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**Raiffeisenbank a.s.**

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**Investor report - information about Cover Pool**

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as of 31.12.2021

## Covered Bonds Key Facts

<b>Total Outstanding [CZK eq.]:</b>	<b>8 998 565 692</b>
here of CZK denominated bonds:	0
here of EUR denominated bonds:	8 998 565 692

### Overcollateralization

Current Overcollateralization:	203,7%
Overcollateralization consistent with current rating:	5,5%

### Credit Ratings (Moody's)

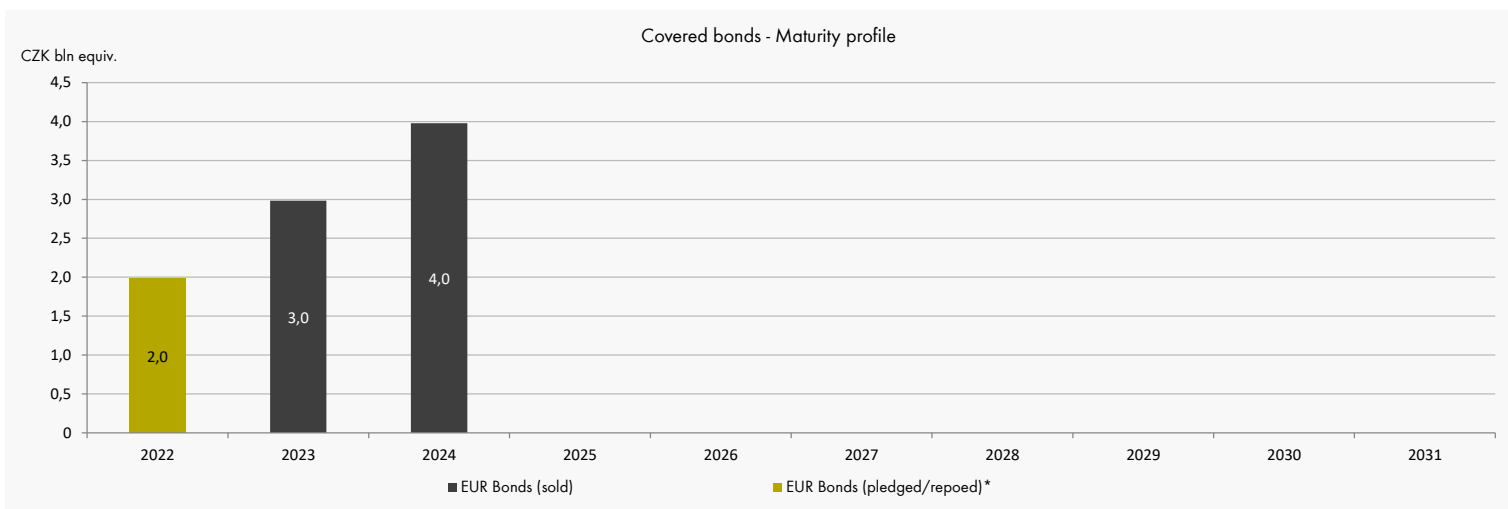
Issuer's Rating	A3
CB Rating	Aa2

## Cover Pool Key Facts

<b>Asset balance [CZK] :</b>	<b>27 332 315 583</b>
here of CZK denominated mortgages	27 332 315 583
Average loan balance :	1 434 692
Number of loans :	19 051
Number of borrowers :	17 863
Number of properties :	20 491
WA remaining term (in months) :	235
WA seasoning (in months) :	74

Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,69%
WA Margin on Fixed Rate Loans	1,07%
WA Interest Rate on Fixed Rate Loans	2,28%
Loans in Arrears > 90 days	0%
WA indexed LTV	48,8%

## 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	
XS2406886973	EUR	15.11.2021	15.11.2031	500 000 000	0	0	500 000 000	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.

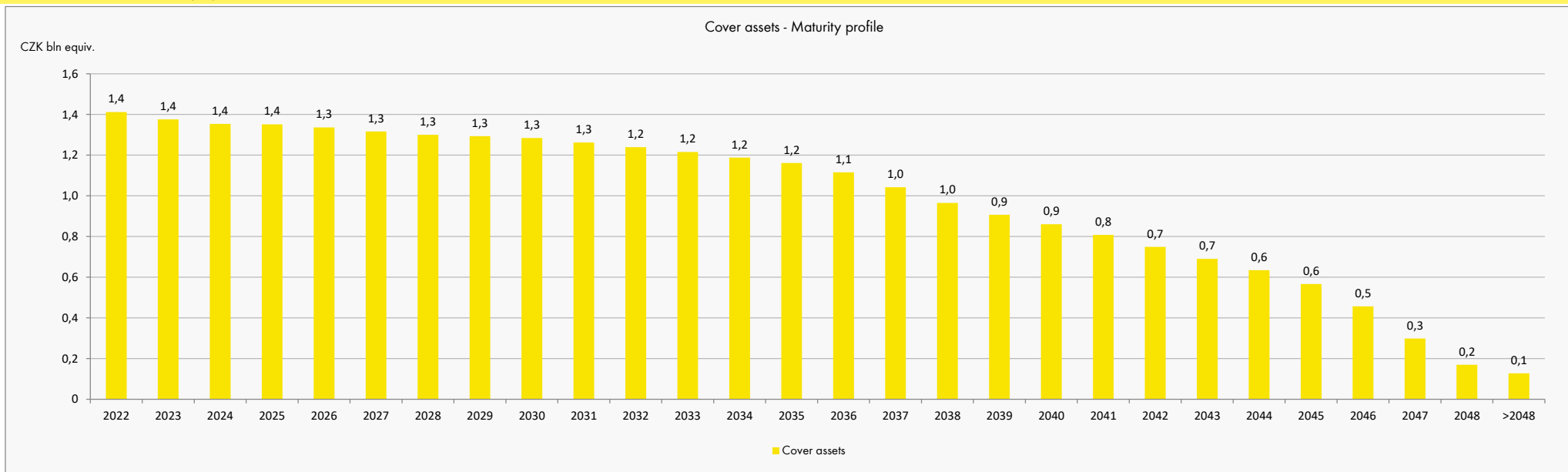
**Article 129** of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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 as of 31.12.2021
- 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	694	3,64%	723 135 731	2,65%
Fixed rate with reset >=2 but <5 years	4169	21,88%	5 950 367 588	21,77%
Fixed rate with reset >=5 years	14188	74,47%	20 658 812 264	75,58%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	5939	31,17%	4 449 617 041	16,28%
>40% <= 50%	2513	13,19%	3 352 981 044	12,27%
>50% <= 60%	3078	16,16%	5 081 970 895	18,59%
>60% <= 70%	3225	16,93%	5 771 720 246	21,12%
>70% <= 80%	4296	22,55%	8 676 026 356	31,74%
>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)

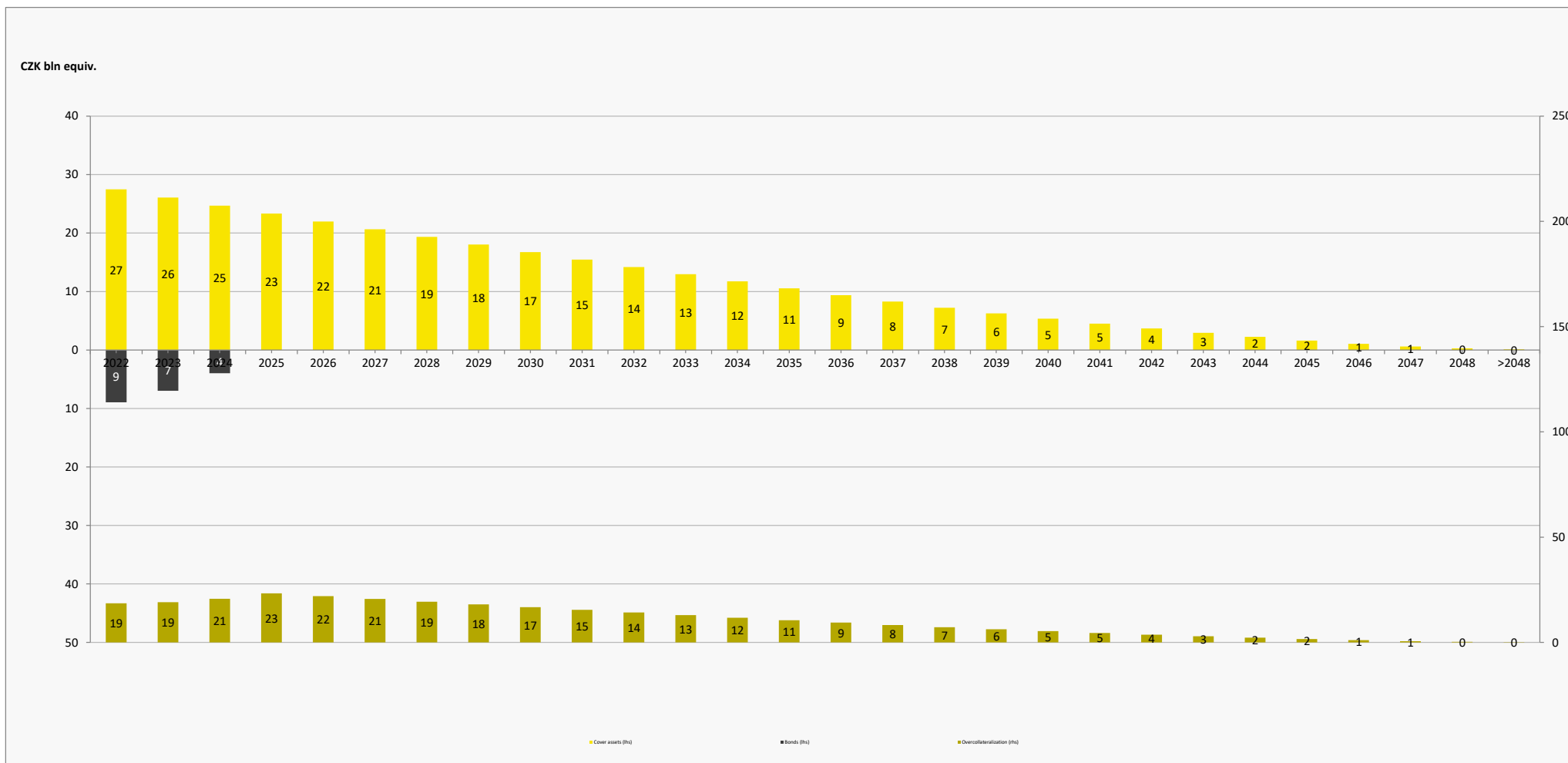
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	167	0,88%	415 109 570	1,52%
>=12 < 24	500	2,62%	1 148 018 469	4,20%
>=24 < 36	427	2,24%	820 939 966	3,00%
>=36 < 60	4 143	21,75%	7 151 498 410	26,16%
>=60	13 814	72,51%	17 796 749 168	65,11%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 816	20,03%	1 115 023 702	4,08%
>500.000 <= 1.000.000	4 535	23,80%	3 389 530 095	12,40%
>1.000.000 <= 1.500.000	3 659	19,21%	4 518 271 184	16,53%
>1.500.000 <= 2.000.000	2 570	13,49%	4 462 521 837	16,33%
>2.000.000 <= 2.500.000	1 811	9,51%	4 049 269 689	14,81%
>2.500.000 <= 3.000.000	1 090	5,72%	2 975 524 666	10,89%
>3.000.000 <= 5.000.000	1 262	6,62%	4 642 931 678	16,99%
>5.000.000 <= 10.000.000	275	1,44%	1 734 290 995	6,35%
>10.000.000 <= 50.000.000	33	0,17%	444 951 737	1,63%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	19 048	99,98%	27 329 396 335	99,99%
Bullet	0	0,00%	0	0,00%
Other	3	0,02%	2 919 247	0,01%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	3211	16,85%	6 660 739 909	24,37%
The South Moravian Region	2490	13,07%	3 427 177 432	12,54%
The South Bohemia Region	1364	7,16%	1 641 940 653	6,01%
The Karlovy Vary Region	406	2,13%	369 451 052	1,35%
The Vysočina Region	524	2,75%	572 138 349	2,09%
The Hradec Králové Region	676	3,55%	840 425 961	3,07%
The Liberec Region	857	4,50%	1 028 720 498	3,76%
The Moravian-Silesian Region	1927	10,11%	2 364 283 782	8,65%
The Olomouc Region	972	5,10%	1 175 678 797	4,30%
The Pardubice Region	961	5,04%	1 179 118 452	4,31%
The Pilsen Region	874	4,59%	1 085 625 730	3,97%
The Central Bohemia Region	2818	14,79%	4 796 311 983	17,55%
The Zlín Region	843	4,42%	994 968 078	3,64%
The Ústí Region	1 128	5,92%	1 195 734 908	4,37%

## Overcollateralization Detail



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