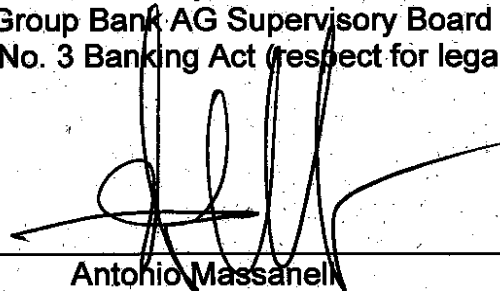


For the presentation in the 22nd Annual General Meeting
on 12 May 2015 of

Erste Group Bank AG
Graben 21
1010 Vienna

Declaration according to § 87 para 2 Austrian Stock Corporation Act

Herewith I affirm that I am not aware of any circumstances which might bias my
ability to serve on the Erste Group Bank AG Supervisory Board and that the
requirements of § 41 para 4 No. 3 Banking Act (respect for legal values) are met.

A handwritten signature in black ink, appearing to read 'Antonio Massanello', is written over a horizontal line. The signature is stylized with loops and a long horizontal stroke extending to the left.

Antonio Massanello
17th February 2015