

# Overview of Erste Group – Mortgage Cover Pool

## Structure as of 31/03/2013

Cover Pool	
Cover Pool	in EUR
<b>Total value of cover pool in EUR equivalent:</b>	<b>10,302,827,435</b>
thereof loans in EUR:	8,272,121,438
thereof loans in CHF:	1,855,705,997
thereof substitute collateral in EUR equivalent:	175,000,000
thereof swaps in EUR equivalent:	

Pfandbrief	
Issues	in EUR
<b>Total outstanding issues in EUR equivalent:</b>	<b>7,023,216,857</b>
thereof issues in EUR:	6,100,707,632
thereof issues in CHF:	922,509,225
<b>Nominal over-collateralisation in %:</b>	<b>46.7%</b>
<b>Present value over-collateralisation in %:</b>	<b>34.7%</b>

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## Characteristics as of 31/03/2013

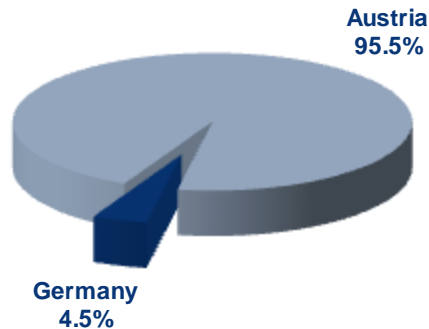
Cover Pool	
<b>LTV of Cover Pool</b>	
Weighted average LTV total - by AT definition	47%
Weighted average LTV total - by Moody's definition	69%
<b>Other Cover Pool (loans) characteristics</b>	
Residual Maturity (in years, contractual maturity)	15.9
Average seasoning (in years)	5.1
Number of loans	62,528
Number of borrowers	48,406
Number of properties	85,033
Average size of loans (in EUR)	161,973
Percentage of 10 largest loans	4.2%
Percentage of bullet loans	19.7%
Percentage of fixed rate loans	9.2%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	167
Average remaining life of issues	6.7
Average size of issues (in mn EUR)	42.1

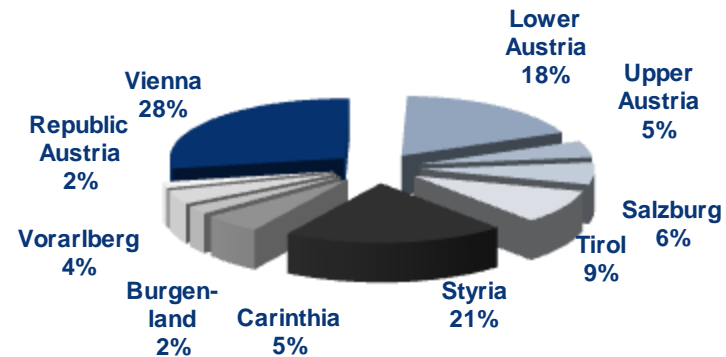
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## Regional distribution as of 31/03/2013

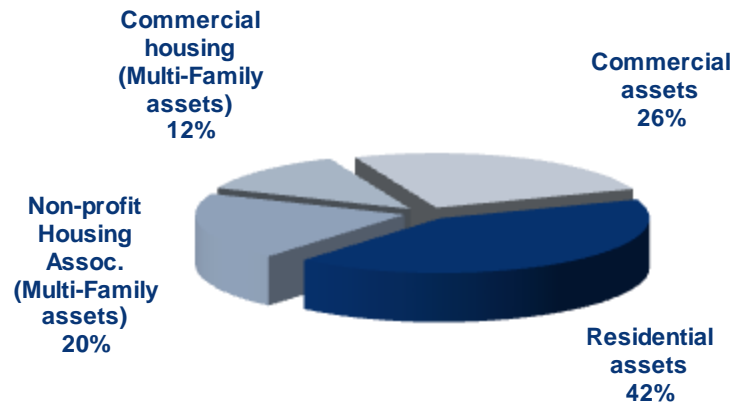
Regional distribution Europe (in %)



Regional distribution Austria

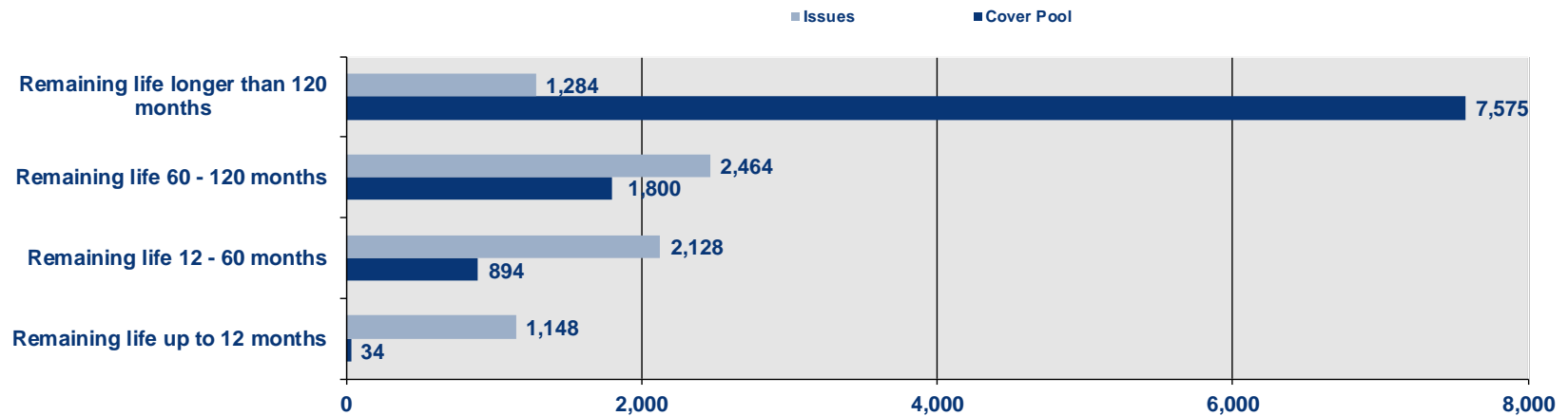


## Distribution by property type as of 31/03/2013



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## Remaining life as of 31/03/2013



## Cluster volume as of 31/03/2013

