
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2021

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	9 165 297 975
here of CZK denominated bonds:	0
here of EUR denominated bonds:	9 165 297 975

Overcollateralization

Current Overcollateralization:	404,7%
Overcollateralization consistent with current rating:	5,5%

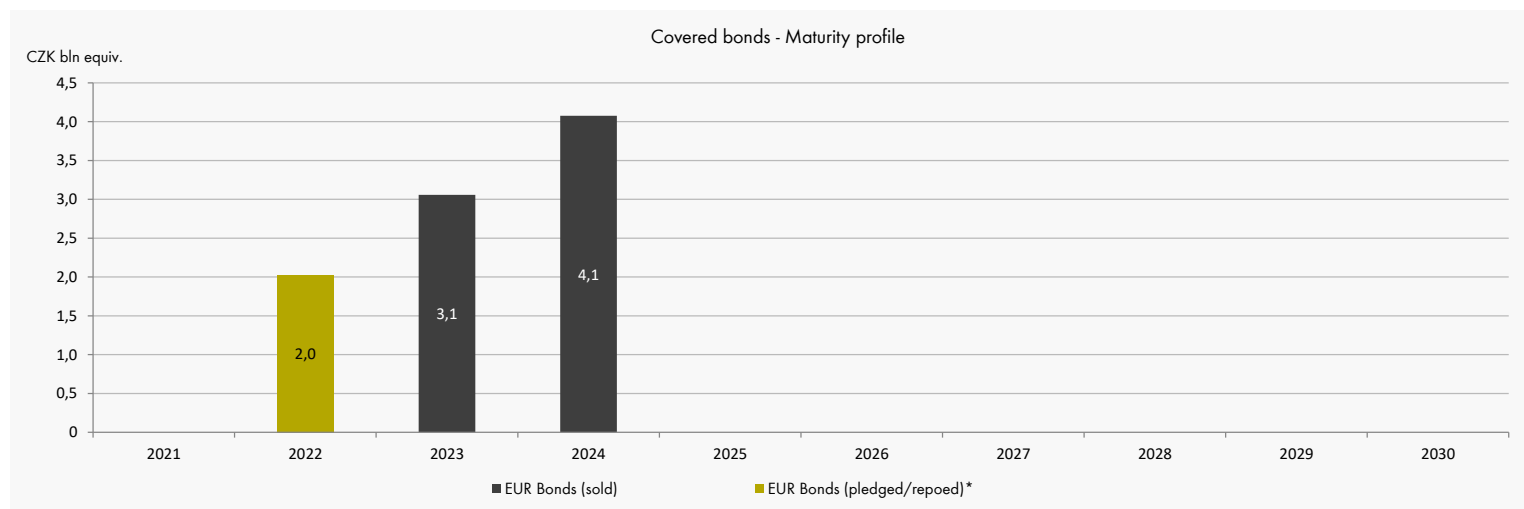
Credit Ratings (Moody's)

Issuer's Rating	A3
CB Rating	Aa2

Cover Pool Key Facts

Asset balance [CZK] :	46 261 364 472	Loans to Employees	3,25%
here of CZK denominated mortgages	46 261 364 472	Borrower concentration: 10 largest borrowers	0,52%
Average loan balance :	1 623 377	WA Margin on Fixed Rate Loans	1,01%
Number of loans :	28 497	WA Interest Rate on Fixed Rate Loans	2,27%
Number of borrowers :	27 242	Loans in Arrears > 90 days	0%
Number of properties :	30 826	WA indexed LTV	51,7%
WA remaining term (in months) :	252		
WA seasoning (in months) :	67		

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

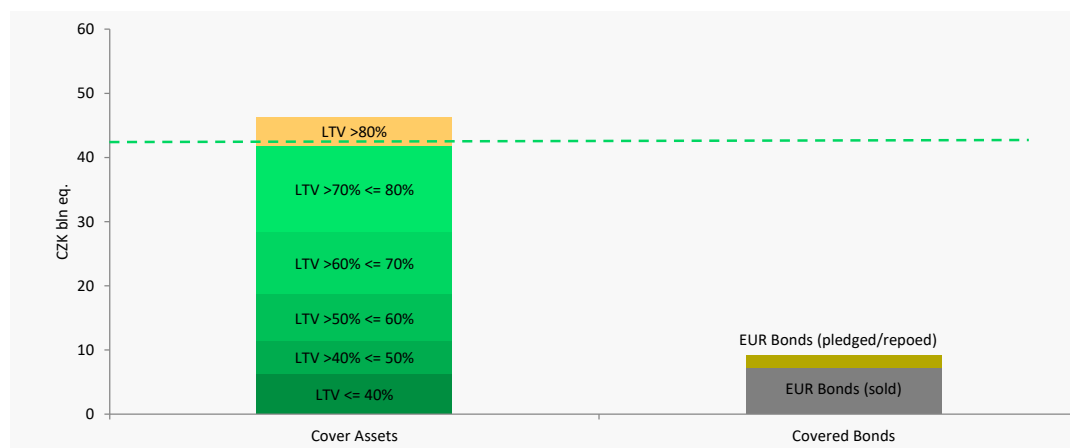
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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 comparison of Outstanding of the Bonds with total current balances of Mortgage Loans in the Cover Pool with LTV limit **below or equal to 80 per cent.:**



- Cover pool doesn't contain any alternative eligible assets as of 30.06.2021

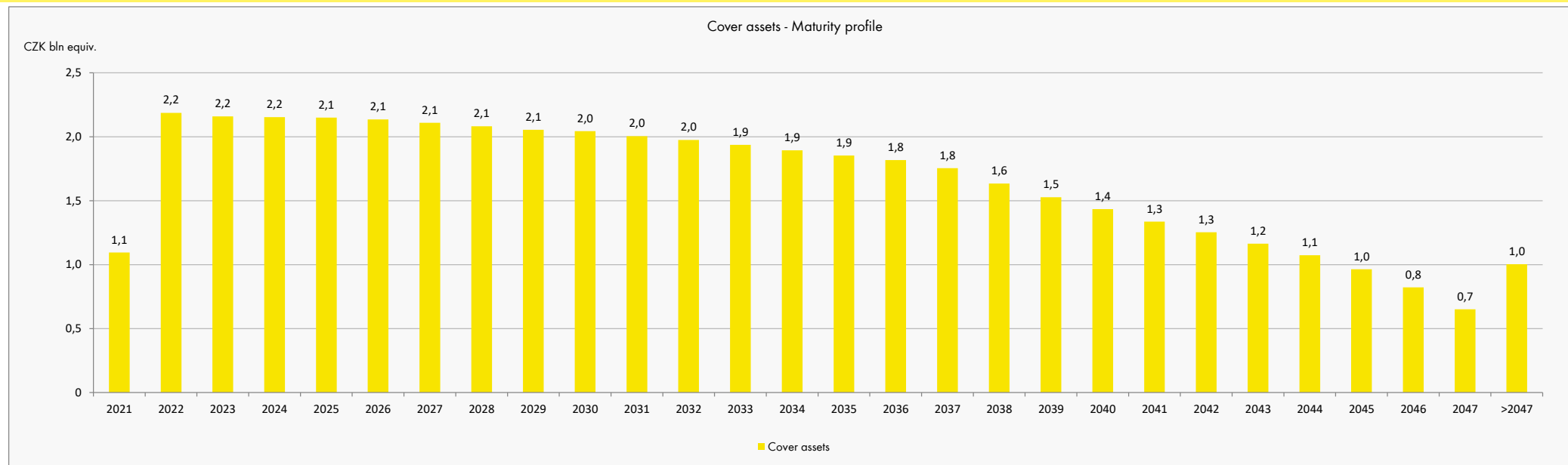
- Requirement on regular publishing of information concerning cover pool, which is set out by **Article 129(7)** of CRR is ensured by this Investor Report, which is published on quarterly basis.

- 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 aligned with ECB recommendations and guidelines and which are even more conservative in certain aspects:

- 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

Raiffeisenbank a.s. can provide on request a Memorandum by Allen & Overy (Czech Republic) LLP, which covers the CRR eligibility in more detail.

Cover Pool Detail (1)



Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	724	2,54%	704 151 871	1,52%
Fixed rate with reset >=2 but <5 years	7803	27,38%	13 179 097 184	28,49%
Fixed rate with reset >=5 years	19896	69,82%	32 231 952 636	69,67%
Floating rate	74	0,26%	146 162 780	0,32%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	7963	27,94%	6 362 198 596	13,75%
>40% <= 50%	3436	12,06%	4 982 468 923	10,77%
>50% <= 60%	4300	15,09%	7 328 541 325	15,84%
>60% <= 70%	4969	17,44%	9 641 496 939	20,84%
>70% <= 80%	5947	20,87%	13 520 466 125	29,23%
>80% <= 85%	953	3,34%	2 149 400 857	4,65%
>85% <= 90%	577	2,02%	1 486 435 563	3,21%
>90% <= 95%	137	0,48%	347 495 156	0,75%
>95% <= 100%	73	0,26%	221 970 678	0,48%
>100% <= 105%	36	0,13%	64 358 911	0,14%
>105%	106	0,37%	156 531 400	0,34%

Cover Pool Detail (2)

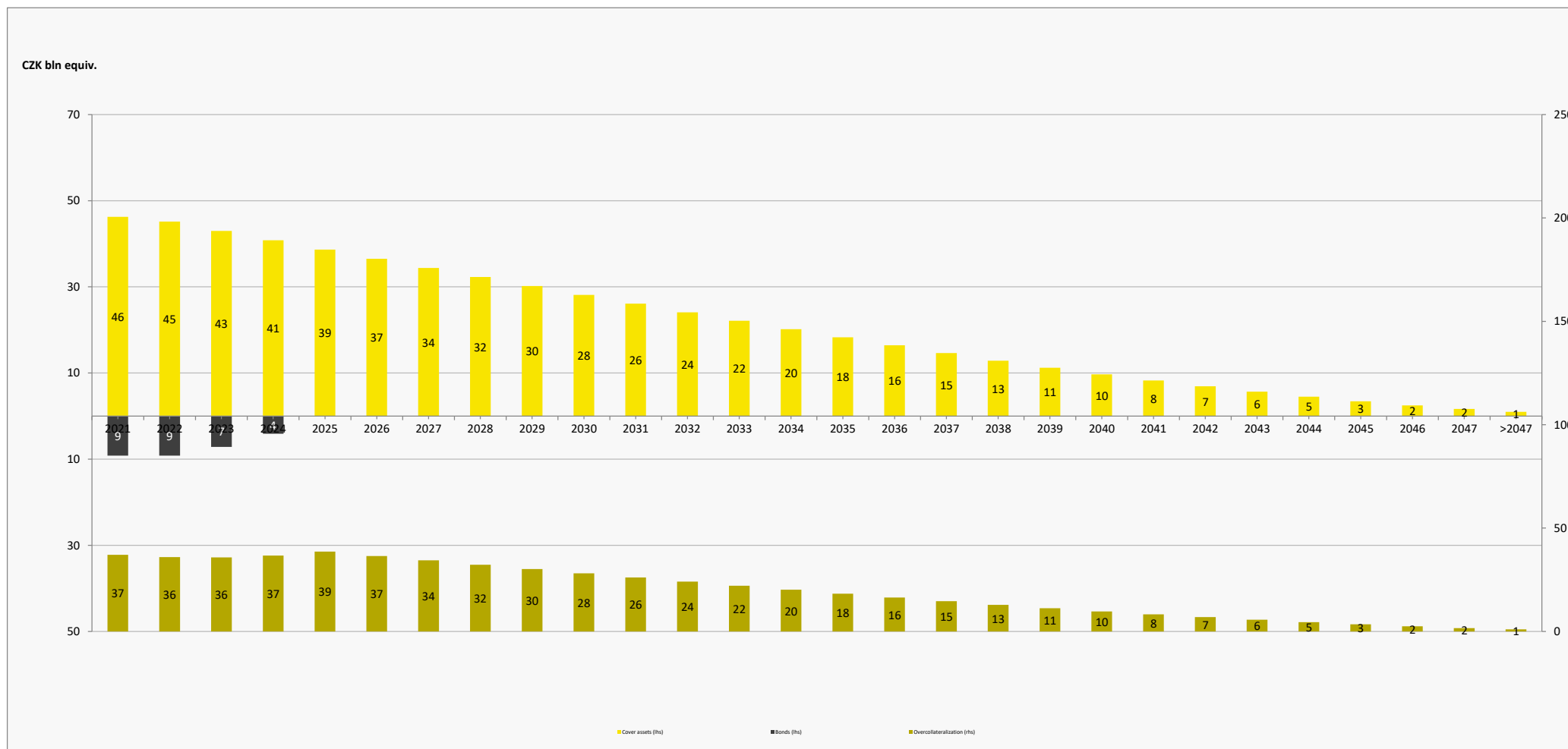
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	927	3,25%	2 705 227 859	5,85%
>=12 < 24	1 767	6,20%	4 726 884 540	10,22%
>=24 < 36	2 041	7,16%	4 389 164 569	9,49%
>=36 < 60	6 469	22,70%	11 888 414 318	25,70%
>=60	17 293	60,68%	22 551 673 186	48,75%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 581	16,08%	1 390 200 718	3,01%
>500.000 <= 1.000.000	6 246	21,92%	4 669 038 972	10,09%
>1.000.000 <= 1.500.000	5 410	18,98%	6 705 232 546	14,49%
>1.500.000 <= 2.000.000	3 985	13,98%	6 933 086 887	14,99%
>2.000.000 <= 2.500.000	2 927	10,27%	6 553 301 335	14,17%
>2.500.000 <= 3.000.000	2 009	7,05%	5 490 140 506	11,87%
>3.000.000 <= 5.000.000	2 695	9,46%	9 964 312 257	21,54%
>5.000.000 <= 10.000.000	586	2,06%	3 735 499 645	8,07%
>10.000.000 <= 50.000.000	58	0,20%	820 551 605	1,77%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	28 384	99,60%	46 160 389 520	99,78%
Bullet	102	0,36%	91 209 430	0,20%
Other	11	0,04%	9 765 521	0,02%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	4668	16,38%	10 943 062 121	23,65%
The South Moravian Region	3500	12,28%	5 523 642 652	11,94%
The South Bohemia Region	1889	6,63%	2 518 429 388	5,44%
The Karlovy Vary Region	637	2,24%	687 582 233	1,49%
The Vysočina Region	777	2,73%	972 832 008	2,10%
The Hradec Králové Region	961	3,37%	1 377 553 499	2,98%
The Liberec Region	1353	4,75%	1 870 530 876	4,04%
The Moravian-Silesian Region	2853	10,01%	3 933 164 906	8,50%
The Olomouc Region	1417	4,97%	1 976 048 670	4,27%
The Pardubice Region	1289	4,52%	1 811 646 526	3,92%
The Pilsen Region	1319	4,63%	1 784 890 824	3,86%
The Central Bohemia Region	4953	17,38%	9 312 214 340	20,13%
The Zlín Region	1103	3,87%	1 483 059 899	3,21%
The Ústí Region	1 778	6,24%	2 066 706 531	4,47%

Overcollateralization Detail



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