
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 31.12.2020

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	18 098 499 510
here of CZK denominated bonds:	0
here of EUR denominated bonds:	18 098 499 510

Overcollateralization

Current Overcollateralization:	161,8%
Overcollateralization consistent with current rating:	5,5%

Credit Ratings (Moody's)

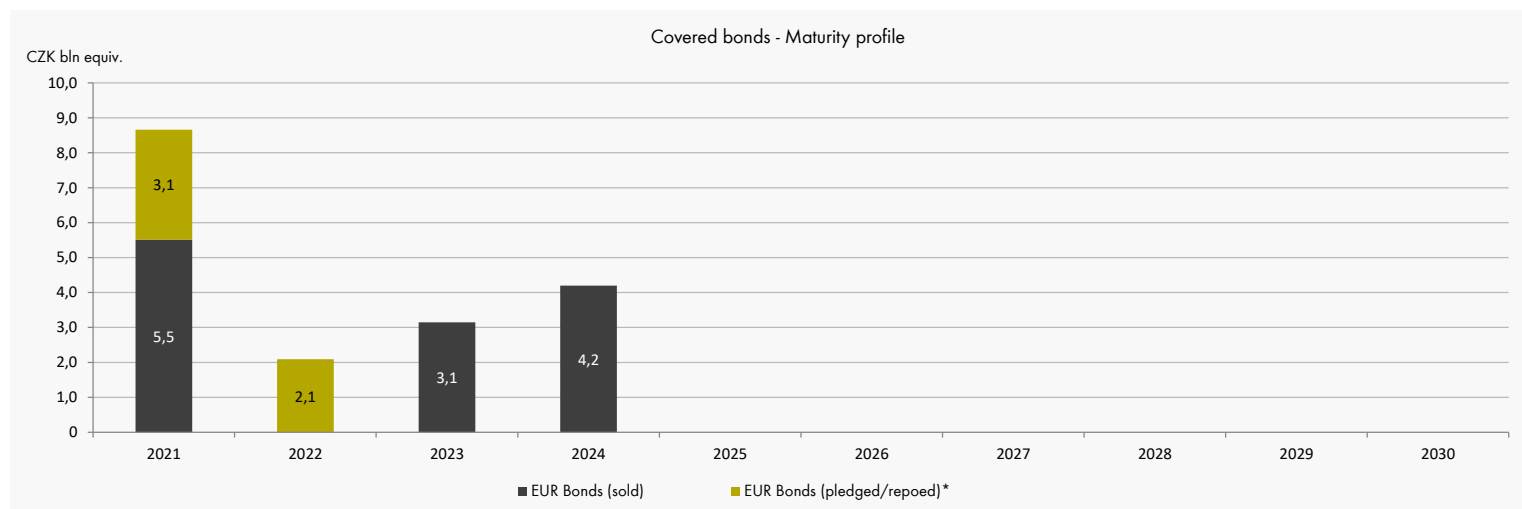
Issuer's Rating	A3
CB Rating	Aa2

Cover Pool Key Facts

Asset balance [CZK] :	47 385 450 555
here of CZK denominated mortgages	47 385 450 555
Average loan balance :	1 614 496
Number of loans :	29 350
Number of borrowers :	28 034
Number of properties :	31 768
WA remaining term (in months) :	252
WA seasoning (in months) :	65

Loans to Employees	3,28%
Borrower concentration: 10 largest borrowers	0,51%
WA Margin on Fixed Rate Loans	1,05%
WA Interest Rate on Fixed Rate Loans	2,30%
Loans in Arrears > 90 days	0%
WA indexed LTV	52,3%

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
XS1574150261	EUR	08.03.2017	08.03.2021	300 000 000	210 000 000	0	90 000 000	0,50%	Fixed
XS1574149842	EUR	08.03.2017	08.03.2022	300 000 000	0	119 963 000	180 037 000	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

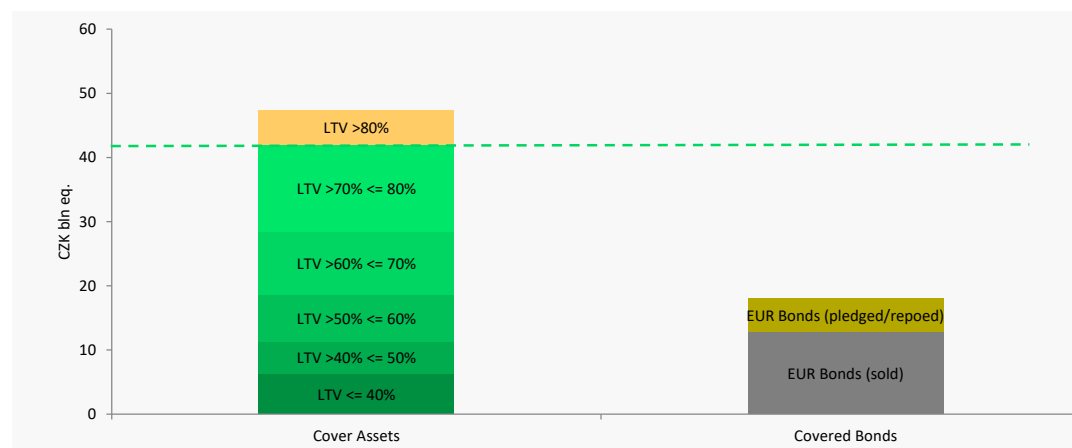
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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 31.12.2020

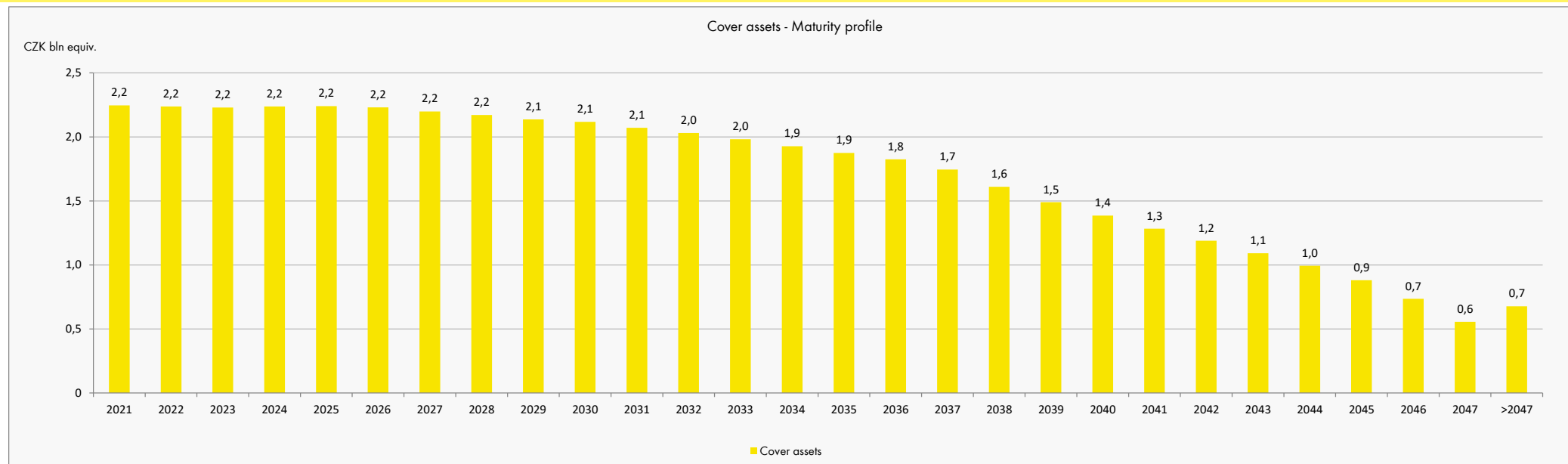
- Requirement on regular publishing of information concerning cover pool, which is set out by **Article 129(7)** of CRR is ensured by this Investor Report, which is published on quarterly basis.

- 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	648	2,21%	630 096 760	1,33%
Fixed rate with reset >=2 but <5 years	9203	31,36%	15 260 035 228	32,20%
Fixed rate with reset >=5 years	19425	66,18%	31 350 031 935	66,16%
Floating rate	74	0,25%	145 286 631	0,31%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	7948	27,08%	6 359 280 078	13,42%
>40% <= 50%	3502	11,93%	4 929 613 832	10,40%
>50% <= 60%	4381	14,93%	7 350 746 718	15,51%
>60% <= 70%	5057	17,23%	9 743 670 428	20,56%
>70% <= 80%	6150	20,95%	13 642 475 666	28,79%
>80% <= 85%	1280	4,36%	2 934 057 419	6,19%
>85% <= 90%	637	2,17%	1 545 989 517	3,26%
>90% <= 95%	159	0,54%	390 021 462	0,82%
>95% <= 100%	83	0,28%	225 994 797	0,48%
>100% <= 105%	35	0,12%	64 495 784	0,14%
>105%	118	0,40%	199 104 854	0,42%

Cover Pool Detail (2)

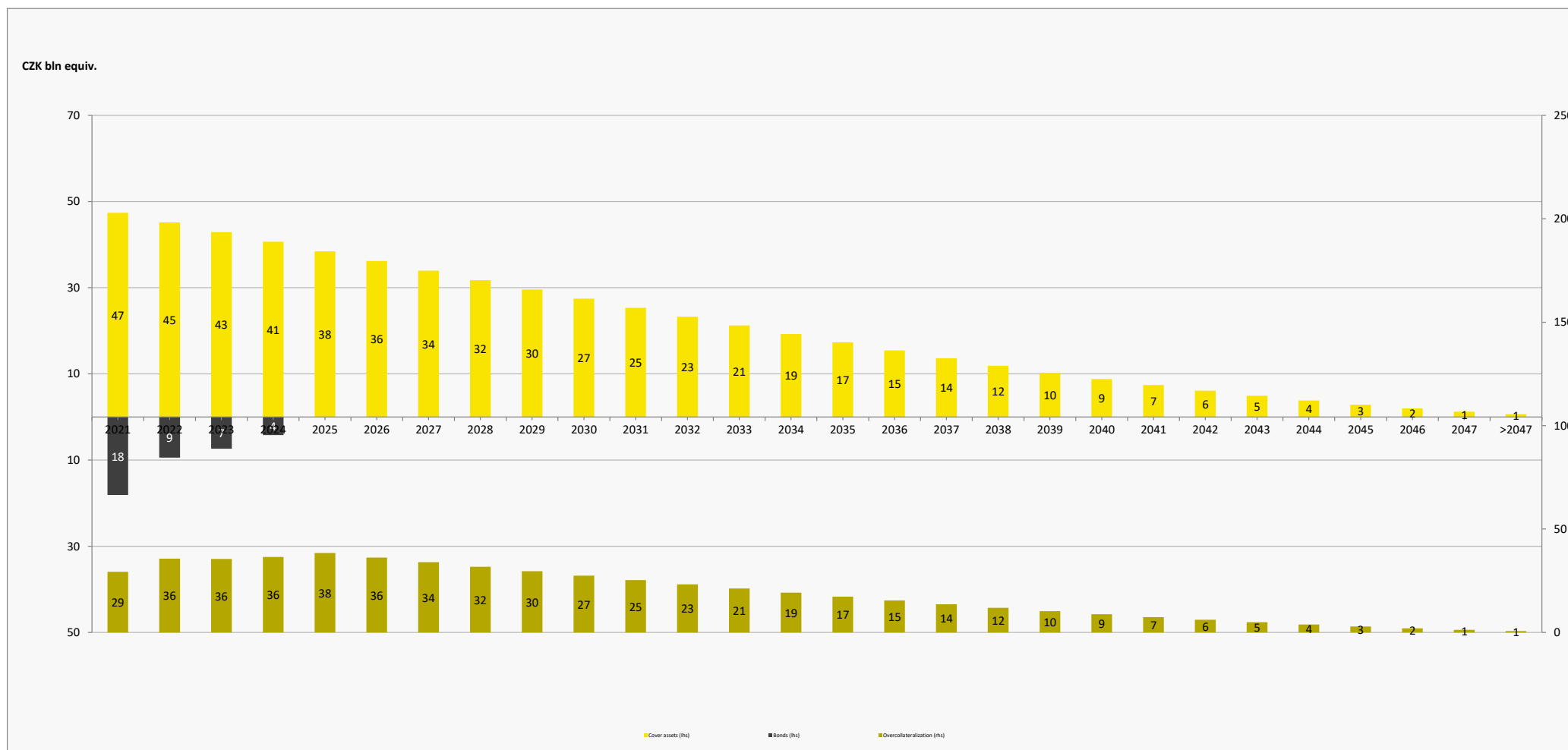
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	864	2,94%	2 559 739 307	5,40%
>=12 < 24	1 709	5,82%	4 119 880 380	8,69%
>=24 < 36	2 696	9,19%	5 478 466 122	11,56%
>=36 < 60	7 528	25,65%	13 524 196 267	28,54%
>=60	16 553	56,40%	21 703 168 478	45,80%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 592	15,65%	1 415 012 395	2,99%
>500.000 <= 1.000.000	6 467	22,03%	4 829 161 225	10,19%
>1.000.000 <= 1.500.000	5 672	19,33%	7 029 347 120	14,83%
>1.500.000 <= 2.000.000	4 221	14,38%	7 337 544 353	15,48%
>2.000.000 <= 2.500.000	3 022	10,30%	6 764 213 149	14,27%
>2.500.000 <= 3.000.000	2 048	6,98%	5 592 431 247	11,80%
>3.000.000 <= 5.000.000	2 701	9,20%	9 960 709 933	21,02%
>5.000.000 <= 10.000.000	567	1,93%	3 608 659 826	7,62%
>10.000.000 <= 50.000.000	60	0,20%	848 371 307	1,79%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	29 221	99,56%	47 270 398 943	99,76%
Bullet	110	0,37%	96 173 357	0,20%
Other	19	0,06%	18 878 255	0,04%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	4895	16,68%	11 438 895 783	24,14%
The South Moravian Region	3557	12,12%	5 569 548 391	11,75%
The South Bohemia Region	1953	6,65%	2 586 882 200	5,46%
The Karlovy Vary Region	649	2,21%	690 791 515	1,46%
The Vysočina Region	788	2,68%	959 946 009	2,03%
The Hradec Králové Region	997	3,40%	1 445 032 104	3,05%
The Liberec Region	1403	4,78%	1 936 012 743	4,09%
The Moravian-Silesian Region	2918	9,94%	3 999 084 555	8,44%
The Olomouc Region	1446	4,93%	1 994 020 259	4,21%
The Pardubice Region	1327	4,52%	1 850 420 412	3,91%
The Pilsen Region	1354	4,61%	1 796 553 176	3,79%
The Central Bohemia Region	5102	17,38%	9 483 762 731	20,01%
The Zlín Region	1124	3,83%	1 503 421 483	3,17%
The Ústí Region	1 837	6,26%	2 131 079 193	4,50%

Overcollateralization Detail



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