

Overview of Erste Group – Mortgage Cover Pool

Structure as of 31/03/2014

Cover Pool	
Cover Pool	in EUR
Total value of cover pool in EUR equivalent	11,590,506,062
thereof loans in EUR	9,552,511,263
thereof loans in CHF	1,862,994,799
thereof substitute collateral in EUR equivalent	175,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	8,326,610,926
thereof issues in EUR	7,732,056,227
thereof issues in CHF	594,554,699
Nominal over-collateralisation in %	39.2%
Present value over-collateralisation in %	31.8%

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Characteristics as of 31/03/2014

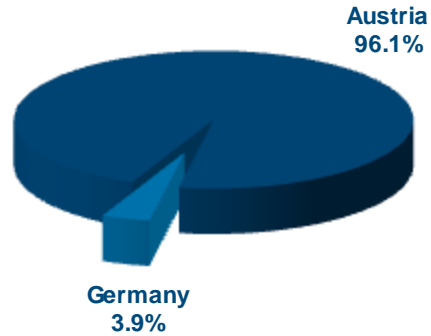
Cover Pool	
LTV of Cover Pool	
Weighted average LTV total - by AT definition	47%
Weighted average LTV total - by Moody's definition	68%
Other Cover Pool (loans) characteristics	
Residual Maturity (in years, contractual maturity)	15.4
Average seasoning (in years)	5.4
Number of loans	73,820
Number of borrowers	58,062
Number of properties	99,160
Average size of loans (in EUR)	154,640
Percentage of 10 largest loans	4.1%
Percentage of bullet loans	18.5%
Percentage of fixed rate loans	9.5%

Pfandbrief	
Other issues characteristics:	
Number of issues	179
Average remaining life of issues	5.4
Average size of issues (in EUR million)	46.5

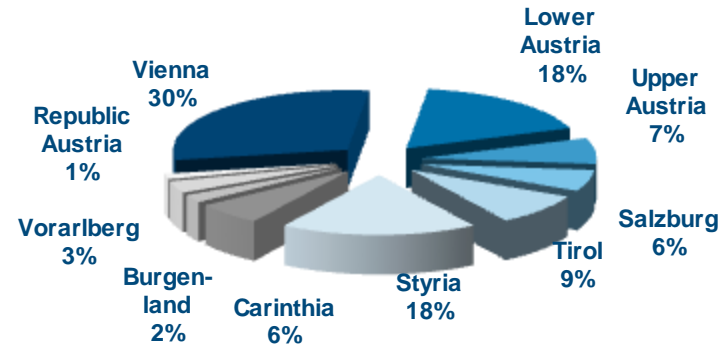
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Regional distribution as of 31/03/2014

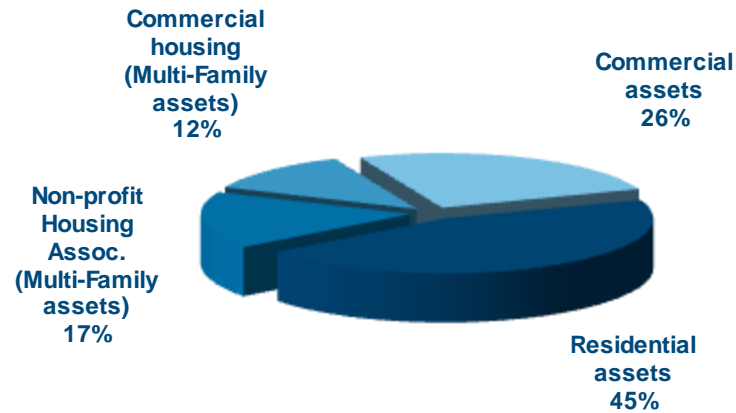
Regional distribution Europe (in %)



Regional distribution Austria

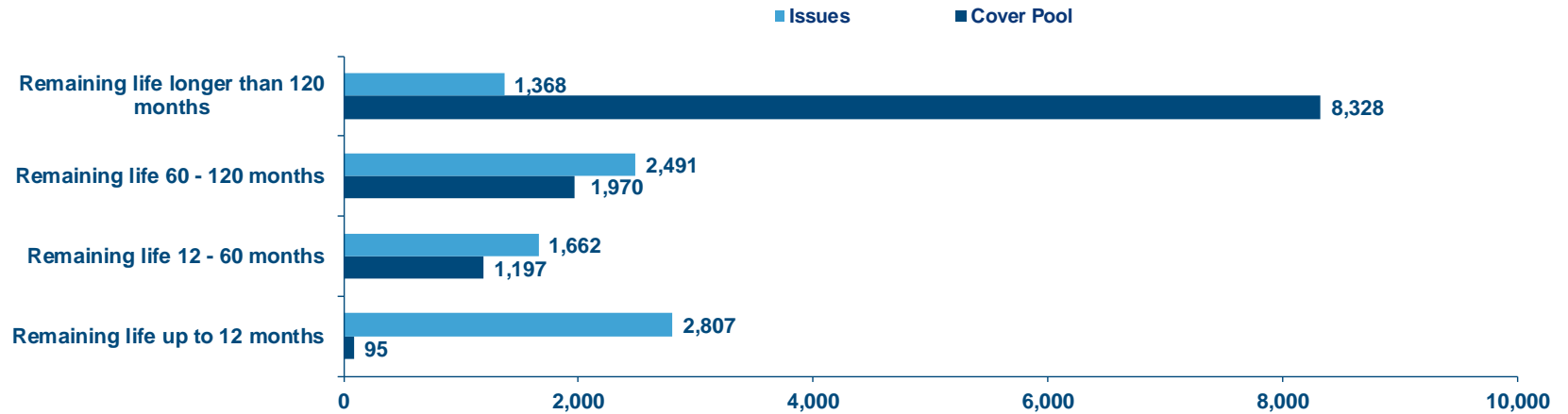


Distribution by property type as of 31/03/2014



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Remaining life as of 31/03/2014



Cluster volume as of 31/03/2014

