
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2023

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	9 061 670 058
here of CZK denominated bonds:	0
here of EUR denominated bonds:	9 061 670 058

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	17,50%

Current Overcollateralization:	220,0%
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Credit Ratings (Moody's)

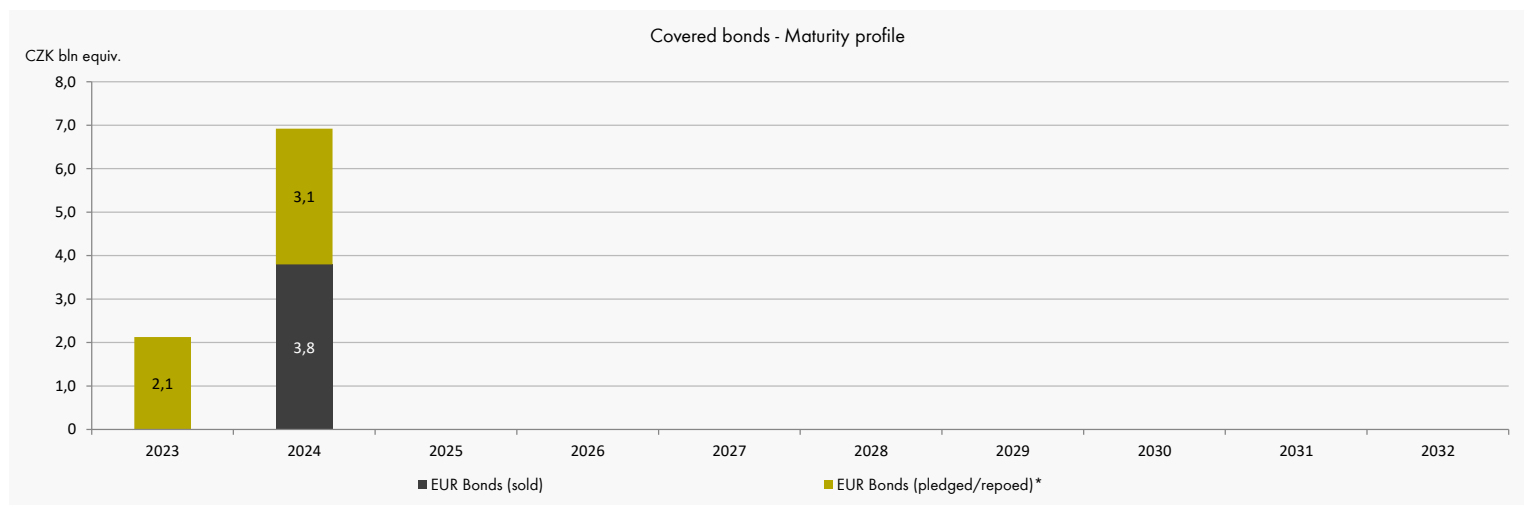
Issuer's Rating	A3
CB Rating	Aa1

Cover Pool Key Facts

Asset balance [CZK] :	28 999 637 983
here of CZK denominated mortgages	28 999 637 983
Average loan balance :	1 449 257
Number of loans :	20 010
Number of borrowers :	18 850
Number of properties :	28 917
WA remaining term (in months) :	231

WA seasoning (in months) :	84
Loans to Employees	0,04%
Borrower concentration: 10 largest borrowers	0,61%
WA Margin on Fixed Rate Loans	0,71%
WA Interest Rate on Fixed Rate Loans	3,04%
Loans in Arrears > 90 days	0%
WA indexed LTV	47,0%

Covered Bonds Overview



Covered Bonds Detail

ISIN	Currency	Issue Date	Maturity Date	Issued Amount	Sold Amt	Pledged/Repoed Amt*	Retained Amt	Coupon	Interest Rate Type
XS1574151236	EUR	08.03.2017	08.03.2024	300 000 000	160 000 000	41 000 000	99 000 000	1,13%	Fixed
XS2406886973	EUR	15.11.2021	15.11.2031	500 000 000	0	180 300 000	319 700 000	0,70%	Fixed

*The Pledged/repoed amount is shown in graph with respect to maturity of REPO

CRR eligibility

Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

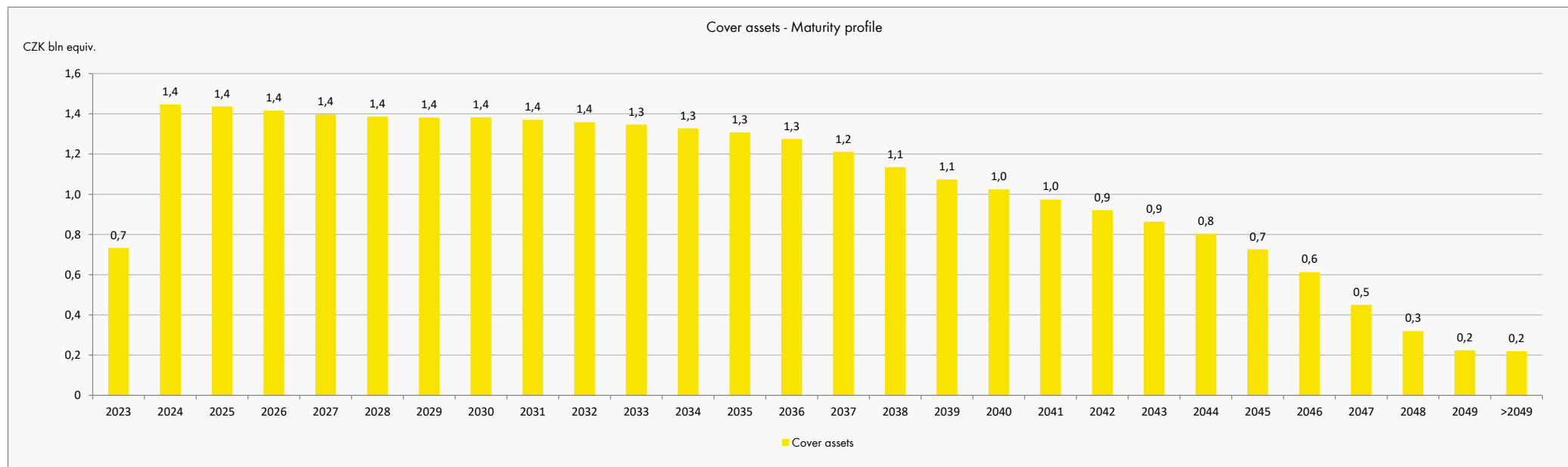
Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(i) (mortgage) loans secured by residential property up to the lesser of the principal amount of the liens that are combined with any prior liens and 80 % of the value of the pledged properties (the 80 per cent. LTV Limit) pursuant to **Article 129(1)(d)(i)** of the CRR

(ii) alternative eligible assets specified in **Article 129(1)(a) to (c)** of the CRR (the Alternative Assets).

- This condition (i) is ensured by adjusting the balance of the loan for the 80% LTV cap
- Cover pool doesn't contain any alternative eligible assets.
- Requirement on regular publishing of information concerning cover pool, which is set out by **Article 129(7)** of CRR is ensured by this Investor Report, which is published on quarterly basis.
- Requirements on valuation of mortgaged properties, which are set out by **Article 208** and **Article 229(1)** of CRR are ensured by internal procedures of Raiffeisenbank a.s., which are
 - Value of collateral is revaluated only in case of depreciation of the mortgaged property, in the other case evidenced value of collateral remains unchanged
 - Value of property is monitored and revaluated with annual frequency for residential properties

Cover Pool Detail (1)



Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	1089	5,44%	1 362 001 498	4,70%
Fixed rate with reset >=2 but <5 years	4663	23,30%	7 138 324 428	24,62%
Fixed rate with reset >=5 years	14258	71,25%	20 499 312 057	70,69%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6764	33,80%	5 307 519 659	18,30%
>40% <= 50%	2731	13,65%	3 865 649 503	13,33%
>50% <= 60%	3316	16,57%	5 486 703 343	18,92%
>60% <= 70%	3525	17,62%	6 679 254 037	23,03%
>70% <= 80%	3674	18,36%	7 660 511 441	26,42%
>80% <= 85%	0	0,00%	0	0,00%
>85% <= 90%	0	0,00%	0	0,00%
>90% <= 95%	0	0,00%	0	0,00%
>95% <= 100%	0	0,00%	0	0,00%
>100% <= 105%	0	0,00%	0	0,00%
>105%	0	0,00%	0	0,00%

Cover Pool Detail (2)

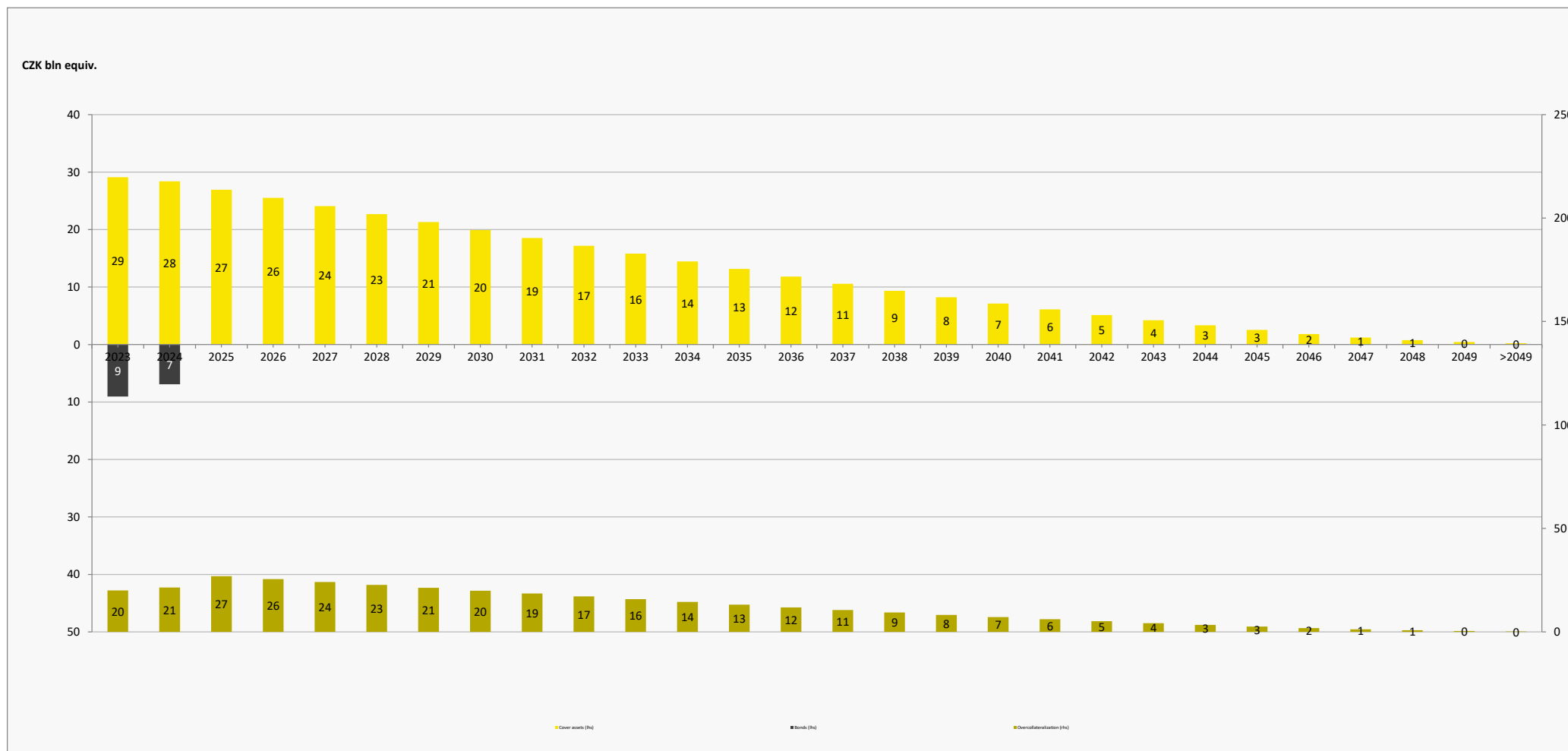
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	560	2,80%	1 229 744 123	4,24%
>=12 < 24	199	0,99%	560 466 158	1,93%
>=24 < 36	801	4,00%	1 989 584 339	6,86%
>=36 < 60	1 352	6,76%	2 815 262 022	9,71%
>=60	17 098	85,45%	22 404 581 341	77,26%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 038	20,18%	1 157 262 140	3,99%
>500.000 <= 1.000.000	4 690	23,44%	3 491 746 885	12,04%
>1.000.000 <= 1.500.000	3 800	18,99%	4 686 205 635	16,16%
>1.500.000 <= 2.000.000	2 672	13,35%	4 628 373 084	15,96%
>2.000.000 <= 2.500.000	1 874	9,37%	4 187 210 242	14,44%
>2.500.000 <= 3.000.000	1 193	5,96%	3 256 030 196	11,23%
>3.000.000 <= 5.000.000	1 387	6,93%	5 109 346 558	17,62%
>5.000.000 <= 10.000.000	320	1,60%	2 030 629 637	7,00%
>10.000.000 <= 50.000.000	36	0,18%	452 833 606	1,56%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	20 009	100,00%	28 999 085 737	100,00%
Bullet	0	0,00%	0	0,00%
Other	1	0,00%	552 246	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	3240	16,19%	6 608 199 515	22,79%
The South Moravian Region	2724	13,61%	3 883 238 474	13,39%
The South Bohemia Region	1433	7,16%	1 721 731 360	5,94%
The Karlovy Vary Region	428	2,14%	415 241 641	1,43%
The Vysočina Region	582	2,91%	699 272 200	2,41%
The Hradec Králové Region	704	3,52%	875 087 336	3,02%
The Liberec Region	890	4,45%	1 064 562 731	3,67%
The Moravian-Silesian Region	1982	9,91%	2 473 680 188	8,53%
The Olomouc Region	996	4,98%	1 224 035 256	4,22%
The Pardubice Region	984	4,92%	1 241 870 937	4,28%
The Pilsen Region	869	4,34%	1 044 012 453	3,60%
The Central Bohemia Region	3081	15,40%	5 325 635 203	18,36%
The Zlín Region	898	4,49%	1 128 755 992	3,89%
The Ústí Region	1 199	5,99%	1 294 314 699	4,46%

Overcollateralization Detail



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