

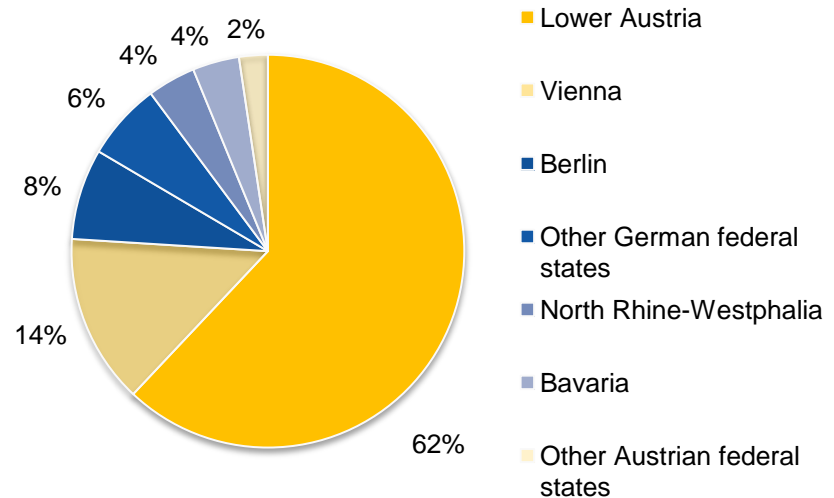
# HYPO NOE Mortgage Covered Bond (data as of September 30,2014)

Mortgage Covered Bonds	
Volume of outstanding bonds	EUR 565,000,000
Cover pool	EUR 1,185,797,890
Rating (Moody's)	Aaa
Bloomberg	HYNOE <Corp>

Cover Pool by Region (EUR)		
Austria	929,132,325	78.4%
Germany	256,665,565	21.6%

Cover Pool by Currencies	
EUR	94.5%
CHF	5.4%
JPY	0.1%

## Regional Distribution



# HYPO NOE Mortgage Covered Bond

(As of September 30, 2014)

Cover Pool by Loan Size (EUR)		Number
< 100,000	149,531,824	3,473
100,000 - 300,000	202,946,678	1,292
300,000 - 500,000	77,643,065	200
500,000 - 1,000,000	168,222,209	239
1,000,000 - 5,000,000	306,914,176	188
> 5,000,000	280,539,938	23
<b>Total</b>	<b>1,185,797,890</b>	<b>5,415</b>

LTV *	
Average LTV (acc. Moody's)	59.86%

LTV Distribution **	
LTV 0-40	14%
LTV 40-50	24%
LTV 50-60	16%
LTV 60-70	15%
LTV 70-80	29%
LTV >80	2%

\* LTV based on rating agency definition: (total receivables per borrower group + total prior encumbrances) ÷ total current property values

\*\* LTV Austria Definition: (amount covered per receivable (including subtracted total of prior encumbrances)) ÷ current property value

Cover Pool by Maturities (Years)	
Seasoning	6.34
Remaining average life – total	8.92
Remaining average life – residential	11.35
Remaining average life - commercial	3.39

Cover Pool by Customers (EUR)		
Austrian residential loans	334.296.902	28%
Austrian promoted housing loans	489.101.437	41%
Austrian commercial loans	105.733.987	9%
German commercial loans	256.665.565	22%

