

Overview of Erste Group – Public Sector Cover Pool

Structure as of 31/12/2013

Cover Pool	
Cover Pool	in EUR
Total value of cover pool in EUR equivalent	3,226,316,457
thereof loans in EUR	3,002,544,210
thereof loans in CHF	27,872,248
thereof substitute collateral in EUR equivalent	195,900,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	2,514,824,541
thereof issues in EUR	2,311,175,144
thereof issues in CHF	203,649,397
Nominal over-collateralisation in %	28.3%
Present value over-collateralisation in %	24.6%

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Characteristics as of 31/12/2013

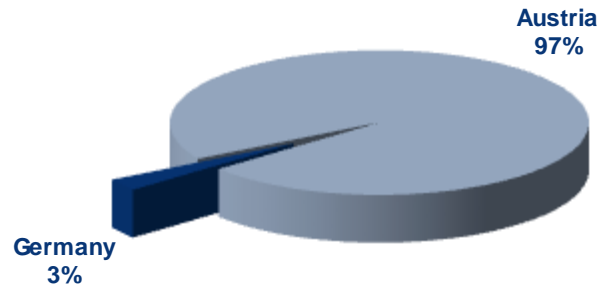
Cover Pool	
Other Cover Pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.9
Average seasoning (in years)	5.5
Number of loans	6,770
Number of borrowers	2,072
Number of guarantors	432
Average size of loans (in EUR)	447,624
Percentage of 10 largest loans	25.5%
Percentage of 10 largest guarantors	25.2%
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	3.2
Average size of issues (in EUR million)	62.9

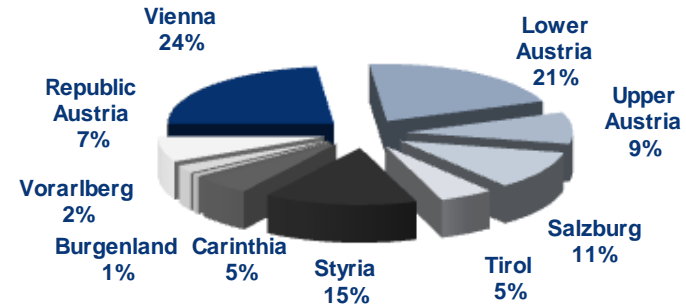
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Regional distribution as of 31/12/2013

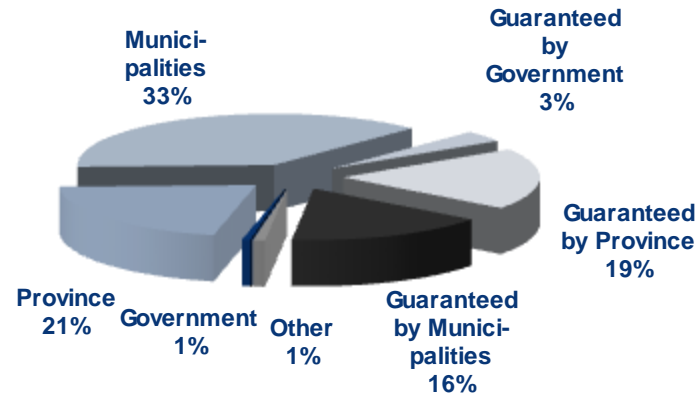
Regional distribution Europe (in %)



Regional distribution Austria (in %)

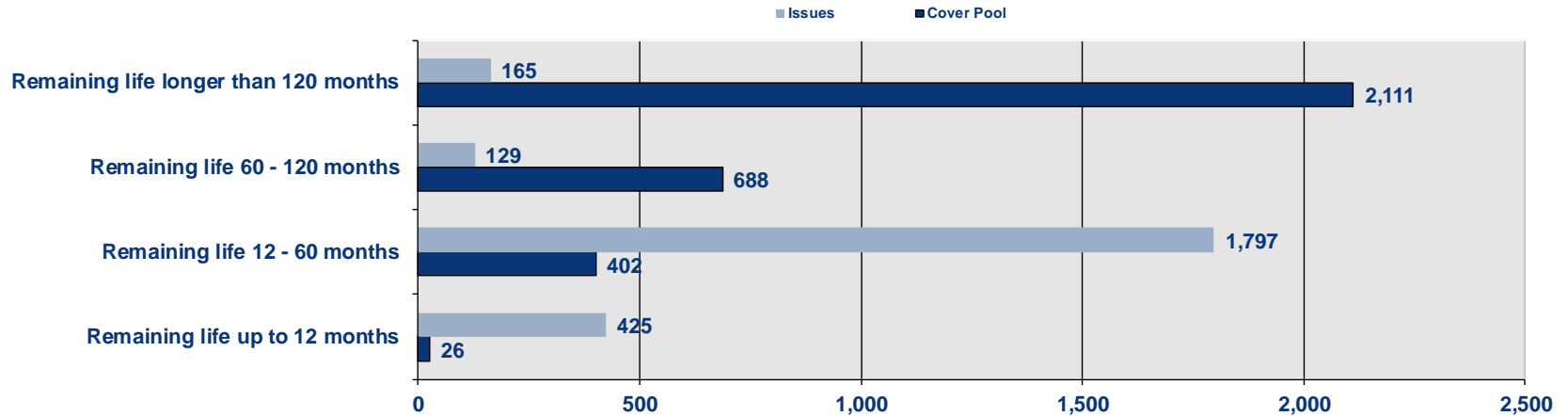


Distribution by type of borrower / guarantor as of 31/12/2013



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Remaining life as of 31/12/2013



Cluster volume as of 31/12/2013

