

Overview of Erste Group – Public Sector Cover Pool

Structure as of 30/09/2013

Cover Pool	
Cover Pool	in EUR
Total value of cover pool in EUR equivalent:	3,270,140,567
thereof loans in EUR:	3,045,053,846
thereof loans in CHF:	29,186,720
thereof substitute collateral in EUR equivalent:	195,900,000
thereof swaps in EUR equivalent:	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent:	2,615,303,668
thereof issues in EUR:	2,410,804,691
thereof issues in CHF:	204,498,978
Nominal over-collateralisation in %:	25.0%
Present value over-collateralisation in %:	21.4%

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Characteristics as of 30/09/2013

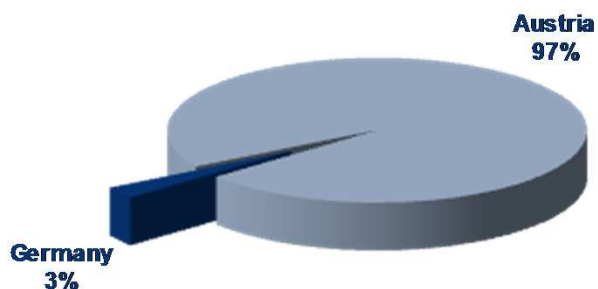
Cover Pool	
Other Cover Pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.9
Average seasoning (in years)	5.4
Number of loans	6,755
Number of borrowers	2,083
Number of guarantors	425
Average size of loans (in EUR)	455,106
Percentage of 10 largest loans	25.5%
Percentage of 10 largest guarantors	22.4%
Percentage of bullet loans	21.0%
Percentage of fixed rate loans	28.3%

Pfandbrief	
Other issues characteristics:	
Number of issues	40
Average remaining life of issues	3.4
Average size of issues (in mn EUR)	65.4

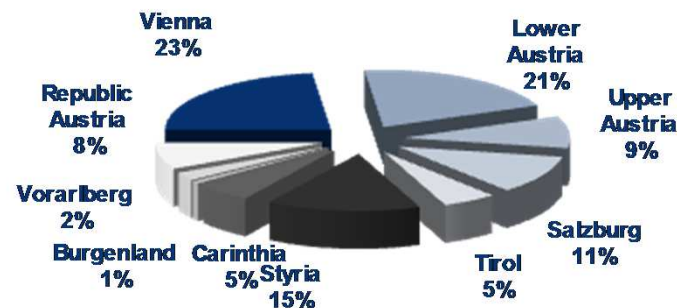
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Regional distribution as of 30/09/2013

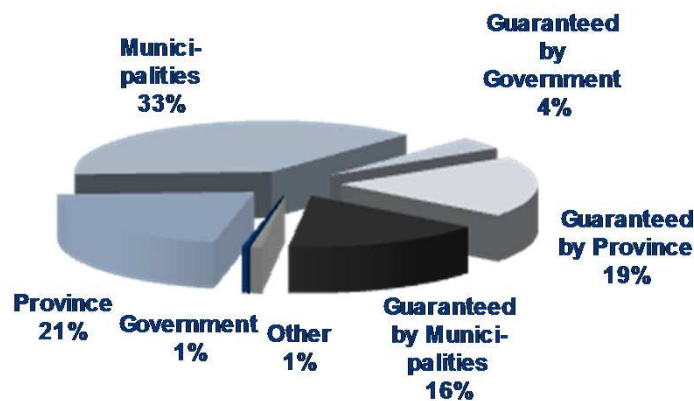
Regional distribution Europe (in %)



Regional distribution Austria (in %)

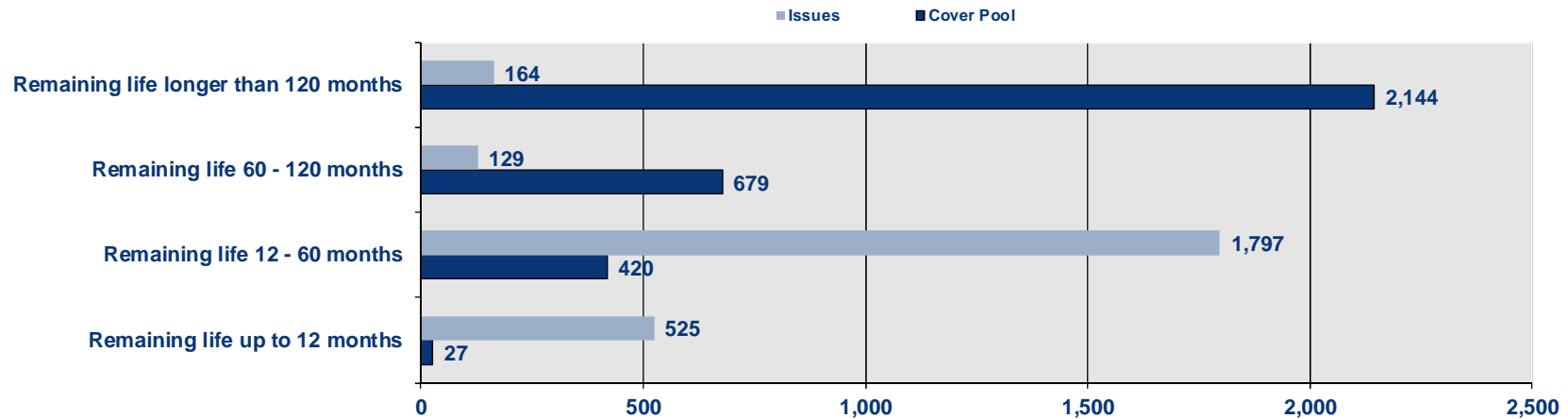


Distribution by type of borrower / guarantor as of 30/09/2013



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Remaining life as of 30/09/2013



Cluster volume as of 30/09/2013

