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**Raiffeisenbank a.s.**

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**Investor report - information about Cover Pool**

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as of 31.03.2022

## Covered Bonds Key Facts

<b>Total Outstanding [CZK eq.]:</b>	<b>8 769 699 475</b>
here of CZK denominated bonds:	0
here of EUR denominated bonds:	8 769 699 475

### Overcollateralization

Current Overcollateralization:	305,2%
Overcollateralization consistent with current rating:	14,5%

### Credit Ratings (Moody's)

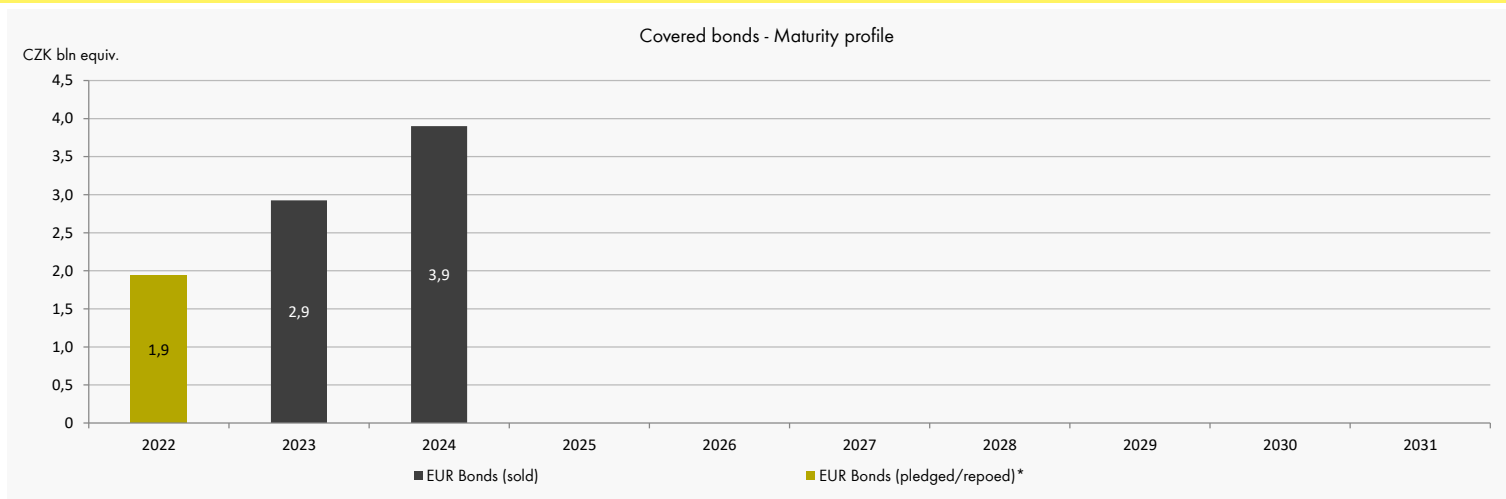
Issuer's Rating	A3
CB Rating	Aa2

## Cover Pool Key Facts

<b>Asset balance [CZK] :</b>	<b>35 535 449 515</b>
here of CZK denominated mortgages	35 535 449 515
Average loan balance :	1 389 352
Number of loans :	25 577
Number of borrowers :	23 653
Number of properties :	29 740
WA remaining term (in months) :	234
WA seasoning (in months) :	77

Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,61%
WA Margin on Fixed Rate Loans	0,99%
WA Interest Rate on Fixed Rate Loans	2,40%
Loans in Arrears > 90 days	0%
WA indexed LTV	47,1%

## 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	79 635 000	100 365 000	0,88%	Fixed
XS1574151236	EUR	08.03.2017	08.03.2024	300 000 000	160 000 000	0	140 000 000	1,13%	Fixed
XS2406886973	EUR	15.11.2021	15.11.2031	500 000 000	0	0	500 000 000	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

- 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 31.03.2022
- 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	1060	4,14%	985 047 702	2,77%
Fixed rate with reset >=2 but <5 years	6426	25,12%	9 042 029 951	25,45%
Fixed rate with reset >=5 years	18091	70,73%	25 508 371 863	71,78%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	8876	34,70%	6 436 625 613	18,11%
>40% <= 50%	3309	12,94%	4 461 923 408	12,56%
>50% <= 60%	4103	16,04%	6 739 816 480	18,97%
>60% <= 70%	4190	16,38%	7 562 301 855	21,28%
>70% <= 80%	5099	19,94%	10 334 782 160	29,08%
>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 FOOT Detail (2)**

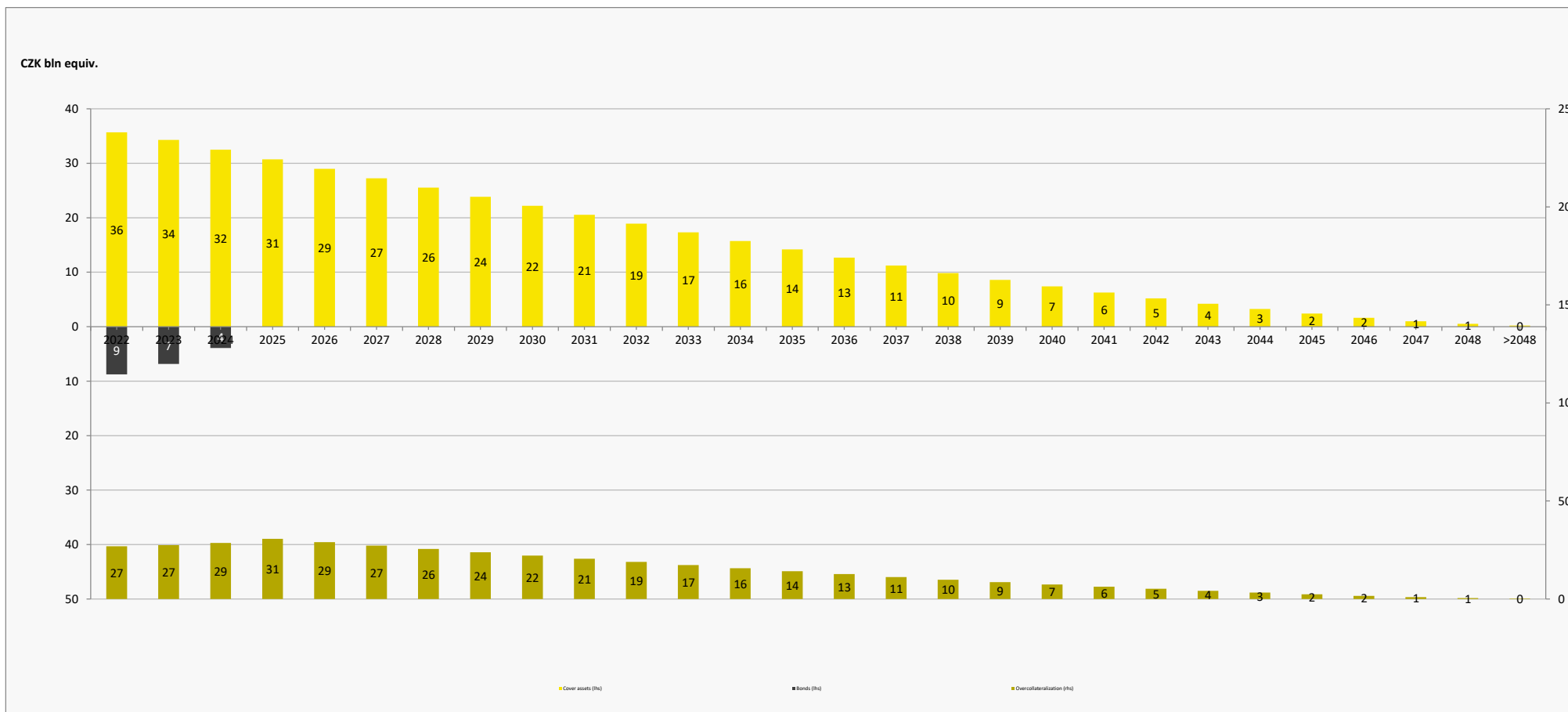
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	79	0,31%	125 539 988	0,35%
>=12 < 24	160	0,63%	344 389 776	0,97%
>=24 < 36	745	2,91%	1 489 130 536	4,19%
>=36 < 60	6 356	24,85%	11 271 678 560	31,72%
>=60	18 237	71,30%	22 304 710 656	62,77%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	5 733	22,41%	1 607 494 724	4,52%
>500.000 <= 1.000.000	5 985	23,40%	4 445 014 400	12,51%
>1.000.000 <= 1.500.000	4 659	18,22%	5 757 663 785	16,20%
>1.500.000 <= 2.000.000	3 359	13,13%	5 837 498 623	16,43%
>2.000.000 <= 2.500.000	2 351	9,19%	5 264 505 123	14,81%
>2.500.000 <= 3.000.000	1 479	5,78%	4 036 295 673	11,36%
>3.000.000 <= 5.000.000	1 657	6,48%	6 075 186 150	17,10%
>5.000.000 <= 10.000.000	316	1,24%	1 992 173 520	5,61%
>10.000.000 <= 50.000.000	38	0,15%	519 617 518	1,46%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	25 568	99,96%	35 531 331 812	99,99%
Bullet	5	0,02%	2 458 556	0,01%
Other	4	0,02%	1 659 148	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	4122	16,12%	8 201 082 461	23,08%
The South Moravian Region	3400	13,29%	4 581 440 217	12,89%
The South Bohemia Region	1864	7,29%	2 149 037 143	6,05%
The Karlovy Vary Region	558	2,18%	492 136 582	1,38%
The Vysočina Region	754	2,95%	827 649 507	2,33%
The Hradec Králové Region	886	3,46%	1 067 794 108	3,00%
The Liberec Region	1107	4,33%	1 325 870 667	3,73%
The Moravian-Silesian Region	2606	10,19%	3 145 884 546	8,85%
The Olomouc Region	1348	5,27%	1 613 591 205	4,54%
The Pardubice Region	1265	4,95%	1 503 155 882	4,23%
The Pilsen Region	1193	4,66%	1 431 391 762	4,03%
The Central Bohemia Region	3740	14,62%	6 215 115 402	17,49%
The Zlín Region	1162	4,54%	1 377 620 397	3,88%
The Ústí Region	1 572	6,15%	1 603 679 635	4,51%

**Overcollateralization Detail**



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