

# Overview of Erste Group – Mortgage Cover Pool

## Structure as of 30/06/2013

Cover Pool	
Cover Pool	in EUR
<b>Total value of cover pool in EUR equivalent:</b>	<b>10,641,275,827</b>
thereof loans in EUR:	8,558,507,478
thereof loans in CHF:	1,907,768,349
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>7,143,269,162</b>
thereof issues in EUR:	6,555,653,665
thereof issues in CHF:	587,615,497
<b>Nominal over-collateralisation in %:</b>	<b>49.0%</b>
<b>Present value over-collateralisation in %:</b>	<b>39.4%</b>

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## Characteristics as of 30/06/2013

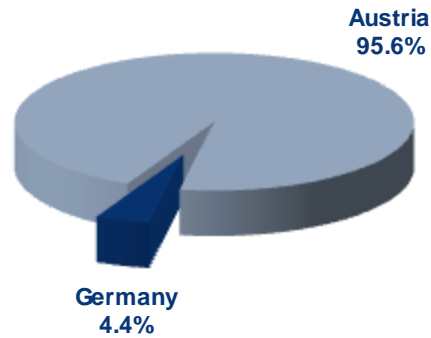
Cover Pool	
<b>LTV of Cover Pool</b>	
Weighted average LTV total - by AT definition	47%
Weighted average LTV total - by Moody's definition	69%
<b>Other Cover Pool (loans) characteristics</b>	
Residual Maturity (in years, contractual maturity)	15.8
Average seasoning (in years)	5.2
Number of loans	66,015
Number of borrowers	51,373
Number of properties	89,248
Average size of loans (in EUR)	158,544
Percentage of 10 largest loans	4.3%
Percentage of bullet loans	19.7%
Percentage of fixed rate loans	9.5%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	164
Average remaining life of issues	6.4
Average size of issues (in mn EUR)	43.6

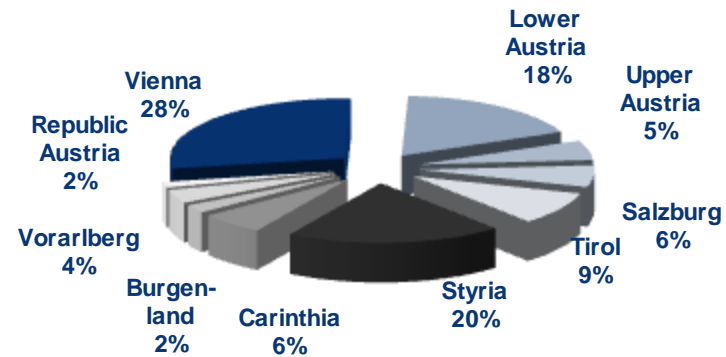
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## Regional distribution as of 30/06/2013

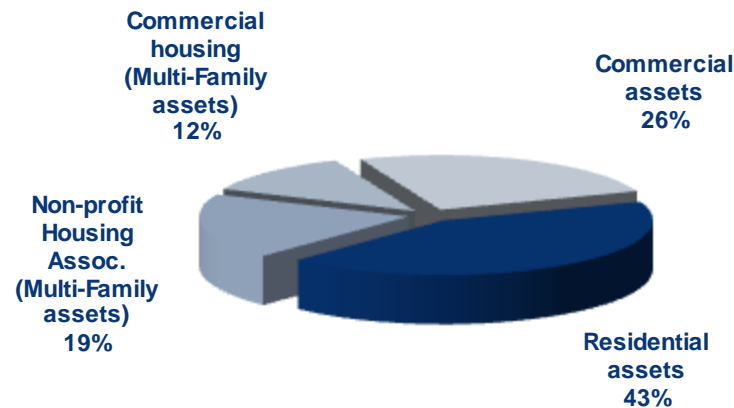
Regional distribution Europe (in %)



Regional distribution Austria

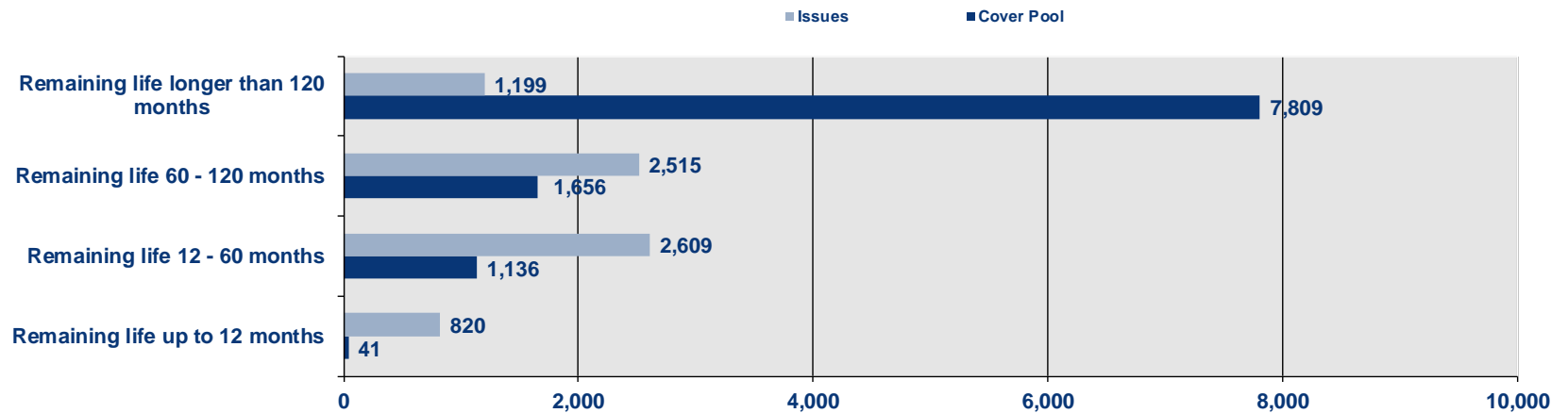


## Distribution by property type as of 30/06/2013



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## Remaining life as of 30/06/2013



## Cluster volume as of 30/06/2013

