

# Overview of Erste Group – Public Sector Cover Pool

## Structure as of 31/03/2014

| Cover Pool   |                      |
|--|----------------------|
| Cover Pool   | in EUR               |
| <b>Total value of cover pool in EUR equivalent</b> | <b>3,272,976,793</b> |
| thereof loans in EUR                               | 3,049,144,325        |
| thereof loans in CHF                               | 27,932,469           |
| 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>2,516,610,037</b> |
| thereof issues in EUR                             | 2,311,591,175        |
| thereof issues in CHF                             | 205,018,862          |
| <b>Nominal over-collateralisation in %</b>        | <b>30.1%</b>         |
| <b>Present value over-collateralisation in %</b>  | <b>24.6%</b>         |

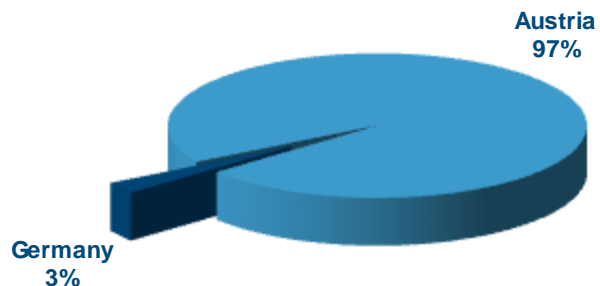
## Characteristics as of 31/03/2014

| Cover Pool   |         |
|--|---------|
| <b>Other Cover Pool (loans) characteristics</b>    |         |
| Residual maturity (in years, contractual maturity) | 13.7    |
| Average seasoning (in years)                       | 5.0     |
| Number of loans                                    | 6,744   |
| Number of borrowers                                | 2,076   |
| Number of guarantors                               | 438     |
| Average size of loans (in EUR)                     | 456,269 |
| Percentage of 10 largest loans                     | 24.8%   |
| Percentage of 10 largest guarantors                | 25.9%   |
| Percentage of bullet loans                         | 22.1%   |
| Percentage of fixed rate loans                     | 27.5%   |

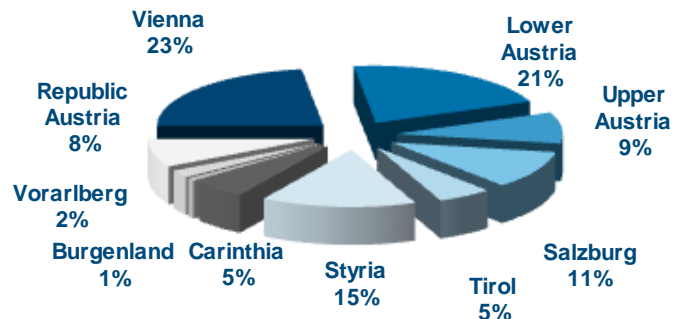
| Pfandbrief                              |      |
|---|------|
| <b>Other issues characteristics:</b>    |      |
| Number of issues                        | 40   |
| Average remaining life of issues        | 3.0  |
| Average size of issues (in EUR million) | 62.9 |

## Regional distribution as of 31/03/2014

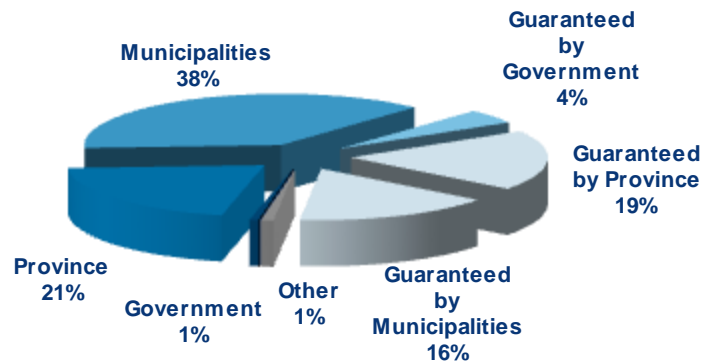
Regional distribution Europe (in %)



Regional distribution Austria (in %)

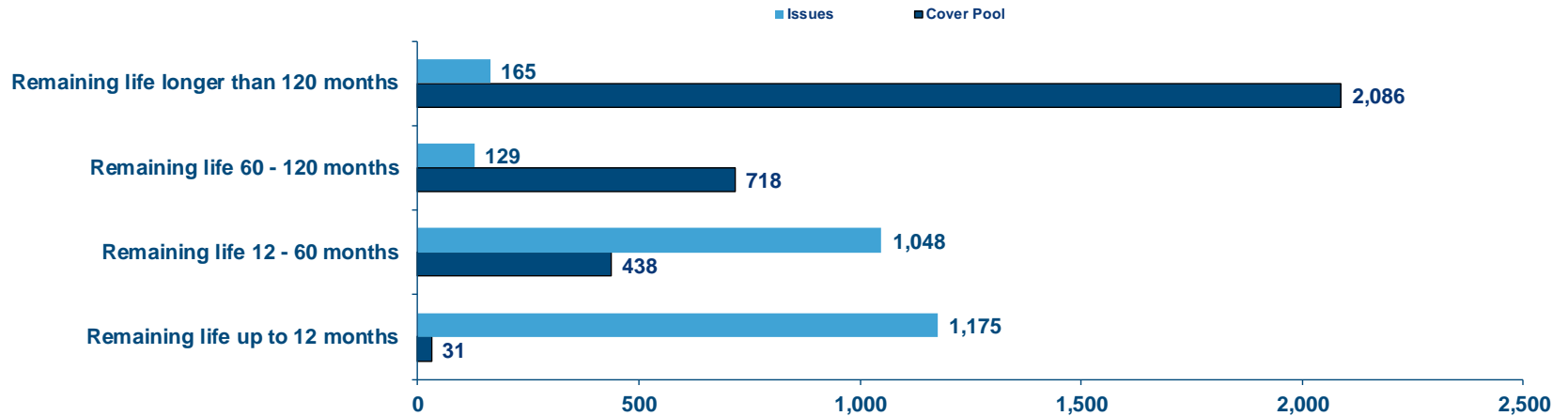


## Distribution by type of borrower / guarantor as of 31/03/2014



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## Remaining life as of 31/03/2014



## Cluster volume as of 31/03/2014

