

INVESTOR RELATIONS FACTSHEET

AUGUST 2020



HYPO NOE AT A GLANCE

DEPENDABLE COMMERCIAL BANK

Focus of business activities

- Public Sector
- Real Estate Customers
- Retail- and Corporate Customers

STABLE STATE BANK

100% owner State of Lower Austria

- Austria's largest federal state
- Long-term orientated

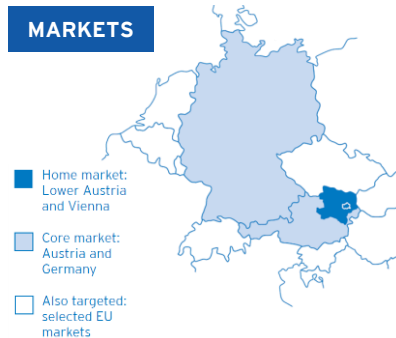
SPECIALIZED MORTGAGE BANK

Low-risk business model

- Classical and social infrastructure
- Housing construction
- Real estate projects

- Austria's largest and oldest-established state mortgage bank¹
- One of Austria's largest covered bond issuers
- Strong market position in the capital region of Lower Austria & Vienna

MARKETS



FACTS & FIGURES (IFRS)

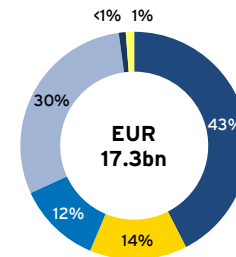
in EUR mn	H1 2020	H1 2019	2019
Total assets	17,273,126	14,867,991	14,571,762
Profit before tax	14,312	19,904	37,692
CET1-Ratio (fully loaded)	17.64%	19.06%	19.19%
Non-Performing-Loan-Ratio (NPL)	0.89%	1.28%	0.96%
Cost-Income-Ratio (CIR)	57.87%	61.42%	59.51%

¹ By total assets (2019 consolidated financial statements) and date of establishment

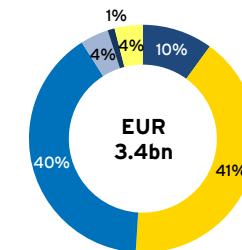
SEGMENTS as at 30 Jun. 2020

- Public Sector
- Real Estate Customers
- Retail and Corporate Customers
- Treasury & ALM
- Real Estate Services
- Corporate Center

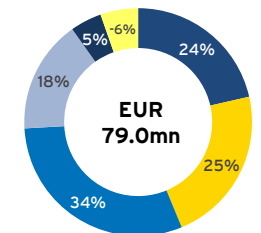
BY ASSETS



BY RWA (CREDIT RISK)



BY OPERATING INCOME



CORPORATE CENTER: Includes commercial activities that are not allocated to other segments and consolidation effects from intra-group transactions, where these cannot be recognised in other segments.

RATINGS | & ESG



RATING	CREDIT RATINGS		ESG RATINGS		
	STANDARD & POOR'S	MOODY'S	ISS ESG	IMUG	RFU
Issuer credit rating	'A' stable	-	-	-	-
Public sector covered bonds	-	'Aa1'	-	Very Positive A	-
Mortgage covered bonds	-	'Aa1'	'C+' Status: Prime	Positive BBB	rfu Qualified 'ba'
Sustainability rating	-	-	-	Positive BB	-

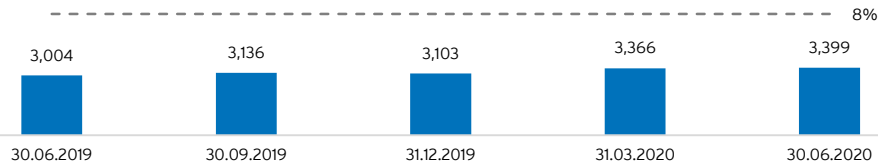
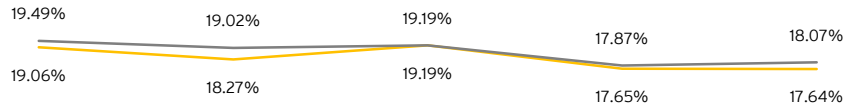
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AUGUST 2020



SOUND CAPITAL BASE

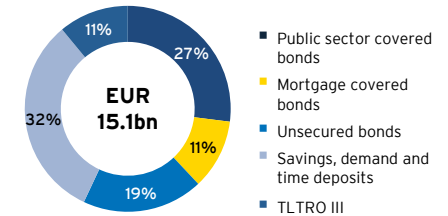
- „Pro-forma“ CET1 ratio in % (incl. interim results and aliquotation of regulatory costs)
- CET1 ratio in %
- Basel III minimum capital requirement in %
- Risk-weighted exposures for credit risk in EUR mn



BROAD REFINANCING BASE

Financial liabilities - AC as at 30 Jun. 2020

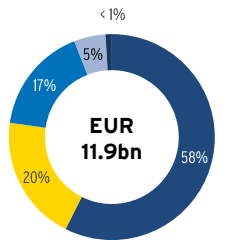
- Benchmark issues | secured & unsecured
- Private placements with „tailor-made“ solutions
- Deposits | Money market (branch network) & institutional clients



HIGH QUALITY AC PORTFOLIO

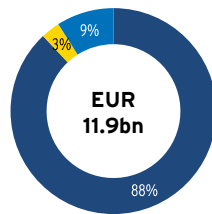
Financial assets - AC (excl. banks) as at 30 Jun. 2020

BY SEGMENT



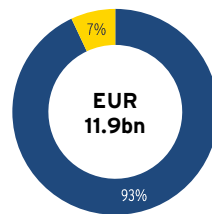
- Public Sector
- Real Estate Customers
- Retail and Corporate Customers
- Treasury & ALM
- Real Estate Services

BY COUNTRY



- Austria
- Germany
- EU & Other

BY CURRENCY

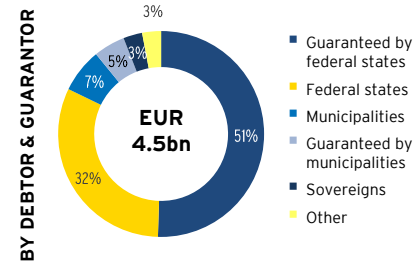


- EUR
- CHF & Other

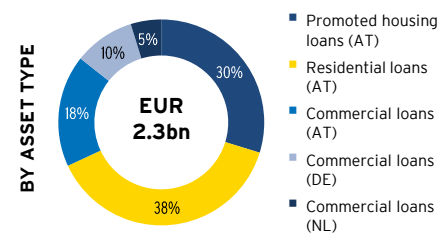
FACTS

- Very low NPL ratio of 0.89% (H1 2019: 1.28%)
- NPL coverage ratio remains at a high level: 82.63% (H1 2019: 63.27%)
- CHF legacy portfolio, further push for reduction

PUBLIC SECTOR COVER POOL



MORTGAGE COVER POOL



KEY FIGURES

	30 Jun. 2020
Volume of outstanding bonds	EUR 3,737mn
Cover pool	EUR 4,473mn
Overcollateralisation (nominal present)	20% 36%
Minimum overcollateralisation ¹	10%
Loans vs. bonds	97% 3%
Countries: AT PL CZ FR	98.8% 0.7% 0.3% 0.2%

KEY FIGURES

	30 Jun. 2020
Volume of outstanding bonds	EUR 2,125mn
Cover pool	EUR 2,341mn
Overcollateralisation (nominal present)	10% 22%
Minimum overcollateralisation ¹	4%
LTV Ø (Moody's AT definition)	54% 48%
Countries: AT DE NL	86% 10% 4%

¹Last Moody's Performance Overview based on data as at 31.3.2020

PUBLICATION of the Results Q1-Q3 2020 on 10 November 2020