
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 31.12.2022

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	12 088 849 500
here of CZK denominated bonds:	0
here of EUR denominated bonds:	12 088 849 500

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	17,50%

Current Overcollateralization:	221,5%
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Credit Ratings (Moody's)

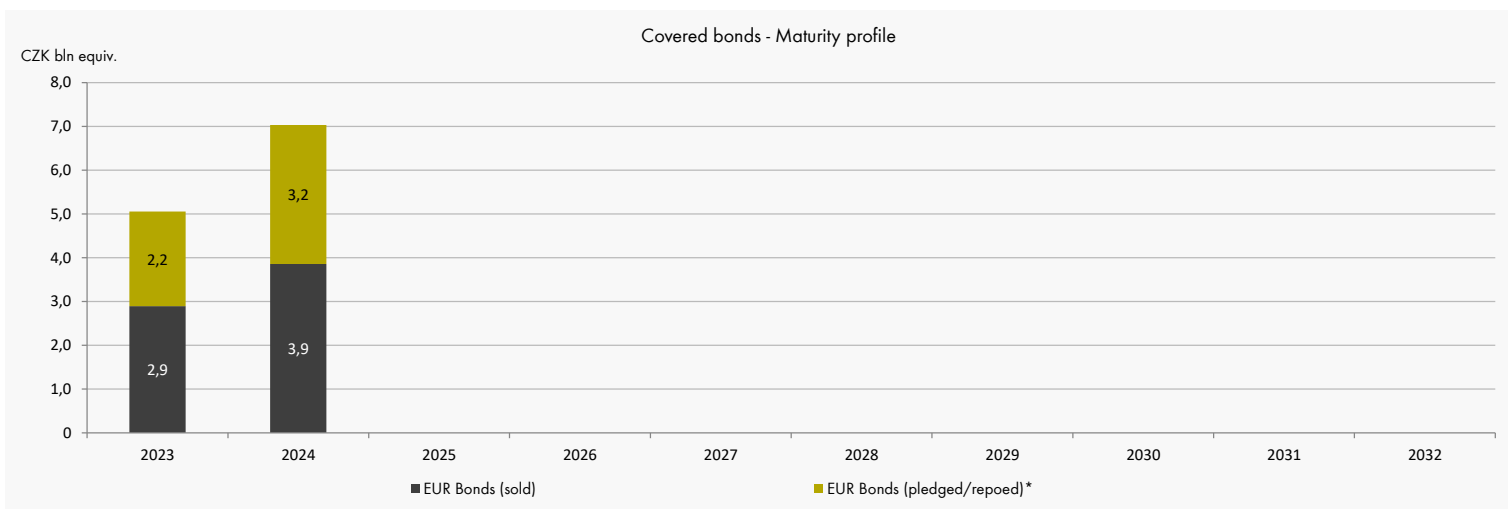
Issuer's Rating	A3
CB Rating	Aa1

Cover Pool Key Facts

Asset balance [CZK] :	38 866 262 400
here of CZK denominated mortgages	38 866 262 400
Average loan balance :	1 573 660
Number of loans :	24 698
Number of borrowers :	23 249
Number of properties :	35 135
WA remaining term (in months) :	246

WA seasoning (in months) :	72
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,52%
WA Margin on Fixed Rate Loans	0,83%
WA Interest Rate on Fixed Rate Loans	2,68%
Loans in Arrears > 90 days	0%
WA indexed LTV	49,0%

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
XS1574150857	EUR	08.03.2017	08.03.2023	300 000 000	120 000 000	0	180 000 000	0,88%	Fixed
XS1574151236	EUR	08.03.2017	08.03.2024	300 000 000	160 000 000	41 000 000	99 000 000	1,13%	Fixed
XS2406886973	EUR	15.11.2021	15.11.2031	500 000 000	0	180 300 000	319 700 000	0,70%	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.

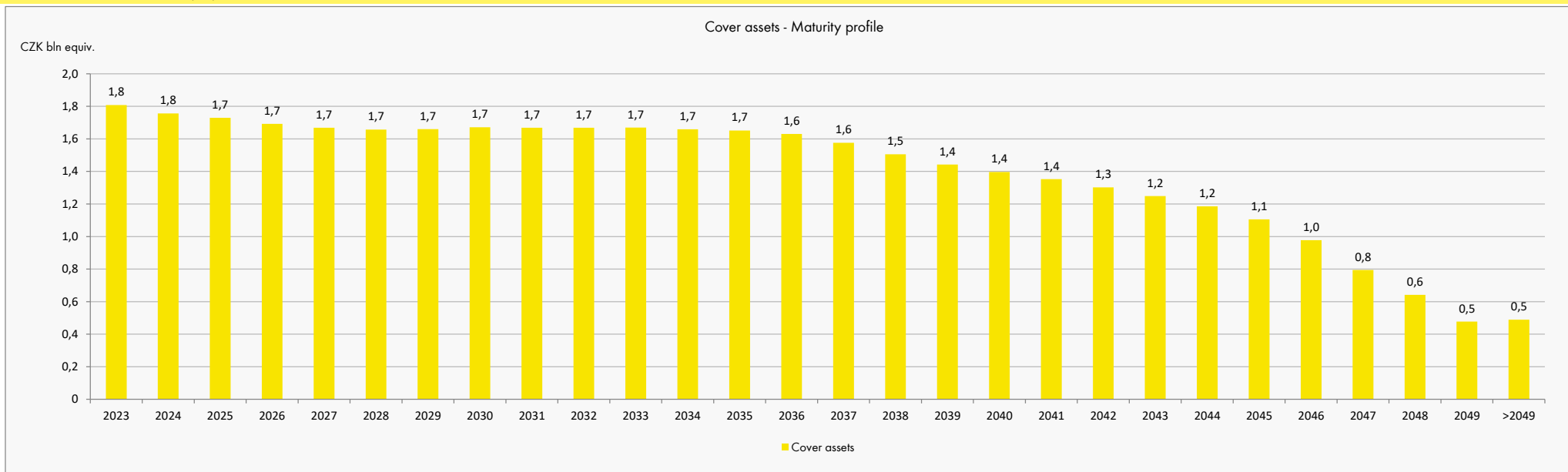
Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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 adjusting the balance of the loan for the 80% LTV cap
- Cover pool doesn't contain any alternative eligible assets as of 31.12.2022
- 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	1026	4,15%	1 264 276 940	3,25%
Fixed rate with reset >=2 but <5 years	6377	25,82%	11 086 827 020	28,53%
Fixed rate with reset >=5 years	17295	70,03%	26 515 158 440	68,22%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	7657	31,00%	6 259 513 870	16,11%
>40% <= 50%	3204	12,97%	4 721 950 904	12,15%
>50% <= 60%	4015	16,26%	6 998 025 648	18,01%
>60% <= 70%	4500	18,22%	8 936 767 816	22,99%
>70% <= 80%	5322	21,55%	11 950 004 161	30,75%
>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)

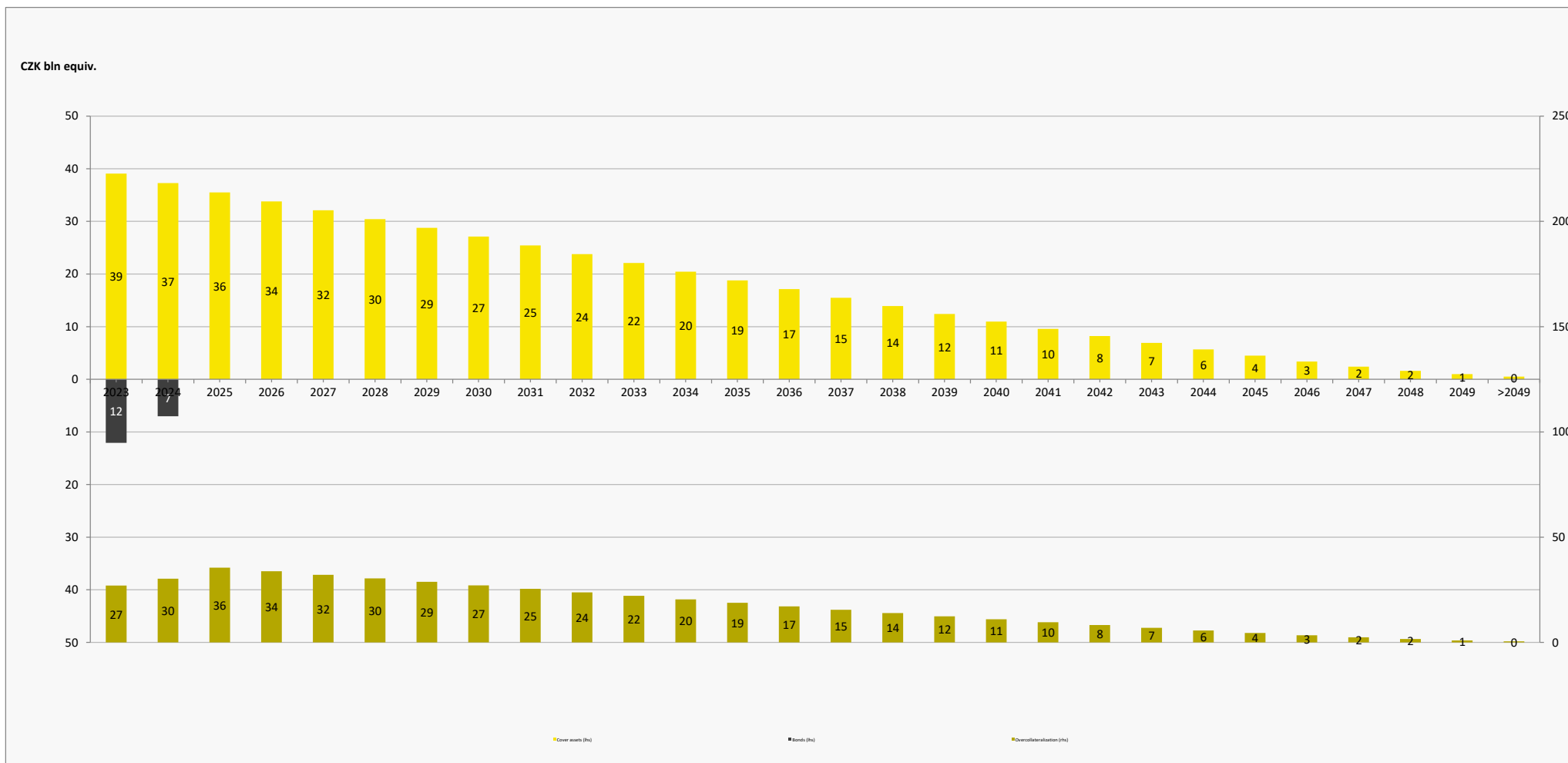
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	297	1,20%	896 270 166	2,31%
>=12 < 24	1 139	4,61%	3 031 158 598	7,80%
>=24 < 36	1 510	6,11%	3 665 306 322	9,43%
>=36 < 60	4 068	16,47%	7 997 730 516	20,58%
>=60	17 684	71,60%	23 275 796 799	59,89%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 399	17,81%	1 287 338 753	3,31%
>500.000 <= 1.000.000	5 404	21,88%	4 044 623 540	10,41%
>1.000.000 <= 1.500.000	4 523	18,31%	5 595 658 639	14,40%
>1.500.000 <= 2.000.000	3 448	13,96%	5 996 946 060	15,43%
>2.000.000 <= 2.500.000	2 503	10,13%	5 610 464 677	14,44%
>2.500.000 <= 3.000.000	1 736	7,03%	4 746 602 518	12,21%
>3.000.000 <= 5.000.000	2 181	8,83%	8 048 250 313	20,71%
>5.000.000 <= 10.000.000	454	1,84%	2 882 323 301	7,42%
>10.000.000 <= 50.000.000	50	0,20%	654 054 598	1,68%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	24 690	99,97%	38 866 169 031	100,00%
Bullet	0	0,00%	0	0,00%
Other	8	0,03%	93 369	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	3789	15,34%	8 107 223 473	20,86%
The South Moravian Region	3324	13,46%	5 081 452 427	13,07%
The South Bohemia Region	1775	7,19%	2 313 626 460	5,95%
The Karlovy Vary Region	511	2,07%	544 371 976	1,40%
The Vysočina Region	743	3,01%	969 093 417	2,49%
The Hradec Králové Region	864	3,50%	1 213 907 299	3,12%
The Liberec Region	1100	4,45%	1 451 571 432	3,73%
The Moravian-Silesian Region	2519	10,20%	3 483 161 342	8,96%
The Olomouc Region	1259	5,10%	1 753 644 606	4,51%
The Pardubice Region	1230	4,98%	1 706 561 784	4,39%
The Pilsen Region	1111	4,50%	1 524 570 687	3,92%
The Central Bohemia Region	3823	15,48%	7 311 949 798	18,81%
The Zlín Region	1138	4,61%	1 582 206 506	4,07%
The Ústí Region	1 512	6,12%	1 822 921 194	4,69%

Overcollateralization Detail



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