

Pool assets Analysis (Overview)

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|---|----------------------------|
| Asset type : | 100% Residential Mortgages |
| Asset balance : | CZK 35.6bn (c.EUR1.28bn) |
| Average loan balance : | CZK 1.699m (c. EUR 61k) |
| Number of loans : | 20 997 |
| Number of borrowers : | 20 262 |
| Number of properties : | 23 893 |
| WA remaining term (in months) : | 237 |
| WA seasoning (in months) : | 54 |
| Loans to Employees | 4% |
| Borrower concentration: % age of largest 10 borrowers | 1% |
| WA Margin on Fixed Rate Loans (bps) | 279 |
| WA Interest Rate on Fixed Rate Loans | 4,21% |
| Loans in Arrears .>90 days | 0% |
| Details on LTV | |
| WA unindexed LTV | 63,30% |

| Interest Rate Type | Number of Loans | % | Current Balance | % |
|--|-----------------|---------|-----------------|---------|
| Fixed rate with reset <=2 years | 1 057 | 5,03 | 1 608 513 468 | 4,51 |
| Fixed rate with reset >=2 but <5 years | 10 911 | 51,96 | 19 343 138 137 | 54,21 |
| Fixed rate with reset >=5 years | 9 029 | 43 | 14 726 971 007 | 41,28 |
| Grand Total | 20 997 | 100,00% | 35 678 622 613 | 100,00% |

| LTV ranges distribution | Number of Loans | % | Current Balance | % |
|-------------------------|-----------------|---------|-----------------|---------|
| 0-<=40% | 4 114 | 19,59 | 3 481 686 486 | 9,76 |
| >40%<=50% | 2 023 | 9,63 | 2 807 682 874 | 7,87 |
| >50%<=60% | 2 508 | 11,94 | 4 067 180 794 | 11,4 |
| >60%<=70% | 3 832 | 18,25 | 7 078 418 288 | 19,84 |
| >70%<=80% | 3 426 | 16,32 | 6 813 672 901 | 19,1 |
| >80%<=85% | 1 792 | 8,53 | 4 055 201 441 | 11,37 |
| >85%<=90% | 2 076 | 9,89 | 4 833 458 056 | 13,55 |
| >90%<=95% | 636 | 3,03 | 1 379 115 390 | 3,87 |
| >95%<=100% | 336 | 1,6 | 734 310 584 | 2,06 |
| >105% | 146 | 0,7 | 222 381 583 | 0,62 |
| >100%<=105% | 108 | 0,51 | 205 514 215 | 0,58 |
| Grand Total | 20 997 | 100,00% | 35 678 622 613 | 100,00% |

| Maturity Date | Number of Loans | % | Current Balance | % |
|---------------|-----------------|---------|-----------------|---------|
| 2014-2018 | 300 | 1,43 | 69 954 115 | 0,19 |
| 2018-2022 | 864 | 4,11 | 571 942 546 | 1,61 |
| 2022-2026 | 1 606 | 7,64 | 1 761 077 356 | 4,94 |
| 2026-2030 | 2 916 | 13,89 | 3 931 147 112 | 11,02 |
| 2030-2034 | 3 169 | 15,09 | 5 402 324 739 | 15,14 |
| 2034-2038 | 3 502 | 16,68 | 6 492 935 901 | 18,2 |
| 2038-2042 | 5 550 | 26,44 | 10 301 321 551 | 28,87 |
| 2042-2046 | 3 077 | 14,65 | 7 122 369 873 | 19,96 |
| 2046-2050 | 11 | 0,05 | 20 851 172 | 0,05 |
| 2050-2054 | 2 | 0 | 4 698 247 | 0,01 |
| Grand Total | 20 997 | 100,00% | 35 678 622 613 | 100,00% |

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Report 30.6.2015

| Seasoning (months) | Number of Loans | % | Current Balance | % |
|--------------------|-----------------|-------|-----------------|-------|
| < 12 | 1 484 | 7,07 | 2 809 587 414 | 7,87 |
| ≥12-<24 | 2 581 | 12,29 | 5 635 306 262 | 15,79 |
| ≥24-<36 | 2 750 | 13,1 | 6 226 762 099 | 17,45 |
| ≥36-<60 | 4 548 | 21,66 | 7 908 674 184 | 22,17 |
| ≥60 | 9 634 | 45,88 | 13 098 292 654 | 36,71 |

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|-------------|--------|---------|----------------|---------|
| Grand Total | 20 997 | 100,00% | 35 678 622 613 | 100,00% |
|-------------|--------|---------|----------------|---------|

| Property type | Number of Loans | % | Current Balance | % |
|------------------------------------|-----------------|-------|-----------------|-------|
| Flat in block with 4 or more units | 7 374 | 35,12 | 12 040 702 941 | 33,75 |
| House | 13 447 | 64,04 | 23 085 597 048 | 64,7 |
| Other | 61 | 0,29 | 137 989 292 | 0,39 |
| partial commercial use | 115 | 0,55 | 414 333 331 | 1,16 |

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|-------------|--------|---------|----------------|---------|

| Principal Payment frequency type | Number of Loans | % | Current Balance | % |
|----------------------------------|-----------------|-------|-----------------|-------|
| Bullet | 207 | 0,99 | 194 642 662 | 0,55 |
| Monthly | 20 772 | 98,93 | 35 453 074 070 | 99,37 |
| Other | 18 | 0,09 | 30 905 881 | 0,09 |

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|-------------|--------|---------|----------------|---------|
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|-------------|--------|---------|----------------|---------|

| Occupancy tupe | Number of Loans | % | Current Balance | % |
|---|-----------------|-------|-----------------|-------|
| Non-owner-occupied (buy-to-let) where borrower has < 3 properties | 3 | 0,01 | 11 415 329 | 0,03 |
| Other/No data | 6 692 | 31,87 | 9 329 260 572 | 26,15 |
| Owner-occupied | 14 302 | 68,11 | 26 337 946 711 | 73,82 |

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|-------------|--------|---------|----------------|---------|

| Geographical Distribution | Number of Loans | % | Current Balance | % |
|---------------------------|-----------------|-------|-----------------|-------|
| Hlavní město Praha | 3 830 | 18,24 | 9 603 303 528 | 26,92 |
| Jihočeský | 1 390 | 6,62 | 2 015 272 460 | 5,65 |
| Jihomoravský | 2 247 | 10,7 | 3 527 443 469 | 9,89 |
| Karlovarský | 517 | 2,46 | 628 856 804 | 1,76 |
| Královéhradecký | 713 | 3,4 | 1 042 040 391 | 2,92 |
| Liberecký | 994 | 4,73 | 1 474 178 214 | 4,13 |
| Moravskoslezský | 2 231 | 10,63 | 3 140 076 451 | 8,8 |
| Olomoucký | 911 | 4,34 | 1 215 828 250 | 3,41 |
| Pardubický | 857 | 4,08 | 1 165 700 210 | 3,27 |
| Plzeňský | 865 | 4,12 | 1 160 605 610 | 3,25 |
| Středočeský | 3 907 | 18,61 | 7 553 244 524 | 21,17 |
| Ústecký | 1 343 | 6,4 | 1 634 690 497 | 4,58 |
| Vysočina | 552 | 2,63 | 676 953 608 | 1,9 |
| Zlínský | 637 | 3,03 | 835 406 619 | 2,34 |
| Other/No data | 3 | 0,01 | 5 021 977 | 0,01 |

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|-------------|--------|---------|----------------|---------|

| Loans in Arrears | Number of Loans | % | Current Balance | % |
|------------------|-----------------|-------|-----------------|-------|
| <2 | 20 972 | 99,88 | 35 648 229 793 | 99,91 |
| ≥2-<6 | 25 | 0,12 | 30 392 819 | 0,09 |

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|-------------|--------|---------|----------------|---------|
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Contact

If you have any queries regarding this report please contact:
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