

Overview of Erste Group – Mortgage Cover Pool

Structure as of 30/09/2013

Cover Pool	
Cover Pool	in EUR
Total value of cover pool in EUR equivalent:	10,978,196,987
thereof loans in EUR:	8,878,979,630
thereof loans in CHF:	1,924,217,356
thereof substitute collateral in EUR equivalent:	175,000,000
thereof swaps in EUR equivalent:	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent:	6,875,588,562
thereof issues in EUR:	6,282,541,527
thereof issues in CHF:	593,047,035
Nominal over-collateralisation in %:	59.7%
Present value over-collateralisation in %:	49.2%

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Characteristics as of 30/09/2013

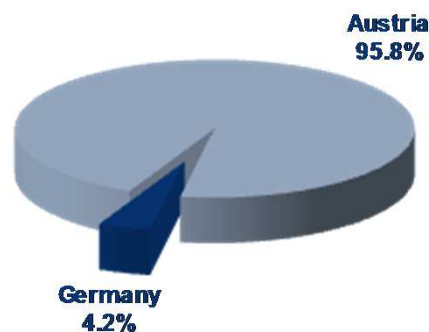
Cover Pool	
LTV of Cover Pool	
Weighted average LTV total - by AT definition	47%
Weighted average LTV total - by Moody's definition	69%
Other Cover Pool (loans) characteristics	
Residual Maturity (in years, contractual maturity)	15.7
Average seasoning (in years)	5.2
Number of loans	69,234
Number of borrowers	54,178
Number of properties	92,940
Average size of loans (in EUR)	156,039
Percentage of 10 largest loans	4.1%
Percentage of bullet loans	18.8%
Percentage of fixed rate loans	9.6%

Pfandbrief	
Other issues characteristics:	
Number of issues	162
Average remaining life of issues	6.4
Average size of issues (in mn EUR)	42.4

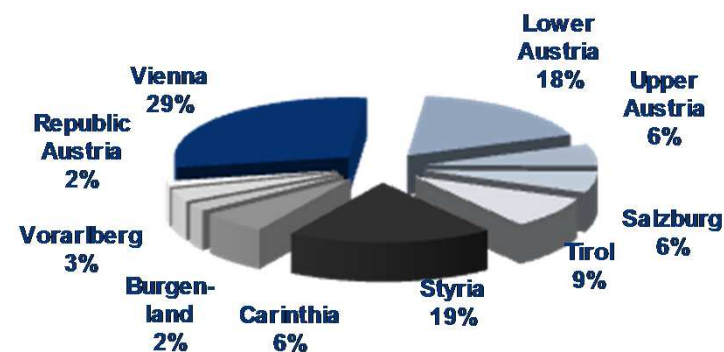
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Regional distribution as of 30/09/2013

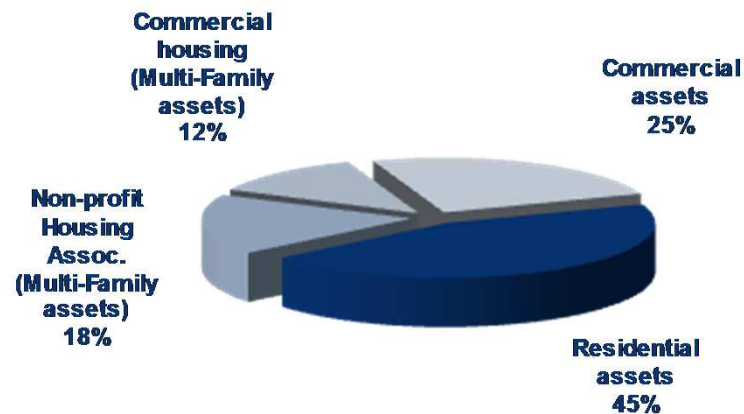
Regional distribution Europe (in %)



Regional distribution Austria

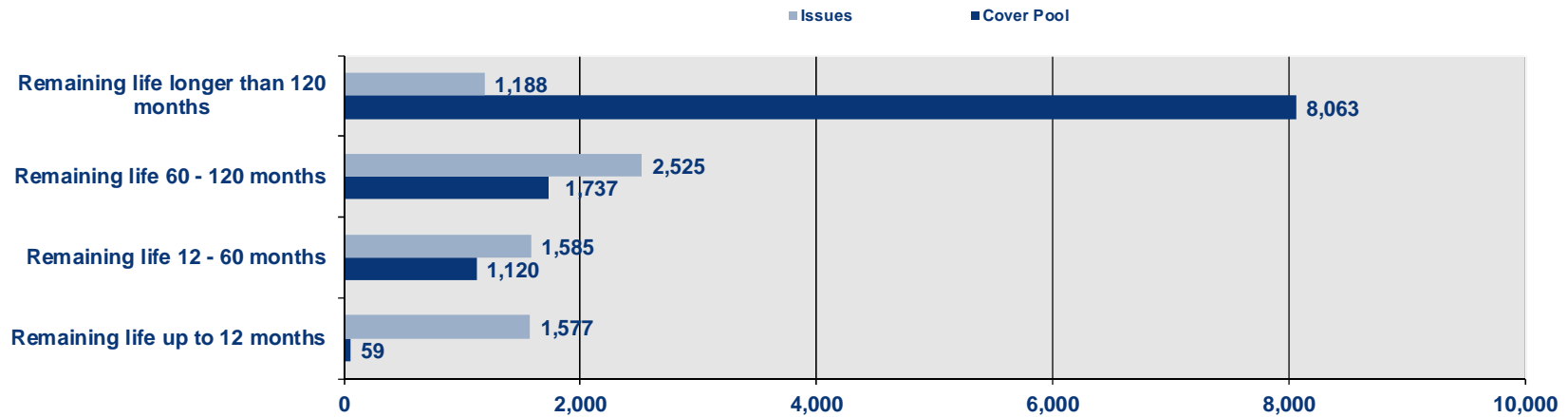


Distribution by property type as of 30/09/2013



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Remaining life as of 30/09/2013



Cluster volume as of 30/09/2013

