

### Mortgage Covered Bonds

Volume of outstanding bonds	EUR 1,088 mn
Cover pool	EUR 1,442 mn
Rating (Moody's)	'Aa1'
Minimum Overcollateralisation <sup>1</sup>	10.5 %
Effective Overcollateralisation <sup>2</sup>	35.0 %
Bloomberg	HYNOE <Corp>

### Outstanding HYPO NOE Pfandbrief benchmark issues

EUR 500 mn 0.75% Pfandbrief 2014-21	due September 2021	XS1112184715
EUR 500 mn 0.50% Pfandbrief 2015-20	due November 2020	XS1290200325

### Cover Pool by Currencies (in EUR mn)

EUR	1,397	96.9 %
CHF	43	3.0 %
JPY and USD	2	> 1.0 %
<b>Gesamt</b>	<b>1,442</b>	<b>100.0 %</b>

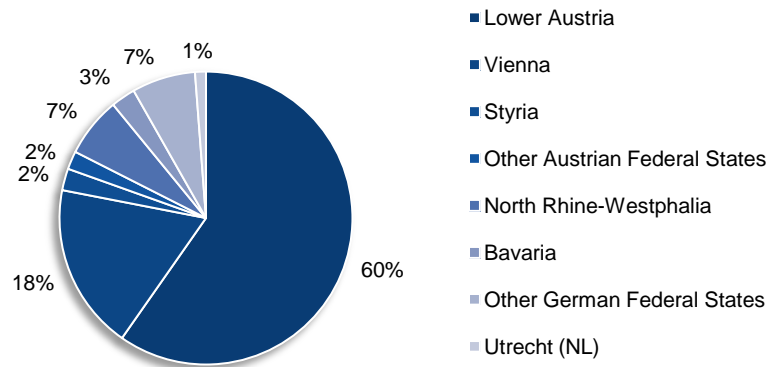
### Cover Pool by Countries (in EUR mn)

Austria	1,189	82.5 %
Germany	236	16.3 %
Netherlands	17	1.2 %
<b>Gesamt</b>	<b>1,442</b>	<b>100.0 %</b>

<sup>1</sup> Last Moody's performance overview based on data as of March 31, 2016

<sup>2</sup> Effective overcollateralisation: nominal value total cover pool / volume of bonds outstanding (%)

#### Regional Distribution



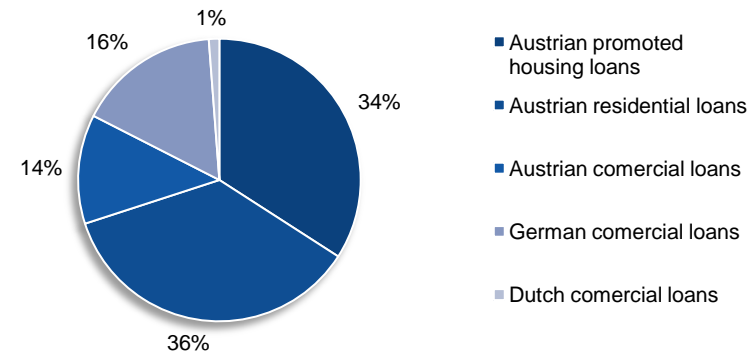
#### LTV Distribution<sup>1</sup>

LTV 0-40	17.5 %
LTV 40-50	13.4 %
LTV 50-60	23.7 %
LTV 60-70	20.2 %
LTV 70-80	10.7 %
LTV >80	14.3 %
<b>Average LTV (acc. Moody's)<sup>1</sup></b>	<b>61.0 %</b>
<b>Average LTV (acc. to Austrian definition)<sup>2</sup></b>	<b>49.0 %</b>

<sup>1</sup> LTV Austria Definition: (amount covered per receivable (including subtracted total of prior encumbrances)) ÷ current property value

<sup>2</sup> LTV based on rating agency definition: (total receivables per borrower group + total prior encumbrances) ÷ total current property values

#### Distribution by Asset Type



#### Cover Pool by Maturities (in years)

Seasoning	5.6
Remaining average life – total	8.1
Remaining average life – residential	9.4
Remaining average life – commercial	4.6

#### Cover Pool by Loan Size (in EUR mn)

#### # of Loans

Loan Size (in EUR mn)	# of Loans
< 100,000	204
100,000 - 300,000	280
300,000 - 500,000	100
500,000 - 1,000,000	194
1,000,000 - 5,000,000	314
> 5,000,000	350
<b>Total</b>	<b>1,442</b>
	<b>7,357</b>