

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 27 July 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 2026 (the "**Original Registration Document**" or 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 prospectus consisting of separate documents in relation to the following programme of the Issuer: the warrants programme dated 8 July 2026.

The Original Registration Document has been approved on 10 June 2026 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/rd10062026".

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 30 July 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:

In the section entitled "3. STRATEGY, PERFORMANCE AND BUSINESS ENVIRONMENT" in the subsection entitled "3.6 BUSINESS OVERVIEW" the information under the sub-heading "Capital Requirements" commencing on page 27 of the Original Registration Document shall be replaced by the following information:

"Based on the ECB SREP 2025 decision issued in October 2025, the following capital requirements apply to Erste Group as of 1 January 2026:

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 11.70% as of 30 June 2026 (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 was at 14.00% and increased to 14.25% from 1 July 2026.

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 11.14% as of 30 June 2026 (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 13.57% and own funds requirements of 16.07% as of 30 June 2026 on a consolidated basis (and 13.02% Tier 1 capital and 15.52% 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.

On 23 July 2026, the FMA notified the Issuer about its MREL set by the SRB and calibrated on balance sheet data as of 31 December 2024 and the BRRD.

The Issuer, as the resolution entity of the Austrian resolution group, must comply with fully loaded binding MREL requirements equivalent to 30.17% (excluding the combined buffer requirement ("CBR")) of the TREA and 10.33% of the LRE of the Austrian resolution group effective from 23 July 2026.

In addition, the minimum subordination requirements were set at a level of 13.50% of TREA (excluding CBR) and 6.21% of LRE, thereby specifying the amount of the total MREL requirements that must be met with subordinated instruments such as regulatory capital, subordinated debt and senior non-preferred debt.

The TREA of the Austrian resolution group as of 31 December 2024 (as applied by SRB for the MREL calibration) amounted to EUR 95.50 billion and LRE to EUR 223.53 billion.

The table below summarises the Issuer's current MREL and subordination requirements:

Requirements for the Austrian resolution group based on December 2024 data	binding from 23 July 2026	
	in % of TREA (excl. CBR)	in % of LRE
Total MREL	30.17%	10.33%
Subordinated MREL	13.50%	6.21%

As of 27 July 2026 and based on balance sheet data of the Austrian resolution group as of 31 December 2025 and 31 March 2026 (latest reporting date) and the SRB's 2024 MREL Policy, the Issuer complies with the above-mentioned total MREL and subordination requirements.

MREL and subordination requirements do not apply to Erste Group's consolidated balance sheet, but to the Austrian resolution group comprising mainly of the Issuer, its direct Austrian subsidiaries and all Austrian savings banks. As the Austrian resolution group is not a legal entity or reporting unit, there is

no statutory reporting nor a capital requirement at the consolidation level of the Austrian resolution group."