
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.09.2021

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	9 168 894 325
here of CZK denominated bonds:	0
here of EUR denominated bonds:	9 168 894 325

Overcollateralization

Current Overcollateralization:	201,7%
Overcollateralization consistent with current rating:	5,5%

Credit Ratings (Moody's)

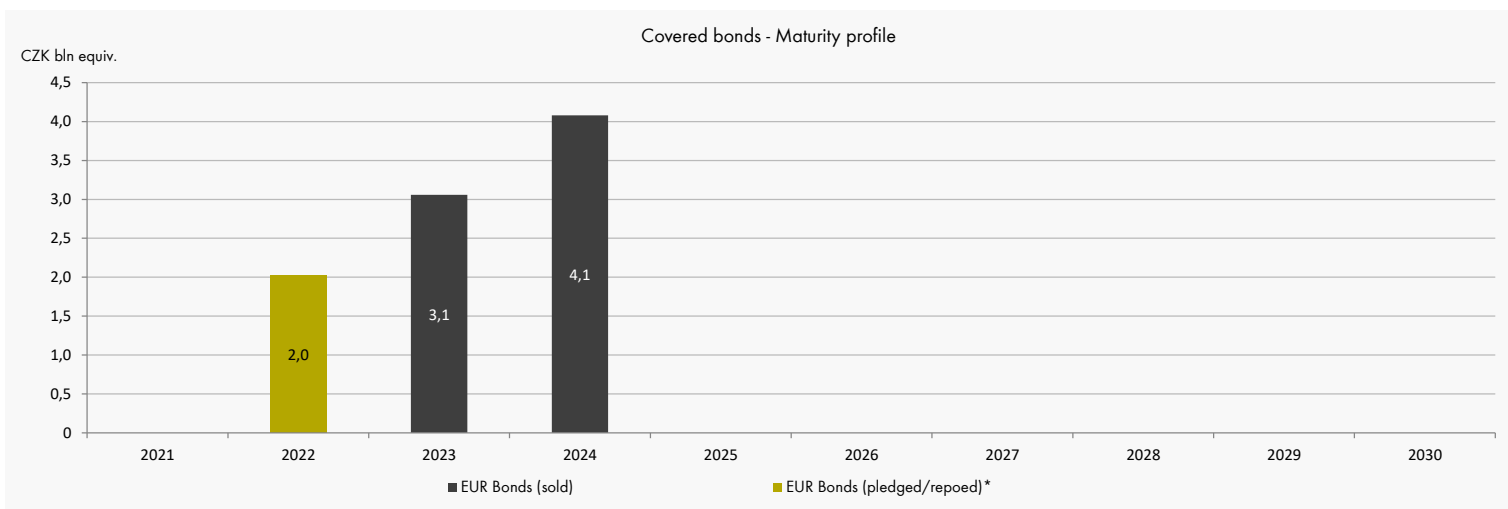
Issuer's Rating	A3
CB Rating	Aa2

Cover Pool Key Facts

Asset balance [CZK] :	27 659 432 099
here of CZK denominated mortgages	27 659 432 099
Average loan balance :	1 478 877
Number of loans :	18 703
Number of borrowers :	17 591
Number of properties :	21 496
WA remaining term (in months) :	240
WA seasoning (in months) :	69

Loans to Employees	0,03%
Borrower concentration: 10 largest borrowers	0,68%
WA Margin on Fixed Rate Loans	1,11%
WA Interest Rate on Fixed Rate Loans	2,22%
Loans in Arrears > 90 days	0%
WA indexed LTV	49,9%

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
XS1574149842	EUR	08.03.2017	08.03.2022	300 000 000	0	0	300 000 000	0,63%	Fixed
XS1574150857	EUR	08.03.2017	08.03.2023	300 000 000	120 000 000	79 635 000	100 365 000	0,88%	Fixed
XS1574151236	EUR	08.03.2017	08.03.2024	300 000 000	160 000 000	0	140 000 000	1,13%	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.

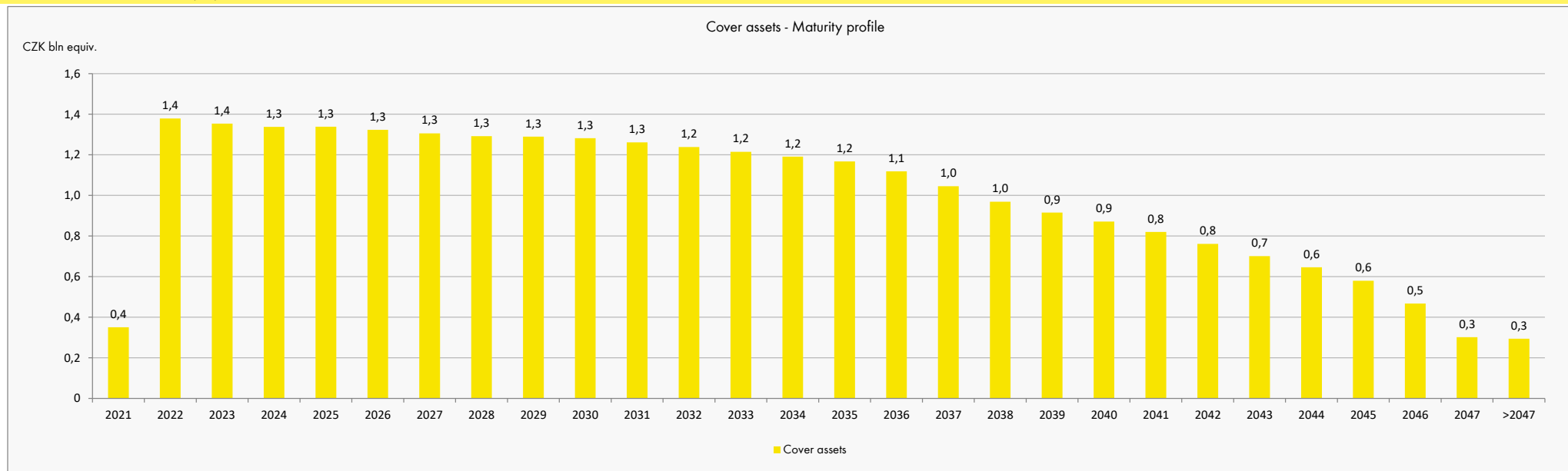
Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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 as of 30.09.2021
- 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	523	2,80%	554 421 992	2,00%
Fixed rate with reset >=2 but <5 years	4461	23,85%	6 639 709 995	24,01%
Fixed rate with reset >=5 years	13719	73,35%	20 465 300 112	73,99%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	5461	29,20%	4 187 736 756	15,14%
>40% <= 50%	2431	13,00%	3 320 894 307	12,01%
>50% <= 60%	2973	15,90%	4 872 285 656	17,62%
>60% <= 70%	3281	17,54%	5 980 307 103	21,62%
>70% <= 80%	4557	24,37%	9 298 208 278	33,62%
>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)

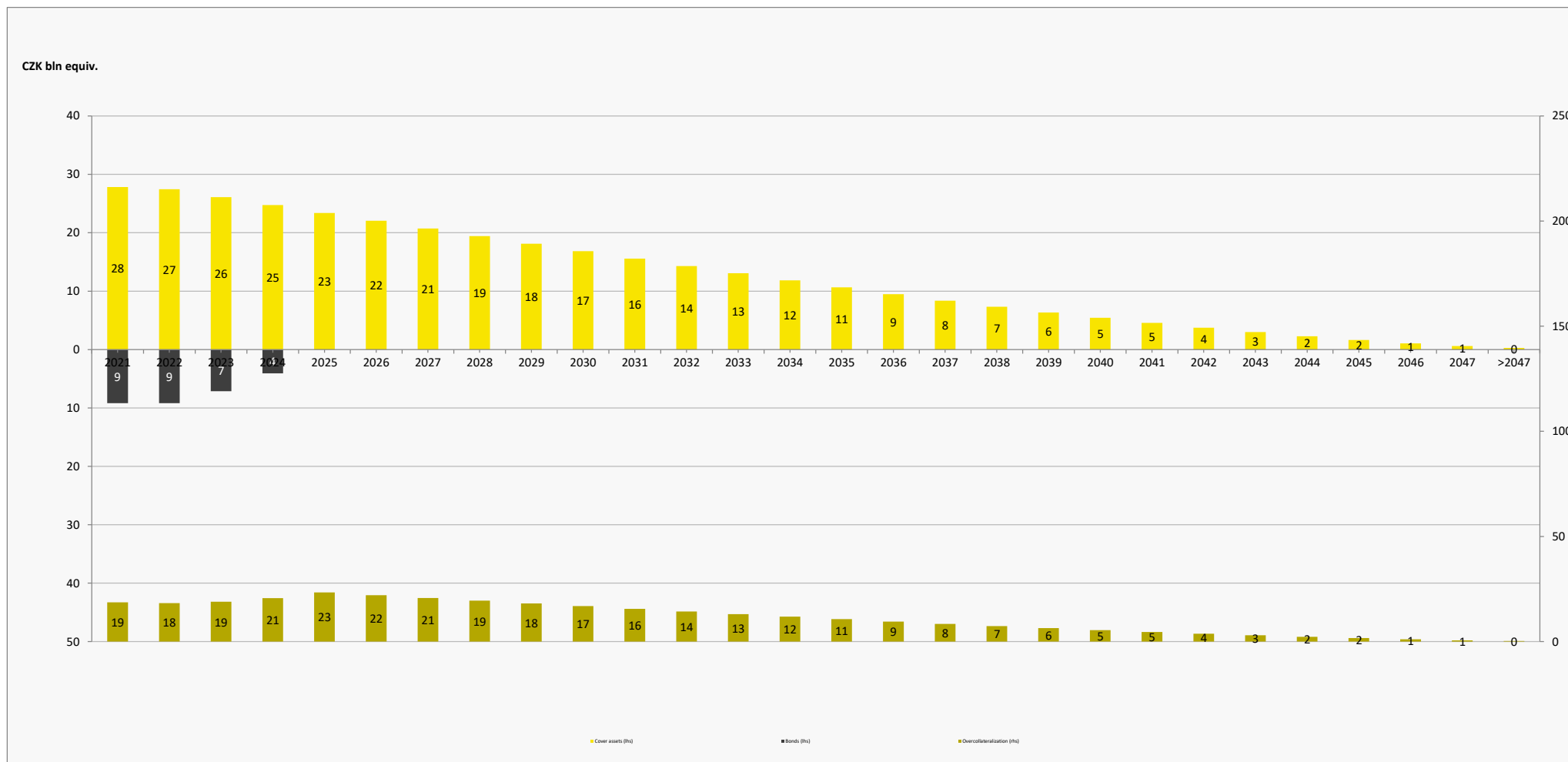
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	290	1,55%	731 002 269	2,64%
>=12 < 24	471	2,52%	1 020 224 800	3,69%
>=24 < 36	367	1,96%	747 769 939	2,70%
>=36 < 60	5 673	30,33%	9 626 809 138	34,80%
>=60	11 902	63,64%	15 533 625 953	56,16%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 452	18,46%	1 031 284 873	3,73%
>500.000 <= 1.000.000	4 393	23,49%	3 279 974 940	11,86%
>1.000.000 <= 1.500.000	3 650	19,52%	4 513 146 402	16,32%
>1.500.000 <= 2.000.000	2 618	14,00%	4 549 294 001	16,45%
>2.000.000 <= 2.500.000	1 833	9,80%	4 101 037 309	14,83%
>2.500.000 <= 3.000.000	1 128	6,03%	3 076 472 821	11,12%
>3.000.000 <= 5.000.000	1 296	6,93%	4 763 585 943	17,22%
>5.000.000 <= 10.000.000	300	1,60%	1 897 541 233	6,86%
>10.000.000 <= 50.000.000	33	0,18%	447 094 576	1,62%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 702	99,99%	27 658 257 012	100,00%
Bullet	0	0,00%	0	0,00%
Other	1	0,01%	1 175 087	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	3228	17,26%	6 846 190 562	24,75%
The South Moravian Region	2435	13,02%	3 432 224 167	12,41%
The South Bohemia Region	1352	7,23%	1 664 180 480	6,02%
The Karlovy Vary Region	394	2,11%	378 406 316	1,37%
The Vysočina Region	502	2,68%	559 945 651	2,02%
The Hradec Králové Region	671	3,59%	869 483 261	3,14%
The Liberec Region	843	4,51%	1 042 420 161	3,77%
The Moravian-Silesian Region	1856	9,92%	2 369 530 602	8,57%
The Olomouc Region	946	5,06%	1 181 177 348	4,27%
The Pardubice Region	951	5,08%	1 205 111 783	4,36%
The Pilsen Region	861	4,60%	1 106 186 463	4,00%
The Central Bohemia Region	2754	14,72%	4 836 975 768	17,49%
The Zlín Region	821	4,39%	988 868 569	3,58%
The Ústí Region	1 089	5,82%	1 178 730 969	4,26%

Overcollateralization Detail



Disclaimer

This information has been prepared by Raiffeisenbank a.s., Hvězdova 1716/2b, Prague 4, identification number: 49240901, registered in the Commercial Register maintained by the City Court in Prague, section B, entry 2051, the Czech Republic. Raiffeisenbank a.s. is authorised and regulated by the Czech National Bank.

The information in this presentation is based on carefully selected sources believed to be reliable. However, we do not make any representation as to its accuracy or completeness. Any opinions herein reflect our judgement at the date hereof and are subject to change without notice. Any investments presented in this presentation may be unsuitable for the investor depending on his or her specific investment objectives and financial position. Any reports provided herein are provided for general information purposes only and cannot substitute the obtaining of independent financial advice. Private investors should obtain the advice of their banker/broker about any investments concerned prior to making them. Nothing in this publication is intended to create contractual obligations.

We specifically disclaim any liability for any loss, claim or damage suffered by you or any third party resulting directly or indirectly from any use of or reliance on the information provided. Without prejudice to the above, this presentation is not a prospectus for the purposes of EU Directive 2003/71/EC.

Equally, this information is not for distribution or forwarding directly or indirectly in or into the United States, United Kingdom, Italy, Canada, Japan, Australia or South Africa or to any other jurisdiction where distribution or forwarding would be prohibited by applicable law.

Any forward-looking statements contained herein are based on historical hypothetical performance under specified conditions. Any opinion, plan, forecast, or other statement of a forward-looking nature reflects our judgement based on information available at the time of the preparation of this document and are subject to change without notice. These forward-looking statements are subject to certain risks and uncertainties that could cause the actual results to differ materially from those stated or implied. Any forward or future performance figures shown are based on past performance, and are not a reliable indicator for future performance and should not be used as such in any circumstance.

This information may not be passed on or reproduced in whole or part under circumstances without written consent of Raiffeisenbank a.s.