicable
Omission of information: Not applicable

Details of the Base Prospectus regarding the Additional Tier 1 Notes Programme:

We hereby certify that the Registration Document approved by us on 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) together with the Securities Note regarding the Additional Tier 1 Notes Programme approved by us on 12.11.2020 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Additional Tier 1 Notes (Programme)
National Prospectus Identifier: 8143-03-20183
Annexes 6, 15, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) together with the Securities Note regarding the Covered Bonds Programme approved by us on 19.11.2020 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Covered Bonds (Programme)
National Prospectus Identifier: 8143-03-20191
Annexes 6, 15, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) together with the Securities Note regarding the Multi Issuer EMTN Programme approved by us on 03.12.2020 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Multi Issuer EMTN (Programme)
National Prospectus Identifier: 8143-03-20197
Annexes 6, 15, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) together with the Securities Note regarding the Structured Notes Programme approved by us on 09.12.2020 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Structured Notes (Programme)
National Prospectus Identifier: 8143-03-20209
Annexes 6, 14, 15, 17, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Debt Issuance (Programme)
National Prospectus Identifier: 8045-03-20091
Annexes 6, 14, 15, 17, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) together with the Securities Note regarding the Capital Guaranteed Structured Notes Programme 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Capital Guaranteed Structured Notes (Programme)
National Prospectus Identifier: 8045-03-20112
Annexes 6, 14, 15, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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 28.10.2020 and the First Supplement (approved by us on 05.11.2020) and the Second Supplement (approved by us on 04.12.2020) and the Third Supplement (approved by us on 30.03.2021) 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(s): Erste Group Bank AG
LEI: PQOH26KWDF7CG10L6792
Registered Office(s): Am Belvedere 1, 1100, Vienna, Austria
Type of Securities: Warrants (Programme)
National Prospectus Identifier: 8045-03-20121
Annexes 6, 14, 17, 22, 28
Name of the Guarantor: Not applicable
LEI of the Guarantor: 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

Mag. Fabio Falchetto


signed electronically

Date: 30.03.2021

Attachments:

(1) Third Supplement as of and approved on 30.03.2021 to the Registration Document of Erste Group Bank AG, as of and approved on 28.10.2020

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Signaturwert	cFP6LJZ0Rq9K0tU4v5pBEV019aN0EbICSOCnE2s3a/uZ/Rntt+ceL56KIE5rDbBJHp9VnxW9coCTV6MIXsQk wCxStsn2iicGCzeUwpJrJYxAC6JHdzqISbGZ7CwCxJmbGtHPGeIUHfBNlk+RFaS8K2lbSaFBycVEWik8mrPc h8z0huF4BmG1Pt3JvtQIYGiVGYJhmS7+F7qTq+cehhZdfSSrqUaIKt4vbTXLSbjRx/U/jF01v3e4CDevDUKE 54t/C4p4vwLNZRlPluHmuxjiPBBWlTgqgrCQ3WW5uXcl0ie0uI6sIJWY+tntyZSWYdeI0dGaAST1NT2Ayu4b 008plQ==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2021-03-30T13:50:58Z
	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	
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