

HYPO NOE Public Sector Covered Bond

Public Sector Pfandbrief (data as of March 31, 2014)	
Volume of outstanding bonds	EUR 3,370,865,173
Cover pool	EUR 4,543,245,822
Rating (Moody's)	Aaa
Overcollateralisation*	34.33%
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

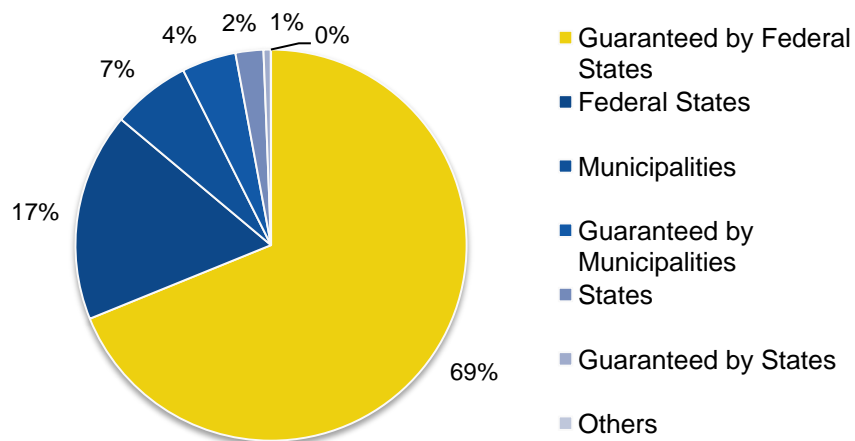
- Tenor: 5 – 30 years
- HYPO NOE Group among leading Austrian issuers of public sector Pfandbriefe

* based on present value

HYPO NOE Public Sector Covered Bond

(as of March 31, 2014)

Types of Debtors and Guarantors (EUR)		
Guaranteed by federal states	3,107,828,957	69%
Federal states	778,279,748	17%
Municipalities	292,845,339	6%
Guaranteed by municipalities	202,310,911	4%
States	104,088,082	2%
Guaranteed by states	27,181,177	1%
Others	711,609	< 1%
Total	4,513,245,822	69%



Cover Pool by Rating (EUR)		
AAA	3,630,649,650	80%
AA	678,123,368	15%
A	150,182,246	3%
< A	54,290,558	1%

Loans vs Bonds (EUR)		
Loans	4,340,457,522	96%
Bonds	172,788,300	4%
Total	4,513,245,822	100%

Average Size Cover Asset (EUR)	
	3,469,059

Cover Pool by Geography (EUR)		
Austria	4,451,245,822	98.63%
Czech Republic	13,000,000	0.29%
Slovakia	25,000,000	0.55%
Poland	24,000,000	0.53%