



Investor Information

Austrian covered bonds issued by Hypo Tirol Bank AG are corresponding to Art.129 (7) CRR and are compliant:

“Exposures in the form of covered bonds are eligible for preferential treatment, provided that the institution investing in the covered bonds can demonstrate to the competent authorities that:

(a) it receives portfolio information at least on:

(i) the value of the cover pool and outstanding covered bonds;

(ii) the geographical distribution and type of cover assets, loan size, interest rate and currency risks;

(iii) the maturity structure of cover assets and covered bonds; and

(iv) the percentage of loans more than ninety days past due;

(b) the issuer makes the information referred to in point (a) available to the institution at least semi annually.”

Hypo Tirol Bank AG provides the necessary portfolio information on the following web page:
<https://www.hypotiro.com/oesterreich/investor-relations/informationen-zum-deckungsstock/>

These facts and figures are updated quarterly.

HYPO TIROL BANK AG

Innsbruck, February 2015

