

HYPO NOE Mortgage Covered Bond (June 2016)

Mortgage Covered Bonds	
Volume of outstanding bonds	EUR 885 mln
Cover pool	EUR 1,488 mln
Rating (Moody's)	Aa1
Effective Overcollateralisation / Contractual Overcollateralisation *	19.5% / 12.5%
Overcollateralisation **	68 %
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 mln)		
EUR	1.425,8	95 %
CHF	60,7	5 %
JPY + USD	1,2	< 1%
Total	1.487,6	100 %

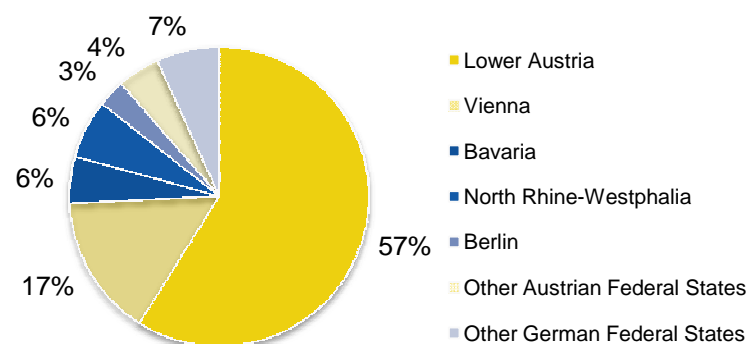
Cover Pool by Country (EUR mln)		
Austria	1.158,4	78 %
Germany	329,2	22 %
Total	1,487,6	100 %

* based on present value

** based on nominal value: total cover pool / volume of bonds outstanding (%)

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Regional Distribution



LTV* Distribution

LTV 0-40	13.8 %
LTV 40-50	23.6 %
LTV 50-60	15.9 %
LTV 60-70	17.3 %
LTV 70-80	26.9 %
LTV >80	2.5 %
Average LTV (acc. Moody's)**	58.8 %
Average LTV (acc. to austrian definition)*	56.5 %

* 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	8.4
Remaining average life – residential	10.8
Remaining average life – commercial	3.8

Cover Pool by Loan Size (EUR mln)

Cover Pool by Loan Size (EUR mln)	Number
< 100,000	188
100,000 - 300,000	258
300,000 - 500,000	84
500,000 - 1,000,000	177
1,000,000 - 5,000,000	299
> 5,000,000	427
Total	1,433

Distribution by Asset Type

