

# Overview of Erste Group – Mortgage Cover Pool

## Structure as of 31/12/2014

### Cover Pool

Cover Pool	in EUR
<b>Total value of cover pool in EUR equivalent</b>	<b>12,306,767,252</b>
thereof loans in EUR	10,319,138,644
thereof loans in CHF	1,788,228,607
thereof substitute collateral in EUR equivalent	199,400,000
thereof swaps in EUR equivalent	

Issues	in EUR
<b>Total outstanding issues in EUR equivalent</b>	<b>8,786,693,794</b>
thereof issues in EUR	8,287,691,798
thereof issues in CHF	499,001,996
<b>Nominal over-collateralisation in %</b>	<b>40.1%</b>
<b>Present value over-collateralisation in %</b>	<b>29.2%</b>

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## Characteristics as of 31/12/2014

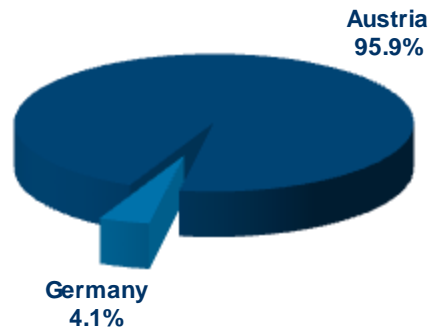
<b>Cover Pool</b>	
<b>LTV of Cover Pool</b>	
Weighted average LTV total - by AT definition	46%
Weighted average LTV total - by Moody's definition	67%
<b>Other Cover Pool (loans) characteristics</b>	
Residual Maturity (in years, contractual maturity)	15.2
Average seasoning (in years)	5.5
Number of loans	79,705
Number of borrowers	62,374
Number of properties	106,368
Average size of loans (in EUR)	151,902
Percentage of 10 largest loans	3.5%
Percentage of bullet loans	17.2%
Percentage of fixed rate loans	9.8%

<b>Pfandbrief</b>	
<b>Other issues characteristics:</b>	
Number of issues	183
Average remaining life of issues	7.2
Average size of issues (in EUR million)	48.0

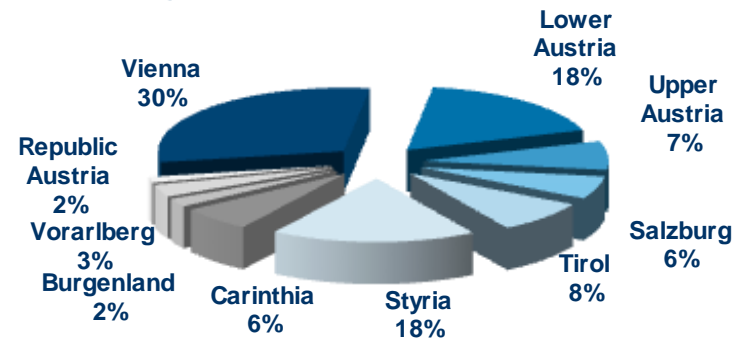
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## Regional distribution as of 31/12/2014

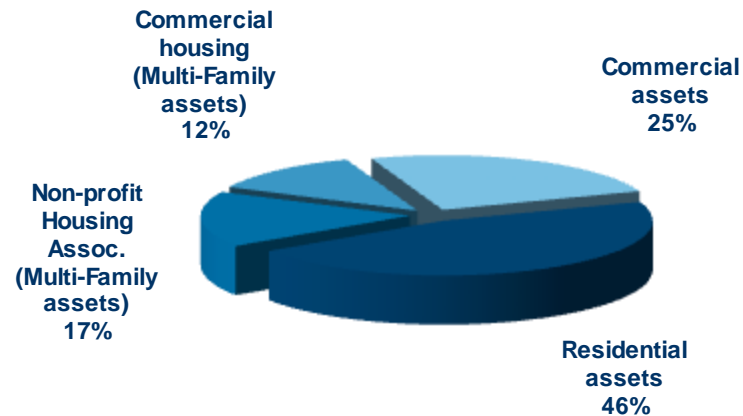
### Regional distribution Europe (in %)



### Regional distribution Austria

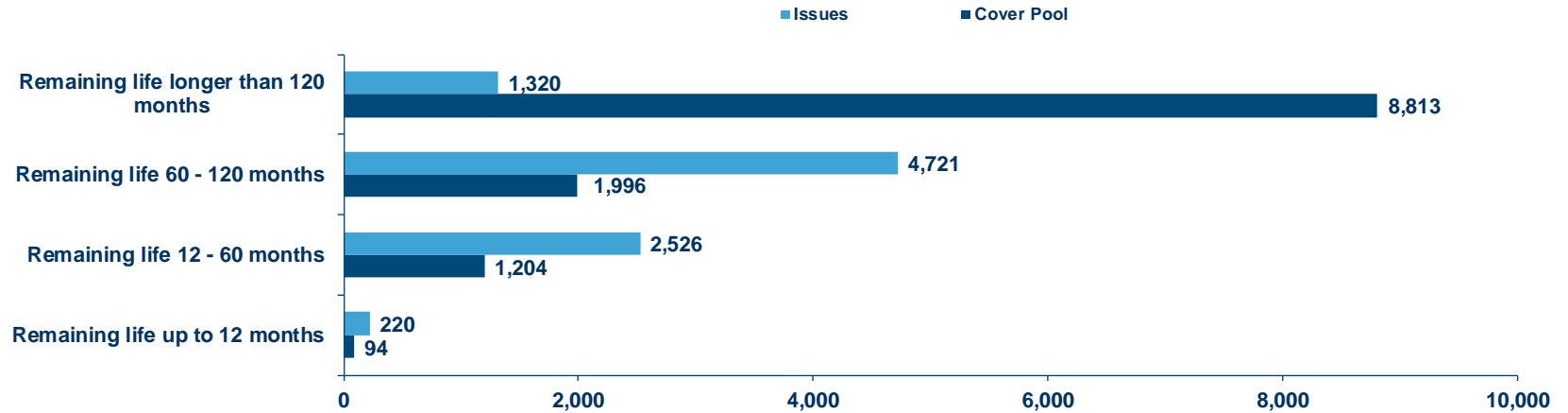


## Distribution by property type as of 31/12/2014



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## Remaining life as of 31/12/2014



## Cluster volume as of 31/12/2014

