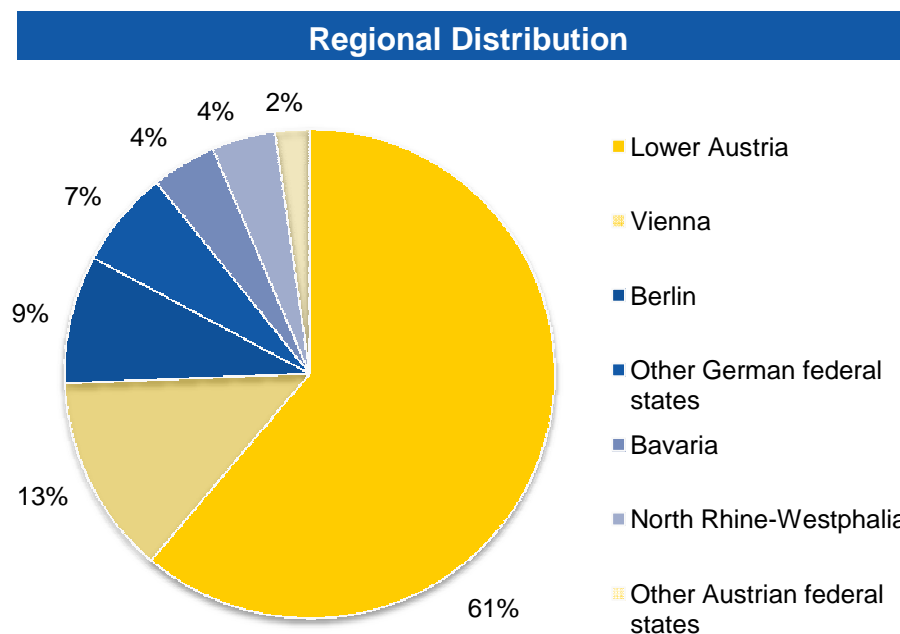


HYPO NOE Mortgage Covered Bond

Mortgage Covered Bonds (data as of June 30,2014)	
Volume of outstanding bonds	EUR 65,000,000
Cover pool	EUR 1,166,319,112
Rating (Moody's)	Aaa
Bloomberg	HYNOE <Corp>

Cover Pool by Region (EUR)		
Austria	893,931,851	76.6%
Germany	272,387,260	23.4%

Cover Pool by Currencies	
EUR	94.2%
CHF	5.6%
JPY	0.1%



HYPO NOE Mortgage Covered Bond

(As of June 30, 2014)

Cover Pool by Loan Size (EUR)		Number
< 100,000	145,210,037	3,395
100,000 - 300,000	193,691,506	1,242
300,000 - 500,000	73,577,836	192
500,000 - 1,000,000	166,148,049	238
1,000,000 - 5,000,000	289,551,878	180
> 5,000,000	298,139,806	25
Total	1,166,319,112	5,272

LTV *	
Average LTV (acc. Moody's)	59.88%

LTV Distribution **	
LTV 0-40	13%
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	6.31
Remaining average life – total	8.83
Remaining average life – residential	11.36
Remaining average life - commercial	3.54

Cover Pool by Customers (EUR)		
Austrian residential loans	312,348,026	27%
Austrian promoted housing loans	473,987,802	42%
Austrian commercial loans	94,389,369	8%
German commercial loans	260,186,180	23%

