
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 31.03.2024

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	3 332 668 500
here of CZK denominated bonds:	0
here of EUR denominated bonds:	3 332 668 500

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	11,00%

Current Overcollateralization:	374,6%
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Credit Ratings (Moody's)

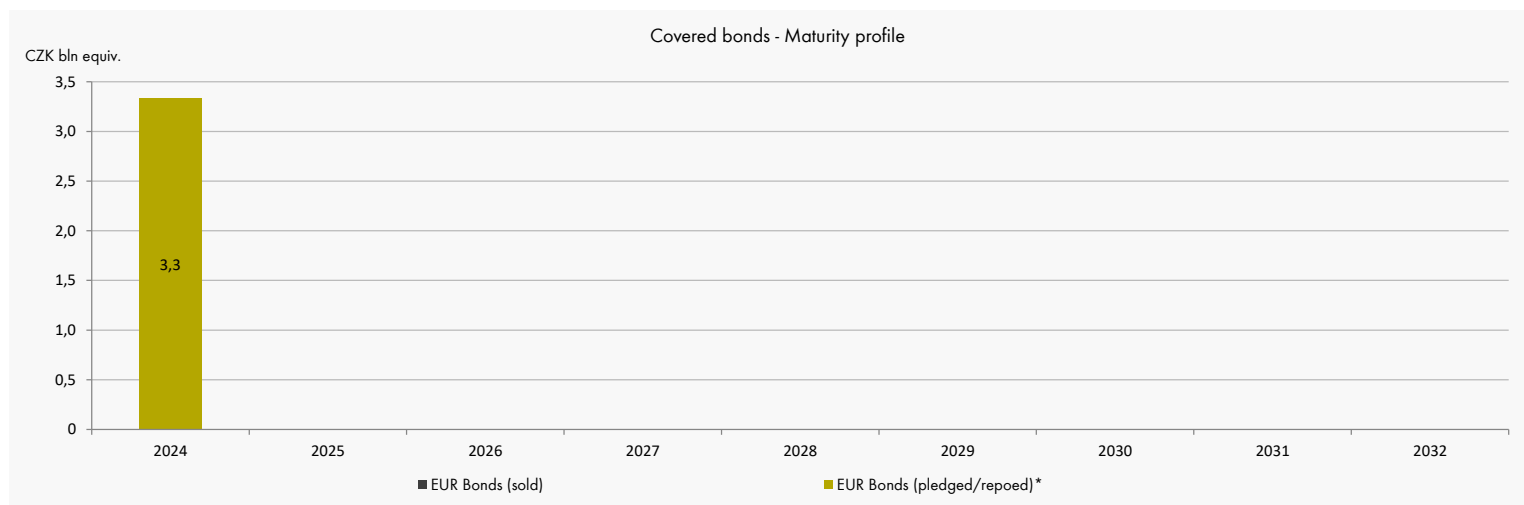
Issuer's Rating	A2
CB Rating	Aa1

Cover Pool Key Facts

Asset balance [CZK] :	15 815 499 343
here of CZK denominated mortgages	15 815 499 343
Average loan balance :	1 475 051
Number of loans :	10 722
Number of borrowers :	10 506
Number of properties :	15 562
WA remaining term (in months) :	228

WA seasoning (in months) :	94
Loans to Employees	0,05%
Borrower concentration: 10 largest borrowers	0,97%
WA Margin on Fixed Rate Loans	0,71%
WA Interest Rate on Fixed Rate Loans	3,38%
Loans in Arrears > 90 days	0%
WA indexed LTV	46,8%

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
XS2406886973	EUR	15.11.2021	15.11.2031	500 000 000	0	131 700 000	368 300 000	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.

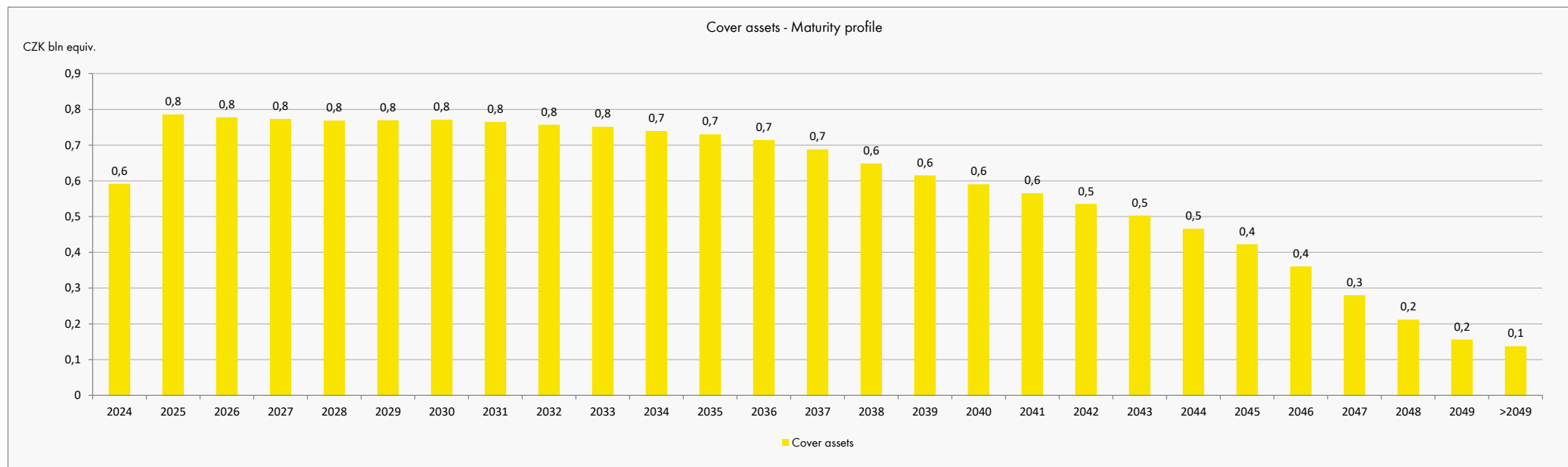
Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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	484	4,51%	627 815 336	3,97%
Fixed rate with reset >=2 but <5 years	2745	25,60%	4 188 699 327	26,48%
Fixed rate with reset >=5 years	7493	69,88%	10 998 984 680	69,55%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	3553	33,14%	2 868 014 677	18,13%
>40% <= 50%	1506	14,05%	2 197 187 323	13,89%
>50% <= 60%	1903	17,75%	3 174 784 783	20,07%
>60% <= 70%	1981	18,48%	3 745 491 196	23,68%
>70% <= 80%	1779	16,59%	3 830 021 364	24,22%
>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)

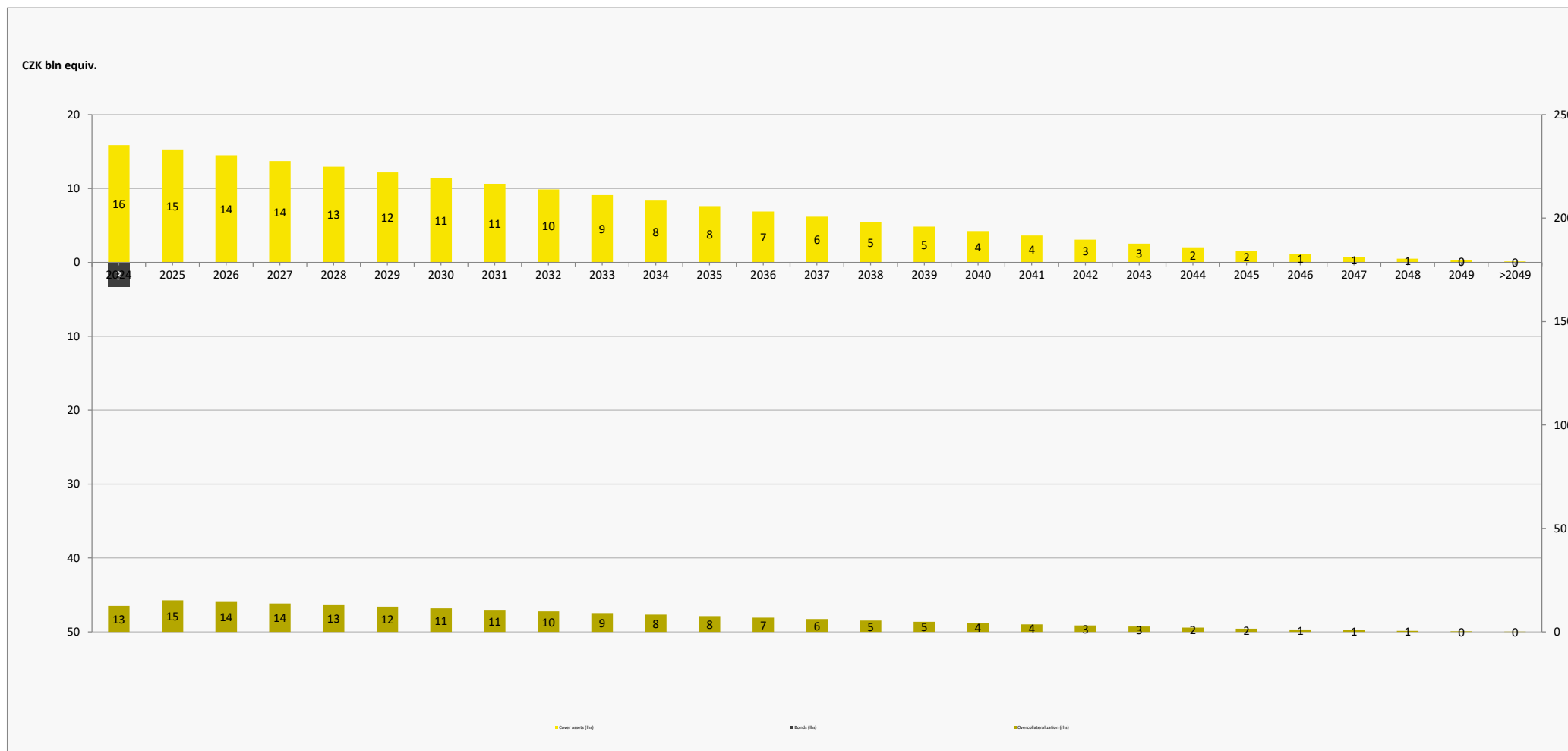
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	0	0,00%	0	0,00%
>=12 < 24	3	0,03%	6 508 279	0,04%
>=24 < 36	236	2,20%	579 208 606	3,66%
>=36 < 60	1 167	10,88%	2 726 404 130	17,24%
>=60	9 316	86,89%	12 503 378 329	79,06%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	1 906	17,78%	608 881 278	3,85%
>500.000 <= 1.000.000	2 579	24,05%	1 914 740 293	12,11%
>1.000.000 <= 1.500.000	2 106	19,64%	2 599 257 515	16,43%
>1.500.000 <= 2.000.000	1 541	14,37%	2 673 816 324	16,91%
>2.000.000 <= 2.500.000	1 027	9,58%	2 290 428 810	14,48%
>2.500.000 <= 3.000.000	639	5,96%	1 744 223 163	11,03%
>3.000.000 <= 5.000.000	743	6,93%	2 734 445 930	17,29%
>5.000.000 <= 10.000.000	166	1,55%	1 050 844 378	6,64%
>10.000.000 <= 50.000.000	15	0,14%	198 861 653	1,26%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	10 720	99,98%	15 812 420 813	99,98%
Bullet	0	0,00%	0	0,00%
Other	2	0,02%	3 078 530	0,02%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	1672	15,59%	3 270 969 343	20,68%
The South Moravian Region	1454	13,56%	2 150 572 708	13,60%
The South Bohemia Region	755	7,04%	930 748 588	5,89%
The Karlovy Vary Region	225	2,10%	231 850 573	1,47%
The Vysočina Region	318	2,97%	404 331 537	2,56%
The Hradec Králové Region	350	3,26%	444 436 907	2,81%
The Liberec Region	453	4,22%	564 397 514	3,57%
The Moravian-Silesian Region	1101	10,27%	1 475 144 862	9,33%
The Olomouc Region	574	5,35%	750 081 263	4,74%
The Pardubice Region	533	4,97%	698 937 761	4,42%
The Pilsen Region	479	4,47%	584 393 491	3,70%
The Central Bohemia Region	1691	15,77%	2 985 075 140	18,87%
The Zlín Region	458	4,27%	587 691 631	3,72%
The Ústí Region	659	6,15%	736 868 023	4,66%

Overcollateralization Detail



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