

## HYPO NOE Landesbank fuer Niederoesterreich und Wien AG - Public-Sector Covered Bonds

### Covered Bonds / Austria

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Click on the icon to download data into Excel & to see Glossary of terms used  
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#### Reporting as of:

30/09/2021

All amounts in EUR (unless otherwise specified)

For information on how to read this report, see the latest  
Moody's Covered Bonds Sector Update

#### Data as provided to Moody's Investors Service (note 1)

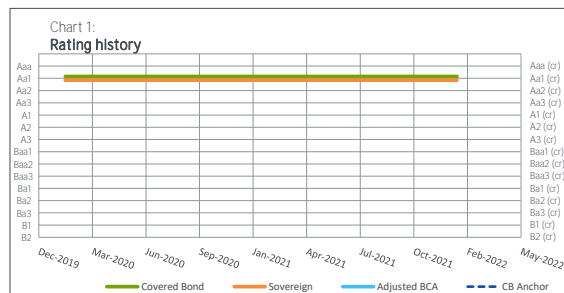
### I. Programme Overview

#### Overview

Year of initial rating assignment:		2009
Total outstanding liabilities:	EUR	3,622,332,987
Total assets in the Cover Pool:	EUR	4,491,793,846
Issuer name / CR Assessment:	HYPO NOE Landesbank fuer Niederoesterreich und Wien AG / Unpublished	
Group or parent name / CR Assessment:		n/a
Main collateral type:	Public Sector	

#### Ratings

Covered bonds rating:	Aa1	
Entity used in Moody's EL & TPI analysis:	HYPO NOE Landesbank fuer Niederoesterreich und Wien AG	
CB anchor:	CR Assessment + 1 notch	
CR Assessment:	Unpublished	
Adjusted BCA / SUR:	n/a / n/a	
Unsecured claim used for Moody's EL analysis:	Yes	



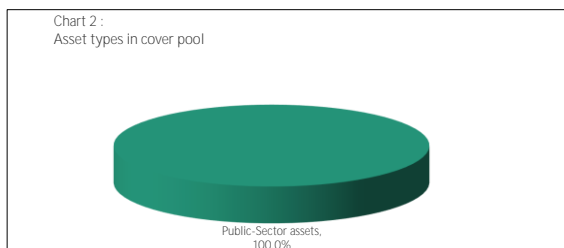
### II. Value of the Cover Pool

#### Collateral quality

Collateral Score:	13.5%
Collateral Score excl. systemic risk:	n/a

#### Cover Pool losses

Collateral Risk (Collateral Score post-haircut):	6.7%	32%
Market Risk:	14.3%	68%
	21.0%	100%



### III. Over-Collateralisation Levels

(notes 2 & 3)

Over-Collateralisation (OC) figures presented below include Eligible only collateral.

Over-Collateralisation levels are provided on any of the following: nominal basis or unstressed NPV basis or on stressed NPV basis.

#### Current situation

Committed OC (Nominal):	2.0%
Current OC (Unstressed NPV):	39.8%
OC consistent with current rating (note 4)	10.0%

#### Sensitivity scenario CB anchor

OC consistent with current rating		
Scenario 1: CB anchor is lowered by	1 notch	n/a

### IV. Timely Payment Indicator & TPI Leeway

Timely Payment Indicator (TPI):	High
TPI Leeway:	Unpublished

#### Legal framework

Does a specific covered bond law apply for this programme:	Yes, Pfandbrief Act
Main country in which collateral is based:	Austria
Country in which issuer is based:	Austria

#### Timely payment

Refinancing period for principal payments of 6 months or greater:	No
Liquidity reserve to support timely payments on all issuances:	No
Principal Payment	Hard Bullet and Soft Bullet

(note 1) The data reported in this PO is based on information provided by the issuer and may include certain assumptions made by Moody's. Moody's accepts no responsibility for the information provided to it and, whilst it believes the assumptions it has made are reasonable, cannot guarantee that they are or will remain accurate. Although Moody's encourages all issuers to provide reporting data in a consistent manner, there may be differences in the way that certain data is categorised by issuers. The data reporting template (which Issuers are requested to use) is available on request. Credit ratings, TPI and TPI Leeway shown in this PO are as of publication date.

(note 2) This assumes the Covered Bonds rating is not constrained by the TPI. Also to the extent rating assumptions change following a downgrade or an upgrade of the Issuer, the necessary OC stated here may also change. This is especially significant in the case of CR assessments of A3(cr) or Baa1(cr), as the necessary OC following a 1 notch downgrade may then be substantially higher than the amount suggested here as market risks are considered more critically by Moody's at this time. In any event, the necessary OC amounts stated here are subject to change at anytime at Moody's discretion.

(note 3) This is the minimum OC calculated to be consistent with the current rating under Moody's expected loss model. However, the level of OC consistent with a given rating level may differ from this amount where ratings are capped under the TPI framework and, for example, where committee discretion is applied.

(note 4) The OC consistent with the current rating is the minimum level of over-collateralisation which is necessary to support the covered bond rating at its current level on the basis of the pool as per the cut-off date. The sensitivity run is based on certain assumptions, including that the Covered Bonds rating is not constrained by the TPI. Further, this sensitivity run is a model output only and therefore a simplification as it does not take into account certain assumptions that may change as an issuer is downgraded, and as a result the actual OC number consistent with the current rating may be higher than shown. The OC required may also differ from the model output in situations when committee discretion is applied. In any event, the OC amounts stated here are subject to change at any time at Moody's discretion.

## V. Asset Liability Profile

### Interest Rate & Duration Mismatch (note 5)

Fixed rate assets in the cover pool:	53.0%
Fixed rate covered bonds outstanding:	99.4%
WAL of outstanding covered bonds:	4.8 years
WAL of the cover pool:	10.0 years

### Swap Arrangements

Interest rate swap(s) in the Cover Pool:	No
Intra-group interest rate swap(s) provider(s):	No
Currency swap(s) in the Cover Pool:	No
Intra-group currency swap(s) provider(s):	No

Chart 3 :  
Stressed refinancing needs per quarter (% of liabilities)

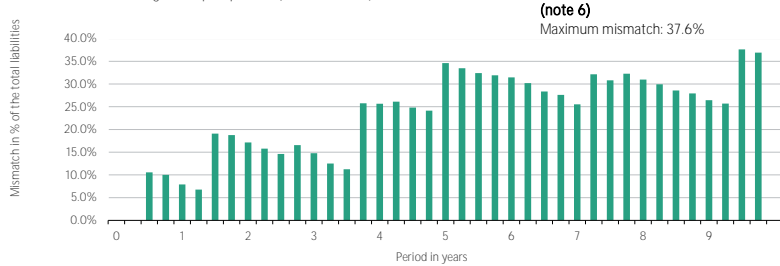


Chart 4 :  
Currency mix before swaps (Main Currencies)

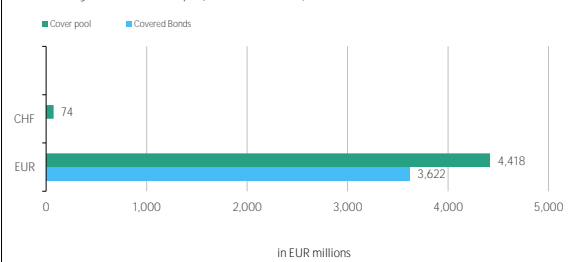
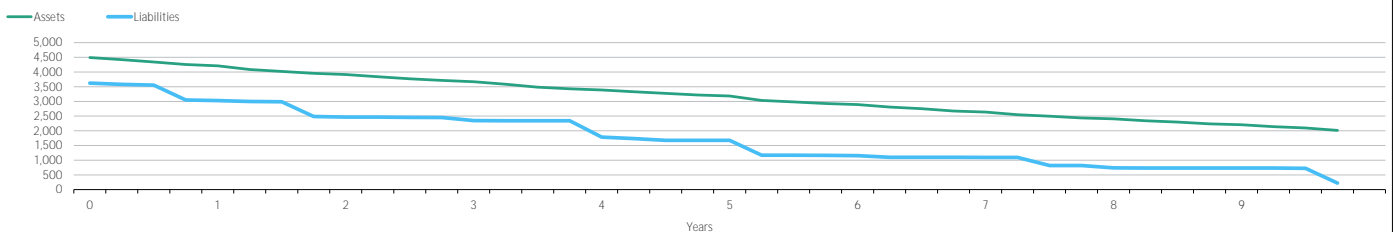


Chart 5 :  
Amortisation profile (in millions) (note 7)



## VI. Performance Evolution

Chart 6 :  
Collateral Score

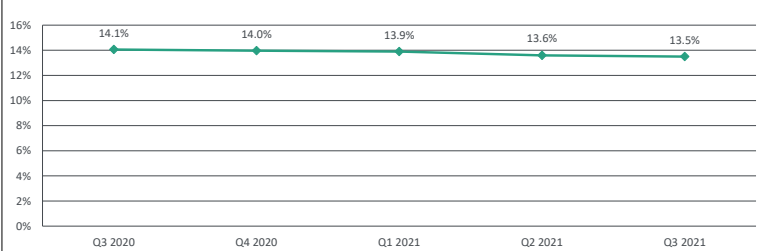


Chart 7 :  
Cover Pool Losses

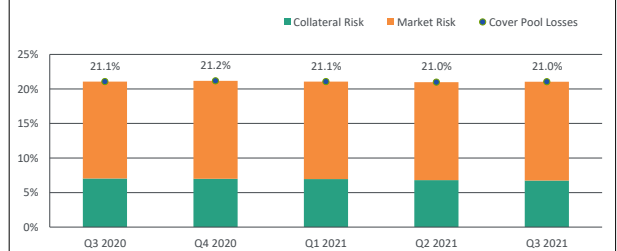
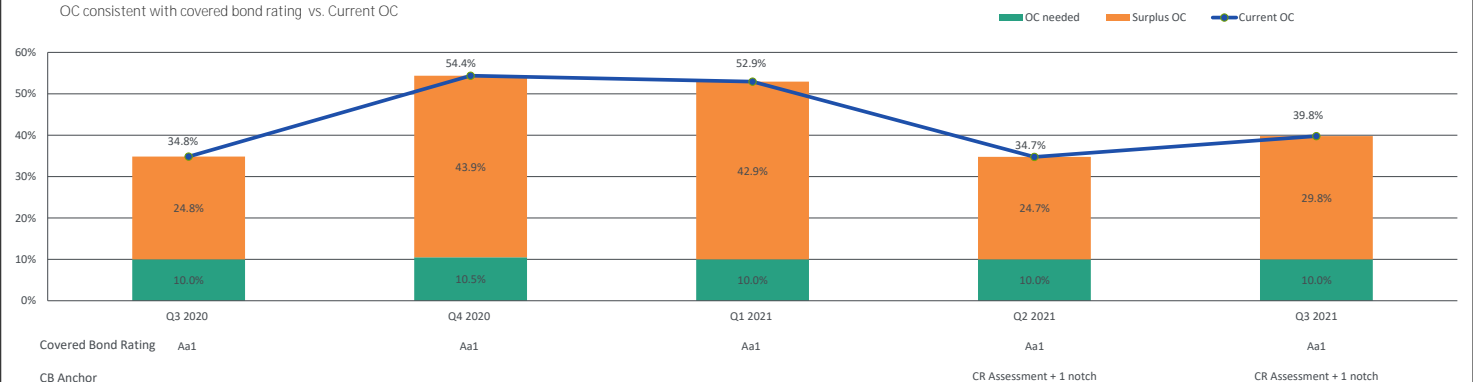


Chart 8 :  
OC consistent with covered bond rating vs. Current OC



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(note 5) This assumes no prepayment.

(note 6) Based on principal flows only. Assumptions include no prepayments, principal collections limited to the portion of assets that make up the amount of the liabilities plus committed OC, no further CB issuance and no further assets added to the cover pool.

(note 7) Assumptions include no swap in place in Cover Pool, no prepayment and no further CB issuance.

HYPO NOE Landesbank fuer Niederoesterreich und Wien AG - Public-Sector Covered Bonds

## VII. Cover Pool Information - Public Sector Assets

## Overview

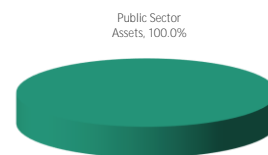
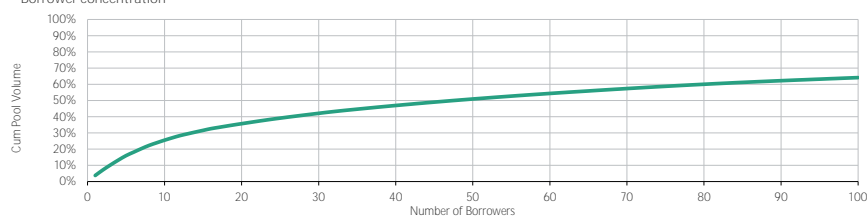
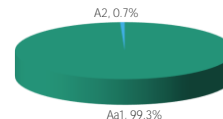
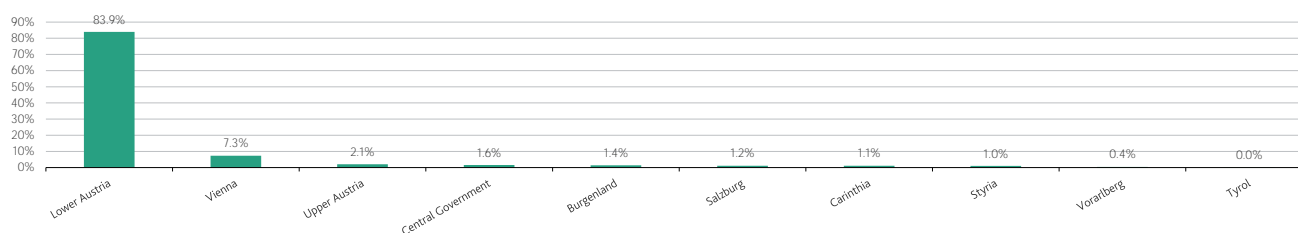
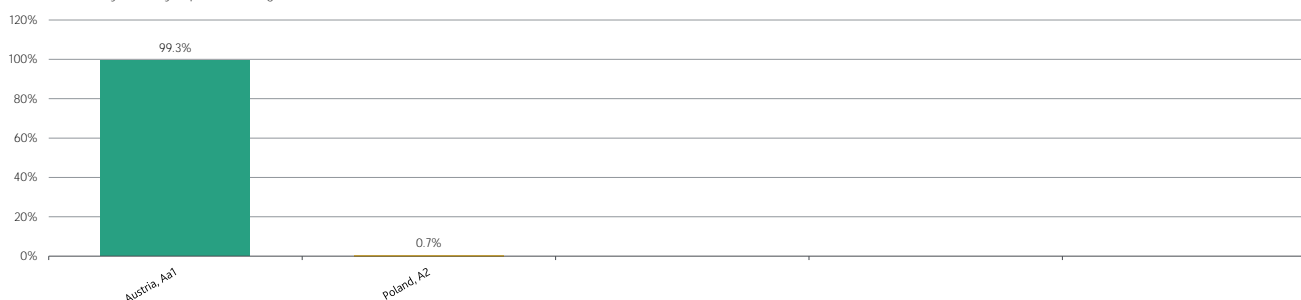
Asset type:	Public Sector
Asset balance:	4,491,793,846
WA remaining Term (in months):	193
Number of borrowers:	42,559
Number of loans / bonds:	48,747
Exposure to the 10 largest borrowers:	25.5%
Average exposure to borrowers:	105,543

## Specific Loan and Borrower characteristics

Repo eligible loans / bonds:	14.6%
Percentage of fixed rate loans / bonds:	53.8%
Percentage of bullet loans/ bonds:	7.7%
Loans / bonds in non-domestic currency:	1.6%
<b>Performance</b>	
Loans / bonds in arrears ( ≥ 2months - < 6months):	0.0%
Loans / bonds in arrears ( ≥ 6months - < 12months):	0.0%
Loans / bonds in arrears ( ≥ 12months):	0.0%
Loans / bonds in a foreclosure procedure:	0.0%

Table A : Borrower type by country

	Austria	Poland	Slovakia	Other	Totals
Direct claim against supranational	0.0%	0.0%	0.0%	0.0%	<b>0.0%</b>
Direct claim against sovereign	1.6%	0.7%	0.0%	0.0%	<b>2.2%</b>
Loan with guarantee of sovereign	0.3%	0.0%	0.0%	0.0%	<b>0.3%</b>
Direct claim against region/federal state	29.5%	0.0%	0.0%	0.0%	<b>29.5%</b>
Loan with guarantee of region/federal state	50.7%	0.0%	0.0%	0.0%	<b>50.7%</b>
Direct claim against municipality	9.7%	0.0%	0.0%	0.0%	<b>9.7%</b>
Loan with guarantee of municipality	4.4%	0.0%	0.0%	0.0%	<b>4.4%</b>
Others	3.2%	0.0%	0.0%	0.0%	<b>3.2%</b>
	<b>99.3%</b>	<b>0.7%</b>	<b>0.0%</b>	<b>0.0%</b>	

Chart B:  
Percentage of public sector assetsChart C:  
Borrower concentrationChart D:  
Pool distribution by country exposure ratingChart E:  
Main country regional distributionChart F:  
Distribution by country exposure, rating

## VIII. Liabilities Information: Last 50 Issuances

ISIN	Series Number	Currency	Outstanding Amount	Issuance Date	Expected Maturity	Extended Maturity	Interest Rate Type	Coupon	Principal Payment
AT0000A2RY95	n/d	EUR	500,000,000	23/06/2021	23/06/2031	23/06/2032	Fixed rate	0.125%	Soft Bullet
XS2057917366	n/d	EUR	500,000,000	01/10/2019	01/10/2026	01/10/2027	Fixed rate	0.010%	Soft Bullet
XS2021159186	n/d	EUR	30,000,000	02/07/2019	02/07/2029	02/07/2030	Fixed rate	0.340%	Soft Bullet
XS1875268689	n/d	EUR	500,000,000	04/09/2018	04/09/2025	04/09/2026	Fixed rate	0.500%	Soft Bullet
XS1590565112	n/d	EUR	500,000,000	04/04/2017	04/04/2023	04/04/2024	Fixed rate	0.375%	Soft Bullet
XS1470470375	n/d	EUR	100,000,000	23/08/2016	23/08/2046	23/08/2047	Fixed rate	1.605%	Soft Bullet
AT0000A1JUB8	n/d	EUR	10,000,000	29/01/2016	29/01/2031	29/01/2031	Fixed rate	1.395%	Hard Bullet
AT0000A1H609	n/d	EUR	5,000,000	19/11/2015	19/11/2035	19/11/2035	Fixed rate	1.660%	Hard Bullet
AT0000A1GTG2	n/d	EUR	20,000,000	22/10/2015	22/10/2035	22/10/2035	Fixed rate	2.000%	Hard Bullet
AT0000A1E9G7	n/d	EUR	10,000,000	04/05/2015	22/09/2034	22/09/2034	Fixed rate	0.850%	Hard Bullet
AT0000A13323	n/d	EUR	30,000,000	14/10/2013	14/10/2025	14/10/2025	Fixed rate	2.550%	Hard Bullet
AT0000A1VWDO	n/d	EUR	55,000,000	30/09/2013	30/09/2025	30/09/2025	Fixed rate	2.775%	Hard Bullet
AT0000A0YEQ8	n/d	EUR	50,000,000	17/01/2013	17/01/2033	17/01/2033	Fixed rate	2.660%	Hard Bullet
AT0000A0XD94	n/d	EUR	50,000,000	25/10/2012	25/10/2027	25/10/2027	Fixed rate	2.730%	Hard Bullet
AT0000A0W5N0	n/d	EUR	50,000,000	08/08/2012	08/08/2029	08/08/2029	Fixed rate	2.780%	Hard Bullet
AT0000A0W5M2	n/d	EUR	10,000,000	06/08/2012	06/08/2027	06/08/2027	Fixed rate	2.756%	Hard Bullet
XS0773050173	n/d	EUR	20,000,000	13/07/2012	13/07/2037	13/07/2037	Fixed rate	3.950%	Hard Bullet
XS0780027406	n/d	EUR	500,000,000	09/05/2012	09/05/2022	09/05/2022	Fixed rate	3.000%	Hard Bullet
AT0000A0V5J9	n/d	EUR	5,000,000	12/04/2012	12/04/2032	12/04/2032	Fixed rate	3.730%	Hard Bullet
AT0000A0V4K0	n/d	EUR	20,000,000	05/04/2012	05/04/2032	05/04/2032	Fixed rate	3.450%	Hard Bullet
AT0000A0V4I2	n/d	EUR	6,000,000	05/04/2012	05/04/2027	05/04/2027	Fixed rate	3.510%	Hard Bullet
AT0000A0UN20	n/d	EUR	5,000,000	30/03/2012	30/03/2032	30/03/2032	Fixed rate	4.000%	Hard Bullet
AT0000A0UMJ4	n/d	EUR	5,000,000	23/03/2012	23/03/2032	23/03/2032	Fixed rate	4.050%	Hard Bullet
AT0000A0UJ34	n/d	EUR	5,000,000	12/03/2012	12/03/2037	12/03/2037	Fixed rate	3.950%	Hard Bullet
AT0000A0UHG0	n/d	EUR	4,000,000	08/03/2012	08/03/2032	08/03/2032	Fixed rate	3.500%	Hard Bullet
XS0741295447	n/d	EUR	100,000,000	03/02/2012	03/02/2032	03/02/2032	Fixed rate	4.100%	Hard Bullet
AT0000A0U4Y2	n/d	EUR	10,000,000	30/01/2012	30/01/2032	30/01/2032	Fixed rate	4.100%	Hard Bullet
XS0735918723	n/d	EUR	275,000,000	24/01/2012	24/01/2029	24/01/2029	Fixed rate	4.000%	Hard Bullet
AT0000A0SK84	n/d	EUR	5,000,000	01/12/2011	01/12/2026	01/12/2026	Fixed rate	3.526%	Hard Bullet
AT0000A0RYF3	n/d	EUR	5,000,000	21/10/2011	21/10/2029	21/10/2029	Fixed rate	3.630%	Hard Bullet
AT0000A0RHW3	n/d	EUR	3,000,000	29/09/2011	29/09/2026	29/09/2026	Fixed rate	3.500%	Hard Bullet
AT0000A0QRJ1	n/d	EUR	12,000,000	28/07/2011	28/07/2023	28/07/2023	Fixed rate	3.940%	Hard Bullet
AT0000A0QOA2	n/d	EUR	10,000,000	13/07/2011	15/07/2024	15/07/2024	Fixed rate	4.080%	Hard Bullet
AT0000A0NLI96	n/d	EUR	20,000,000	09/02/2011	09/02/2026	09/02/2026	Fixed rate	4.280%	Hard Bullet
AT0000A0NCK8	n/d	EUR	31,000,000	01/02/2011	01/02/2036	01/02/2036	Fixed rate	4.430%	Hard Bullet
AT0000A0NDJ8	n/d	EUR	5,000,000	26/01/2011	26/01/2026	26/01/2026	Fixed rate	4.120%	Hard Bullet
AT0000A0NDH2	n/d	EUR	5,000,000	24/01/2011	24/01/2029	24/01/2029	Fixed rate	4.180%	Hard Bullet
AT0000A0NCJ0	n/d	EUR	2,000,000	18/01/2011	18/01/2036	18/01/2036	Fixed rate	4.425%	Hard Bullet
AT0000A0LOR5	n/d	EUR	5,000,000	12/10/2010	12/10/2027	12/10/2027	Fixed rate	3.400%	Hard Bullet
AT0000A0G058	n/d	EUR	5,000,000	07/12/2009	07/12/2022	07/12/2022	Fixed rate	4.010%	Hard Bullet
AT0000A0G1F5	n/d	EUR	3,000,000	07/12/2009	07/12/2022	07/12/2022	Fixed rate	4.020%	Hard Bullet
AT0000A0E0R4	n/d	EUR	44,830,197	10/11/2009	31/10/2021	31/10/2021	Zero Bond	Zero	Hard Bullet
AT0000A0FMY4	n/d	EUR	5,000,000	21/10/2009	21/10/2024	21/10/2024	Fixed rate	4.200%	Hard Bullet
AT0000A0E202	n/d	EUR	20,000,000	16/07/2009	12/12/2022	12/12/2022	Fixed rate	5.050%	Hard Bullet
AT0000A0E0Z7	n/d	EUR	2,650,000	10/07/2009	10/06/2024	10/06/2024	Floating rate	3-Monats-EURIBOR + 60 bps	Hard Bullet
AT0000A0D6A8	n/d	EUR	10,000,000	16/03/2009	15/03/2024	15/03/2024	Fixed rate	4.500%	Hard Bullet
AT0000A0A9A4	n/d	EUR	1,000,000	24/07/2008	24/07/2028	24/07/2028	Fixed rate	5.060%	Hard Bullet
AT0000A08RJ3	n/d	EUR	10,000,000	12/02/2008	13/02/2023	13/02/2023	Fixed rate	4.560%	Hard Bullet
AT0000117817	n/d	EUR	12,352,789	03/03/2004	03/03/2034	03/03/2034	Zero Bond	Zero	Hard Bullet
AT0000117809	n/d	EUR	20,000,000	24/11/2003	24/11/2033	24/11/2033	Floating rate	SPECIAL + 0 bps	Hard Bullet

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