
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.09.2026

Covered Bonds Key Facts

Total Outstanding [CZK eq.]: 4 030 156 000

here of CZK denominated bonds:	0
here of EUR denominated bonds:	4 030 156 000

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	9,50%

Current Overcollateralization: 597%

Credit Ratings (Moody's)

Issuer's Rating	A2
CB Rating	Aa1

Cover Pool Key Facts

Asset balance [CZK] : 28 109 220 914

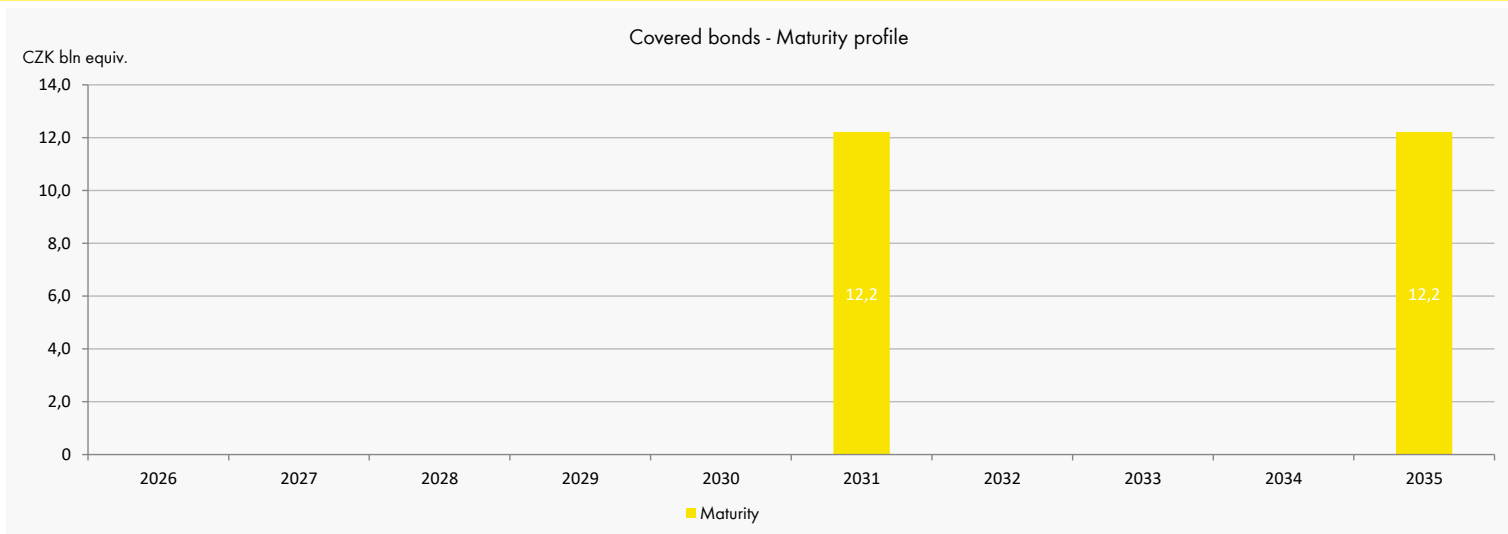
here of CZK denominated mortgages	28 109 220 914
Average loan balance :	1 580 324
Number of loans :	17 787
Number of borrowers :	17 258
Number of properties :	18 304
WA remaining term (in months) :	230

WA seasoning (in months) : 97

Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,80%
WA Margin on Fixed Rate Loans	0,72%
WA Interest Rate on Fixed Rate Loans	4,08%
Loans in Arrears > 90 days*	0%
WA indexed LTV	44,4%

* 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	164 900 000	335 100 000	0,700%	Fixed
XS3019003253	EUR	19.3.2025	19.3.2035	19.3.2036	500 000 000	0	0	500 000 000	4,157%	Fixed

* Maturity extension trigger: If the Issuer fails to redeem the relevant Mortgage Covered Bonds in full on the Maturity Date (or within two Business Days thereafter) the maturity of the principal amount outstanding of the Mortgage Covered Bonds not redeemed will be automatically extended up to (and including) the date designated as an "Extended Maturity Date". In that event, the Issuer may redeem all or part of the principal amount outstanding of the Mortgage Covered Bonds on an Interest Payment Date falling in any month after the Maturity Date, up to and including the Extended Maturity Date.

CRR eligibility

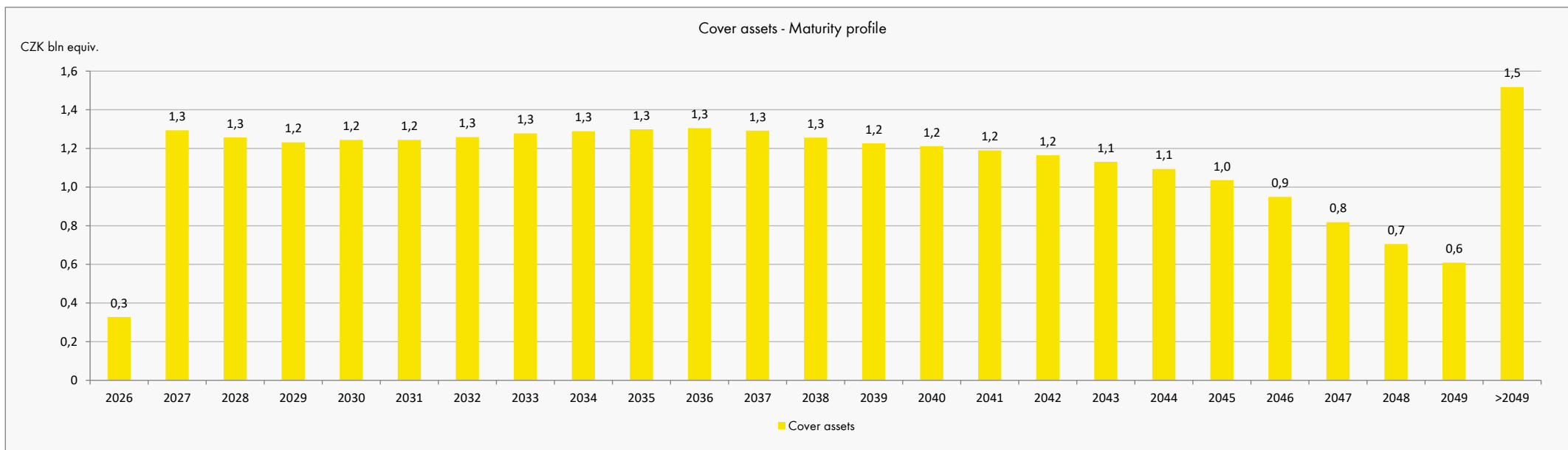
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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:

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; pursuant to **Article 129(1)(d)** of the CRR

- This condition 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
- 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

Cover Pool Detail (1)



Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	2351	13,22%	3 935 544 409	14,00%
Fixed rate with reset >=2 but <5 years	6428	36,14%	11 700 423 166	41,62%
Fixed rate with reset >=5 years	9008	50,64%	12 473 253 340	44,37%
Floating rate	0	0,00%	0	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6680	37,56%	6 072 446 086	21,60%
>40% <= 50%	2763	15,53%	4 392 738 933	15,63%
>50% <= 60%	3171	17,83%	5 841 120 981	20,78%
>60% <= 70%	3240	18,22%	6 977 894 106	24,82%
>70% <= 80%	1933	10,87%	4 825 020 809	17,17%
>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)

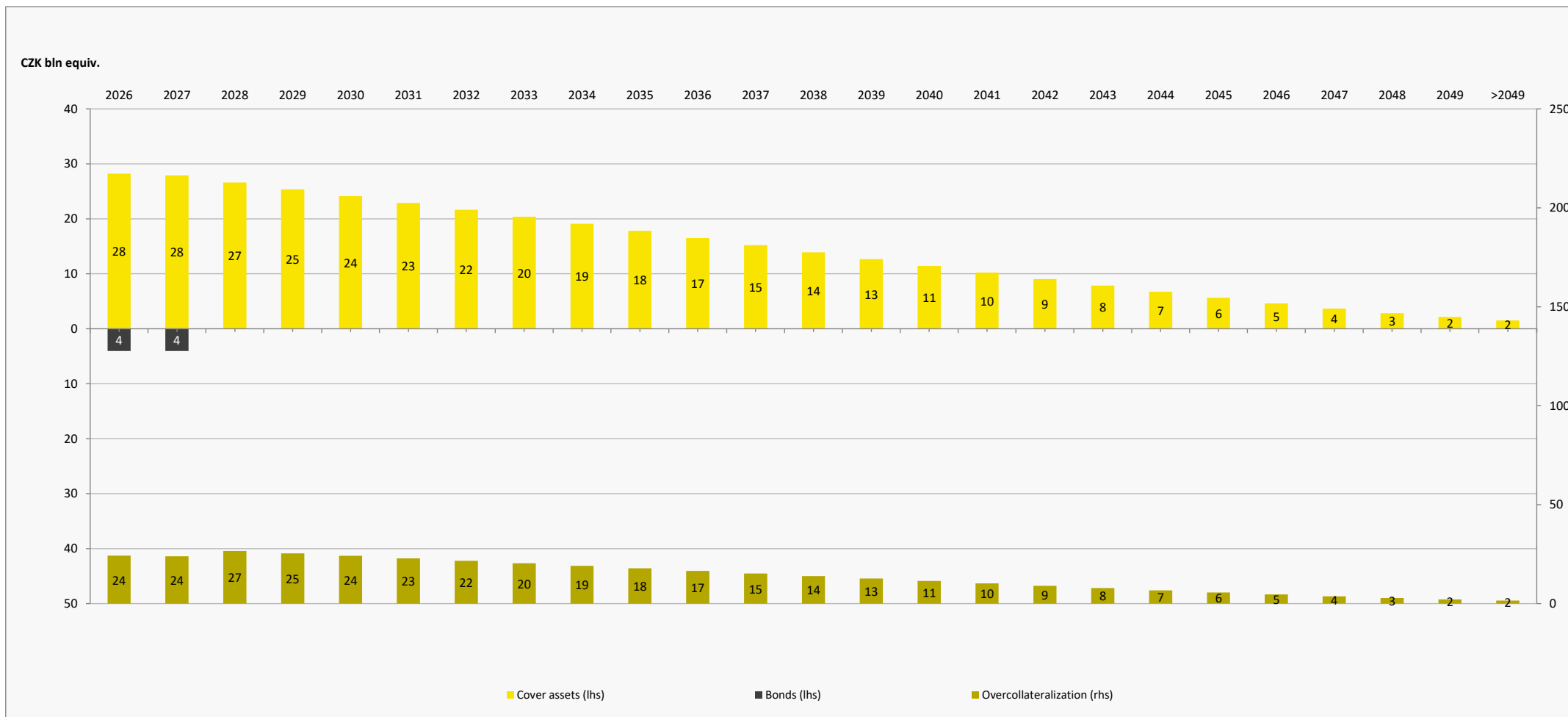
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	318	1,79%	1 130 921 851	4,02%
>=12 < 24	403	2,27%	1 347 888 848	4,80%
>=24 < 36	384	2,16%	1 132 870 000	4,03%
>=36 < 60	1 293	7,27%	3 194 880 933	11,37%
>=60	15 389	86,52%	21 302 659 284	75,79%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 266	18,36%	927 130 675	3,30%
>500.000 <= 1.000.000	4 027	22,64%	3 002 417 983	10,68%
>1.000.000 <= 1.500.000	3 248	18,26%	4 027 114 816	14,33%
>1.500.000 <= 2.000.000	2 364	13,29%	4 120 976 410	14,66%
>2.000.000 <= 2.500.000	1 668	9,38%	3 729 807 555	13,27%
>2.500.000 <= 3.000.000	1 127	6,34%	3 079 871 266	10,96%
>3.000.000 <= 5.000.000	1 632	9,18%	6 075 115 356	21,61%
>5.000.000 <= 10.000.000	421	2,37%	2 664 048 635	9,48%
>10.000.000 <= 50.000.000	34	0,19%	482 738 218	1,72%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	17 786	99,99%	28 109 218 232	100,00%
Bullet	0	0,00%	0	0,00%
Other	1	0,01%	2 683	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2391	13,44%	4 701 234 137	16,72%
The South Moravian Region	2558	14,38%	4 101 989 749	14,59%
The South Bohemia Region	1248	7,02%	1 637 053 930	5,82%
The Karlovy Vary Region	381	2,14%	455 472 473	1,62%
The Vysočina Region	561	3,15%	794 623 960	2,83%
The Hradec Králové Region	633	3,56%	898 212 310	3,20%
The Liberec Region	745	4,19%	1 029 989 312	3,66%
The Moravian-Silesian Region	1848	10,39%	2 622 461 549	9,33%
The Olomouc Region	949	5,34%	1 362 833 672	4,85%
The Pardubice Region	836	4,70%	1 162 713 250	4,14%
The Pilsen Region	814	4,58%	1 186 216 084	4,22%
The Central Bohemia Region	2835	15,94%	5 374 773 229	19,12%
The Zlín Region	860	4,83%	1 283 842 856	4,57%
The Ústí Region	1126	6,33%	1 495 062 706	5,32%
Other	2	0,01%	2 741 697	0,01%

Overcollateralization Detail



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