

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 4 March 2020 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 29 October 2019 (the "**Original Registration Document**") and together with the Registration Document Supplement No. 1 dated 6 November 2019, 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 certificates programme dated 29 October 2019; (ii) the covered bonds programme dated 20 November 2019; (iii) the multi issuer EMTN programme dated 4 December 2019; and (iv) the structured notes Programme dated 10 December 2019.

The Original Registration Document has been approved on 29 October 2019 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/rd29102019".

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 two working days after the publication of this Supplement, to withdraw their acceptances until, and including 6 March 2020, 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, A-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", subsection entitled "1.4 FURTHER RISKS RELATING TO THE ISSUER" commencing on page 20 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 2019, 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 2019 (the "**Preliminary Annual Consolidated Financial Statements 2019**") 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 2019; (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 2019 or delegates the approval thereof to the Issuer's shareholders' meeting, the information included in this Registration Document which relates to the Preliminary Annual Consolidated Financial Statements 2019 may substantially deviate from Erste Group's approved annual consolidated financial statements and investors should thus not rely on the Preliminary Annual Consolidated Financial Statements 2019 when making a decision whether to invest in the securities to be issued."

- 1.2. In the section entitled "2. ERSTE GROUP BANK AG" the information in the subsection entitled "2.9 RECENT DEVELOPMENTS" until the heading "Erste Group sets aside up to EUR 230 million for lost legal case in Romania and maintains outlook for 2019" (excluding) on page 34 of the Original Registration Document as amended by the Registration Document Supplement No. 1 dated 6 November 2019 shall be replaced by the following information:

"The following information relates to the Preliminary Annual Consolidated Financial Statements 2019 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 2019 which are intended to be published at the end of March 2020:

Highlights

Profit and Loss (P&L) 2019 compared with 2018; balance sheet as of 31 December 2019 compared with 31 December 2018

Net interest income increased – mainly in the Czech Republic, but also in Romania and Hungary – to EUR 4,746.8 million (+3.6%; EUR 4,582.0 million). **Net fee and commission income** rose to EUR 2,000.1 million (+4.8%; EUR 1,908.4 million), driven mainly by higher payment fees, insurance brokerage fees and asset management fees. While **net trading result** improved significantly to EUR 318.3 million (EUR -1.7 million), the line item **gains/losses from financial instruments measured at fair value through profit or loss** declined to EUR -24.5 million (EUR 195.4 million). The development of both line items was driven by valuation effects due to market interest rate volatility. **Operating income** increased to EUR 7,255.9 million (+4.9%; EUR 6,915.6 million). The increase in **general administrative expenses** to

EUR 4,283.3 million (+2.4%; EUR 4,181.1 million) was mainly attributable to a rise in personnel expenses to EUR 2,537.1 million (+2.5%; EUR 2,474.2 million). Payments to deposit insurance systems included in other administrative expenses rose to EUR 104.8 million (EUR 88.6 million). The increase in amortisation and depreciation to EUR 541.0 million (EUR 472.0 million) is attributable to the first-time application of the new financial reporting standard for leases (IFRS 16) as of 1 January 2019, while a corresponding positive effect was recorded in other administrative expenses. Overall, the **operating result** increased to EUR 2,972.7 million (+8.7%; EUR 2,734.6 million) and the **cost/income ratio** improved to 59.0% (60.5%).

Due to net allocations in Austria and Slovakia in both the retail and the corporate segments, the **impairment result from financial instruments** amounted to EUR -39.2 million or, adjusted for net allocations to provisions for commitments and guarantees given, 7 basis points of average gross customer loans (net releases of EUR 59.3 million or -3 basis points). Positive effects came from substantial income from the recovery of loans already written off, primarily in the Czech Republic, Hungary and Romania, as well as from releases of provisions for commitments and guarantees given in Austria, the Czech Republic and Romania. The **non-performing loans ("NPL") ratio** based on gross customer loans improved again to 2.5% (3.2%), the **NPL coverage ratio** to 77.1% (73.4%).

Other operating result amounted to EUR -628.2 million (EUR -304.5 million). The deterioration is attributable to a provision in the amount of EUR 153.3 million set aside for losses expected from a supreme court decision concerning the business activities of a Romanian subsidiary as well as goodwill impairment in Slovakia in the amount of EUR 165.0 million. The expenses for the annual contributions to resolution funds included in this line item rose – in particular in the Czech Republic – to EUR 75.3 million (EUR 70.3 million). Levies on banking activities increased to EUR 128.0 million (EUR 112.2 million), including a EUR 11.0 million banking tax payable in Romania for the first time in the reporting year.

The minority charge rose due to significantly better results from the savings banks to EUR 440.9 million (EUR 369.1 million). The **net result attributable to owners of the parent** declined to EUR 1,470.1 million (-18.0%; EUR 1,793.4 million) due to the one-off effects.

Total equity not including AT1 instruments rose to EUR 19.0 billion (EUR 17.9 billion). After regulatory deductions and filtering in accordance with CRR, **common equity tier 1 capital** (CET1, CRR final) amounted to EUR 16.3 billion (+4.9%; EUR 15.5 billion), total **own funds** (CRR final) to EUR 22.0 billion (EUR 20.9 billion). Total risk (**risk-weighted assets** including credit, market and operational risk, CRR final) rose to EUR 118.6 billion (EUR 115.4 billion). The **common equity tier 1 ratio** (CET 1, CRR final) stood at 13.7% (13.5%), the **total capital ratio** at 18.5% (18.1%).

Total assets rose to EUR 245.7 billion (EUR 236.8 billion). On the asset side, cash and cash balances decreased substantially to EUR 10.7 billion (EUR 17.5 billion), while loans and advances to credit institutions increased to EUR 23.1 billion (EUR 19.1 billion). On the back of continuing loan growth in all core markets, **loans and advances to customers** rose to EUR 160.3 billion (+7.3%; EUR 149.3 billion). On the liability side, deposits from banks declined to EUR 13.1 billion (EUR 17.7 billion) while **customer deposits** increased again markedly – across all Erste Group markets – to EUR 173.8 billion (+6.9%; EUR 162.6 billion). The **loan-to-deposit ratio** stood at 92.2% (91.8%).

The Issuer's Management Board has proposed a dividend of EUR 1.50 per share.

Outlook

Erste Group targets a return on tangible equity (ROTE) of above 10% in 2020. The expected positive, albeit moderating, macro-economic development in the core markets Czech Republic, Slovakia, Hungary, Romania, Croatia, Serbia and Austria as well as an improvement in other operating result that was negatively impacted by one-off effects in 2019 should be supportive factors to achieve this target. On the other hand, a global or regional slowdown of economic growth as well as potential – and as yet unquantifiable – political or regulatory risks might jeopardize achieving the target.

In 2020, the positive development of the economy should be reflected in growth rates (real GDP growth) of 2% to 4% in Erste Group's CEE core markets. All other economic parameters are currently expected to be similarly robust. Unemployment rates should remain at historic lows –

in the Czech Republic and in Hungary they are already among the lowest in the EU. Inflation is forecast to remain broadly stable. Strong competitive positions should again lead to current account surpluses in most countries. The fiscal situation and public debt levels are also projected to remain sound. Austria should see continued dynamic economic growth at a rate of 1.3%. Overall, growth continues to be driven by domestic demand across all economies. The contribution of exports is forecast as neutral.

Against this backdrop, Erste Group expects mid-single digit net loan growth. Despite negative interest rates in the euro zone but supported by moderately increasing short term market rates in Czech Republic and Hungary net interest income should thus increase further in 2020. The second key income component, net fee and commission income, is also expected to rise. As in 2019, some positive momentum should again come from asset management, insurance brokerage and payment services. Most of the other income components are expected to remain stable, by and large. Considering the good performance in 2019, net trading and fair value results are expected to be lower. Overall, operating income should continue to grow in 2020. Operating expenses are expected to rise in 2020, partly due to anticipated further wage increases in all core markets of Erste Group. However, Erste Group will continue to invest in IT and thereby its future competitiveness in 2020. The focus will be on progressive IT modernisation, back office digitalisation as well as the group-wide implementation and expansion of the digital platform George. The roll-out of George will continue in Hungary and Croatia in 2020. Positive jaws is the ambition for 2020, even though it will be tougher to achieve than in 2019 as revenue pressures increase. Overall, the operating result is projected to rise in 2020.

Risk costs should remain low in 2020 on the back of the low interest rate environment. While precise forecasts are difficult in the current environment, Erste Group projects for 2020 risk costs of below 20 basis points of average gross customer loans. The solid, albeit slowing, macro environment should support asset quality as will the well-balanced diversified loan portfolio.

Erste Group expects an improvement in other operating result due to the non-recurrence of the significant one-off negative effects of 2019. Assuming a tax rate of below 20% and a similar high level of minority charges, Erste Group aims to achieve a return on tangible equity (ROTE) of above 10%.

Potential risks to the guidance are interest rate trends that differ from expectations, political or regulatory measures targeting banks, geopolitical and global economic developments as well as potential negative economic effects from the spreading of the corona virus.

Selected financial information is provided below:

Basel 3 capital (phased-in)	31 December 2019
Basel 3 CET 1 (phased-in) in EUR billion	16.3
Basel 3 AT 1 (phased-in) in EUR billion	1.5
Basel 3 Tier 2 (phased-in) in EUR billion	4.2
Risk-weighted assets (RWA) (phased-in) in EUR billion	31 December 2019
Market risk	2.8
Operational risk	14.9
Credit risk	100.4
Total risk-weighted assets	118.1

Basel 3 capital ratios (phased-in)**31 December 2019**

Basel 3 CET 1 ratio (phased-in)	13.8%
Basel 3 Tier 1 ratio (phased-in)	15.0%
Basel 3 total capital ratio (phased-in)	18.6%

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.

Regulatory capital requirements (SREP)

Capital requirements (SREP) for 2020; Erste Group target of 13.5% unchanged

- Combined impact of countercyclical buffers amounts to 55 basis points in 2020
- Management buffer targeted in 100-150 basis points range

		<i>Erste Group Consolidated</i>			<i>Erste Group Unconsolidated</i>		
		<i>Phased-in</i>		<i>Fully loaded</i>	<i>Phased-in</i>		<i>Fully loaded</i>
		<i>2018</i>	<i>2019</i>	<i>2020</i>	<i>2018</i>	<i>2019</i>	<i>2020</i>
Pillar 1 requirement	CET 1	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Combined requirement	buffer	3.19%	4.91%	5.05%	3.07%	4.75%	4.85%
Capital conservation buffer		1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
Countercyclical capital buffer ²		0.31%	0.41%	0.55%	0.20%	0.25%	0.35%
O-SII/Systemic risk buffer		1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
Pillar 2 requirement	CET 1	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
Pillar 2 guidance	CET 1	1.05%	1.00%	1.00%	0.00%	0.00%	0.00%
Regulatory minimum ratios excluding P2G							
	CET 1 requirement	9.44%	11.16%	11.30%	9.32%	11.00%	11.10%
1.50% AT 1	Tier 1 requirement	10.94%	12.66%	12.80%	10.82%	12.50%	12.60%
2.00% Tier 2	Own Funds requirement	12.94%	14.66%	14.80%	12.82%	14.50%	14.60%
Regulatory minimum ratios including P2G							
	CET 1 requirement	10.49%	12.16%	12.30%	9.32%	11.00%	11.10%
1.50% AT 1	Tier 1 requirement	10.94%	12.66%	13.80%	10.82%	12.50%	12.60%
2.00% Tier 2	Own Funds requirement	12.94%	14.66%	15.80%	12.82%	14.50%	14.60%
Reported CET 1 ratio as of December		13.76%				22.89%	

2019¹

- Buffer to MDA restriction as of 31 December 2019: 237 basis points
- Available distributable items (ADI) as of 31 December 2019: EUR 2.6 billion (post proposed 2019 dividend and AT1 coupon; based on CRR II, which allows additional own funds components to be included, ADIs are at EUR 5.1 billion)

1) Consolidated capital ratios pursuant to IFRS. Unconsolidated capital ratios pursuant to Austrian Commercial Code (UGB) and on phased-in basis. ADIs pursuant to UGB

2) Planned values based on fourth quarter 2019 exposure (fourth quarter 19 countercyclical buffer of 0.41% for Erste Group consolidated)

Alternative Performance Measures

Alternative Performance Measure	Description / Purpose	Calculation
Cost/income ratio	General administrative expenses or operating expenses as a percentage of operating income.	<p>Example for 2019:</p> $\frac{4,283.3}{7,255.9} * 100 = 59.0\%$
Loan to deposit ratio	Loans and receivables to customers (net) in relation to deposits from customers.	<p>Example for 2019:</p> $\frac{160,270}{173,846} * 100 = 92.2\%$
Non-performing loans (NPL) ratio	Non-performing loans and advances to customers as a percentage of total loans and advances to customers.	<p>Example for 2019:</p> $\frac{4,142}{163,417} * 100 = 2.5\%$
Non-performing loans (NPL) coverage ratio	Credit risk allowances for loans and advances to customers (AC) as a percentage of non-performing loans and advances to customers (AC).	<p>Example for 2019:</p> $\frac{3,174}{4,117} * 100 = 77.1\%$
Operating result	Operating income less operating expenses.	<p>Example for 2019:</p> $7,255.9 - 4,283.3 = 2,972.7$
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.	<p>The Issuer's net profit or loss for the year is calculated as follows:</p> <p>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).</p> <p>Example for 2019:</p> $1,218.3 - 730.8 - 192.9 + 871.8 + 160.7 - 682.7 + 0.3 = 644.7$

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 2019 are calculated as the sum of Other reserves as of 31 December 2018 and the allocation to these reserves in 2019. Example for 2019: $2,030.5 + 581.8 = 2,612.3$
Distributable Items applicable to AT 1 distributions in 2019 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 2019 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 2019: $644.7 + 2,612.3 - 644.4 = 2,612.6$

Source: Information and calculation of the Issuer on the basis of the Preliminary Annual Consolidated Financial Statements 2019 and of the financial statements 2019 of Erste Group Bank AG prepared according to the Austrian Commercial Code (*Unternehmensgesetzbuch - UGB*).

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

- 1.3. In the section entitled "GLOSSARY AND LIST OF ABBREVIATIONS" commencing on page 46 of the Original Registration Document, the row with regard to the Preliminary Annual Consolidated Financial Statements 2019 shall be added after the row with regard to MREL:

"Preliminary Annual Consolidated Financial Statements 2019 the English language translation of the Issuer's preliminary annual consolidated financial statements for the year ended 31 December 2019 as published on 28 February 2020"

- 1.4. In the section entitled "GERMAN TRANSLATION OF THE RISK FACTORS", subsection entitled "1.4 WEITERE RISIKEN IN BEZUG AUF DIE EMITTENTIN" commencing on page 64 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 2019 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 2019 der Emittentin (der "**Vorläufige Konsolidierte Jahresabschluss 2019**") 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 2019 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 2019 der Erste Group nicht feststellt oder Änderungen darin beantragt oder dessen Feststellung an die Hauptversammlung der Emittentin delegiert, könnten die in diesem Registrierungsformular enthaltenen Informationen, die sich auf den Vorläufigen Konsolidierten Jahresabschluss 2019 beziehen, wesentlich vom festgestellten konsolidierten Jahresabschluss der Erste Group abweichen, und Anleger sollten sich daher bei

der Entscheidung über die Investition in die zu begebenden Wertpapiere nicht auf den Vorläufigen Konsolidierten Jahresabschluss 2019 verlassen."

Signaturwert	Yi0nlieF0UPy2QnYMRdMtSxfLg0V9EGiSSHZTsUQ7ErBjHPsm/PtxEnPV6Wjg/rc+tx2IkPpV8AAZwdJMx3hQq1duXCvNB3CzceXX7YQdEyiPpvmluY1OxIML/H3BL2i0CwrETuuejLyEj2Qw4pMM1dYN29zdeY4pNHgaK1H2amGWgkbcSs13cvPD/qPBT7l+FgGq0bQ3y+SID3U92vmReBn5Q2EAn7cHIA+cFpKaNyVokNWp2uzVSUbr13hgW3aMnatU5PGPZm6c06OX+1/zQwYoacXjc/qc3xBotakgLbUq2uEK2k8FNnRXbuVUr+TANDisdYUn/Td37ymdmQ==	
	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2020-03-04T10:33:04Z
	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.	