
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 31.12.2024

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	0
here of CZK denominated bonds:	0
here of EUR denominated bonds:	0

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	10,50%

Current Overcollateralization: **n/a**

Credit Ratings (Moody's)

Issuer's Rating	A2
CB Rating	Aa1

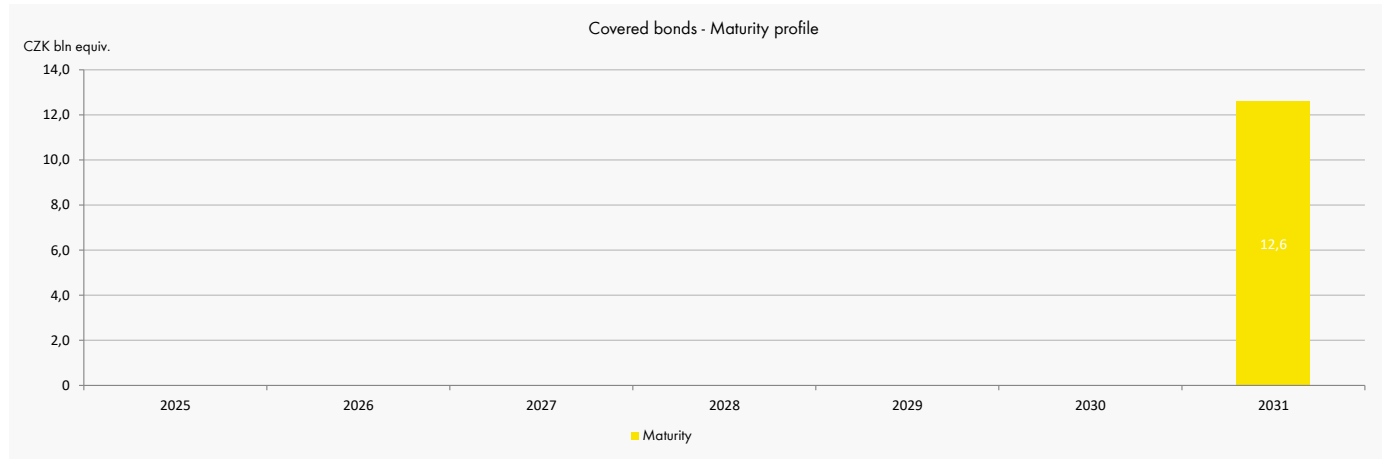
Cover Pool Key Facts

Asset balance [CZK] :	26 448 697 912
here of CZK denominated mortgages	26 448 697 912
Average loan balance :	1 483 548
Number of loans :	17 828
Number of borrowers :	17 255
Number of properties :	18 354
WA remaining term (in months) :	228

WA seasoning (in months) :	95
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,70%
WA Margin on Fixed Rate Loans	0,70%
WA Interest Rate on Fixed Rate Loans	3,60%
Loans in Arrears > 90 days*	0%
WA indexed LTV	45,9%

*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	0	500 000 000	0,70%	Fixed

CRR eligibility

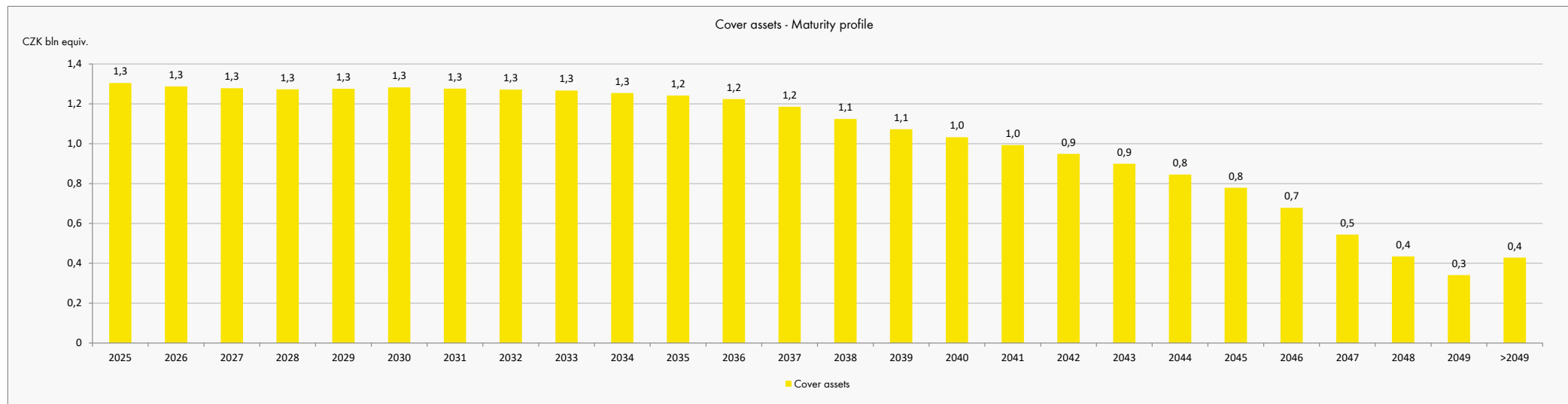
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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	1225	6,87%	1 811 307 212	6,85%
Fixed rate with reset >=2 but <5 years	5139	28,83%	8 096 308 237	30,61%
Fixed rate with reset >=5 years	11464	64,30%	16 541 082 463	62,54%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6191	34,73%	5 063 051 110	19,14%
>40% <= 50%	2608	14,63%	3 869 395 579	14,63%
>50% <= 60%	3195	17,92%	5 411 357 358	20,46%
>60% <= 70%	3240	18,17%	6 388 540 789	24,15%
>70% <= 80%	2594	14,55%	5 716 353 076	21,61%
>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)

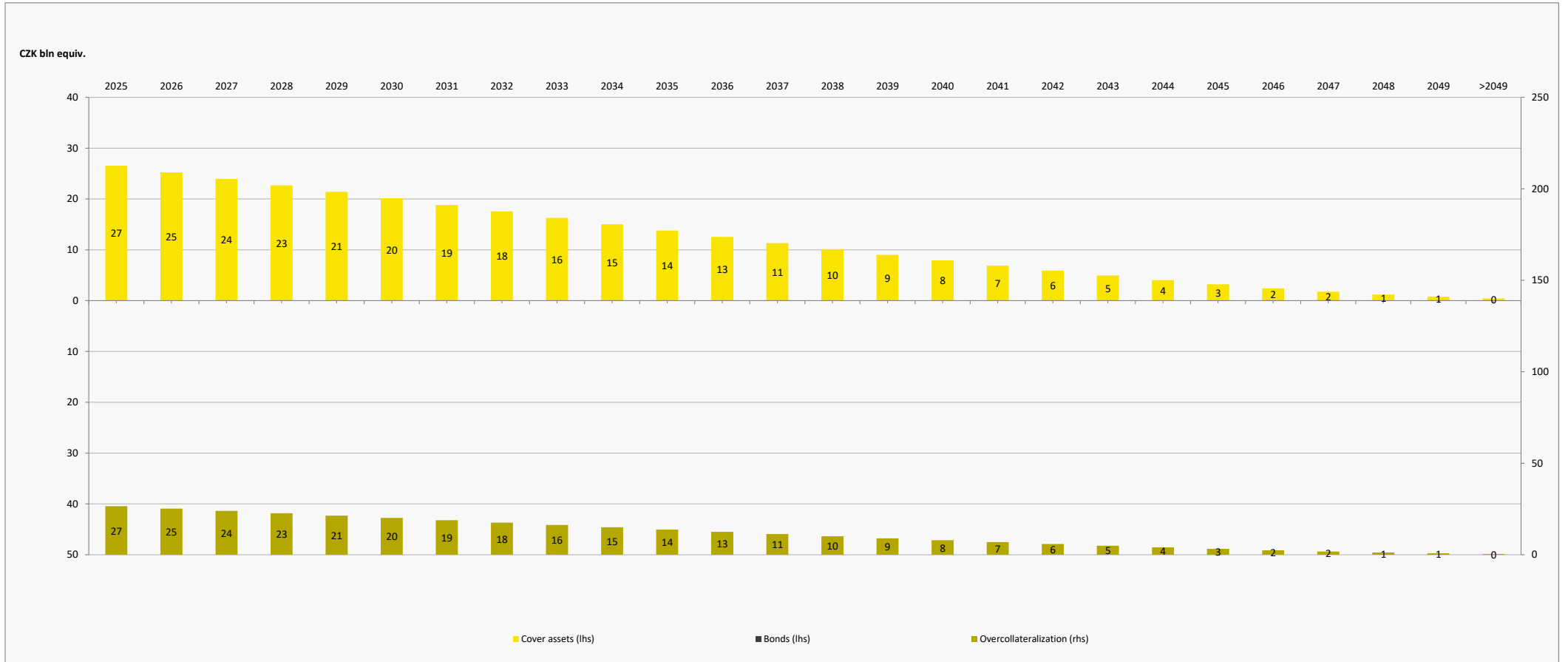
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	6	0,03%	20 131 780	0,08%
>=12 < 24	34	0,19%	95 798 874	0,36%
>=24 < 36	484	2,71%	1 190 769 941	4,50%
>=36 < 60	2 222	12,46%	5 296 773 626	20,03%
>=60	15 082	84,60%	19 845 223 692	75,03%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 306	18,54%	991 625 522	3,75%
>500.000 <= 1.000.000	4 259	23,89%	3 182 514 540	12,03%
>1.000.000 <= 1.500.000	3 413	19,14%	4 227 903 762	15,99%
>1.500.000 <= 2.000.000	2 438	13,68%	4 235 707 662	16,01%
>2.000.000 <= 2.500.000	1 706	9,57%	3 807 090 260	14,39%
>2.500.000 <= 3.000.000	1 075	6,03%	2 934 682 069	11,10%
>3.000.000 <= 5.000.000	1 304	7,31%	4 811 394 933	18,19%
>5.000.000 <= 10.000.000	298	1,67%	1 874 487 375	7,09%
>10.000.000 <= 50.000.000	29	0,16%	383 291 789	1,45%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	17 825	99,98%	26 442 971 596	99,98%
Bullet	0	0,00%	0	0,00%
Other	3	0,02%	5 726 316	0,02%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2660	14,92%	5 305 642 487	20,06%
The South Moravian Region	2495	13,99%	3 715 429 171	14,05%
The South Bohemia Region	1253	7,03%	1 518 117 462	5,74%
The Karlovy Vary Region	370	2,08%	373 906 471	1,41%
The Vysočina Region	542	3,04%	682 559 701	2,58%
The Hradec Králové Region	612	3,43%	778 295 034	2,94%
The Liberec Region	762	4,27%	969 633 179	3,67%
The Moravian-Silesian Region	1842	10,33%	2 441 112 180	9,23%
The Olomouc Region	933	5,23%	1 236 283 481	4,67%
The Pardubice Region	852	4,78%	1 124 475 895	4,25%
The Pilsen Region	778	4,36%	961 046 814	3,63%
The Central Bohemia Region	2812	15,77%	4 968 469 141	18,79%
The Zlín Region	823	4,62%	1 109 128 481	4,19%
The Usti Region	1091	6,12%	1 259 943 169	4,76%
Other	3	0,02%	4 655 244	0,02%

Overcollateralization Detail



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