

HYPO NOE Mortgage Covered Bond *(June 2015)*

Mortgage Covered Bonds	
Volume of outstanding bonds	EUR 565 mln
Cover pool	EUR 1,363 mln
Rating (Moody's)	Aa1 (under review for downgrade)
Overcollateralisation*	141.2 %
Bloomberg	HYNOE <Corp>

Outstanding HYPO NOE Pfandbrief benchmark issues		
EUR 500 mln 0.75% Pfandbrief 2014-21	due September 2021	XS1112184715

Cover Pool by Region (EUR mln)		
Austria	1,073.5	79%
Germany	289.3	21%

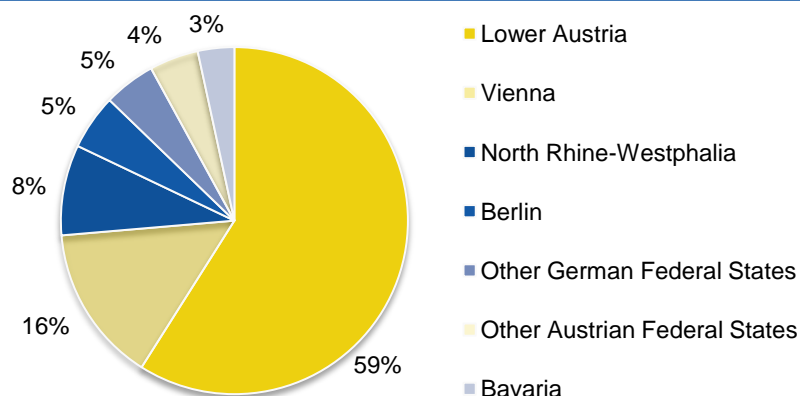
Cover Pool by Currencies	
EUR	95.1%
CHF	4.8%
JPY	0.1%

Cover Pool by Loan Size (EUR mln)		Number
< 100,000	176.4	4,289
100,000 - 300,000	240.1	1,524
300,000 - 500,000	77.9	201
500,000 - 1,000,000	174.6	248
1,000,000 - 5,000,000	312.5	181
> 5,000,000	381.3	30
Total	1,362.8	6,473

* based on present value

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Regional Distribution



LTV* Distribution

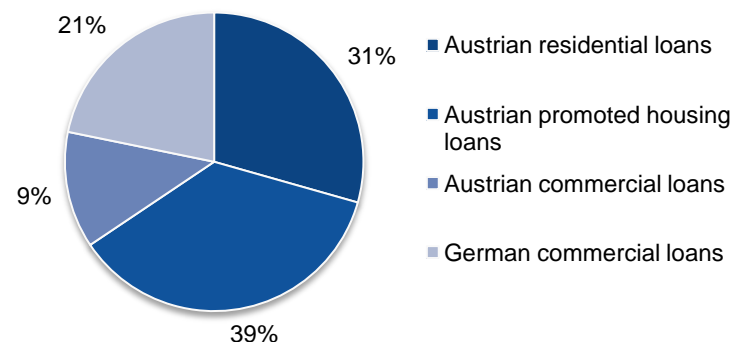
LTV 0-40	18.9%
LTV 40-50	19.8%
LTV 50-60	17.7%
LTV 60-70	12.4%
LTV 70-80	28.3%
LTV >80	2.9%
Average LTV (acc. Moody's)**	56.8%
Average LTV (acc. to austrian definition)*	50.7%

Cover Pool by Maturities (Years)

Seasoning	5.9
Remaining average life – total	8.6
Remaining average life – residential	11
Remaining average life – commercial	3.8

Cover Pool by Customers (EUR mln)

Austrian residential loans	426.7	31%
Austrian promoted housing loans	532.6	39%
Austrian commercial loans	114.1	9%
German commercial loans	289.3	21%



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

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