
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.09.2024

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	1 823 032 000
here of CZK denominated bonds:	0
here of EUR denominated bonds:	1 823 032 000

Overcollateralization

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

Current Overcollateralization:	1350,4%
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Credit Ratings (Moody's)

Issuer's Rating	A2
CB Rating	Aa1

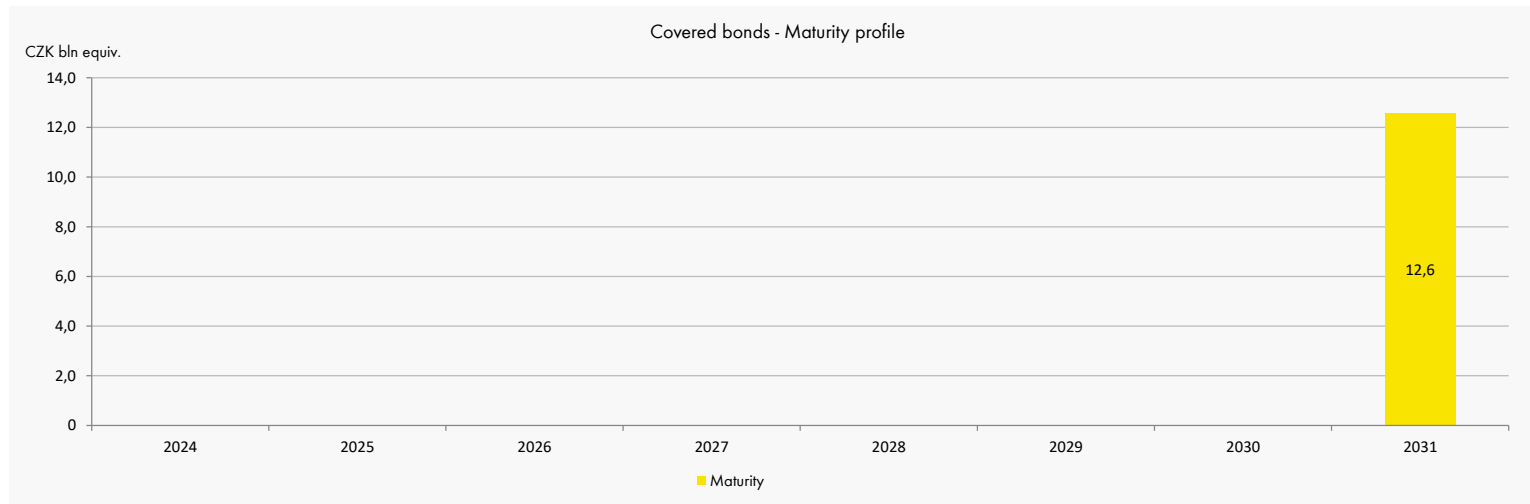
Cover Pool Key Facts

Asset balance [CZK] :	26 440 859 499
here of CZK denominated mortgages	26 440 859 499
Average loan balance :	1 477 473
Number of loans :	17 896
Number of borrowers :	17 322
Number of properties :	18 415
WA remaining term (in months) :	229

WA seasoning (in months) :	95
Loans to Employees	0,03%
Borrower concentration: 10 largest borrowers	0,71%
WA Margin on Fixed Rate Loans	0,71%
WA Interest Rate on Fixed Rate Loans	3,50%
Loans in Arrears > 90 days*	0%
WA indexed LTV	46,2%

* 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
XS2406886973	EUR	15.11.2021	15.11.2031	Non-applicable	500 000 000	0	72 400 000	427 600 000	0,70%

*REPO maturity date 23.12.2024

CRR eligibility

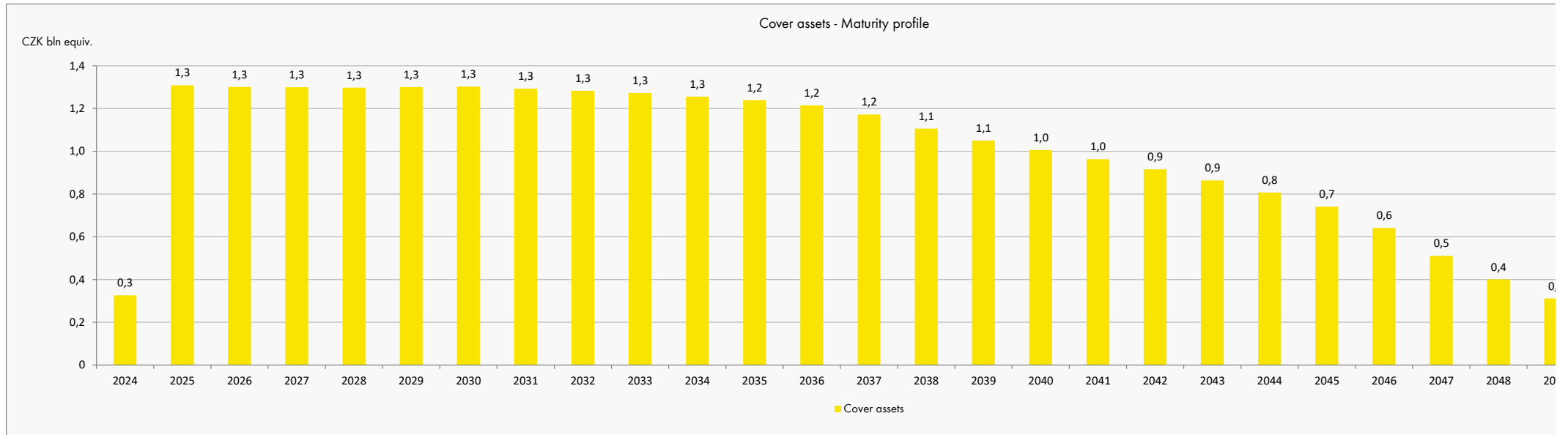
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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 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	983	5,49%	1 304 586 952	4,93%
Fixed rate with reset >=2 but <5 years	5035	28,13%	7 886 707 135	29,83%
Fixed rate with reset >=5 years	11878	66,37%	17 249 565 413	65,24%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6110	34,14%	4 960 113 338	18,76%
>40% <= 50%	2556	14,28%	3 724 898 318	14,09%
>50% <= 60%	3179	17,76%	5 340 889 990	20,20%
>60% <= 70%	3271	18,28%	6 373 191 843	24,10%
>70% <= 80%	2780	15,53%	6 041 766 011	22,85%
>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)

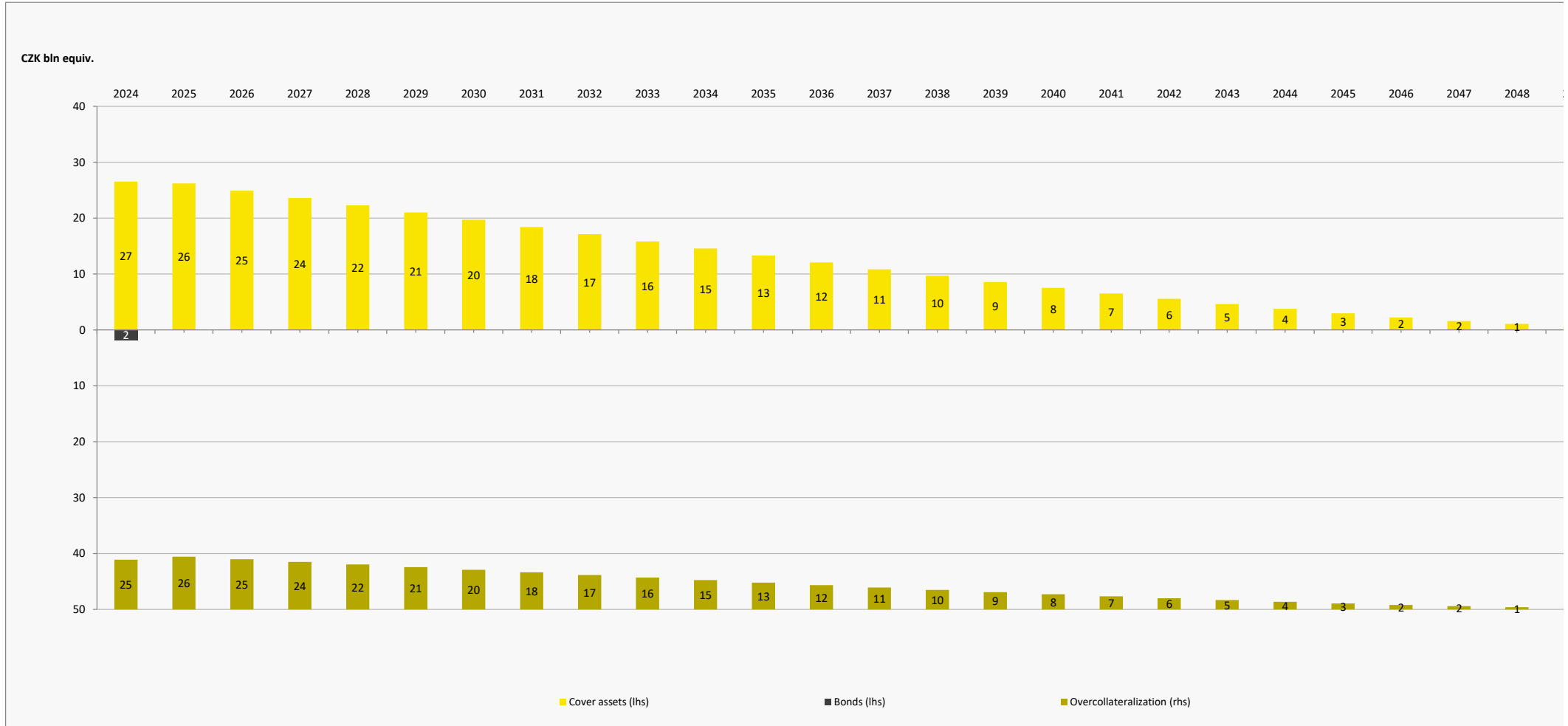
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	6	0,03%	23 099 460	0,09%
>=12 < 24	80	0,45%	165 928 986	0,63%
>=24 < 36	344	1,92%	898 948 510	3,40%
>=36 < 60	2 222	12,42%	5 299 801 128	20,04%
>=60	15 244	85,18%	20 053 081 414	75,84%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 285	18,36%	993 375 725	3,76%
>500.000 <= 1.000.000	4 296	24,01%	3 205 773 019	12,12%
>1.000.000 <= 1.500.000	3 448	19,27%	4 269 101 647	16,15%
>1.500.000 <= 2.000.000	2 459	13,74%	4 270 342 074	16,15%
>2.000.000 <= 2.500.000	1 723	9,63%	3 847 698 098	14,55%
>2.500.000 <= 3.000.000	1 074	6,00%	2 931 665 285	11,09%
>3.000.000 <= 5.000.000	1 304	7,29%	4 796 926 320	18,14%
>5.000.000 <= 10.000.000	280	1,56%	1 766 311 443	6,68%
>10.000.000 <= 50.000.000	27	0,15%	359 665 889	1,36%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	17 896	100,00%	26 440 859 499	100,00%
Bullet	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2659	14,86%	5 267 930 431	19,92%
The South Moravian Region	2475	13,83%	3 656 547 293	13,83%
The South Bohemia Region	1265	7,07%	1 544 564 802	5,84%
The Karlovy Vary Region	376	2,10%	386 656 709	1,46%
The Vysočina Region	542	3,03%	675 769 938	2,56%
The Hradec Králové Region	605	3,38%	757 388 815	2,86%
The Liberec Region	773	4,32%	979 732 690	3,71%
The Moravian-Silesian Region	1854	10,36%	2 451 213 316	9,27%
The Olomouc Region	947	5,29%	1 252 470 838	4,74%
The Pardubice Region	864	4,83%	1 143 942 500	4,33%
The Pilsen Region	776	4,34%	964 036 260	3,65%
The Central Bohemia Region	2834	15,84%	4 991 717 523	18,88%
The Zlín Region	815	4,55%	1 092 963 331	4,13%
The Ústí Region	1107	3,56%	1 268 366 603	2,75%
Other	4	0,02%	7 558 453	0,03%

Overcollateralization Detail



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