
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.09.2023

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	8 307 680 904
here of CZK denominated bonds:	0
here of EUR denominated bonds:	8 307 680 904

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	13,00%

Current Overcollateralization:	225,0%
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Credit Ratings (Moody's)

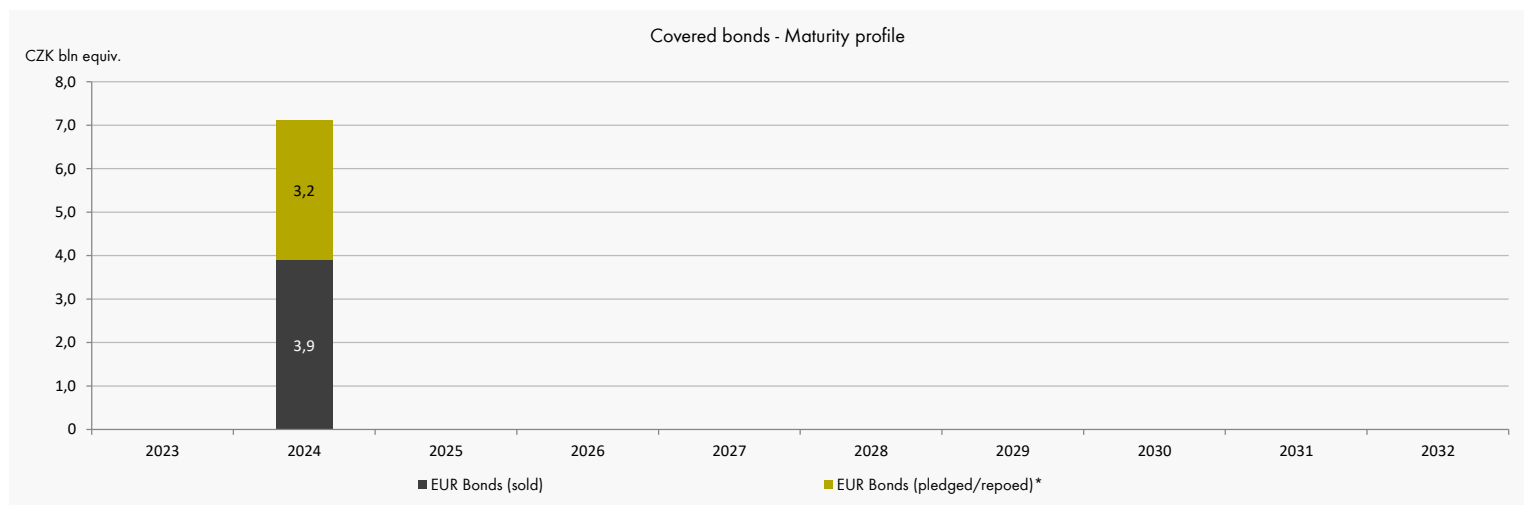
Issuer's Rating	A3
CB Rating	Aa1

Cover Pool Key Facts

Asset balance [CZK] :	26 999 430 527
here of CZK denominated mortgages	26 999 430 527
Average loan balance :	1 490 693
Number of loans :	18 112
Number of borrowers :	17 535
Number of properties :	25 916
WA remaining term (in months) :	232

WA seasoning (in months) :	89
Loans to Employees	0,04%
Borrower concentration: 10 largest borrowers	0,67%
WA Margin on Fixed Rate Loans	0,74%
WA Interest Rate on Fixed Rate Loans	3,14%
Loans in Arrears > 90 days	0%
WA indexed LTV	47,8%

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
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	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.

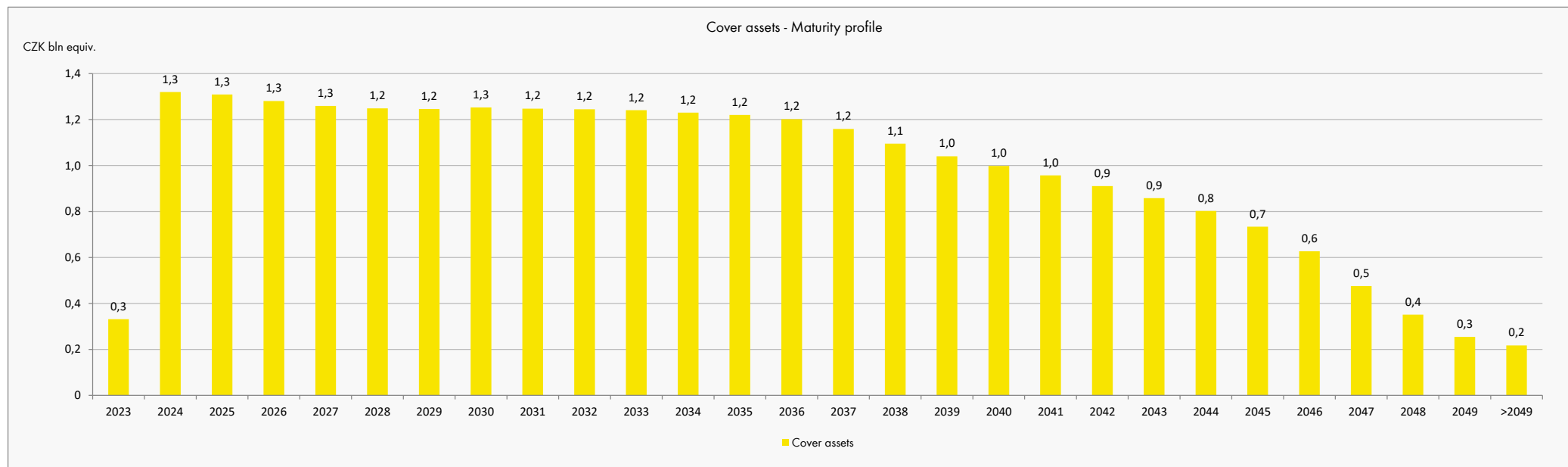
Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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	791	4,37%	985 850 765	3,65%
Fixed rate with reset >=2 but <5 years	4332	23,92%	6 590 270 091	24,41%
Fixed rate with reset >=5 years	12989	71,71%	19 423 309 670	71,94%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	5764	31,82%	4 722 590 549	17,49%
>40% <= 50%	2499	13,80%	3 546 507 784	13,14%
>50% <= 60%	3114	17,19%	5 215 123 064	19,32%
>60% <= 70%	3401	18,78%	6 376 984 276	23,62%
>70% <= 80%	2778	15,34%	5 945 682 862	22,02%
>80% <= 85%	321	1,77%	807 250 340	2,99%
>85% <= 90%	102	0,56%	235 063 320	0,87%
>90% <= 95%	26	0,14%	59 974 874	0,22%
>95% <= 100%	12	0,07%	16 650 882	0,06%
>100% <= 105%	16	0,09%	24 810 254	0,09%
>105%	79	0,44%	48 792 322	0,18%

Cover Pool Detail (2)

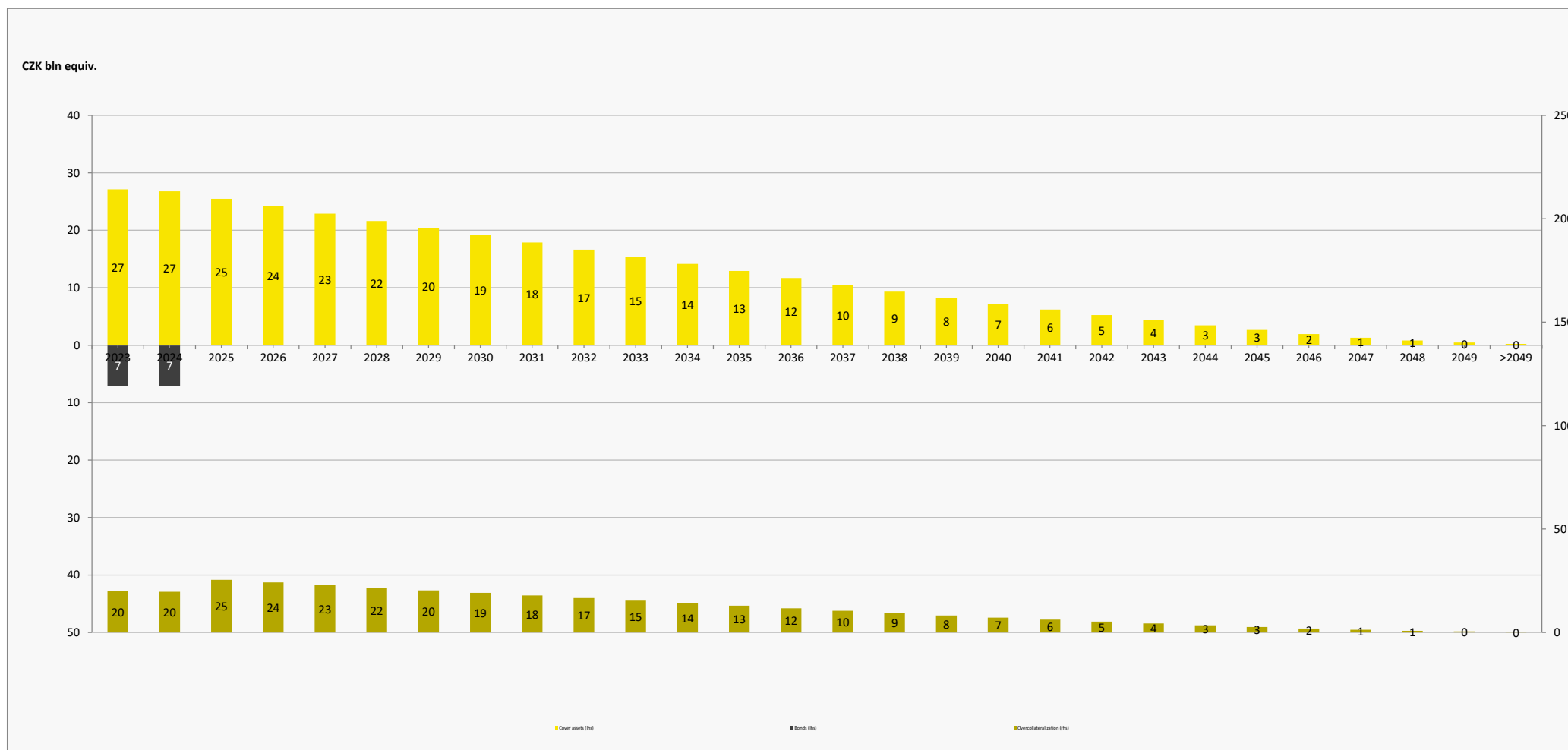
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	0	0,00%	0	0,00%
>=12 < 24	155	0,86%	397 104 623	1,47%
>=24 < 36	771	4,26%	1 909 305 595	7,07%
>=36 < 60	1 591	8,78%	3 512 368 892	13,01%
>=60	15 595	86,10%	21 180 651 416	78,45%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 064	16,92%	978 479 778	3,62%
>500.000 <= 1.000.000	4 378	24,17%	3 262 353 449	12,08%
>1.000.000 <= 1.500.000	3 592	19,83%	4 430 212 711	16,41%
>1.500.000 <= 2.000.000	2 599	14,35%	4 502 622 303	16,68%
>2.000.000 <= 2.500.000	1 770	9,77%	3 953 825 955	14,64%
>2.500.000 <= 3.000.000	1 122	6,19%	3 065 762 576	11,35%
>3.000.000 <= 5.000.000	1 286	7,10%	4 736 333 188	17,54%
>5.000.000 <= 10.000.000	276	1,52%	1 741 145 083	6,45%
>10.000.000 <= 50.000.000	25	0,14%	328 695 485	1,22%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 112	100,00%	26 999 430 527	100,00%
Bullet	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2801	15,46%	5 663 452 675	20,98%
The South Moravian Region	2449	13,52%	3 541 146 611	13,12%
The South Bohemia Region	1295	7,15%	1 613 046 701	5,97%
The Karlovy Vary Region	376	2,08%	385 828 576	1,43%
The Vysočina Region	540	2,98%	660 602 490	2,45%
The Hradec Králové Region	605	3,34%	779 949 604	2,89%
The Liberec Region	785	4,33%	974 546 922	3,61%
The Moravian-Silesian Region	1876	10,36%	2 509 568 170	9,29%
The Olomouc Region	944	5,21%	1 248 144 640	4,62%
The Pardubice Region	882	4,87%	1 187 192 293	4,40%
The Pilsen Region	784	4,33%	997 791 074	3,70%
The Central Bohemia Region	2856	15,77%	5 109 408 540	18,92%
The Zlín Region	818	4,52%	1 080 105 368	4,00%
The Ústí Region	1 101	6,08%	1 248 646 863	4,62%

Overcollateralization Detail



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