
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2022

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	8 394 282 000
here of CZK denominated bonds:	0
here of EUR denominated bonds:	8 394 282 000

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	15,00%

Current Overcollateralization:	321,1%
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Credit Ratings (Moody's)

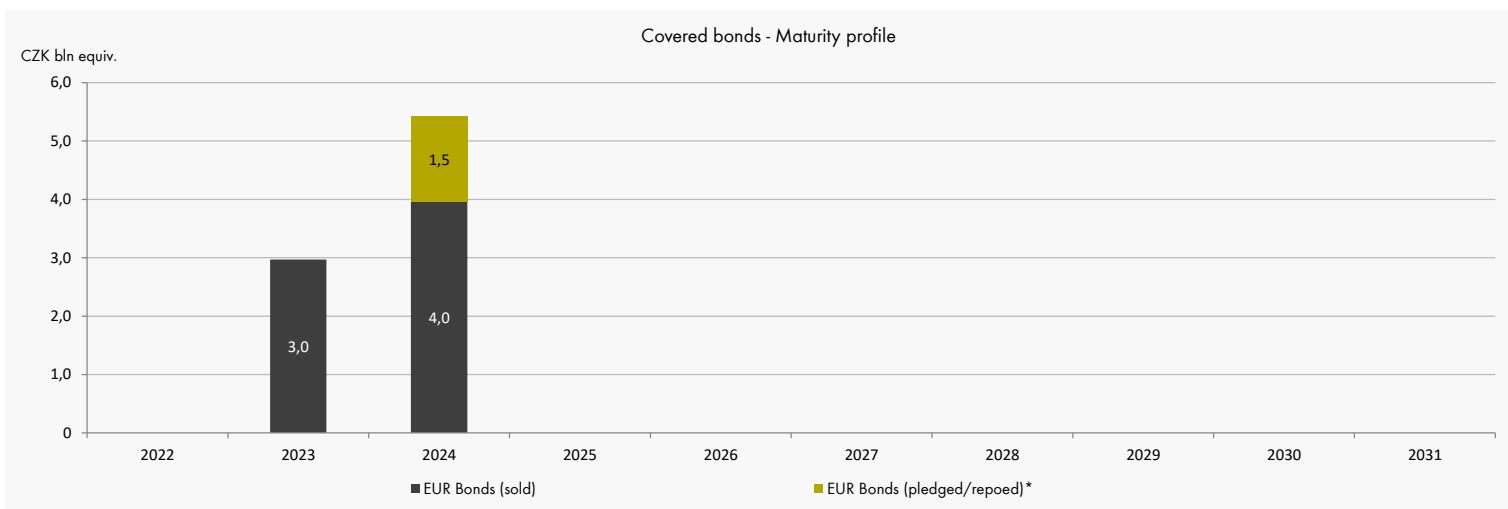
Issuer's Rating	A3
CB Rating	Aa2

Cover Pool Key Facts

Asset balance [CZK] :	35 350 426 514
here of CZK denominated mortgages	35 350 426 514
Average loan balance :	1 892 117
Number of loans :	18 683
Number of borrowers :	18 147
Number of properties :	25 574
WA remaining term (in months) :	274

WA seasoning (in months) :	48
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,58%
WA Margin on Fixed Rate Loans	0,86%
WA Interest Rate on Fixed Rate Loans	2,34%
Loans in Arrears > 90 days	0%
WA indexed LTV	53,4%

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
XS1574150857	EUR	08.03.2017	08.03.2023	300 000 000	120 000 000	0	180 000 000	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	59 300 000	440 700 000	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 as of 30.06.2022
- 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	393	2,10%	598 069 004	1,69%
Fixed rate with reset >=2 but <5 years	6461	34,58%	13 170 347 996	37,26%
Fixed rate with reset >=5 years	11829	63,31%	21 582 009 514	61,05%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	4324	23,14%	4 414 988 666	12,49%
>40% <= 50%	2212	11,84%	3 694 089 945	10,45%
>50% <= 60%	2781	14,89%	5 497 847 196	15,55%
>60% <= 70%	3630	19,43%	7 896 566 957	22,34%
>70% <= 80%	5736	30,70%	13 846 933 750	39,17%
>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)

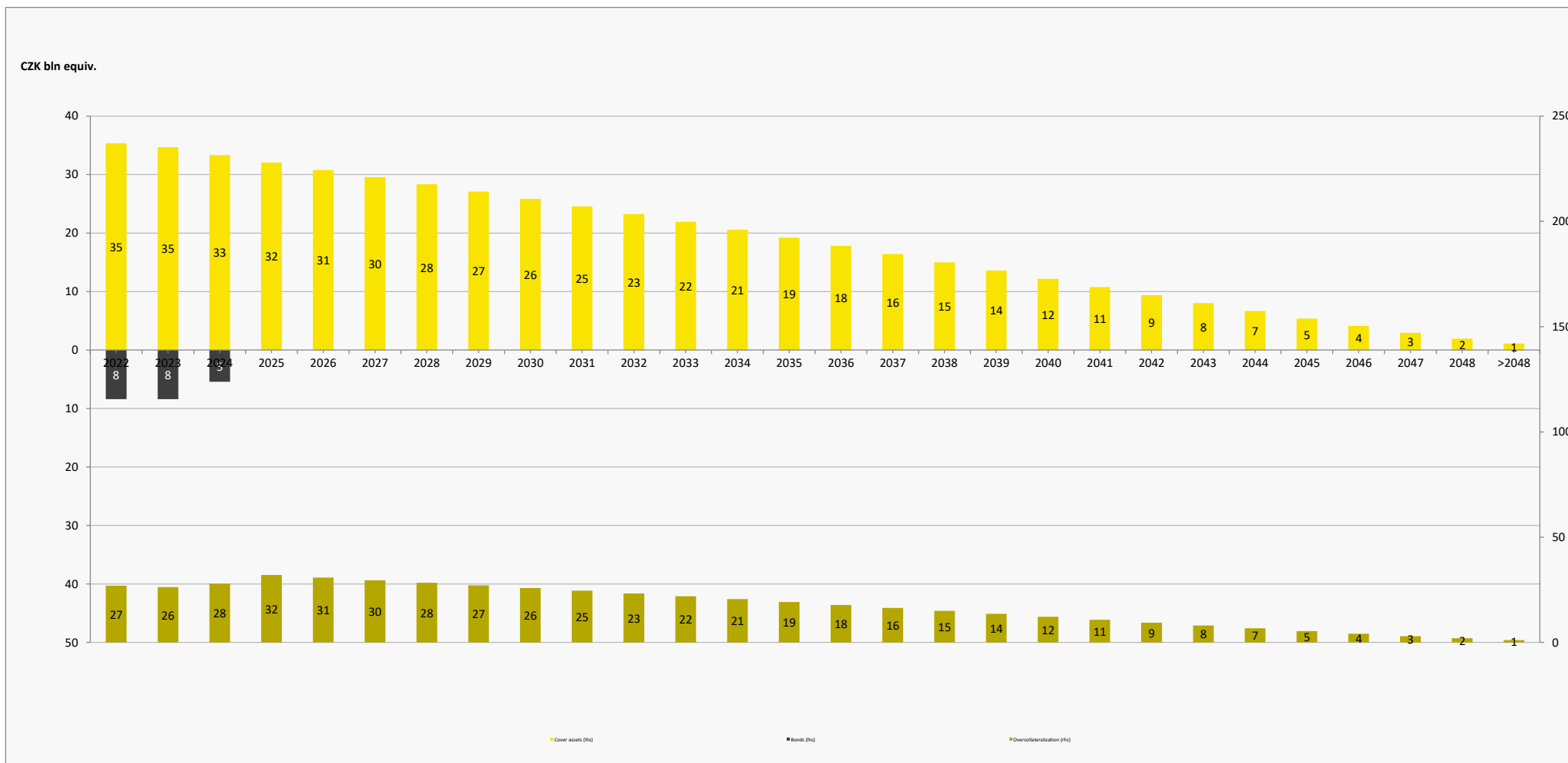
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	566	3,03%	1 581 852 458	4,47%
>=12 < 24	2 013	10,77%	5 117 656 783	14,48%
>=24 < 36	2 480	13,27%	5 778 825 332	16,35%
>=36 < 60	6 256	33,48%	11 671 319 922	33,02%
>=60	7 368	39,44%	11 200 772 019	31,68%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	1 709	9,15%	572 356 682	1,62%
>500.000 <= 1.000.000	3 385	18,12%	2 578 544 126	7,29%
>1.000.000 <= 1.500.000	3 412	18,26%	4 258 891 732	12,05%
>1.500.000 <= 2.000.000	3 057	16,36%	5 352 656 171	15,14%
>2.000.000 <= 2.500.000	2 451	13,12%	5 511 934 841	15,59%
>2.500.000 <= 3.000.000	1 856	9,93%	5 082 436 285	14,38%
>3.000.000 <= 5.000.000	2 314	12,39%	8 562 421 834	24,22%
>5.000.000 <= 10.000.000	458	2,45%	2 880 630 356	8,15%
>10.000.000 <= 50.000.000	41	0,22%	550 554 488	1,56%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 683	100,00%	35 350 426 514	100,00%
Bullet	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2697	14,44%	6 762 280 278	19,13%
The South Moravian Region	2766	14,80%	5 079 043 690	14,37%
The South Bohemia Region	1313	7,03%	2 080 911 016	5,89%
The Karlovy Vary Region	338	1,81%	498 753 662	1,41%
The Vysočina Region	581	3,11%	939 227 494	2,66%
The Hradec Králové Region	640	3,43%	1 056 259 661	2,99%
The Liberec Region	773	4,14%	1 262 178 558	3,57%
The Moravian-Silesian Region	1843	9,86%	3 167 836 603	8,96%
The Olomouc Region	1012	5,42%	1 673 187 076	4,73%
The Pardubice Region	924	4,95%	1 527 380 283	4,32%
The Pilsen Region	871	4,66%	1 435 801 746	4,06%
The Central Bohemia Region	2882	15,43%	6 663 383 801	18,85%
The Zlín Region	921	4,93%	1 483 466 664	4,20%
The Ústí Region	1 122	6,01%	1 720 715 983	4,87%

Overcollateralization Detail



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