

Overview of Erste Group – Public Sector Cover Pool

Structure as of 30/06/2014

Cover Pool

Cover Pool	in EUR
Total value of cover pool in EUR equivalent	3,364,249,153
thereof loans in EUR	3,057,144,691
thereof loans in CHF	26,705,445
thereof substitute collateral in EUR equivalent	280,399,016
thereof swaps in EUR equivalent	

Pfandbrief

Issues	in EUR
Total outstanding issues in EUR equivalent	2,463,080,385
thereof issues in EUR	2,257,420,628
thereof issues in CHF	205,659,757
Nominal over-collateralisation in %	36.6%
Present value over-collateralisation in %	35.3%

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Characteristics as of 30/06/2014

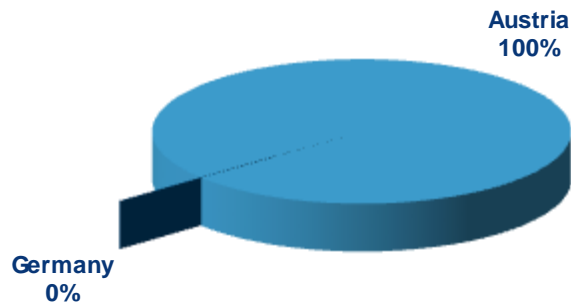
Cover Pool	
Other Cover Pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.7
Average seasoning (in years)	5.6
Number of loans	6,764
Number of borrowers	2,069
Number of guarantors	440
Average size of loans (in EUR)	455,921
Percentage of 10 largest loans	24.6%
Percentage of 10 largest guarantors	22.9%
Percentage of bullet loans	23.3%
Percentage of fixed rate loans	27.2%

Pfandbrief	
Other issues characteristics:	
Number of issues	39
Average remaining life of issues	3.6
Average size of issues (in EUR million)	63.2

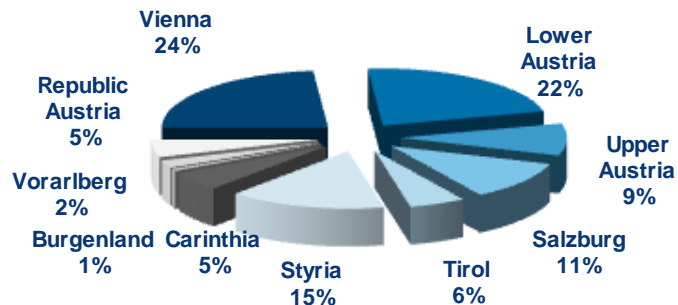
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Regional distribution as of 30/06/2014

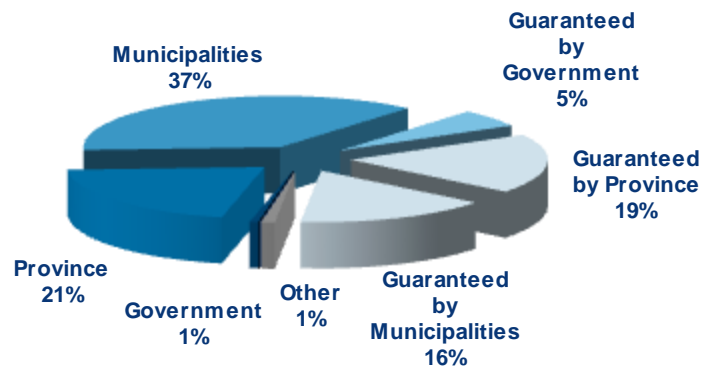
Regional distribution Europe (in %)



Regional distribution Austria (in %)

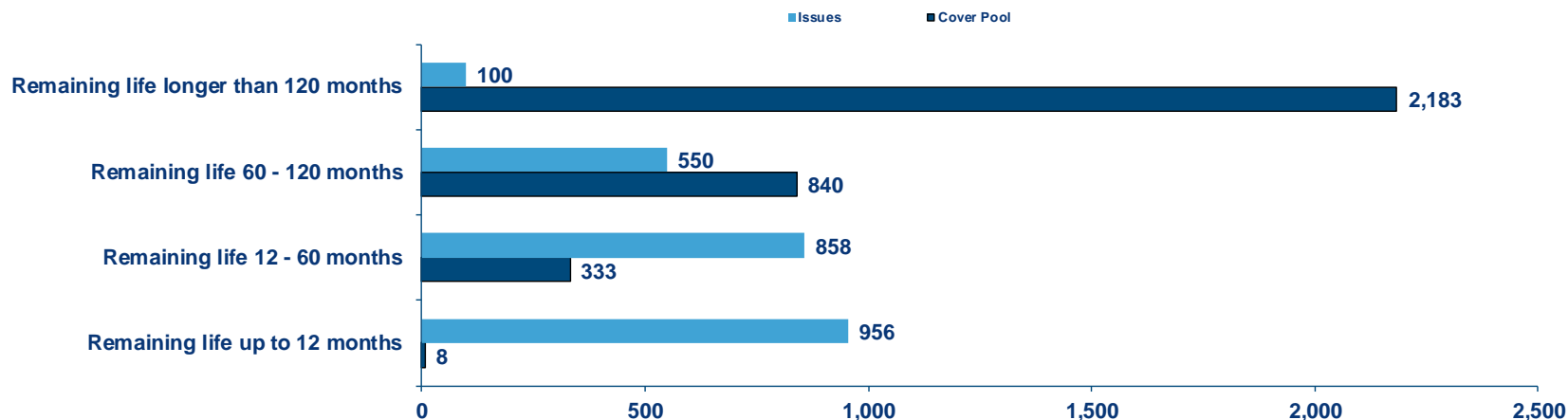


Distribution by type of borrower / guarantor as of 30/06/2014



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Remaining life as of 30/06/2014



Cluster volume as of 30/06/2014

