

# Overview of Erste Group – Public Sector Cover Pool

## Structure as of 31/03/2013

Cover Pool	
Cover Pool	in EUR
<b>Total value of cover pool in EUR equivalent:</b>	<b>3,538,619,693</b>
thereof loans in EUR:	3,233,542,239
thereof loans in CHF:	109,177,455
thereof substitute collateral in EUR equivalent:	195,900,000
thereof swaps in EUR equivalent:	

Pfandbrief	
Issues	in EUR
<b>Total outstanding issues in EUR equivalent:</b>	<b>2,817,993,372</b>
thereof issues in EUR:	2,612,991,322
thereof issues in CHF:	205,002,050
<b>Nominal over-collateralisation in %:</b>	<b>25.6%</b>
<b>Present value over-collateralisation in %:</b>	<b>20.8%</b>

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## Characteristics as of 31/03/2013

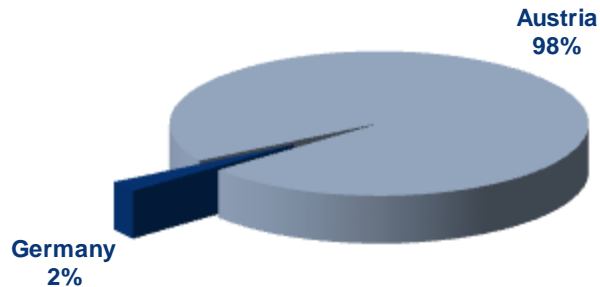
Cover Pool	
<b>Other Cover Pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	13.6
Average seasoning (in years)	5.0
Number of loans	6,844
Number of borrowers	2,094
Number of guarantors	425
Average size of loans (in EUR)	488,416
Percentage of 10 largest loans	24.7%
Percentage of 10 largest guarantors	24.3%
Percentage of bullet loans	19.3%
Percentage of fixed rate loans	27.2%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	44
Average remaining life of issues	4.0
Average size of issues (in mn EUR)	64.0

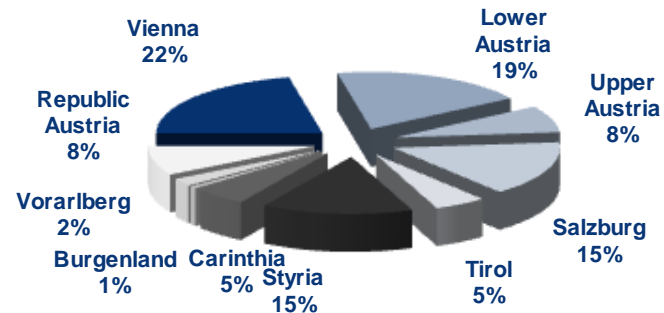
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## Regional distribution as of 31/03/2013

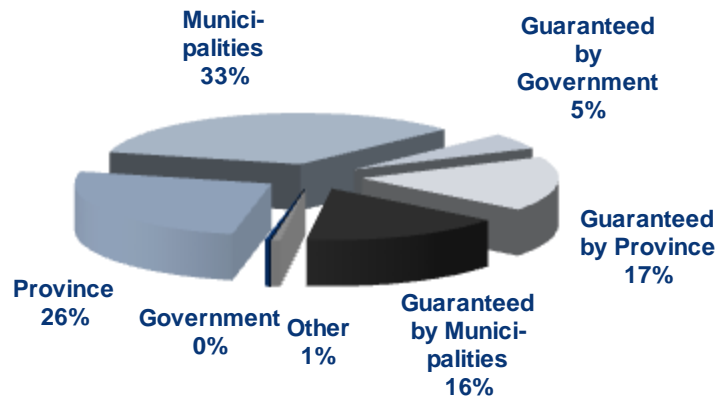
Regional distribution Europe (in %)



Regional distribution Austria (in %)

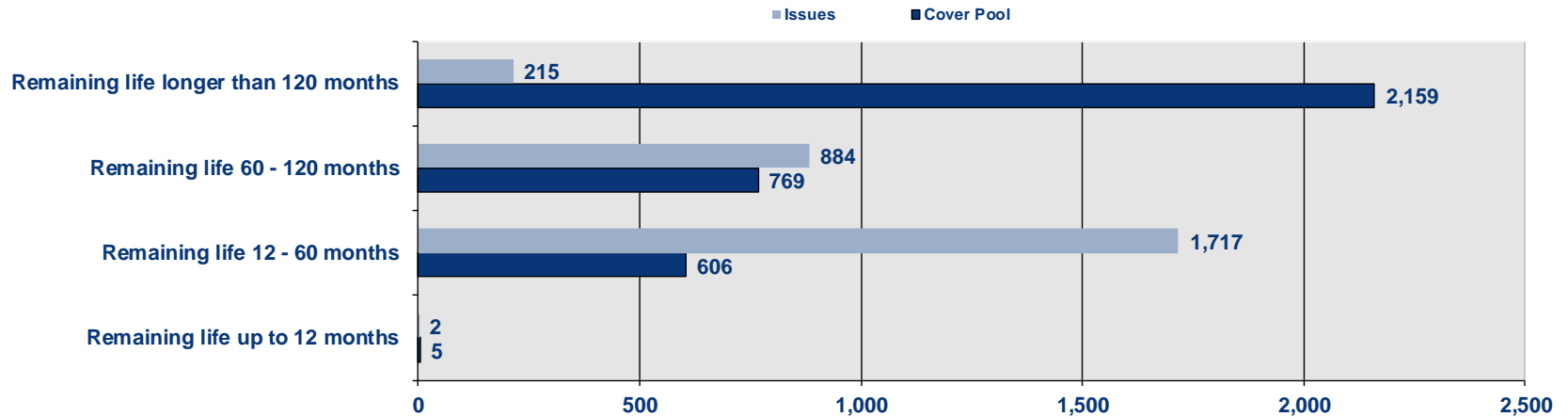


## Distribution by type of borrower / guarantor as of 31/03/2013



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## Remaining life as of 31/03/2013



## Cluster volume as of 31/03/2013

