

HYPO NOE Public Sector Covered Bond *(March 2015)*

Public Sector Pfandbrief	
Volume of outstanding bonds	EUR 2,817,818,299
Cover pool	EUR 4,108,672,199
Rating (Moody's)	Aaa (Rating under review)
Overcollateralisation*	45.81%
Bloomberg	HYNOE <Corp>

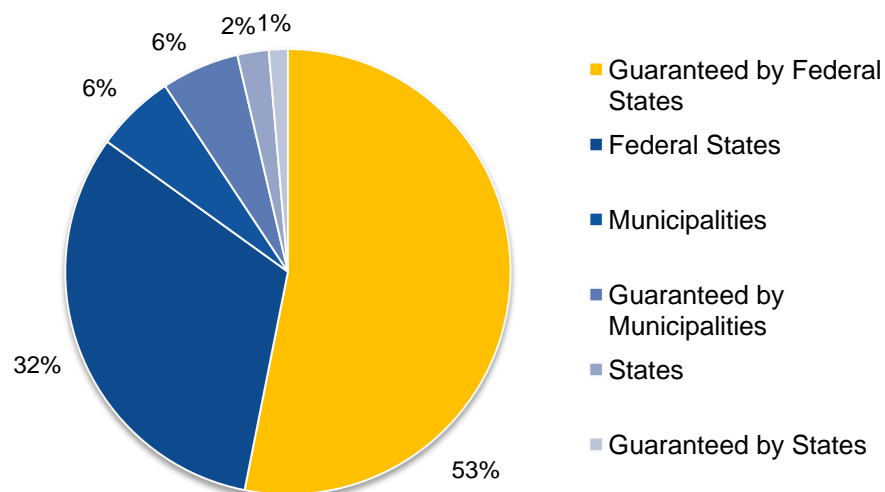
Outstanding HYPO NOE Pfandbrief benchmark issues		
EUR 500 mln 1.625% Pfandbrief 2012-19	due September 2019	XS0829215838
EUR 500 mln 1.75% Pfandbrief 2013-20	due October 2020	XS0981808933
EUR 500 mln 3.00% Pfandbrief 2012-22	due May 2022	XS0780267406

- 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)		
Guaranteed by federal states	2,182,521,527	53%
Federal states	1,306,907,726	32%
Municipalities	237,185,472	6%
Guaranteed by municipalities	232,119,902	6%
States	93,207,947	2%
Guaranteed by states	56,729,626	1%
Total	4,108,672,199	100%



Cover Pool by Rating (EUR)		
AAA	3,329,891,786	81%
AA	620,769,929	15%
A	109,538,129	3%
< A	48,472,355	1%

Loans vs. Bonds (EUR)		
Loans	3,995,998,014	97%
Bonds	112,674,185	3%
Total	4,108,672,199	100%

Average Size Cover Asset (EUR)	
3,613,608	

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%

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