

Bank

HYPO NOE Landesbank für
Niederösterreich und Wien AG

Report Date

30.09.2017

Report Currency

EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

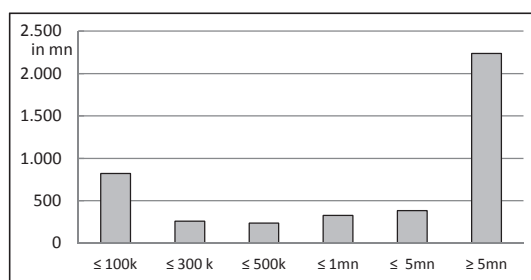
CRD/ UCITS compliant		Yes		
Share of ECB eligible cover assets (in % of total cover pool)		7%		
Total amount of outstanding issues		in mn	3.451,7	
Total amount of cover assets		in mn	4.341,8	
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	n. r.	n. r.	A	
Cover pool rating	Aa1	n. r.	n. r.	
Number of loans		49.715		
Number of borrowers		45.624		
Number of guarantors		105		
Average exposure per borrower		in mn	0,1	
Average loan amount		in mn	0,1	
Share of non-performing loans with at least 90 days in arrears (% of primary cover pool)		0%		
Share of 10 largest loans (% of primary cover pool)		20%		
Share of 10 largest exposures by borrower/guarantor (% of primary cover pool)		52%		
Share of bullet loans (% of primary cover pool)		9%		
Share of loans in foreign currency (% of primary cover pool)		2%		
Share of issues in foreign currency (%)		3%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		47%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		26%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		35%		
Number of issues		73		
Average issue size		in mn	47,28	

2. INFORMATION ON PRIMARY COVER POOL

display unit in mn EUR - except "number"

2.1 Distribution by loan size

Primary cover pool by loan size		
	volume	number
≤ 300.000	1.083	48.303
thereof 0 - 100.000	821	46.930
thereof 100.000 - 300.000	262	1.373
300.000 - 5.000.000	950	1.306
thereof 300.000 - 500.000	236	612
thereof 500.000 - 1.000.000	329	478
thereof 1.000.000 - 5.000.000	385	216
≥ 5.000.000	2.236	101
Total	4.270	49.710



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	

Primary cover pool	volume
in EUR	4.188
in CHF	82
in USD	
in JPY	
Sonstige	
Total	4.270

Issues	volume
in EUR	3.364
in CHF	87
in USD	
in JPY	
Sonstige	
Total	3.452

2.3 Regional distribution

Regional distribution	volume	%
EU member states	4.270	100%
Austria	4.250	100%
Belgium		0%
Bulgaria		0%
Croatia		0%
Cyprus		0%
Czech Republic		0%
Denmark		0%
Estonia		0%
Finnland		0%
France		0%
Germany		0%
Greece		0%
Hungary		0%
Ireland		0%
Italy		0%
Latvia		0%
Lituania		0%
Luxembourg		0%
Malta		0%
Poland	20	0%
Portugal		0%
Romania		0%
Slovakia		0%
Slovenia		0%
Spain		0%
Sweden		0%
The Netherlands		0%
UK		0%
EEA member states	0	0%
Island		0%
Liechtenstein		0%
Norway		0%
other countries	0	0%
Switzerland		0%
Total	4.270	100%

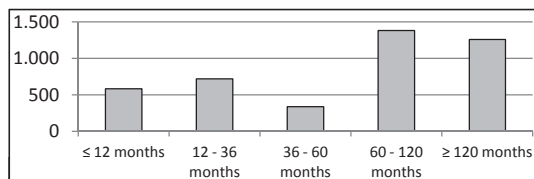
Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria		0%	0%
Vienna	261	6%	6%
Lower Austria	3.863	91%	90%
Upper Austria	52	1%	1%
Salzburg		0%	0%
Tyrol	0	0%	0%
Styria	39	1%	1%
Carinthia	5	0%	0%
Burgenland	24	1%	1%
Vorarlberg	5	0%	0%
Total	4.250	100%	100%

2.4 Distribution by type of borrower/guarantor

Distribution by type of borrower/guarantor	volume	%
Direct claim against sovereign	20	0%
Direct claim against region / federal state	1.588	37%
Direct claim against municipality	330	8%
Claim with guarantee of sovereign	53	1%
Claim with guarantee of region / federal state	2.069	48%
Claim with guarantee of municipality	210	5%
Others	0	0%
Total	4.270	100%

2.5 Seasoning

WA seasoning (in years)			6,0
Seasoning	volume	%	
≤ 12 months	580	14%	
12 - 36 months	716	17%	
36 - 60 months	337	8%	
60 - 120 months	1.380	32%	
≥ 120 months	1.257	29%	
Total	4.270	100%	

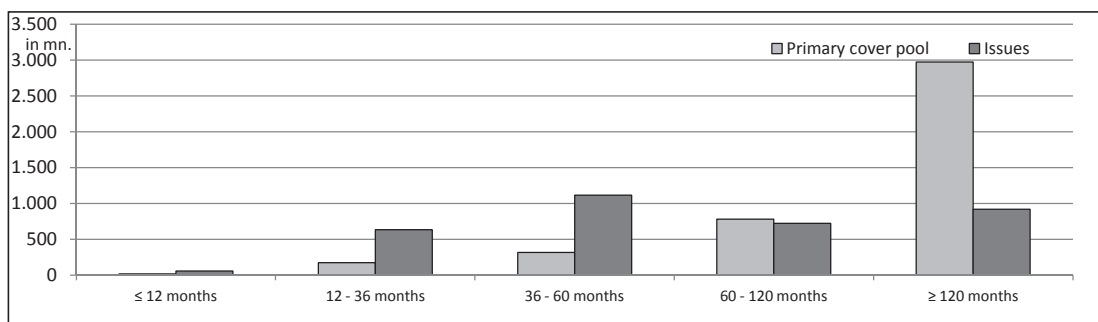


2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	9,7
WA residual life (final legal maturity)	15,7
WA residual life of issues (final legal maturity)	7,0

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%	Issues	volume	%
≤ 12 months	22	1%	≤ 12 months	59	2%
12 - 36 months	178	4%	12 - 36 months	636	18%
36 - 60 months	317	7%	36 - 60 months	1.116	32%
60 - 120 months	782	18%	60 - 120 months	722	21%
≥ 120 months	2.971	70%	≥ 120 months	919	27%
Total	4.270	100%	Total	3.452	100%



2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	volume
IR derivatives in cover pool	no

Primary cover pool	volume
Variable, fixed rate during the year	2.267
Fixed rate, 1 - 2 years	21
Fixed rate, 2 - 5 years	71
Fixed rate, > 5 years	1.910
Total	4.270

Issues	volume
Variable, fixed rate during the year	101
Fixed rate, 1 - 2 years	591
Fixed rate, 2 - 5 years	1.141
Fixed rate, > 5 years	1.619
Total	3.452

3. INFORMATION ON ADDITIONAL COVER POOL

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Overview	volume
Cash, deposits	
Bonds	72
thereof National Bank eligible	60
Total	72
Additional cover pool (in % of total issues)	2%

Bonds by volume	volume	number
≤ 1.000.000		
1.000.000 - 5.000.000	13	3
≥ 5.000.000	59	5
Total	72	8

Additional cover pool by currencies	volume	%
EUR	72	100%
CHF		0%
USD		0%
JPY		0%
Other currencies		0%
Total	72	100%

Regional distribution of additional cover po	volume	%
EU member states	72	100%
Austria	24	33%
Belgium		0%
Bulgaria		0%
Croatia		0%
Cyprus		0%
Czech Republic	13	18%
Denmark		0%
Estonia		0%
Finnland		0%
France		0%
Germany		0%
Greece		0%
Hungary		0%
Ireland		0%
Italy		0%
Latvia		0%
Lituania		0%
Luxembourg		0%
Malta		0%
Poland		0%
Portugal		0%
Romania		0%
Slovakia	35	49%
Slovenia		0%
Spain		0%
Sweden		0%
The Netherlands		0%
UK		0%
EEA member states	0	0%
Island		0%
Liechtenstein		0%
Norway		0%
other countries		0%
Switzerland		0%
Total	72	100%