Sparkasse Neuss
Oberstrasse 110-124
D-41460 Neuss, Germany
Phone: +49 2131 97-01
Fax: +49 2131 97-2999
e-m: info@sparkasse-neuss.de
Internet: www.sparkasse-neuss.de

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Pfandbriefe outstanding and their cover

Q1 2018

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2018	Q1 2017	Q1 2018	Q1 2017	Q1 2018	Q1 2017
Mortgage Pfandbriefe	(€ mn.)	190,1	200,1	215,0	228,7	194,0	204,1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	608,3	621,6	682,4	706,2	599,2	616,9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	418,2	421,5	467,4	477,5	405,2	412,8
OC in % of Pfandbriefe outstanding		220,0	210,6	217,4	208,8	208,9	202,3

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2018	Q1 2017	Q1 2018	Q1 2017	Q1 2018	Q1 2017
Public Pfandbriefe	(€ mn.)	15,0	25,0	18,1	28,3	15,7	25,4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	85,3	92,2	90,8	98,4	87,1	93,6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	70,3	67,2	72,7	70,1	71,4	68,2
OC in % of Pfandbriefe outstanding		468,7	268,8	401,7	247,7	454,8	268,5

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q1 2018

Mortgage Pfandbriefe	Q1 2018		Q1 2017	
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<= 0,5 years	5,0	31,7	10,0	23,4
> 0,5 years and <= 1 year	-	16,2	-	16,5
> 1 year and <= 1,5 years	-	15,8	5,0	20,5
> 1,5 years and <= 2 years	-	21,7	-	16,5
> 2 years and <= 3 years	20,0	61,3	-	40,6
> 3 years and <= 4 years	85,1	54,2	30,0	67,1
> 4 years and <= 5 years	20,0	59,9	95,1	56,3
> 5 years and <= 10 years	55,0	291,8	55,0	314,3
> 10 years	5,0	57,1	5,0	66,5

Public Pfandbriefe	Q1 2018		Q1 2017	
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<= 0,5 years	-	39,2	5,0	42,9
> 0,5 years and <= 1 year	-	8,0	5,0	2,5
> 1 year and <= 1,5 years	-	0,2	-	1,0
> 1,5 years and <= 2 years	-	3,2	-	7,1
> 2 years and <= 3 years	5,0	8,4	-	3,4
> 3 years and <= 4 years	-	23,4	5,0	8,4
> 4 years and <= 5 years	-	1,0	-	23,3
> 5 years and <= 10 years	10,0	1,3	10,0	2,2
> 10 years	-	1,2	-	1,2

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches Q1 2018

Cover Assets	Q1 2018 € mn.	Q1 2017 € mn.
up to 300,000 Euros	438,8	435,0
more than 300,000 Euros up to 1 mn. Euros	85,4	89,3
more than 1 mn. Euros up to 10 mn. Euros	69,1	82,2
more than 10 mn. Euros	-	-
Total	593,3	606,5

Cover Assets used to secure public Pfandbriefe according to their amount in tranches Q1 2018

Cover Assets	Q1 2018 € mn.	Q1 2017 € mn.
up to 10 mn. Euros	15,2	17,2
more than 10 mn. Euros up to 100 mn. Euros	70,0	75,0
more than 100 mn. Euros	-	-
Total	85,2	92,2

Publication according to section 28 para. 2 no. 1 b, c and no. 2 Pfandbrief Act

Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim

Q1 2018

		Cover assets															
		Total	thereof													Total amount of payments in arrears for at least 90 days	total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
			Residential						Commercial								
			Total	thereof					Total	thereof							
				Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land		
State	Q1	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2018	593,2	527,9	93,3	305,8	128,8	-	-	65,3	17,5	2,2	21,8	23,8	-	-	-	-
	year 2017	606,5	527,4	94,3	300,9	132,2	-	-	79,1	19,0	4,9	24,7	30,5	-	-	-	-
Germany	year 2018	593,2	527,9	93,3	305,8	128,8	-	-	65,3	17,5	2,2	21,8	23,8	-	-	-	-
	year 2017	606,5	527,4	94,3	300,9	132,2	-	-	79,1	19,0	4,9	24,7	30,5	-	-	-	-

Publication according to section 28 para. 3 no. 2 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe
according to the individual states in which the borrower is located
Q1 2018

		Cover assets									
		Total		thereof owed by				thereof granted by			
			in the total included claims which are granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
State	Q1	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2018	85,3	-	-	5,0	80,3	-	-	-	-	-
	year 2017	92,2	-	-	5,0	80,3	6,9	-	-	-	-
Germany	year 2018	85,3	-	-	5,0	80,3	-	-	-	-	-
	year 2017	92,2	-	-	5,0	80,3	6,9	-	-	-	-

Publication according to section 28 para. 3 no. 3 Pfandbrief Act

Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
Q1 2018

		Amount of claims in arrears for at least 90 days					Total amount of these claims inasmuch as the respectiveamount in arrears is at least 5 % of the claim				
		Total	thereof				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	**Q1**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2018	-	-	-	-	-	-	-	-	-	-
	year 2017	-	-	-	-	-	-	-	-	-	-
Germany	year 2018	-	-	-	-	-	-	-	-	-	-
	year 2017	-	-	-	-	-	-	-	-	-	-

Publication according to section 28 para. 1 nos. 4, 5 and 6 Pfandbrief Act

Further cover assets - in detail for Mortgage Pfandbriefe

Q1 2018

		Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act				
		Total	thereof			
			equalization claims according to section 19 para. 1 no. 1	claims according to section 19 para. 1 no. 2		claims according to section 19 para. 1 no. 3
				overall	thereof	
					Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
State	Q1	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2018	15,0	-	-	-	15,0
	Jahr 2017	15,0	-	-	-	15,0
Germany	Jahr 2018	15,0	-	-	-	15,0
	Jahr 2017	15,0	-	-	-	15,0

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act
and section 28 para. 2 no. 3 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool
Q1 2018

Mortgage Pfandbriefe

		Q1 2018	Q1 2017
Outstanding Pfandbriefe	(€ mn.)	190,1	200,1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	608,3	621,6
thereof total amount of the claims which exceed the limits laid down in § 13 para. 1 section 28 para. 1 no. 7	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	97,0	96,0
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro section 28 para. 1 no. 10 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-
volume-weighted average of the matuerity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	5,4	5,1
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 *	%	54,0	54,0
average loan-to-value ratio, weighted using the market value	%	-	-

*Change of calculation methodology due to adjustment of PfandBG for Q 2 2015

Public Pfandbriefe

		Q1 2018	Q1 2017
Outstanding Pfandbriefe	(€ mn.)	15,0	25,0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	85,3	92,2
thereof total amount of the claims which exceed the percentage threshold laid down in § 20 para 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	61,0	60,0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro section 28 para. 1 no. 10 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-

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