

HYPO NOE Public Sector Covered Bond

Public Sector Pfandbrief (data as of June 30, 2014)	
Volume of outstanding bonds	EUR 3,341,951,604
Cover pool	EUR 4,560,817,356
Rating (Moody's)	Aaa
Overcollateralisation*	36.51%
Bloomberg	HYNOE <Corp>

Outstanding HYPO NOE Pfandbrief benchmark issues		
EUR 500 mln 2,205% Pfandbrief 2011-14	due October 2014	XS0694238170
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

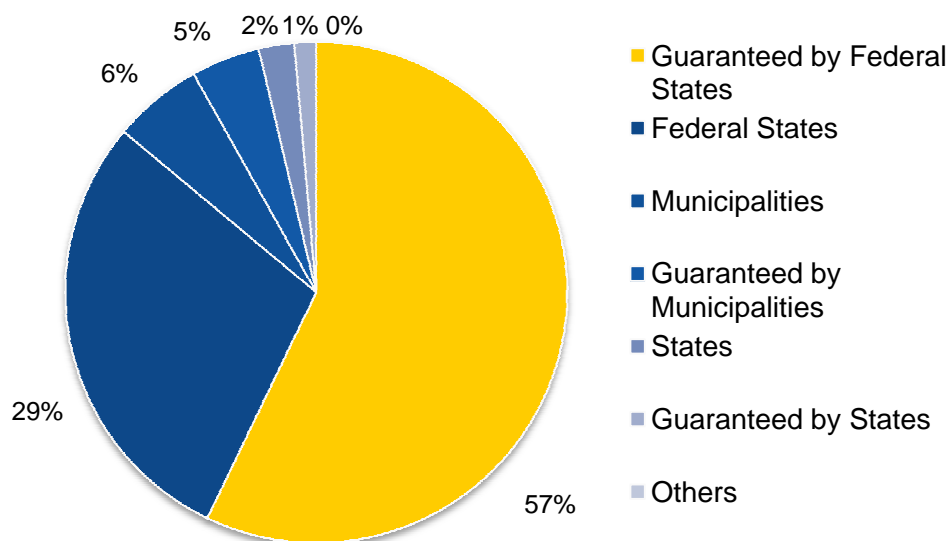
- Tenor: 5 – 30 years
- HYPO NOE Group among leading Austrian issuers of public sector Pfandbriefe

* based on present value

HYPO NOE Public Sector Covered Bond

(as of June 30, 2014)

Types of Debtors and Guarantors (EUR)		
Guaranteed by federal states	2,605,494,869	57%
Federal states	1,320,994,272	29%
Municipalities	264,039,405	6%
Guaranteed by municipalities	202,353,718	4%
States	104,059,662	2%
Guaranteed by states	63,181,177	1%
Others	694,253	< 1%
Total	4,560,817,356	100%



Cover Pool by Rating (EUR)		
AAA	3,672,752,602	81%
AA	672,757,667	15%
A	157,978,418	3%
< A	57,328,669	1%

Loans vs Bonds (EUR)		
Loans	4,389,122,653	96%
Bonds	171,694,703	4%
Total	4,560,817,356	100%

Average Size Cover Asset (EUR)	
3,505,624	

Cover Pool by Geography (EUR)		
Austria	4,498,817,356	98.64%
Czech Republic	25,000,000	0.55%
Slovakia	24,000,000	0.53%
Poland	13,000,000	0.29%