

HYPO NOE Public Sector Covered Bond

Public Sector Pfandbrief (data as of December 31, 2014)	
Volume of outstanding bonds	EUR 2,804,561,508
Cover pool	EUR 4,221,269,215
Rating (Moody's)	Aaa
Overcollateralisation*	48.83 %
Bloomberg	HYNOE <Corp>

Outstanding HYPO NOE Pfandbrief benchmark issues		
EUR 500 mln 1.625% Pfandbrief 2012-19	due September 2019	XS0829215838
EUR 500 mln 1.75% Pfandbrief 2013-20	due October 2020	XS0981808933
EUR 500 mln 3.00% Pfandbrief 2012-22	due May 2022	XS0780267406

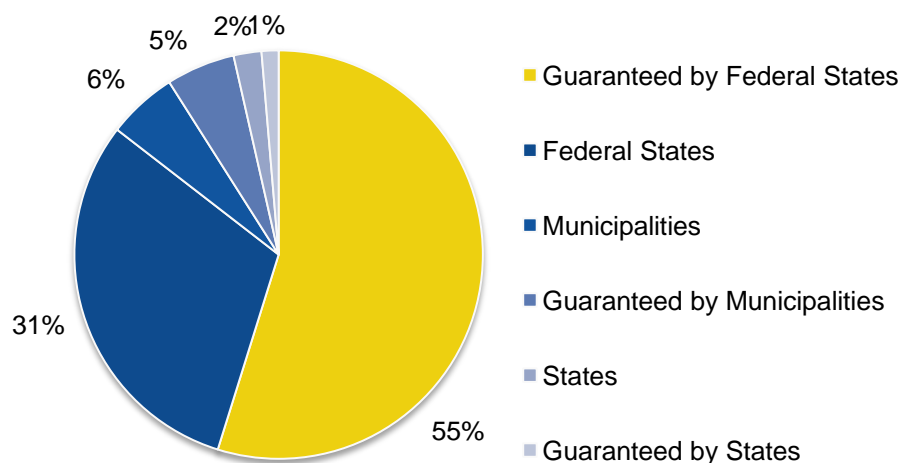
- Tenor: 5 – 30 years
- HYPO NOE Group among leading Austrian issuers of public sector Pfandbriefe

* based on present value

HYPO NOE Public Sector Covered Bond

(as of December 31, 2014)

Types of Debtors and Guarantors (EUR)		
Guaranteed by federal states	2,314,136,564	55%
Federal states	1,294,086,049	31%
Municipalities	233,180,837	6%
Guaranteed by municipalities	230,061,591	5%
States	93,074,549	2%
Guaranteed by states	56,729,626	1%
Total	4,221,269,215	100%



Cover Pool by Rating (EUR)		
AAA	3,420,475,665	81%
AA	627,594,318	15%
A	133,801,066	3%
< A	39,398,167	1%

Loans vs Bonds (EUR)		
Loans	4,059,643,513	96%
Bonds	161,625,702	4%
Total	4,221,269,215	100%

Average Size Cover Asset (EUR)	
3,477,158	

Cover Pool by Geography (EUR)		
Austria	4,163,324,215	98.63%
Czech Republic	13,000,000	0.31%
Slovakia	24,945,000	0.59%
Poland	20,000,000	0.47%