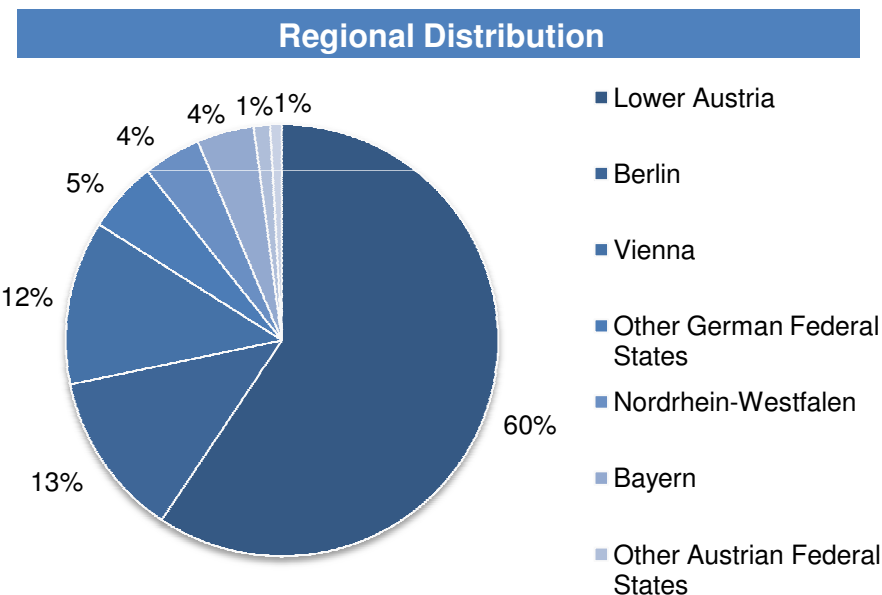


HYPO NOE Mortgage Covered Bond

Mortgage Covered Bonds (data as of December 31, 2013)	
Volume of outstanding bonds	EUR 0
Cover Pool	EUR 1,174,616,459
Rating (Moody's)	Aaa
Mandatory Overcollateralization for Aaa*	24.0 %
Bloomberg	HYNOE <Corp>

Cover Pool by Region (EUR)		
Austria	866,134,550	74 %
Germany	308,481,909	26 %

Cover Pool by Currencies	
EUR	93.6%
CHF	6.2%
JPY	0.2%



* based on nominal value

HYPO NOE Mortgage Covered Bond

(As of December 31, 2013)

Cover Pool by Loan Size (EUR)		Number
< 100,000	139,154,935	3,303
100,000 - 300,000	181,746,540	1,173
300,000 - 500,000	69,657,776	180
500,000 - 1,000,000	164,808,772	233
1,000,000 - 5,000,000	290,617,274	178
> 5,000,000	328,631,160	24
Total	1,174,616,459	5,091

LTV	
Average LTV (acc. Moody's)	59.42%

LTV Distribution	
LTV 0-40	13%
LTV 40-50	27%
LTV 50-60	16%
LTV 60-70	16%
LTV 70-80	27%
LTV >80	2%

Cover Pool by Maturities (Years)	
Seasoning	6.2
Remaining average life – Total	8.66
Remaining average life – Residential	11.49
Remaining average life - Commercial	3.28

Cover Pool by Customers (EUR)		
Austrian Residential Loans	302,924,855	26%
Austrian Promoted Housing Loans	466,680,753	40%
Austrian Commercial Loans	96,528,943	8%
German Commercial Loans	308,481,909	26%

