
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2024

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	1 812 172 000
here of CZK denominated bonds:	0
here of EUR denominated bonds:	1 812 172 000

Overcollateralization

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

Current Overcollateralization:	763,2%
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Credit Ratings (Moody's)

Issuer's Rating	A2
CB Rating	Aa1

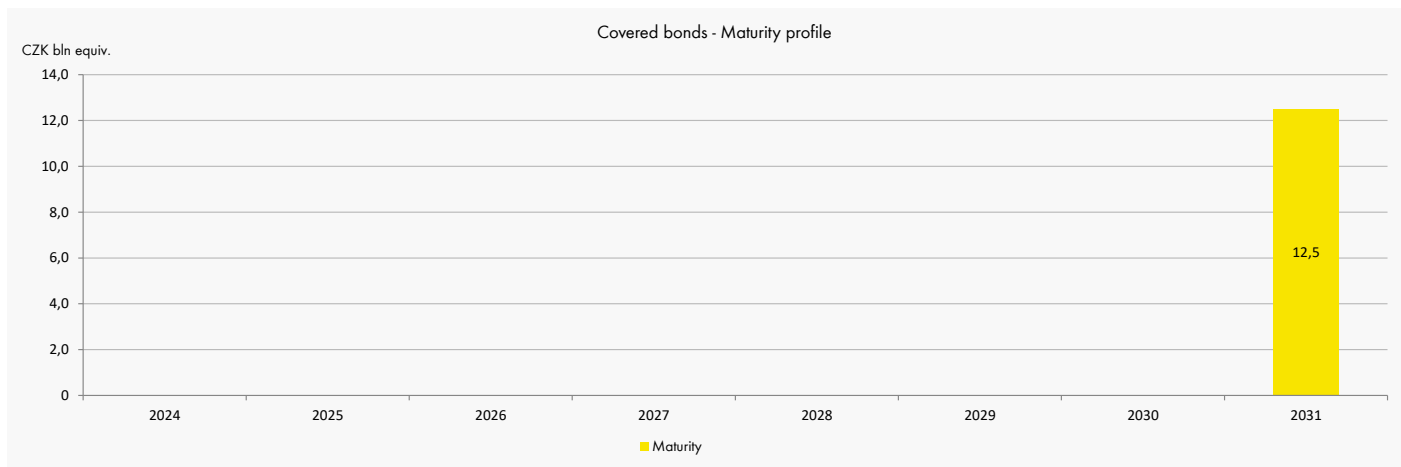
Cover Pool Key Facts

Asset balance [CZK] :	15 642 697 373
here of CZK denominated mortgages	15 642 697 373
Average loan balance :	1 493 479
Number of loans :	10 474
Number of borrowers :	10 284
Number of properties :	15 143
WA remaining term (in months) :	230

WA seasoning (in months) :	93
Loans to Employees	0,04%
Borrower concentration: 10 largest borrowers	1,02%
WA Margin on Fixed Rate Loans	0,73%
WA Interest Rate on Fixed Rate Loans	3,40%
Loans in Arrears > 90 days*	0%
WA indexed LTV	47,1%

* Mortgage Loans where debtors are in default or past due for more than 90 days, according to EBA, are not included in the Cover Pool

Covered Bonds Overview



Covered Bonds Detail

ISIN	Currency	Issue Date	Maturity Date	Extended maturity date	Issued Amount	Sold Amt	Pledged/Repoed Amt*	Retained Amt	Coupon	Interest Rate Type
XS2406886973	EUR	15.11.2021	15.11.2031	Non-applicable	500 000 000	0	72 400 000	427 600 000	0,70%	Fixed

*REPO maturity date 23.12.2024

CRR eligibility

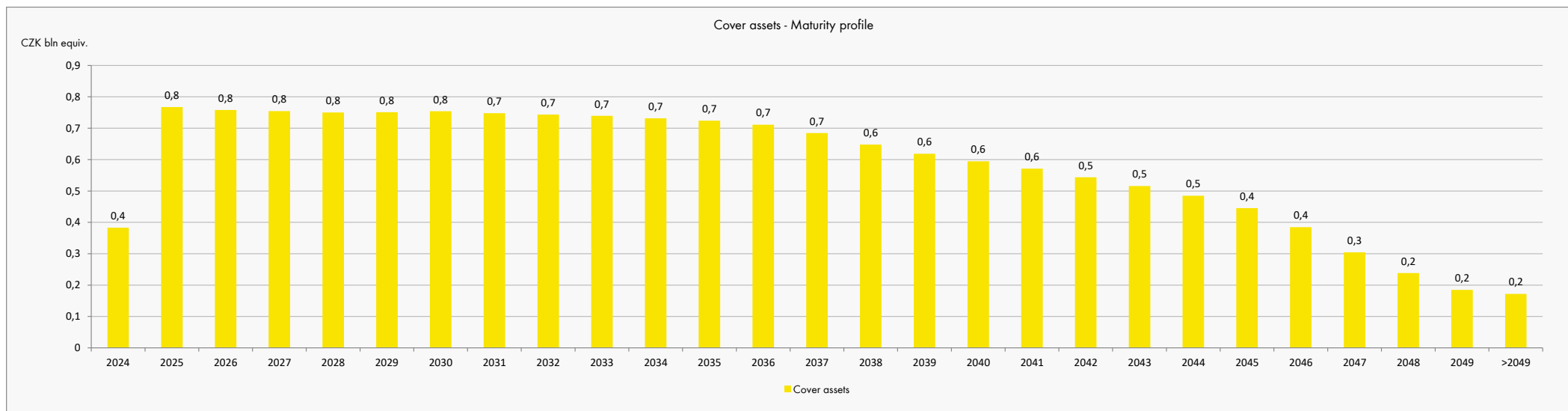
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, the cover pool consists only of:

(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

- 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, including derivatives
- 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
 - 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	501	4,78%	640 005 645	4,09%
Fixed rate with reset >=2 but <5 years	2836	27,08%	4 480 001 741	28,64%
Fixed rate with reset >=5 years	7137	68,14%	10 522 689 987	67,27%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	3430	32,75%	2 859 392 141	18,28%
>40% <= 50%	1477	14,10%	2 126 638 868	13,60%
>50% <= 60%	1857	17,73%	3 122 016 964	19,96%
>60% <= 70%	1926	18,39%	3 662 983 226	23,42%
>70% <= 80%	1784	17,03%	3 871 666 174	24,75%
>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)

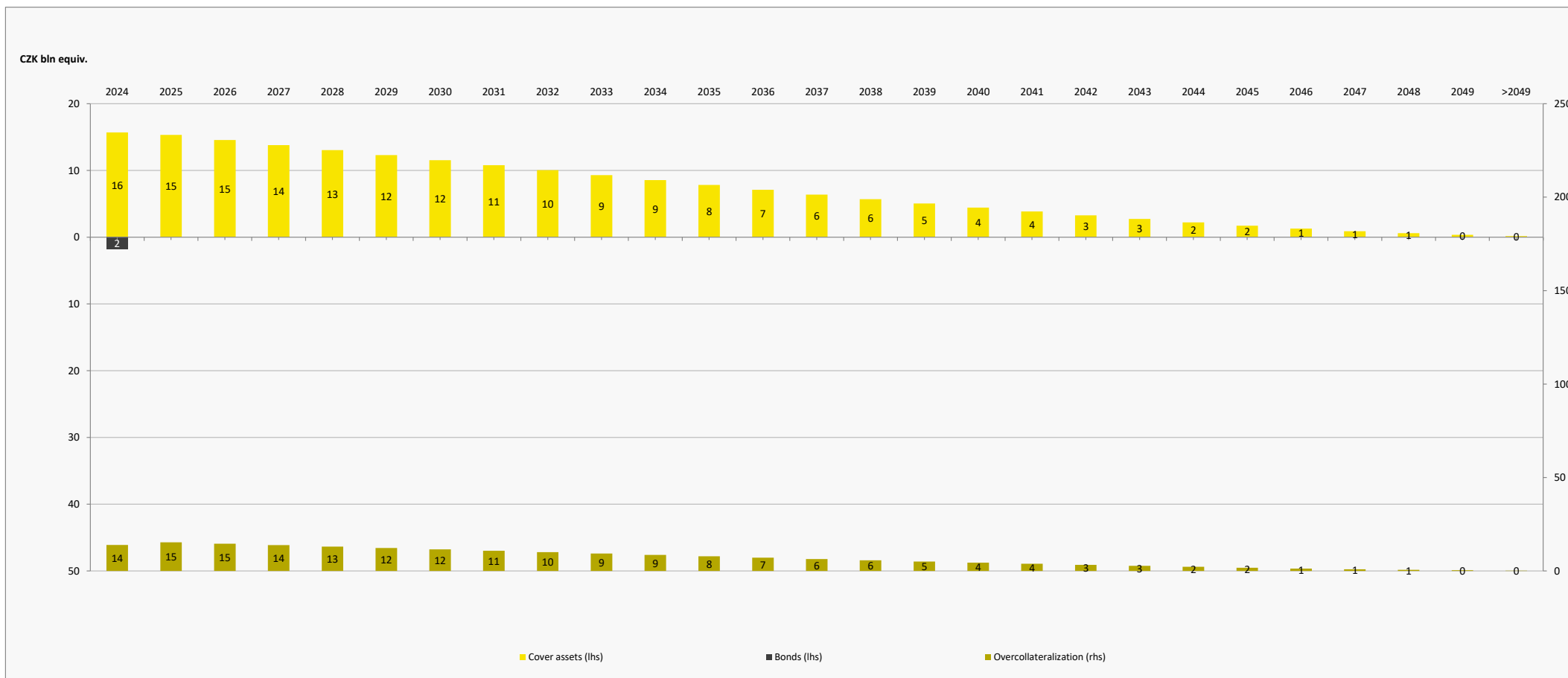
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	0	0,00%	0	0,00%
>=12 < 24	0	0,00%	0	0,00%
>=24 < 36	222	2,12%	556 725 472	3,56%
>=36 < 60	1 438	13,73%	3 354 243 744	21,44%
>=60	8 814	84,15%	11 731 728 157	75,00%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	1 810	17,28%	583 344 971	3,73%
>500.000 <= 1.000.000	2 522	24,08%	1 880 298 847	12,02%
>1.000.000 <= 1.500.000	2 055	19,62%	2 536 635 010	16,22%
>1.500.000 <= 2.000.000	1 499	14,31%	2 600 396 759	16,62%
>2.000.000 <= 2.500.000	990	9,45%	2 206 698 247	14,11%
>2.500.000 <= 3.000.000	653	6,23%	1 787 386 719	11,43%
>3.000.000 <= 5.000.000	766	7,31%	2 809 348 223	17,96%
>5.000.000 <= 10.000.000	163	1,56%	1 020 499 415	6,52%
>10.000.000 <= 50.000.000	16	0,15%	218 089 183	1,39%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	10 474	100,00%	15 642 697 373	100,00%
Bullet	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	1557	14,87%	3 116 221 291	19,92%
The South Moravian Region	1428	13,63%	2 110 531 349	13,49%
The South Bohemia Region	739	7,06%	915 615 926	5,85%
The Karlovy Vary Region	213	2,03%	220 014 774	1,41%
The Vysočina Region	311	2,97%	396 756 482	2,54%
The Hradec Králové Region	360	3,44%	463 345 856	2,96%
The Liberec Region	449	4,29%	562 868 857	3,60%
The Moravian-Silesian Region	1103	10,53%	1 501 156 300	9,60%
The Olomouc Region	551	5,26%	722 072 273	4,62%
The Pardubice Region	529	5,05%	714 605 973	4,57%
The Pilsen Region	480	4,58%	602 018 624	3,85%
The Central Bohemia Region	1668	15,93%	2 987 356 208	19,10%
The Zlín Region	449	4,29%	604 200 329	3,86%
The Ústí Region	637	6,08%	725 933 131	4,64%

Overcollateralization Detail



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