

Overview of Erste Group – Public Sector Cover Pool

Structure as of 30/06/2013

Cover Pool	
Cover Pool	in EUR
Total value of cover pool in EUR equivalent:	3,307,499,328
thereof loans in EUR:	3,081,629,843
thereof loans in CHF:	29,969,485
thereof substitute collateral in EUR equivalent:	195,900,000
thereof swaps in EUR equivalent:	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent:	2,649,024,837
thereof issues in EUR:	2,446,398,804
thereof issues in CHF:	202,626,033
Nominal over-collateralisation in %:	24.9%
Present value over-collateralisation in %:	20.5%

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Characteristics as of 30/06/2013

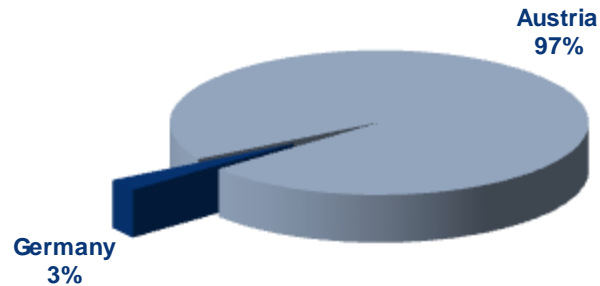
Cover Pool	
Other Cover Pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.6
Average seasoning (in years)	5.4
Number of loans	6,835
Number of borrowers	2,102
Number of guarantors	420
Average size of loans (in EUR)	455,245
Percentage of 10 largest loans	25.1%
Percentage of 10 largest guarantors	24.9%
Percentage of bullet loans	20.3%
Percentage of fixed rate loans	29.0%

Pfandbrief	
Other issues characteristics:	
Number of issues	42
Average remaining life of issues	3.8
Average size of issues (in mn EUR)	63.1

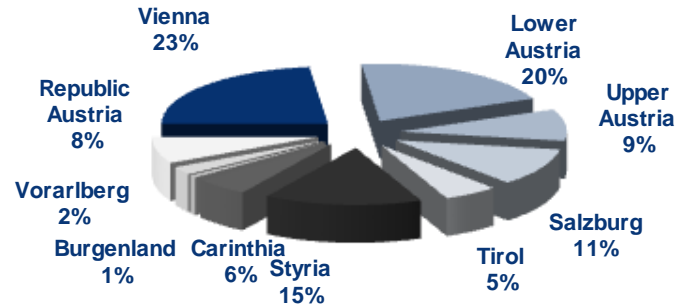
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Regional distribution as of 30/06/2013

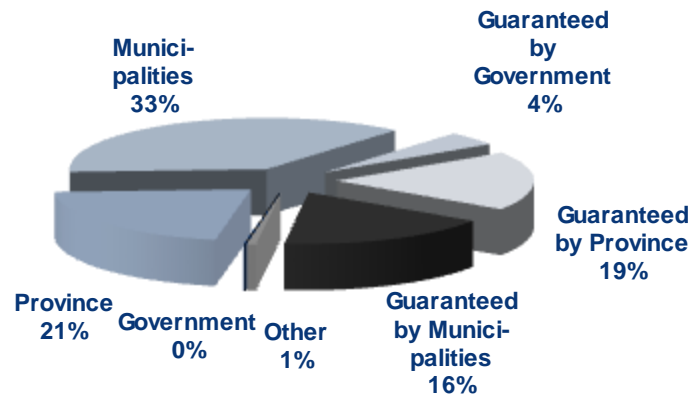
Regional distribution Europe (in %)



Regional distribution Austria (in %)

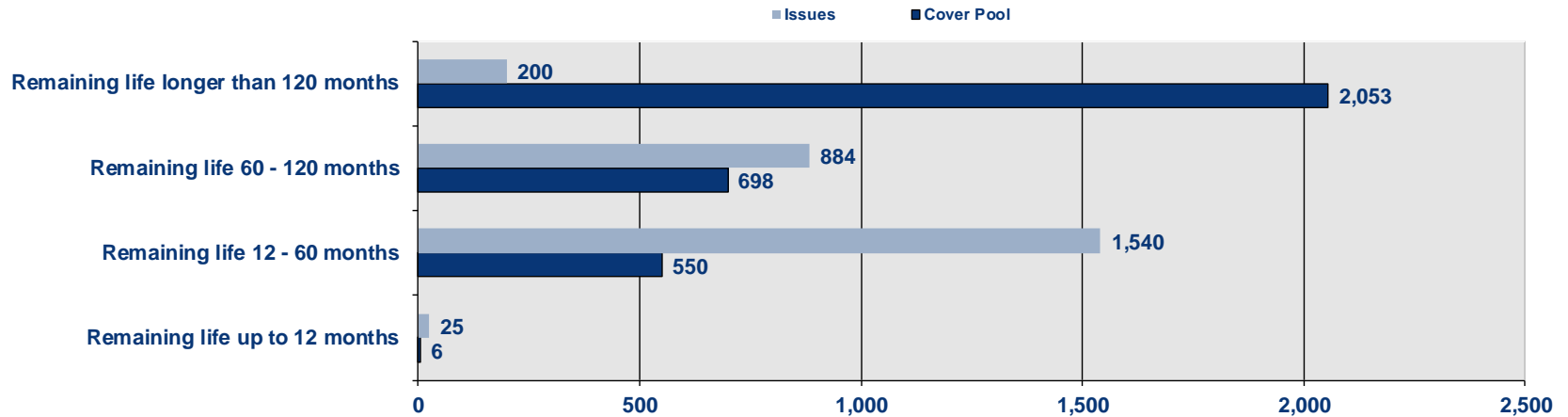


Distribution by type of borrower / guarantor as of 30/06/2013



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Remaining life as of 30/06/2013



Cluster volume as of 30/06/2013

