

Overview of Erste Group – Public Sector Cover Pool

Structure as of 30/09/2014

Cover Pool

Cover Pool	in EUR
Total value of cover pool in EUR equivalent	3,457,609,686
thereof loans in EUR	3,150,615,442
thereof loans in CHF	26,595,228
thereof substitute collateral in EUR equivalent	280,399,016
thereof swaps in EUR equivalent	

Pfandbrief

Issues	in EUR
Total outstanding issues in EUR equivalent	2,465,100,267
thereof issues in EUR	2,257,854,971
thereof issues in CHF	207,245,296
Nominal over-collateralisation in %	40.3%
Present value over-collateralisation in %	39.1%

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Characteristics as of 30/09/2014

Cover Pool

Other Cover Pool (loans) characteristics

Residual maturity (in years, contractual maturity)	13.8
Average seasoning (in years)	5.6
Number of loans	6,733
Number of borrowers	2,050
Number of guarantors	433
Average size of loans (in EUR)	471,886
Percentage of 10 largest loans	25.9%
Percentage of 10 largest guarantors	24.0%
Percentage of bullet loans	24.6%
Percentage of fixed rate loans	26.0%

Pfandbrief

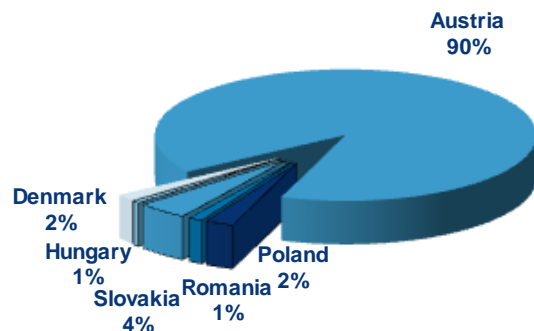
Other issues characteristics:

Number of issues	39
Average remaining life of issues	3.3
Average size of issues (in EUR million)	63.2

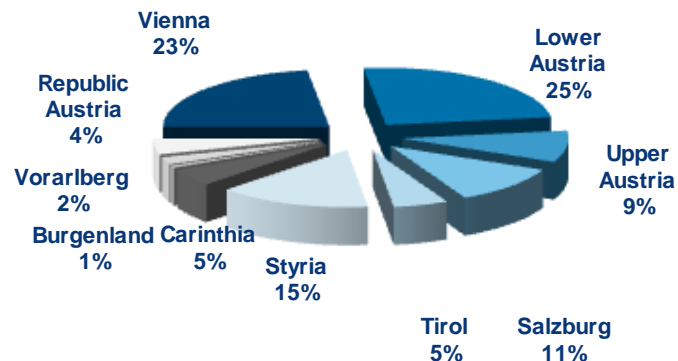
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Regional distribution as of 30/09/2014

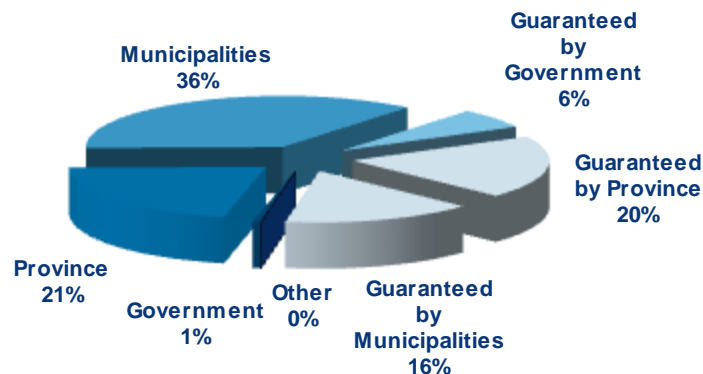
Regional distribution Europe (in %)



Regional distribution Austria (in %)

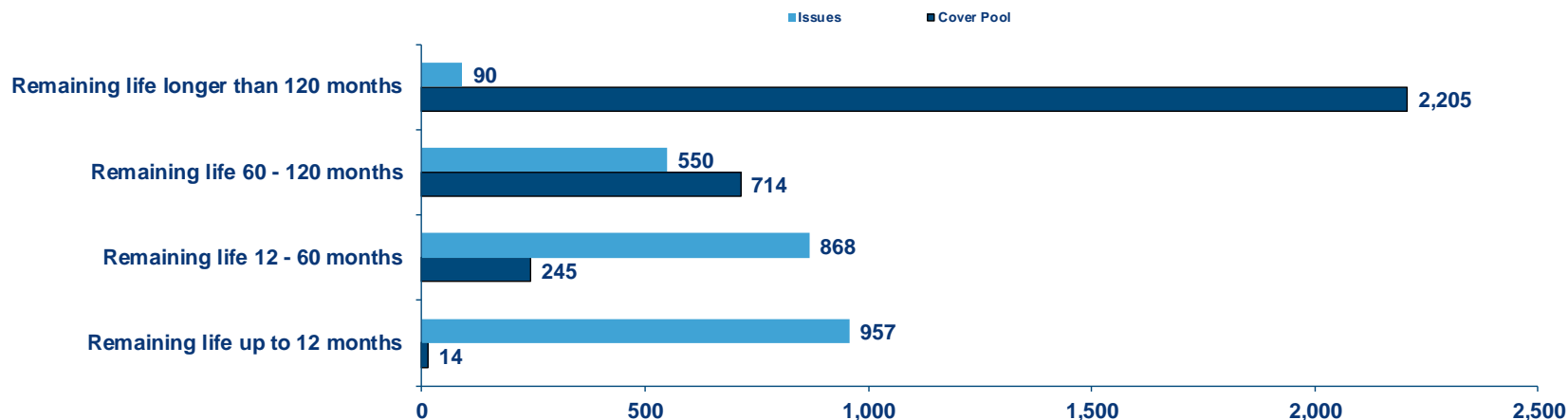


Distribution by type of borrower / guarantor as of 30/09/2014



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Remaining life as of 30/09/2014



Cluster volume as of 30/09/2014

