

## HYPO NOE Public Sector Covered Bond

Public Sector Pfandbrief (data as of September 30, 2014)	
Volume of outstanding bonds	EUR 3,303,434,434
Cover pool	EUR 4,501,677,136
Rating (Moody's)	Aaa
Overcollateralisation*	36.27%
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

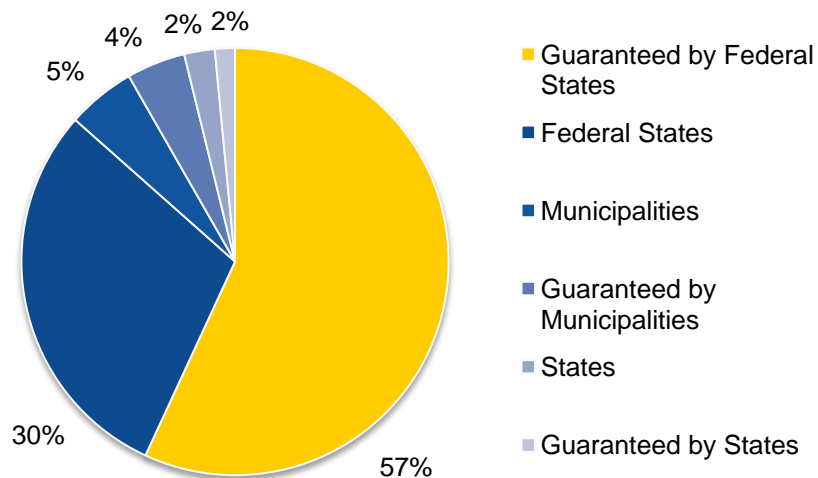
- Tenor: 5 – 30 years
- HYPO NOE Group among leading Austrian issuers of public sector Pfandbriefe

\* based on present value

# HYPO NOE Public Sector Covered Bond

(as of September 30, 2014)

Types of Debtors and Guarantors (EUR)		
Guaranteed by federal states	2,561,086,220	57%
Federal states	1,334,995,272	30%
Municipalities	232,811,960	5%
Guaranteed by municipalities	200,392,747	4%
States	104,122,662	2%
Guaranteed by states	68,268,276	2%
Total	4,501,677,136	100%



Cover Pool by Rating (EUR)		
AAA	3,656,571,499	81%
AA	657,297,975	15%
A	151,252,087	3%
< A	36,555,576	1%

Loans vs Bonds (EUR)		
Loans	4,330,526,490	96%
Bonds	171,150,646	4%
Total	4,501,677,136	100%

Average Size Cover Asset (EUR)	
3,824,704	

Cover Pool by Geography (EUR)		
Austria	4,439,696,636	98.62%
Czech Republic	13,000,000	0.29%
Slovakia	24,980,500	0.55%
Poland	24,000,000	0.53%