

HYPO NOE Public Sector Covered Bond (June 2015)

Public Sector Pfandbrief	
Volume of outstanding bonds	EUR 3.09 bn
Cover pool	EUR 4.12 bn
Rating (Moody's)	Aaa (Rating under review)
Overcollateralisation*	34.0%
Bloomberg	HYNOE <Corp>

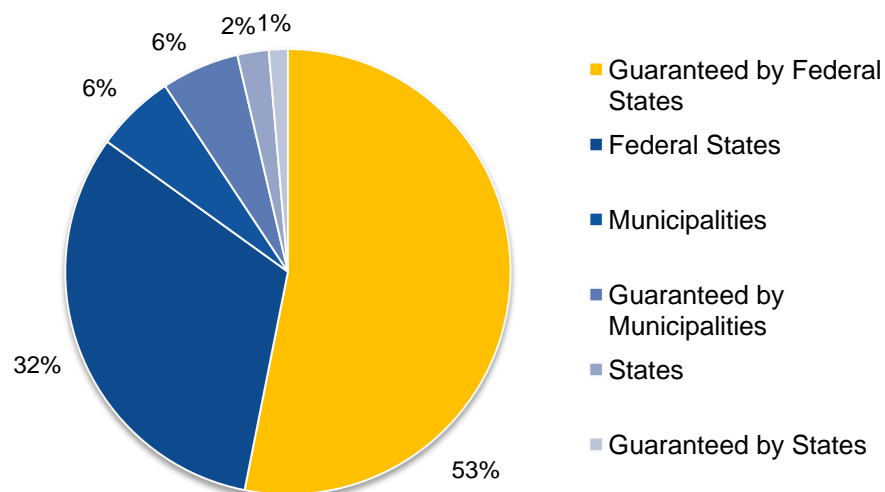
Outstanding HYPO NOE Pfandbrief benchmark issues		
EUR 500 mln 1.625% Pfandbrief 2012-19	due September 2019	XS0829215838
EUR 500 mln 1.75% Pfandbrief 2013-20	due October 2020	XS0981808933
EUR 500 mln 3.00% Pfandbrief 2012-22	due May 2022	XS0780267406

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

* based on present value

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Types of Debtors and Guarantors (EUR mln)		
Guaranteed by federal states	2,171.5	53%
Federal states	1,334.8	32%
Municipalities	341.1	6%
Guaranteed by municipalities	227.4	6%
States	93.0	2%
Guaranteed by states	65.7	1%
Total	4,124.5	100%



Loans vs. Bonds (EUR mln)		
Loans	4,124.5	100%
Bonds	0	0%
Total	4,124.5	100%

Cover Pool by Geography (EUR)		
Austria	4,050,767,149	98.59%
Czech Republic	13,000,000	0.32%
Slovakia	24,905,000	0.61%
Poland	20,000,000	0.49%

Average Size Cover Asset
EUR 10 mln per debtor

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