

Overview of Erste Group – Mortgage Cover Pool

Structure as of 31/12/2013

| Cover Pool | |
|--|-----------------------|
| Cover Pool | in EUR |
| Total value of cover pool in EUR equivalent | 11,171,379,215 |
| thereof loans in EUR | 9,107,632,029 |
| thereof loans in CHF | 1,888,747,186 |
| thereof substitute collateral in EUR equivalent | 175,000,000 |
| thereof swaps in EUR equivalent | |

| Pfandbrief | |
|---|----------------------|
| Issues | in EUR |
| Total outstanding issues in EUR equivalent | 7,583,651,373 |
| thereof issues in EUR | 6,993,068,121 |
| thereof issues in CHF | 590,583,252 |
| Nominal over-collateralisation in % | 47.3% |
| Present value over-collateralisation in % | 39.5% |

Overview of Erste Group – Mortgage Cover Pool

Characteristics as of 31/12/2013

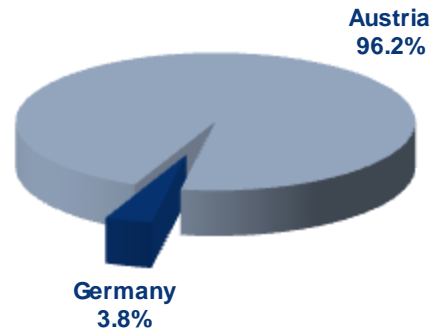
| Cover Pool | |
|--|---------|
| LTV of Cover Pool | |
| Weighted average LTV total - by AT definition | 47% |
| Weighted average LTV total - by Moody's definition | 68% |
| Other Cover Pool (loans) characteristics | |
| Residual Maturity (in years, contractual maturity) | 15.6 |
| Average seasoning (in years) | 5.4 |
| Number of loans | 71,216 |
| Number of borrowers | 55,928 |
| Number of properties | 95,707 |
| Average size of loans (in EUR) | 154,409 |
| Percentage of 10 largest loans | 4.1% |
| Percentage of bullet loans | 18.8% |
| Percentage of fixed rate loans | 9.5% |

| Pfandbrief | |
|---|------|
| Other issues characteristics: | |
| Number of issues | 177 |
| Average remaining life of issues | 6.0 |
| Average size of issues (in EUR million) | 42.8 |

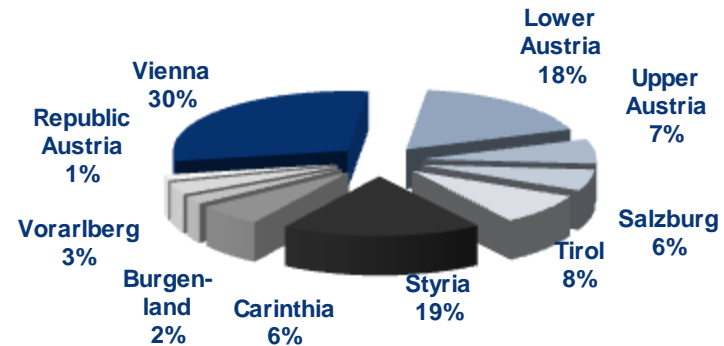
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Regional distribution as of 31/12/2013

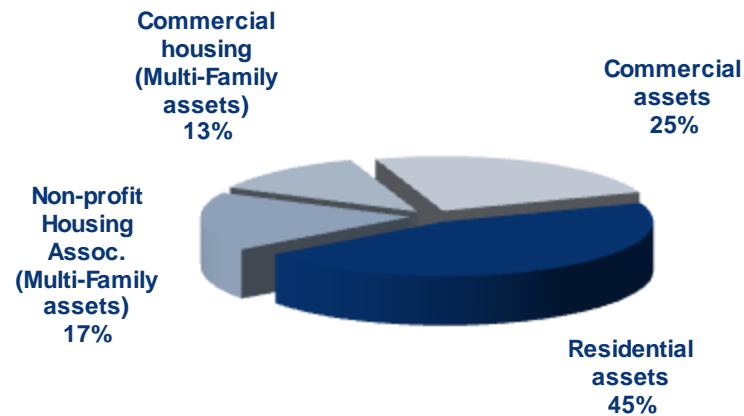
Regional distribution Europe (in %)



Regional distribution Austria

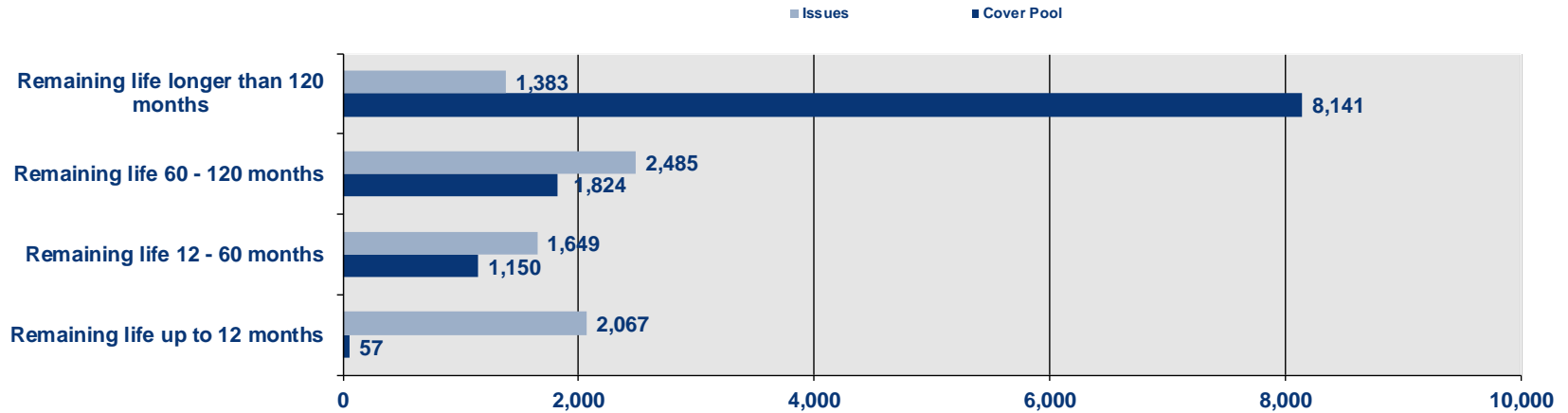


Distribution by property type as of 31/12/2013



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Remaining life as of 31/12/2013



Cluster volume as of 31/12/2013

