

## HYPO NOE Public Sector Covered Bond *(June 2016)*

Public Sector Pfandbrief	
Volume of outstanding bonds	EUR 2.86 bn
Cover pool	EUR 4.32 bn
Rating (Moody's)	Aa1
Effective Overcollateralisation / Contractual Overcollateralisation *	23 % / 6.5 %
Overcollateralisation (PV) **	49 %
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

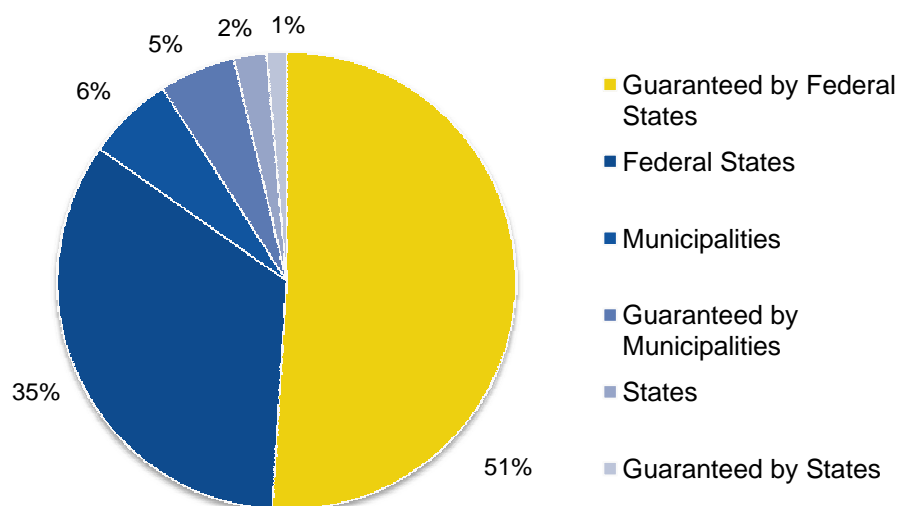
- Tenor: 5 – 30 years
- HYPO NOE Group among leading Austrian issuers of public sector Pfandbriefe

\* based on present value

\*\* PV total cover pool / PV of total outstanding bonds (%)

## HYPO NOE Public Sector Covered Bond *(June 2016)*

Types of Debtors and Guarantors (EUR mln)		
Guaranteed by federal states	2,173	51 %
Federal states	1,512	35 %
Municipalities	264	6 %
Guaranteed by municipalities	228	5 %
States	86	2 %
Guaranteed by states	55	1 %
<b>Total</b>	<b>4,318</b>	<b>100 %</b>



by Rating (EUR mln)		
AAA	3,502	81 %
AA	572	13 %
A	197	5 %
< A	47	1 %
<b>Total</b>	<b>4,318</b>	<b>100 %</b>

Loans vs. Bonds (EUR mln)		
Loans	4,318	100 %
Bonds	0	0 %
<b>Total</b>	<b>4,318</b>	<b>100 %</b>

Cover Pool by Geography (EUR mln)		
Austria	4,265	98.8%
Slovakia	20	0.6%
Poland	20	0.5%
Czech Republik	13	0.2%
<b>Total</b>	<b>4,318</b>	<b>100 %</b>

Average Size Cover Asset	
EUR 10 mln per debtor	
EUR 3.7 mln per loan	