Cautionary Notice

BNY MELLON

July 1, 2019

Erste Group Bank AG

ATTENTION: International Research, Sales, Trading and Operations Staff

DR Name:	Erste Group Bank
Country of Incorporation:	Austria
Symbol:	EBKDY
CUSIP Number:	296036304
Exchange:	OTC
Ratio (DR:ORD):	2 : 1

Erste Group Bank's DR Program has nearly reached the SEC Form F-6 DR Registration Limit.

Deposits are subject to prior direct communication with the Depositary and confirmation of availability.

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To learn more about DRs, please contact DRBrokerSolutions@bnymellon.com or visit our website at adrbnymellon.com.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE.

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