

Overview of Erste Group – Mortgage Cover Pool

Structure as of 30/06/2014

Cover Pool

Cover Pool	in EUR
Total value of cover pool in EUR equivalent	11,764,226,970
thereof loans in EUR	9,724,971,405
thereof loans in CHF	1,839,855,565
thereof substitute collateral in EUR equivalent	199,400,000
thereof swaps in EUR equivalent	

Issues	in EUR
Total outstanding issues in EUR equivalent	8,862,729,150
thereof issues in EUR	8,266,315,856
thereof issues in CHF	596,413,294
Nominal over-collateralisation in %	32.7%
Present value over-collateralisation in %	25.5%

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Characteristics as of 30/06/2014

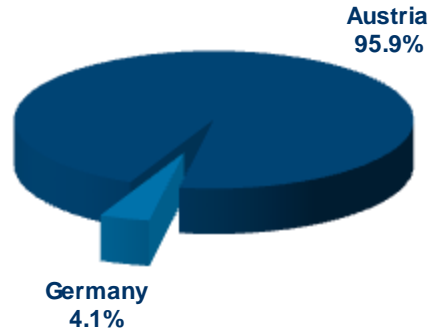
Cover Pool	
LTV of Cover Pool	
Weighted average LTV total - by AT definition	46%
Weighted average LTV total - by Moody's definition	68%
Other Cover Pool (loans) characteristics	
Residual Maturity (in years, contractual maturity)	15.3
Average seasoning (in years)	5.5
Number of loans	76,055
Number of borrowers	59,776
Number of properties	101,740
Average size of loans (in EUR)	152,059
Percentage of 10 largest loans	3.9%
Percentage of bullet loans	18.0%
Percentage of fixed rate loans	9.4%

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Other issues characteristics:	
Number of issues	182
Average remaining life of issues	7.6
Average size of issues (in EUR million)	48.7

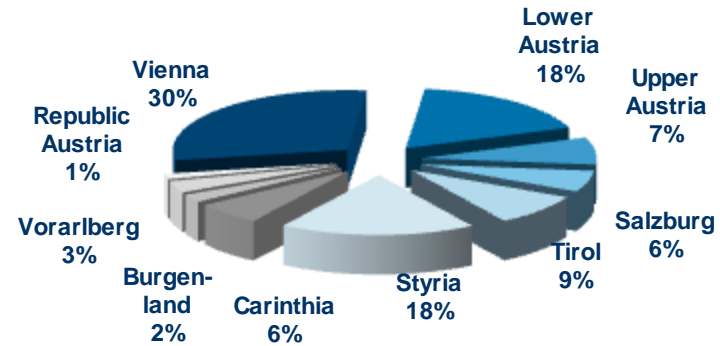
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Regional distribution as of 30/06/2014

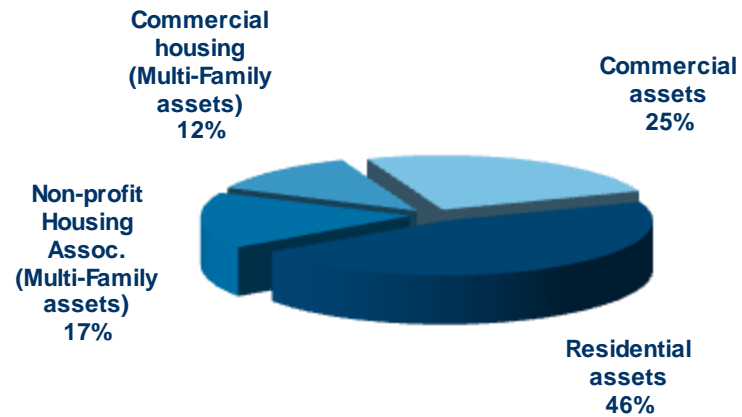
Regional distribution Europe (in %)



Regional distribution Austria

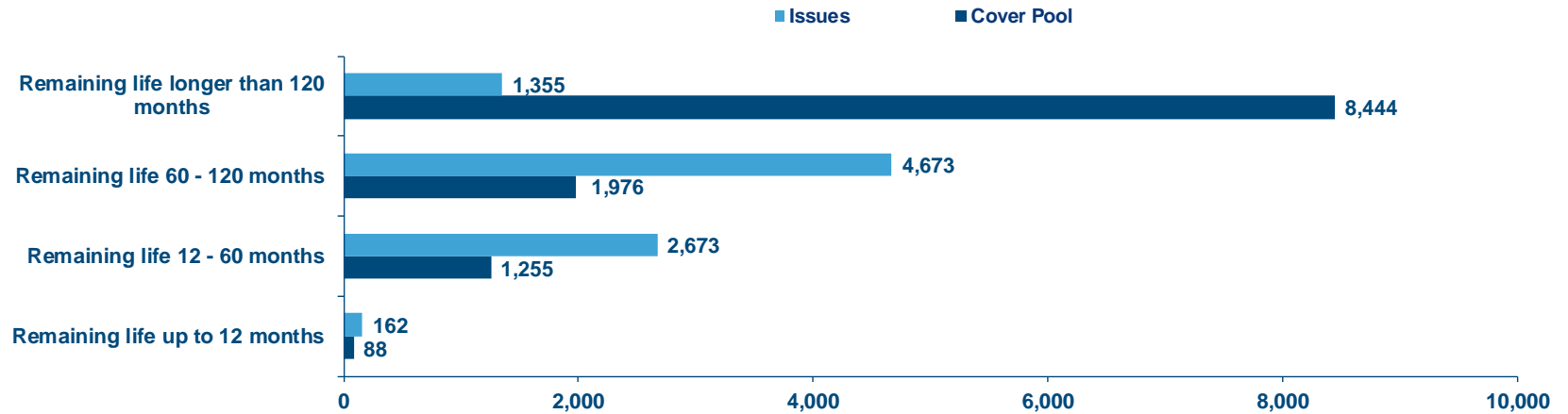


Distribution by property type as of 30/06/2014



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Remaining life as of 30/06/2014



Cluster volume as of 30/06/2014

