

# HYPO NOE Mortgage Covered Bond (December 2015))

Mortgage Covered Bonds	
Volume of outstanding bonds	EUR 865 mln
Cover pool	EUR 1.407 mln
Rating (Moody's)	Aa1
Effective Overcollateralisation / Contractual Overcollateralisation*	19.5% / 12.5%
Overcollateralisation (PV)	62.7%
Bloomberg	HYNOE <Corp>

Outstanding HYPO NOE Pfandbrief benchmark issues		
EUR 500 mln 0.75% Pfandbrief 2014-21	due September 2021	XS1112184715
EUR 300 mln 0.50% Pfandbrief 2015-20	due November 2020	XS1290200325

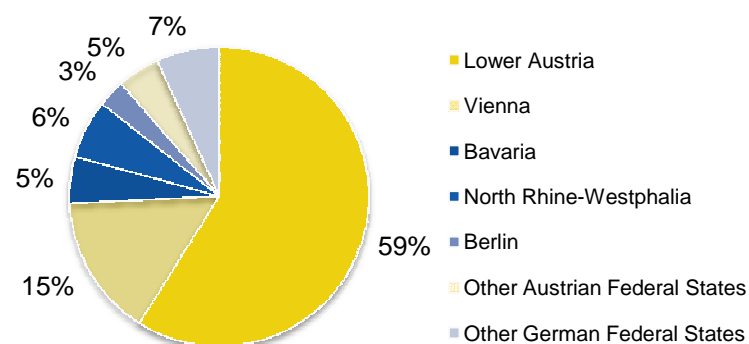
Cover Pool by Currencies		
EUR	1.341,2	95.3%
CHF	64,9	4.6%
JPY + USD	1,3	0.1%

Cover Pool by Contry		
Austria	1.109,4	78.8%
Germany	297.9	21.2%

\* For covered bond rating details please see slide 7

# HYPO NOE Mortgage Covered Bond *(December 2015)*

## Regional Distribution



## LTV\* Distribution

LTV 0-40	14,0%
LTV 40-50	25,8%
LTV 50-60	15,7%
LTV 60-70	16,7%
LTV 70-80	26,1%
LTV >80	1,6%
<b>Average LTV (acc. Moody's)**</b>	<b>58.7%</b>
<b>Average LTV (acc. to austrian definition)*</b>	<b>52.8%</b>

\* 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

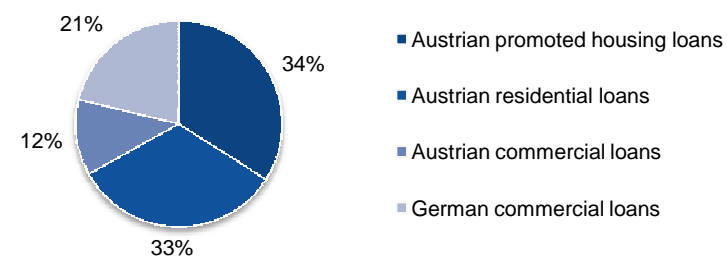
## Cover Pool by Maturities (Years)

Seasoning	5,7
Remaining average life – total	8,6
Remaining average life – residential	10,9
Remaining average life – commercial	4

## Cover Pool by Loan Size (EUR mln)

Cover Pool by Loan Size (EUR mln)	Number
< 100,000	4.487
100,000 - 300,000	1.650
300,000 - 500,000	208
500,000 - 1,000,000	250
1,000,000 - 5,000,000	180
> 5,000,000	31
<b>Total</b>	<b>6806</b>

## Distribution by Asset Type



## Examples: Commercial and Promoted Housing



### Werderscher Markt

Client: Quartier am Auswärtigen Amt  
Amount: 37 mln Euro  
Size: 19,470 m<sup>2</sup>  
Tenants: Arcotel (53%), Office + Retail (37%), Residential (8%)  
Location: Berlin, Germany

### Promoted Housing in Lower Austria

Client: Siedlungsgenossenschaft Neunkirchen  
Amount: 5.75 mln Euro  
Size: 4,033 m<sup>2</sup>  
Location: Neunkirchen, Lower Austria

*Niederösterreichischer Wohnbaupreis 2011 (winner of the Lower Austrian Housing award)*

