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**Raiffeisenbank a.s.**

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**Investor report - information about Cover Pool**

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as of 31.12.2023

## Covered Bonds Key Facts

<b>Total Outstanding [CZK eq.]:</b>	<b>7 248 640 389</b>
here of CZK denominated bonds:	0
here of EUR denominated bonds:	7 248 640 389

### Overcollateralization

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

<b>Current Overcollateralization:</b>	<b>225,0%</b>
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### Credit Ratings (Moody's)

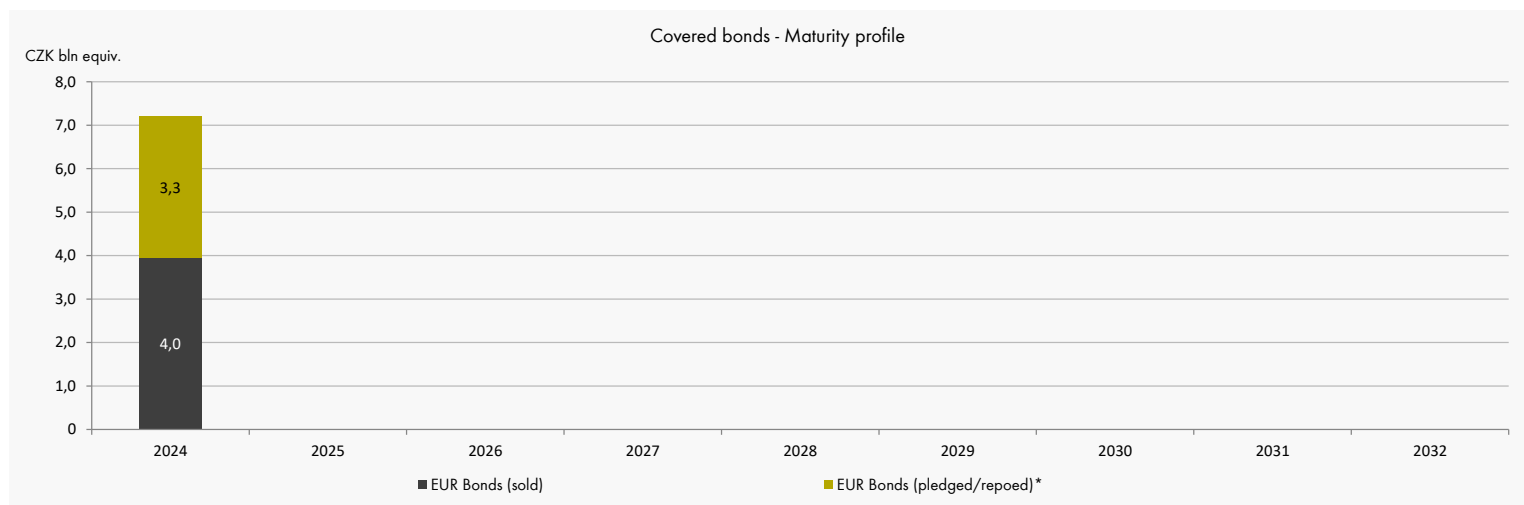
Issuer's Rating	A3
CB Rating	Aa1

## Cover Pool Key Facts

<b>Asset balance [CZK] :</b>	<b>23 557 743 913</b>
here of CZK denominated mortgages	23 557 743 913
Average loan balance :	1 485 356
Number of loans :	15 860
Number of borrowers :	15 397
Number of properties :	22 633
WA remaining term (in months) :	231

WA seasoning (in months) :	91
Loans to Employees	0,03%
Borrower concentration: 10 largest borrowers	0,72%
WA Margin on Fixed Rate Loans	0,72%
WA Interest Rate on Fixed Rate Loans	3,31%
Loans in Arrears > 90 days	0%
WA indexed LTV	47,4%

## 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
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	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.

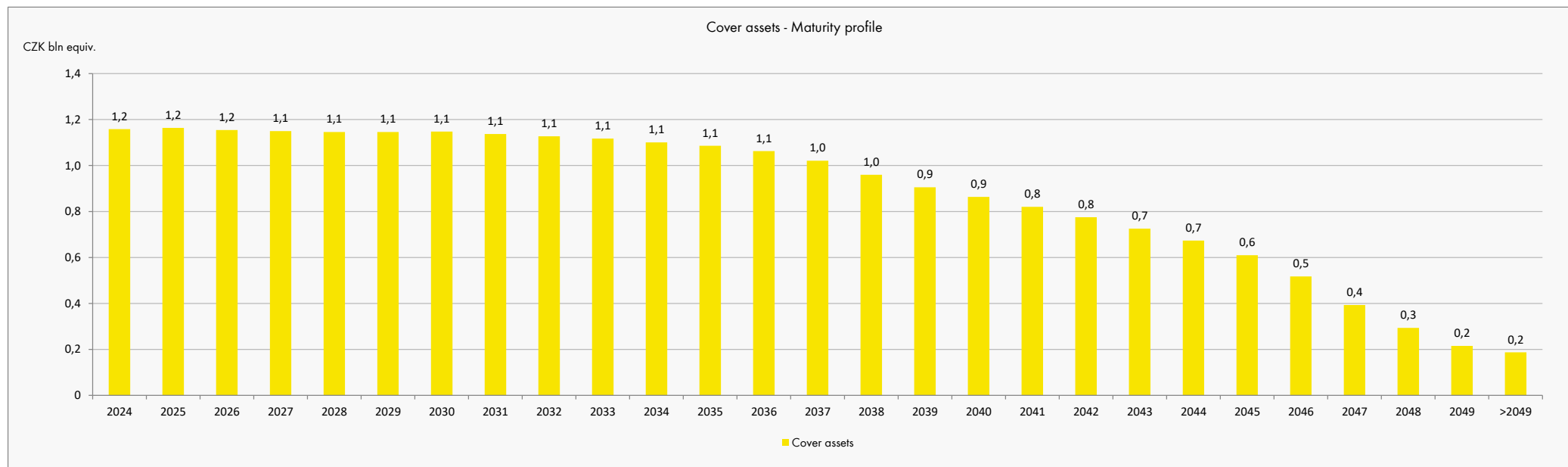
**Article 129** of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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	699	4,41%	891 930 999	3,79%
Fixed rate with reset >=2 but <5 years	4002	25,23%	6 125 067 233	26,00%
Fixed rate with reset >=5 years	11159	70,36%	16 540 745 681	70,21%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	5115	32,25%	4 229 026 561	17,95%
>40% <= 50%	2232	14,07%	3 206 229 370	13,61%
>50% <= 60%	2792	17,60%	4 663 285 437	19,80%
>60% <= 70%	2971	18,73%	5 527 321 968	23,46%
>70% <= 80%	2750	17,34%	5 931 880 578	25,18%
>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)

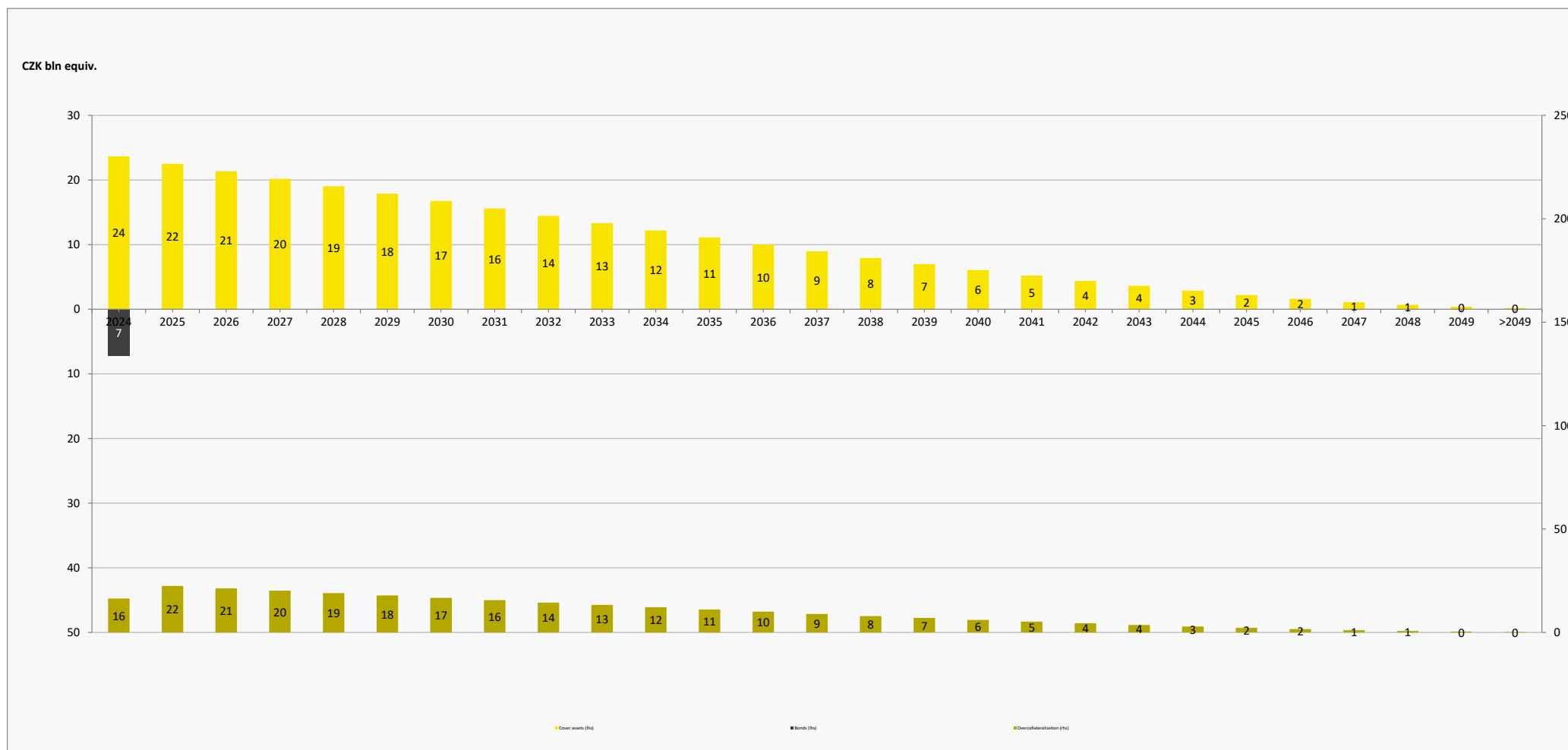
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	0	0,00%	0	0,00%
>=12 < 24	65	0,41%	176 117 162	0,75%
>=24 < 36	554	3,49%	1 361 929 960	5,78%
>=36 < 60	1 538	9,70%	3 511 876 343	14,91%
>=60	13 703	86,40%	18 507 820 450	78,56%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	2 716	17,12%	868 702 934	3,69%
>500.000 <= 1.000.000	3 847	24,26%	2 863 006 998	12,15%
>1.000.000 <= 1.500.000	3 128	19,72%	3 861 200 011	16,39%
>1.500.000 <= 2.000.000	2 279	14,37%	3 947 442 173	16,76%
>2.000.000 <= 2.500.000	1 544	9,74%	3 444 437 861	14,62%
>2.500.000 <= 3.000.000	960	6,05%	2 624 222 570	11,14%
>3.000.000 <= 5.000.000	1 115	7,03%	4 095 475 048	17,38%
>5.000.000 <= 10.000.000	250	1,58%	1 575 786 255	6,69%
>10.000.000 <= 50.000.000	21	0,13%	277 470 063	1,18%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	15 860	100,00%	23 557 743 913	100,00%
Bullet	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2422	15,27%	4 904 863 299	20,82%
The South Moravian Region	2129	13,42%	3 072 767 588	13,04%
The South Bohemia Region	1132	7,14%	1 384 394 901	5,88%
The Karlovy Vary Region	328	2,07%	344 156 172	1,46%
The Vysočina Region	480	3,03%	587 388 231	2,49%
The Hradec Králové Region	545	3,44%	703 307 887	2,99%
The Liberec Region	694	4,38%	857 879 806	3,64%
The Moravian-Silesian Region	1633	10,30%	2 173 822 799	9,23%
The Olomouc Region	838	5,28%	1 100 522 581	4,67%
The Pardubice Region	779	4,91%	1 034 744 813	4,39%
The Pilsen Region	685	4,32%	863 706 627	3,67%
The Central Bohemia Region	2515	15,86%	4 480 172 019	19,02%
The Zlín Region	709	4,47%	943 230 952	4,00%
The Ústí Region	971	6,12%	1 106 786 239	4,70%

## Overcollateralization Detail



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