

Overview of Erste Group – Public Sector Cover Pool

Structure as of 31/12/2014

Cover Pool

Cover Pool	in EUR
Total value of cover pool in EUR equivalent	3,521,226,962
thereof loans in EUR	3,215,236,413
thereof loans in CHF	25,591,533
thereof substitute collateral in EUR equivalent	280,399,016
thereof swaps in EUR equivalent	

Pfandbrief

Issues	in EUR
Total outstanding issues in EUR equivalent	2,466,138,797
thereof issues in EUR	2,258,221,299
thereof issues in CHF	207,917,498
Nominal over-collateralisation in %	42.8%
Present value over-collateralisation in %	41.5%

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Characteristics as of 31/12/2014

Cover Pool

Other Cover Pool (loans) characteristics

Residual maturity (in years, contractual maturity)	13.8
Average seasoning (in years)	5.4
Number of loans	6,726
Number of borrowers	2,027
Number of guarantors	435
Average size of loans (in EUR)	481,836
Percentage of 10 largest loans	26.7%
Percentage of 10 largest guarantors	26.8%
Percentage of bullet loans	25.6%
Percentage of fixed rate loans	25.3%

Pfandbrief

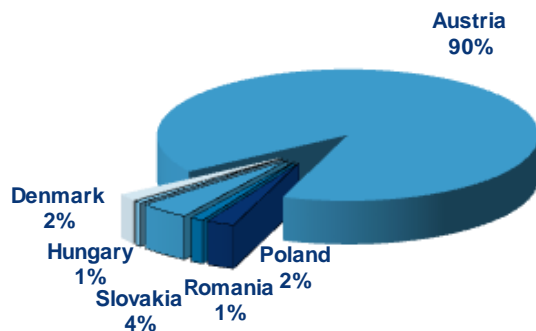
Other issues characteristics:

Number of issues	38
Average remaining life of issues	3.1
Average size of issues (in EUR million)	64.9

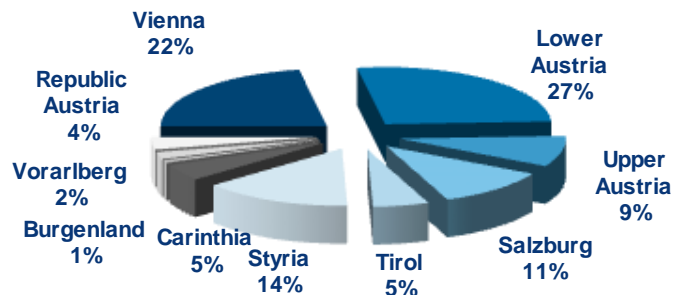
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Regional distribution as of 31/12/2014

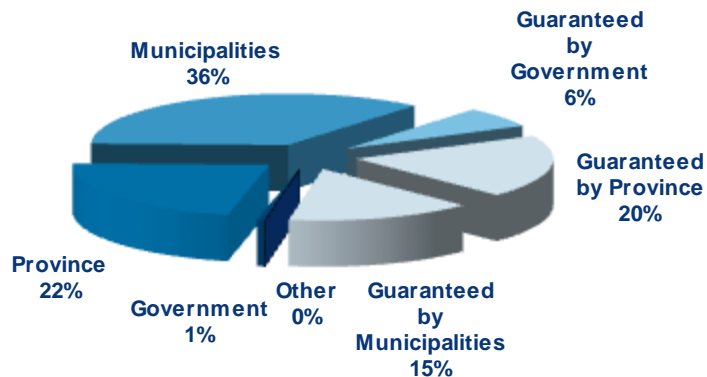
Regional distribution Europe (in %)



Regional distribution Austria (in %)

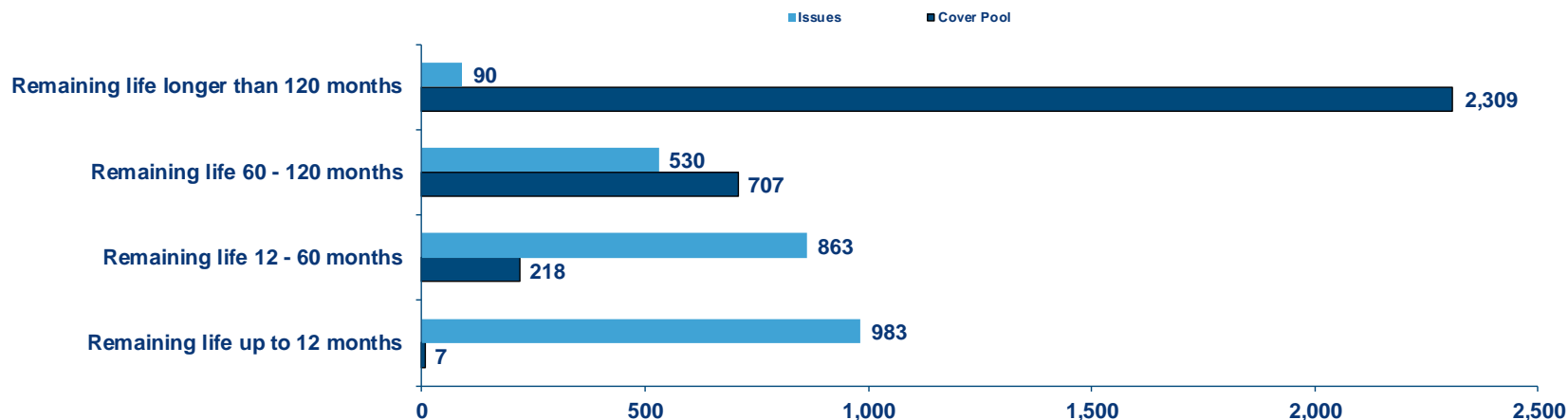


Distribution by type of borrower / guarantor as of 31/12/2014



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Remaining life as of 31/12/2014



Cluster volume as of 31/12/2014

